



SCENES FROM LIBOR'S CHAPTER AND DIVISION EVENTS

.....See page 7

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OCTOBER 2015

THE REALTOR®

The Voice For Real Estate™ • OFFICIAL PUBLICATION OF THE LONG ISLAND BOARD OF REALTORS®, INC. • www.LIRealtor.com

LIBOR Annual General Membership Meeting

Scheduled for Tuesday, October 27, 2015
Location: Melville Marriott, Melville

The Long Island Board of REALTORS®, Inc. (LIBOR) will hold their Annual General Membership Meeting on Tuesday, October 27, 2015 at the Melville Marriott in Melville. The Melville Marriott will serve as the main meeting location and will host the Association update combined with LIBOR's 3rd ACE program Affiliates Co-sponsors in Education Event. Come out and vote for your LIBOR 2016 Leadership and stay for National Trainer Steve Harney's latest program "Using Data to Help Buyers and Sellers Make Better Housing Decisions," this program is approved for 3 NYS CE Credits. Part 1 of Steve Harney's program will take place from 9:30 – 11:00am; the General Membership Meeting will take place from 11:00 – 11:45am, followed by Part 2 of Steve's program from 11:45 – 1:15pm. The free CE program is limited to the first 300 members; however, anyone can attend and vote. The cost for non members is \$40. To reserve your seat at the program, LIBOR members may go to LIRealtor.com to register.

Steve Harney is a residential real estate expert who specializes in market trends. He has been in the industry for over 25 years, first as an agent and then developing his own 500 agent real estate firm. Steve now helps producers achieve their true potential. He authors a monthly informational presentation for top professionals titled, "Keeping Current Matters" (also known as KCM), and is seen as a leading industry thought leader.

Voting for the election of Officers and Directors will also take place at the Melville Marriott. REALTOR® members in good standing are eligible to vote. Voting polls open at 9:00 a.m. (registration starts at 8:30am) and close promptly at 2:00 p.m. REALTOR® members can also vote at the REALTOR® Service Centers in Jackson Heights, Riverhead, West Babylon and Woodbury.

The LIBOR Nominating Committee, chaired by LIBOR's immediate Past President

Bettie Meinel, met on Wednesday, September 9, 2015, in West Babylon. At the meeting conclusion the following report was given with regard to the proposed slate for 2016 LIBOR leadership: President-elect, David Legaz; Queens Vice President, Nancy Mosca; Nassau Vice President, Charlotte VanderWaag; Suffolk Vice President, Peter Demidovich; Treasurer, Susan Helsing; and Secretary, Dianne Scalza. For a list of all of the nominees and petitioners please visit LIRealtor.com.

Mary Alice Ruppert is the incoming LIBOR President, who will serve the Board in 2016. Mary Alice Ruppert, a member of LIBOR since 1990, is the Branch Manager of Coach Real Estate Assoc Inc in East Islip. She currently holds the CRB, SFR, GRI and ABR real estate designations.

Her involvement with LIBOR began at the Huntington Township Chapter in 2002 where she served as a Director until 2004. In 1997 and 1998, Mary Alice served as Chapter Secretary and then as Vice President in 1999. She was subsequently elected as Chapter President serving from 2000 till 2001; while holding a seat on LIBOR's Board of Directors. During her Chapter leadership roles, Mary Alice was also a member of LIBOR's Public Relations Committee.

She became further involved at LIBOR's board level when she became a Director in 2005. She was elected as LIBOR's Suffolk County Vice President and served as such until 2009. In 2011, Mary Alice was elected as LIBOR's Secretary. In 2013 and 2014 she



Mary Alice Ruppert
Incoming President

served as LIBOR Treasurer. She currently serves as President Elect and will be sworn in as President on November 24th.

During this time Mary Alice has been a member of numerous LIBOR committees, including By-Laws Vice Chairperson and Grievance Vice Chairperson and Chairperson, Housing Opportunities and Legislative. She is actively involved at the state and national levels as well, serving on numerous committees and on the NYSAR Board of Directors from 2003 to present. She has served on the NAR Board of Directors for 6 years.

With a heart and mission toward affordable housing opportunities, Mary Alice has extended herself to both promote home-buyer programs to the consumer and educate Realtors® regarding funding and housing opportunities throughout Long Island. Speaking at LIBOR Local Chapter meetings, Mary Alice remains successful in her mission educating LIBOR members through Nassau, Suffolk and Queens.

To that end, her community involvement with the Long Island Housing Crisis Task Force, comprised of most of Long Islands' Housing Counseling Agencies, creates an open dialogue with LIBOR to further assist in helping with distressed homeowners and first-time home buyer housing opportunities.

Currently she resides in Lindenhurst with her husband, Jim. They are the proud parents of four grown children, and enjoy golfing and boating on the Great South Bay.

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 FREE CE program with national trainer, Steve Harney.



Vote for your
incoming
leadership and
attend the
FREE 3 NYS CE
program with
national trainer,
Steve Harney,
"Using Data to
Help Buyers and
Sellers Make
Better Housing
Decisions".





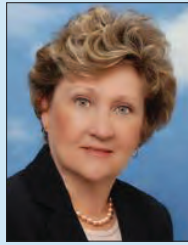
OFFICIAL NOTICE OF LIBOR NOMINEES

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 2016 slate of Officers and 2016/17 Directors, including petitioners, of the Long Island Board of REALTORS® is as follows:

OFFICERS



David Legaz
President-Elect



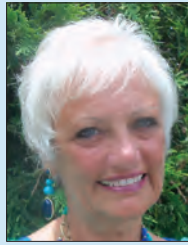
Charlotte VanderWaal
Nassau Vice President



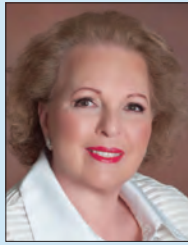
Nancy Mosca
Queens Vice President



Peter Demidovich
Suffolk Vice President



Dianne Scalza
Secretary



Susan Helsing
Treasurer

Voting for the election of Officers and Directors will take place on October 27, 2015 at 9:00 am at the Melville Marriott, 1350 Walt Whitman Road, Melville, New York 11747.

Polls are open from 9:00am –2:00pm, all REALTOR® members who are present and in good standing may vote.

ADDITIONAL VOTING LOCATIONS:

REALTOR® members can also vote at the REALTOR® Service Centers in Jackson Heights, Riverhead, West Babylon and Woodbury.

