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MAY/JUN 2018

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MORE INFORMATION ON PAGE 14

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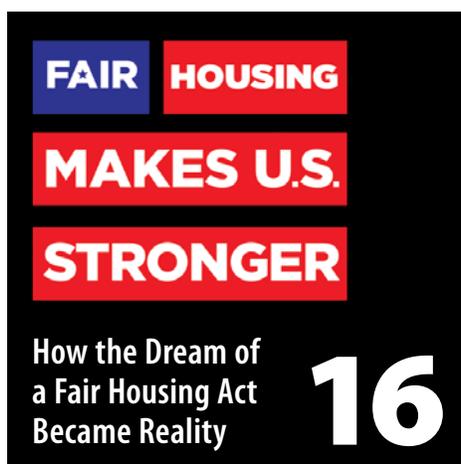
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Dear GCAR Members,

As I write this, it's mid-April and while it technically is spring, we are still in a deep freeze and it feels like winter out there, with snowflakes falling on a daily basis.

Despite the weather, buyers are out in force and, unfortunately, we are still experiencing an extreme lack of inventory to sell.

The March stats indicated 4.1 months of inventory...a historic low for this time of year. With the lack of supply, sometimes, unfortunately, in our hurry to get offers in to sellers who are eager to receive multiple offers, we are forgetting some of the most important basics.

I consulted with Jennifer Taylor, a well known real estate attorney with Ianiello Anderson, P.C., regarding some issues that she has been seeing over the last few years that are becoming more rampant as the market heats up. With her permission, I'm sharing them here.

This is a list that Jennifer has been sharing with her sellers for years, edited very slightly for brevity:

HINTS FOR A SUCCESSFUL FINAL WALK-THROUGH

1. **PAINT CANS- PAINT CANS- PAINT CANS!**
Many sellers attempt to leave paint cans for the buyers so they can touch-up walls with the existing paint. While a nice gesture, a seller should always check with the buyer before leaving paint cans behind. This also includes any general household cleaners or household tools.
2. **"IT WAS THERE WHEN WE BOUGHT THE HOUSE..."**
Just because personal property was left behind for you when you bought your house (ie. old doors or windows in the basement) does not mean you are entitled to leave these items behind for your purchaser.

3. CURTAIN RODS & BLINDS

Particularly with the decorative curtain rods sold today, many sellers attempt to take the curtain rods and hardware. These items, including blinds, are included in the sale at paragraph 3 of the contract and must be specifically excluded if the seller intends to take them. Note that curtains and drapes are not part of this included list.

4. CHECK THE CABINETS, STOVE, MICROWAVE, AND REFRIGERATOR!

Often in the rush of the final move, many sellers forget to check these kitchen spaces to be sure they are empty and clean, particularly the stove.

5. MAINTAIN THE LAWN OR COMMON WALKWAYS

Whether it is mowing the lawn in the summer, raking the leaves in the fall or clearing away ice and snow in the winter, the buyers will expect you to continue to maintain your home and the outside areas in the same manner as when you lived there.

6. IT WAS IN THE LISTING...

If there is an item of personal property that is mentioned in the listing of a home, as either excluded or included, remember, it must be in the contract! The listing is not the agreement of the parties and cannot be incorporated as a term of the contract.

I am sure we can do better guiding and advising both our sellers and our buyers to do their best to keep their expectations realistic and not to rely on attorneys to always escrow monies when many of these issues can be resolved by properly communicating with all parties involved.

Frankly, we, as their agents, are the ones who receive the "big checks" at the closing and it is important that we keep these deals working as smoothly as possible so our value continues to stay central to the transaction.

Scheduling a walk-through a day ahead, rather than 2 hours before a closing, is so much more effective to do and allows the time to address and remediate any last-minute issues that might emerge during the walk-through. We should rely on each other as Realtors, rather than the lawyers, to resolve issues since we are the direct pipelines to our respective clients. We should have the ability to really negotiate any issues to our clients' respective satisfaction. That's part of what we earn when we get those "big checks"!

Let's try to remember our "best practices" – it is important as the listing agent to get to the house a few days before the closing and let the seller know what they need to do to make sure the home is ready for that final walk-through. Arranging for, and treating our exhausted sellers to, a final cleaning service before the closing is often a most appreciated closing gift! That is a wonderful "gift" to the buyer as well. Calling a hauling service rather than leaving behind unwanted "presents" for the buyer may also be a way to keep the transaction moving smoothly to closing.

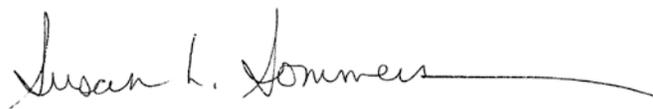
I am reminded of this pertinent quote from Albert Einstein: *"Intellectuals solve problems. Geniuses prevent them."*

A few other quick mentions... A BIG congratulations to all, esp. Joel Koval, Marie Bettini, Miguel Berger, Dan Davies, Ken Whiting, and Willie Bea McDonald for the successful MLS merger of Eastern NY MLS and Southern Adirondack MLS.

This merger represents value added to all members as with numbers come strength. We will be looking for more add-on benefits for you... our members.

Next time I speak to you will be after we get back from Washington with a full report on lobbying efforts and NAR Issues!! Be sure to join me at the general membership meeting June 21st.

Wishing you all a fantastic selling season!



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What's Happening

Diversity Seminar

In recognition of Fair Housing Month, in partnership with Trustco Bank, GCAR offered a diversity seminar on selling homes to multicultural customers. The unique needs of the Asian, Middle Eastern, and Indian cultures were discussed in this engaging seminar. The panel included Takla Awad, Pratik Shah, and Jeremy Xin Cao, all representatives of Trustco Bank. All proceeds from the seminar were donated to Habitat for Humanity.



