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OFFICIAL PUBLICATION OF THE GREATER CAPITAL ASSOCIATION OF REALTORS®

JAN/FEB 2018

Happy New Year!



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VOLUME 29 | NUMBER 1 | JANUARY/FEBRUARY 2018

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Happy New Year!

I would like to start off by letting you know how excited I am to be your 2018 GCAR President! It has been years of preparation for me for this most important role, and now the time has arrived—and I can hardly believe it! It is an honor and privilege to represent you, the 3,400-strong and growing membership.

As I write this, it's late December and everyone is busy getting ready for their holidays and some time off with family and friends before the start of an exciting, and I hope rewarding, new year.

Our industry is in a state of transition – what else is new? Part of the growing includes many businesses and corporations attempting to remove the REALTOR® from the real estate transaction and that's a vital concern for us as real estate professionals. What do we have to do to stay relevant to the consumer? What do we have to do to make sure robots and computers don't take over our roles as central to the transaction? What do we have to do to make sure the REALTOR® brand continues to represent the very best professionals in the business who adhere to the highest of ethics and standards of practice? What do we need to do to show consumers that we care about them and the communities where we live and work?

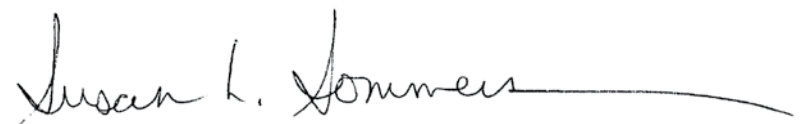
You can help answer all of these questions, and more, by becoming involved in your association – involved in GCAR, NYSAR, and NAR. The best of the best is whom you will meet, with whom you will network and learn from. This is how you will grow, both professionally and personally.

My wish to you this year is to inspire you to get involved. Join a GCAR committee, come to the Desmond in February for the NYSAR mid-winter meetings or to the State Capitol in March to lobby for our consumer causes, such as NY First Home, flood insurance, tax cap, etc. Finally, contribute to the REALTORS® Political Action Committee (RPAC) generously! These are the dollars that will help protect our homeowners' and our industry's interests.

How can you get more involved? Join a GCAR committee or consider future Board work for which you also can go to Washington, DC to lobby at the federal level for homeowners' issues that matter to us.

These are the answers, my colleagues. I believe we can continue to grow, both as an association, and in the quality of service we provide to the consumer, and, most importantly, how we will remain of central importance to the transaction and keep the REALTOR® brand at the forefront of the consumer awareness whenever they think of real estate.

I'm looking forward to a fantastic, successful year for all in 2018!





Winter lover...
REALTOR®
Always available!



RPR's app
now includes
Commercial data

Fresh powder
Can't bear to leave

We could live here



Lots of options

Really? Awesome!
3bd, 2ba with view?



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Sent you a few homes
PLUS school report

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Thx. Will call tomorrow.
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What's Happening

2018 Women's Council of REALTORS® Leadership Installation

On December 12, the WCR of the Capital Region held a luncheon to thank the out going board and install the 2018 leaders.



Jennifer Vucetic, WCR Regional Vice President, introduces the 2018 leadership.



Cindy Taylor, Nancy Koval, Veronica Hilken, Gia Mertzlufft, Jennifer Olmstead, and Tori Romeo

GCAR Supports Joseph's House and Shelter, Troy, NY

GCAR was a proud sponsor of Joseph's House and Shelter Annual Winter Walk Banquet on Thursday, December 14, 2017 at the beautiful Franklin Plaza in historic downtown Troy, NY. The Shelter honored retiring Rensselaer County Executive Kathleen M. Jimino, the family of Dr. Heinrich Medicus and the Muslim Soup Kitchen.

Founded in 1983, Joseph's House and Shelter, Inc. is a Troy community-based, not-for-profit corporation that provides a continuum of homeless services to residents of Rensselaer County, New York. Joseph's House offers emergency shelter, street outreach, and support services to homeless and formerly homeless individuals, youth, and families. They offer non-judgmental services where each guest's dignity and worth are recognized and respected.

They are committed to Housing First and harm reduction principles and practices.



Sherry Marr, Jackie Witbeck, Deb Isom, Mary Peyton, Chris Glogowski and Melissa Petalas attend the "Joseph's House & Shelter Banquet - A Night Toward Ending Homelessness"

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Thank you for your service!

GCAR Committee volunteers gathered at the Desmond Hotel on Wednesday, December 13 for a Volunteer Appreciation reception where they enjoyed some camaraderie with their colleagues and the holiday spirit.

Due to efforts of the volunteers, GCAR members enjoyed a wide variety of events, education, and legislative successes in 2017.

Sincere thanks to the 2017 committee members for volunteering and giving GCAR the most precious thing you will ever own – your time and talent.

We look forward to a very productive 2018!



Sympathies are extended to:

Elise Van Allen, Yes Realty Group, on the passing of her father on December 2, 2017.

Lorraine Conoby, Select Sotheby's International Realty, on the passing of her husband on December 2, 2017.

Steven Girvin, Better Homes and Gardens Real Estate Tech Valley, on the passing of his father on January 1, 2018.



New Members

REALTOR PRINCIPAL BROKER

DeThomasis & Baranski
Laurie Baranski
1 Rapp Rd
Albany, NY 12203

First Integrity Homes
Celeste Caruso
72 Belmont Dr
Saratoga Sprgs, NY 12866

Fitch Real Estate
Patrick Fitch
75 Hearthstone Dr
Gansevoort, NY 12831

McBenefits, Inc.
James McClements
9 County Route 76
Stillwater, NY 12170

Moxi Realty Group
26F Congress St
Saratoga Sprgs, NY 12866

Rijo Realty Group
Joshua Rijo
7 Abedar Lane
Latham, NY 12110

Tracy Hennige
Tracy L Hennige
P.O. Box 441
Albany, NY 12201

Woodward Manor Realty
Edward J. Martin
5 Camber Ct
Mechanicville, NY 12118

AFFILIATE

American Home Shield
Marc Eisenhauer
2895 Fargo Rd
Baldwinsville, NY 13027

Towne Place Suites by Marriott
Denise Dougherty
5 Forts Ferry Rd
Latham, NY 12110

REALTOR NON-PRINCIPAL

BERKSHIRE HATHAWAY
Sarah Anthony
Seamus Barron
Kourtney Mattison
Shaun McQuiston
Shawn Thorpe

BIG BLUE REALTY
Michelle Milo

CCS REALTY GROUP
Deborah Holzhauer

CMK & ASSOCIATES
Laura Channel
Van Dyke Billings

COLDWELL BANKER ARLENE
Cynthia Vdoviak

COLDWELL BANKER PRIME
Renee Beaulieu
Michael Billow
Kacey Booth
Elise Gordon

EXIT REALTY CAPITAL
Kenan Dagci

FIRST INTEGRITY HOMES
Allen Caruso

FOOTHILLS REALTY
Elizabeth Celmer

GABLER REALTY
Roxanne Stanton

HOWARD HANNA
Nicholas DeChristopher
Michael Evola
Casey Fleming
Christa Hyland
Jeffrey Kulzer
Scipio Murren
Anne Richardson
Kristine Ruggaber
Konstantin Vulakh

