



2008 COURSES

Westchester County Board of REALTORS®, Inc.

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A \$199 subscription for ten courses

MEMBERS ONLY: *The deadline to register for the Take 10 series is February 28, 2008. After that date, each course must be paid for on an individual basis.*

Each class in this series has been approved for 3 hours of CE credit.

Individual Sessions:	\$45 for CE credit for all students
Auditing Privileges:	\$20 for each session
Morning Sessions:	10:00 am - 1:15 pm
Evening Sessions:	6:30 pm - 9:45 pm

1. The One Test You Don't Want To Fail

Master facilitator Roseann Farrow, ABR, CRB, CRS, e-PRO, GRI, ITI, RECS

In 2006 testers in Westchester County found questionable behavior or direct violation of the fair housing laws at nearly half of the companies they visited. Whether unintentional or subtle, discrimination is against the law. Join us for a few hours to examine and modify your attitudes and behavior to treat all clients & customers equally. Be assured you will pass a tester's investigation with flying colors!

Morning session: January 10 **Evening session: January 30**

2. Create and Maintain a Win-Win Situation with Sellers

Roseann Farrow, ABR, CRB, CRS, e-PRO, GRI, ITI, RECS

Let's face it.....the market has changed, so that means it's time for a check-up from the neck-up! Join us to re-think your attitude, tweak your scripts and adjust your business and action plans when working with Sellers. We'll cover how to effectively address Seller paradigms, negotiate resistance, and demonstrate the value of your skills & marketing expertise.

Your willingness to embrace the demands of the changing market is the key to insuring productivity, profitability and client satisfaction.

Morning session: February 22 **Evening session: February 21**

3. Foreclosures With Marylyn Schwartz, CSP

This seminar will:

1. Shed light on the terminology associated with the foreclosure process.
2. Provide agents with an understanding of what can/cannot be done when it comes to dealing with an "asset recovery" situation.
3. Provide guidance on what banks are looking for in those agents whom they select to market their foreclosed inventory.
4. Help agents help their clients to orchestrate possible "workouts" with their lenders.

Morning session: March 4 **Evening session: March 27**

4. Caught on Camera

Attend this fascinating, interactive class to learn how your innocent or not-so-innocent statements to sellers could destroy your career and/or your company. In this session you will discuss case studies and review a sample company policy on anti-trust. You will also take an enlightening look at video clips showing real estate licensees caught violating antitrust laws.

Don't let this be you! Know how to avoid the risk of antitrust violations by gaining knowledge of the law and policies to prevent those violations.

Morning session: April 17

Evening session: April 17

5. Power of Technology *Facilitated by Amy Chorew*

This lecture seminar is appropriate for any Real Estate professional who is looking for ways to expand their marketing sphere, reduce marketing costs, tap into online buyers, get free leads and increase online presence with inexpensive web tools. Agents, Managers and Brokers will learn how to uncover untapped sources of leads and devise instant strategies for contacting more potential clients - while keeping in contact with past clients and fellow REALTORS in mere seconds a day.

Morning session: May 8

Evening session: May 5

6. NAR Mandated Ethics

Beat the rush, get CE credit and learn all about the errors of your colleague's way and complete your ethics mandate before the deadline, December 31, 2008.

Morning session: June 17

Evening session: June 24

7. The Small Commercial Property

Did you even have a client or customer ask you to find a "small investment"? Does the local merchant want you to rent or sell his store? Are you looking for a new office location? This seminar will help you accomplish your goals and your client's.

Morning session: September 3

Evening session: September 17

8. How to Prepare a Purchase Memorandum

Do attorneys really kill the deal or does the agent leave the lawyers to negotiate items they neglected to complete? Learn what the lawyers need to complete the contract according to the deal YOU struck.