Sympathies are extended to:

The family and friends of **Gertrude DeCerbo**, former GCAR member, for her passing on April 29, 2018.

J. Gregory Connors (1997 GCAR President) and **David Connors**, Connors-Howard Realty, on the passing of Greg's mother-in-law and David's grandmother, Jean Matrazzo on March 29, 2018.

Deneen Hornberger on the passing of her mother, Patricia Feulner on March 28, 2018.

The family and friends of **Mina Boliard**, former GCAR member, for her passing on March 27, 2018.



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.



GENERAL MEMBERSHIP MEETING

THURSDAY, JUNE 21

General Session at 3:30pm, mixer to follow

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Committee News

Community Relations Committee Members Celebrate Fair Housing Month

The Muslim Soup Kitchen Project, which began in 2003 with a handful of student volunteers from RPI to help the homeless, has blossomed into a multi-faceted project with over 200 volunteers from different walks of the Capital Region feeding, clothing and helping the local and even the global community. The MSKP's motto is, "Creating unity by serving humanity."

In celebration of Fair Housing Month, members of GCAR's Community Relations Committee volunteered at the So End Children's Café preparing food to be served on Sunday, April 29th for National Muslim Soup Kitchen Day (NMSKD). This event is held every April and thousands of meals are served throughout the United States under one name (MSKP). This

year four local facilities will be participating in the national day. In addition to the So End Children's Café on Warren Street in Albany, the following facilities will participate: Joseph Shelter in Troy, City Mission in Schenectady and Interfaith Partnership for the Homeless in Albany.

Uzma Popal of Latham took the reins of MSKP in 2014. With support from many local charitable organizations, she has taken the group in a direction that involves both Muslims and non-Muslims.

The group's projects include: Monthly soup kitchens, which has grown to over three locations and serves 300 to 500 meals a month; Bi-monthly drives of personal toiletries and visiting the elderly and sick in the community.



YPN Lunch & Learn

On April 27, the Young Professionals Network hosted a lunch and learn at GCAR. Christine Marchesiello, a top agent with Keller Williams Capital District, discussed different resources that can be used to take your business to the next level. Lunch was sponsored by Anne Dillenbeck of Key Bank Mortgage. All proceeds from the event are being donated to the Ronald McDonald House of Albany.



RPAC Phone Bank

Several GCAR members including President Susan Sommers, RPAC of New York Trustees Chair, Jennifer Vucetic, Miguel Berger and Felton McLaughlin volunteered to staff an RPAC phone bank on April 25 at the GCAR offices where they called dozens of REALTORS® to help spread the good word about RPAC. The phone bank raised approximately \$500 for RPAC in direct investments and pledges from GCAR members. Thank you to the volunteer callers and to those who invested in RPAC.



CIREB Throws a Party Under the Stars and Above the City Lights

On March 22 over 120 members and guests gathered on the Observation Deck at the top of the Corning Tower for its first Spring Fling. Catered by Prime at the Plaza, we were surrounded by breathtaking views, played "Name that Mountain Range", enjoyed fabulous food and drink and did a bit of networking all while watching the sunset. Thank you to our sponsors and everyone who attended. Please visit our website Events Page to see more photos.



CIREB 2018 President Brett Baxt of the Howard Group spending quality time with GEAR 2018 President Susan Sommers of Better Homes and Gardens Tech Valley



CBRE-Albany hosts CIREB's April 5 Marketing Session

The session was held at Price Chopper Headquarters located at 461 Nott Street, Schenectady. CBRE-Albany has 120,000sf of sub-dividable Class A office space within Price Chopper's Headquarters. The building includes secured parking, high-security, LEED Gold certified building with café, fitness center, and backup generator in downtown Schenectady; located one block from Mohawk Harbor and Rivers Casino. For more information contact associate brokers Andrew Mangini or Gordon Furlani 518-452-2700.



left to right: Executive Chairman of Price Chopper, Mr. Neil Golub, CIREB Board member and marketing chair Chris Farrell, Vanguard Fine, Andrew Mangini, associate broker with CBRE-Albany and Richard Sleasman, President CBRE-Albany

CIREB Marketing Sessions

CIREB holds its monthly marketing sessions on the first Thursday of each month that are free to all CIREB members. Guests interested in joining CIREB may attend a session at a cost of \$15.00 per person.

UPCOMING EVENTS:

June 18, 2018 28th Annual Golf Tournament and Fundraiser – Schuyler Meadows Club

CIREB WELCOMES NEW MEMBERS:

Broker Membership

Ferdinando Bruno – Re/Max Solutions, Catherine Graziano – Re/Max Platinum, Michael Sollohub – UPM Realty and Lisa Trentini – Saratoga Select Properties

Associate Membership

Nellie Ackerman – Berkshire Hathaway Blake Commercial, Daisy Blair – Howard Hanna, Bill Fitzgerald – Coldwell Banker Commercial, Gary Carpino – Howard Hanna, Joseph Krongold – Sunrise Realty Advisors, Brent Miklowitz – Walton Realty Group, MaryAnn Paratore – Howard Hanna, David Zuccaro – Exit Realty Capital's Choice, Alice Berke – Cronin Real Estate, Ben Feinman – Vanguard Fine, Jared Horton – Coldwell Banker Comm, Jeremy Prusky – Equitas Realty, Nancy Ragosta – Coldwell Banker Comm and David Schrepper – Re/Max Platinum

Affiliate Membership

Nolan & Heller – Represented by John Hartzell

Visit www.CIREB.com for complete list of our members

Interested in Joining CIREB? Call Kelly Pierce 518-464-0194 or visit www.CIREB.com



CATHY GRIFFIN - NYSAR REGIONAL VICE PRESIDENT

It's my honor to serve as the NYSAR Regional Vice President for the Greater Capital Region

As your RVP, I am the liaison between you and NYSAR. I encourage you to share your ideas and concerns with me, and I will make sure they reach the NYSAR Leadership Team. It is also my job to share information with you about NYSAR's activities on behalf of all REALTORS® during meetings and through columns such as this one.