JANDALI REALTY
Andrew Vaughn

JULIE & CO REALTY
Julie McMullen

JUNELL REALTY
Katie Anne Isabella

KELLER WILLIAMS
Liam Kane
Alisa Kupinski
Patricia Morin
Jacob Rankin
Chelsea Rattner
Pamela Steinbach

LAVIANO & ASSOC.
Bryan Barry

MIRANDA RE
Christina DeSimone

PYRAMID BROKERAGE
Megan Malone

RE/MAX PLATINUM
Eric Decrosta

SELECT SOTHEBY'S
Van Densmore

SERENITY REAL ESTATE
Jihan Dawud

STAGED NEST REAL ESTATE
Elena Mauceri

WEICHERT REALTOR® EXPERT
Geoffrey Parker

WEICHERT REALTOR® FONTAINE
Katherine Duvernoy
Kristine Eagan
Patrick Sarnataro



Committee News

RPAC Mean Impact

The Capital Region RPAC Committee achieved 107% of annual fund-raising goal – that's the highest percentage result of the five largest associations in the state! We also achieved 124% of our participation rate goal with 1,313 members participating this year. The importance of our high participation rate cannot be emphasized enough - the vast majority of RPAC dollars raised come in through members checking the \$50 RPAC box on dues invoices.

Community Relations – The Most Wonderful Time of the Year

There are so many people that need assistance especially during this time of year. GCAR's Community Relations Committee does not have to look long or far for ways to help.

After discussing several options to get involved with various projects throughout the community, the association adopted a family through the Salvation Army from Schenectady County.

Many thanks to Chair Ed Brewer (Howard Hanna), Joni Civill (Civill Realty), Chris Glogowski (Coldwell Banker Prime Properties), Ginny O'Brien (Coldwell Banker Prime Properties),

Melissa Petalas (Miranda Real Estate), Diane Sluus (Keller Williams) and Sue Thompson (Purdy Real Estate), for making the holidays a little brighter for a Mom and three children. After receiving a list with some gift requests, each of these committee members purchased and wrapped gifts for the Schenectady family.

As several of the members said, "we are blessed" for what we all have. It gave everyone a good feeling to know that they were giving to those less fortunate this holiday season.

The Community Relations Committee is looking forward to continuing GCAR's community involvement in 2018.



Melissa Petalas, Sue Thompson, Joni Civill, and Diane Sluus gathered at the GCAR office to help get gifts ready for a family in need this season.

NEW 2018 GCAR COMMITTEES

BROKER OWNER MANAGER COUNCIL

Nina Amadon, *Chair*
Greg Gersch
Joe Farry
Cindy Quade
Jared Schutz

COMMUNITY RELATIONS

Melissa Petalas, *Chair*
Amanda Blanchard
Ed Brewer
Yvette Buddeau
Joni Civill
Jacqueline Dery
Denise FitzGerald
Chris Glogowski
Judy Kaiser
Nancy Koval
Rosalie LaRocco
Laurie Leckonby

Ginny O'Brien
Adrienne Pieluszcak
Diane Sluus
Sue Thompson

EDUCATION & MEMBER SERVICES

Mary Peyton, *Chair*
Bill Alston
Denise Arnold
Anastasia Glazkova
Tracey LaFleur
Teressa Mannix
Michelle Poccia
Philomena Prinzo
Christine Serafini
Carlton Troeger

FINANCE

Doug Engels
Cathy Griffin
Tom McGroder

GRIEVANCE COMMITTEE

Nina Amadon
Denise Arnold
Patrick Bergeron
Yvette Buddeau
Kathleen Carswell
Garry DeGonza
Robert Eberle
Joseph Farry
Robert Freedman
Donna Goldslager
Tracey LaFleur
Brenda Larkin
Laurie Leckonby
Jean Maloney
Matthew Maloney
Mary Peyton
Suzanne Prezio
Cindy Quade
Alice Rubinfeld
Christine Serafini
Pat Sherman

Haleh Struzinsky
Carlton Troeger
Nelson Van Ullen
Terry Weinman

PROFESSIONAL STANDARDS

Jacquelyn Witbeck, *Chair*
Cathy Griffin
Nina Amadon
Denise Arnold
Genie Bassett
Marie Bettini
Jill Birdsall
Kirsten Blanchard
Mary Bolognino
Anne Carroll
Kathleen Carswell
Joni Civill
Garry DeGonza
Joseph Farry
Tom Federlin
Judi Gabler

Greg Gersch
Marilyn Gibbons
Cathy Griffin
Anne Haas-O'Brey
Elizabeth Hanley
Michael Keefrider
Nancy Klopfer
David Koes
Laurie Leckonby
Renata Lewis
Ann MacAffer
Teressa Mannix
Peter McKee
Greta McNamara
Maria Mencarelli
L.B. Morse
Sandra Nardoci
Delores Olds
Kevin Parisi
Mary Peyton
Michelle Poccia
Suzanne Prezio
Cindy Quade

Alice Rubinfeld
Daniel Shepard
Pat Sherman
Stephen Staples
Haleh Struzinsky
Sue Thompson
Nelson VanUllen

RPAC

Jennifer Vucetic, *Chair*
Nina Amadon
Amanda Blanchard
Charlie Colehamer
Jacqueline Dery
Richard Ferro
Gina Moro
Pat Sunkes
Derek Torisi

TRADE SHOW

Nancy Koval, *Chair*
Kristin Blanchard
Jacqueline Dery

Anne Dillenbeck
Denise FitzGerald
Anastasia Glazkova
Chris Glogowski
Judy Kaiser
William Kellert
Joseph Krongold
David Lavoie
Gina Moro
Cindy Taylor
Sue Thompson

Y P N

Catie Delf, *Chair*
Amanda Blanchard
Anne Dillenbeck
Anastasia Glazkova
Joseph Krongold
Rylan Nelson
Adrienne Pieluszcak
Andrew Williams



FELTON MCLAUGHLIN - RPAC COMMITTEE MEMBER

2017 Year-End Report

Tax Reform

Lawmakers in the House and Senate passed tax reform legislation on December 20th and the President signed the bill on December 22. The bill caps the deduction for state and local taxes at \$10,000 for the deduction of property and income taxes. Meaning that anyone with \$10,000 in property taxes and \$10,000 in NYS income taxes can only deduct \$10,000.

The bill doubles the standard deduction. It will be \$12,000 for single filers, \$18,000 for head of household, and \$24,000 for joint filers. At these levels, only 6% of all filers are likely to use any surviving real estate tax incentives. As a result, in the future we could end up with no real estate related tax deductions to protect us.

Capital gains tax exclusions of up to \$500,000 will remain for homeowners but the length of residency requirement is increased from 2 years to "5 of the last 8 years."

Homeowners will now only be able to deduct the interest on up to \$750,000 in mortgage debt, down from the current \$1 million. The bill will cut the corporate tax rate to 21 percent and reduce the highest earner tax rate to 37 percent from 39.6 percent.

