NYSAR 2014 Leadership Team Ready to Take Office

New York State Realtor
The Official Publication of the New York State Association of Realtors®
January/February 2014

10 Ways NYSAR Can Help You Succeed in 2014

A Guide to Understanding the Complex New World of Health Care
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The ability to change and adapt to protect ourselves from predators are survival traits that REALTORS® share with chameleons, one of my favorite animals. Chameleons use their ability to change to protect themselves and to thrive. Similarly, REALTORS® must embrace opportunities to change and prosper.

When most of us hear the word change, it evokes emotions of discomfort. However, I am thoroughly convinced that we can re-examine this word and learn to love and embrace it. Our real estate careers thrive on it. We epitomize change. Every day we change people’s lives by helping them find the right property to secure their future, provide stability and a place to call home. Those who work in commercial real estate are helping with financial investments or locations for business and community stability and growth. For these examples, I love the word change.

As I embark on my year as president, my theme for the year will be change, and we will have a busy year of working together to advance our association and our industry.

So, how is NYSAR changing? We are going to create a new strategic plan for our association, which will map our directives for the near future of our association. Our industry is changing every day. We need to be the force that directs the change and guides the future of our industry on multiple levels. The strategic plan will be the vehicle enabling us to accomplish this.

Another change will be in how your president communicates with you. In addition to columns such as this, emails and NYSAR’s existing social media efforts, I will be sending you key information 140 characters at a time via the NYSAR President’s Twitter feed. Follow me at NYSAR_President. We know that the demands on your time are heavy. You may not be able to read every article or email or catch every NYSAR Radio show. We are a society of tweets and scroll lines on the bottom of TV screens. We catch up with our friends, families and colleagues, as well as NAR, NYSAR and RPAC on Facebook. My Twitter feed will keep you up-to-date on NYSAR, call out information you may have missed and direct you to must-read articles.

And, there is still more. We want to focus on and help our new members to the industry grow. We will develop a short video series to assist them in taking advantage of all NYSAR has to offer them in supporting their business success. These videos will also be great reminders for existing members about the benefits available to them.

Of course, even as we embrace change, I want to assure you that NYSAR will continue to remain true to its core mission of providing services and support to its members to enhance their success. Without NYSAR advocating for us in Albany, offering legal services that reduce our risk and bringing education to us, we would certainly not be as prosperous.

We need to continue to fight the fight on the legislative front. We were incredibly successful in 2013, defeating every bill that would have harmed the industry. We introduced several key bills that we will work to advance in this new session. 2014 will be no different. It is more important than ever to continue showing your support by coming out for Lobby Day on June 10, and by contributing and supporting RPAC. As we continue to see improvement in our markets, we remain the focus of many in government as a way to help balance local and state budgets. We need to continue to lobby for homeowners’ rights and fight against the increase of taxes and recording fees. We need to keep New York affordable for all and return it to being a destination state for new residents.

As I sign off for this issue, I want to thank Margaret Hartman for her incredible year as president, and for the freshness, honesty and passion she brought to her presidency. I also want to thank the membership for the opportunity to serve as your president. President-elect Mike Smith, Secretary/Treasurer Linda Bonarelli Lugo and I are looking forward to representing NYSAR and working with you this year.

I am personally looking forward to NYSAR’s continued growth in offering the best services for our members. I am excited to see what will come from our strat plan meetings and other opportunities for positive changes and growth. A very good friend of mine shared with me this great quote from author John C. Maxwell: “Change is inevitable, growth is optional.” I invite all of you on this journey of change and growth with me. Here is to the brightest future NYSAR has ever seen!
Benjamin Franklin famously quipped, “By failing to prepare, you are preparing to fail.” Most REALTOR® associations including NYSAR believe there is great wisdom in these words and we are constantly asking questions of our membership and re-assessing where we can provide more value for your investment. We also undertake a more structured method of “preparation” called strategic planning, which guesses at possible futures for our industry and builds the infrastructure to help us be ready.

NYSAR is currently in the last leg of its five-year strategic plan. The plan was launched in 2010 and has served the membership well, but the real estate market has changed vastly since then. This year we will embark on a new plan that will, at a minimum, recognize that five-year planning is no longer reasonable. The plan that will be presented to the NYSAR Board of Directors in October will be much shorter in duration, perhaps even just two years in length.

Our planning process will also bear little resemblance to its predecessor. For example, there will be a much greater outreach to members beyond our Organizational Planning Committee (the committee traditionally tasked with drafting NYSAR’s strategic plan). Much like NAR’s process called “ReThink,” NYSAR’s plan will also include a critical “you spoke and we listened” mentality.

There are many vexing issues challenging our industry and our next strategic plan will need to prepare us for some of the potential outcomes. For example, local board and MLS realignments are a growing trend and some are better prepared to advance than others. So what, if any, role does NYSAR play in these consolidations? How do we meet the growing demand for legal, legislative and regulatory programs and services? What is the most effective way to communicate important information with our membership? These are just a few of the matters in need of thoughtful consideration and planning.

Although perhaps less learned than Mr. Franklin, former boxing champion Mike Tyson has also been quoted on the subject of planning. He once said that “everybody has a plan until they are punched in the face.” His point, that even the best plans are vulnerable to the dramatically unforeseen, is worth remembering. In association-speak, we need to keep our organizations nimble as well as prepared.

You may be approached later this year by our strategic planning facilitator and asked for your thoughts on a wide range of NYSAR-related matters. I hope that you will take the time to participate in this most important endeavor.

My father enjoyed the comedian W.C. Fields so I’ll end this column with one of his most famous quotes: “Remember, a dead fish can float downstream, but it takes a live one to swim upstream.” NYSAR is now and will continue to be that live one.

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NYSAR Mid-Winter Business Meetings to open February 10

The New York State Association of REALTORS® Mid-Winter Business Meetings will take place Monday, February 10, through Thursday, February 13, 2014, at the Desmond Hotel and Conference Center in Albany, NY.

In addition to a full set of committee meetings, the 2014 leadership team of President JP Endres, President-elect Michael Smith and Secretary/Treasurer Linda Bonarelli Lugo will be inaugurated on Monday, February 10.

For more information, visit NYSAR.com.

NYSAR partners with Taxbot to help save you thousands in tax deductions

NYSAR is pleased to announce a new partnership with Taxbot that will help you keep more of your commissions through tax deductions. The Taxbot mobile app offers you the ability to track business mileage and expenses with your iPhone or Android smartphone or tablet, and turn those expenses into IRS compliant tax deductions.

Using Taxbot, you can: track mileage with GPS for multiple vehicles; instantly scan and store receipts; track expenses for multiple businesses; eliminate paperwork with cloud storage; run customized reports; integrate banking and credit cards for easy tracking; and watch your savings pile up with the deductions calculator.

NYSAR members save 50 percent through this exclusive partnership. Visit www.nysar.taxbot.com for more information and to get started.