I'm pleased to start by reporting that none of the several proposals to include the real estate transfer tax made it into the final, approved New York State budget that was signed into law on April 1. Our success was thanks to the combination of NYSAR's professional staff and the unified REALTOR® voices, including members of GCAR, speaking against these anti-real estate tax proposals.

Thank you to all who participated. This is another great example of the importance of Lobby Day and the REALTOR® grassroots involvement in government.

NYSAR is continuing to advocate for several items during this session including coop transparency legislation that would provide further clarity and predictability for all parties in the purchase of a cooperative apartment. The state association is also working with other interested groups and the New York State Department of State to pass legislation that will require licensure and registration of appraisal management companies in New York. This law is necessary to comply with a federal requirement.

Last year, both houses of the state Legislature passed NY First Home and Gov. Andrew Cuomo signed it into law

with an agreement that the Legislature would repeal the law and conduct a feasibility study. The governor did this in lieu of vetoing the legislation. The legislation repealing NY First Home and then requiring a feasibility study of first-time homebuyer assistance programs is still pending in the state Assembly.

Once it passes there and is signed into law, NYSAR will be working with the New York State Division of Housing and Community Renewal to complete this study.

Regardless of the outcome of the study, NYSAR will continue to advocate for a first-time homebuyer assistance program.

The importance of the work being done to protect the industry, homeowners and private property rights in Albany, Washington and right here in the Capital District cannot be overestimated. Building on NYSAR's successful government affairs field representative program in the Rochester, Elmira-Corning and Ithaca areas, the state association will be hiring a new field representative to work with the Greater Capital, Columbia-Greene, Dutchess, Southern Adirondack, Sullivan and Ulster associations.

This new NYSAR employee will work with the state association and these local boards to help accomplish our combined legislative and political goals. They will also be working with local boards to monitor the activities of local governments in those communities.

I look forward to sharing future updates with you in person and through this column.

What Not To Post On Social Media If You Are A Real Estate Agent

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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JENNIFER VUCETIC – RPAC COMMITTEE CHAIR

REALTORS® Celebrate A Productive Lobby Day & Successfully Defeat Real Estate Tax Hikes In The Final New York State Budget!

REALTORS® made their voices heard in Albany during NYSAR's Lobby Day on March 20, drawing nearly 300 REALTORS® from across New York to the State Capital to speak with lawmakers about REALTOR® legislative priorities. First Time Homebuyer Savings Account, Cooperative Housing Transparency, and Real Estate Teams were among our top priorities on Lobby Day. In addition, REALTORS® expressed to lawmakers strong opposition to proposed real estate transfer tax hikes included in the Assembly state budget proposal. Less than two weeks later on March 31, Gov. Andrew Cuomo and the State Legislature finalized a \$168.3 billion state budget that rejected those very real estate transfer tax increases. During REALTOR® Lobby Day, NYSAR opposed two real estate transfer tax increases, which were originally proposed in the Assembly one-house budget. We are thrilled to report these new tax proposals were not included in the final approved budget.

The final state budget closes a \$4.5 billion deficit and excludes roughly \$1 billion in new taxes and fees proposed by the Governor and State Assembly. The budget includes provisions to decouple state tax law from federal revenue code, creates a new optional payroll tax program that employers would enroll into, and allows for the creation of tax-deductible

state and local charitable contribution funds, which has municipalities looking for IRS guidance on how to implement such funds. Also included in the final budget are new fees imposed on ride-hail services in parts of Manhattan, funding for the New York City Housing Authority, and Metropolitan Transportation Authority. The budget also includes an additional \$40 million to continue flood relief and recovery efforts along the Lake Ontario and St. Lawrence River shoreline and the extension of the state's Historic Tax Credit Program through 2024.

Once again our state lawmakers heard the REALTOR® voice loud and clear on Lobby Day and during state budget negotiations. This was a result of REALTOR® member involvement and the impact of the REALTORS® Political Action Committee (RPAC). If you are looking for a return on your RPAC investment, look no further than the successful defeat of real estate transfer tax increases from the 2018-2019 final enacted state budget. For more information on RPAC and NYSAR's legislative agenda, visit the RPAC page of NYSAR.com or join the RPAC of New York Facebook group.

Lobby Day Highlights

On Tuesday, March 20th GCAR members teamed up with hundreds of fellow REALTORS® from across the state for NYSAR Lobby Day in Albany. This annual event is an opportunity for REALTORS® to visit their elected officials and present their positions on legislation that will help protect the American dream of homeownership.

The morning began with opening remarks by NYSAR President, CJ DelVecchio and Assemblyman Charles Lavine. After a briefing on legislative priorities, by NYSAR Government Affairs Director, Mike Kelly, REALTORS® met with their respective lawmakers to discuss issues facing the real estate industry in New York State.



GCAR members along with members of the Columbia-Greene Board of REALTORS® meet with NYS Senator George Amedore.

Global Multiple Listing Service, Inc.