Morning session: October 15

Evening session: October 20

9. Email Strategies for Working with Today's Consumer

Outlook is one of the most popular email tools on the market. This program uncovers some of the really great features that are built in to Outlook - some of which you may not even know exist. We'll take you on an exciting Outlook tour, starting with some basic organization tools, such as creating folders and contact groups. We'll then show you how to quickly create mail merges, send messages to groups and create email rules to help you stay organized. And we'll top all this off with some great ways to build a marketing message into every email you send, simply by creating signature files.

Morning session: November 14

Evening session: November 12

10. Are You Worth What You Charge?

How did you arrive at your commission structure? Does your broker employ the "get what ever you can" approach. Learn what value you bring to the transaction and how to charge accordingly. You may find that you are worth more.

Morning session: December 2

Evening session: December 8

Seminars of Importance

It's Always Something! *The Roseannadanna Approach* *with Roseann Farrow, ABR, CRB, CRS, e-PRO, GRI, ITI, RECS*

Take a break from your work routine to focus on the endless surprises that can and will bog down or terminate your real estate transactions and very possibly dilute relationships. This program will focus on practical solutions to avoid the avoidable and better handle the unavoidable.

January 15, 9:00 am - 5:30 pm

\$110 for all students

7.5 hours of CE credit

Real Estate Consulting

with John Yoegel, Ph.D.

Often overlooked, ignored or given for free, this area of real estate should be looked at as a benefit for you, your customers and client

February 21, 9:00 am - 5:30 pm

\$100 for all students and 7.5 hours of CE credit

\$55 for auditing privileges

Consumer Based Marketing

March 12 OR September 8

\$110 WCBR members, \$150 non-members

9:00 am - 5:30 pm

7.5 hrs of CE credit

Is there a difference between the image you think you are projecting and the one others perceive? Do you need a new image? In this "hands-on" course, you will determine your core competencies, move ahead to your "envisioned future" involving your goals and dreams, discover methods for achieving your objectives, and develop a sustained competitive advantage in the marketplace.

Agency Update

April 10 OR October 6

\$110 WCBR members, \$150 non-members

9:00 am - 5:30 pm

7.5 hrs of CE credit

Through this course, you will be able to identify the different types of fiduciary responsibilities and determine ways agency can be created or terminated. You will learn about the five primary types of agency, their advantages and disadvantages, and how to effectively use each alternative in the workplace to make money. You will be able to identify the difference in customer and client level services through workshops that will help you to effectively negotiate all types of agency agreements using the New York State disclosure form. This is a "real world" course for "real world" associates that will teach you how to use agency for profit.

Buyer Agency and Ethics: *Doing the Right Thing*

with Nick Gigante

This class is designed to have the agent get a full understanding of Buyer Brokerage, Agency Relationships, Reviewing Buyer Contracts and fulfilling NAR's policy, Complying with the Code of Ethics. A must for every agent, even those who only practice seller agency.

October 7, 9:00 am - 5:30 pm

\$110 for all students

7.5 hours of CE credit

Technology Series *with Amy Chorew*

Class time each day:

\$299 for any three

\$135 for one

9:00 am - 5:30 pm

22.5 hours of CE credit

7.5 hours of CE credit



Call the Education Department to register for the series.

Internet Risk

April 25

What are the Do's, Don'ts and Risk on the Internet for REALTORS®? Simply put, they are a list of the most common misconceptions, and misapplications, of web site technology in the world of online personal, property and prospecting promotions. This course is designed to help students learn from the some of the mistakes being made by all too many - most unintentional, but some all too intentional.

Power of Technology

May 5

This lecture seminar is appropriate for any Real Estate professional who is looking for ways to expand their marketing sphere, reduce marketing costs, tap into online buyers, get free leads and increase online presence with inexpensive web tools. Agents, Managers and Brokers will learn how to uncover untapped sources of leads and devise instant strategies for contacting more potential clients - while keeping in contact with past clients and fellow REALTORS in mere seconds a day.

