

THE ADVANCED REALTOR®



October 2014

Official Publication of Long Island Board of REALTORS®

LIRealtor.com

LIBOR General Membership Meeting SCHEDULED FOR WEDNESDAY, OCTOBER 29, 2014

*By Christina DeFalco-Romano,
Public Relations & Communication
Programs Manager*

The Long Island Board of REALTORS®, Inc. (LIBOR) will hold their Annual General Membership Meeting on Wednesday, October 29, 2014 at the Huntington Hilton, 598 Broadhollow Road (Route 110) in Melville. The Huntington Hilton will serve as the main meeting location and will host the Association update and a free special featured program: Global Real Estate for the Residential Realtor® and Global Tech Tools for the Residential Realtor®, presented by Vanessa Saunders, CIPS and How to Build Global Business Relationships presented by Barbara Schmerzler.

Vanessa is the CEO and Broker of Global Property Systems Real Estate (GPS), a boutique brokerage based in the Hudson River village of Piedmont, New York. Prior to entering real

estate in 2002, she worked in senior marketing management positions for Fortune 500 companies and has lived on 4 continents. Vanessa's session will guide you through the steps you'll need to have in place to grow your international presence, find more buyers and even increase your listings. As well as informing you of all of the tools you'll need to ensure success when marketing real estate globally.

Barbara Schmerzler is currently Secretary General of the FIABCI World Council of Brokers. She serves as NAR's Regional Coordinator for Western Europe, Israel and South Africa. Barbara is the Broker/Owner of Westport, Connecticut based U.S. Homefinders, Inc. In Barbara's session you will learn how to maximize your networking opportunities, especially for cross-border relationships, and how this can ultimately increase your business.

Voting for the election of Offi-

cers and Directors will also take place at the Huntington Hilton. REALTOR® members in good standing are eligible to vote and photo ID is required. Members may

bring your valid photo ID. Voting polls open at 9:00 a.m. and close promptly at 2:00 p.m. REALTOR® members can also vote at the REALTOR® Service Centers in Jackson Heights, Riverhead, West and Woodbury.

The LIBOR Nominating Committee, chaired by LIBOR's immediate Past President Moses Seuram, met on Wednesday, September 10, 2014, in West Babylon. At the meeting conclusion the following report was given with regard to the proposed slate for



Laura Copersino
*Incoming
LIBOR President*

CONTINUED ON PAGE 2

Official Notice

REPORT OF LIBOR NOMINATING COMMITTEE

OFFICIAL NOTICE OF LIBOR NOMINEES

TO ALL REALTOR® MEMBERS:

In accordance with the Bylaws of the Long Island Board of REALTORS®, the report of the Nominating Committee is presented herewith. The 2015 slate of Officers and 2015/16 Directors of the Long Island Board of REALTORS® is as follows:

OFFICERS:



Mary Alice Ruppert
President Elect



Nancy Mosca
Queens Vice President



Susan Helsinger
Nassau Vice President



Ann Marie Pallister
Suffolk Vice President



David Legaz
Treasurer



Charlotte VanderWaag
Secretary

DIRECTORS:

QUEENS: Kenneth Dunn, Osbardo Mejil, Barbara McDonough, Yoshinori Takita

NASSAU: Barbara Bucovetsky, Carol Gallo Turschmann, Salvatore Polito, Joseph Sinnona

SUFFOLK: Peter Demidovich, Carol Jemison, Paul Llobell, Dianne Scalza

Voting for the election of Officers and Directors will take place on October 29, 2014 at 9:00 am at the Huntington Hilton, 598 Broad Hollow Road, Melville, New York and at all four REALTOR® Service Centers.

In accordance with Article XI, Section 7 of the Bylaws, "Additional candidates for the offices to be filled may be placed in nomination by petition signed by voting members: for County Director, 50 signatures from within the County; County Vice President, 100 signatures from within the County; Treasurer/Secretary, 150 signatures Board wide; President Elect, 150 signatures with a minimum of 30 per County. The petition shall be filed with the Secretary at least 20 days before the election. Such additional nominations shall be published on the LIBOR Web Site at least ten days before the election." The deadline for submitting petitions under this provision of the Bylaws will be 4:00 pm, October 9, 2014 at the Board Office in West Babylon. Petition & Application forms may be obtained from LIBOR Offices, 300 Sunrise Highway, West Babylon, New York.

The following County Directors will be in their second year of their two year term for 2015:

Queens: Rob Choudhury, Frederic Greene, Rosalie Labbate, Janay Malloy,

Nassau: Peter Caruso, Barbara Ford, Nino Perdomo, Linda Petralia

Suffolk: Matthew Arnold, Gail Bishop, Cheryl Grossman, Patricia Shaffer

LIBOR General Membership Meeting

CONTINUED FROM PAGE 1

2015 LIBOR leadership: President-elect, Mary Alice Ruppert; Queens Vice President, Nancy Mosca; Nassau Vice President; Susan Helsinger; Suffolk Vice President, Ann Marie Pallister; Treasurer, David Legaz and Secretary, Charlotte Vanderwaag.