There are over 800 MLSs in the country, each with a market that partially overlaps with its neighbor, creating redundant work, unnecessary expense, and confusion for brokers, agents, and consumers. The boundaries of MLSs no longer fulfill what brokerages need to conduct their business.

As a result, Eastern New York Regional MLS (ENYRMLS) and Southern Adirondack MLS (SAMLs) have been engaged in strategic planning to consolidate their businesses and provide the Capital Region with a more comprehensive database of property for sale. This is a coming together of two highly compatible companies that will yield a combined membership of approximately 4,000 brokers, associate brokers, sales agents, and appraisal members, many of whom have worked together on transactions for years.

An MLS's greatest asset is its data. The real estate professionals who use it bring together buyers and sellers with the most accurate data and access to the best professional technological tools that go with it. By joining

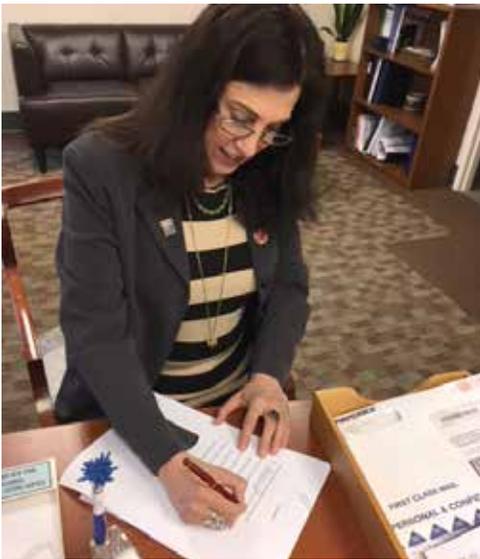
forces the two shareholder associations have affected a comprehensive expansion to the amount of the MLS data, efficiencies of operations, and access to the best selection of professional-level industry technology. The consolidation will create a more comprehensive active and historic listing database with stronger analytical information for servicing clients and consumers.

As of April 16, 2018, the two MLSs officially consolidated to form the Global Multiple Listing Service, Inc. ENYRMLS and SAMLs hold similar values and philosophies on doing business – striving to provide access to state of the art real estate industry products while emphasizing the REALTOR® Code of Ethics and the importance of bringing buyers and sellers together in a positive way.

The newly established Global Multiple Listing Service, Inc. had its first meeting of the board of directors on April 16. There is a great deal of administrative work that must occur before the transition takes place. For now, the ENYRMLS and

the SAMLs will continue to operate individually. Vendor contracts will be adjusted, financial systems aligned, and training will take place. The goal is to have two organizations fully consolidated in September.

The MLS headquarters location will remain at the GCAR offices with a satellite operation to be housed in the Southern Adirondack offices in Queensbury. Dues and fees will remain unchanged as will the billing cycle and access to all the current services offered through ENYR MLS.



Susan Sommers, GCAR President and Sean Rogge, Southern Adirondack President, sign the MLS merger agreement.

GLOBAL MLS BOARD OF DIRECTORS:

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“The First Step in a 1000-mile Journey”: How the Dream of a Fair Housing Act Became Reality

One hundred years after the last shots were fired in the Civil War, African Americans were still struggling against unfair treatment and discrimination in practically all aspects of society. Through individual acts of defiance and nonviolent mass protests, the civil rights movement of the 1950s and 1960s pushed against the societal norms and laws that allowed discrimination. And it was working. Federal, state, and local laws slowly began to change, and by 1965 there were laws on the books outlawing discrimination in employment, schools, and other public services. In August 1965, the Voting Rights Act was signed into law, designed to stop discrimination against blacks at the voting booth. The next hurdle to overcome was discrimination in housing.

The National Committee Against Discrimination in Housing and the NAACP began a nationwide push for integration in housing. The theme was taken up by Martin Luther King, Jr. in 1966 when he came to Chicago in the first explicitly northern campaign in the civil rights movement, the Chicago Freedom Movement. The proponents of that movement argued that the City of Chicago could end housing segregation by imposing changes on the way real estate brokers did business. Led by the National Association of REALTORS®, the majority of real estate brokers opposed so-called “forced housing” laws, arguing that the federal government should not be involved in home owners’ personal decisions regarding whom they wanted to sell their property to.

Those personal decisions, and the real estate practices that enabled them, allowed housing discrimination and neighborhood segregation to flourish. “We are here today because we are tired,” Dr. King explained at a rally in Chicago’s Soldier Field. “We are tired of paying more for less. We are tired of living in rat-infested slums... We are tired of having to pay a median rent of \$97 a month in Lawndale for four

rooms while whites living in South Deering pay \$73 a month for five rooms.... Now is the time to make real the promises of democracy. Now is the time to open the doors of opportunity to all of God’s children.”

Over the next several months, King and local activists held non-violent demonstrations outside real estate offices and marched into all-white neighborhoods. The reception they received from the communities, however, was often fierce and violent. Seeking to end the protests and prevent further ruptures, Chicago mayor Richard J. Daley negotiated with Dr. King and other housing activists, leading to an agreement in which the Chicago Housing Authority promised to build public housing with limited height requirements and the Mortgage Bankers Association agreed to make mortgages available regardless of race. Although King called the agreement “the most significant program ever conceived to make open housing a reality,” he also saw it as only “the first step in a 1,000-mile journey.”

Dr. King’s Chicago Open Housing Movement is often credited with having laid the groundwork for the Fair Housing Act of 1968. Similar movements were soon started in other major cities, attempting to keep a focus on discriminatory housing practices and the effects of neighborhood segregation at a time when the nation’s attention was also drawn towards the Vietnam War and a slowing economy.