Professional Presentation Pizzazz

June 11

If you're still doing listing appointments with paper and pencil, then you're not making modern presentations for modern customers! Use your digital camera, laptop and PDA to create a fully interactive multimedia experience that teaches customers about the law, your services and your competitive edge! Topics covered:

- Presentation Tools: Digital camera, laptop and PowerPoint
- Secrets of successful camera use
- Presentation Tips and Tricks to Present like a Pro
- Delivering presentations on CD, by email and on the web

Complete Automation

November 13

This program reveals the latest in tech tools for REALTORS. We'll explore laptop & PDA specs -what to look for when you're ready to upgrade to the next level and what you don't need. Learn about tech tools that meet the needs of today's consumers, such as Instant Messaging, Text Messaging and Cell Phone marketing. Find out how wireless networking and other online tools can help maximize your productivity and put you far ahead of your competitors.



*"I've been licensed for over 18 years and these are the best courses I've ever taken."
- testimony from a very pleased student.*

**Take 2 days for \$210!
Take 1 day for \$110!***

Money Talks: Compensation Issues

A course on lawfully collecting and providing referral fees, answering questions about your fees and services as well as minimum services companies, and anti-trust issues.

**March 25, 9:00 am - 1:15 pm
\$75 for all students**

4 hours of CE credit

"Minimum services companies" and virtual office websites (VOWs) have entered the market in increasing numbers, and they typically charge non-traditional professional fees, such as hourly compensation or menu-driven fees. Inappropriate answers by licensees regarding fees could lead to price-fixing and antitrust violations.

Licensees are also confused about paying and receiving referral fees and rebates. Whether the payment or receipt of fees is lawful depends on a myriad of state and federal laws and rules as well as ethics. Some states permit referral fees to non-licensees; most states do not. Some states have attempted to regulate minimum services companies but have incurred the wrath of the Department of Justice and the Federal Trade Commission for doing so.



For Your Own Good: The REALTOR® Code

**March 25, 2:00 pm - 5:30 pm
\$60 for all students**

3.5 hours of CE credit

This program meets the NAR requirement of ethics training for all REALTORS® as well as state license renewal credit. If needed for REALTOR® membership renewal, this course must be completed by Dec. 31, 2008. This program deals with:

- The new ethical challenges to the real estate profession.
- The purpose of a code of ethics and how it can help resolve ethical dilemmas.
- The critical elements of the REALTOR® Code of Ethics.
- The public perception of real estate licensees' ethics and their real ethical literacy.

This course was recognized as North Carolina's Program of the Year in 2004 by the North Carolina Real Estate Educators Association.

E-Commerce Issues and Internet Resources

**March 26, 9:00 am - 1:15 pm
\$75 for all students**

4 hours of CE credit

This is a course for computer-literate real estate professionals. Participants will learn how to:

- Search for a real estate subject using a search engine and techniques to widen or narrow a search. The advanced functionalities of Google will be demonstrated.
- Develop due diligence in a buyer by identifying significant real estate resources for consumers on the Internet.
- Avoid "virtual violations" of license law, such as copyright infringement, use of links, failure to identify brokerage firm on advertising/disclosure; unlicensed activity, and spamming.
- Become familiar with critical federal legislation governing electronic commerce/ transactions.
- Define terms such as Boolean operators, virtual violations, electronic, digitized, and digital signatures, spamming, and copyright infringement.

Guess Who's Coming to Dinner?

Changing Demographics and Their Impact on the Real Estate Market

**March 26, 2:00 pm - 5:30 pm
\$60 for all students**

3.5 hours of CE credit

Among the topics covered in this workshop are:

- How the age wave is affecting the real estate market.
- How ethnic diversity is affecting growth.
- Why fair housing issues will become more critical in the next decade.
- How to work with minority buyers and seller effectively and fairly.

REALTORS DO NOT EARN BY CE CREDIT ALONE!

With the new and restrictive DOS interpretation of the continuing education regulation, fewer courses will be approved for continuing education credit. WCBR is taking advantage of this by offering more Professional development seminars which will increase your salesmanship - and your bottom line. Note many of the continuing education courses offer auditing privileges at lower price for those who do not want or need continuing education credit.