Staten Island Board of REALTORS® conducts 7th annual Global Real Estate Symposium

On October 17, the Staten Island Board of REALTORS® held its 7th annual Global Real Estate Symposium at the Snug Harbor Cultural Center & Botanical Garden in Livingston. The featured speaker at the event was Fredrik Eklund, co-star of Bravo’s “Million Dollar Listing New York,” Staten Island Board of REALTORS® Past President Traci Cangiano, and President Laird Klein at the board’s Global Real Estate Symposium.

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Advertising regulations now in effect

New advertising regulations went into effect on January 2 for real estate brokers and those licensees associated with the broker. Licensees should be aware that the new regulations do not differ that much from the previous regulations and guidelines. New items such as teams, logos and Internet advertising were included in the new regulations since such items were not previously addressed.

For more information on advertising under the new regulations, NYSAR has a number of educational resources available on NYSAR.com including articles, webinars and NYSAR Radio shows. These can be found under the Key Legal Issues link in the Legal section.

NYSAR reminds members to add Naylor, LLC to their safe sender list

NYSAR is partnered with Naylor, LLC for the distribution of the E-News Weekly e-newsletter that is sent to members every Tuesday morning. It has recently come to our attention that many of our members are not receiving the weekly email. To ensure receipt and to avoid any difficulties with these emails getting caught in SPAM filters, please make sure to add Naylor as a safe sender in your contacts.

Add Naylor’s email address, newsletter@mail.naylorcampaign5.com, to your contact list. If you believe E-News Weekly is being blocked, please send a letter listing the Naylor email address to your Internet Service Provider, which should resolve any issues.

NYSAR congratulates newest GRI Designees

The New York State Association of REALTORS® offers its congratulations to the following GRI Designees, who earned their designation in the last quarter of 2013:

- Kristina Adolph, RE/MAX Realty Group, Rochester
- Maria Campanelli, Prudential River Towns Real Estate, Croton-on-Hudson
- Michele Collichio, Nothnagle REALTORS®, Brockport
- Carmen DiBaise, Weichert REALTORS®, Pomona
- George Haggerty, George F. Haggerty Jr., Dobbs Ferry
- Robin Ham, RGH Realty #1, Pomona
- Khandoker Kader, Century 21 American Homes, Manhasset Hills
- Sami Khan, Exit Realty Success, Long Island City
- Peggy Kiesel, Coldwell Banker Residential, Huntington
- Kenneth Leath, Keller Williams Realty, Horseheads
- Howard Payson, Douglas Elliman Real Estate, Carmel
- Donna Pitzelli, Laffey Fine Homes, Melville
- Susan Polizzi, Amand Grover Real Estate, Rushville
- Ondrea Schiciano, Houlihan Lawrence, Goldens Bridge
- Daryl Short, DWS & Associates, Binghamton
- Theodore Williams, Better Homes & Gardens Real Estate Safari Realty, Staten Island
- Richard Yeager, NY Living Realty, Willsboro
- Peggy Zecher, RE/MAX Plus, Rochester

New York news briefs

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- Richard Yeager, NY Living Realty, Willsboro
- Peggy Zecher, RE/MAX Plus, Rochester
Inside the *numbers*

**253**
The percentage that real estate-related searches on Google has grown over the past four years, according to a joint study by the National Association of REALTORS® and Google.

**30**
The percentage of the value of their home that homeowners are willing to spend when they remodel, according to Planese Inc.’s Fall 2013 Remodeling Sentiment Report, which reflects survey results of homeowners nationwide.

**40**
The percentage of REALTORS® that reported using GPS technology daily or nearly every day, according to the National Association of REALTORS® Annual Member Profile.

**16.9 million**
The approximate number of people who moved between counties in 2012, according to the latest U.S. Census data. Approximately seven million people made moves from one state to another.

**60**
The percentage of consumers who favor a neighborhood with a mix of houses, stores and other businesses that are easy to walk to, rather than neighborhoods requiring more driving between home, work and recreation, according to the National Association of REALTORS® 2013 Community Preference Survey.

**50**
The percentage you save through NYSAR’s exclusive partnership with Taxbot, our newest Member Perks partner. Keep more of your commissions through tax deductions using this mobile app. Find out more at www.nysar.taxbot.com.

2014 NYSAR Radio *show schedule*

NYSAR Radio is a free Internet-based live call-in show hosted by NYSAR’s Director of Legal Services Anthony Gatto, Esq. You can call him at 518-436-9727 with your real estate-related legal questions and have them answered live on the air. Even if you don’t have a question, you’ll benefit from listening to the answers to your colleagues’ questions. Visit NYSAR.com for the link to the Internet broadcast.

**February 4**
Preview of the Mid-Winter Business Meetings

**February 18**
Recent Court and DOS Decisions

**March 4**
Commission, Compensation & Cooperation

**March 18**
Mythbusters

**April 8**
Fair Housing Month

**April 22**
Legal Hotline FAQs

**May 6**
How to Lose Your License

**May 20**
Utilizing the Commission Escrow Act

*All shows start at 10 a.m. All dates and topics subject to change.*

*Missed a show? Listen to the playback the next day at 10 a.m. and 2 p.m. or download the podcast from NYSAR.com.*
What is a ‘team?’

By S. Anthony Gatto, Esq.
NYSAR Director of Legal Services

The use of real estate teams (teams) as part of a brokerage’s business model should not be considered a new development. The use of teams has been firmly established by brokerages throughout New York State. Until recently, teams were not recognized by statute or regulation and as such, brokerages were permitting teams to operate without any specific guidance from the Department of State (DOS). Even today, the new advertising regulations only regulate how a team should advertise, not how a team should operate or what a team is permitted or prohibited from doing. This article will outline permitted and prohibited team activities based on the Real Property Law and interactions with the DOS.

Unlike a real estate broker, associate real estate broker or real estate salesperson, a team is not licensed individually or as an entity. As such, a team may not perform any licensed activities. A team is nothing more than a name representing one or more licensees that choose to work together. The individual licensees may perform licensed activities, but such activities are being performed on behalf of the brokerage not the team.

Teams are prohibited from entering into any type of agreement with a consumer. Having the team name appear on any document being signed by a consumer (it should only appear in advertising). Maintaining an escrow account. Appearing as a listing agent or selling agent (only individual licensees can list or sell real property). Requiring that all listings and/or sales be placed in the team “leader” name. (This conduct may be deemed untrustworthy or misleading in that the team “leader” will receive credit for a transaction they were not involved in, making it appear they are a top producer to the general public or using the completed transactions toward a broker’s license.)

In 2013, the DOS permitted a brokerage to have a team occupy a branch office. While the branch office may only contain members of the team, the branch office is still subject to the same requirements as any other branch office including compliance with the advertising regulations. Furthermore, 19 NYCRR §175.20(a) states that a branch office shall not be conducted, maintained and operated under an arrangement whereby a team, licensee or employee of the broker shall pay, or be responsible for, any expense or obligation created or incurred in its conduct, maintenance or operation, or under any other arrangement, the purpose, intent or effect of which shall permit a team, licensee salesperson or employee to carry on the business of real estate broker for his own benefit, directly, or indirectly, in whole or in part. (This author added the term “team” to the text of the regulation as the DOS indicated the regulation applied to teams as well.)

