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ACROSS THE Association

OFFICIAL PUBLICATION OF THE GREATER CAPITAL ASSOCIATION OF REALTORS®

JUL/AUG 2018





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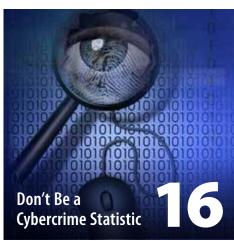
ACROSS THE ASSOCIATION

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Dear GCAR Members,

It has been an action-packed, exciting year so far for me as your president and for all of us at GCAR.

This May, the executive team and I were on Capitol Hill in Washington to meet with our elected officials to discuss issues affecting our homeowners.

At the National Association of REALTORS® Legislative Meetings and Trade Expo, we met with REALTORS® from across the country as we advocated for strong Net Neutrality protections, equal housing opportunities for the LGBTQ community, tax reform issues under the new federal tax code, and preserving the National Flood Insurance Program set to expire at the end of July.

I am proud to report that the LGBTQ community has been added to the Protected Class category by NAR, the result of landmark legislation in this, the 50th anniversary of Fair Housing.

We are still fighting for all the other issues and will continue to fight for fair and equitable use of the internet for all – not as expensive "pay-for-play" use, which will hurt our "mom and pop" real estate brokerages, as they won't be able to afford the costs of the faster internet. We will still fight for tax reform as the standard deduction for a married couple has shrunk to \$10K from \$20K – a disincentive to marriage.

The expiration of the National Flood Insurance Program set for the end of July will be devastating to our homeowners who already rely on this program for selling their properties, as it will make them unsaleable without a National Flood Insurance Program as costs will be even higher – and we know how expensive they are now.

Right now, our newest battle is to fight to oppose legislation requiring the mandatory installation of sprinkler systems in one- and two-family new construction homes and townhomes in Albany County. As you might be aware, it is already mandatory for buyers to be offered sprinkler systems as an option in all new residential construction, but this proposed legislation would make installation of such systems mandatory, essentially making the new construction option less affordable for buyers. It will have the effect of sending buyers to other counties where they can choose the options they desire and can save on mandatory new construction costs. These new costs will include the cost of installing sprinklers on every floor of a home, including the basement; re-certifying these systems every year; the cost of installing holding tanks in properties that don't have municipal water system available, and the cost of any misfiring of the system as it damages hardwood floors and furniture, while it surely will affect associated insurance costs, as well.

So, please, get involved - PUSH the button for those Calls to Action - your clients stand to benefit every time you do!

Please join me at our next membership meeting in September If you missed the one in June, where we discussed cybersecurity for your clients and your files, it was very topical and informative! Also, our annual trade show in October will be hosted this year at the Rivers Casino in Schenectady!

Again, please PUSH that Call to Action button!

Have a safe and productive summer and enjoy some of the live summer music and theater, and get outside for these beautiful, and fleeting, warm summer days for which our area is so renowned!

My best to you,

Jusan L. Jonnes

Congratulations REALTOR® Emeritus Recipients

A REALTOR® Member who has held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or both, for a cumulative period of forty years is eligible for REALTOR® Emeritus status. Congratulations to the following GCAR members who recently earned REALTOR® Emeritus Status.

A completed application is necessary to begin the approval process for REALTOR® Emeritus status, which

must be completed by the candidate's local association. Documentation substantiating the candidate's forty years of membership (and one year of service, as applicable) must be attached to the application.

If you qualify and would like to apply for REALTOR® Emeritus status, please contact Sherry Marr at GCAR at 518.464.0191 x23 or smarr@gcar.com BY September 4.



Phyllis Barbera
Howard Hanna



Clara Dreymann
CD Realty



Anthony Garufi Fraida Varah Real Estate Group



Your NYSAR membership just became even more valuable!

The Tech Hotline is a free member benefit offering support for hardware, software, digital devices and more. Our expert technicians will provide prompt, courteous assistance to save you time and money so you can stay focused on your business.

CALL 518.380.5380 EMAIL techline@nysar.com



MONDAY-FRIDAY 7:30 a.m. – 5 p.m.

What's Happening

Improve accuracy and save time with the use of the newly enabled tax autofill feature on Paragon!

Faster workflows aren't of much benefit if accuracy problems result. Autofill capabilities can prevent typing accuracy problems. Using the tax autofill allows members to recall fields of tax data and be confident that the information has been correctly placed.

There are potentially 14 fields (dependent on the type of listing) that can be auto-filled, imported directly from the tax records.

As it is always the licensee's responsibility to check the data entry for accuracy, there is availability to review and remove unwanted autofill information before hitting "save". Autofill can prevent members from having to type hard-to-spell terms, general errors, transposed numbers, etc.

For specific instructions check the MLS documents tab on the top right of the Paragon menu and search for autoFill directions under the Paragon training documents folder.

What might seem different?

 You are still responsible for checking the data for accuracy (correct total taxes, etc.)



- If you find inaccuracies in data, please report them to the MLS
- Some names of towns or school districts may seem different as they are now displayed in Paragon as an exact match to the records from the municipalities
- When searching, check all boxes for the township that pop-up so all old and new listings show up

Which fields can be auto filled:

Acres Swis Code
County City/Town
Tax ID Tax ID (Full)
Block State Owner Name
Address (coming in August) Total Tax

School District City/Town Mailing Address

Tax ID Lot Zip

Using autofill is an initial step towards helping to standardize our data, which in turn, helps customers find the homes they are searching for with ease! ENYRMLS will continue to work with Black Knight to enhance the listing fields and entry requirements.

Serve with Distinction on the GCAR Board of Directors!

Help set high standards for one of the largest REALTOR® associations in New York.

As a director of one of the most prominent REALTOR® associations in the state, GCAR leadership members are recognized throughout the Capital Region for the difference they make in the lives of the more than 3,000 members through the decisions they make and the standards they set.

If you are prepared to commit your time, talents, and passion to make a difference, today is the day to apply for a GCAR director position.

Submit your candidacy for GCAR's 2019 Board of Directors by Monday, September 5, 2018.

Visit <u>www.gcar.com/leadership</u> for responsibilities and qualifications.

Sympathies are extended to:

GCAR members **Wayne** and **Chris Glogowski** on the passing of Wayne's father Edward T. Glogowski on May 21.

The family and friends of longtime GCAR member, **Cheryl L. McCarthy-LoPresti**, C MAC Realty Group, upon her passing on June 25.