DIRECTORS

QUEENS Lydia Bueso Roman, Marco Gomez, Frederic Greene, Rosalie Labbate, Rob Choudhury
NASSAU Monica Altmann, Peter Caruso, Barbara Ford, Gloria Rabson, Glenn Boggia, Kevin Leatherman, Linda Petralia
SUFFOLK Matthew Arnold, Gail Bishop, Cheryl Grossman, Ann Marie Pallister, Thomas McCarthy

The following County Directors will be in their second year of their two year term for 2016:

QUEENS Kenneth Dunn, Angela Lopresto, Osbardo Mejil, Barbara McDonough
NASSAU Barbara Bucovetsky, Carol Gallo Turschmann, Salvatore Polito, Joseph Sinnona
SUFFOLK Peter Demidovich, Paul Llobell, Pat Masone, Donna Wolfe

PROPOSED AGENDA

ANNUAL MEMBERSHIP MEETING
OCTOBER 27, 2015

POLLS ARE OPEN 9:00AM – 2:00PM

- 8:30am • Registration
- 9:00 am • Polls Open
- 9:30 – 11:00 am • Steve Harney, "Using Data to Help Consumers Make Better Housing Decisions" Part 1
- 11:00 – 11:45 am • General Membership Meeting
 - I. Appointment of Election Officials (MOTION)
 - II. LIBOR Update – Laura Copersino
 - III. Treasurer's Report – David Legaz
 - IV. CEO Update – Joseph E. Mottola
 - V. Counsel's Report
 - VI. Meeting Recessed
- 11:45 – 1:15 pm • Steve Harney, "Using Data to Help Consumers Make Better Housing Decisions" Part 2
- 2:00 pm
- VII. Announcement that Polls are Closed
- VIII. Meeting Reconvened – Report of the Election Committee
- IX. Adjourn

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ByLaws To view all proposed Bylaw Revisions to be voted on at the LIBOR General Membership Meeting on 10/27/15, visit LIRealtor.com — under the "Official Notice" tab.

LONG ISLAND HOUSING DATA FOR SEPTEMBER 2015

Long Island Housing Data for September 2015

Category	Sept-'15	Aug-'15	% Change	Sept-'14	% Change
Long Island Median Home Price	\$392,500	\$410,000	-4.2%	\$385,000	1.9%
Contracted (Pending) Median Home Price	\$380,000	\$387,000	-1.8%	\$372,000	2.2%
Monthly Closed Sales Activity	3,205	3,620	-11.4%	3,164	1.3%
Monthly Contracted Sales Activity	3,155	3,459	-8.7	2,927	7.8%
Available Residential Inventory	22,517	22,981	-2%	23,356	-3.6%

The closed median home price in September 2015 for Long Island, which includes Nassau, Suffolk, and Queens's housing data, was \$392,500 representing a 1.9% increase over last year. Nassau County reported a \$440,000 closed median home price in September, representing a 2.8% increase over \$428,000 reported by MLS LI last year. Suffolk County reported a closed median price of \$335,000 which represents a 1.5% increase over a year ago. Queens reported a closed median home price of \$430,000, which represents a 7.5% increase over last year.

The total number of Long Island available residential inventory was 22,517 a 3.6% decline over last September.

To access a copy of the detailed monthly market reports broken out by county, visit MLS LI.com and click on the About Long Island tab and then click on Housing Statistics.

\$430,000, which represents a 7.5% increase over last year.

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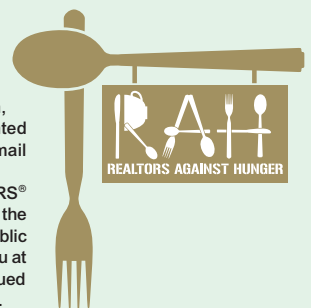
SAVE THE DATE...

Save the date! Plan to attend LIBOR's special Realtors® Against Hunger (RAH) night at St. John's Carnesecca Arena for the St. John's Red Storm Men's Basketball vs. Saint Thomas Aquinas Men's Basketball game which will take place on Wednesday, November 4th at 07:00pm in Queens, NY.

The Realtors® Against Hunger Food Drive will take center court at this event, and we are asking for your support and participation by attending this game. Special

LIBOR discount tickets, \$5 each, are available for this game only. Visit LIRealtor.com for more information, including how to purchase discounted tickets, or you may email erik.lowery@img.com.

To learn more about the REALTORS® Against Hunger program see the ad on the back cover. On behalf of the LIBOR Public Relations Committee we hope to see you at the game and thank you for your continued support on all of LIBOR's PR initiatives.



THE REALTOR®

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LONG ISLAND BOARD OF
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LONG ISLAND BOARD OF
REALTORS®, INC.

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PRESIDENT-ELECT Mary Alice Ruppert
VICE PRESIDENT-NASSAU Susan Helsingier
VICE PRESIDENT-SUFFOLK Ann Marie Pallister
VICE PRESIDENT-QUEENS Nancy Mosca
VICE PRESIDENT-EAST END LIAISON Thomas J. McCarthy
TREASURER David Legaz
SECRETARY Charlotte VanderWaal
CHIEF EXECUTIVE OFFICER Joseph E. Mottola

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EDITOR Patricia Chirco
EDITOR'S ASSISTANT Christina DeFalco-Romano

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



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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 Laura Copersino, LIBOR President



In The Spirit of Cooperation...

Regardless if we are in a competitive, low-inventory market or not, we often run into issues such as the "office exclusive" and how it is utilized to actually discourage a sale than encourage one!

As long as a broker has an Exclusive Right To Sell listing contract, that broker has the "office exclusive" but that does not mean it is to be sold exclusively by that office!

One of the benefits of being a LIBOR Member is having the Multiple Listing Service at our fingertips. The purpose of this "listing service" is in the "spirit of cooperation." Meaning that any listing posted on the MLS offers an open door to any cooperating broker to show and sell.

But, what if a listing is not posted on the MLS? What if that listing is what is customarily referred to as an "office exclusive"? Does that mean that the agent does not have to cooperate with any other brokers?

I hope you answered that correctly! Yes, of course the listing agent must cooperate! The law indicates that if a property is on the market for sale, it is on the market for

sale for and by everyone! Especially if a buyer is represented by an agent.

If the agreement between the broker and the seller is not to utilize the MLS, that is fine because we must obey our client's lawful instructions. However, we cannot deny a buyer their right to representation and inform other agents that "this is an office exclusive and you can view it when it is on MLS."

Do understand, however, that cooperation does not equal compensation. If you have an agreement with your seller not to pay a cooperating broker, then you are cooperating but not compensating. However, your seller must be aware that you are NOT offering part of the commission to other brokers and your broker is collecting it all.

Remember REALTORS®, we are hired by a homeowner to represent their best interests and have fiduciary duties in doing so. That means to sell their property at the best price and/or at the best acceptable terms, regardless of who sells it.

So, in the spirit of cooperation, let's do business as best as business can be done.

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We're More Than REALTORS®...

By Christina DeFalco-Romano PR & Communication Programs Manager



LIBOR Sponsors 5th Annual Hampton Bays Over the Bridge Run/Walk



The Long Island Board of REALTORS® Inc. (LIBOR) was proud to be a sponsor of the 5th Annual Hampton Bays Lions Club "Over the Bridge" 10K Run and 5K Run/Walk on September 12, 2015. The 500 participants of the race were treated to a scenic run or walk along the Atlantic Ocean, Shinnecock Inlet, Shinnecock Bay, on to the breathtaking views over the Ponquogue Bridge. LIBOR is honored to be a part of this worthy event since 2013. 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.