In the end, the process of actually passing the Fair Housing Act started with the briefest of mentions in President Lyndon B. Johnson’s State of the Union address in January 1968. Nearing the end of his speech, Johnson stated his intention to urge Congress to act on several pending bills that address civil rights measures, including fair jury trials, equal opportunity

continued on page 17

employment, and fair housing. "This statement," reported the National Association of REALTORS®, which opposed any federal fair housing law, "was greeted by dead silence."

After that, little happened on the legislative front until the release in March 1968 of the Kerner Commission Report. In July 1967, in the wake of riots in Chicago, Los Angeles, Detroit, and other cities, President Johnson formed the National Advisory Commission on Civil Disorders (also known as the Kerner Commission) to investigate the causes of the unrest and provide recommendations for the future. The report concluded that the nation was "moving toward two societies, one black, one white—separate and unequal." Unless conditions were remedied, the Commission warned, the country faced a "system of 'apartheid'" in its major cities. In order to correct these issues, the Commission urged legislation to promote racial integration and enrich slums, primarily through the creation of jobs, job training programs, and decent housing, including creation of a national fair housing law. Despite its urgency and warnings, the Kerner Commission's recommendations were set aside by the president and Congress.

One month later, on April 4, 1968, Martin Luther King, Jr. was fatally shot in Memphis, TN. Riots immediately broke out in urban areas throughout the country. It was this national tragedy and its aftermath that served as catalysts for passage of the pending fair housing legislation, which had been introduced earlier but stalled in Congress.

On April 5, President Johnson sent a letter to the Speaker of the House, urging Congress to act on the fair housing bill. "This tragedy has caused all good men to look deeply into their hearts," Johnson wrote. "When the Nation so urgently needs the healing balm of unity, a brutal wound on our

conscience forces upon us all this question: What more can I do to achieve brotherhood and equality among all Americans? There are many actions the Congress can take, on its part. The most immediate is to enact legislation so long delayed and so close to fulfillment. We should pass the Fair Housing law when the Congress convenes next week." Just a few days later, on April 11, 1968, and just before Dr. King's funeral, Title VIII of the Civil Rights Act of 1968, better known as the Fair Housing Act, became law.

The original Fair Housing Act banned housing discrimination and redlining on the basis of race, color, religion, or national origin. It also made it illegal to "deny any person access to or membership or participation in any multiple listing service, real estate brokers' organization, or other service, organization, or facility relating to the business of selling or renting dwellings" on the basis of race, color, religion or national origin. Since 1968, the Fair Housing Act has been revised several times, so that it currently includes seven protected classes: race, color, religion, national origin, sex, disability, and familial status.

The new law wasn't perfect, requiring many revisions and interpretations over the next several years, revisions which continue today as real estate practices and our society's understanding of discrimination and equality evolve. The passage of the Fair Housing Act represented a turning point in our country's view of who has a right to decent housing and participation in the American dream: not just some, but everyone.

For more information, resources and to get involved, visit www.FairHousing.realtor

GCAR Fair Housing Act Celebration

GCAR Executive Committee members attended the Annual City of Schenectady Fair Housing Act Celebration on May 3. The keynote speaker was Anna Maria Farias, Assistant Secretary, Office of Fair Housing and Equal Opportunity, US Department of Housing and Urban Development.

Pictured left to right: Susan Sommers, GCAR President; Jeffrey Decatur, GCAR Executive Committee Member; Jay Christiana, GCAR President-Elect; Anna Maria Farias, Assistant Secretary, HUD; Gary McCarthy, Mayor of Schenectady; Ahmad Yusufi, City of Schenectady Fair Housing Coordinator.



CE Courses Cultivate Your Career

By: The CE Shop

Continued growth and knowledge acquisition are typically encouraged along an average career path, but there usually aren't regulations to ensure that education is prioritized. This is not the case in the real estate industry. Continuing education (CE) is a staple of any real estate agent's growth. CE takes on a primary role in your real estate career because it is necessary to keep you up-to-date on new rules and regulations in the industry. In most U.S. states, CE is essential to maintaining a strong and professional career as an agent.

If you have a nagging sensation that CE is a waste of time or that you retain all the knowledge you need on the job, you are looking at this opportunity in the wrong way. Continuing education requirements are much more than a state required hassle that demands your attention. These courses help keep you operating as a current and legitimate business. If you are a REALTOR®, you're already familiar with the ever-changing Code of Ethics course that you must complete due to an NAR requirement. Without the essential knowledge shared in courses like Code of Ethics, you could end up running your real estate business in a way that is neither legal or ethical. However, you will remain unaware until you complete your CE.

Completing your CE also allows you to advance your career by expanding your skillset. If you've noticed you're falling behind your competition in certain areas, CE gives you a chance to change that. Learn about environmental movements in the industry, investment strategies, or new ways to market yourself. Career advancement is at your fingertips through continuing education courses.

Continuing education does not have to be viewed as an aggravating hurdle your state forces upon you. Instead, it is an opportunity to further your career and affirm yourself as a qualified real estate agent that is up-to-date on the latest in the industry. Remember, you are lucky to work in an industry that is constantly evolving and providing new ways to grow and change. As a real estate agent, you have the unique chance to learn on the job, as well as in specialized classes that will keep you performing at your best. Don't take your CE for granted.

Are you prepared to focus on your future? Complete your CE quickly, efficiently, and from the comfort of your own home with The CE Shop. Explore our Continuing Education courses [HERE](#).

Foley Publications, Inc. is proud to partner with **GCAR**. Together we will provide a professional, bi-monthly emagazine for the Association's membership.