Brokers and their associated licensees need to be aware of how teams are operating under the broker’s license. A team is not and should not be operating as a “mini brokerage.” Brokers that permit a team to operate in such a way are doing so at their own risk and may face disciplinary action by the DOS.

NYSAR’s Legal Hotline is a question-and-answer service for REALTOR® members only. Call 518-43-NYSAR or 518-436-9727 from 9 a.m. to 3 p.m. Monday through Friday with your questions. You will need to provide your member number, which can be found on the mailing label of this magazine. The hotline does not provide a client-lawyer relationship. For confidential legal advice, consult a competent attorney.
October marked the formal kick off to the New York State Association of REALTORS® “ADK Works” campaign in support of the Adirondack Club and Resort project in Tupper Lake. The campaign is a collaborative effort between NYSAR and the Northern Adirondack Board of REALTORS®. The campaign is aimed at fostering greater awareness and appreciation for the balance needed between the environment and the economy to properly sustain the Adirondack Park.

The ADK Works campaign has a simple, but important, mantra: “The park works, when people do.”

The ADK Works campaign was approved by NYSAR’s Issues Mobilization Fund Committee, the Executive Committee and the Board of Directors. The reason: The Tupper Lake project has become a flash point in the seminal Adirondack debate over the right balance between development and environmental protection. REALTORS® believe in supporting projects that will allow for economic development and lower taxes on property owners, while simultaneously protecting the environment.

The campaign comes at a time when Adirondack communities like Tupper Lake are plagued by high unemployment, population decline, a weakening tax base, significant budget shortfalls and potential school closures. Throughout the campaign, ADK Works will highlight the strong support for park-compatible economic development projects like the Adirondack Club and Resort (ACR) initiative as a model project that can help revitalize the regional economy.

The Adirondack Club and Resort is a proposal from Preserves Associates LLC to create an Orvis-branded, four-season recreational resort in Tupper Lake. The resort will offer skiing, golf, a marina, a fly fishing school, spa, nature preserve, extensive network of hiking and biking trails and an artist colony. The resort would exist on the former Big Tupper Ski Area and the former McDonald’s Marina on Tupper Lake, as well as surround lands. To date, private investors in the project have spent more than $10 million to study, develop and improve the project over a 10-year period.

The ACR project would create more than 500 direct year-round private sector jobs when complete and generate

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more than $11 million in new tax revenue, including $6.4 million a year for the Tupper Lake Central School District – an amount more than double this year’s budget gap. The developers of the project have set aside more than 5,000 acres of the nearly 6,400-acre site as open space, and plan to implement a forest management plan to cover approximately 4,500 of those acres. In total, the ACR project would only develop 522 acres or 8.4 percent of the property – protecting more than 85 percent of the land – and have a total build-out far less than mathematically permitted by the Adirondack Park Agency (APA). Additionally, the ACR presents no risk to taxpayers or local governments. The project will finance and build its own roads, water, sewer and electric infrastructure, and a wastewater treatment plant.

The ACR project was overwhelmingly approved by the APA by a vote of 10 to 1, following years of negotiation, environmental studies and safety reviews. Immediately following the project’s approval, a lawsuit was filed by Protect the Adirondacks in the Appellate Division of state Supreme Court challenging the APA’s decision. After 10 years of planning and review, the lawsuit has further delayed this economic development opportunity.

The ADK Works campaign has received a large amount of media coverage including stories on NBC, ABC, CBS and in several regional newspapers. At the time of this writing, the website, www.ADKworks.com, has received thousands of unique visitors from 49 states and more than 25 countries. The ADK Works petition has been signed by more than 1,000 individuals.

NYSAR encourages all our REALTOR® members to get involved, voice your support and sign the petition for the ADK Works campaign by visiting www.adkworks.com. Once there, you can find information about the campaign including:

- The commercial that will air on local television in the Tupper Lake region.
- Media information, such as press releases.
- A “man on the street” video of people from Tupper Lake speaking in favor of the project.
- A video of Jim LaValley, a REALTOR® member and community supporter, speaking about the project.
- And, much more.

REALTORS® supporting REALTORS®

NYSAR, in conjunction with the Buffalo Niagara Association of REALTORS®, proudly helped support two REALTORS® running for local office in Western New York. On behalf of REALTORS® across the state, we would like to congratulate Diane Benczkowski, who was elected to the Cheektowaga Town Board. We would also like to congratulate Michael Johnson, who, although unsuccessful in his bid to become the next Lewiston Town Supervisor, ran a spirited campaign.

REALTORS® are an essential part of every community and NYSAR is proud to help support our members in their pursuit of elected office. Thank you for upholding the standards and commitment of REALTORS® across the state.
The new world of health care ushered in by the Patient Protection and Affordable Care Act (ACA) has created uncertainty and confusion for everyone, and real estate professionals are no exception. There are new regulations and requirements. Individual and employer mandates. Government subsidies and tax credits. For members of the New York State Association of REALTORS®, help is here. This article will address some of the most commonly asked questions about the ACA, and tell you about the steps NYSAR has taken to help its members in navigating the complicated new health insurance delivery system.

For the self-employed, the Affordable Care Act (also referred to as “Obamacare”) can end up being a boon. First, it makes it easier to secure health insurance coverage, even if you have a pre-existing condition. Insurers won’t be able to turn you down if you have health problems, or charge you more because of them. And second, your insurance coverage could end up being more affordable, not less, if you qualify for government assistance.

What is the difference between on-exchange and off-exchange?

The exchange is the place where individuals need to go in order to buy qualified plans that are eligible for cost-sharing or subsidies. If you are not eligible for subsidies, you are most likely going to buy “off-exchange.” Off-exchange allows you to go directly to a carrier without having to go through the government exchange. Plans both on- and off-exchange need to cover the 10 essential benefits and the carrier must make sure it fits into one of the four metallic plans. Metallic plans allow someone to look at a plan and know what the average cost-share would be. A Platinum plan, on average, should cover more than 90 percent of the costs and the participant would pay 10 percent. Following suit, a Gold plan is split 80/20, Silver 70/30 and Bronze 60/40. This doesn’t mean that your cost-share will not be greater or less, but on average that is the cost-share for the plan.

What types of government assistance are available?

There are two forms of government assistance: a premium tax credit and a cost-sharing subsidy. A premium tax credit is a refundable government subsidy for some of the premium paid toward a qualified health plan (QHP). A cost-sharing subsidy is a government subsidy for some of the cost-sharing (e.g., deductibles, coinsurance and copayments) toward a QHP.

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Who qualifies for tax credits?

Your adjusted gross income (AGI) must not exceed 400 percent of the Federal Poverty Level for a family your size. For a single individual, that means your AGI must be no more than $46,000 per year. For a couple, your AGI can’t exceed $62,000. For a family of three, the threshold is $78,120, and for a family of four, it’s $94,200. To obtain the credit, you must apply for and obtain health insurance through the federal or state insurance exchanges.

What is my deadline for purchasing coverage?