LIBOR also sponsored two more exciting East End initiatives this fall, the 40th Anniversary Riverhead Country Fair on Sunday, October 11th and the 5th Annual San Gennaro Feast of the Hamptons on Saturday, October 17th and Sunday, October 18th.

These sponsorships were made through the Long Island Board of REALTORS® "We're More Than REALTORS®..." initiative, which supports numerous programs and charitable community organizations. The "We're More Than Realtors®" campaign was created by the LIBOR Public Relations Committee. The campaign raises the public's awareness about Realtors® and their philanthropic efforts within their communities.

Pictured at the event are (l-r) LIBOR Past President Moses Seuram, with wife Wendy and children (front row) Ethan and Savannah, LIBOR Suffolk County Vice President Ann Marie Pallister, LIBOR Past President Liz English, HBLC Run Chairman and fellow Realtor® Frank Butz, LIBOR Treasurer David Legaz and HBLC President Tony Villareale.

FROM WHERE I SIT

By Joseph E. Mottola, Chief Executive Officer



This is an abridged version of an article that originally ran in the August issue of The Advanced REALTOR®.

A Tribute to a Local Real Estate Visionary — Carl S. Burr

Six months ago, Carl S. Burr a man with a legendary name in the Long Island real estate industry and a Northport resident passed away at the age of 66 where he maintained residency most of his life along with other homes in Maine and Florida.

Contemporary Realtors® may not even be aware of the impact he had on brokerage business operations, services and the technological advances he spawned.

If “Location, Location, Location” are the three most important factors in real estate, it’s safe to say that “Vision, Vision, Vision” would have been the three most important factors one could attribute to Carl Burr! Long thought of as “Jr.” to differentiate him from his father, he was known to his friends and family as “Huck” but was actually the fifth Burr bearing that name.

A former USAF Fighter pilot, he was long identified with exploring, committing and executing, be it flying, business, boating or motorcycles. Before entering the military, he attended William and Mary College in Virginia and graduated from Parson’s College in Iowa.

Upon leaving the Air Force, he joined the family company, Carl Burr Real Estate, Gallery of Homes and began a new residential construction division. Early on, Carl Jr and Carl Sr. teamed up to form a Mortgage Brokerage Company which was then unusual in our market. Merrill-Lynch brokerage then purchased Carl Burr Real Estate in an early attempt at linking the key factors in family investment growth...home ownership, financing and the purchase of stocks.

With his Vision always focused on “what might be” and thus “what could be”, he rightly sensed the movement to a more empowered Consumer and the increasing growth and acceptance of technology. Acting on this, he joined Coldwell Banker Real Estate (CBRE) to implement having Real Estate Branch offices in SEARS stores.

From CBRE, he returned to his roots and formed “Carl Burr Realty” in partnership with some of his key former Managers but had to win a lawsuit with Merrill Lynch over the right to use the “Carl Burr” name. Always looking ahead and realizing the value of diversifying, he simultaneously invested in a REMAX franchise and its then novel “Agent Centric” business model, which resulted in the introduction of the first REMAX brokerage into our market.

With Merrill Lynch wanting to divest itself from real estate operations, they sold the company to Prudential Real

Estate. Carl, together with Dottie Herman partnered with Prudential to form Prudential Long Island Realty which evolved into 33 branch offices.

Looking ahead, he understood that technology would now continually change the business. Even before the Internet, he correctly realized that with emerging technologies, pictures and video would become a feasible and essential part of the buying and selling process. Following through on that insight, in the early 90s, he invested in an innovative startup firm called “Homeview” which he believed would change how homes could be bought

“More specific to our industry, however, was his commitment with respect to ‘Innovation’ and implementing concepts to our market place.”

and sold.

Carl, as he often did, gave the local real estate industry a glimpse of the future. To the credit of Long Island MLS leadership, they too were quick to grasp the significance and expedited the integration of photos in mid 1995 into the then REACT On Line MLS system.

Through his real estate business years, he always was attuned to the value of investing in leadership development. Drawing upon his Air Force experience, he was personally involved in teaching, promoting and stressing education and training of his management staff. Some have utilized those skills and have assumed management positions in other companies and volunteer leadership positions with LIBOR and MLSLI.

In 2003, Carl retired from Prudential Long Island Realty and began residential construction in Florida. In 2008, he and his wife Julie, exploring new opportunities, began investing in REO properties. In addition to his business life, he also spent much time as a private pilot, motorcycling cross-country and spending time with his family at their home in Maine.

Carl left behind his wife Julie, of 16 years, his son Carl (34), a Marine Corp Captain and a pilot like his father. He and his wife just welcomed a new daughter into their family. Daughter Abby (29) has a 9 month old son named Colton “Huck” Engles. Carl also has two step children, Hailey (26) and Clay (23).

When you talk to those with whom Carl worked in his many endeavors, the same descriptive theme runs through their recollections. Creative, Innovative, Leader, Risk Taker, Visionary, Forward Thinking. When you combine these with optimism, energy and enthusiasm, you have a picture of a man who enjoyed life, enjoyed business and was constantly challenging himself and others over what the future would and could look like. That’s a very admirable legacy!

Contributors to this tribute include Pat Masone, Bart Caffarella, Ralph Bove, Michael Constantine, Ross Strickland, Kevin McClarnon and Ann Conroy.

EXECUTIVE PLANNER

OCTOBER 2015:

10/16 – Friday NORTH FORK CHAPTER NETWORKING, EDUCATION & ELECTION MEETING

9:00AM – Hellenic Snack Bar & Restaurant, 5145 Main Road, East Marion, NY 11939. Panel Discussion – Your Listing is Under Contract – Now How to Make Sure it Closes! For more details and to register, visit: <http://northfork.lirealtor.com/calendar/>

10/21 – Wednesday LIBOR BOARD OF DIRECTORS MEETING

9:30AM – LIBOR West Babylon. For details email: adminsupport@mlsli.com.

10/22 – Thursday JAMAICA CENTRAL QUEENS CHAPTER EDUCATION, NETWORKING & ELECTION BREAKFAST

9:00AM – Roma View, 160-05 Cross Bay Blvd., Jamaica, NY 11414. What All Agents Must Know – Effective 10/2/15 T.R.I.D. For more details and to register, visit: <http://jamaicacentralqueens.lirealtor.com/calendar/>

10/27 – Tuesday GENERAL MEMBERSHIP MEETING

9:00AM – Melville Marriott Long Island, 1350 Old Walt Whitman Road, Melville, NY 11747. All LIBOR members are encouraged to attend the General Membership Meeting to be apprised of the current happenings at the Board and to vote for your incoming leadership.

