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ACROSS THE

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Association

OFFICIAL PUBLICATION OF THE GREATER CAPITAL ASSOCIATION OF REALTORS®

SEP/OCT 2018



GCAR'S TRADE SHOW

Thursday, October 18, 2018

Rivers Casino | Schenectady, NY

MORE INFORMATION ON PAGES 14-15

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"The Greater Capital Association of REALTORS® is a professional trade association which provides its members with programs and services which enhance the members' ability to successfully conduct their businesses in a competent and ethical manner, promotes cooperation among its members, and promotes the public's right to own, use and transfer real property."

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The Code of Ethics & Respect!



As I'm writing this message, August is nearing a close and we are looking forward to an active late summer and fall housing market across the Capital District.

Armed with the heavy knowledge of the recent passing of the Queen of Soul, Aretha Franklin, my husband and I attended a phenomenal blues show in Norwich, NY. The Chenango County Blues Festival featured many artists who performed tributes to her during their time on stage. Her impact on these musicians and so many Americans had been clearly seen all week in the many tributes and news stories discussing her life.

The music of Aretha and many of the classic blues artists address issues we as REALTORS® are charged with protecting, either through our Code of Ethics or The Pathways to Professionalism found as Appendix D of the Code. In Article 10, for example, it is stated that REALTORS® are charged with protecting, and shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. Aretha's song, "Respect" is very much a feminist anthem, which speaks of treating women and all people equally.

"I Dreamed A Dream" speaks to Article 10 and her commitment to civil rights through her music.

"Do Right Woman, Do Right Man," "Think," and "You Make Me Feel Like a Natural Woman" all speak to sexual and gender equality and empowerment.

In Pathways to Professionalism, we speak of respect – respect for the public, following the golden rule and 20 other fantastic rules of the Code that raise our level of professionalism

Pathways also covers respect for property offering nine more "Golden Rules" for making sure our sellers are respected.

And finally, there is respect for our peers – the twelve "Rules to Remember" make us all kinder and more genuine human beings. These directives speak to so much of what Aretha and others preached through their music.

I encourage you to take a few moments to refresh your knowledge of the Pathways to Professionalism. With these in mind, I challenge you to think about the messages sung by the Queen of Soul about equality and respect, then use both to guide you in your daily business.

Best wishes for a fantastic fall selling season.

All the Best,

These professional courtesies are intended to be used by REALTORS® on a voluntary basis, and cannot form the basis for a professional standards complaint.

Respect for the Public

1. Follow the “Golden Rule”: Do unto others as you would have them do unto you.
2. Respond promptly to inquiries and requests for information.
3. Schedule appointments and showings as far in advance as possible.
4. Call if you are delayed or must cancel an appointment or showing.
5. If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
6. Communicate with all parties in a timely fashion.
7. When entering a property ensure that unexpected situations, such as pets, are handled appropriately.
8. Leave your business card if not prohibited by local rules.
9. Never criticize property in the presence of the occupant.
10. Inform occupants that you are leaving after showings.
11. When showing an occupied home, always ring the doorbell or knock—and announce yourself loudly before entering. Knock and announce yourself loudly before entering any closed room.
12. Present a professional appearance at all times; dress appropriately and drive a clean car.
13. If occupants are home during showings, ask their permission before using the telephone or bathroom.

14. Encourage the clients of other brokers to direct questions to their agent or representative.
15. Communicate clearly; don’t use jargon or slang that may not be readily understood.
16. Be aware of and respect cultural differences.
17. Show courtesy and respect to everyone.
18. Be aware of—and meet—all deadlines.
19. Promise only what you can deliver—and keep your promises.
20. Identify your REALTOR® and your professional status in contacts with the public.
21. Do not tell people what you think—tell them what you know.

Respect for Property

1. Be responsible for everyone you allow to enter listed property.
2. Never allow buyers to enter listed property unaccompanied.
3. When showing property, keep all members of the group together.
4. Never allow unaccompanied access to property without permission.
5. Enter property only with permission even if you have a lockbox key or combination.
6. When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.) If you think something is amiss (e.g. vandalism), contact the listing broker immediately.
7. Be considerate of the seller’s property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.

8. Use sidewalks; if weather is bad, take off shoes and boots inside property.
9. Respect sellers’ instructions about photographing or videographing their properties’ interiors or exteriors.

Respect for Peers

1. Identify your REALTOR® and professional status in all contacts with other REALTORS®.
2. Respond to other agents’ calls, faxes, and e-mails promptly and courteously.
3. Be aware that large electronic files with attachments or lengthy faxes may be a burden on recipients.
4. Notify the listing broker if there appears to be inaccurate information on the listing.
5. Share important information about a property, including the presence of pets, security systems, and whether sellers will be present during the showing.
6. Show courtesy, trust, and respect to other real estate professionals.
7. Avoid the inappropriate use of endearments or other denigrating language.
8. Do not prospect at other REALTORS® open houses or similar events.
9. Return keys promptly.
10. Carefully replace keys in the lockbox after showings.
11. To be successful in the business, mutual respect is essential.
12. Real estate is a reputation business. What you do today may affect your reputation—and business—for years to come.

What's Happening

REALTOR® of the Year and Ralph P. DuPont Award

Nominations are due October 1, 2018. Winners will be announced during the annual membership meeting in November. The nomination form can be found online at <https://gcar.com/roty/>.

When considering candidates for REALTOR® of the Year, the committee will review:

1. Local association participation
2. Civic and community involvement
3. Business accomplishments
4. Commitment to the REALTOR® Code of Ethics
5. State and national association activity

Ralph P. DuPont Recognition Award

The award is available to REALTORS®, other association members, staff, and members of the community.

Criteria for consideration:

- Created to recognize the activity with and/or services to GCAR and the real estate industry, past and present.
- Recognizes activity over an extended period of time.
- Intended to recognize those who work behind the scenes.