Roger Turcotte Presents

*One full day tuition: \$135
Tuition for both days: \$199*

Using Negotiating as a Tool not a Weapon

May 28, 9:00 am - 5:30 pm

\$135 for all students

7.5 hours of CE credit

A fast paced, full day program that will provide you the information that you need to deal with the negotiating challenges that you and your clients face on the street everyday. This course will enhance your understanding of the negotiating process and give you, and your clients, the keys to achieving negotiating success.

Topics that covered in this course include:

- Gaining the competitive edge in the market
- Establishing a balance between substance and relationship
- Preparing your client and yourself for the negotiating process
- Assisting clients to focus on facts rather than opinions
- Reducing the incidents of sellers and buyers remorse
- Helping clients develop effective negotiating strategy

Helping Your Clients WIN in Difficult Markets

May 29, 9:00 am - 1:15 pm

\$75 for all students

4 hours of CE credit

How does the process of buying and selling real estate actually work? How can agents help their clients succeed under all types of market conditions? This solution-based seminar will address these and other critical questions. You will learn the importance of using a process to guide sellers and buyers through a real estate transaction, and why consumers must remain focused on their goals. Learn how to help your sellers and buyers navigate a transaction whether they are in calm water or white water.

Success Strategies for Changing Markets

May 29, 2:00 pm - 5:30 pm

\$60 for all students

3.5 hours of CE credit

Change is the one true constant in real estate. In order to help clients maximize their opportunities in the market place, agents must have the ability to make value based presentations that help consumers to make informed decisions. Rather than telling consumers what they want to hear, skilled agents must tell consumers what they need to hear in order for the consumer to select the best agent to assist them. This seminar is based on the principle that an agent's future success depends on the quality of service that he provides to an agent today.



1031 Tax Free Transactions

1031 Exchange Overview with Todd Pajones

January 24, 10:00 am - 1:15 pm

\$45 for all students, 3 hours of CE credit

How to defer capital gain tax when investment property is sold, purchased or exchanged. This can be a complicated process, and can have serious tax consequences if the claim is not IRS compliant. If done well, the savings are enormous. Learn the process, the red flags and where to go for the expertise needed to claim the tax benefits investment property owners are entitled to. This course is a "must" for anyone buying or selling a vacation home, rental units or any other investment property.

More on 1031 Exchange with Todd Pajones

March 11, 10:00 am - 1:15 pm

\$45 for all students, 3 hours of CE credit

Just as the title suggests, this is the class to attend to get more information, with more depth about 1031 real estate exchanges.



Essential Skills

A 22.5-hour program designed to provide the licensee with the tools necessary to provide professional service - and to keep the deal together.

All three sessions: \$225 for all students

Individual sessions: \$100 for 7.5 hours of CE credit for all students

Auditing Privileges: \$50 for each seminar (no CE credit)

Financial Skills

March 6 OR September 15

9:00 am - 5:30 pm

Qualify your buyer; understand the underwriting process; know the difference between pre-qualified and pre-approval; learn what a mortgage commitment is; and much more.



Appraisal Skills

April 2 OR November 24

9:00 am - 5:30 pm

The difference between a good guess and a good CMA; market factors that effect value; appraising in a hot market or one that's slowing; what to do if you disagree with the appraisal; and more.

Construction Skills

May 12 OR November 5

9:00 am - 5:30 pm

Plumbing & electrical components; red flagging structural defects; inspections: who are the professionals; due diligence; and more.

Dianna Brouters Presents

Take 3 days with Dianna
and pay only \$250
Take 2 days in Feb. for \$150



Hot Topics

February 27, 9:00 am - 5:30 pm
\$125 for all students

7.5 hours of ce credit

Spend the day learning what's hot what's not. Find out everything you need to know about:

- Agency disclosure and documents
- Getting paid as a buyer agent
- Motivating today's buyers to purchase
- Incentives and RESPA

Real World Fair Housing

February 28, 9:00 am - 1:15 pm
\$75 for all students

4 hours of CE credit

Discussions, role play, scenarios that agents face every day... and the solutions.