Elaine Freedman, RLF Realty, on the passing of her husband, Robert Freedman on July 9. Robert served as GCAR president in 1999 and was a steadfast supporter of this association and NYSAR for more than 40 years.



6 Across the Association

ENYRMLS enables SafeMLS Plus Secure Sign in on Paragon



SafeMLS® PLUS is authentication software that safeguards against improper usage of the MLS and protects the lifeblood of the real estate industry: data. You pay for your membership in the ENYRMLS organization and this feature helps to ensure membership privilege by:

- Breaking down of "at risk" accounts and segments with a risk score.
- Identification of high risk accounts to target remediation.
- Data collection of in-session factors without impacting members working in the system.

• Minimized account sharing and unauthorized access.

Strong authentication is more important than ever. SafeMLS Plus uses a form of biometrics in its authentication solution and additional forms of proactive strong authentication for users. ENYRMLS is taking a comprehensive look at security practices to manage risk for the organization and take steps to reduce MLS and customer risk.



We take mortgages very personally.

At 1st National, we've been building lasting personal relationships with realtors and homeowners through great mortgage service since 1923. Our seasoned team goes out of their way to make the process pleasant, smooth and stress-free.

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THE DAILY GAZETTE

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40,564

Digital Users

44,000

The Daily Gazette Circulation Weekly newspapers mailed to

21,500 Households in Clifton Park & 22,500 Households in Niskayuna

Committee News

What has the Community Relations Committee been up to lately?

St. Paul's Shelter: On May 5, members of the Community Relations Committee met at St. Paul's Shelter in Rensselaer to cook a tasty breakfast of scrambled eggs, sausage, bacon and French toast for the residents of the shelter. St. Paul's is a homeless shelter for mothers and their children in Rensselaer County.

CONTROLL OF THE PARTY OF THE PA

Adrienne Pieluszczak, Judy Kaiser, and GCAR President Susan Sommers pause for a picture after breakfast is cooked for the residents of the shelter.

Double H Ranch: On May 24, GCAR members and Southern Adirondack REALTOR® members helped clean up the grounds at the Double H Ranch in Lake Luzerne. The Double H Ranch, co-founded by Charles R. Wood and Paul Newman, provides specialized programs and year-round support for children and their families dealing with lifethreatening illnesses. All programs are FREE of charge and capture the magic of the Adirondacks.



Ginny O'Brien plants flowers at the Ranch

Donations: Thanks to the generosity of the membership on June 22 GCAR donated Community Outreach Funds to the following organizations totaling \$8,500.00:

Better Neighborhoods, Inc., Living Resources Corp, YWCA of the Greater Capital Region, Muslim Soup Kitchen Project, Parsons Child and Family Center.



Amanda Blanchard, Chris Glogowski, Susan Sommers, GCAR President, Mitch Grossman, (Assistant Director, Better Neighborhoods) Judy Kaiser, Sue Thompson, Laura J. Burns, GCAR CEO



Judy Kaiser, Amanda Blanchard and Chris Glogowski; Susan Sommers, GCAR President, Northeast Parent & Child Society, Parsons Child & Family Center representatives: Marylynne Brady-Johnson, Grayson Burns, Steve Axelrod, and Sue Thompson

continued on page 9

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Toiletry Drive: The Community Relations Committee has also been collecting toiletry items for area shelters. Thanks to the committee and all the members who took the time and effort to make a donation and bring them to the GCAR General Membership meeting on June 21, at the Hilton Garden Inn, Clifton Park. The items are being given to area shelters that are always in need of supplies.



Sherry Marr, Judy Kaiser, Melissa Petalas, Chair, Community Relations Committee, Sue Thompson, and Chris Glogowski.

Real Estate for Rehabilitation



Anything your clients don't want to move, The Salvation Army will come pick it up free of charge.

The Salvation Army's Adult Rehabilitation Centers provide a highly successful live-in six-month program for no cost to those in need. This program is funded completely by the donated goods of those that want to make a difference in their community. The partnership between the Real Estate Industry and the Salvation Army can bring hope to those in your community who need it most.

www.RealEstateForRehabilitation.com 1.800.SA.TRUCK (1.800.728.7825)

GCAR Young Professionals Networking Mixer & Wish List Drive

Wednesday, July 25 4:00pm - 6:00pm

Lost & Found 942 Broadway Albany, NY 12207

Meet new people and catch up with your REALTOR® colleagues. Make sure to bring your business cards and be ready to make awesome connections. During the mixer, we will also be collecting wish list items for the Ronald McDonald House. Click here for the wish list.

All are encouraged to attend. YPN is for REALTORS® young in age, young in experience, and/or young at heart.



"Alexa, Capital REALTORS."

Learn about upcoming real estate education sessions and networking events or hear the latest housing market data.



Also available on Google Home





As this column was being written, the New York State Association of REALTORS® was engaged with the Greater Capital Association in its efforts to oppose a bill before the Albany County Legislature that would mandate the installation of fire sprinklers in all new one and two-family residential construction in Albany County.

This county effort mirrored a statewide effort from 2015 to adopt new state building codes that would have imposed the same requirement. That effort was defeated before the state Fire Prevention and Building Code Council. It is expected that the statewide proposal will resurface during the next year. NYSAR will continue to monitor the issue and oppose sprinkler mandate proposals at the state and local level.

All GCAR members residing in Albany County are urged to respond to the Call for Action to voice their opposition to this proposal.

While REALTORS® support in-home fire safety and the use of smoke detectors, we believe the installation of residential sprinklers should remain a matter of consumer choice. We believe that the current state requirement for information about sprinkler systems to be given to consumers who are building new homes is sufficient to guide their personal decisions.

Mandating sprinklers will unquestionably increase the price of building, owning, and

maintaining a home, and will, therefore, negatively impact the housing market. Estimates for just the installation has been upward of \$10,000-\$20,000 without factoring in the cost of regular maintenance or hardwiring a connected alarm system.

In other news from NYSAR, I'm

excited to share information with you about NYSAR's new free Tech Hotline.

The Tech Hotline is a free member benefit offering support for hardware, software, digital devices and more. The expert technicians will provide prompt, courteous assistance to save you time and money so you can stay focused on your business.

The Tech Hotline's skilled technicians can help troubleshoot problems with any computer or technical device including:

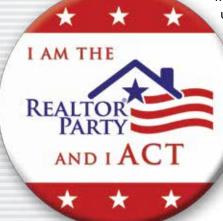
- Operating systems
- Software applications (email, office/ financial, real estate specific)
- Hardware (smartphones, tablets, laptops, printers, USB devices, etc.)
- Browsers/Net (Wi-Fi set up, Internet Explorer, Google Chrome, Safari, etc.)
- Firewall/Intrusion Applications (virus removal, antivirus software, spyware/ adware, etc.)