Open enrollment runs through March 31, 2014. After the open enrollment period, you cannot buy health insurance unless you experience major life events like losing your job or having a baby.

How much will it cost?

The cost of your coverage will depend on the plan you select and the region you live in. New York is split into seven different regions for ratings, but the plans being offered may be different by county. The ratings do not take age or health conditions into consideration.

What if I can’t afford coverage?

You are not required to buy insurance if your household income does not exceed the threshold for filing a federal income tax return, or if you cannot afford coverage (if the only insurance you can find would cost more than 8 percent of your household income). Also, if you are below 133 percent of the Federal Poverty Limit you are likely eligible for Medicaid.

How can NYSAR help?

The New York State Association of REALTORS® is excited to announce the creation of the NYSAR Insurance Exchange website, developed in partnership with USI Affinity, its endorsed insurance and benefits broker. You can find the NYSAR Insurance Exchange at www.myrealtorinsurance.com/nysar.

The NYSAR Insurance Exchange is a private insurance exchange – a convenient and secure online portal where NYSAR members can comparison shop to find the most competitively priced health insurance and other valuable insurance member benefits. The goal in creating the exchange website was to give members a single location where you can shop for all your insurance needs, from medical and dental to auto and homeowners insurance.

But perhaps the most important part of the exchange is the team behind it. The benefits specialists at USI Affinity are experts in health care reform. They can answer your questions and help you design a health plan that provides the best coverage and value. And if you’re looking for coverage for your business, USI Affinity will also make sure your new plan puts you in compliance with all the new ACA regulations and requirements. They can even process subsidies and walk you and your employees through the process. Plus, as partners of NYSAR and its members, USI Affinity’s service team will be there for you throughout the year.

In this complex new healthcare marketplace having expert guidance readily available to help you make sense of it all may be the most valuable feature of the new NYSAR Insurance Exchange.

Even if you haven’t yet chosen a health care plan through USI Affinity or you are insured elsewhere, NYSAR members can still call and take advantage of USI Affinity’s help and guidance on any questions they might have toward making the best health care decisions.

If you want to talk to someone about insurance and benefits options, call USI Affinity Benefit Specialists at 888-834-3713.
A new year brings the opportunity to take a look at what is working for your business and what isn’t, allowing you to bring your career to the next level. Lucky for you, the New York State Association of REALTORS® offers the services and guidance that will help you improve your bottom line and prosper in today’s real estate industry. Here are 10 ways NYSAR can help you make 2014 the year you become the best real estate professional you can be.

1. **Legal guidance, 24/7**
   One of the best ways you can protect yourself and your business is by utilizing NYSAR’s legal resources. Our free, members-only Legal Hotline provides you with direct access to a qualified attorney who can provide the information you need on real estate matters. Available Monday through Friday from 9 a.m. to 3 p.m., the Hotline can be reached by calling 518.436.9727 (518.43NYSAR). In addition, you are able to find a variety of sample legal forms, recent court and DOS decisions, information on key legal issues and more when you log in to NYSAR.com and visit the Legal section.

   One of the most important legal issues NYSAR is keeping you up to date on this year is the new advertising regulations that took effect on January 2. While the new guidelines don’t differ drastically from the previous version, new items such as teams, logos and Internet advertising are now included. Knowing that our members need this vital information, NYSAR has made it easy for you to access what you need, when you need it. You can find articles, webinars, NYSAR Radio shows and more regarding the new advertising regulations under the Legal section of NYSAR.com, 24 hours a day, seven days a week.

2. **Invest in RPAC in 2014 and invest in your business**
   The REALTORS® Political Action Committee (RPAC) works tirelessly for you in city hall, Albany and Washington, DC, providing members with a platform to be involved and influential in legislative and regulatory issues. It is the only professional organization that safeguards REALTOR® interests by supporting and educating lawmakers who defend the real estate industry. RPAC has played a major role in enacting pro-REALTOR® laws such as the 2-percent property tax cap, STAR Property Tax Relief, the prohibition on private transfer fees and more.

   We thank those of you who have already invested in RPAC, and hope you continue to do so. This year, your investments will help important REALTOR® priorities including the preservation of the mortgage interest deduction, flood insurance affordability, supporting property tax relief, opposing increases to New York’s high closing costs, and many more issues that affect you and your clients. If you have yet to invest, there is no better time than the present. Make 2014 the year you defend your livelihood by investing in the strongest tool in the REALTOR® arsenal.

Knowing that our members need this vital information, NYSAR has made it easy for you to access what you need, when you need it.
Take advantage of health insurance plans and other exclusive Member Perks programs

Due to the passage of the Affordable Care Act, we know health insurance is a huge priority for our members. Through NYSAR Member Perks partner USI Affinity, you have access to a customized insurance exchange that features a variety of health insurance plans that are based on the region of the state you live in.

You are able to pick the coverage and benefits that best fit your needs, at a cost that fits your budget. Visit www.MyREALTORInsurance.com/NYSAR for more information or call 888.834.3713 with any questions you might have. Dental, life, auto and homeowners insurance plans are also available. For more information, turn to page 11.

As a member of NYSAR, you are also entitled to a variety of other exclusive benefits and discounts from premier vendors and affinity partners. New this year is Taxbot, a mobile app that offers you the ability to track business mileage and expenses on your smartphone or tablet, which can help you save thousands through tax deductions. Discounts to other great services include: rental screenings through TransUnion SmartMove; shipping with UPS; purchases in the REALTOR.org store; a mobile safety app from Guardly; do-not-call compliance solutions; and more. We also offer a Time Warner Cable referral program, errors & omissions insurance through Pearl Insurance, and a cash-back program through Energy Plus®.

To start accessing these members-only exclusive offers, call or visit the individual vendor’s website, which can be found in the Member Perks section of NYSAR.com or in your 2014 Go-To Guide. Be sure to use the member code indicated for the discount or your 9-digit NRDS ID number found on the mailing panel of this magazine. Check back to NYSAR.com throughout the year for program updates.

Let NYSAR help you earn a designation

It’s a fact: REALTORS® with a designation earn almost twice as much annually than those without a designation. Knowing this, NYSAR wants to make it easy for you to advance your career by bringing you the highest quality courses, at a price you can afford. Because we know financial limitations can sometimes stand in the way of continuing education, the New York State Real Estate Education Foundation (NYSREEF) offers scholarships that in most cases cover the entire cost of tuition. Available for any REALTOR® with at least one year of experience, the scholarship can be used toward earning designations such as Accredited Buyer Representative (ABR), Certified International Property Specialist (CIPS), Green, Resort and Second-home Property Specialist (RSPS), Graduate REALTOR® Institute (GRI) and Seniors Real Estate Specialist (SRES). Visit www.nysreef.org for full details and to download a scholarship application today.

In addition to the significant discounts NYSAR members receive on course tuitions, this year we are offering GRI 409, “Equal and Ethical Service for Today’s Consumer,” for free when you register for any other GRI course. That’s a savings of $225! Watch your email for monthly reminders of upcoming classes being offered in your area. You can also access our events calendar on NYSAR.com with course descriptions, time and location, and links to register online.