This bill is very harmful for New York, New Jersey, California, and all high tax states. It will reduce the demand for new home construction nationwide, cause an average of a 10% reduction in home values nationwide, and will further squeeze the nationwide inventory problems.

National Flood Insurance Program (NFIP)

In November, the House of Representatives passed legislation to reform and reauthorize the National Flood Insurance Program (NFIP) for five years. The bill, which is backed by NAR, still needs Senate approval. On Dec. 7, Congress passed a short-term Continuing Resolution (CR) to keep government operations open and avoid a government shutdown, which included an extension of the National Flood Insurance Program while Congress addresses a longer term CR.

The bill limits the maximum flood insurance premiums to no more than \$10,000/year for residential properties. It removes hurdles to private flood insurance market, which often offers better coverage at lower cost than NFIP. It also better aligns NFIP rates to flood risk, particularly for lower risk and lower value properties inland. The legislation authorizes \$1 billion in pre-flood mitigation assistance grants for projects and planning that reduces or eliminates long-term risk of flood damage. It will address issues with repeatedly flooding properties that account for 2% of NFIP policies but 25% of claim payments.

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Net Neutrality

The Federal Communications Commission (FCC) voted 3-2 on Dec. 14 in favor of repealing net neutrality rules that prohibited Internet providers from blocking websites or charging for higher-quality service or certain content. The federal government will also no longer regulate high-speed Internet delivery as a utility, like phone services. These regulations will make it harder for real estate companies and MLS and property data aggregators to provide their services in a cost effective way.

NY First Home Program

Homeownership in New York is being threatened by federal tax reform and this program would help make home buying more affordable. The NY First Home Program would allow individuals and couples to put aside money in a special

savings account to be used for the upfront costs associated with purchasing a first home in New York State. It is similar to a 529 college savings account. Individuals can put up to \$5,000 per year and couples can put up to \$10,000 per year into these accounts. The savings account would grow tax-free and can be funded by parents of those first time homebuyers.

In 2018 our legislative efforts will focus on NYSAR's continuing focus on greater fairness in the purchase of co-ops, opposition to state and local attempts to increase real estate transaction taxes, and registration of Appraisal Management Companies with NY Department of State.

Many of the 2017 legislative priorities will carry over into 2018. We will have a complete overview of the 2018 priorities in the mar/apr issue. Below is a brief overview the main issues we are currently following.

You have a voice.

NYSAR boldly champions your interests at the state Capitol – so that you can focus on your clients and career.

Get involved to advance REALTOR® interests by:

- Investing in the REALTORS® Political Action Committee (RPAC).
- Responding to Calls for Action.
- Participating in the annual REALTOR® Lobby Day.

Visit **NYSAR.com** for full details about all of NYSAR's legislative advocacy efforts and more.

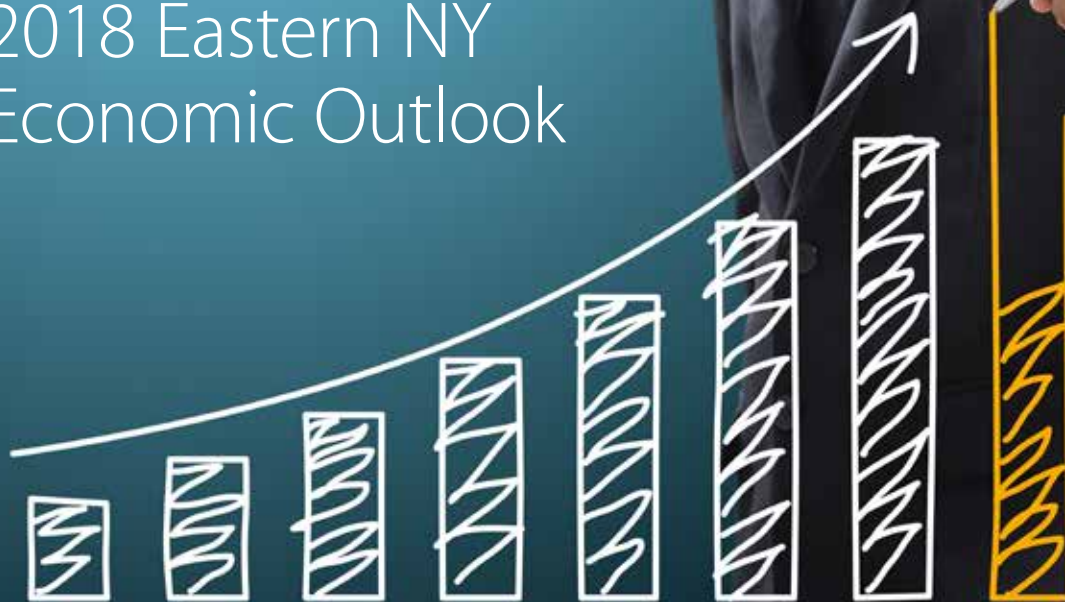


Connect with us!



*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. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your NYSAR PAC reaches its PAC goal, 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after NYSAR PAC reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.

2018 Eastern NY Economic Outlook



Due to the continued decrease in the number of homes available in the Eastern New York Region, the increased buyer demand experienced at year's end can be expected to carry over into 2018.

According to the ShowingTime Showing Index, Capital Region listings in November 2017 had 15.4 percent more showings per listing compared to the previous year, which followed a nearly 19 percent increase from November 2015.

Supply has not kept up with demand, however, as inventory in the region showed a 21.7 percent year-over-year decrease in November 2017. This follows a 16.1 percent year-over-year decline from November 2015 to 2016. Overall, inventory in the region has declined three consecutive years.

The Median Sales Price (MSP) has experienced as much as a 5 to 7 percent year-over-year increase within the last four months. Overall, the year-to-date MSP is up 2.6 percent compared to 2016 and, given the increased demand, price gains of 3 to 6 percent in the next year can be reasonably expected.

Closed Sales showed a 1.1 percent year-over-year increase, as the number of sales likely will continue to be restricted because of the lower inventory. Because of the cutback in inventory, projecting sales totals for the next year is

difficult, but it seems demand is especially high in the lower-to-middle segment of the market.

All of this could change when the new tax laws go into affect. With both the mortgage interest and real estate taxes deductions being eliminated home prices in New York could fall up to 15%. A decline in value as projected could mean a loss in home value of \$33,450 for the typical homeowner.

The National Association of REALTORS® stands firm that elimination of these deductions will have an adverse impact on the nation's housing market, as the doubled standard deduction will reduce the desire to take out a mortgage and itemize the interest associated with it, thus reducing the demand we saw at the close of 2017.

	2015	2016	2017 Forecast	2018 Forecast
New Home Sales	500,000	560,000	600,000	700,000
Existing Home Sales	5.3 million	5.4 million	5.5 million	5.7 million
Median Price Growth	+ 6.8%	+5.1%	+6.0%	+5.0%
30-year Rate	3.9%	3.6%	4.0%	4.5%

Presented by Lawrence Yun, "Residential Real Estate Economic Issues and Trends Forum at the REALTORS® Conference & Expo. Chicago, IL, on November 3, 2017, <https://www.nar.realtor/presentations/november-2017-economic-housing-outlook-lawrence-yuns-presentation-slides>.