LIBOR members who would like to run for an office must submit a petition by 4:00 pm on Wednesday, October 9, 2014 at the Board Office on Sunrise Highway in West Babylon. Petition and Application forms may be obtained from the LIBOR office or online at www.LIRealtor.com under the "Official Notice" tab.

Laura Copersino is the incoming LIBOR President, who will serve the Board in 2015. Laura has been affiliated with Douglas Elliman Real Estate as an Associate Broker since December of 2004 and as Sales Manager of the Bayside office since 2012. As a committed and hardworking REALTOR®, Laura's sales production has won her top-producing awards such as Chairman's Circle Gold, Top Broker-to-Broker Referral and #5 Agent in Transactions, Long Island/Queens.

Laura remains active at the Chapter Level and on various committees at LIBOR, NYSAR and NAR, as well. She has served as Northeast Queens Chapter President in 2006 and 2007, and was the LIBOR Education Chairperson in 2009 and 2010.

Serving on LIBOR's Board of Directors since 2006, Laura moved on to the officer positions of Vice President of Queens County 2010-2012, Secretary 2013 and President-Elect in 2014. Laura also holds a seat on the Board of Directors at the New York State Association of REALTORS® (NYSAR) and National Association of REALTORS® (NAR). On the local and state level, Laura has been named the proud recipient of the LIBOR REALTOR® of the Year Award and three-time recipient of the NYSAR Honor Society Award.

As an educator and certified New York State Real Es-

CONTINUED ON PAGE 10

BY LAWS

To view all proposed Bylaw Revisions to be voted on at the LIBOR General Membership Meeting on 10/29/14, visit LIRealtor.com — under the "Official Notice" tab.



300 Sunrise Highway
West Babylon, NY 11704
(631) 661-4800 • (718) 739-8700
www.LIRealtor.com

2014 LIBOR OFFICERS

- PRESIDENT** Bettie Meinel
- PRESIDENT-ELECT** Laura Copersino
- VICE PRESIDENT-NASSAU** Susan Helsinger
- VICE PRESIDENT-SUFFOLK** Carolina Jemison
- VICE PRESIDENT-QUEENS** David Legaz
- VICE PRESIDENT-EAST END LIAISON** Ann Marie Pallister
- TREASURER** Mary Alice Ruppert
- SECRETARY** Dianne Scalza
- CHIEF EXECUTIVE OFFICER** Joseph E. Mottola

- PUBLISHER** Joseph E. Mottola, CEO
- EDITOR** Patricia Chirco
- EDITOR'S ASSISTANT** Christina DeFalco-Romano


CONTRIBUTORS

- Bettie Meinel, President, LIBOR
- Cathy Nolan, Esq., Goldson, Nolan, Connolly, P.C.
- Anthony Atkinson, President, MLSLI
- Randy L. Kaplan, Director Government Affairs
- Liz English, RPAC Chairperson
- Dana Nowick, Product & Services

Long Island Board of REALTORS® is a non-profit organization formed for REALTORS® for the betterment of their communities, their profession, and their livelihood.

The REALTOR® is published by the Long Island Board of REALTORS®, located at 300 Sunrise Highway, West Babylon, NY 11704, and is published January/February, May/June, and September/October.

The REALTOR® and its publisher, The Long Island Board of REALTORS®, in accepting advertisement in this publication, make no independent investigation concerning the services or products advertised, and they neither endorse nor recommend the same nor do they assume any liability thereof.

 REALTOR® is a federally registered collective membership mark which identifies a real estate professional who is a Member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to its strict code of ethics.

LIBOR's governing documents, conflict of interest policy and financial statements (including IRS Form 990) are available for inspection during regular business hours upon request by appointment.

President's Message

By Bettie Meinel, LIBOR President



Time continues to march by too quickly! We have so much to do and so little time!

Knowing that most transactions you enter into over the next few months most likely will culminate in a closing transaction next year, yes I said next year, has to bring to the forefront the importance of making every transaction

take place as soon as possible.

We have some very exciting and informative events coming up and we also have the important responsibility of electing our Officers and Directors for 2015. They will represent you and make very important decisions on your behalf. As your future leaders they will be informed and trained to provide the best possible leadership you could ask for. They are stepping up as volunteers to take on this important role and I am hopeful that you will continue to be involved and provide support of their efforts. Keep in mind that when someone steps up to be a Chapter President they are also committing to be a Director for LIBOR! The General Membership Meeting and voting for the election of Officers and Directors will take place on October 29, 2014 at 9:00 am at the Huntington Hilton in Melville, New York. Come out to vote and stay for the informative meeting.

The MLSLI Tech Fair is on October 9, 2014 at the Crest Hollow Country Club in Woodbury, New York. This is going to be both educational and fun. Come out and learn, while making sure to find the tips and tools you will need for your continued success. You can't ignore the importance of technology! Our staff spends the entire year working on putting together this amazing event.

As always I wish you continued good health, happiness and success as we take this journey together.