NYSAR gives you the tools to educate your clients on the housing market

In 2012, NYSAR engaged 10K Marketing and Research to create a new and improved statewide report that better serves your needs for comprehensive housing market data that is presented in a format easily understood by your clients and customers. The report includes key metrics such as new listings, pending sales, days on market and month’s supply in addition to the number of closed sales and median sales price data that was previously released.

In order to make the data as usable as possible, each local board and association receives a branded report specific to their coverage area that they can then pass along to members to use in their daily business. And if that wasn’t enough, each month 10K produces “The Skinny,” a video that puts the New York State housing market into easy-to-understand terms. Along with the monthly reports, the video is available on NYSAR.com and can come in handy when working with the media as well as with consumers.

We encourage all of our members to not only read and watch these reports, but also to share them with your clients to help them better understand the Empire State’s housing market.
In order to access the exclusive members-only news and more on NYSAR.com, you’ll first need to create your user account if you haven’t done so already. Follow the instructions on the Member Login page and click on the “New User” link. You will then be asked to enter your 9-digit NRDS ID number and your last name, and then follow the simple steps to set your own username and password for future visits.

Make your voice heard: Respond to Calls for Action

The Call for Action program is a quick and simple tool for REALTORS® to effectively lobby lawmakers on issues that impact the real estate industry. The goal of the program is to reaffirm private property rights. They are also utilized to express opposition to measures that conflict with these commitments. When you participate in a Call for Action and express the REALTOR® point of view to your federal or state lawmakers, you have the power to shape the outcome of pending legislation.

When there is a time-sensitive, real estate-related legislative issue before lawmakers, NYSAR and/or the National Association of REALTORS® will send you a “Call for Action” email. The email contains a pre-written letter, customized with your name, and detailed background information on the issue in question. It is already set up to be sent directly to the appropriate lawmakers. All you have to do is click “send” to make your voice heard.

You can also access the Call for Action message at the NYSAR and NAR online Legislative Action Centers. Simply log in and send the message to your lawmakers right from the websites. The entire process takes just a few minutes to complete and it will pay lasting dividends to your profession. Don’t sit back and wait for others to respond, you must take an active role in the future of your industry.

Plan to attend the 2014 business meetings and Lobby Day

There are numerous ways to get involved with NYSAR, all of which give you the opportunity to take an active role in the association and influence the issues that matter most to you and your business.

One of the best ways you can get in on the action is by serving on a NYSAR committee. Committee sign-up happens each July and is done online through NYSAR.com. Committee meetings take place during our business meetings twice a year. Mark your calendars for the Mid-Winter Business Meetings, February 10-13, 2014 in Albany, and the Fall Business Meetings, September 28-October 1, 2014 in Verona.

Also, save the date for Lobby Day 2014, taking place on June 10 this year. Your involvement in Lobby Day is critical to NYSAR’s efforts to advance the REALTOR® legislative agenda. Each year, REALTORS® from across the state converge on the Capitol to meet with their representatives on the issues that affect the real estate industry. It’s an important event that we encourage all members to be a part of.

Transform your business at Triple Play

Staying on top of your real estate game is as important as ever in this fast-paced market, that’s why you should start planning now to attend Triple Play 2014 from December 8-11 in Atlantic City. As a registered attendee, you can earn the CE credit you need all in one place, taught by the best instructors in the business, for free! Not only does Triple Play allow you to take advantage of unbeatable educational opportunities, it is the perfect networking event to help you connect with REALTORS® from across the tri-state region.

If that wasn’t enough to have you packing your bags already, there is also an impressive trade expo that gives you the chance to see the latest products and services available to help your business. You are able to meet one-on-one with vendors and view demonstrations of the latest tools they have to offer.

Whether you are an agent, broker, manager, owner, executive or appraiser, we’re sure you’ll find everything you need to grow your business. Cap off 2014 by launching your career to new heights at Triple Play.

New this year, in addition to our NYSAR_News, NYSAR_Radio and NYSAR_YPN Twitter feeds, we are adding a NYSAR_President feed as well.

Stay connected with NYSAR’s social media feeds

Did you know that NYSAR has a presence on Facebook, Twitter and LinkedIn? Follow us on your preferred social media network to get the latest news and updates on the association and the real estate industry, while connecting with your colleagues from across the state.

New this year, in addition to our NYSAR_News, NYSAR_Radio and NYSAR_YPN Twitter feeds, we are adding a NYSAR_President feed as well. NYSAR 2014 President JP Endres will use this feed to keep you up-to-date on her travels, call out information you may have missed and direct you to any must-read news. Find out more in her column on page 4. ☢
The 2014 New York State Association of REALTORS® leadership team of President JP Endres, President-elect Michael Smith and Secretary/Treasurer Linda Bonarelli Lugo will take their respective offices following their installation during the Mid-Winter Business Meetings at the Desmond Hotel and Conference Center in Albany.

President
JP Endres, GRI

A REALTOR® for 19 years, Endres is a licensed broker and office manager with Better Homes and Gardens Rand Realty, recently moving from the company’s White Plains office to New City, NY.

Endres is a past president of the Westchester County Board of REALTORS®, now the Hudson Gateway Association of REALTORS® (HGAR), where she also served on and chaired numerous committees. She was recognized as the local board’s REALTOR® of the Year in 2004.

At the state level, she has chaired the budget and finance, investment, organizational planning, professional standards, and the communications and public relations committees. She has served on numerous other NYSAR committees including legal action, education management and international real estate. She is a 2009 graduate of the NYSAR Leadership Academy. She was also named the state association’s REALTOR® of the Year in 2010.

At the national level, Endres has served as a National Association of REALTORS® director and as a member of the Professional Standards Committee. She currently serves on the Multiple Listing Issues and Policies Committee. She is a regular attendee of NAR’s national conference and is a President’s Circle and Crystal “R” supporter of the REALTORS® Political Action Committee (RPAC).

Active in her community, Endres has done volunteer work with numerous organizations including Westchester Interfaith Housing Corporation, Hearts for the Homeless, Leukemia and Lymphoma Society’s Hudson River Swim for Life and the American Cancer Society’s Making Strides Against Breast Cancer walk.
A REALTOR® for more than 34 years, Smith is a licensed associate broker with Nothnagle REALTORS® in Geneseo, NY.

Smith is a past president of the former Genesee Valley Board of REALTORS®, where he served on and chaired numerous committees. He served on the GVBR Board of Directors for more than 15 consecutive years. He is a member of the Greater Rochester Association of REALTORS® and the New York State Commercial Association of REALTORS®. As a New York State Certified Real Estate Instructor, he has written and taught numerous local board courses.

At the state level, Smith has served as chair of NYSAR’s Budget and Finance Committee, Investment Committee, Legislative Policy Forum, Legislative Steering Committee, Local Board Education Forum, and Organizational Planning Committee. He has served on numerous other state committees including legal action, education management, communications and public relations, and strategic planning. Smith also served as a Regional Vice President for the Genesee Region from 2005-2006. He is a 2008 graduate of the NYSAR Leadership Academy. He was also named the state association’s REALTOR® of the Year in 2008.