Satisfies the NYS requirement for a 3 hour Fair Housing course for everyone needing continuing education and are renewing their license after June 30, 2008.

Leona Helmsley, Martha Stewart, But Not Me

May 30, 9:00 am - 5:30 pm
\$125 for all students

7.5 hours of CE credit

In the fall of 2005, the Department of Justice held a hearing regarding "anti-competitive practices" in the real estate industry, focusing specifically on the actions of members of REALTOR(R) Associations nationwide. Their 70+ page report has just been published and became the basis of a report televised by 60 Minutes. As a result of this telecast, consumers have been bombarding REALTORS(R) with questions regarding unbundled services, fee for service models, pricing negotiations, and cooperation/compensation issues.

In addition, the Department of Housing and Urban Development has stepped up its enforcement of RESPA--the Real Estate Settlement Procedures Act--to levels not previously seen in the history of the agency.

While you will earn 7.5 hours of continuing education credit, the major benefit of attendance is that you will develop appropriate risk reduction methods in both of these areas that will keep you from the same fate as Leona and Martha. Violation of these laws is a CRIMINAL ACT and you cannot afford to make a mistake. Register now as seating is limited.

Other Courses



Risk Management

June 5 OR November 21, 9:00 am - 5:30 pm
\$110 WCBR members, \$150 non-members

7.5 hrs of CE credit

This course provides you with knowledge of the many liabilities facing real estate associates in today's marketplace and how to handle each of them. You will be able to identify the purpose of property disclosure, including the real benefits for buyers and sellers and "red flags" that may cause liability claims, plus the meaning of "vicarious liability." The possible types of misrepresentations, "stigmatized" property, anti-trust laws and harassment issues will be discussed through an interactive environment that will give you "take home" value.

Negotiation and Selling Skills: *Client Advocacy*

June 16 OR September 19
\$110 WCBR members, \$150 non-members

9:00 am - 5:30 pm
7.5 hrs of CE credit

Discover the elements of negotiation and the types of power used for negotiation strategies. In this course, you will work in groups using case study examples and role play to realistically solve "real world" negotiation problems. You will create strategies for negotiating a well-priced listing, develop effective methods for soliciting valid offers, and discover how to handle critical objections.

Salesperson & Broker Licensing

Salesperson Licensing Course Schedule (no CE credit)

\$349 for all students (includes textbook)

Day: (2 weeks, Monday - Friday) 9:00 am - 3:30 pm
January 14 - January 25 OR April 7 - April 18 OR June 2 - June 13

Evening: (Tuesdays & Thursdays) 6:30 pm - 9:45 pm
January 8 - March 13 OR March 25 - May 29

Morning: (Mondays, Wednesdays & Fridays) 9:00 am - 12:15 pm or 1:00 pm
March 3 - April 18

Broker Licensing Course Schedule

\$349 for non-members
\$299 for members

22.5 Hours of CE credit upon successful completion of school exam

Day: (Mondays & Wednesdays) 9:00 am - 3:30 pm
January 14 - February 13

Evening: (Mondays & Wednesdays) 6:30 pm - 9:45 pm
February 25 - April 30

Accelerated Day: (2 weeks, Monday - Friday) 9:00 am - 3:30 pm
April 21 - May 2

A TRILOGY: *Tools of the Trade, Concepts & Terms, and Formulas & Calculations*

Totaling 22.5 hours of Commercial CE credit

Tuition for any three sessions: \$300 for all students
Individual sessions: \$125 each for all students

You must register by fax including credit card number and your course choices.

Introduction to Commercial Real Estate: *Tools of the Trade*

July 11, 9:00 am - 5:30 pm

7.5 hours of CE credit

An introductory level course that teaches how to gather the basic information your customers will want to know about the different types of properties. How to market this information and get paid!