10/29 – Thursday SUFFOLK NORTH SHORE CHAPTER 2ND ANNUAL SUNRISE FUND FASHION SHOW FUNDRAISER

6:00PM – Lombardi’s on the Sound, 44

Fairway Drive, Port Jefferson, NY 11777. Raising funds to help with the Sunrise Fund at Stony Brook University Pediatric Cancer Unit. For more details and to register, visit: <http://suffolknorthshore.lirealtor.com/calendar/>

NOVEMBER 2015:

11/4 – Wednesday MLS LI EXECUTIVE COMMITTEE MEETING

9:30AM – LIBOR West Babylon. For details email: adminsupport@mlsli.com.

11/10 – Tuesday CENTRAL NASSAU CHAPTER VETERANS DAY FUNDRAISER

5:00PM – Jake’s Steakhouse, 2172 Hempstead Tpke, East Meadow, NY 11554. Meet/Greet and Silent Auction! Help us benefit the Nassau County Firefighters Operation Wounded Warrior. For more details and to register, visit: <http://centralnassau.lirealtor.com/calendar/>

11/18 – Wednesday MLS LI BOARD OF DIRECTORS MEETING

9:30AM – LIBOR West Babylon. For details email: adminsupport@mlsli.com.

11/19 – Thursday LIBOR EXECUTIVE COMMITTEE MEETING

9:30AM – LIBOR West Babylon. For details email: adminsupport@mlsli.com.

11/24 – Thursday INSTALLATION & AWARDS DINNER DANCE

6:00PM – Crest Hollow Country Club. For details email: jjndrigo@lirealtor.com

MEETINGS & EVENTS: For all Special Events & Chapter information, call Jaclyn Indrigo, LIBOR CHAPTER/DIVISION LIAISON @ 631-661-4800 ext. 361. All Chapter Meetings & Events are posted online on each chapter website. Go to <http://www.lirealtor.com/chaptersanddivisions/default.aspx>.

Chapter & Division meetings & events information may be found on STRATUS — click on MLS/LIBOR EVENTS CALENDAR and/or on the INFO CENTER PAGE under NEWS. Chapter & Division meetings & events information may also be found on www.lirealtor.com under UPCOMING EVENTS.

MEMBERS & NON-MEMBERS MAY REGISTER & PREPAY ON-LINE for Chapter/Division meetings & events! Go to: <http://www.mlsli.com/chapterreg/meetings.asp> (VISA, MASTERCARD, AMEX & DISCOVER accepted).

NOTE: Online registration CLOSED at 4:00pm on the day before event.

WELCOME NEW MEMBERS AND PARTICIPANTS

Christopher C. Ailes
Christopher Ailes, REALTOR

Steven W. Birbach
Vanderbilt Realty

Maria Boulதாகakis
Royal Coast Home & Estate

Salena Chau
Wing Fung Home Realty Group

Winnie Y. Cheng
KA Realty Group Inc.

Ashish Dhingra
TopLine Realty Group

Rajnessh Garg
Garg Real Estate

Alan M. Gershowitz
Island Castle Realty Inc.

Daniel O’Shea
Nu Image RE Consulting

Renton D. Persaud
Parker Kennedy Realty Corp.

Christina Podias
Long Island Dream Homes Realty

Danielle Reese
Home Resource Realty Inc.

Jessica A. Tong
Jessica A. Tong REALTOR

David A. Torres
Owners.com

Ronald A. Winter
Ronald A. Winter. REALTOR

Tom Tabone 90th Birthday Party

This is a Reprint of the Comments that LIBOR/MLS CEO Joseph Mottola made at Tom Tabone's 90th Birthday Party.

My own career with the Board and MLS covers almost 40 years. How do you summarize Tom's career in just a few minutes at a 90th Birthday celebration?

I first became "Aware" of Tom in 1976. I was the newly hired MLS CEO and worked closely with Irwin Langer who was the MLS President. Irwin, together with Attorney Harold Karniol, were Tom's Partners at Essex Associates in Jamaica.

I use the word "Aware" because you always knew when Tom was present, even today! Such is his impact...like it or not.

One of my earliest memories of Tom (and I don't know how it came up)...probably in the context of Patriotism around Memorial Day or July 4th. But I recall that he remarked that he "served in Patton's Third Army". I'm a WW II buff and of an age where I knew others who served in the War. The only times I heard men proudly mention a Commander or the Unit in which they served was when it was General George Patton.

It made me think about Patton's qualities...A Leader...a Visionary...Could Inspire Men and Loyalty...Innovative...Aggressive...Determined...Focused...ALSO...Controversial...Sometimes in trouble...for speaking out... for questionable actions and certainly NOT liked by all...BUT...when it really mattered a Performer!...Respected by all for his abilities even by our enemies at that time, who regarded him as our most brilliant and formidable General.

It dawned on me that many of Tom's traits paralleled Patton's. For instance: Innovative: Early on Tom promoted the concept and organization of a Mortgage Conference with major Keynote Speakers for our Members and Industry people. Here's just some of the Speakers...Ralph Nader...Gerald Ford...Tom Brokaw...UN Ambassador Jean Kirkpatrick...House Speaker Tip O'Neil and there were others.

Later he introduced the concept of Corporate Sponsors into the mix and VIP Suites where you could get take pictures with the Speaker. Those not getting access for a photo weren't happy with Tom...Oh Well...maybe some Controversial stuff there. Aggressive: Battles fought...As President-Elect, he was in the forefront of suing NAR to preserve the East End as part of LIBOR. At that time we lost that Battle when NAR approved the formation of another Association. But today we have three LIBOR Chapters there and more members in that area than the other Association. We may have lost that Battle but believe me that War is not yet over!

In 1977, Tom became LIBOR President. For reference purposes, the Budget at that time was \$330,000. Today it's about 14 Million or so. It was the early days of an evolving Realtors Political Action Committee (RPAC) and he became a NY State RPAC Trustee.

Aggressive: He wanted to file suit against the Dept of State to fight against the Blanket Non-Solicitation Order which at that time covered all of Queens. He convinced the Board and the NY State Assn to allocate funds to fight and wage a Court Battle...And we won!

Visionary: (Seeing the pattern here)...Tom organized a formal exploration of the Board and MLS owning their own building. The

economics didn't work but in 1983, they did and he was on that Building Committee when we purchased our current Headquarters.

Controversial: He supported the formation of a Women's Council of Realtors® at LIBOR. He lost that Battle because smaller minds couldn't see the benefits. But he eventually won the War when in 1980, it was passed as the Realtor® world was less

Thomas F. Tabone heads slate of 1977 officers



threatened by the concept of an independent group of women promoting education and the capabilities they had to offer.