At the national level, Smith is a regular attendee of NAR’s national conference and serves on the Land Use, Property Rights and Environmental Issues Committee. He is a Sterling “R” supporter of the REALTORS® Political Action Committee (RPAC).

Active in his community, Smith is a member of and consultant to the Genesee Valley Conservancy, an open space preservation group. He has also served as a Geneseo youth hockey coach, and is a supporter of the Teresa House Hospice and the Chances & Changes Shelter for Victims of Domestic Violence, receiving its "Partners in Change" award in 2004.

A REALTOR® for more than 25 years, Bonarelli Lugo is the broker-owner of Realty Executives North Shore, in Huntington, NY.

Bonarelli Lugo is a past president of the Long Island Board of REALTORS® (LIBOR) and the Multiple Listing Service of Long Island. Additionally, she has served on or chaired numerous local board committees as well as having served on the board of directors for many years. She was recognized as LIBOR’s REALTOR® of the Year in 2009.

At the state level, she has chaired the legislative steering, legislative forum, issues mobilization, professional standards and international real estate committees. She has served on numerous other NYSAR committees including organizational planning, executive, budget and finance, and fair housing and cultural diversity. She has served on the NYSAR Board of Directors for 10 years.

At the national level, Bonarelli Lugo has served as a National Association of REALTORS® director and as a member of the Professional Standards Committee. She currently serves on the Risk Management Committee. She is a regular attendee of NAR’s national conference and is a Sterling “R” supporter of the REALTORS® Political Action Committee (RPAC). She has served as the Federal Political Coordinator to Congressmen Steve Israel since 2009.

Bonarelli Lugo is also a New York State Department of State certified real estate instructor, who teaches the salesperson licensing course.

Active in her community, Bonarelli Lugo has helped raise funds for the Children’s Miracle Network and is the founder of the Animal Response and Rescue Coalition.
New York REALTORS® reach RPAC fundraising goal!

By Liz English
2013 RPAC Trustees Chair

For the second consecutive year, NYSAR reached its RPAC fundraising goal! In fact we raised a total of $736,777 or 106 percent of our goal. This tremendous fundraising feat was accomplished by the generous investments made by 12,828 New York REALTORS®.

I would like to extend a heart-felt THANK YOU to all those who made this milestone possible: NYSAR’s 2013 leadership team of President Margaret Hartman, President-elect JP Endres, Secretary/Treasurer Michael Smith and CEO Duncan MacKenzie; RPAC of New York Vice Chair Dawn Carpenter; all of my fellow RPAC Trustees; local board fundraising chairs; state/local board staff; and all those who invested their hard earned dollars and time into building RPAC 2013 and helped New York reach our fundraising goal once again. It has been an honor to work with you all in the name of RPAC.

RPAC makes an impact!

If you are searching for value from your 2013 RPAC investment, look no further than NYSAR’s list of 2013 legislative accomplishments. RPAC played a critical role in ensuring the introduction by both the Senate and Assembly of two NYSAR-supported bills. The first will codify the ability of brokers to offer rebates and incentives to buyers, sellers, tenants and landlords. The second defines “teams” under the Real Property Law and requires brokers to register team names with the Department of State. NYSAR also successfully defeated legislation that would have increased the statewide transfer tax by 2 percent and was able to prevent any increase to the statewide mortgage recording tax. Additionally, RPAC worked tirelessly to defeat each and every statewide anti-real estate bill that was introduced in Albany!

On the federal level, RPAC was instrumental in blocking a proposal to mandate a 20-percent downpayment requirement. RPAC also continues to actively work to delay flood insurance rate increases through the National Flood Insurance Program (NFIP). No matter how much you invested in RPAC this past year, I am sure you agree that this impressive list of victories at both the state and federal levels made it worthwhile. Once again, RPAC provided REALTORS® with the opportunity to voice their opinions on real estate-related proposals before lawmakers in Congress.

Rest assured, your RPAC investments have not stopped working there either. RPAC is busy at work right now defending the Mortgage Interest Deduction (MID), the Federal Property Tax Deduction, maintaining current capital gains tax thresholds, and opposing any increases to New York’s closing costs. The calendar year may be over, but the work RPAC does to protect your interests in Albany and Washington, D.C. never ends.
RPAC played a vital role at NYSAR’s Business Meetings

Once again, large-scale RPAC fundraising events were incorporated into each set of NYSAR’s 2013 bi-annual business meetings. In addition, RPAC was part of the Triple Play REALTOR® Convention & Trade Expo in Atlantic City. Our successes included:

New York REALTORS® raise more than $10,000 for RPAC in Atlantic City

REALTORS® enjoy a roulette lesson as part of the RPAC High Rollers’ Suite in Atlantic City.

RPAC kicked off the 2013 fundraising year in Atlantic City with the successful RPAC High Rollers’ Suite. The New York State, New Jersey and Pennsylvania Associations of REALTORS® joined forces to host the RPAC High Rollers’ Suite in conjunction with Triple Play. The suite offered hot food, beverages, shoe shines, professional chair massages, mani/pedis, roulette and blackjack lessons, and more for a minimum $250 investment in RPAC. In addition, we offered several auction items that raised even more for RPAC. All told, RPAC of New York took in more than $10,000 in investments and pledges during the one-day event!

New York REALTORS® raise $20,000 for RPAC at the VIP Lounge at the Desmond!

The second annual RPAC of New York VIP Lounge was an astounding success at the NYSAR Mid-Winter Business Meetings. Thank you to the more than 80 members who

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Fundraising

In total, 28 of NYSAR’s 35 local boards reached their fundraising goal. Congratulations to the boards shaded red on the map for reaching their 2013 fundraising goal:
- Bronx Manhattan
- Buffalo Niagara
- Cattaraugus
- Cayuga
- Chautauqua
- Clinton
- Columbia-Greene
- Cortland
- Dutchess
- Elmira-Corning
- Fulton
- Greater Binghamton
- Greater Capital
- Greater Rochester
- Greater Syracuse
- Ithaca
- Jefferson-Lewis
- Mohawk Valley
- Northern Adirondack
- NYS Commercial
- Oswego
- Otsego-Delaware
- Saratoga, Schenectady, Schoharie
- St. Lawrence
- Staten Island
- Ulster
- Warren
- Western Steuben-Allegany

Participation

In terms of participation, 12,828 New York REALTORS® invested in RPAC, reflecting 85 percent of our 2013 participation goal of 15,082. In total, 16 of NYSAR’s 35 local boards reached their participation goal. Congratulations to the following local boards for reaching their 2013 participation goal:
- Cattaraugus
- Cayuga
- Chautauqua
- Columbia-Greene
- Cortland
- Elmira-Corning
- Fulton
- Greater Rochester
- Ithaca
- Jefferson Lewis
- Northern Adirondack
- Oswego
- Saratoga, Schenectady, Schoharie
- St. Lawrence
- Ulster
- Western Steuben-Allegany

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Local Board Achievements
attended the lounge and raised more than $20,000 for RPAC, reflecting a nearly 20-percent increase over last year! The RPAC lounge featured breakfast and lunch buffets, manicurists, massages, professional photographer, Internet access, cable TV, computers, printer and cell phone chargers. Thank you to Bettie Meinel for submitting the high bid of $425 on the flat panel TV auctioned off in the RPAC lounge.