AFFILIATE SPOTLIGHT - 1st Priority Mortgage



General marketing delivers the message that mortgages are a commodity; anyone can get one, anywhere. While that may have been true at one time, it is no longer. More importantly we pose the question, what is the best mortgage for you?

1st Priority Mortgage, Inc is committed to delivering a unique process that identifies the best mortgage solution tailored to your individual needs. How do we know our system works? As a company we consistently track and measure our results. We use what works and continually monitor for improvement.

Why is this important to you? We are accountable to you, our client. Established in 1986, we have spent over 30 years

mastering the mortgage arena, designing alternatives that are most important to you.

CONTACT



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1547 Route 9
Clifton Park, NY 12065
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GCAR 2018 Leadership Team

OFFICERS



SUSAN SOMMERS, Better Homes and Gardens Tech Valley
2017 GCAR President

Susan is a Licensed Associate Real Estate Broker with Better Homes and Gardens Tech Valley Real Estate with 30 years of experience and is a consistent multi-million dollar producer. Susan currently sits on the Board of the Albany Boys and Girls Club and has also held numerous posts in the field of real estate including Former President of the Albany Chapter of the Women's Council of REALTORS®, Board of Directors Member for the Capital Region Multiple Listing Service, and Professional Standards Chairperson for the Greater Capital Association of REALTORS®. She currently serves on numerous committees for NYSAR including Vice Chair of Professional Standards, Fair Housing and Cultural Diversity Committee, and Housing Opportunity Foundations and the NYSAR Board of Directors. Susan holds the following designations, Accredited Buyers Representative (ABR), Certified Residential Specialist (CRS), Graduate REALTORS® Institute (GRI), and Certified Home Marketing Specialist (CHMS). Most notably, Susan was honored by GCAR as the 2014 REALTOR® of the Year.



JASON CHRISTIANA
President – Elect

Jay serves as President of Berkshire Hathaway HomeServices Blake, REALTORS® with 9 branch offices in Upstate New York. He was recognized in 2012 as one of the Albany Business Review's 40 under 40 and received the small business leadership award from Workplace Dynamics and the Albany Times Union in 2015. Jay is proud of his company's achievements over the past several years, which include recognition as a Top Workplace for 2016 and Best Places to Work in 2015.



TOM MCGRODER, Thomas J. Real Estate, Inc.
Secretary – Treasurer

Thomas J. McGroder, ABR, GRI, SRS, PSA, Broker/Owner of Thomas J. Real Estate, Inc. began a career in real estate after retiring from law enforcement. Tom is an active member of the Greater Capital Association of REALTORS® currently serving as 2018 secretary - treasurer and Fulton County Chamber of Commerce. Tom formerly served as the President of the Fulton County Board of REALTORS®, and in 2011 received the REALTOR® of the Year award. Tom formerly served as the NYSAR Regional Vice President for the Capital District.

DIRECTORS



KENDAL BAKER, Octagon Realty

Kendal Baker is the broker/owner of Octagon Realty with 14 years of experience in real estate. An active member of GCAR, Kendal has served on the Professional Standards Committee, the Strategic Planning Committee, and is also a NYSAR Director. Kendal is a past president of the Washington County Board of REALTORS® and was active on that Board for nine years. Kendal holds an MBA from Columbia University, and was financial advisor with CommVerge Solutions, a telecom integration company based in Hong Kong. Prior to that, he was a Senior Credit Officer with the Bayerische Vereinsbank, based in Munich.



JANET BESHEER, Equitas Realty

Janet Besheer is the broker/owner of Equitas Realty, the largest independent woman-owned real estate firm in the Capital region with offices in Saratoga Springs and Glens Falls. In 20018 Janet served as President of the Greater Capital Region Women's Council of REALTORS® and was awarded WCR Entrepreneur of the Year in 2012. In addition to the GCAR board and committee chair of the 2016 REALTOR® Day Trade Show, she is a multi-year Director on the Southern Adirondack REALTORS® MLS. Janet is an Accredited Member of the Institute for Luxury Home Marketing and Certified Luxury Home Marketing Specialist.



JOHN BEVILACQUA, Exit Realty

John Bevilacqua is the Broker/Owner of EXIT Realty Capital's Choice. He has been a licensed real estate broker for more than a decade.

John began his real estate career in New York City at the beginning of the millennium, specializing in investment multi-family housing. John quickly won the elite "National

Pace Setter" award at Marcus & Millichap. In addition, he secured a position of the exclusive "Rookie Club" through being consistently ranked in the top 10% of his office in Manhattan. Since opening EXIT Realty Capital's Choice just a few years ago, he's seen similar success. He serves on the Young Professionals Network committee.



CHRISTOPHER J. CULIHAN, Coldwell Banker Prime Properties

Christopher J. Culihan has been a REALTOR® for more than 10 years. He has spent his career at Coldwell Banker Prime Properties where he has been a member of Coldwell's Pinnacle Society for the past 8 years. Chris serves on the GCAR Young Professionals Network Committee.

He is an avid fundraiser and promoter for several charities including the Cystic Fibrosis Foundation, the Upstate New York/ Vermont Chapter of the Leukemia and Lymphoma Society, Habitat for Humanity, and Toys for Tots.



JEFFREY DECATUR, RE/MAX Capital

Jeffrey Decatur is an Associate Broker with RE/MAX Capital in Albany. He has been involved in GCAR since he obtained his license in 1994, under Welbourne & Purdy a locally owned real estate company. Jeffrey was honored by GCAR as the 2017 REALTOR® of the Year. He was a 2017 National Association of REALTORS® Political Action Committee Participation Council State Representative and has been re-appointed for 2018. Jeffrey is a member of the 2018 NYSAR Board member as well as a delegate. He also serves on the following NYSAR committees; Communications, Marketing & Technology Forum, Professional Standards, Leg Policy Forum, Education Management, Legal Action, and Nominating. Jeffrey has served on the GCAR Professional Standards Committee, Education Management Committee, and RPAC Committee. Jeffrey is also an instructor at the GCAR Real Estate Professional Institute.



JOEL KOVAL, Howard Hanna
Immediate Past President

Joel Koval has been a REALTOR® since 1984, involved in sales, development, property rehabilitation, training and management. He studied Business Management and Real Estate at Hudson Valley Community College in Troy NY and Golden West College in California. Joel has served on the town of Clifton Park's Zoning Board of Appeals and on the Planning Board as Vice Chair. He was the President of the Capital Region Multiple Listing Service in 2009, President of the Greater Capital Association of REALTORS® in 2017, and was named "REALTOR® of the Year" by GCAR in 2009.



JAMES MCCLLENAGHAN, Howard Hanna

James is a lifelong resident of the Capital Region and has been working full-time in the real estate industry since 1985. He is a Sales Manager with Howard Hanna Real Estate Services in the Greenbush and Troy/Brunswick Offices. James was a member of the Rensselaer County Board of REALTORS® Top Producer Club 1985-1996.