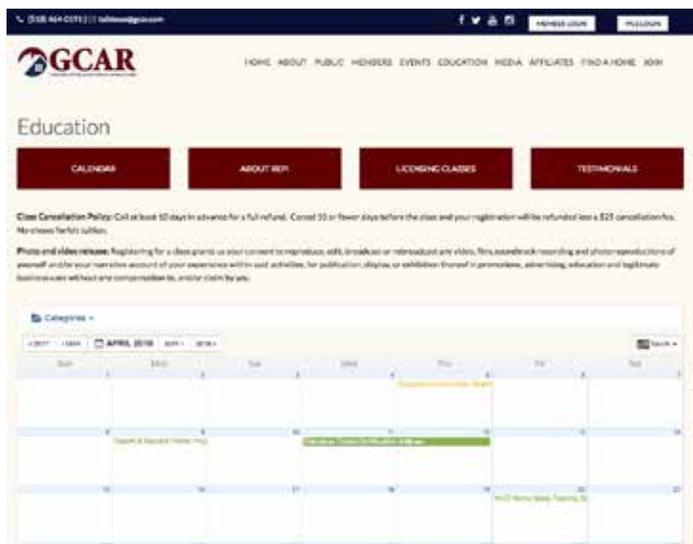
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GCAR's Real Estate Professionals Institute (REPI)



REALTOR® Education...where do I find information? Classes? Online?

Be proud & excited, the new GCAR website is here and it's full of information that will help answer all your education questions! Haven't seen it yet? Go to www.gcar.com and explore! For a quick overviews...

Q: Does GCAR's Real Estate school have its own name?

A: YES! The Real Estate Professionals Institute, acronym: REPI

Q: How do I find classes at GCAR?

A: Click on the Education tab and the drop down 'calendar' selection. All classes are shown in green, click on them to view class details and purchase 'tickets'.

Q: What are my education requirements as a REALTOR®?

A: Click on the Education tab and click on 'REPI' to see how many CE hours an agent needs.

Q: Does GCAR's School; the Real Estate Professionals Institute offer licensing courses?

A: Absolutely! The Broker Licensing course is scheduled for June 13th. The Salesperson Licensing course is scheduled for July 9th -20th.

Q: Do you offer online education?

A: Click on the Education tab & 'About REPI' to find our online partner the CE Shop. We work with them because they offer our members revolutionary ideas and an interesting approach to education.

Q: Are the instructors experienced?

A: Our quality instructors, both local and national, have made real estate their career for years; plus, they consistently score above 85% as ranked by attendees! Check out our video testimonials on the education drop down to hear!

The Code of Ethics brings more business!

Do you want more business? ABSOLUTELY! How can you obtain it? Believe it or not, embracing the code of ethics is a great way to drive business your way. In a listing appointment, tell potential clients that you are held accountable to 17 articles that protect the client, govern the REALTORS® accountability and guarantees professionalism.

While most members don't need the code to be honest, fair and professional, pointing to the code gives a client comfort and a 'warranty' of sorts on your services, and who doesn't like a solid warranty?! NAR requires a class on ethics once every two years, this current cycle 5 runs from January, 2017 through December 31, 2018. If you need a course, log in to GCAR.com and register.

Take the following Code of Ethics classes sponsored by GCAR:

- **June 7th** @ GCAR, 3 hours of CE, \$40
- **August 15th** @ GCAR, 3 hours of CE, \$40 (includes Fair Housing & 1 hour of Agency)
- **October 18th** @ GCAR Trade Show - Rivers Casino, 3 hours of CE, \$55 -National Speaker
- **October 25th** @ GCAR, GRI-1 Ethics, 7.5 hours of CE, \$125
- **November 1st** @ GCAR, 3 hours of CE, \$40 (includes Fair Housing & 1 hour of Agency)
- **December 6th** @ GCAR, 3 hours of CE, \$50

Already took your required class? Send a copy of your certificate of completion to disom@gcar.com and we'll add it to our database and report your completion to NAR. Did you take your ethics class through GCAR or our CE Shop partner? Don't worry, we already have your record on file and no action is required on your part!

If you want to forgo the networking opportunities of the classroom, then visit GCAR's online partner, the CE Shop through GCAR.com.

"Strive not to be a success, but rather to be of value." - Albert Einstein

CONGRATULATIONS: 1st Quarter Certification Recipients

GCAR's school: the Real Estate Professional's Institute, believes strongly that education sets members up for success in your real estate career! Professional education courses require time and expense but those who make the investment gain in-depth knowledge and skills that will benefit their clients and grow their business.

We would like to applaud the REALTORS® who took the following concentrated courses of study at GCAR:

Craig Grant's Technology & Marketing Real Estate Certification Training **February 8-9, 2018**

Amanda Blanchard, Coldwell Banker Prime Properties
Kirsten Blanchard, Coldwell Banker Prime Properties
Nancy Bobar, CKM Team Realty
Richard Carr, Carr Real Estate Group, LLC
Cindi Cox, Sterling Homes Inc.
Denise Crisafulli, C M Fox, LLC
Samantha Curry, Madison Park Real Estate
Anne Daley, C M Fox, LLC
Garry DeGonza, DeGonza Realty
Andrea Demick, Coldwell Banker Prime Properties
Jaymie Denny, Coldwell Banker Prime Properties
Suzanne Dingley, Coldwell Banker Prime Properties
Dominique Gines-Baldwin, CKM Team Realty
Obinna Igbo, CKM Team Realty
Barbara Ippolito, Howard Hanna
A. Kathren Jaeger, Berkshire Hathaway HomeServices
David Koes, Walton Realty Group
Joseph Krongold, Sunrise Realty Advisors
Tracey LaFleur, Howard Hanna
Lisa Licata, Julie A Bonacio
Mythili Madhyastha, Moxi Realty Group
Brian Meurs, C M Fox, LLC
Judith Nunziato, Berkshire Hathaway Blake
Garry Packer, CMK And Associates Real Estate