In addition, REALTORS® raised another $300 through the RPAC Pool Tournament at the Desmond. **All told, more than $20,300 in RPAC investments/pledges were collected during the Mid-Winter Business Meetings.**

**RPAC of New York raises $28,000 at the Turning Stone disco party**

The first-ever RPAC “Monday Night Fever” event during the Fall Business Meetings at Turning Stone raised $28,000 for RPAC of New York through ticket sales and auction proceeds. Thank you to NYSAR CEO Duncan MacKenzie for accepting the challenge to be our very own John Travolta (white leisure suit and all!), which raised $3,000 via the RPAC of New York Facebook page. NYSAR would also like to thank RPAC Vice Chair Dawn Carpenter and all of the 2013 RPAC Trustees for their support and dedication in making the event a huge success. Special thank you goes to our favorite auctioneer, Matthew Arnold, the NYSAR leadership team and all those members who participated in the festive costume contest or simply danced the night away!

**Local board events raise more than $125,000**

In 2013, local boards worked harder than ever to plan and execute RPAC fundraising events. REALTORS® across the Empire State were busy bowling, singing karaoke, playing mini-golf, tasting beer, riding bulls, indulging in chocolates, auctioning, barbequing and so much more in the name of RPAC. All told, local boards raised a record $125,000 for RPAC in those combined efforts!

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**Gary Kenline honored with the Lawrence B. Caldwell RPAC Service Award**

Gary Kenline (Buffalo Niagara) is honored with the Lawrence B. Caldwell RPAC Service Award by 2012 RPAC Trustees Chair Linda Page (Columbia Greene) and 2013 NYSAR President Margaret Hartman (Buffalo Niagara).

Gary Kenline was recognized for his support and dedication to the REALTORS® Political Action Committee with the prestigious Lawrence B. Caldwell RPAC Service Award during the 2013 NYSAR Mid-Winter Business Meetings. Kenline, from the Buffalo Niagara Association of REALTORS®, is an RPAC Major Investor. He has invested more than $19,000 in RPAC over his lifetime and remains an active RPAC investor and ambassador. On behalf of NYSAR, congratulations and thank you to Gary Kenline!

**RPAC of New York inducts Hall of Famers**

RPAC of New York inducted 23 distinguished REALTORS® into the inaugural class of the RPAC of New York Hall of Fame for each investing more than $15,000 in RPAC over their lifetime.

RPAC of New York inducted 23 members into the inaugural class of the RPAC of New York Hall of Fame during NYSAR’s Mid-Winter Business Meetings. RPAC of New York Hall of Famers each invested more than $15,000 in RPAC over their lifetime. Inductees received an honorary plaque.
Working to keep the American Dream of homeownership alive

Now, more than ever, REALTORS® are combating forces that threaten their profession and the American Dream of homeownership. Real estate taxes, burdensome regulations and lack of available financing are only a few of the issues that REALTORS® face when working with their clients. The rules for homeownership should not be written solely by lawmakers and regulators in Washington D.C., Albany and your hometown. If REALTORS® do not speak out, get involved and help shape the discussion, someone else will. Your investment helps us get a seat at the table; if we are not at the table, we risk being on the menu!

RPAC is the only professional organization in the country organized for REALTORS®, the New York State Association of REALTORS® or any of its local boards or associations will not favor or disfavor any member because of the amount contributed. Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS®, the New York State Association of REALTORS® or any of its local boards or associations will not favor or disfavor any member because of the amount contributed.

To promote issues important to REALTORS®, RPAC of New York was created. RPAC’s goal is to promote the public policy agenda of its members. The New York State Association of REALTORS® exists to promote issues important to REALTORS®. To help keep the dream of homeownership alive, make an investment in RPAC today!

The members of the inaugural class of RPAC of New York Hall of Famers are:

<table>
<thead>
<tr>
<th>Name</th>
<th>Committee</th>
<th>City</th>
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<tbody>
<tr>
<td>Joseph Canfora</td>
<td>Long Island</td>
<td></td>
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<tr>
<td>Dawn Carpenter</td>
<td>Staten Island</td>
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<tr>
<td>JP Endres</td>
<td>Hudson Gateway</td>
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<tr>
<td>Kathleen Engel</td>
<td>Long Island</td>
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<tr>
<td>Lisbeth English</td>
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<td></td>
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<tr>
<td>Mel Farkas</td>
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<tr>
<td>Barbara Frechter</td>
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<tr>
<td>Susan Goldy</td>
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<tr>
<td>Joan Grant</td>
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<tr>
<td>Max Wm. Gurvitch</td>
<td>Brooklyn</td>
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<tr>
<td>Margaret Hartman</td>
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<tr>
<td>Dorothy Herman</td>
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<tr>
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<td>Nancy Kennedy</td>
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<td>Audrey Livingstone</td>
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<tr>
<td>Duncan MacKenzie</td>
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<td>Joseph Mottola</td>
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<tr>
<td>Alan Yassky</td>
<td>Hudson Gateway</td>
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Hall of Famers are:

BUFFALO NICKER 2014

And commerorative pin. RPAC of New York will induct a new group of Hall of Famers annually during the Mid-Winter Business Meetings.

National Designation Course Schedule

ACCREDITED BUYER REPRESENTATIVE (ABR) SCHEDULE

<table>
<thead>
<tr>
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<th>Date</th>
<th>Instructor</th>
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<tbody>
<tr>
<td>Bronx</td>
<td>May 5-6</td>
<td>Roseann Farrow</td>
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<tr>
<td>Jackson Heights</td>
<td>September 22-23</td>
<td>Linda D’Amico</td>
</tr>
<tr>
<td>Utica</td>
<td>October 22-23</td>
<td>Jim Pugliese</td>
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<tr>
<td>Watertown</td>
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MILITARY RELOCATION PROFESSIONAL (ABR elective course – 6 hours CE)

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<tr>
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<tr>
<td>White Plains</td>
<td>April 3</td>
<td>Linda D’Amico</td>
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REO PROPERTIES (ABR elective course – 6 hours CE pending)

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<tr>
<th>Location</th>
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<th>Instructor</th>
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<tbody>
<tr>
<td>Watertown</td>
<td>September 16</td>
<td>Randy Templeman</td>
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AT HOME WITH DIVERSITY (AHWD) SCHEDULE

Global Real Estate: Local Markets

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<tr>
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<th>Instructor</th>
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<td>October 9</td>
<td>Randy Templeman</td>
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<tr>
<td>Binghamton</td>
<td>March 6</td>
<td>Randy Templeman</td>
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CERTIFIED INTERNATIONAL PROPERTY SPECIALIST (CIPS) SCHEDULE