“
We have exciting and informative events coming up.
”

2 | OCTOBER

○ **North Fork Chapter Networking Breakfast & Election Meeting**

9:00 am
Soundview Restaurant, 58775 Route 48, Greenport, NY 11944. Issues Surrounding the Second Home Market. For more details and to register, visit: <http://northfork.lirealtor.com/news-events/events-page/>

15 | OCTOBER

○ **MLSLI Executive Committee Meeting**

9:00 am
LIBOR West Babylon. For details email: adminsupport@mlsli.com.

17 | OCTOBER

○ **LIBOR Executive Committee Meeting**

9:00 am
LIBOR West Babylon. For details email: adminsupport@mlsli.com.

16 | OCTOBER

○ **Suffolk North Shore Chapter School Dayz Fashion Show & Dinner**

6:00pm
East Wind Conference Center, 5720 New York 25A, Wading River, NY 11792. Fashion Show & Dinner to benefit the Sunrise Fund of Stony Brook Children's Hospital, a program to support children affected by cancer. For more details visit: <http://suffolknorthshore.lirealtor.com/>

16 | OCTOBER

○ **NorthEast Queens Chapter Fundraiser**

6:00pm
Verdi's of Whitestone, 149-58 Cross Island Parkway, Whitestone, NY 11357. FUNDRAISER FOR FRIENDS OF KAREN. For more details visit: <http://northeastqueens.lirealtor.com/>

22 | OCTOBER

○ **LIBOR Board of Directors Meeting**

9:30am
LIBOR West Babylon
For more details email: adminsupport@mlsli.com

24 | OCTOBER

○ **Women's Council of Realtors® Networking, Breakfast & Leadership Meeting**

9:30 am
Westbury Manor, 1100 Jericho Tpke., Westbury, NY 11590
Top Agent Technology Panel. For more details visit: www.wcrli.org

28 | OCTOBER

○ **L.I. Commercial Network Education Networking Breakfast with NYSCAR, CIBS, SIOR & CCIM**

8:00 am
Reckson Auditorium, 58 South Service Road, Melville, NY 11747.
LEEDership Forum - Green Symposium. For more details visit: <http://www.lirealtor.com/chaptersanddivisions/ChapterMeetings.aspx>

12 | NOVEMBER

○ **MLSLI Board of Directors Meeting**

9:30 am
LIBOR West Babylon
For more details email: adminsupport@mlsli.com

13 | NOVEMBER

○ **LIBOR Executive Committee Meeting**

9:00 am
LIBOR West Babylon
For more details email: adminsupport@mlsli.com

19 | NOVEMBER

○ **LIBOR Board of Directors Meeting**

9:30 am
LIBOR West Babylon
For more details email: adminsupport@mlsli.com

25 | NOVEMBER

○ **Installation & Awards Dinner Dance**

6:00 Pm
Crest Hollow Country Club. For details email: jindrigo@lirealtor.com

Executive planner at a glance

[HTTP://WWW.LIREALTOR.COM/CHAPTERSANDDIVISIONS/DEFAULT.ASPX](http://www.lirealtor.com/chaptersanddivisions/default.aspx)

We're More Than REALTORS®...

LIBOR Sponsors 4th Annual Hampton Bays Over the Bridge Run/Walk

The Long Island Board of REALTORS® Inc. (LIBOR) through the “We're More Than REALTORS®” campaign was honored to be a platinum sponsor of the 4th Annual Hampton Bays Lions Club - Over the Bridge Run/Walk that was held on September 13, 2014. Participants of the race were treated to a scenic jog along the Atlantic Ocean, Shinnecock Inlet, Shinnecock Bay, on to the breathtaking views over the Ponquogue Bridge.

LIBOR first became aware of this noteworthy event when Realtor® Franklin Butz, organizer and creator, was awarded the December 2012 REALTOR® Spirit Award. Franklin, aside from being a Realtor® for the past forty years, has also been a dedicated member of the HBLC for over 30 years. As an avid runner/jogger who participated in the Long Island Half Marathon, Shelter Island 10K and many other running events, he saw how popular these events were becoming. With this knowledge he proposed and completely organized the fundraising event for the HBLC in 2011. The Walk/Run came to be called “Over the Bridge” because the course spans over the extraordinary Ponquogue Bridge.

LIBOR was honored to be a part of this worthy event in 2013, which had a record turnout of 555 participants. With the proceeds from the race, the Lions Club was able to sponsor six Seeing Eye dogs for those in need in our community. Three of the dogs were designated for returning wounded Veterans and three for blind persons living in the Hampton Bays area. These goals were accomplished through the Smithtown Guide Dog Foundation. Additional funds were contributed to Canine Companions for Returning Veterans, scholarships

for deserving students in the Hampton Bays and Westhampton districts, local churches, the Dominican Sisters, Boy and Girl Scouts of America, Little League, Maureen's Haven, and the St. Rosalie's food pantry to name a few. The Hampton Bays Lions Club, established in 1948, has continuously helped people in need in the Hampton Bays and East Quogue community. LIBOR is proud to support the Hampton Bays Lions Club in their mission and looks forward to continuing their partnership in years to come.