MEG MINEHAN, Roohan Realty

Meg Minehan has over 30 years in the the industry as a graduate of the Leadership Saratoga Program, a member of the Greater Capital Region Association of REALTORS®, and a consistent top producer, multi-million dollar award winner. Meg is also consistently in the top 5 agent category at Roohan Realty. She has been writing a monthly column for the Saratogian for the past 3 years and enjoys sharing information and her perspective on the real estate industry.



RORY O'CONNOR, Saratoga Real Property

Rory O'Connor began his real estate career in 1985, after a successful corporate career in consumer marketing, as well as running his own consulting. Beginning with a small firm, he soon moved to RE/MAX in Saratoga, where he was a top agent, and earned his GRI designation.

In 1996, he founded Saratoga Real Property, Inc. Specializing in personal, one on one service to his clients, the firm grew and was selected as the marketing and construction management firm that built "The Village at Saratoga", one of the most successful sub-divisions of its time.

Rory has served actively for years on various GCAR Committees, including the Grievance, Professional Standards, as well as Education. He also served on the CRMLS Board for several years. After completing his ITI Designation Course, he now enjoys teaching for GCAR's school.



KATHLEEN SULLIVAN, Keller Williams Capital District

Kathleen has over 35 years of experience in buying and selling real estate. She has extensive sales and marketing experience. Kathleen is a certified Buyer Representative she specializes in residential, new construction and condo sales. Kathleen is a member of the Greater Capital Association of REALTORS® and sits on the Board of Directors. She is a life long resident of the community and active in different organizations.



BARBARA WALTON, Walton Realty Group

Barbara Walton is a licensed real estate broker, owner of Walton Realty Group in Latham, NY. Barbara has been working in real estate since 1987, has served as a Director on the Board of CRMLS, chaired and served on the Professional Standards Committee, as well as participating on other committees of GCAR.

Barbara is also proud to be recognized by the Capital District B'nai B'rith Organization with the Community Service Award for social action, as well as the Congregation Gates of Heaven Distinguished Service award for her volunteer work. Her passion for the world around us is realized by her work with ECOS, the Environmental Clearinghouse of Schenectady as a Board Member in bringing environmental education to the community and schools in the area.



MELISSA WOODCOCK, Staged Nest Realty

Melissa is the Broker/Owner of Staged Nest Real Estate, a full service boutique real estate firm servicing the entire Capital District and beyond. She began her real estate career in 2005 as an agent and worked for two National brokers for over 10 years. In January 2016, Melissa opened Staged Nest Real Estate. To set herself apart from the competition she used the staging method.

Melissa received the Home Staging Expert (HSE) designation in 2013 as well as the Accredited Staging Professional (ASP Professional Home Stager) designation in 2008. She also holds the CBR (Certified Buyer Representative), Certified New Home Sales Professional, and (ABR) Accredited Buyer Representative designations. She is an active member of the Greater Capital Association of REALTORS® and has volunteered for several years on various committees including the Professional Standards Committee, REALTOR® Day Committee and the Broker/Owner Committee.



LINDA YETTO, R.L. Yetto Real Estate

Linda Yetto has had a variety of challenges and responsibilities all where she was able to use her skills, abilities, and learn in rewarding positions to create RL Yetto Real Estate.

Prior to becoming a real estate agent she worked in strategic business and agent development, sales, and marketing for several companies in management positions. Her 41 combined years of experience in real estate management, sales, property management, and mortgage consulting has given her the opportunity to work with agents, clients, tenants, investors, vendors, receiverships for the courts, city officials, and government programs.

For several years she has served on the GCAR Education and Membership Services Committee as well as chaired the Broker, Owner and Managers Committee.



Why Floorcovering Can Make or Break Your Sale!

By Lisbeth Calandrino

You all know what doesn't sell a house, a dirty '1950's shag.' By the way, luxury shag is back, is used in very upscale design and is still 41% of industry sales.

Let's face it; flooring is expensive, and if it has to be replaced, can break the buyer's after sale budget. With many new products it behooves the real estate salesperson to be up on the new choices and their costs. Like other industries, technology and upgrades in manufacturing have added new products and changed some of the old favorites. In the last ten years, a new carpet has been produced which is virtually stain proof to household stains. Unless flooring is your industry, it's doubtful you are aware of these changes.

Today's homebuyer expects more, and many items that were considered luxury options a few decades ago are now considered essential to a home's salability. Upgraded appliances, hard-surface flooring, and professional landscaping are just a few examples of how home-buying trends have shifted, and how homes without these features are at a sales disadvantage.

Let me tell you of a conversation I had last week with a REALTOR®. She was telling me that she was standing at the top of the staircase with a potential homebuyer looking at the floor downstairs:

"What a beautiful wood floor, she said to the client. As they descended the staircase, she looks in horror at the floor. "Not only wasn't it wood, she said, it was linoleum!" I felt bad for the agent.

Unfortunately, the REALTOR® didn't have enough expertise to help her client see the positive aspects of the flooring. By the way, the word 'linoleum' has all but disappeared from our vocabulary. It's likely the product was an upscale luxury vinyl which may have been used for a variety of reasons. It's easier to clean and can be installed below grade. Instead of a liability, it may have been an asset.

Why don't we know much about flooring? You'll probably buy more cars than you will floors—that's why. With a change every 7 to 10 years, you're likely to be hit with 'sticker shock' when you go shopping for flooring. I believe you should have this information for both, you and your potential clients.

If you haven't noticed, flooring has radically changed and technology has turned many consumer buying habits away from traditional flooring. There's luxury vinyl that looks like wood and is being used in upscale boutique hotels and throughout luxury homes. Because of luxury vinyl's heritage, there's a tendency to think 'cheap.' Don't get your hopes up; technology has come to this industry in a big way with the ability of these products to replicate wood, tile, and stone.



Porcelain tile can imitate wood and stone and is being manufactured in 1-meter by 3-meter sheets that are replacing stone on the exterior of buildings.

When we talk about wood flooring, most people immediately think of solid wood flooring. These days engineered wood, which is a laminated system, is as exquisite as solid wood. Many people get this confused with laminate flooring, which is manufactured essentially the same way but is not made of wood. Engineered wood, when installed, looks no different than solid wood. In terms of price, it may be just as expensive as solid wood if not more. It's often hard to get homeowners to understand why this is; in this case, you are paying for technology and the type of wood used. Solid wood cannot be used below grade because of moisture issues; engineered wood, on the other hand, can be installed below grade and in other areas where solid wood would be a problem such as adjacent to a lake. When engineered flooring is installed, it looks no different than solid. It can be refinished like solid wood—but why would you do that? The only reason to refinish a wood floor is to change the color; everything else can be accomplished by a process called 'screen and recoat.' The cost to the homeowner is a lot less work and less money.

Homes that sell faster result in more profits for their sellers, and if floor covering is able to help sell the home quicker and add to the overall value of the home, consider learning more.