He was committed to legislative advocacy before we even referred to it that way. He lobbied Albany on Rent Controls; for greater Educational requirements to be licensed, and built relationships with local legislators. He promoted Seminars at LIBOR for Brokers to better understand the "Ins and Outs" of legally dealing with Independent Contractors

He continued his involvement with the State Association, with whom he had some battles as well, but obviously his talent, abilities and commitment was noticed, whether they liked his style or not. (There's Patton again)

And In 1985, he was elected President of the New York State Assn of Realtors®. I looked up the States Annual Report for that year to see what his administration was involved in during that year.

During his Presidency, they formulated a campaign to raise money for Ellis Island and the Statue of Liberty Renovations; sponsored Speakers at a major Affordable Housing Conference; revised the organizational structure of the Executive Committee and Board of Directors and appeared as "Amicus Curiae in a major Taxation case involving some guy named Trump!

Continually active in our Board, he became involved in another area he relished...Professional Development. He urged the establishment of a program for new Agents to give them a foundation in the real estate business which we titled "Up and Running". We still offer that type of program today!

Inspiring: I think his most significant idea was in 1989 when as Education Chairmen, he convinced LIBOR to host an Educational Event for our members where they could hear national level speakers without having to bear the expenses of travel and hotel to attend the out of town National Association of Realtors Convention. The first theme was "Blast Into the Future" with two well known national speakers at Leonard's in Great Neck. Ticket Price? \$99.00!

Tom has continued to serve as a Director for our Association; still Promotes and still Emotes; and still respects the Past while focusing on the Future.

He understands responsibility, integrity and priorities from family to business, and to the greater community at large.

I can close and bracket my comments here with another inspirational General... Douglas MacArthur...who in a famous speech spoke of "DUTY, HONOR, COUNTRY"

Tom Tabone understands and lives his life treasuring these values as well.

Housewarming Traditions From Around the Globe

The saying goes that all real estate is local, but that does not mean that all homebuyers are local. According to the National Association of Realtors® 2015 international homebuyers report, global buyers spent an estimated \$104 billion on housing in 2014, an increase of more than \$10 billion from the previous year.

As more international buyers become a part of the fabric of American communities, they bring with them their many traditions and customs – including those that go along with moving into a new home.

The Long Island Board of REALTORS® has pulled together a few common housewarming traditions from around the globe, which you may want to use to welcome friends, family or neighbors into their new home.

Russia. According to Russian custom, a cat should cross over the threshold of the new home before anyone else enters. This is said to ensure that the homeowners will have a happy and prosperous life.

Thailand. Thai tradition dictates that visitors should bring a new homeowner three items: rice, water and a knife. The rice and water are so that food will always be plentiful and the homeowner will know prosperity, and the knife is to protect them from any evil spirits.

China. Before moving into a new home, Chinese custom is to shine a light

in every corner, closet and wardrobe of the house. This is said to let any lingering spirits know that it is time to leave and how to find the way outside.

France. When construction of a new home is finished, the French throw a traditional party called the 'pendre la cremaillere,' literally meaning 'to hang the chimney hook.' The phrase comes from medieval times when it was customary to invite over everyone who took part in the building of the house and eat dinner as a gesture of thanks. The food would be cooked in a large pot over a fire, where the chimney hook could be used to raise or lower the pot to heat or cool the food.

India. In India, it is considered lucky to move into a new house on Thursday, while Friday and Saturday are the unluckiest days to move. There is also the ceremonial housewarming known as 'Grinha Pravesh,' during which, in some parts of the country, a cow is allowed to walk through the house first, bringing good fortune to the homeowners.

Buying a home in a foreign country can be a complicated and trying process, and Realtors® have the expertise to serve clients in a variety of international real estate transactions. So whether you are from France or China, Japan or Australia, when you are ready to buy a home make sure to contact a Realtor®.

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3

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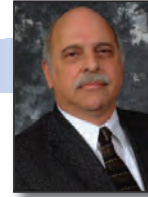
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Register today at
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MLS LI INFO LINE

By Frank Paruolo, MLS LI President



MLS LI's New & Exiting Tech Tools Keep Your Business at the Forefront of Real Estate

On October 15th we hosted another successful Tech Fair, packed with innovational tools, great speakers, technology of every kind, and networking opportunities for attendees and our sponsors. It also provided MLS LI with the opportunity to showcase three (3) of our newest free tools available to all of our participants. These new tools are in addition to the entire line of products and services already available to you through your membership.

Learning how to use new tools that apply to your business as a real estate professional is no longer an option. Realtors® must use the latest tools and technology when it comes to working with today's consumers. Today's buyers and sellers are tech-savvy, they're mobile and they want accurate and reliable information fast. These tools will help you do just that.

The first product is Homesnap Pro which is a FREE Mobile App for Realtors®. Homesnap is an award-winning mobile app that arms you with the power of the MLS out in the field. This app provides the tools every Realtor® needs on their mobile device so they can do more business on-the-go. Get information about any home, the ability to schedule Showings quickly, extra safety at showings, boost your exposure; create rapid CMA reports and more. Next up on the list is ListTrac. This is real estate's newest tool, that tracks your listings everywhere they appear online. ListTrac gives you a real-time dashboard, detailed listing metrics and reports providing a complete picture of how your listings are performing in the MLS, IDX, and syndication websites.

Last but not least is the AM Open

House App. Now you can get rid of your paper and pen and let visitors sign in on your iPad with AM Open House. This app simplifies capturing lead information and automatically sends follow-up and price changes via email to prospects. These apps can also sync with your CRM or export contact data. PLUS automatically generate single-property websites that you can use in your promotional emails and Facebook ads.

Your MLS is always looking to bring the latest tools and services that make doing our job easier, and more productive.

And it's always better when some of these great business tools are available at no cost to you. Check out www.mlstechs.com to access more information and support on these products and many other valuable business products MLS LI has available for you.

MLS Q&A

Q. Do all Listings that are entered on to MLS require a photo?

A. Yes. Rule 501.12 states: "All listings, except for businesses for sale or rent, must include at least one front exterior photo. Listing photos or any type of virtual tours may not include any contact information such as pictures of you, your office, your logo, name, office name, email address or web site address. Upon closing the primary photo must be the exterior front of the property."

At least one property photo must be entered into the computer within five days of the listing being input into the System. Any seller request that no photos be published on the listing must be in writing and sent to the Service within this five day period.

A photo is required regardless of listing status (active, temporarily not available for showing, sold, cancelled, or expired)."

Effective September 30, 2015 there is no longer a photography service offered for taking listing photos.

There will be automatic fines imposed for failure to upload photos into Stratus within five days as follows:

\$50 fine with an additional \$50 fine after each additional 3 days.