“In these challenging times it was so refreshing to see the community, Realtors® and Lions Club come together for a spectacular day of sportsmanship, fun and getting to know each other. Each year this event has grown, with more participation, I look forward to next year's event! Thank you to LIBOR for participating in such a meaningful event,” said Donna Wolfe, LIBOR Public Relations Committee Vice Chairperson, who was in attendance at the race.

This sponsorship was made possible through the Long Island Board of REALTORS® “We're More Than REALTORS®...” initiative. Created by the LIBOR Public Relations committee in 2005, the campaign supports numerous programs and charitable community organizations.





From Where I Sit

By Joseph E. Mottola, Chief Executive Officer

We find that LIBOR and MLSLI really begin to “gear up” in the Fall as organizations. Our operations do not necessarily track with the activity in the housing market. Rather we are concerned with the things that support you in your efforts to increase your business earnings.

The Global Marketing Pilot Committee has just had its initial organizational meeting. The goals of the Committee are two-fold. The first is to raise the awareness level of the scope of this market in our tri-county area and the second goal is to provide you with enough knowledge and learning opportunities to begin to enable you to take advantage of an evolving area in which you can increase your bottom line.

Moving forward, we have the Tech Fair at Crest Hollow on October 9th. Again, learning opportunities as to upcoming technology to assist you, and closer in time, what’s currently available right now that you may not be aware of, and finally what you can do about it. Certainly a “right now” thing is New Stratus as we gradually phase out the old system. Take in a session on the Ten Best Things about New Stratus. You will definitely need to know New Stratus if you plan to remain in business.

We are planning new courses to meet your needs whether you realize it or not. “Source of Income” with respect to rentals is “hot” right now as Suffolk County has passed a new law with potential fines for violations of \$50,000! That is not a misprint! You can’t afford to work in the rental market and not know what your potential exposure is for not doing things correctly under the new law.

On line education continues to grow which has led

us to improve our offerings and the presentation. We are working with a new vendor to improve the interactive capabilities which helps in the student’s learning and retention process. Also, stay tuned for upcoming classes on “mold” as we begin to see the longer term effects of Sandy on our housing stock that was subject to water damage.

While we focus on the near term, we cannot ignore the longer term view. Both LIBOR and MLSLI will be entering into Business Planning processes to better enable both organizations to anticipate industry developments that will directly affect your businesses. Once identified, we can work to develop effective strategies to assist you in successfully adjusting to the changes which could range from new business models to regulatory issues (like Source of Income.)

Our industry bears little resemblance to “how things used to be” with the exception of the ultimate “face to face” contact you have with your buyers and sellers. However even there, all the parties have access to tools and information that they never had before. What the Realtor® does have is the ability to understand and decipher the information and markedly guide the parties through the purchase and sale process.

We will keep you apprised of those things you need to be aware of; how they will affect you and what we can offer to assist you in making the necessary business adjustments. We will do our best to communicate with you in one of the many forms we use to insure we have the “right one” for you.

LIBOR HONORS HUNGER ACTION MONTH WITH A \$5,000 DONATION TO ISLAND HARVEST

In honor of Hunger Action Month, and to mark the launch of the 7th Annual REALTORS® Against Hunger (RAH) campaign later this fall, LIBOR presented a \$5,000 donation to Island Harvest, the largest hunger relief organization on Long Island. LIBOR President Bettie Meinel, Public Relations Chairperson Carlos Diaz and Vice Chairperson Donna Wolfe had the pleasure of meeting with Randi Shubin Dresner, President and CEO of Island Harvest, to not only present the check on behalf of LIBOR, but to tour their Hauppauge Food Distribution Center, a 23,509-square foot facility. The Distribution Center formally opened in June 2012 to meet the increased demand for food assistance and get food to those who need it most.

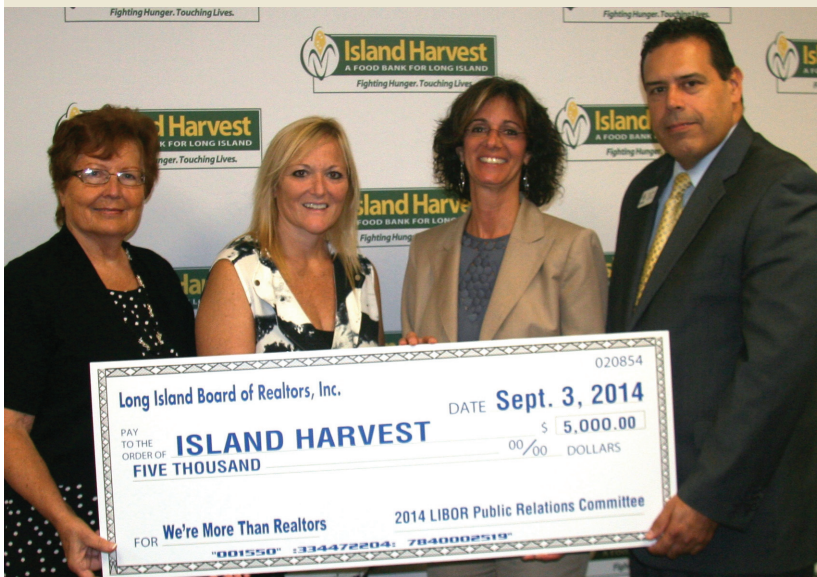
Island Harvest serves as the bridge between those who have surplus food and those who need it, supplying over 570 community-based nonprofit organizations on Long Island with critical food support to help stem the advancing tide of hunger in our communities. The donation provided to Island Harvest will be used as sponsorship towards their annual Turkey and Trim-mings Collection Campaign, which runs between November 1 and December 30 at Stop & Shop supermar-



kets across Long Island. This program will help provide critical food support to hundreds of thousands of Long Islanders this holiday season.