You can call the Tech Hotline on Monday through Friday from 7:30 a.m.-5 p.m., at (518) 380-5380. You can also send an email to techline@nysar.com to be called within an hour during normal operating hours.

I encourage you to maximize the benefit of your NYSAR membership by reviewing all the programs available in the Member Perks section of NYSAR.com.

Plan now to attend NYSAR's Fall Business Meetings, which will open on Sept. 30 and run through Oct. 3 at the Turning Stone Resort & Casino in Verona, NY.

In addition to the various committee meetings and working groups, the event will feature the General Session led by NYSAR President CJ DelVecchio, the Legal Update and a special TechKnow event covering key technology topics. Watch your email for registration information and visit NYSAR.com for additional details.



10

A good mix of content yields the greatest social media ROI

It's a proven fact, yet one overlooked by many real estate agents. Listings, as a singular source of social media content, are a mediocre business builder. Among REALTORS® who cited listings as their primary source of Facebook postings, less than half reported measurable outcomes, according to a study conducted by REALTORS Property Resource® (RPR®).

"Sharing individual listings on an as-needed basis is not a sustainable strategy when it comes to building awareness, says Reggie Nicolay, vice president of marketing for RPR. "Listings do not inform or engage consumers beyond those immediately interested in purchasing a home."

So what can REALTORS® do to consistently inform, engage, and grow their sphere of influence above and beyond posting listings? Nicolay recommends mixing it up for maximum impact.

"A balanced mix of content yields the greatest reward in terms of capturing interest and earning commitment," says Nicolay. "Market activity reports, neighborhood data, buying-and-selling tips, home improvement ideas, and even community events offer agents a chance to communicate both market knowledge and valuable information to potential

buyers and sellers, building a lasting relationship over time."

Nicolay cites RPR's Market Activity Report as an ideal option for agents who want to create enduring and results-oriented relationships. The report puts audiences in the driver's seat by equipping them with the when, where and why of real estate in their locality.

Specifically, the report presents a snapshot of changes in a local real estate market, and includes active, pending, sold, expired, distressed, new for lease, recently leased properties, as well as recent price changes and upcoming open houses for a period of up to six months.

"Using listings as a singular source of social media content is a mediocre business builder." -- R. Nicolay

"Every homeowner or would-be seller wants to know what is going on in their local market," says Nicolay. "Agents who provide that data by way of Facebook are simultaneously empowering audiences and positioning themselves as market experts. It's a win-win. And now, it's easier than ever to share the report to Facebook from within RPR."

The real estate data platform has added a simple, Things you can do with this report option on the reports page of its website. Within a few short steps, agents can create a report and share it on Facebook, including optional comments and the ability to specify audiences who will see the report.

Capture attention from would-be buyers and sellers by expanding your social media sphere of influence with the RPR Market Activity Report.

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ACROSS THE ASSOCIATION





NYSAR Supported Legislation Passes On Last Day Of Session

The State Legislature ended the legislative session as scheduled on June 20. A number of controversial bills and issues were left unresolved, as lawmakers were unable to come to agreements. NYSAR was pleased, however, to see a bill it strongly supported, which will allow appraisal management companies to continue operating in New York in accordance with new federal guidelines, pass both the Assembly and Senate on the last day of the session. It now awaits the governor's consideration.

Bills which NYSAR opposed, including a prevailing wage expansion bill that would have raised costs of private development and construction failed to pass the Senate, as did a new bill to impose an additional real estate transfer tax in the Town of Chester in Orange County. Several local tax extender bills, including mortgage-recording taxes in some counties, also failed to pass. Many of them expire at the end of the year, so the legislature may be back in Albany to take them up before January since many local municipalities rely on them for

revenue. Otherwise, county governments will have to reevaluate their upcoming budgets without those taxes.

Other issues that the State Legislature failed to come to an agreement on include legalizing sports betting, additional gun-control measures, ethics reforms, teacher evaluation reforms and reauthorizing speed cameras in New York City school zones.

This end-of-session was highly partisan with the Senate gridlocked at 31-31 between Republican and Democratic caucuses – 32 votes are needed to pass a bill in the Senate. With such a thin margin and five Republican Senators retiring, 2018 will be an important election year. All 213 members of the State Legislature, the governor, attorney general and comptroller offices are up for election. NYSAR will look to utilize resources as needed to support candidates that will work to protect our industry and continue to monitor the progress of relative state legislation throughout the year.

Source: https://www.nysar.com/government-affairs/government-affairs-archive/june-2018



RPAC works tirelessly to protect your interests





Actions by local, state, and federal lawmakers and regulators can greatly affect your ability to be a successful REALTOR®. RPAC works tirelessly to protect the real estate industry and provides you with a platform to be involved and influential in these legislative and regulatory issues. Your participation in RPAC creates a powerful force to educate lawmakers about the issues that matter most to you and your livelihood.

INVEST TODAY

What does \$1.60 a day buy you? The Power of a Great MLS.



The Eastern New York Regional Multiple Listing Service is a dynamic community of professionals who work together to create a healthy, efficient marketplace through connections among professionals with clients who wish to sell and those who seek to buy. It is the platform upon which Participants and Subscribers bring transactions together, use the information to price, negotiate and appraise hundreds of times every day.

Nearly three thousand independent contractors and one thousand brokers operating hundreds of offices throughout the Capital Region use the MLS to cooperate while competing to make homeownership happen. That's the power of the ENYR MLS. By maintaining a community, making connections, fostering fundamental confidence in the integrity of the information, rules, and laws central to the real estate market, your MLS helps make the market work.

The ENYR MLS safeguards market information and applies procedures that govern market participation so you can do your job with confidence – secure in the knowledge that the information you are using in your transactions is up-to-date and accurate.

Guided by best practices in customer service, technology,

and real estate applications, the ENYR MLS staff works hard to bring you a platform of services that benefit your business. As an ENYR MLS member, your \$1.60 per day provides access not only to one of the most popular MLS system in the country, but also to a suite of professional tools and services that can bring your business to its apex through utilization of the CRS tax data, the Supra electronic lockbox system, Showing Time voice and text appointment service, electronic forms and signature tools through Zip Logix, syndication with ease to over 120 domestic and international real estate marketing sites through our partnership with List Hub, cybersecurity through the Clareity SafeMLS overlay, FIND graphic charting of listing data with REALTOR.com and RPR and, the latest feature, the autofill property fields. Behind the scenes, you can count on assistance from experienced, knowledgeable MLS support staff who understand and protect ENYR MLS information providing one on one membership assistance, educational opportunities, copyright, data and cyber protection of the region's real estate market data.