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Scenes from LIBOR's Chapter and Division Events



Photo courtesy of Howard Fritz, OneFineDayPhotographers.com



Photos courtesy of Howard Fritz, OneFineDayPhotographers.com





COUNSELOR'S COMMENTS

By Cathy Nolan

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

New Helpline Procedure

The LIBOR Legal Helpline can only be accessed through the website now. This new procedure began in June. For those of you who are unsure how it works, here is how easy it is:

1. Go to www.LIREALTOR.com
2. Click on Legal Helpline
3. Follow the prompts

I will call or e-mail you back within 24 hours during the week. Put your cell phone number in the message and I will be able to call you directly. Otherwise I have to get the number from your office. If I still cannot reach you by phone, I will e-mail you. Here are some of the recent questions I have received.

Q. My seller accepted an offer. The buyer did an engineer inspection and then the seller decided to take another offer. Doesn't the seller have to give the buyer a) a chance to match the new offer, b) the cost of his inspection if he takes the new offer, c) the house? And, finally, doesn't the seller owe me a commission?

A. The seller never has to give the first buyer a chance to match the new buyer's offer, nor does he owe the buyer the cost of the inspection. If the seller has not signed and returned the contract to the first buyer, he is not bound to sell the first buyer the house. And, finally, the seller may owe you a commission, if none of the terms the seller originally accepted in the first offer were later changed by the buyer, whether it was because of the inspector's report or otherwise.

Q. I am afraid to tell an agent my seller has accepted his buyer's offer since the market has heated up and sellers are getting multiple offers and buyers are engaging in bidding wars. What can I do to protect my seller from having multiple commission claims while still fulfilling my fiduciary duty of presenting all offers to the seller?

A. Do not tell the agent the offer is

accepted. Say it is acceptable, but nothing shall be considered accepted until the seller has signed and returned the contract to the buyer.

Q. A tenant who rented a property through me from a landlord whose property I listed now is going to buy the property. Am I owed a commission on the sale?

A. Did you and the landlord and tenant agree to your getting paid a selling commission if a sale took place between the parties you introduced for the rental? Without such an agreement, you may not be entitled to a commission.

Q. I brought about a meeting of the minds on a transaction between a seller and a buyer. Now, when they are going to contract, another agent calls and tells me that the purchaser is his buyer and I have to pay him a commission, since the buyer only wants to work with him! What can I do?

A. Tell him the buyer will have to pay him since you already did the job!

Q. My buyer client went directly to a listing agent and made a deal to buy a property. I called the listing agent, but he said the buyer said he was not working with another agent. What can I do?

A. The buyer client has a contract with you and must pay you!

Q. A seller refuses to pay me because he said he hired a flat-rate broker and already paid him. Can he do this?

A. He has no right to do it, but he will have to be sued to be made to pay you. The listing broker owes you what he published he would pay you in the MLS listing and has a duty to get the seller to honor the obligation. If the listing agent does not help you with the seller, you can bring the listing broker to arbitration and demand he pay you what you were promised.

How the New TRID Law Affects Real Estate Professionals

The new consumer disclosure law called TRID (TILA-RESPA Integrated Disclosure) went into effect on October 3, 2015. TRID significantly changes how residential transactions are closed.

As a Real Estate Professional, you will want to familiarize yourself with these new forms and timing requirements and guide your clients accordingly. You will want to ensure that the need for last minute changes is minimized. Encourage your clients to give accurate and timely information about their property and transaction because a changed circumstance will delay the closing.

There are two new consumer disclosure forms required by TRID, (i) the Loan Estimate and (ii) the Closing Disclosure. These new forms replace the Good Faith Estimate and Truth-in-Lending disclosures and contain new timing requirements that can easily delay the closing if not followed.

To avoid delays, advise your buyers to avoid making any major changes to their

financing within 10 days of closing that could change their APR, otherwise new forms must be issued and the closing will be postponed. Also, tell your buyers not to jeopardize their transactions with a short rate lock of 30 – 45 days. Buyers should have a 90 day rate lock to ensure enough time.

Also advise your sellers to allow several days between closings and avoid back-to-back transactions. Reinforce what items are to be removed from the property. Last minute POC (paid outside of closing) items could affect the need for a corrected Closing Disclosure to be issued and a new 3 day waiting period to start. This will delay the closing.

The Consumer Finance Protection Bureau (CFPB) has created a webpage to help Real Estate Professionals with the TRID. It is called "Know Before You Owe: The Real Estate Professional's Guide". You can access that webpage at <http://www.consumerfinance.gov/know-before-you-owe/real-estate-professionals/>



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LIBOR Announces the Creation of the TAX IMPACT SUB COMMITTEE

Nassau and Suffolk counties rank 5th and 11th nationwide for the highest rates of property taxes, a distinction we do not want, nor can afford. Your LIBOR Board of Directors has approved the creation of the Tax Impact sub Committee, a select group of fellow volunteer REALTORS® to investigate alternative means of supporting municipal services while eliminating government waste.

Once again LIBOR is working for the public, while protecting your business. In 1997 then Governor Pataki, was urged by LIBOR and NYS REALTORS® to address rising school taxes, and thus, the School Tax Assistance Relief (STAR) program was born.

Over the past 10 months, this core committee has conducted extensive research by collecting information throughout our region to help create ideas to possibly reduce rising property taxes, without eliminating essential municipal services. We are happy to announce that our conversation has resonated with many agencies and high ranking officials on Long Island.

Later this fall — The Long Island Regional Planning Council (LIRPC) will conduct an initiative which will include a "Property Tax Alternatives Study".

One of the most critical and systemic issues affecting Long Island's future viability is our region's unsustainable property tax burden. In the LIRPC's "Sustainable Strategies for Long Island 2035", initial study it was estimated that by the year 2035, if current trends contin-

ue, property taxes will consume over 14% of a household's income (up from 8.3% in 2009). This is considered by most fiscal experts as completely unsustainable.

It's obvious that if taxes become unsustainable, people, businesses, and jobs will leave the region. What was at one time conceived a bedroom community for NYC will become a ghost town, with the young and seniors who can no longer afford the taxes - moving away. LIRPC plans to evaluate where taxes are today (in light of the state imposed tax cap) and where they are likely to lead in the years ahead.

LIRPC intends to survey viable alternatives to the present property tax structure for funding local governments (including schools and other special districts) recognizing that without significant growth in the tax base, escalating costs of governments (including labor, health care, pension, etc.) will overwhelm the economy of the Island.

LIBOR will be a cosponsor in this initiative which will undoubtedly provide some insight as to what can possibly be done to address this critical issue. We are requesting that LIBOR members provide any ideas or suggestions as we begin the task of working with these other groups to come up with some solutions. At this time...

WE NEED YOUR HELP – PLEASE EMAIL YOUR IDEAS, COMMENTS, CONCERNS & SUGGESTIONS TO: legis@lirealtor.com

LIBOR LEGAL HELP LINE — FREE ADVICE FOR MEMBERS THROUGH LIBOR

The Legal Helpline gives you direct access to a Board retained, real estate attorney, who is available to answer legal questions that may arise. Simply e-mail your inquiries to the helpline attorney and your questions will be answered via phone or e-mail within 24 hours of the time the question was sent, if sent during the business week. The Legal Helpline is available at LIREaltor.com/legal/legal-helpline.