Through RAH, which was created in 2008 by LIBOR's Public Relations committee, Long Island REALTORS® will also be collecting donations of non perishable food items (as well as well as personal care items, diapers and dry pet food) at various real estate offices throughout Nassau, Suffolk and Queens. This collection is to support Island Harvest, Long Island Cares - The Harry Chapin Food Bank, the Long Island Council of Churches, the Queens Federation of Churches, and other community pantries in their efforts to provide food to hundreds of local food pantries, soup kitchens, shelters and other programs that feed the hungry. LIBOR is committed to making strides towards solutions for combating hunger, through the REALTORS® Against Hunger campaign, and working with community organizations and outreach programs whose mission is to do so as well.

Stay tuned for all details for the RAH campaign on LIRealtor.com.



Pictured at the Island Harvest facility are (l-r) LIBOR President Bettie Meinel, LIBOR Public Relations Vice Chairperson Donna Wolfe, President and CEO of Island Harvest Randi Shubin Dresner and LIBOR Public Relations Chairperson Carlos Diaz.

Our Sights are Set on Global

5 Myths About International Real Estate



By Cynthia Fauth, NAR Global

International business can seem like a daunting venture. From language to culture to business practices, the potential complications are enough to make a seasoned real estate professional hand a foreign client to “someone more international.” But why hand that business, and any residual referral business that might come with it, to someone else? The resources exist to help anyone become a global agent, and many of the myths surrounding international business make it seem like a more harrowing experience than it really is. Let’s set five of the top myths straight:

1. I NEED TO SPEAK ANOTHER LANGUAGE

Au contraire! English is widely accepted as the global language of business, so chances are your international clients will have some command of the English language. And in today’s increasingly global marketplace, there are resources and tools aplenty to help you communicate in nearly any language. For tips on how to overcome language obstacles, read this blog post.

2. I NEED TO BE A WORLD TRAVELER

Stamps on a passport don’t automatically translate to international success. In fact, some of the most prosperous global professionals aren’t able to travel abroad more than once every year or two. So what do the jet-setters have in common with those succeeding stateside? An internet connection. Creating an online presence that provides unique, relevant, and up-to-date information, accessibility via email, phone, and video conferencing (ex: Skype, FaceTime), and differ-

entiating yourself with content and proven experience are key factors in attracting and keeping international clients. Past issues of *Global Perspectives*, a publication for CIPS designees from NAR Global, provide practical tips for creating and executing an online marketing strategy through websites, blogs, and social media.

3. INTERNATIONAL TRANSACTIONS ARE COMPLICATED AND TIME-CONSUMING, IT’S NOT WORTH IT.

No doubt, international transactions pose some unique challenges when compared to domestic transactions. But, in terms of whether it’s “worth it,” the numbers speak for themselves:

- Last year, foreign buyers spent \$149,000 more (mean purchase price) on homes in the U.S. than domestic (U.S.) buyers.
- 60% of foreign buyers paid in all cash, versus about a third of domestic (U.S.) buyers.
- 59% of international clients were from referrals.

Each country has its own unique business practices, however, so it is important to educate yourself on the geographic niche you intend to work with. It is also important to have a basic understanding of the tax, visa, financing, and currency considerations, and have a network of experts in those areas to help your clients. For tips on overcoming obstacles in international transactions, view the recent blog posts *7 Tips for Managing International Transactions* and *Overcome Global Barriers*.

CONTINUED ON PAGE 14

The North Fork Chapter Raises Funds for Maureen's Haven

The North Fork Chapter held its 2nd Annual Charity Fundraiser on the evening of September 10, 2014 at Founders Landing in Southold. The event had an outstanding turn out and raised a total of \$2,000 for Maureen's Haven; an organization that provides shelter, support and compassionate services to homeless adults on the East End of Long Island.

The North Fork Chapter of LIBOR was organized in the Fall of 2012 to better serve Realtors® in this unique area. The Chapter encompasses some of Long Island's most unspoiled geography with its wineries, farmland, boating and recreational offerings. Its members service a market of primary and vacation homes as well as land sales for various development opportunities.



The Central Nassau Chapter Holds Election Meeting and Seminar

The Central Nassau Chapter held a breakfast seminar and election meeting on Tuesday, September 16, 2014 at the Lynbrook Atria, with nearly 70 attendees. Chapter President Monica Altmann hosted an informative and energetic meeting. Special guest speakers were Gail Bishop, who gave a presentation on Buyer Agency/Agency Disclosure and Charlotte Vanderwaag who gave an RPAC update. The Atria was kind enough to provide breakfast and a tour of the facility.