Real Estate Best Practice Podcast

Subscribe to the NAR Center for REALTOR® Development's monthly 60-minute podcasts on ways to improve your real estate skills, hosted by educator and REALTOR® Monica Neubauer. Topics vary from winning strategies for pricing and negotiations to understanding current trends, including the green movement and short-term rentals. Listen at www.cdrpodcast.com or subscribe using your app store.

Sympathies are extended to:

Terry Weinman, Coldwell Banker Prime Properties, on the passing of her mother, Mary Anne Weinman on July 25.

The friends and family of GCAR affiliate member **Doug Donzelli** owner of Epic Mold Solutions, on his passing on August 8th.

The friends and family of former GCAR/CRMLS staff member **Diane Hazzard** on her passing on August 22nd.

The family and friends of former GCAR member, **Mary Carbonare**, Weichert REALTORS®, upon her passing on September 8th.



"Alexa, Capital REALTORS."

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

How to enable the Capital REALTORS skill on your Alexa:

You can search for and enable skills in the Alexa app and from the Alexa Skills store on the Amazon website. If you know the exact name of the skill you want (Capital REALTORS), you can say, "Enable Capital REALTORS."

To enable Alexa skills:

1. Go to the menu, and select Skills.
2. When you find a skill you want to use, select it to open the skill detail page.
3. Select the Enable Skill option, or ask Alexa to open the skill.



Also available on Google Home





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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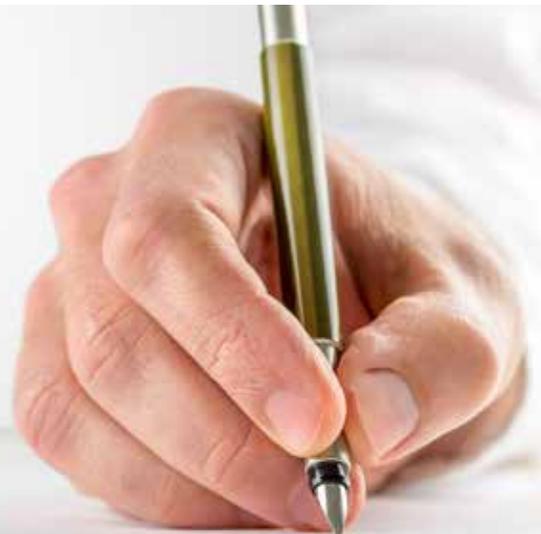
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View hundreds of previously enjoyed and new construction homes every day online and in print Sunday.

2.8 MILLION	Monthly Digital Page Views
450,000	Digital Users
40,564	The Daily Gazette Circulation
44,000	Weekly newspapers mailed to 21,500 Households in Clifton Park & 22,500 Households in Niskayuna

Writers Wanted!

Are you a REALTOR® with years of experience or an expert on a particular subject matter that involves real estate? GCAR is looking for writers to write course content for seminars or CE credit. Classes may be purchased by GCAR outright or offered under a licensing agreement. Please contact Debbie Isom, Director of Professional Development at 518-464-0191 x15 for more information.





CATHY GRIFFIN - NYSAR REGIONAL VICE PRESIDENT

It's hard to believe that the summer is already over! As your NYSAR Capital Region Vice President, I was happy to sponsor a networking event with GCAR's leadership and the NYSAR leadership including President CJ DelVecchio and President-Elect Moses Seuram. We met at the new Thatcher Park Learning Center. It's an amazing facility and I recommend a visit!

Just a reminder that NYSAR's Fall Business Meetings will be held September 30 - October 3, 2018, at the Turning Stone Resort & Casino in Verona, NY. The business meetings provide members with the opportunity to get directly involved with their state association and make their voices heard about important industry and association issues.

In addition to the committee and Board of Directors meetings, there will be a number of educational, networking, and fundraising opportunities.

Some of the amazing things to do at the NYSAR meetings include:

- Legal Update: NYSAR General Counsel Anthony Gatto shares what's new affecting REALTORS®.
- TechKNOW2018: A fun learning experience to get you updated on the latest tech trends.
- Karaoke Fundraiser: Support RPAC at our second annual karaoke night!
- Keynote Speaker: Carl Carter Jr. talks REALTOR® safety. The tragic death of Carl's mother Beverly has been an industry wake-up call to take safety precautions seriously.
- YPN Golf Social to support the Ronald McDonald House.
- Recognition of the 2018 NYSAR REALTOR® of the Year.



Upcoming Marketing Sessions

October 4, 2018 Marketing Session
Rosenblum Companies will host this session

November 1, 2018 Marketing Session
Vanguard Fine, LLC will host this session

December 7, 2018 Marketing Session
NAI Platform will host this session

CIREB monthly marketing sessions are free to all CIREB members. Whether a breakfast, lunch, or cocktail meeting more than 100 members attend these meetings. Guests interested in joining CIREB may attend a session at a cost of \$15.00 per person. Visit our website for complete details.

CIREB Annual Meeting and Holiday Fundraiser will be held on December 13th at the Fort Orange Club

CIREB WELCOMES NEW MEMBERS:

Broker Membership

Kim Canavan – EXP Realty, Westchester NY
Brian Conley – ZoNo Property Management
Heidi DiDonato – Brass Tacs Real Estate
Joel Gort – Park Pro Realty
Jennifer Maher – J Philip Real Estate, Mahopac NY
Brandon Stabler – Momentum Brokerage

Associate Membership

Kean Bouplon – Carrow Real Estate Services
Lisa Canuteson – Keller Williams
Demetrio Daga – TRG
Victor Franco – Howard Hanna
Elaine Freedman – RLF Realty
Coleton Kirchner – Sunrise Realty Advisors
Joe Mahoney – Pyramid Brokerage
Christine Marchesiello – Keller Williams
Garry Packer – CMK & Associates

Harold Reiser – Julie & Co Realty
Jane Sanzen – Julie & Co Realty
Doug Schenk – Re/Max Capital
Kurt Schoenig – Vanguard Fine
Scott Sullivan – Keller Williams

Affiliate Membership

Community Bank – Represented by Jeff Levy
Delaney Vero – Represented by John Vero



Visit www.CIREB.com for complete list of our members. Interested in Joining CIREB Visit www.CIREB.com

NEW FREE MEMBER BENEFIT!