NEW! Fabulous Floors Certification

April 11-12

CE Credit: 9 hours (Pending DOS approval)

Cost: \$75

Location: GCAR

Get yourself up to speed and make new connections. Understanding flooring and options can definitely help you sell a home. There are lots of important things to know; what products are available, what colors are selling, which products last long, how to avoid problems, 'easy fix problems' for your customer and many more exciting topics.

Those that are certified will be highlighted in the only industry consumer magazine, Fabulous Floors Magazine. We will also be offering discounts through manufactures and opportunities to showcase your real estate firm in our magazine.

Completion of this certification will also make you eligible for GCAR's new free CE credit offer. See page 21 for more info.

Lisbeth Calandrino is considered a floorcovering expert and has recently been recognized by Floor Covering News as one of The Top Ten People Making a Difference in the Flooring Industry. For the past twenty years she has produced floor training classes for major manufacturers and retailers including Mohawk Industries and The Home Depot. As a certified independent flooring inspector she is technically savvy on maintenance, warranties and flooring problems. Lisbeth is currently Associate Publisher of Fabulous Floors Magazine and author of "Red Hot Customer Service." For more about Lisbeth, go to her web page, lisbethcalandrino.com.

By Miguel Berger, President, 2017 ENYR MLS

Personally, I use Facebook, Instagram and LinkedIn to build a connection with my customers and the community. But when making your selection, the most important thing is to have a social media plan that you as an agent feel comfortable with. There is no right or wrong way, and one tool is not necessarily better than another. The best choice is what works for you!

There is no difference between your personal page and your business page. In real estate, you are the business; so don't think for a moment that what you post – even in private – won't get out. You should treat both pages as business. An easy rule of thumb: If a post would embarrass your mom, don't do it.

Use Facebook to communicate general real estate intel, such as tips, local happenings, and statistics. Even if you market a different neighborhood, post updates connected to the wider community – garage sales or nice holiday decorations – show that you are deeply involved and know your stuff.

Use Instagram to tell your story with pictures. A fun complement to Facebook, Instagram provides a great opportunity to show off the beautiful community you serve – not to mention specific listings to tempt would-be buyers!

Whatever tool you decide to use, be sure to make it easy for others to get in touch with you. It may sound obvious, but don't forget to clearly post your company's name and a link to your website on any social media platform. And always take the extra time to think through anything you consider posting. Once something goes live it's visible to the public and will stay there forever, so that extra five seconds can make a big difference to you and your company for years to come!

Eastern New York Regional MLS TECH DAY



MARCH 8
9AM – 4PM

More information on location, vendors, and topics will be available soon!

Join the Eastern NY Regional MLS for a day filled with information on the MLS Products you use! Ask questions directly from the vendors, learn new techniques and tools to navigate your products more efficiently!

Interested in sponsorship opportunities? Contact Debbie Isom at disom@gcar.com

GRI and Other REALTOR® Designations

The National Association of REALTORS® and its affiliated Institutes, Societies, and Councils provide a wide-range of programs and services that help members increase their skills, proficiency, and knowledge. NAR and each affiliated group award designations and certifications acknowledging experience and expertise upon completion of required courses. Visit www.nar.realtor/education/designations-and-certifications, for an overview of all available designations and certifications.

NAR research shows that REALTORS® with designations earn more money and they give your client more confidence in your ability. And, according to Fitsmallbusiness.com, designations improve your skill set, help you command a higher commission split and they allow you to network to obtain more clients. NAR offers over 24 designations to choose from and GCAR's Real Estate Professionals Institute, has offered the following over the years: ABR, GREEN, GRI, SRS, SRES, PSA & SFR. This year we are excited to offer Resort & Second Home Property Specialist (RSPS) and Military Relocation Professional (MRP) plus we'll continue to offer GRI classes.

Graduate, REALTOR® Institute (GRI)

In today's competitive business environment you need the advantage of the education delivered through the GRI program. Available only to NAR members in good standing through the state associations, the GRI designation is obtained

by completing a minimum of 90 hours of coursework covering subjects in contract law, professional standards, technology, sales and marketing, finance and risk reduction. The subject matter is selected to educate practitioners about local, state and national real estate practices that affect REALTORS® and their clients. Far greater sophistication and knowledge is required of practitioners because of the intricacies of today's current real estate market.

The GRI program furthers the professionalism of REALTORS® and broadens their educational base so they can more effectively communicate and service today's consumer under complex market conditions.

How do I obtain the GRI designation?

1. Membership in good standing with the National Association of REALTORS®
2. Take 8 core classes: Ethics, Business, Agency, Legal, Buyers, Sellers, Property, and Technology (in any order)
3. Take 30 hours of elective classes from GCAR's school (any CE class, any location that GCAR offers a class)
4. You have up to 5 years to meet the qualifications
5. Graduate with your peers at the NYSAR business meetings

Already have your GRI designation? Take a refresher of any GRI class for just \$50 and still get the CE credit (That's a \$75 savings)!



Find us on



Instagram
@gcarny

GCAR's Real Estate Professionals Institute (REPI)



REPI is offering two certificate programs in 2018!

A two day Technology & Marketing Certification with Craig Grant and a one and a half day Flooring Certification about the best products, trends and other information about floor and décor.

Members who take either of these two courses are eligible for free continuing education credit.

You can take any of the required combo classes that we offer (Ethics, Agency & Fair Housing) for free! Offered all in one day, these classes will be available March 1st, June 7th, and October 4th. You'll receive seven hours of continuing education credit that should be taken by December 31, 2019. Contact Debbie Isom, disom@gcar.com or 518-464-0191 x15 for details.

REPI Policies

Cancellation: For most REPI classes, call at least 10 days in advance for a full refund. Cancel 10 or fewer days before the class and your registration will be refunded less a \$25 cancellation fee. No-shows forfeit tuition.

Photo and video release: Registering for a class grants us your consent to reproduce, edit, broadcast or rebroadcast any video, film, soundtrack recording and photo reproductions of yourself and/or your narrative account of your experience within said activities, for publication, display, or exhibition thereof in promotions, advertising, education and legitimate business uses without any compensation to, and/or claim by you.



GRADUATE TO A NEW LEVEL OF REAL ESTATE AS A GRI



GRI
6

Sellers

Represent seller clients in a way that keeps them coming back. Satisfies 2 hours NYS agency requirement.

Date: Thursday, January 25

Time: 8.30am - 5.30pm

Cost: \$125 members/\$150 non-members

Location: GCAR

CE Credits: 7.5 hours

Instructor: Linda D'Amico, GRI, ePRO, MRP, PSA

Co-sponsored by



TOP 3 TAKEAWAYS

You'll learn to:

- Prepare and present effective listing proposals.
- Educate sellers on CMAs, pricing, and positioning.
- Handle the transactions expeditiously, legally, ethically, and safely.

Satisfies 2 hours NYS DOS Agency requirement

Already a GRI? Take a refresher with the latest information for just \$50 (includes CE credit). Call NYSAR to sign-up for this "audit" option.