Pictured are (l-r) LIBOR past President Pat Levitt, CNC Treasurer Barbara Gunn, LIBOR Directors and guest speakers Charlotte Vanderwaag and Gail Bishop, CNC President Monica Altmann and LIBOR President-elect Laura Copersino.



The Huntington Township Chapter Supports Long Island Cares

The Huntington Township Chapter (HTC) recently visited Long Island Cares Inc. headquarters in Hauppauge to take a tour of the facility and to present a check in the amount of \$2,500 that was raised at their Chapter summer fundraiser party held on June 19, 2014 at the Centerport Yacht Club.

Pictured are (l-r) Maureen Moran, HTC Treasurer; Robin Amato, Long Island Cares Director of Development and Communications; Paule T. Pachter, Executive Director; Janine Armata, HTC President; Eliot Lonardo, HTC Vice President; Antoinette Steo, HTC Director, and Jane Mincer, HTC Director.

ANNUAL DUES BILL

Your 2015 LIBOR Annual dues bill was emailed on August 25, 2014. If you have not received it, please call us immediately. Dues are to be paid by September 30, 2014.

Members can pay their bill online, easily and securely, by logging on to <https://ims.mlsli.com>.

If you have any questions regarding your bill, please call the Billing & Membership Department at 631-661-4800 and choose option 5.



LIBOR General Membership Meeting

CONTINUED FROM PAGE 2

tate Instructor, Laura shares her expertise by teaching Continuing Education and Real Estate Licensing Courses at LIBOR. She also conducts weekly agent training classes at her office and mentors new aspiring licensees.

Laura is a life-long Queens resident, where she resides with her son, Daniel, and daughter, Lily.

All LIBOR members are encouraged to attend the General Membership Meeting to be apprised of the current happenings at the Board, to vote for your incoming leadership and to attend the informative Global education seminars.

NEW LIBOR MEMBERS

David Alishaev
Raam Realty LLC

Rachel R. Bartel
Hamptons Realty

Stalin H. Caso
Area Realty of NY Inc.

Daniel G. DePasquale
Daniel G. DePasquale, PC

Brian J. DeSesa
Brian J. DeSesa, REALTOR®

David X. Feng
TriWin Realty Brokerage

Shan Guan
TD Miracle LLC

Karina M. Guevara
Red Jasmine Real Estate

Anyekache A. Hercules
Anyekache A. Hercules, REALTOR®

Doreen A. Katen
D Katen Fire Island Properties

Anthony LoConte
Anthony LoConte, REALTOR®

Joanie M. Petrie
Camelot Homes Realty of Suffolk

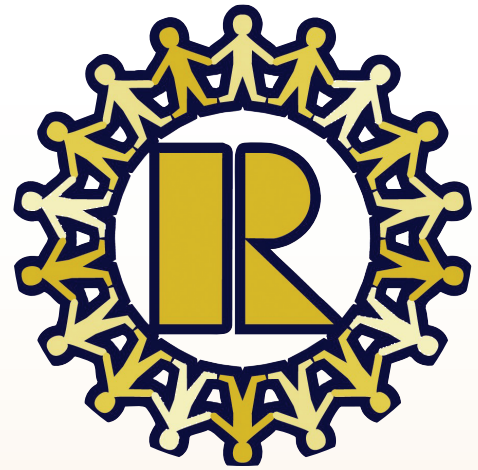
Evelyn Seales
NY Missions RE Brokerage

Rodrigo Sempertegui
Casa Realty Corp

Julie F. Wong
Pan Asian Realty Associates

It doesn't matter if you are just starting a real estate career or you are a seasoned real estate veteran, getting involved can be an important part of your success. Committee work provides you with the opportunity to share your ideas and network with industry professionals. Apply today for the 2015 LIBOR and MLS committees. **Deadline to submit committee request form is Friday, October 10, 2014.**

LIBOR NAMES REALTOR® SPIRIT AWARD RECIPIENT DAVID LEGAZ



The Long Island Board of REALTORS® Inc. (LIBOR) is pleased to announce that David Legaz of Keller Williams Realty Landmark in Flushing has been named as a recipient of the REALTOR® Spirit Award. David has been chosen in recognition of his work with the Leukemia & Lymphoma Society (L&LS), the world's largest voluntary (nonprofit) health organization dedicated to funding blood cancer research and providing education and patient services.

In his fifth season, third year, with Team in Training (TNT), David Legaz has raised nearly \$10,000 for the Leukemia & Lymphoma Society. He has successfully completed the 2012, 2013 and 2014 NYC Half Marathon and the 2012 Nike Women's Half Marathon in San Francisco. David is currently training for another half and the NYC Full Marathon.