Everyone has technology questions.



NYSAR's FREE Tech Hotline can provide the answers.

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.



JENNIFER VUCETIC – RPAC COMMITTEE CHAIR



Albany County Fire Sprinkler mandate update

In late July, the Albany County Legislature decided to temporarily hold off on advancing a proposal (Local Law "I") to mandate the installation of fire sprinklers in all new residential construction in the county. The Audit and Finance Committee held the bill in committee without a vote and requested that the bill sponsor provide more information on the impact this mandate could have on residents and the county's fiscal house. Three separate committees must pass the bill in order to go before county lawmakers for a full vote.

NYSAR and the Greater Capital Association of REALTORS® released a [television commercial](#) opposing the proposed Albany County fire sprinkler mandate and continue to meet with members of the Albany County Legislature to express our strong opposition to this proposal. If you are an Albany County resident you can learn more and [Take Action here](#).

National Flood Insurance Program Extended!

Thanks to the diligent advocacy of thousands of REALTORS® from across the United States, Congress passed and the President signed into law an extension to the National Flood Insurance Program (NFIP) through November 30. Over 3,500 New York REALTORS® answered this critical Call for Action urging Congress to act. Please be on the look out for another Call For Action in November as the program approaches it's next expiration date on November 30.

RPAC Karaoke Night, Monday, October 1

Join us for an exciting night of karaoke, costumes, auctions and more while attending NYSAR's Fall Business Meetings at Turning Stone to benefit RPAC. [While registering](#) for the Business Meetings, add RPAC Karaoke Night to your registration. Your ticket will be in your envelope at check-in onsite. To buy a stand-alone ticket for Karaoke, please contact NYSAR's Derick King 518-463-0300 x 238.





2018 RPAC Contributors

AS OF JULY 25

Golden R (\$5,000 - \$9,999)



Jennifer Vucetic

Crystal R (\$2,500 - \$4,999)



Nina Amadon

Sterling R (\$1,000 - \$2,400)

Miguel Berger
Janet Besheer
Jason Christiana
J. Gregory Connors
Jeffrey Decatur
Cathy Griffin
Thomas McGroder
Felton McLaughlin
J. Thomas Roohan
Susan Lynne Sommers

Capital Club (\$250 - \$499)

Kendal Baker
Edward Brewer
Laura Burns
Theodora D'Amico
Marilyn Gibbons
Victoria Romeo
Barbara Walton

99 Club (\$99 - \$249)

Edward Barber
Phyllis Barbera
Amanda Blanchard
Christiana Gabriel
Victoria Gettings
Steven Girvin
Suzanne Prezio
Wayne Richard
Lana Ruggiero
Cory Tyksinski
Constance Underwood

2018 RPAC Fundraising Update

As of August 22, the GCAR RPAC has raised \$52,666 reflecting 81-percent of our 2018 fundraising goal of \$64,493. 816 members have invested in RPAC in 2018 bringing us to 68 percent of our 2018 Participation Goal of 1195.

Help us reach our goal and invest today at www.gcar.com/rpac



10 Ways to Stay Safe

1. Part of being prepared to deal with a threatening situation is having "an out." If you feel uncomfortable, say you left something in your car or another agent is on their way.
2. Make sure your phone is fully charged before arriving to an open house, showing, or meeting a client. Carry a portable charger or power bank to charge your phone on the go.
3. Don't be "too nice" for your own good. Follow your instincts and keep your guard up to potential predators. If you feel unsafe or uncomfortable in any situation, leave.
4. Let potential buyers walk in front of you when exploring a home, and always keep the front door open in case a quick escape is needed.
5. Lock your purse in your car trunk before arriving at an appointment. Carry only non-valuable business items and your cell phone. Do not wear expensive jewelry or watches.
6. Don't assume that everyone has left the premises at the end of an open house. Check all the rooms and the backyard prior to locking the doors.
7. When meeting a client for the first time, do so at the office or in a public place. Always let a fellow agent or someone in your office know who, when, and where to are meeting.
8. Real estate agents spend a lot of time in their cars. Be sure to pack an emergency kit with water, non-perishable food, blankets, and a flashlight. You never know when you may need it.
9. Be careful when shutting doors at open houses or on property showings. They may automatically lock behind you, leaving you stranded.
10. When showing a home, park your car in front of the property rather than in the driveway. You will avoid having your car blocked in, and if you have to make a quick exit, it will be easier to drive away.

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<https://www.nar.realtor/safety/realtor-safety-tips-from-nar>





BROKER INVOLVEMENT PROGRAM

www.realtorparty.com/brokers

JOIN NAR'S BROKER INVOLVEMENT PROGRAM

For State and Federal Calls for Action

The Broker Involvement Program provides Broker-Owners/Managers a quick and effective tool to enlist agents in bringing REALTOR® Party Issues to the attention of state legislatures and Congress.

Automatically send agents the Broker Call for Action

If you have 100 or less agents, the Broker agrees to allow NAR to automatically send all Broker CFAs with the Broker's name and company logo to their agents.

For Broker-Owners with 100 or more agents you may choose

Auto-participation or review and approve.

NAR will alert the Broker by email when there is a Broker CFA. The Broker's email message and the CFA will be available for review on the Broker Portal, where the Broker can approve or reject sending the Broker message and CFA with their name and logo.



The REALTOR® Party is a powerful alliance of REALTORS® and REALTOR® Associations working to protect and promote homeownership and property investment.