Register today at nysarportal.ramcoams.net

The Purchase Contract & The Listing Agreement

Presented by Bill Alston on January 31 at GCAR

\$35 GCAR MEMBERS/\$55 NON-MEMBERS



What Every REALTOR® Should Know!

THE PURCHASE CONTRACT

January 31, 2018
9:00am – 12:30pm
CE Credit: 3.5 hours

Save your deal by completing the purchase contract correctly!

THE LISTING AGREEMENT

January 31, 2018
1:30pm – 4:30pm
CE Credit: 3 hours

For the benefit of the client and the deal, complete the form properly and save yourself a migraine!

An A-Z explanation of the two vital contracts that could make or break your deal.

REGISTER AT MEMBERS.GCAR.COM



2-Day Technology and Marketing Real Estate Certification (TAMREC)

Presented by Craig Grant of the Real Estate Technology Institute

Thursday, February 8 – Friday, February 9
GCAR • 451 New Karner Rd • Albany, NY

\$99 FOR ALL 4 CLASSES

or \$45 GCAR Members/\$65 Non-members per class

Complete all
4 classes &
earn a TAMREC
certificate

THURSDAY, FEBRUARY 8

Working with Today's Hyper Connected Consumer

9:00am – 1:00pm

CE Credit: Pending DOS approval

Today's consumers have access to more information and tools and are more mobile than ever before. The combination of these technologies has created a new breed of customer who is more educated, less patient and less loyal than the consumers of the past.

How Technology Can Ruin Your Real Estate Business

2:00pm – 5:00pm

CE Credit: Pending DOS approval

This session is intended to help today's REALTOR® steer themselves and their clients through the perilous legal, online, and social media world, plus personal and computer safety tips.

FRIDAY, FEBRUARY 9

Servicing Your Customer Properly with Google and The Cloud

9:00am – 1:00pm

CE Credit: Pending DOS approval

Today's consumer has little patience and is very demanding with high expectations. As a real estate practitioner you can't slow down because you are out of the office or don't have your computer with you. You need to be just as productive in the field or even while on vacation as you are in your office. Learn how!

Assisting The Overwhelmed Multi-generational Consumer

2:00pm – 5:00pm

CE Credit: Pending DOS approval

This session will explore how consumers are changing and what marketing techniques and tools you can implement for little or no cost and that require little technical skill or knowledge.

ALL TAMREC CERTIFICATE HOLDERS WILL BE LISTED ON GCAR.COM



REGISTER AT WWW.GCAR.COM



Mike Smith, NYSAR Past President and REALTOR® of the Year,
presents two courses at **GCAR** on **February 15**

\$35 GCAR MEMBERS/\$55 NON-MEMBERS

Multiple Offers, Handle with Care

Thursday, February 15

9:00am – 12:00pm

CE Credit: 3 hours (pending DOS approval)

This class will help you negotiate the ethical and strategic paths through multiple offers in the way that they commonly occur. Learn how to deal with simultaneous offers, contingent offers and what you may disclose and may not disclose to other agents and customers. An organized approach to multiple offers means fewer consumer complaints, too.



Killer House You Have There!

Thursday, February 15

1:00pm – 4:00pm

CE Credit: 3 hours (pending DOS approval)

This class will provide an overview of common environmental issues that are present in residential properties and can affect the real estate transaction. Upon completion, students will be able to distinguish challenges for sellers and/or buyers that may affect financing, marketability, and usefulness of the affected property due to unresolved issues.

Students will learn which appropriate inspections can be recommended prior to taking remedial action and the risk-reducing best practices that will shorten marketing time for sellers, provide smoother transactions for buyers, and reduce liability for all parties.

REGISTER AT MEMBERS.GCAR.COM



GRADUATE TO A NEW LEVEL OF REAL ESTATE AS A GRI.



GRI
4

Legal

Practice real estate legally, ethically and without risk. From advertising your services to securing a client to closing a sale, in this course led by a practicing attorney, you'll learn to handle any real estate transaction like a true professional.

TOP 3 TAKEAWAYS

You'll learn to:

- Comply with laws and regulations.
- Handle contracts, deposits, environmental issues, settlement and record-keeping.
- Avoid antitrust and other legal issues.

Location: Greater Capital Association of REALTORS®
451 New Karner Rd
Albany, NY 12205

Instructor: Don Cummins, Esq.

Date / Time: February 21, 2018 / 8:30am - 5:30pm

CE Credit: 7.5 hours

Cost: \$125 Members / \$150 Non-members

Co-sponsored by:



New York State Association of REALTORS®, Inc.

Register today at nysarportal.ramcoams.net.
Or, complete and fax your registration form to NYSAR.

ELLEN BOYLE @ GEAR on MARCH 7



Ellen Boyle is a proven winner. Her powerful knowledge and sharpened skills will take your real estate business to its next level of success. Her experience, high energy and enthusiasm have made her an expert in residential marketing, sales and promotion. Ellen is a member of the National Speakers Association

and the International Speakers Bureau. She has been a key note speaker at the National Association of REALTORS® Convention on multiple occasions as well as an invited speaker for many Women's Council of REALTORS® Local & State Chapters, State & Local Boards of REALTORS® and various business organizations.

\$35 GEAR MEMBERS

\$55 NON-MEMBERS

**REGISTER AT
MEMBERS.GEAR.COM**



RAGS TO RICHES & BEYOND

9:00am -12:00pm

CE Credits: 3 (pending DOS approval)

Discover easy solutions for the daily challenges agents deal with in their business. This energy charged class will provide attendees with many essential business tools necessary in building a highly successful and professional career.

CASH IN THE CODE

1:00pm -4:00pm

CE Credits: 3 (pending DOS approval)

Attendees will learn how to use the CODE to help grow their business, secure listings, work better with the sellers, work professionally with buyers, win negotiations and improve relationships with cooperating agents. This upbeat class will highlight many specific Articles from the REALTORS® CODE OF ETHICS with an accent on the WHY & the HOW.

Meets NAR Ethics requirement.





WEDNESDAY, MARCH 14 @ GCAR

Len Elder, DREI, JD, CDEI

National Real Estate Instructor,
National Appraisal Instructor,
and Course Creators CEO

TOP 15 REAL ESTATE TRENDS

9:00am – 12:00pm

CE Credit: 3 hours

We will be discussing everything from suburban properties and millennials to drones and the nature of today and tomorrow's clients. You can't afford to miss this avalanche of well researched insight into our business along with practical "How To" tips of what should you be doing to make the most of all that is changing in real estate.

PROTECTING & PROMOTING CLIENT INTERESTS IN A VIRTUAL WORLD

1:00pm - 4:00pm

CE Credits: 3 hours

This class will highlight the obligation to uphold and elevate professionalism in the real estate industry and prepare them to better protect the interests of the public when using the internet and technology tools that consumers are utilizing today. Attendees will learn how to make their activity and communications with clients compliant with statutes, rules, and regulations when utilizing these venues.

\$40 GCAR MEMBERS

\$60 NON-MEMBERS

REGISTER AT [MEMBERS.GCAR.COM](https://members.gcar.com)



All classes are held at GCAR (451 New Karner Rd, Albany, NY 12205) unless otherwise noted.