David started running with TNT to raise money for research and to find a cure for the cancers that have afflicted thousands of 9/11 First Responders that may have been triggered by an unprecedented "synergistic mix" of toxins at the World Trade Center site. As a 9/11 first responder, an NYPD Sergeant, David arrived minutes after the second tower collapsed. He was fortunate to make it out alive, his partner PO Brian McDonnell sadly, was not. Like many, David fears that his prolonged exposure at the World Trade Center may bring on later illness. Some estimates put the overall death toll from 9/11 related illnesses at more than 1,300. At least 20,000 ground zero workers are being treated across the country and 40,000 are being monitored by the World Trade Center Program.

Each recipient of the REALTOR® Spirit Award receives a \$1,000 donation to the charity/organization of their choice. David presented his donation at the REALTORS® Fall Gala benefiting the Leukemia & Lymphoma Society, sponsored by Franklin First Financial. The Gala

was held on Tuesday, September 23, 2014 at Astoria World Manor in Astoria.

The REALTOR® Spirit Award recognizes REALTORS®, individually, as an office or team, who have made a difference and have had a positive impact in their local community through their volunteer work, charitable efforts, youth related or other activities that demonstrate outstanding commitment to community service. Pictured are (l-r) Spirit Award recipient David Legaz, Lymphoma and Leukemia Society Campaign Czaja Carline and LIBOR PR Chairperson Carlos Diaz.



Photo courtesy of One Fine Day Photography.

MLS LI Info Line

By Anthony Atkinson, MLS LI President



You Are Entering The Global Zone!



In a recent report published by the National Association of REALTORS® (NAR), the influx of international buyers to the U.S. increased significantly from the period of April 2013 through the current period of 2014. The driving forces for international buyers are favorable exchange rates, affordable home prices, economic stability and the ability to invest into their future. While we are selling real estate in our local market, it does not mean that all buyers are local. We have to be prepared to enter the Global Zone, because we are living in an international marketplace.

The MLS LI Advertising campaign is fully embracing our international buyers; beginning with the placement of a Spanish Google Ad Word Campaign. This program converts the top performing English key words that are already attracting numerous visitors to MLS LI.com, into Spanish. The goal is to brand the benefits of our consumer site to a wider audience of today's buyers. Secondly, we will be working with JINTI.com, the number one source for connecting businesses like MLS LI to the Chinese communities both locally and in China and Hong Kong.

Are you Global? If not, you can start by joining the "Global Referral Network." Get qualified online referrals from Real Estate Professionals from around the world, in your own language. You can learn more about this free product by visiting MLStechs.com and clicking on the Tools tab.

The MLS LI Tech Fair on October 9th is rapidly approaching the SOLD OUT point. We are expecting this years Tech Fair to be one of the best ever. There will be live demonstrations on the tools MLS LI provides to help grow and

build your business. Our commitment at MLS LI is to provide you with innovative technology that is cost effective and will improve your business. I encourage everyone to attend the MLS LI Tech Fair. Visit www.mlstechfair.com to register today.

Coming Soon to New Stratus

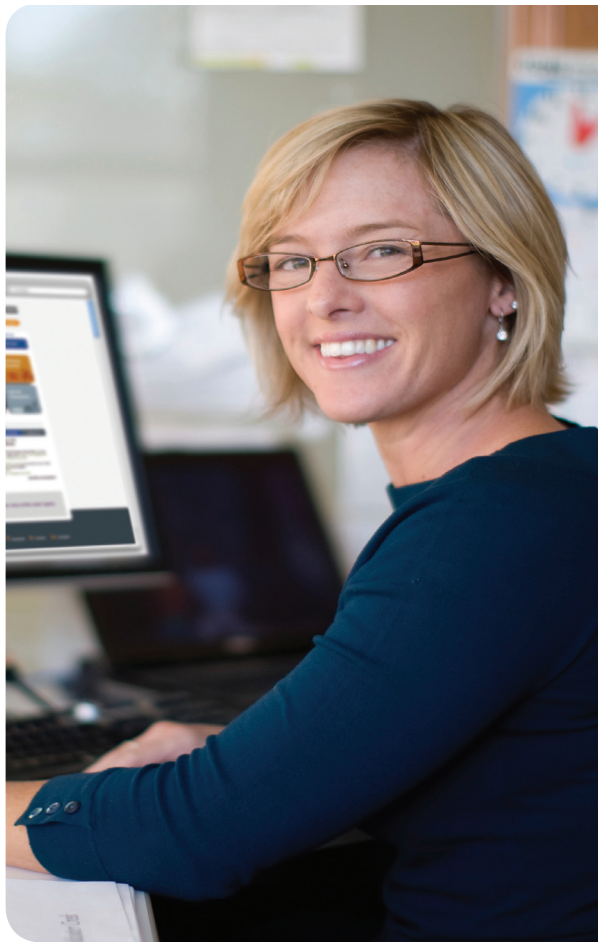
Here is some great news for many agents: 1) Brooklyn will now be added as a County on Stratus. You will now have the opportunity to search by towns in Brooklyn.

2) Prospect match will offer user options to change the frequency of prospect match emails. 3) Users can change data name for taxes w/star exemption to taxes w/basic star. 4) Users will be able to change data name for green features to energy efficient features. 5) Additional open house fields will be added to allow for different times for Saturday and Sunday open houses (for example, Sat 12-2 & Sun 1-3). 6) The calendar will be added to provide more flexibility, with display in search results or calendar format.