JOIN TODAY

www.realtorparty.realtor/brokers

GCAR'S TRADE SHOW

Thursday, October 18, 2018 | Admission: \$25 | Rivers Casino | Schenectady, NY

REGISTER AT WWW.GCAR.COM/TRADESHOW

All successful REALTORS® attribute NETWORKING as the number one reason for hitting their income mark! The Trade Show is the biggest networking event that GCAR organizes to help your business grow!

SCHEDULE

9:30am – 12:30pm

Cash in the Code with Ellen Boyle

\$40 members/\$60 non-members

Learn how to use the Code of Ethics to help grow your business, secure listings, work better with sellers, work professionally with buyers, win negotiations, and improve relationships with cooperating agents. This upbeat class will highlight specific articles from the REALTORS® Code of Ethics with an accent on the WHY & the HOW.

**In addition to trade show admission*

12:30pm – 4:30pm

Exhibit Hall

1:30pm – 2:30pm

Safe Business = Smart Business with Phil Goodson (1 CE)

3:00pm – 4:00pm

An Educated Buyer is a Happy Buyer with Ellen Boyle (1 CE)

4:30pm – 6:00pm

Cocktail Reception at Van Slycks

Visit the Rush Reward Ambassador at the kiosk to sign up for a players card and get \$10.00 Free Slot Play loaded onto the card, along with any other promotions the casino is doing at that time. If you already have a players card, the Rush Rewards Ambassador will load \$10.00 Free Slot Play onto your card.

OVER 65 EXHIBITORS

We're assembling businesses from across the Capital Region involved in every aspect of the real estate community. Hear expert advice, see new products, and NETWORK with businesses your clients should know about. Use these new contacts in your listing/buyer presentations and show value by being your clients' referral source for services. You'll find many of the vetted GCAR business affiliate members at the show!

GREAT PRIZE GIVE AWAYS

Expect hourly prizes to be given away on the trade show floor from sponsors and exhibitors for electronics, restaurants, and even dues! Must be present on the trade show floor to win.

RPAC AUCTION

This year, money raised from auction sales will benefit RPAC! RPAC is at the heart of GCAR's mission where, through member lobbying, political conversations, and call to action responses, RPAC helps protect the public's rights and keeps the real estate industry affordable. RPAC Ensures REALTORS® have a business!

Raffle gift baskets are needed to for the auction, please contact Meghan Reed, GCAR Marketing/Communications Manager at mreed@gcar.com with questions or drop off a basket at the GCAR office by October 1, 2018 with your name and value on it (you will receive RPAC credit for any contribution).





Why Network?

"Whether it's meeting someone who can give me a new idea for marketing, or being introduced directly to a client prospect, networking has always proven to be beneficial to the health of my business," Judith Gabler, Gabler Realty, honored at this year's Women's Council of REALTORS' Breakfast of Champions as a 21 million dollar business. "Networking is so important to any business... whether being involved in organizations that provide opportunities to new contacts or attending targeted events...it has proven to help build my own business year after year."

"Thirty years ago 'networking' was the new buzzword. We realize today that networking is an essential ingredient to business success. So much happens today because of relationships. You meet someone, make a connection, then business occurs," Mark Eagan, President and CEO of the Capital Region Chamber. "It's not how many cards you exchange but, the relationships that develop. Your goal should be how to help the other person. You find that when you help someone, in long run, they will reciprocate and help you."

Get to Know the Sponsors

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The Caridi Law firm
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Meet your 2018 Trade Show Committee

Nancy Koval, Committee Chair
Kristen Blanchard
Joe Cardinale
Toni Curley
Anne Dillenbeck
Pamela Dobry
Christine Glogowski
Laura Guillerault
Paullin Hayden
Judy Kaiser
William Kellert
Joseph Krongold
Rebekah O'Neil
Cindy Taylor
Sue Thompson



Floor Covering Education Puts You Ahead of Your Competitors

By Lisbeth Calandrino

"Learning never exhausts the mind." - Leonardo da Vinci

Why learn floorcovering; after all, you're not in the flooring business or are you? You are in the business of selling houses and helping customers make good decisions. Floorcovering is a major expense; these days there are more choices than ever and prices are more competitive. It's just a question of knowing what's available. Whether the customer is buying or selling a house, your expertise will facilitate or hinder the sale.

Whether you call it continuing education or professional development, keeping abreast of topics and trends gives you the edge to thrive in your industry. In fact many professions, as disparate as lawyers, real estate agents and horse trainers, require the completion of classes for licensing or license renewal.

Professional development ... it's a good thing!

It's hard to denigrate an activity that increases skill sets that directly benefit your business and make you a more marketable commodity. It's tempting to look upon a required activity, like completing continuing education units required for lawyers and doctors as a burden; it's really an opportunity.

Continuing education programs offer many advantages, including:

- Building credibility and confidence. Be the go-to person who is on top of the game, au courant with the up-to-the-minute advances that sets you apart from the competition.

- Reinvigorating and refreshing approach. Professional development courses encourage you and your peers to share experiences. For example in retail, this interaction serves to broaden the frame of reference and update skillsets that translate into better customer service and sales.
- Developing and retaining your workforce. Businesses that encourage and offer professional development opportunities benefit by attracting and keeping engaged employees.

Developing a continuing education plan

Research to see if your industry requires taking courses to meet licensing requirements. GCAR has a tab on their website that covers education requirements and opportunities for REALTORS®. A convenient calendar makes curriculum planning a snap.

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 flooring training classes for major manufacturers and retailers across the country. 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.

ATTEND LISBETH'S SOUGHT AFTER FABULOUS FLOORS CERTIFICATION COURSE

GCAR is excited to offer this course for the second time. Our last class had rave reviews; we ran out of seating and had to turn people away. Don't let this happen to you!