2015 RPAC HONOR ROLL IT'S YOUR BEST INVESTMENT IN BUSINESS!



LIBOR'S 2015 RPAC GOAL IS \$322,805 BASED ON RPAC'S FAIR SHARE OF \$16.10 PER MEMBER. For more information, please contact Randy L. Kaplan, Director of Governmental Affairs, Ext. 380.



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*THESE LIBOR MEMBERS HAVE PLEDGED RPAC CONTRIBUTIONS.

NOTE: Due to space considerations, a complete list of RPAC contributors will be available online @ LIRealtor.com

Strengthen the REALTOR® Voice. Invest in RPAC Now!

By Jahneille Edwards
Legislative Liaison

All politics is local. In 2014, over 80% of our LIBOR members were registered to vote. For this upcoming election cycle we want to encourage even greater participation in the local political process.

The significant increase in member registration from a decade ago shows that LIBOR Realtors® are a political force to be reckoned with. In an effort to strengthen our voice and elect candidates that support our businesses, we want all of our members this year to mobilize their friends, families and clients to get out and register to vote! Growing member participation in local races via family and clients protects our industry and protects the value of owning a home. Here is a brief snapshot of how and why our votes matter:

- To Fight Foreclosure! While home sales and selling prices continued to rise, New York State experienced a 50 percent increase in foreclosure filings from this time last year. Realtors® understand the untold damage that foreclosed homes do to our business and to our communities.
- To Provide Affordable Flood insurance! Many families are still struggling to rebuild

3 years after Sandy. Despite FEMA's efforts to rezone flood maps and shift growing costs to homeowners, Realtors® have been at the forefront of this issue to maintain affordability and to hold FEMA accountable.

As REALTORS®, you can also further the interests of the real estate industry by investing in the REALTORS® Political Action Committee (RPAC). By making sure that we are all registered to vote on key issues and races, we help to ensure that The Voice for Real Estate® is heard by legislators at the local, state and national levels. That legislative power, combined with every member making an annual investment, will help the REALTOR® Party succeed. Investing in RPAC is one of the most important ways to protect your industry today and in the future! Make sure to invest today!

Let us work to protect home ownership, build communities and support our businesses. Help us further our goals and get out the Friends, Family and Clients Vote!

Please visit www.elections.ny.gov to register by mail, at your local DMV or Board of Elections office or contact Jahneille Edwards Legislative Liaison at jedwards@lirealtor.com or via phone at 631-661-4800x306.

REGISTER TO VOTE

It's the best thing you can do for your business.

Now more than ever, REALTORS® voices need to be heard.

You've been heard. Let's strengthen our voice! Get out the Friends, Family and Clients Vote!

All politics are local. In 2014 this was total LIBOR voter registration per county:

- Suffolk - **85%** of members
- Nassau - **84%** of members
- Queens - **68%** of members

These numbers reflect a significant jump in members registered to vote from a low of 30% a decade ago. Increasingly, REALTORS® and particularly LIBOR REALTORS® are a political force to be reckoned with. In an effort to strengthen our voice and elect candidates that support our businesses, we want all of our members this year to mobilize their friends, families and clients to get out and register to vote by October 9th! Growing member participation in local races via family and clients protects our industry and protects the value of owning a home.

Here is a brief snapshot of how and why our votes matter:

To Fight Foreclosure! While home sales and selling prices continued to rise, New York State experienced a 50 percent increase in foreclosure filings from this time last year. REALTORS® understand the untold damage that foreclosed homes do to our business and to our communities.

To Provide Affordable Flood Insurance! Many families are still struggling to rebuild 3 years after Sandy. Despite FEMA's efforts to rezone flood maps and shift growing costs to homeowners, REALTORS® have been at the forefront of this issue to maintain affordability and to hold FEMA accountable.

For further information contact:

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Legislative Liaison
at jedwards@lirealtor.com
or (631) 661-4800 ext 306

CONTINUING EDUCATION

ROOKIE NEW AGENT TRAINING 3 DAY CLASS

Approved for 7.5 hours NYS CE credit.

Nov 3 Day 1 West Babylon 9:00AM – 1:00PM
 Nov 4 Day 2 West Babylon 9:00AM – 1:00PM
 Nov 5 Day 3 West Babylon 9:00AM – 1:00PM

INSTRUCTOR: Kathy Engel

TUITION: w/o CE with CE
 LIBOR Licensing Students/MembersFREE \$65
 Non-members \$150 \$215

FAIR HOUSING AWARENESS IN SALES & RENTALS

Approved for 3 hours of Fair Housing Training as required by Dept. of State for those renewing their license after July 1, 2008.

Oct 23 Riverhead Instructor: Don Scanlon
 Nov 5 Woodbury Instructor: Don Scanlon
 Dec 9 West Babylon Instructor: Nick Gigante

TIME: 9:30AM – 12:30PM

TUITION: \$25 LIBOR Members, \$40 Non-members

MLS PROCEDURE & RULES: SITUATIONS & SOLUTIONS

Approved for 3 hours NYS CE credit.

Oct 30 Riverhead 9:00AM – 12:30PM
 Nov 18 West Babylon 9:00AM – 12:30PM

INSTRUCTOR: Frank Cardello

DESIGNATION & PROF DEVELOPMENT

NEW YORK STATE REALTOR INSTITUTE

2015 GRI, SRES & ABR & GREEN Designation Course Offerings (All NYSAR Classes)

To register for GRI & All Designation courses, call NYSAR @ 518-463-0300.

Each module approved for NYS CE credit.

GRI 7 — PROPERTY

7.5 Hours CE Credit/\$125 Members

Jackson Heights 8:30AM – 5:30PM October 19

GRI 8 — TECHNOLOGY

7.5 Hours CE Credit/\$125 Members

Woodbury 8:30AM – 5:30PM November 2

CBR — CERTIFIED BUYER REPRESENTATIVE WITH FAIR HOUSING

3 Day Certification

Best Western RVC 8:30AM – 5:00PM Oct 21, 22 & 23

Jackson Heights 9:00AM – 5:30PM Nov 3, 4 & 5

Woodbury 9:00AM – 5:30PM Dec 7, 8 & 9

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE WITH FAIR HOUSING

Approved for 22.5 hours NYS Continuing Education Credit.