We will be moving away from old Stratus over the next 30 days

Please note the following: Market Share, Public Records, History, Update, My Personal Listings, My Calendar and Financials will all be shut down on the Legacy System.

Let's get out there and have a great Fall selling season. Don't enter the holiday zone...Step into the selling zone.



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FHA Ends Post-Payment Penalties

By Government Affairs Department



The Federal Housing Administration is overhauling a long-held policy of charging extra interest payments on loans it insures to borrowers who have already paid off the principal debts on their mortgages. Beginning Jan. 21 of next year, new FHA mortgages will require lenders to collect interest only on the balance remaining on the date of closing for a home sale or refinancing.

New Changes to the National Flood Insurance Program

By Government Affairs Department



The National Flood Insurance Program is in the process of implementing congressionally mandated reforms required by the homeowners flood insurance affordability act of 2014 that repeal and modify the Biggert-Waters flood insurance reform act of 2012(BW-12).

Several Provisions of both the 2012 and 2014 laws apply to older buildings constructed before the effective date of the communities first flood insurance rate map (FIRM). Such Buildings are referred to as "Prefirm". Many pre-Firm buildings located in high-risk flood zones have flood insurance policies with subsidized rates. Most subsidies remain, although they will be phased out over time. The rate of phase out will depend on the type of policy.

If you have would like a further explanation and a paper copy of the changes please contact the Government Affairs Department at LIBOR.

Our Sights are Set on Global

5 Myths About International Real Estate



CONTINUED FROM PAGE 8

4. INTERNATIONAL BUSINESS DOESN'T EXIST WHERE I LIVE

Foreign buyers are purchasing property from sea to shining sea. You don't have to live in a major metropolitan area, a vacation/resort haven, or beach town. Some of the most desirable locations for international buyers are college towns and suburban areas. They often purchase something right down the street in a small town as an investment property. To take a look at the international business opportunities in any area, take a look at NAR's Local Market Assessment Case Studies. In these reports, we profile U.S. states where global business is "unlikely," and provide resources to help you find it where you live.

5. I DON'T HAVE AN INTERNATIONAL NETWORK TO GENERATE BUSINESS

Establishing a network of professionals who know and understand the international market is a critical first step. From immigration attorneys to financing professionals to other international real estate agents, this network will help the transaction process run smoothly and with limited surprises. Furthermore, any existing contacts they have that need real estate help may result in leads for you! Read past blog posts from The Global View, such as Build Your Global Team, for tips on finding international professionals in related businesses. To build your network of international real estate agents, become a Certified International Property Specialist (CIPS). In addition to providing a strong education foundation for international business, the designation immediately connects you with an elite network of about 2,500 real estate professionals around the world. Find out more about the CIPS designation.

We hope this helps as you work to build an international business. What other complications or concerns do you have? What other resources have you found to help your global growth?

Source of Income as a Protected Class



By Cathy Nolan

Goldson, Nolan & Connolly, P.C., General Counsel

The City of New York, Nassau County and now Suffolk County have added Source of Income as a protected class under their fair housing laws. This means the landlord and broker cannot refuse to rent to or show units to parties who are on any programs, including Section 8. Should a landlord instruct a broker to refuse to bring a party who is on a program to the landlords property, the broker must refuse to take the listing since the instruction by the landlord to refuse said parties is an unlawful instruction and cannot be obeyed by the broker.

In NYC, the broker wishing to get paid by the Human Resources Administration, which oversees the NYC

programs, is limited to a fee of 1/2 one month's rent. The broker may not ask the tenant for additional payment. Furthermore, the broker is required to check to make sure the unit conforms to the certificate of occupancy, that no changes have been made to the property and, in addition, the broker may not own or be affiliated with the owner in order to be paid. Finally, the broker must sign a document that, if it contains any false representation, subjects the broker to punishment under the penal law!

In Nassau County, although there have been some modifications in the law pursuant to talks LIBOR have had with county representatives, the landlord is still at the mercy of the Depart-

ment of Social Services as to security deposits (only vouchers, not cash, are given) and inspections by the Department, both before and after the tenancy of a recipient of social service aid.

Now Suffolk County, which until last month assured us at LIBOR that source of income was not even on its radar, blind sided us by flying an 18-0 vote for such protection under the radar completely! We have yet to see what the result will be, but fines run as high as \$10,000, \$50,000 and, in some instances, \$100,000! Most of that money, by the way, goes to the County!

Be careful when transacting rental business! It can be hazardous to your financial and license health!

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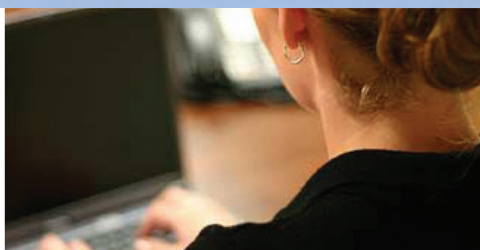
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