November 7 | 9:00am - 3:00pm

November 8 | 9:00am - 12:00pm

Hyatt Place

20 State Farm Place

Malta, NY 12020

(Exit 12 off the Adirondack Northway)

Flooring is expensive, and if it has to be replaced who can your customer go to? If they ask you what to do, what will you tell them? How will you know the latest products and what's the best for your potential buyer's situation? Knowing more about flooring can be the difference between making and losing a sale. Would it help your client by sharing your flooring knowledge? The REALTORS® that attended our last flooring training said they were sure it would!

"Who knew there was so much to learn about flooring?! It was great information and Lisbeth was a dynamic instructor!" – Tracey LaFleur, Howard Hanna

"Liz is an encyclopedia of information, I recommend this course to any REALTOR® looking to enhance their knowledge or flooring materials, it's a fun and worthwhile class!" –Susan Sommers, Better Homes & Garden Tech Valley

"Lisbeth has an engaging personality and a wealth of knowledge related to flooring. Her course, Fabulous Floors Certified, was valuable and informative professionally and personally!" – Melanie Jakway, CM Fox Real Estate

**Sponsored exclusively by
Mohawk Flooring.**



Today's homebuyer expects more, and that includes their expectations of their REALTOR®. You don't want to lose a sale because they thought the flooring was a problem and you didn't know what to do! Learn about the latest styles, color trends, which products are the best for your customers. You will find this exciting and a major tool for your REALTOR® kit.

Register at www.gcar.com/registration

\$75 for members, \$100 for non-members

- Receive 9 CE credits for the course
- Receive an extra 7 hours of CE with a requirements course day that covers: Fair Housing, Ethics and 1 hour of Agency that expires at the end of 2020
- Listing in the International Magazine: Fabulous Floors with your contact information to reach new clients
- Submit your REALTOR® stories to Fabulous Floors Magazine and have your own byline
- Discounts on products from local Retailers

This day and an half course is sponsored exclusively by Mohawk Industries, Inc. Richard Owen, Sr. Director of Market Development and Training, Residential Flooring at Mohawk Industries will be joining the class as a guest speaker. Mohawk is the world's largest flooring company, delivering style and performance for residential and commercial spaces around the globe.

STAY AFTER CLASS FOR FUN AND NETWORKING!

Join us after class, November 7th for a meet and greet with local flooring retailers, consumers, and builders.

Find your next listing with these actionable farming tactics



Thanks to record setting low inventories, today's REALTORS® are taking the reins, knowing they must create their own success by digging deep into solid, sustainable marketing campaigns that generate new business and position them as long-term market experts.

Real estate farming is possibly the most proactive position an agent can take to build inventory. The method includes a series of steps that analyze a given neighborhood, ZIP code or market area to determine how many homes are most likely to sell, at what price range, and how long they will be on the market.

A good farming strategy involves working through a set of five exercises to determine the area's viability.

Average price

Predicting your average commission per transaction will determine how many properties you will need to close to make a profit in your farm area.

From your area, pull all of the sold listings over the past two years to calculate the average price range of homes sold and then calculate what your commission would have been. Then jot down the number of closings you need to succeed.

Amount of homes

Your number of needed closings (from above), needs to be proportional to the number of homes in the farm area and the area's turnover rate (which we'll address next). Real estate experts recommend those just starting out choose a neighborhood that has up to 500 homes to make the effort worth the investment. That number is negotiable though as you don't want to choose an area so large that your marketing effort is spread too thin to make a difference.

Turnover

One of the most important aspects of identifying a farm area, turnover rate, is a simple calculation that helps to identify whether the area has enough sales activity to sustain your prospecting campaign.

Most agents look for areas with a 7% or higher turnover rate. For example, an area with 500 residences but only 25 sales in the past year only yields a mere 5 percent turnover rate — not high enough to earn a decent profit even though there are so many homes in the area.

To figure out the turnover rate in your potential farm area, divide the number of homes in your farm area by the number of homes sold in the last 12 months.

$$\frac{\text{\# sales last 12 months}}{\text{\# of homes in area}} \times 100 = \text{Turnover Rate}$$

Months of Inventory

Another important measure of potential success is "months of inventory," a calculation used to indicate how long it would take for the homes currently available to sell at the market's present pace. The figure is primarily used to help REALTORS® predict how many listings are needed to keep their pipelines active over a given time period.

A healthy market usually has between five and six months supply of inventory.

To calculate months of inventory, from your farm area, divide the number of active listings on the market by the number of homes sold per month on average during the previous 12 months.

$$\frac{\text{\# active listings}}{\text{\# sales over 12 months}} \times 12 = \text{Months of Inventory}$$

Competition

Lastly, knowing who is currently marketing to your potential farm area can lead to a make-or-break campaign. If one agent dominates the area, you may want to look elsewhere. An area with a variety of agents will more than likely be more open to a new face.

Ready to launch your next farming campaign? Learn how by checking out these free learning resources from REALTORS® Property Resource.

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<https://blog.narrpr.com/tips/find-your-next-listing-with-these-actionable-farming-tactics/>

RE TECHNOLOGY



A new tool free to GCAR and Eastern NY MLS REALTOR
Have you signed up for this new member benefit yet?

Do you know how to use your CMA to generate seller leads? Do you know what real estate topic consistently gets the most clicks, comments, likes, and shares on social media? How about which mobile app will help you answer a client question about a property – anytime, anywhere?

Many MLS subscribers already know the answer to these questions, thanks to RE Technology, a free member benefit – and you can too! Your complimentary RE Technology account gives you instant access to:

- Daily tips, tricks, and educational articles on how to leverage technology for greater success
- Comprehensive directory of real estate technology products
- Reviews of new apps and real estate tools
- Industry news
- Live educational webinars
- and more!

This service, which normally costs \$199/ year, is offered to GCAR Members FREE of charge. The RE Technology subscription gadget is now available on your Paragon MLS dashboard.

Our goal is to help you find easy to use technology that works for you and your business -- not technology you need to work at using.



Sign Up Today!