Robert Patterson, Yankee Realty, Inc.
Michelle Poccia, Keller Williams Capital District
Denise Polsinelli, C M Fox, LLC
Victoria Romeo, Romeo Team Realty
Carole Rosenblum, Pruetts Enterprises
Leanne Royer C M Fox, LLC
Robert Sanderson, Northway Realty
Tara Schubnel, Coldwell Banker Prime Properties
Christine Serafini, Miranda Real Estate Group Inc.
Heidi Tatro, Purdy Realty LLC
Susan Thompson, Purdy Realty LLC
Lisa Wloch, Keller Williams Capital District
Gabriela Wright, Julie A Bonacio

Resort and Second Home Property Specialist (RSPS) **April 9, 2018**

Victoria G Aldrich, Howard Hanna
Steven Cardona, Howard Hanna
Kathleen B Engel, Coldwell Banker Prime Properties
Gail A Evans, Howard Hanna
Anastasia Glazkova, Keller Williams Capital District
Donna E Hunter, Thomas J Real Estate Inc.
Antoinette Iemma, Stiefvater Real Estate, Inc.
Kenyatta A Jones-Arietta, R2M Realty, Inc.
Kathleen Krohl, Berkshire Hathaway HomeServices
Angela Lanuto, Coldwell Banker Village Green
Christopher Marney, Select Sotheby's International Realty
Lana McCall, Howard Hanna
Thomas J McGroder, Thomas J Real Estate Inc.
Cindy L McMahon, Hunt Real Estate ERA
MaryAnn Paratore, Howard Hanna
Caitlin Prinzo, Keller Williams Capital District
Harold W Reiser, Julie A Bonacio

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Nancy Rosaler, Berkshire Hathaway HomeServices
Peter Schrom, Select Sotheby's International Realty
April D Seney, Select Sotheby's International Realty
Richard Timberlake, Howard Hanna
Kevin Truax, Davies, Davies & Associates Real Estate
Susan Virostek, Gillis Realty, Inc.
Gabriela Wright, Julie A Bonacio

Lisbeth Calandrino's: Fabulous Floors Certification **April 11-12, 2018**

JoAnn Adamec, Berkshire Hathaway HomeServices
Janice Cohen, Howard Hanna
Thomas Cranston, Keller Williams Capital District
Teri Cranston, Keller Williams Capital District
Nancy Cuddihy, Stone House Properties, LLC
Charles Curto, Howard Hanna
Kathleen Engle, Coldwell Banker Prime Properties
Margaret Fromm, Miranda Real Estate Group Inc.
David Fyfe, Bird Realty
Elizabeth Gabeloff, Berkshire Hathaway HomeServices
Lorraine Gagne, United Business Services
Richard Gargiulo, Howard Hanna
Dawn Girard, Neudecker Realty

Heather Hamlin Martin, Keller Williams Capital District
Melanie Jakway, C M Fox, LLC
Judy Kaiser, Berkshire Hathaway HomeServices
Tracey LaFleur, Howard Hanna
Lana McCall, Howard Hanna
John Miecznikowski, Heer Realty, Inc.
Jean Mosher, Coldwell Banker Prime Properties
Anita Nasuto, Coldwell Banker Commercial Prime Properties
Virginia O'Brien, Coldwell Banker Prime Properties
Justin Prescott, Howard Hanna
Jeff Raia, Howard Hanna
Cathy Rambidis, United Business Services
Meaghan Ryan, Miranda Real Estate Group, Inc.
Dharma Sanchez-Flores, VanVeghten Real Estate Group
Susan Sommers, Better Homes and Garden Tech Valley
Kathleen Stein, Keller Williams Capital District
Raymond Yelle, Coldwell Banker Prime Properties

Attendees can use their new knowledge to sharpen their skill set and better meet their client needs. Education is the cornerstone of your career growth, as Benjamin Franklin stated: *An investment in knowledge pays the best interest.*

We hope you will join us for future certification courses offered later this year, check out the GCAR calendar!



Lisbeth Calandrino's: Fabulous Floors Certification

WEDNESDAY, MAY 30 @ GCAR

\$60 PER CLASS BEFORE MAY 23/\$65 PER CLASS AFTER MAY 23
REGISTER FOR BOTH CLASSES AND SAVE \$25

WWW.UPSTATETRAINING.COM



DISTINGUISHING SIZE & STYLE TO VALUE

9:00 am – 12:00 pm

CE Credit: 3 hours

Learn the American National Standards Institute (ANSI) method for figuring out the proper square footage both above and below grade. What is below grade and does it count? How to identify housing styles and how to market them. This course is for sales agents/broker and appraisers, anyone who reports square footage.

This course meets 1-hour agency requirement.

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.



Mike Smith, NYSAR Past President and REALTOR® of the Year,
presents two courses at **GCAR on June 1**

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

Multiple Offers, Handle with Care

Friday, June 1
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.



Flushed with Success

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

Students will learn the basics on commonly used wells and septic systems. Taking this course will allow agents to recommend appropriate testing and inspections of such systems by qualified personnel, will assist them in discussing alternative solutions with their clients in a credible manner, and avoid delays in the sale process by anticipating problems before they happen. Wells and septic systems can be lawsuit-magnets for REALTORS®; learn how not to be a target!