That's what \$1.60 a day buys you. That's the power of the MLS.

Across the Association

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Empowering Women in Real Estate



By: The CE Shop

"Nothing changes the gender equation more significantly than women's economic freedom."

- Gloria Steinem

Women in American society have a very different experience than their counterparts, especially in the professional world. However, things are drastically changing. Between 1997 and 2014, the total number of businesses in the United States increased by 47%, but the number of women-owned companies increased by 68% — a rate of one and a half times the national average. Not only that, it is proven that organizations are more effective when they increase leadership opportunities for women. Simply put, women's economic equality is good for business. And as the gap between male and female wages continues to decrease, a career in the real estate industry means that women have the ability to earn more by taking control of their commission. A career in real estate provides women with flexible schedules and the opportunity to independently run a successful business. In this article, we will take an in-depth examination of women's roles in real estate.

Women Working in the Real Estate Industry

Female representation in real estate is nearly equal to that of men, as 55.5% of agents and brokers are female, and 45.5% are male. The ratio specifically for REALTORS® is slightly higher, with 63% of all REALTORS® being female, according to the National Association of REALTORS®. Women in real estate are starting to gain momentum and take hold of more prominent roles.

It's likely that female representation in the real estate industry is so high because it offers women many perks that other industries do not. As a real estate agent, you have control over your own schedule and can work whatever hours are best for you. This is particularly advantageous for moms who want to work part-time or who are eager to rejoin the workforce. Real estate also offers the capability to work from home, making it easier to work when it's convenient.

Female Home Buyers and Sellers

The home buying experience for women is changing in the market. Single women now account for 17% of homebuyers in the U.S., versus 7% of single men. First-time homebuyer Grace Ami explains why buying a home as a single woman was such an important milestone for her: "My real estate broker was really helpful in explaining each step of the homebuying process, what I should be looking out for as a buyer, and how to make sure I was making an investment that made sense for me. That power of education throughout the home buying process helped me confidently step into homeownership as an independent, self-sufficient woman." Many single women see purchasing real estate as an opportunity to control their financial situation. As a real estate agent, you can make a difference in women's lives by helping them achieve economic independence.

Establishing Equality in Your Career

If you're a woman in the real estate industry, you can take control of any gender disparities you may be experiencing. There are several ways to do this.

- Never stop learning. Seize every opportunity that will help you grow in your career. The more education and training you receive, the easier it will be to rise through the ranks.
- Ask for that promotion. Taking on more leadership roles will not only help further your own career, it will also show other women in similar roles that advancement is
- Lend a helping hand. It's important to connect with your peers and help each other succeed. Take on a mentoring role with other women in your brokerage office. Start a weekly training session with others so you can all learn new skills.

You can truly make a difference in your career, in our economy, and throughout your community if you implement these practices. Your success shows others that they too can achieve great things and will collectively help women reach economic equality. As REALTOR® Magazine states, "Women need to collaborate and boost each other up to succeed in any industry, but especially in high-demand commercial real estate."

Source:

https://www.theceshop.com/blog/empowering-women-in-real-estate

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New Members

REALTOR PRINCIPAL BROKER

518 5 Star Realty, LLC Christiaan VanNiekerk 525 Union St Schenectady, NY 12305

Brass Tacs Real Estate Co Heidi DiDonato P.O. Box 4846 Schenectady, NY 12304

Christofer M West Christofer West 27 Linda Lane Niskayuna, NY 12309

D'Angelo Realty Group Jon T D'Angelo 106 Twenty West Dr Altamont, NY 12009

Jane B Armstrong Jane Armstrong 109 Brandon Terrace Albany, NY 12203

Killian Real Estate Marjorie P Killian 2 Ascot Circle #4 Saratoga, NY 12866

Lake Homes Realty Mary C. St George 225 Route 54 Penn Yan, NY 14527

Lincoln House Realty John M Alund 284 State St Albany, NY 12210

Marcia E Murray & Assoc. Marcia Murray 63 Putnam St, Suite 202 Saratoga Sprgs, NY 12866

Megan E Mutolo Megan Mutolo 1245 New Loudon Rd Cohoes, NY 12047

Mencarelli Realty Maria Mencarelli 78 Stock Lane Rensselaer, NY 12144

Momentum Brokerage Brandon Stabler 302 Washington Ave, Ext Albany, NY 12203

MW Legacy Realty, LLC James Williams 245 Marshall Av Schenectady, NY 12304 NFAM Property, LLC Ferdinando Bruno 800 Route 146, Suite 120 Clifton Park, NY 12065

Park Pro Realty, LLC Joel Gort 1 Barney Rd, Suite 100C Clifton Park, NY 12065

Property Pro Realty Group Patrick Fiore 6 Century Hill Drive Latham, NY 12110

South Shore Properties RE Bonita Nicolosi 1037 S Shore Rd Hadley, NY 12835

Whittaker Appraisal Group Robert Whittaker 372 Seven Hills Rd Northville, NY 12134

Zono Property Mgmt Brian Conley 194 Washington Ave Albany, NY

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American National Insurance Sheila Mitchell 344 Route 9W Glenmont, NY 12077

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CORNERSTONE PRIME PROP Celeste Redmond

COLDWELL BANKER PRIME Kevin Avery Leslie Beckus Jennifer Bordoni Anthony Casale William Fitzgerald Jennifer Goch Lauren Godfrey
Kyle Greenhouse
Thomas Hohenstein-Flack
Jeffrey Leighton
Mary McKenna-Colvin
Danny McLaughlin
Danielle Mincher
Kenneth Moritz
Micheline Pasinella
Kaylee Rhinehardt
Deborah Somohano
Timothy Waddell

EXIT REALTY CAPITAL'S Binesh Hada Kristy Peffers

eXp REALTY Kimberly Canavan Travis Fairlee

GABLER REALTY Meghan Leaf Stephen Weber

HOWARD HANNA Elizabeth Barr Karen Cahill Megan Carson Dana Robyn Chubb Pauline Cusick Vianna Jensen Carolyn Kinzel Matthew Lansing Pamela Madonna Jeffrey O'Brien Yvetta Parson Kevin Rosenberg