Login to your Paragon account

Click 'register' in the RE Technology widget

THE LEADER IN ONLINE REAL ESTATE EDUCATION

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WE'VE TEAMED UP WITH THE CE SHOP TO OFFER YOU
THE BEST IN ONLINE REAL ESTATE EDUCATION.

With a **98% student satisfaction rating**, The CE Shop's courses have a history of being the **best and most convenient option around.**

ENROLL TODAY AND SAVE 20%.

THE CE SHOP OFFERS YOU

- An online Continuing Education platform with **easy and convenient options that easily fit into any schedule**
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- **New courses** covering trending topics
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HOW TO ENROLL IN YOUR COURSES



GCAR's Real Estate Professionals Institute (REPI)



Two Great Classes Underwritten Exclusively by GCAR

Want to attract more buyer clients?

Sell your buyer representation skills or learn them now, take the Certified Buyer Representative (CBR) 3-day designation course running on September 26, 27, and 28 at GCAR! Link your skills to a designation that adds weight to your knowledge whether it's years old or newly learned! Don't be shy; sell your skill set to new clients and back up your claims by producing proof that you're certified to represent them!

This course delivers 22.5 hours of CE while including all your required DOS & NAR classes: fair housing, agency, and ethics with each topic geared to the buyer client mindset.

This three-day buyer course teaches you the step-by-step process that will answer:

- 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 No course exam! No annual fee! You will receive your CBR pin and certificate on the last day of class and you can start advertising right away that you are a Certified Buyer Representative!

Education can rocket you to the top of your game by pairing knowledge with credentials, so click here to join us and win new clients!

SYSTEMS & STRATEGIES FOR SUCCESS-

A course to outline your path to profitability!

Are you a new REALTOR® wondering how to get started, enhance productivity and profit? Or, are you a veteran REALTOR® looking for a skills-based course to reconnect with the strategies that drive financial success? Systems & Strategies for Success will answer these questions and jump-start an exciting career in real estate!

Join us October 23rd through November 8th on Tuesday & Thursday from 6pm -9pm and Saturday from 9am -3pm. Just \$99 with 15 continuing education credits!

Systems and Strategies for Success covers everything you need to know as a new licensee to position yourself for success as a real estate professional. Learn the skills to be successful!



CODE OF ETHICS

12 | 31 | 18

will be here
before you know it!

GET IT DONE

WWW.GCAR.COM/EDUCATION

NEGOTIATING WITH AND FOR YOUR CLIENT

THURSDAY, SEPTEMBER 20TH

@ GCAR

9:00 AM - 12:00 PM

Cost: \$40 GCAR/CIREB Members
\$55 non-members

CE Credit: 3

INCLUDES
1 HOUR OF
AGENCY

Types of negotiations and negotiators

Overcoming price and commission objections

Planning and strategies

Negotiating tips and tactics

Successful negotiations

This course counts towards the GRI designation.

REGISTER

WWW.GCAR.COM/REGISTRATION



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



THE PURCHASE CONTRACT

Save your transaction by completing the purchase contract correctly!

Wednesday, September 26

6:00pm - 9:30pm

@ GCAR

CE Credit: 3.5

\$40 GCAR members/\$55 non-members

Instructor: Bill Alston

REGISTER AT WWW.GCAR.COM/REGISTRATION



CERTIFIED BUYER'S REPRESENTATIVE (CBR)

3-Day Designation Course

September 26-28, 2018

\$345 GCAR Members

\$375 Non-members

NO EXAM

NO ANNUAL FEE

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

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

Value

Worth

fair and suitable eq
desirability, utility
being useful or de

GCAR's School: The Real Estate Professionals Institute presents

HOW DO YOU FIND THOSE COMPS?

Thursday, September 27

Saratoga Chamber of Commerce

28 Clinton St • Saratoga Springs, NY 12866

9:00am – 4:00 pm

Instructor: Rebecca Jones, NYS Appraiser and USPAP instructor

Come learn what influences the property value, how old the comparable should be, what needs to be adjusted, and how this information can best serve your customers and clients. Come let us show you how the appraiser gets those figures! Please bring your calculator. Hands-on cases studies.

6 hours CE for salesperson/brokers and appraisers

Qualifies toward GRI designation elective hours

Early Bird Special \$110 until 9/20

\$120 after 9/20

REGISTER @ WWW.UPSTATETRAINING.COM

Cancellation policy: Call at least 11 days in advance and there's no charge. Cancel 10 or fewer days before the class and your registration will be refunded, less a \$25 cancellation fee. No-shows, No-calls forfeit tuition.



FIND, FIX, FUND, & FLIP REAL ESTATE

Thursday, October 4

9:00am - 4:30pm

@ GCAR

CE Credit: 7.5

Instructor: Richard Carr

\$85 GCAR members/\$100 non-members

INCLUDES 1 HOUR OF FAIR HOUSING CREDIT

Create passive income by buying and holding multi unit properties and flipping houses

- ✓ House flipping basics
- ✓ Bank owned properties
- ✓ Prep work of purchasing a bank owned property
- ✓ Property acquisition checklist
- ✓ Doing your homework on a property
- ✓ Repairs
- ✓ Rehab walkthrough checklist
- ✓ Scope of work
- ✓ Municipalities permits

REGISTER AT

WWW.GCAR.COM/REGISTRATION

GREEN COMMERCIAL BUILDINGS ISSUES, MONEY, & LAWS

FRIDAY, OCTOBER 5 @ GCAR

9:00AM - 12:00PM

CE CREDIT: 3

\$40 GCAR MEMBERS/\$55 NON-MEMBERS

INSTRUCTOR: RICHARD FERRO



REGISTER AT

WWW.GCAR.COM/REGISTRATION

The first and only negotiation certification recognized by the National Association of REALTORS®

achieve more
WITH YOUR
RENE certification



ELEVATE YOUR GAME

2-Day Certification Course

The RENE certification is designed to elevate and enhance negotiating skills so that today's real estate professionals can play the game to win.