Oct 21 Day 1 Best Western RVC 9:00AM – 5:30PM

Oct 22 Day 2 Best Western RVC 9:00AM – 5:30PM

Oct 22 Day 3 Best Western RVC 9:00AM – 5:30PM

INSTRUCTOR: Nick Gigante

Nov 3 Day 1 Jackson Heights 9:00AM – 5:30PM

Nov 4 Day 2 Jackson Heights 9:00AM – 5:30PM

Nov 5 Day 3 Jackson Heights 9:00AM – 5:30PM

INSTRUCTOR: Roseann Farrow

Dec 7 Day 1 Woodbury 9:00AM – 5:30PM

Dec 8 Day 2 Woodbury 9:00AM – 5:30PM

Dec 9 Day 3 Woodbury 9:00AM – 5:30PM

INSTRUCTOR: Don Scanlon

NOTARY PUBLIC

NOTARY PUBLIC TRAINING SEMINAR

Oct 30 West Babylon 1:30PM – 4:30PM

Nov 18 West Babylon 1:30PM – 4:30PM

INSTRUCTOR: Sal D'Agate, REALTOR

TUITION: \$35 LIBOR Members • \$55 Non-members

TECHNOLOGY COURSES

7.5 Hours CE Credit • TIME: 9:00AM – 5:30PM

GET ORGANIZED WITH ALL NEW MLS STRATUS (Hands On)

WEST BABYLON Oct 7, Nov 5, 14 (SAT), Dec 9

JACKSON HEIGHTS Nov 4, Dec 3

WOODBURY Oct 30, Nov 5, 30, Dec 14

RIVERHEAD Oct 7, Nov 18

STRATUS LITE & EASY (Hands On)

JACKSON HEIGHTS Oct 20

RIVERHEAD Dec 8

GET THE MOST FROM STRATUS MAPS & CMA (Hands On)

WEST BABYLON Oct 1, 22, Nov 11, Dec 5 (SAT), 15

JACKSON HEIGHTS Oct 2, Nov 10, Dec 8

WOODBURY Oct 23, Nov 17, Dec 3

RIVERHEAD Oct 21, Nov 24, Dec 16

ARE YOU SMARTER THAN A HOME BUYER? (Hands On)

WEST BABYLON Oct 24 (SAT), Dec 1

WOODBURY Nov 19

WHY SHOULD I LIST MY HOUSE WITH YOU? (Hands On)

WEST BABYLON Nov 3

RIVERHEAD Dec 2

KEEP YOUR SELLERS REAL & YOUR LISTINGS HOT (Hands On)

WOODBURY Nov 24

RIVERHEAD Dec 21

INVESTIGATING REAL ESTATE FROM NEW YORK TO CALIFORNIA (Hands On)

JACKSON HEIGHTS Nov 23

RIVERHEAD Oct 21, Dec 1

BEST & LATEST FEATURES OF STRATUS, INSTANET & FINE (Hands On)

WEST BABYLON Oct 28

WOODBURY Nov 2

RIVERHEAD Oct 13

GO PAPERLESS & MOBILE WITH INSTANET

WEST BABYLON Oct 8, Nov 9, 19, Dec 17

JACKSON HEIGHTS Dec 1

WOODBURY Oct 28, Nov 11, Dec 9

RIVERHEAD Oct 29, Nov 19

COMMUNICATE, TRACK & CLOSE WITH COLLABORATE

WEST BABYLON Oct 20, Nov 20, Dec 10

JACKSON HEIGHTS Nov 12

WOODBURY Oct 6, Nov 10, Dec 16

RIVERHEAD Dec 18

MONEY MAKING SOLUTIONS YOU CAN'T LIVE WITHOUT

WEST BABYLON Oct 20

BEST WESTERN RVC Nov 18

SATURDAY COURSES

SATURDAY CLASSES: 7.5 HOURS CE

WEST BABYLON

Oct 24 Are You Smarter Than a Home Buyer (Hands On)

Nov 14 Get Organized with All New Stratus (Hands On)

Dec 5 Get The Most From Stratus Maps & CMAs (Hands On)

LIBOR Education Class Cancellation Policy: Full refund will be issued if cancellation is made 3 or more business days prior to class. NO REFUNDS if less than 3 business days — Education CREDIT will be issued for use within one year. Students who DO NOT SHOW for class will LOSE entire tuition. LIBOR reserves the right to cancel class if minimum enrollment is not met.

In Case of Inclement Weather: If your class needs to be cancelled/delayed start due to inclement weather, information will be posted on www.mlsstratus.com and also on our automated voice mail message on 631-661-4800 by 7:00 a.m.

7.5HR CONTINUING EDUCATION

WINTER 2015

WEST BABYLON • 9:00AM-5:30PM

10/28 — Disclosure - Insulation from Litigation - Safeguards & Precautions E

10/30 — How Good Is Your Get Along? EF

11/5 — Handling and Closing The Short Sale Transaction E

11/9 — Building Your RE Practice - The New Norm EF

11/11 — The Truth, the Whole Truth and Nothing But the Truth: Legal Checklist to Ensure a Smoother Transaction EF

11/17 — Buyer Brokerage & Ethics: The Right Choices E

12/1 — Be My, Be My Buyer EF

12/7 — Don't You Wish You Hadn't Done That EF

12/15 — Risk Management Solutions! What Every Realtor Should Know EF

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REGISTER BY TELEPHONE: 631-661-4800 x 21 • TO REGISTER ON-LINE OR FOR DIRECTIONS, VISIT OUR WEBSITE AT LIREALTOR.COM/EDUCATION

F APPROVED FOR 3 HOURS OF FAIR HOUSING TRAINING AS REQUIRED BY DEPT. OF STATE FOR THOSE RENEWING THEIR LICENSE AFTER 7/1/08.

E ALSO APPROVED FOR AND SATISFIES NAR MANDATED ETHICS COURSE REQUIREMENT FOR REALTORS NEEDED BY 12/31/16.



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REALTORS® AGAINST HUNGER FOOD DRIVE

*LIBOR, Island Harvest and
Stop & Shop are joining forces to
combat hunger on Long Island!*

In the spirit of RAH, the **Long Island Board of REALTORS® Inc.** is proud to support the Island Harvest Turkey and Trimmings Collection



The Long Island Board of REALTORS® Inc. (LIBOR) is proud to mark the launch of the 8th Annual REALTORS® Against Hunger (RAH) campaign by sponsoring Island Harvest's Annual Turkey and Trimmings Collection Campaign. LIBOR will be joining Island Harvest, Long Island's largest hunger relief organization, in November at a press conference to announce the campaign, and to inform the community on the various ways to participate, donate, volunteer and help those in need during this crucial time.

The Annual Turkey and Trimmings Collection Campaign runs between November 1st and December 30th at Stop & Shop supermarkets across Long Island. This program will help provide critical food support to hundreds of thousands of Long Islanders this holiday season. Stop & Shop customers can do their part in helping those Long Islanders in need, by purchasing a pre-packaged bag of all the trimmings necessary to complement a traditional holiday dinner.

LIBOR is honored to join Island Harvest to inform and inspire our community to help fight hunger not only this holiday season, but year round. If you would like to get involved in the REALTORS® Against Hunger program, please visit:

<http://RAH.LIRealtor.com>

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