HUNT REAL ESTATE Nicole Clare Cassie Daguillo Michele Edwards Anthony Massaroni Joseph Therrien Sharon Volk

Andrew Steiner

INGLENOOK REALTY Deborah Miller

JANDALI REALTY Andria Miller

KELLER WILLIAMS
Gesile Bryant
Daniel Forant III
Mark Gerardo
Jacquelyn Hutchinson
Brian Kavanaugh
Kristian Khachadourian
Amy Loppe
Vincenzo Mautone
Amy Lynne Magnur
Leo Mucha

Riana Piccirillo-Delgado Laura Poirier Shaun Quell Robert Regan Heather Rosier Savannah Rosier Gary Styczynski Julia Tedesco David Wightman Tehen Yu

KRUTZ PROPERTIES
Sherry Kennerknecht

LAVIANO AND ASSOCIATES
Nicole Musto

LIVING WELL REALTY Savita Hanspal Maurice Bostick

MADISON PARK RE Sean Murphy

MCCURDY RE Luke Cicchinelli Julie Maio Deana Perlee

MIRANDA REAL ESTATE Marie Green Elizabeth McCann Joshua Tobin Jessica Young

NGB PROPERTY MGMT Isaiah Swart

NORTH 40 REAL ESTATE Michael Daurio

OLMSTEAD RE John Mariani Jason Moskowitz Ella Wentz

PRIME LISTINGS Jennifer Garbner Maarten Visser

PYRAMID BROKERAGE CO Joseph Mahoney

REAL ESTATE CENTER Robyn Huckans

RED DOOR REALTY Greggory Bauer Melissa Bradt

RE/MAX CAPITAL Caitlin Lagodich

RENEE FARLEY REALTY GRP Elizabeth Montemorano ROMEO TEAM REALTY Amanda Sinrod Amanda Stockholm

ROOHAN REALTY Diana Gise

SELECT SOTHEBYS INT Amy Pinckney

SERENITY REAL ESTATE John LaRocca Brian Rosher Lynette Tarrats Trent Tibbitts

SIGNATURE PREMIER REALTY Suzanne D'Iorio Carrie Morgan

STAGED NEST REAL ESTATE
William McClune

STERLING HOMES, INC Kori Scram

THE REAL ESTATE CENTER
Tina Gamache

VENTURE REALTY
PARTNERS
Mary Ciccarone
Alexander Ciccarone, Jr.
Stacy Fazioli
Deidra Gorman
Andrea Santandera
Adam South

SPINNAKER REALTY SALES, LLC Lori Western Shannon Frasier

WALTON REALTY GROUP Charles Kress Brent Miklowitz

WEICHERT REALTORS FONTAINE Cheri Bianca Lisa Rusnica

WEICHERT REALTOR EXPERT Brian Clark Vincent Dechiaro Nazish Khan Patricia Saggia

YES! REALTY GROUP Shannon McIntyre

Across the Association JUL/AUG 2018 15

Don't Be a Cybercrime Statistic



Learn how to protect your business and your clients from the onslaught of cyber attacks occurring in the real estate industry.

Apart from digging a hole in your back yard, throwing your computer in, dousing it with gasoline, and lighting it on fire, there's no foolproof way to protect yourself from cybercrime, said National Association of REALTORS® Associate Counsel Jessica Edgerton.

Since few if any brokers and agents would work without a computer or smartphone, industry pros need to address the threat head-on, Edgerton said, speaking at the Emerging Business Issues & Technology Forum at the REALTORS® Legislative Meetings in Washington, D.C. She offered warning signs and practical strategies for warding off cybercriminals.

"Cybercrime is a global problem," Edgerton said, one that's becoming more prevalent and more urgent. According to Juniper Research, the annual cost of data breaches through cybercrime is expected to reach \$2.1 trillion globally by 2019. And it's not just government agencies or large multinational corporations that are targets. Smaller and midsized real estate companies—where transactions involve multiple players and large sums of money—are an ideal target for criminals, Edgerton said. Among small businesses victimized by a successful cyber security breach, she said, 60 percent go out of business within six months.

The Problem: Email Attacks

Hackers can gain access to email accounts through simple schemes. It took Edgerton a five-minute Google search to learn how to hack an email herself. Hacking can come in the form of an infected attachment or link that appears to come from a benign sender. "Clicking is something that's deadly dangerous," Edgerton says. Her motto: "Think before you click."

Opening a bad link or attachment can trigger a key logger, which is malware that reads keystrokes to capture your passwords. It can also open ransomware, a wicked malware that will encrypt everything on your system it can reach, including connected drives and networks.

"It's insidious and powerful," she said. You'll see a pop-up window that notifies you that your files have been encrypted. To remove the encryption, you'll be asked to pay the ransom in bitcoin, a currency that virtually untraceable. Generally, if you don't pay, you're not getting your computer back.

If you're hit with a ransomware attack, disconnect your computer immediately. Talk to your IT people, report the hack to the FBI, and decide if you want to pay the ransom.

Another way hackers gain entry is through brute force attack on your email password. If you use a simple password, hackers have software that can usually crack it in seconds. Hackers may also be stalking your online profiles and social media accounts, looking for names and dates that are meaningful to you that you may also be using in your passwords. "They're exploiting you and how you work online," Edgerton said.

Once hackers capture your email password, they can search for messages related to real estate transactions, Edgerton said. They can then send a spoof email to a buyer that looks virtually identical an email from your account providing "new wiring instructions" that will divert funds to the hacker's account. If a buyer takes the bait, the funds are usually gone for good.

The Solutions

- Keep your operating systems up to date. A simple way
 to protect your devices from hackers and malware is by
 updating your operating system when you're prompted
 to. "Don't ignore those notifications just because you're
 busy," Edgerton said.
- Check your social media privacy settings. Don't
 allow identifiable information such as your birth date be
 viewable by the public.
- Develop good email hygiene. Use complex passwords, and change your passwords on a regular basis. Consider using a password manager, such as 1 password, and twostep verification.
- **Check your email settings.** Hackers can put a rule in your settings that will forward certain emails to their account.
- Avoid sending sensitive information via email when possible. Attaching forms, financials, and confidential files to an email is an efficient way to communicate, and criminals are taking advantage of that, Edgerton said.

Encrypted email is a good practice, but that generally means it's encrypted in transit only, a legal requirement in some states. Be aware of your state laws are, Edgerton said. She recommended using a secure document-sharing platform.