WHAT TO EXPECT

Craft a strategy for negotiation and learn when and how to negotiate

Adjust your communication style to achieve optimum results with any party in the transaction

Negotiate effectively face-to-face, on the phone, or through email and other media

TAKE THE COURSE

October 10-11, 2018

9:00am - 4:00pm

@GCAR

CE Credit: 13*

Instructor: Diane Disbrow, GRI, CRS, CRB, ABR, SFR, RSPS, SRES, SRS, e-Pro®, RENE, PSA

WWW.GCAR.COM/REGISTRATION

*pending DOS approval

CASH IN THE CODE

Satisfies NAR ethics requirement

Thursday, October 18

9:30am - 12:30pm

Rivers Casino | Schenectady, NY

CE Credit: 3

Instructor: Ellen Boyle

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

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.



REGISTER AT
GCAR.COM/REGISTRATION



SYSTEMS & STRATEGIES FOR SUCCESS

October 23 - November 8

Tuesdays & Thursdays | 6pm - 9pm

Saturdays | 9am - 3pm

@ GCAR

CE Credit: 15

Instructors: Mary Peyton & Rory O'Connor

\$99 GCAR members/\$115 non-members

Qualifies toward GRI designation elective hours

Systems and Strategies for Success covers everything you need to know as a new licensee to position yourself for success.

Module 1: Business Development

Session 1: Lead Generation

Session 2: Goal Setting/Time and Self-Management

Module 2: Understanding the Client

Session 1: The Marketplace

Session 2: The Consumer

Module 3: Sellers

Session 1: Listing Checklist

Session 2: Presenting Your Value Proposition

Module 4: Buyers

Session 1: Buyer Checklist

Session 2: Agreement through Closing

Module 5: Marketing

Session 1: Your Properties

Session 2: Yourself & Your Services

Even though I've been in real estate for over 15 years, this course forced me to re-focus on what made me successful in the first place. - Course Attendee

REGISTER AT WWW.GCAR.COM/REGISTRATION



Real Estate Listing

THE LISTING AGREEMENT

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

Wednesday, October 24

6:00pm - 9:00pm

@ GCAR

CE Credit: 3

\$40 GCAR members/\$55 non-members

Instructor: Bill Alston

REGISTER AT WWW.GCAR.COM/REGISTRATION



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



GRI
1

Ethics

Enhance your reputation by capitalizing on what sets you apart from other real estate licensees. With an emphasis on NAR's Code of Ethics, in this course you'll learn the value of ethical decision-making, cooperation, giving back and ongoing education to enrich your career. Satisfies NAR's ethics training requirement for REALTOR® membership.

TOP 3 TAKEAWAYS

You'll learn to:

- Take advantage of all your REALTOR® resources.
- Apply professional and ethical behaviors to your daily activities.
- Expand your contacts and grow your client base as a trusted advisor.

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

Instructor: Joe Whittington, GRI

Date / Time: October 25, 2018 / 8:30am-5:30pm

CE Credits: 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.

ENVIRONMENTAL HAZARDS IN THE HOME

Friday, October 26

9:00am - 4:30pm

@ GCAR

CE Credit: 6.5 hrs sales, brokers, and appraisers/5.25 home inspectors

Cost: \$110 until 10/19/\$120 after

INSTRUCTOR

Rebecca Jones

NYS Appraiser and USPAP instructor



REGISTER AT WWW.UPSTATETRAINING.COM

Introduces you to lead, radon, asbestos, and microbiological contamination in indoor environments. The presentation includes a basic introduction to these agents and the predominant health risks to exposed occupants (including cancer, serious illness, infection, allergy, and toxicosis). Understanding these concepts will help the real estate agent more effectively understand the risks involved in these transactions.

REQUIRED DOS & NAR CLASSES

ETHICS, FAIR HOUSING, & AGENCY

November 14, 2018 @ GCAR

CE Credits: 7

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

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

REGISTER AT GCAR.COM/REGISTRATION

Every REALTOR® must complete Ethics by December 31, 2018

GET IT DONE



LEARN HOW FLOORING AFFECTS HOME SALES

Fabulous Floors Certification



Sponsored By



"Liz is an encyclopedia of information, I recommend this course to any REALTOR® looking to enhance their knowledge of flooring materials, it's a fun and worthwhile class!" -Susan Sommers, Better Homes & Garden Tech Valley

NOVEMBER 7 | 9:00AM - 3:00PM
NOVEMBER 8 | 9:00AM - 12:00PM

Hyatt Place
20 State Farm Pl
Malta, NY 12020

INSTRUCTOR

Lisbeth Calandrino
Flooring Specialist and Associate
Publisher and Director of Social Media
of Fabulous Floors Magazine

CE CREDIT: 9

\$75 GCAR Members
\$100 Non-members

Qualifies toward GRI designation elective hours

REALTORS® Should Understand Flooring Basics

Flooring is expensive, and if it has to be replaced a potential buyer might ask their REALTOR® what type of flooring should they purchase? Or, maybe your buyer doesn't understand why laminate wood is being used instead of hardwood. Knowing just a little bit about flooring can help you keep or make a deal.

Benefits

- Receive an extra 7 hours of CE with a requirements course day that covers: Fair Housing, Ethics and 1 hour of Agency that expires at the end of 2020.
- Be listed in the International Magazine: Fabulous Floors with your contact information to reach new clients
- Submit your REALTOR® stories to the magazine
- Discounts on products from local Retailers

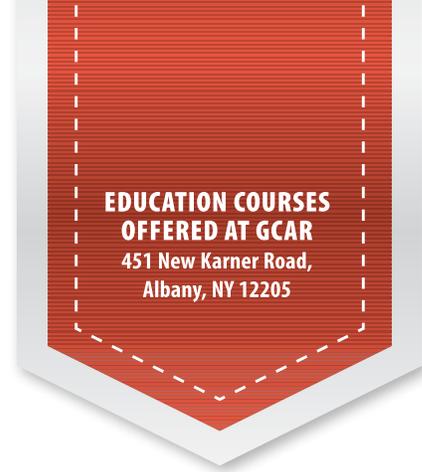
REGISTER AT
WWW.GCAR.COM/REGISTRATION

Cancellation policy: Call at least 11 days in advance and there's no charge. Cancel 10 or fewer days before the class and your registration will be refunded, less a \$25 cancellation fee. No-shows, No-calls forfeit tuition.