Global Real Estate: Transactional Tools

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<tbody>
<tr>
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<td>April 4</td>
<td>Roseann Farrow</td>
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<tr>
<td>White Plains</td>
<td>August 13</td>
<td>Roseann Farrow</td>
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Code of Ethics & Professional Standards Schedule (6 hours CE)

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<tr>
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<tbody>
<tr>
<td>Albany</td>
<td>January 24</td>
<td>Patrick Reilly</td>
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<tr>
<td>Batavia</td>
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<tr>
<td>Binghamton</td>
<td>January 17</td>
<td>Patrick Reilly</td>
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<tr>
<td>Lake Placid</td>
<td>February 28</td>
<td>Patrick Reilly</td>
</tr>
<tr>
<td>Syracuse</td>
<td>January 22</td>
<td>Patrick Reilly</td>
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GREEN SCHEDULE

Green 100: Real Estate for a Sustainable Future (Green required course – 7.5 hours CE)

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<tr>
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<th>Instructor</th>
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<tbody>
<tr>
<td>Woodbury</td>
<td>October 22</td>
<td>Randy Templeman</td>
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Green 200: The Science of Green Building (Green required course – 7.5 hours CE)

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<td>Randy Templeman</td>
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New York State REALTOR® 21
Green 300: Greening Your Real Estate Business (GRI required course – 7.5 hours CE)
Woodbury.............. October 24...............................Randy Templeman

GRADUATE REALTOR® INSTITUTE SCHEDULE

RI401 Get it Listed….Get it Sold! (GRI required course – 15 hours CE)
Binghamton.............. May 14-15..........................Russ Romano
Bronx.................... March 25-26..........................Roseann Farrow
Buffalo.................. November 5-6..........................Roseann Farrow
Canton.................. April 8-9.................................Jim Pugliese
Poughkeepsie........... March 25-26..........................Jim Pugliese
Rochester............... May 7-8.................................Jim Pugliese
Syracuse................. September 17-18..................Roseann Farrow
West Babylon........... March 24-25..........................Don Scanlon
White Plains............. February 18-19....................Jim Pugliese

RI402 Real Estate Legal Services (GRI required course – 15 hours CE)
Mahopac................ May 15 & May 19.................Don Cummins, Esq.
Rochester................. May 28-29.........................Jim Braman, Esq.
Woodbury................. September 15-16...............Al Fazio, Esq.

RI403 Financing to Increase Homeownership (GRI required course – 7.5 hours CE)
Corning................ March 13..............................Linda D’Amico
Rochester............... June 5..................................Fran Carroll
Woodbury............... May 21...............................Sharon Tucker

RI404 Serving Real Estate Investors (GRI required course – 7.5 hours CE)
Albany.................. March 14..............................Linda D’Amico
Buffalo.................. May 15.................................Randy Templeman
Ithaca.................. September 17.....................Linda D’Amico
Rochester............... June 19...............................Randy Templeman
White Plains............. June 12..............................Randy Templeman
Woodbury............... March 4...............................Linda D’Amico

RI405 Construction & Environmental Issues (GRI required course – 7.5 hours CE)
Albany.................. May 7.................................Rosaen Farrow
Alexandria Bay......... April 28............................Joe Whittington
Binghamton.............. September 17....................Russ Romano
Buffalo.................. March 26.............................Joe Whittington
Corning................ May 8.................................Rosaen Farrow
Goshen.................. April 28.............................Rosaen Farrow
Rochester............... July 23...............................Joe Whittington
West Babylon........... April 24.............................Rosaen Farrow

RI406 Price is Right - Understanding the Appraisal Process (GRI required course – 7.5 hours CE)
Alexandria Bay......... April 29............................Joe Whittington
Binghamton.............. September 19....................Rosaen Farrow
Hudson.................. March 13.............................Rosaen Farrow
Mahopac................ November 17.....................Rosaen Farrow
Poughkeepsie.......... October 22........................Rosaen Farrow
Riverhead............... April 22.............................Rosaen Farrow
Rochester............... July 24...............................Joe Whittington
West Babylon........... April 25.............................Rosaen Farrow

RI407 Building Your Real Estate Practice (GRI required course – 7.5 hours CE)
Alexandria Bay......... May 2...............................Russ Romano
Hudson.................. October 9............................Nick Gigante
Jackson Heights........ May 8...............................Nick Gigante
Rochester............... August 7............................Russ Romano
Syracuse................ March 27.............................Russ Romano
West Nyack.............. October 2............................Nick Gigante

RI408 – e-PRO Day One (GRI required course – 7.5 hours CE)
Binghamton.............. June 18.............................Randy Templeman
Goshen.................. November 6........................Sharon Tucker
Poughkeepsie.......... June 24.............................Randy Templeman
Rochester............... October 16........................Randy Templeman
West Babylon........... May 22.............................Sharon Tucker

RI409 Equal and Ethical Service (GRI required course – 15 hours CE)**
Albany................. April 16-17..........................Jim Pugliese
Alexandria Bay ......... April 30- May 1..................Russ Romano
Binghamton.............. October 29-30...................Russ Romano
Corning................ September 18-19..................Russ Romano
Ithaca.................. February 5-6..........................Russ Romano
Riverhead............. October 30-31......................Don Scanlon
Rochester............... August 20-21.....................Russ Romano
Syracuse................. November 18-19................Jim Pugliese
West Babylon........... September 11-12................Roseann Farrow
White Plains............ September 8-9........................Roseann Farrow
Woodbury................. June 9-10.............................Don Scanlon

HOUSING OUR MILITARY WITH EXCELLENT SERVICE CERTIFICATION (HOMES) SCHEDULE

HOMES (required course – 15 hours CE)
Rochester............... November 5-6........................Linda D’Amico
Staten Island............ April 23-24........................Linda D’Amico
West Babylon........... November 13-14................Linda D’Amico

RESORT & SECOND-HOME PROPERTY SPECIALIST (RSPS) SCHEDULE

RSPS (required course - 7.5 hours CE)
Staten Island............ September 23........................Roseann Farrow
Woodbury............... April 2..............................Roseann Farrow

SHORT SALES AND FORECLOSURE RESOURCE CERTIFICATION (SFR) SCHEDULE

SFR (required course – 6 hours CE)
Albany.................. June 12..............................Linda D’Amico
Bronx.................... November 12.....................Linda D’Amico
Jackson Heights........ March 6.............................Linda D’Amico

SENIOR REAL ESTATE SPECIALIST (SRES) SCHEDULE

SRES (required course – 12 hours CE)
Binghamton.............. April 3-4.............................Randy Templeman
Ithaca.................. October 15-16......................Rosaen Farrow
Rochester............... September 10-11................Jim Pugliese
Syracuse................. June 10-11............................Randy Templeman
West Babylon........... October 23-24.....................Don Scanlon
West Nyack.............. March 27-28.......................Sharon Tucker

*Schedule as of 9/20/13 and is subject to change.
Call NYSAR’s Education Department at 800-239-4432 for audit, testing out and transfer credit options, in addition to pricing discounts.
**RI409 is free to members who register for any other GRI course in 2014.
Classes are brought to you by NYSAR and your local board of REALTORS®.
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