- Warn clients. Educate your clients on the prevalence of wire fraud, and advise them to pick up the phone and verify information before they wire funds. Also, they should be careful about what number they're calling; scammers will sometimes spoof a signature box, replacing the phone number with their own. To ensure they're reaching the right person, buyers should contact you (and other real estate service providers) using numbers provided in advance.
- Don't hold on to personally identifiable information. Know your state's definition of personally identifiable information (PII). Usually that's first and last name, Social Security number, state ID or driver's license number, and credit card information. Then, take stock of what client PII is kept in your office, on your computer, in your desk drawers, and in your email. Don't keep PII any longer than you need to. Create a document retention policy with specific instructions on how to store and dispose of files.
- Don't use your email as a data repository. Once criminals are in, they can go back and pull data from years ago. Don't keep anything you don't need. Do regular backups of your critical data and keep it in a separate, secure area. Brokers should consider hiring a third party to conduct an IT audit to figure out their company's cyber weaknesses.
- Don't forget your phone and tablet. Be aware of what you're downloading and what your kids are downloading.
 Be leery of text messages with links in them; phones are just as susceptible to ransomware as computers. Call your provider to find out if it includes data encryption. If not, look into it.

State law may require you to have a data protection policy. In addition, you may be required by law to notify clients if a breach of PII does occur. Currently, 22 states require you to notify the state attorney general of a breach. If you fail to take the appropriate steps under state law, Edgerton said, you can be fined and may also lose your license.

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Across the Association Jul/aug 2018 17

GCAR's Real Estate Professionals Institute (REPI)



Due December 31, 2018: NAR's Code of Ethics!

If you didn't take a class on the code of ethics in 2017 or to date, you have until December 31st of this year to take the course and submit it to GCAR so we can alert NAR of your completion status. NAR requires REALTORS® to complete a minimum of 2.5 hours on the REALTOR® code of ethics between January 1, 2017 and December 31, 2018. GCAR has already provided four class opportunities this year and we have six more scheduled before the end of the year.

August 15: Ethics, Fair Housing, & Agency with Rory O'Connor @ GCAR

7 hours of CE • \$40 members

September 26-28: CBR (includes ethics) @ GCAR

October 18: Cash in the Code with Ellen Boyle at the Rivers Casino, Schenectady

3 hours of CE • \$45 Members

October 25: GRI-1 Ethics with Joe Whittington @ GCAR 7.5 hours of CE • \$125 Members

November 1: Ethics, Fair Housing, & Agency with Rory O'Connor @ GCAR.

7 hours of CE • \$40 members

December 5: Ethics for REALTORS® with Richard Ferro @ GCAR 3 hours of CE • \$40

Visit gcar.com/education for the complete schedule.

NEED 1 HOUR OF CE? GOT SAFETY ON YOUR MIND?

GCAR is offering members a one-hour safety video with 1 hour of CE for \$10. We want you safe in your profession and we're committed to providing you easy access to training plus provide a way to earn a quick one credit of CE. Join us on one of the following dates from 12:30pm -1:30pm:

- August 20, 2018
- October 15, 2018
- December 17, 2018

Bring your own lunch and learn some valuable information!

Sell Your Skills to Potential Clients! Become a Certified Buyer Representative (CBR)

Attract new business by learning the step-by-step process of becoming a Certified Buyer Representative. Learn the skills needed to tell potential clients that you've invested in training that will help THEM! Take the CBR course at GCAR on September 26th through 28th and come away with the skills

needed to represent and attract buyer clients.

This three-day buyer course teaches you:

- Why potential clients should use YOU instead of doing their own research and work
- How to market yourself
- · How to find buyers
- How to match buyers with properties

There is a myriad of benefits you will receive:

- Obtain a 'CBR' designation instantly when the course is completed. There is no annual fee or sales requirements to receive or keep this designation
- Receive 22.5 hours of continuing education that includes ALL of your requirements: ethics, fair housing and two hours of agency
- No course exam

If you've been representing buyers for years then why not formalize that knowledge and join us to get the designation; then sell your credentials in your listing appointments!

Already have the CBR designation? Take the course again to receive 22.5 hours of credit and refresh your knowledge.

Once you've attained your CBR designation, you can network with other CBR graduates to get advice and share information on LinkedIn. There's also the potential to attract new clients from cbrsource.com, a website that lists all CBR graduates by zip code.

Education can rocket you to the top of your game by pairing knowledge with credentials!

Education Tracking

Not sure if you already took a class? Click on 'Member login' on <u>GCAR.com</u> and go to 'Your Education History' under the 'Personal Services' category to double check. Please note, we can only track classes taken through GCAR. To make tracking your education easier join us for all of your educational needs.

If you're having a bout of insomnia, or kids or work are keeping you from the classroom, use our online partner, the CE Shop where tracking your education is just as easy.

SUBJECT MATTER EXPERTS NEEDED! Do you know a lot about a real estate subject maybe about sellers? Buyers? Lead Generation? Technology? Historic Homes? Earn extra money by creating classes! Call Debbie Isom at 518-464-0191 x15.

ACROSS THE ASSOCIATION

JUL/AUG 2018



REQUIRED DOS & NAR CLASSES: GET IT DONE

Take Ethics, Fair Housing, and 1 hour of Agency all in one day to complete 7 Hours of continuing education.

\$85 Members • \$85 Non-members

*UNDERWRITTEN BY GCAR

August 15, 2018 @ GCAR

November 14, 2018 @ GCAR

CE Credits: 7 hours

Schedule

9:00am -12:00pm: Ethics for REALTORS® with Rory

O'Connor

12:00pm-12:45pm: Lunch

12:45pm-3:45pm: Fair Housing for Cultural Diversity

& Property Management with Mary

Peyton

3:45-4:00pm: Break between classes

4:00pm-5:00pm: Agency - Common Misconceptions to

Avoia

Every REALTOR® must complete Ethics by December 2018 – we are in cycle 5- new 2-year requirement by NAR

•••

Every REALTOR® must complete Fair Housing prior to renewing their license

•••

Every REALTOR® MUST COMPLETE 1 HOUR OF Agency if licensed for 3+ years (2 hours if in first two years of licensing)



REGISTER TODAY AT GCAR.COM/REGISTRATION OR CALL 518-464-0191

WEDNESDAY, AUGUST 22 @ GCAR

\$60 PER CLASS THROUGH AUGUST 5/\$65 PER CLASS AFTER AUGUST 5

REGISTER @ WWW.UPSTATETRAINING.COM



MARKET UP OR DOWN?