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.



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

**MILITARY RELOCATION
PROFESSIONAL (MRP)
WEDNESDAY, SEPTEMBER 19
9:00AM – 4:30PM**

Location: Adirondack Trust Building • 31 Church Street • 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/>

**NEGOTIATING WITH AND FOR
YOUR CLIENT**

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

\$40

CE Credits: 3

Instructor: Richard Ferro

Learn the different types of negotiations and negotiators and how to overcome price and commission objections. Learn 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 REALTOR® of the Year

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.

**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-FRIDAY, SEPTEMBER 28
9:00AM - 5:30PM**

\$345 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.

**THE PURCHASE CONTRACT: WHAT
EVERY REALTOR® SHOULD KNOW
WEDNESDAY, SEPTEMBER 26
6:00PM – 9:30PM**

\$40 members, \$65 non-members

CE Credit: 3.5

Instructor: Bill Alston, Associate Broker

Save your deal by completing the purchase correctly!

**HOW DO YOU FIND THOSE COMPS?
THURSDAY, SEPTEMBER 27
9:00AM – 4:00PM**

Location: Saratoga Chamber of Commerce

\$110 early bird until 9/20, \$120 after

CE Credit: 6

Instructor: Rebecca Jones, NYS Appraiser and USPAP instructor

Learn what influences the property value, how old the comparable should be, what needs to be adjusted, and how this information can best serve your customers and clients. Let us show you how the appraiser gets those figures.

Register: <http://www.upstatetraining.com/>

**FIND, FUND, FIX, AND FLIP REAL
ESTATE**

**THURSDAY, OCTOBER 4
9:00AM – 4:30PM**

\$85 members/\$100 non-members

CE Credit: 7.5

Instructor: Richard Carr

Learn how to create passive income by buying and holding multi-unit properties and flipping houses.

**GREEN COMMERCIAL BUILDINGS:
ISSUES, MONEY, AND LAWS**

**FRIDAY, OCTOBER 5
9:00AM – 12:00PM**

\$40 members/\$55 non-members

CE Credit: 3

Instructor: Richard Ferro

Learn all about green concepts and construction.

REAL ESTATE NEGOTIATION EXPERT

WEDNESDAY, OCTOBER 10 –

THURSDAY, OCTOBER 11

9:00AM – 4:30PM

\$175 members/\$190 non-members

Instructor: Diane Disbrow, GRI, CRS, CRB, ABR, SFR, RSPS, SRES, SRS, e-Pro®, RENE, PSA

CE Credit: 13 (pending DOS approval)

The course examines all types of negotiation formats and methods so that today's negotiators can play the game to win. A full spectrum of tips, tools, techniques, and advantages will be provided so that negotiators can provide effective results for their client.

CASH IN THE CODE

THURSDAY, OCTOBER 18

9:30AM – 12:30AM

Location: Rivers Casino

\$45 members, \$60 non-members

CE Credit: 3

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.

GCAR TRADE SHOW

THURSDAY, OCTOBER 18

12:30PM – 6:00PM

Location: Rivers Casino

We're assembling businesses from across the Capital Region involved in every aspect of the real estate community. Hear expert advice, see new products, and NETWORK with businesses your clients should know about. Use these new contacts in your listing/ buyer presentations and show value by being your clients' referral source for services.

SYSTEMS AND STRATEGIES

OCTOBER 23 – NOVEMBER 8

TUESDAYS & THURSDAYS 6:00 –

9:00PM

SATURDAYS 9:00AM – 3:00PM

\$99 members, \$115 for Non-members

CE Credit: 15

Instructors: Mary Peyton & Rory O'Connor

Are you a new REALTOR® wondering how to get started, enhance productivity and profit? Or, are you a veteran REALTOR® looking for a skills-based course to reconnect with the strategies that drive financial success? Systems & Strategies for Success will answer these questions and jump-start an exciting career in real estate!

THE LISTING AGREEMENT: WHAT EVERY REALTOR® SHOULD KNOW!

WEDNESDAY, OCTOBER 24

6:00PM – 9:00PM

\$40 members/\$55 non-members

CE Credit: 3

Instructor: Bill Alston, Associate Broker

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

GRI – 1 ETHICS

THURSDAY, OCTOBER 25

8:30AM – 5:30PM

\$125 members/\$150 non-members

CE Credit: 7.5

Instructor: Joseph Whittington, GRI

Capitalize on what sets REALTORS® apart from real estate licensees. Satisfies NAR's mandatory ethics training requirement.

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

ENVIRONMENTAL HAZARDS IN THE HOME

FRIDAY, OCTOBER 26

9:00AM – 4:30PM

\$110 until October 19/\$120 after

CE Credit: 6.5 for sales/brokers/appraisers and 5.25 for home inspectors

Instructor: David Jones

Introduces you to lead, radon, asbestos and microbiological contamination in indoor environments. The presentation includes a basic introduction to these agents and the predominant health risks to exposed occupants. Understanding these concepts will help the real estate agent more effectively understand the risks involved in these transactions.

Register: <http://www.upstatetraining.com/>

ETHICS, FAIR HOUSING, AGENCY

THURSDAY, NOVEMBER 1

9:00AM – 5:00PM

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

CE Credit: 7

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



Foley Publications, LLC 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.



For advertising information,
please call 303-758-7878 or
visit our website at
www.foleypub.com.



30+ Years of Real Estate Publishing Excellence!