REGISTER AT WWW.GCAR.COM/REGISTRATION

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, June 8, 2018

@ 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



GCAR AND CIRESB PRESENT:

ALL ABOUT COMMERCIAL NEGOTIATIONS

MONDAY, JUNE 11TH

@ GCAR

1:00 PM - 4:00 PM

Cost: \$35 through May 31/\$40 after

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-five 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.

REGISTER

WWW.GCAR.COM/REGISTRATION



BROKER LICENSING COURSE

June 13 – June 28

Wednesdays & Thursdays

9.00am – 5.00pm

All real estate office managers, owners or corporate officers must be licensed as a real estate broker or associate broker. This course provides the student with the subjects required for licensure as a broker or associate broker.

HOW TO GET YOUR BROKER LICENSE

1. Meet the minimum two-year requirement as a licensed salesperson or have a minimum of three years of general experience in the real estate field (i.e., buying and selling your own property, managing property owned by your employer, etc.).
2. You must have satisfactorily completed both the 75-hour qualifying salesperson course and the 45-hour real estate broker course. (If you took the 45 hour Salesperson Course, you are also required to complete the 30 hour Remedial Course.)
3. Pass the NYS Real Estate Broker exam.
4. Complete and submit the NY Real Estate Broker Application with the \$150.00 application fee to the NYS Department of State.

LOCATION

Offices of Ianniello Anderson P.C.
805 Rt 146, Clifton Park, NY 12065

INSTRUCTORS

Rory O'Connor & Mary Peyton

CE CREDIT

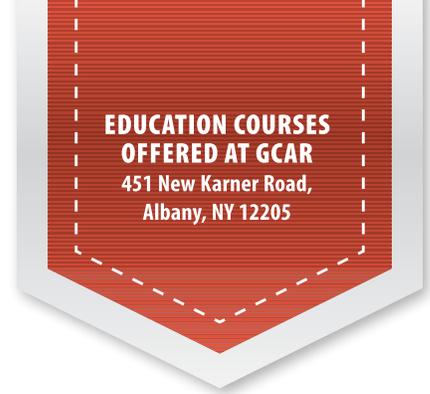
19.5 hours with salesperson license renewal ONLY
No CE credit with broker or associate broker license



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.



DISTINGUISHING SIZE AND STYLE TO VALUE

WEDNESDAY, MAY 30

9:00AM – 12:00PM

\$60 before May 23/\$65 after May 23

CE Credit: 3

Instructor: Rebecca Jones

Learn the American National Standards Institute (ANSI) method for figuring out the proper square footage both above and below grade. What is below grade and does it count? How to identify housing styles and how to market them. This course is for sales agents/broker and appraisers, anyone who reports square footage. This course meets 1-hour agency requirement.

[REGISTER HERE](#)

MEDIA ADVERTISING FOR REALTORS®; KEEPING WITHIN THE LAW

WEDNESDAY, MAY 30

1:00PM – 4:00PM

\$60 before May 23/\$65 after May 23

CE Credit: 3

Instructor: Rebecca Jones

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

[REGISTER HERE](#)

MULTIPLE OFFERS: HANDLE WITH CARE

FRIDAY, JUNE 1

9:00AM – 12:00PM

\$35

CE Credits: 3

Instructor: Mike Smith, NYSAR Past President

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.

FLUSHED WITH SUCCESS

FRIDAY, JUNE 1

1:00PM – 4:00PM

\$35

CE Credits: 3

Instructor: Mike Smith, NYSAR Past President

Students will learn the basics on commonly used wells and septic systems. Taking this course will allow agents to recommend appropriate testing and inspections of such systems by qualified personnel, will assist them in discussing alternative solutions with their clients in a credible manner, and avoid delays in the sale process by anticipating problems before they happen. Wells and septic systems can be lawsuit-magnets for REALTORS®; learn how not to be a target!

CODE OF ETHICS TRAINING

THURSDAY, JUNE 7

9:00AM – 12:00PM

\$40

CE Credits: 3

Instructor: Rory O’Connor

BAD MOJO AFFECTING YOUR HOME SALE?

FRIDAY, JUNE 8

12:00PM – 1:30PM

\$15 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.

ALL ABOUT COMMERCIAL NEGOTIATIONS

MONDAY, JUNE 11

1:00PM - 4:00PM

\$35 through May 31/\$40 after

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.

BROKER LICENSING COURSE

JUNE 13-28

1:00PM - 4:00PM

Location: Offices of Ianniello Anderson P.C. • 805 Rt 146, Clifton Park, NY 12065

\$425

Instructor: Rory O'Connor and Mary Peyton

All real estate office managers, owners or corporate officers must be licensed as a real estate broker or associate broker. This course provides the student with the subjects required for licensure as a broker or associate broker.

GENERAL MEMBERSHIP MEETING

THURSDAY, JUNE 21

3:30PM

Location: Hilton Garden Inn • 30 Clifton Country Rd • Clifton Park, NY

SALESPERSON LICENSING COURSE

JULY 9-20

MONDAY - FRIDAY

9:00AM - 5:00PM

\$425: Includes the textbook, New York Real Estate For Salespersons, by Marcia Spada

\$30.00: Optional Study Guide, Cram for the Exam, by Marcia Spada

ETHICS, FAIR HOUSING, AGENCY

WEDNESDAY, AUGUST 15

9:00AM - 5:00PM

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

CE 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.

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: Jeremias Maneiro, ePRO, GRI, HOMES

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 HERE](#)

CERTIFIED BUYER'S REPRESENTATIVE (CBR)

WEDNESDAY, SEPTEMBER 26-THURSDAY, SEPTEMBER 27

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.



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