9:00 am - 12:00 pm CE Credit: 3 hours

Are Appraisers killing your deal? Know what to tell the appraiser and how to communicate your information to save the deal! Students will learn how to analyze, interpret and forecast the market.

MEDIA ADVERTING FOR REALTORS®; KEEPING WITHIN THE LAW

1:00 pm – 4:00 pm CE Credit: 3 hours

This class will review the New York Real Estate License Law (12A) section 175.25 Real Estate advertising.

- Look at what is defined as advertising on different types of media.
- Content of the ads: do you need to have your license type or number?
- · Placement: Facebook and other social media



INSTRUCTOR: REBECCA JONES

Rebecca Jones started her career in Real Estate in 1986 in Cleveland, Ohio and came to Broome County in 1990 where she continued in Real Estate. In 1990, Becky made a change into the Appraisal side of the business in which she has remained to this day. Becky is trained in and has performed home inspections and has held several commendable positions within the Real Estate Community. She started her teaching path in 1995 at the local level.





THURSDAY, SEPTEMBER 13 @ GCAR

WWW.GCAR.COM/REGISTRATION

INTRODUCTION TO MULTI-FAMILY INVESTING

9:00am -4:00pm

CE Credits: 7.5

Cost: \$95 GCAR members/\$115 non-members

- Learn about the outstanding cash flow and wealth generating benefits of investing in multifamily properties
- · Create a skill set foundation & learn how to be prepared
- · How to locate and analyze properties for financial success
- · Highlight benefits and risks associated with investing in this business model
- · How to implement effective risk management strategies
- · Concepts to understand when working with investor clients

Interested in a GCAR Property Certification?

In order to qualify for the certification, you must have taken all of the following courses with Carl Schiovone in the past 4 years:

- Getting Started as a Property Rehabber & Flipper
- Advanced Real Estate Investing Strategies
- · Scaling Your Business to the next level
- · Property Flipping Beyond the Basics

If you qualify for the certification, you will receive:

- 7 hours of free CE (Fair Housing, Ethics & 1 hour of Agency Combo Class)
- · Recognition in the GCAR's magazine, Across the Association









BAD MOJO AFFECTING YOUR HOME SALE?



Our world and our bodies are made of energy. Learn how to recognize energy that is "off" in a home listing. Many cultures believe that a house has it's own 'energy' and that it can leave an imprint on the homes of our clients.

Join Mary Peyton for an interesting 'Lunch & Learn' as she explores the topic of how energy can help or hinder the sale of your listing and learn practical techniques to correct a negative situation.

Friday, September 14 @ GCAR

12:00pm -1:30pm

Lunch is sponsored by Laura Guillerault of Homestead Funding Corp.



REGISTER AT GCAR.COM/REGISTRATION

\$15 GCAR members/\$20 non-members







Explore how to work with current and former military service members to find the housing solutions that best suit their needs – as sellers or buyers – and take full advantage of military benefits and support.

TOP 3 TAKEAWAYS

You'll learn how to:

- Provide real estate services to service members in any stage of their career – to meet their needs.
- Guide service members through the real estate transaction including rent or buy and sell or rent decisions.
- Recognize when a buyer is eligible for VA financing and help them through the process.

The MRP certification is earned by REALTORS® who pass this course, complete two free one-hour webinars and submit an application with a one-time \$195 fee.

Location: The Mabee Building

31 Church St

Saratoga Springs, NY 12866

Instructor: Randy Templeman, ABR, CRB, CRS, ePRO,

GREEN,GRI,HOMES,LTG,SFR,SRES, SRS

Date / Time: September 19, 2018 / 9:00am-4:30pm

CE Credits: 6.5 hours

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

Co-sponsored by:





ALL ABOUT NEGOTIATIONS

THURSDAY, SEPTEMBER 20TH

@ GCAR

9:00 AM - 12:00 PM

Cost: \$40

CE Credit: 3

This course counts towards the GRI designation.

Types of negotiations and negotiators

Overcoming price and commission objections

Planning and strategies

Negotiating tips and tactics

Successful negotiations



Instructor: Richard Ferro

Richard's twenty-eight years of commercial real estate experience has included the lease and sale of over 2,000,000 SF of office and industrial property in New York State's Capital Region. Representing local, regional, and national clients, he has achieved Berkshire Hathaway HomeServices prestigious "President's Circle" award and "Chairman's Circle" on a recurring basis.









MIKE SMITH September 21

Saratoga Chamber of Commerce

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

Multiple Offers, Handle with Care

Friday, September 21 9:00am – 12:00pm CE Credit: 3 hours

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.





Did You Disclose?

Friday, September 21 1:00pm – 4:00pm CE Credit: 3 hours

Provide top-notch service with NYS Disclosure Forms

- Prevent litigation or failed transactions
- Learn about liability issues
- Update your knowledge base, if you think you don't need this class you do!





REGISTER AT WWW.GCAR.COM/REGISTRATION



NO EXAM NO ANNUAL FEE

NAR surveys show that REALTORS® with a designation make \$20k-\$40k more than those without a designation.

CERTIFIED BUYER'S REPRESENTATIVE (CBR)

3-Day Designation Course September 26-28, 2018 \$295 GCAR Members \$375 Non-members



Complete all of your DOS & NAR requirements 2.5 hours of Ethics • Fair Housing • 2 hours of Agency

The CBR program is an intensive program that immerses participants in the laws, industry 'best practices' and responsibilities involved in agency representation.

- Acquire "cutting edge" knowledge in the field of buyer representation
- · Achieve a competitive edge in your marketplace
- Gain the insights that will help you to maximize your potential as a buyer agent
- Distinguish yourself as a REALTOR who has achieved a higher level of performance
- Enhance your representation of sellers and buyers through a better understanding of buyer agency
- Effectively present the benefits of buyer agency to prospective buyers
- Receive a better return on your investment when working with buyers in your marketplace
- Develop the opportunity to generate referral income through networking with other CBR graduates



INSTRUCTOR
Donald C. Scanlon
Owner/Broker, Licensed Real Estate Broker

Don graduated from The University of Dayton in 1969 with a degree in education, and started in the Real Estate business in 1984. He is currently a working Owner/Broker. He served as the MLSLI President in 2007, and LIBOR President in 2012. He teaches GRI, & SRES Designation Courses and continuing ed.