Cancellation Policy: For most GCAR classes, call at least 11 days in advance for a full refund. No-shows, no-calls forfeit tuition.



**EDUCATION COURSES
OFFERED AT GCAR**
451 New Karner Road,
Albany, NY 12205

GRI 6 – SELLERS

THURSDAY, JANUARY 25

8:30AM – 5:30PM

\$125 members/\$150 non-members

CE Credit: 7.5 hours

Instructor: Linda D'Amico, GRI, ePRO, MRP, PSA

Represent seller clients in a way that keeps them coming back. Satisfies 2 hours NYS agency requirement.

Register (<https://nysarportal.ramcoams.net/>)

THE PURCHASE CONTRACT: WHAT EVERY REALTOR® SHOULD KNOW!

WEDNESDAY, JANUARY 31, 2018

9AM -12:30PM

\$35 GCAR members/\$55 non-members

CE Credits: 3.5 hours

Instructor: Bill Alston, Associate Broker

Save your deal by completing the purchase correctly!

Register (members.gcar.com)

THE LISTING AGREEMENT: WHAT EVERY REALTOR® SHOULD KNOW!

WEDNESDAY, JANUARY 31, 2018

1:30PM- 4:30PM

\$35 GCAR members/\$55 non-members

CE Credits: 3 hours

Instructor: Bill Alston, Associate Broker

For the benefit of the client and the deal, complete the form properly and save yourself a migraine!

Register (members.gcar.com)

INSTALLATION OF GCAR & ENYR MLS OFFICERS

THURSDAY, FEBRUARY 1

6:00PM – 9:00PM

Cost: \$50

Location: The State Room • 100 State Street • Albany, NY

Tickets (members.gcar.com)

NYSAR MID-WINTER BUSINESS MEETINGS

FEBRUARY 4-8

Location: Desmond Hotel • 660 Albany Shaker Rd • Albany, NY

Free to all NY REALTORS®

Register (<https://nysarportal.ramcoams.net/>)

REAL ESTATE SALESPERSON LICENSING COURSE

FEBRUARY 6 – MARCH 17

TUESDAYS & THURSDAYS: 6:00PM – 9:30PM

SATURDAYS: 9:00AM – 5:00PM

\$400-\$428

Get your real estate license with this 75-hour required course. It will teach you everything you need to know to obtain your NY real estate license.

Register (<http://gcar.com/wp-content/uploads/2017/12/Gen-Reg-Form.pdf>)

2-DAY TECHNOLOGY AND MARKETING REAL ESTATE CERTIFICATION

THURSDAY, FEBRUARY 8

9:00am – 1:00pm - Working Today's Hyper Connected Consumer

2:00pm – 5:00pm - How Technology Can Ruin Your Real Estate Business

FRIDAY, FEBRUARY 9

9:00am – 1:00pm - Servicing Your Customer Properly with Google and the Cloud

2:00pm – 5:00pm - Assisting the Overwhelmed Multi-generational Consumer

\$45 GCAR members/\$65 non-members per class or \$99 for all 4 classes

CE Credit: Pending DOS approval

Instructor: Craig Grant, Real Estate Technology Institute

This program will make participants aware of important resources and develop a better understanding of the tools, rules, and regulations and how to leverage the advantages of using technology to help them excel in today's real estate world. This program is perfect to prepare a real estate practitioner who is new to the business or re-educate a seasoned veteran on the fast moving technology side of the business.

Register (members.gcar.com)

COMPLETE ALL
4 CLASSES FOR \$99 & EARN
A TAMREC CERTIFICATE

MULTIPLE OFFERS, HANDLE WITH CARE

THURSDAY, FEBRUARY 15

9:00AM – 12:00PM

\$35 GCAR members/\$55 non-members

CE Credit: 3 hours (pending DOS approval)

Instructor: Mike Smith, NYSAR Past President and REALTOR® of the Year

Learn how to deal with simultaneous offers, contingent offers and what you may disclose and may NOT disclose to other agents and customers.

Register (members.gcar.com)

KILLER HOUSE YOU HAVE THERE!

THURSDAY, FEBRUARY 15

1:00PM – 4:00PM

\$35 GCAR members/\$55 non-members

CE Credit: 3 hours (pending DOS approval)

Instructor: Mike Smith, NYSAR Past President and REALTOR® of the Year

The class will provide an overview of common environmental issues that are present in residential properties and can affect the real estate transaction. Upon completion, you'll be able to distinguish challenges for sellers and or buyers that may affect financing, marketability and usefulness of the affected property due to unresolved issues.

Register (members.gcar.com)

GRI 4 – LEGAL

WEDNESDAY, FEBRUARY 21

8:30AM – 5:30PM

\$125 GCAR members/\$150 non-members

CE Credit: 7.5 hours

Instructor: Don Cummins, Esq.

Reduce your risk of claims, fines and lawsuits.

Register (<https://nysarportal.ramcoams.net/>)

RAGS TO RICHES & BEYOND

WEDNESDAY, MARCH 7

9:00AM -12:00PM

\$35 GCAR members/\$55 non-members

CE Credits: 3 hours (pending DOS approval)

Instructor: Ellen Boyle, Author, National speaker & real estate coach

Discover easy solutions for the daily challenges agents deal with in their business. This energy charged class will provide attendees with many essential business tools necessary in building a highly successful and professional career. Attendees

will learn how often the smallest change can make the biggest difference. Attendees will gain a renewed feeling of REALTOR® pride in themselves and their profession.

Register (members.gcar.com)

CASH IN THE CODE

WEDNESDAY, MARCH 7

1:00PM -4:00PM

\$35 GCAR members/\$55 non-members

CE Credits: 3 hours (pending DOS approval)

Instructor: Ellen Boyle, Author, National speaker & real estate coach

Attendees will learn how to use the CODE to help grow their business, secure listings, work better with the sellers, work professionally with buyers, win negotiations and improve relationships with cooperating agents. This upbeat class will highlight many specific Articles from the REALTORS® CODE OF ETHICS with an accent on the WHY & the HOW. Attendees will gain a better understanding of the importance of utilizing the CODE in their every day practice. Furthermore, attendees will leave this class with renewed pride in their profession as REALTORS®.

Register (members.gcar.com)

TECH DAY

THURSDAY, MARCH 8

9:00AM – 4:00PM

Join the Eastern NY Regional MLS for a day filled with information on the MLS Products you use! Ask questions directly from the vendors; learn new techniques and tools to navigate your products more efficiently! More information on location, vendors, and topics will be available soon!

Register (members.gcar.com)

TOP 15 REAL ESTATE TRENDS

WEDNESDAY, MARCH 14

9:00AM – 12:00PM

\$40 GCAR members/\$60 non-members

CE Credits: 3

Instructor: Len Elder, DREI, JD, CDEI

We are going to be discussing everything from suburban properties and millenials to drones and the nature of today and tomorrow's clients. You can't afford to miss this avalanche of well researched insight into our business along with practical "How To" tips of what should you be doing to take the most advantage of all that is changing in real estate.

Register (members.gcar.com)

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