REGISTER AT WWW.GCAR.COM/REGISTRATION

Foley Publications, Inc. is proud to partner with the **Greater Capital Association of REALTORS**®. Together we will provide a professional, bi-monthly e-magazine for the Association's membership.

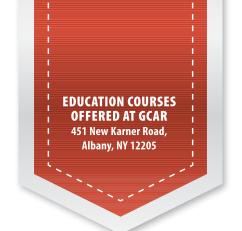


TRAINING & EVENTS CALENDAR

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

Register at www.gcar.com/registration unless otherwise noted.

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.



ETHICS, FAIR HOUSING, AGENCY

WEDNESDAY, AUGUST 15 9:00AM - 5:00PM

\$40 GCAR members/\$85 non-members

CF Credits: 7

Instructors: Rory O'Connor, Mary Peyton, Jeffrey Decatur, Jill

Birdsall

Take Ethics, Fair Housing, and 1 hour of Agency all in one day to complete 7 Hours of continuing education.

BE ALERT, HAVE A PLAN SAFETY CLASS

MONDAY, AUGUST 20 12:30PM - 1:30PM

\$15

CE Credits: 1

In a recent NAR survey, 48% of REALTORS® stated they've been in situations where they feared for their personal safety/information. Therefore, it's wise to be alert and have a safety plan in place. GCAR is offering a one-hour safety video that reviews safety steps and advice.

MARKET UP OR DOWN?

WEDNESDAY, AUGUST 22 9:00AM - 12:00PM

\$60 until 8/5/18 - \$65 after

CE Credits: 3

Instructor: Rebecca Jones, Upstate Training

Are Appraisers killing your deal? Know what to tell the appraiser and how to communicate your information to save the deal! Students will learn how to analyze, interpret and forecast the market.

Register at www.upstatetraining.com

MEDIA ADVERTISING FOR REALTORS®

WEDNESDAY, AUGUST 22 1:00PM - 4:00PM

\$60 until 8/5/18 - \$65 after

CE Credits: 3

Instructor: Rebecca Jones, Upstate Training

This class will review the New York Real Estate License Law (12A) section 175.25 Real Estate advertising. Looking at what is defined as advertising and on different types of media.

Register at www.upstatetraining.com

INTRODUCTION TO MULTIFAMILY INVESTING

THURSDAY, SEPTEMBER 13 9:00AM – 4:00PM

\$80

CE Credits: 7.5

Instructor: Carl Schiovone

Learn about the outstanding cash flow and wealth generating benefits of investing in multi-family properties.

BAD MOJO AFFECTING YOUR HOME SALES?

FRIDAY, SEPTEMBER 14 12:00PM - 1:30PM

\$15.00 GCAR members/\$20 non-members

Instructor: Mary Peyton

Our world and our bodies are made of energy. Learn how to recognize energy that is "off" in a home listing. Many cultures believe that a house has it's own 'energy' and that it can leave an imprint on the homes of our clients. Join Mary Peyton for an interesting 'Lunch & Learn' as she explores the topic of how energy can help or hinder the sale of your listing and learn practical techniques to correct a negative situation.

Lunch sponsored by Laura Guillerault/ Homestead Funding Corp.

ACROSS THE ASSOCIATION JUL/AUG 2018

SAFETY FOR REAL ESTATE AGENTS

WEDNESDAY, SEPTEMBER 19 9:30AM - 11:30AM

\$45

CE credit: 2

Presented by GCAR & Personal Safety Services

Learn what to do if something goes wrong, how to avoid risk on the job and improve situational awareness

MILITARY RELOCATION PROFESSIONAL (MRP)

WEDNESDAY, SEPTEMBER 19

9:00AM - 4:30PM

Location: Adirondack Trust Building \cdot 31 Church Street \cdot

Saratoga Springs, NY

\$150 members/\$175 non-members

CE Credit: 6.5

Instructor: Randy Templeman

Explore how to work with current and former military service members to find the housing solutions that best suit their needs – as sellers or buyers – and take full advantage of military benefits and support.

Register: https://nysarportal.ramcoams.net/

ALL ABOUT NEGOTIATIONS

THURSDAY, SEPTEMBER 20 9:00AM – 12:00PM

\$40

CE Credits: 3

Instructor: Richard Ferro

Learn the different types of negotiations and negotiators an how to overcome price and commission objections. Lear

negotiating tips and tactics.

MULTIPLE OFFERS, HANDLE WITH CARE

FRIDAY, SEPTEMBER 21 9:00AM - 12:00PM

Location: Saratoga Chamber of Commerce \$35 member cost, \$55 non- member cost

CE Credits: 3

Instructor: Mike Smith, NYSAR Past President and REALTOF

of the Year

This class will help you negotiate the ethical and strateg paths through multiple offers in the way that they common occur. Learn how to deal with simultaneous offers, continger offers and what you may disclose and may not disclose to ther agents and customers.

DID YOU DISCLOSE?

FRIDAY, SEPTEMBER 21 1:00PM - 4:00PM

Location: Saratoga Chamber of Commerce \$35 member cost, \$55 non- member cost

CE Credits: 3

Instructor: Mike Smith, NYSAR Past President and REALTOR®

of the Year

Provide top-notch service with NYS disclosure forms. Prevent litigation or failed transactions and learn about liability issues.

CERTIFIED BUYER'S REPRESENTATIVE (CBR)

WEDNESDAY, SEPTEMBER 26-THURSDAY, SEPTEMBER 27

9:00AM - 5:30PM

\$295 members/\$375 non-members

CE Credit: 22.5 hours with fair housing, 2 hours of Agency, and 2.5 hours of

ethics

Instructor: Don Scanlon, CRB, GRI, CBR

This course will teach you how to help buyers find their desired property and help them negotiate for that property in a non-adversarial manner.





Across the Association JUL/AUG 2018 29

Run Your Business From Your Phone







Homesnap Pro allows Agents to stay connected with their clients and access all of their ENYR MLS data on the go!

POWERED BY ENYR MLS

- Included with your ENYR MLS membership
- Access real-time ENYR MLS data on the go
- Contains complete Paragon data, formatted correctly for a mobile device
- Take a photograph of a property and get instant detail information on that property
- Integrated with Showing Time

BUILD YOUR BUSINESS WITH HOMESNAP

- Homebuyer inquiries are sent directly to you
- Hook new leads with unlimited Rapid CMAs
- Create Facebook and Instagram ads
- · Includes email marketing to your client sphere
- Earn exposure for your expertise and activity

GET THE HOMESNAP APP

www.homesnap.com/get