The course focuses on:

- *Understanding Different Types of Properties*
- *Information Gathering - Listing Checklists are Provided*
- *Listing Agreements and Commercial Clauses*
- *Commercial Marketing Concepts*
- *Commission Protection*

Introduction to Commercial & Investment Real Estate: *Concepts and Terms*

July 25, 9:00 am - 5:30 pm

7.5 hours of CE credit

Basic mathematical skills and the ability to use a calculator are required. Students must bring their own calculator to the class.

An introductory level course that offers a logical progression, from Commercial and Investment Real Estate concepts and terminology through practical examples.

Course highlights include:

- *The "Jargon" of Commercial REALTORS®*
- *Understanding Investment Principles*
- *"User" vs. "Investor" Needs*
- *Basic Investment Analysis*
- *Spread Sheet Cash Flow Forecasting*
- *Investment Formulas*

Real Estate Formulas and Calculations

August 8, 9:00 am - 5:30 pm

7.5 hours of CE credit

Students are required to bring a Hewlett Packard HP10BII calculator to the class.

This course is designed to provide an understanding of the various formulas used in real estate brokerage. Learn to use the Hewlett Packard HP10BII Financial Calculator to perform calculations used in residential, commercial and investment real estate. New and experienced agents will learn through practical examples the basic keys, memory functions, and formula adaptations.

- *Understand Various Forms of Commission Calculations*
- *Learn to Determine Market Value of Investment Properties*
- *Calculate Mortgage Payments*
- *Learn About Amortization and Balloon Mortgages*
- *Internal Rate of Return*
- *Understand Cash Flows and Net Present Value*



Commercial Real Estate: Leases

August 22, 9:00 am - 5:30 pm

7.5 hours of CE credit

This course is designed to provide you with ALL the basics of commercial leasing.

CBR Designation Courses

Certified Buyer Representative (CBR) Designation

Instructor: Jim Pugliese , ABR, CRB, GRI, CBR, ITI, CSP, SRES

April 28, 29 & 30 OR September 3, 4 & 5,

9:00 am - 5:30 pm each day

\$345 for all students

22.5 hours of CE credit (for the entire 3-day course)

There is no written exam...no annual dues...no additional courses to take. You earn the CBR designation at the end of Day Three.

The original three-day course that will give you everything you need to know about basic buyer agency representation. Earn a professional real estate certification and increase your income through Buyer-Representation.

This is your chance to earn the nationally recognized CBR designation. You will learn the street skills necessary to begin practicing Buyer-Agency immediately. You will learn how to make an effective presentation to a potential buyer-client, how to discuss and document your fee as a buyer's agent, how to reduce your risk through due diligence, and how to provide advice, counsel, and judgment to your buyer-clients so they make the right buying decision when purchasing their new home.

ADVANCED CBR

Instructor Roseann Farrow, ABR, CRB, CRS, E-PRO, GRI, ITI, RECS

September 26, 9:00 am - 5:30 pm

(CE credit pending)

Tuition TBA

Build on the skills that you learned during your CBR training by attending this fast paced, full day program. This course will help you to:

- Refine your client selection and presentation techniques
- Improve your ability to help your clients negotiate their transaction
- Build a marketing program
- Review your business plan
- Share 'success secrets' with other Certified Buyer Representatives

Roseann Farrow, who has helped thousands of students embrace Buyer Agency, has been selected to facilitate this course in NY State to help CBR designees achieve the next level of success in the marketplace.

Prerequisite: successful completion of CBR.

Appraisal Licensing

R-1, R-2 and AQ-1 are also approved for CE credit for real estate agents.



R-2: Valuation Principles and Procedures

EVENINGS Mondays & Wednesdays, 6:00 pm - 9:30 pm
February 13 - March 24. No class on March 12.

\$375 for all students

Pre-requisite: R-1. 30 hours. Exam required. 90% attendance required.
Approved for 22.5 hours real estate CE credit upon successful completion of school exam.

AQ-1: Fair Housing, Fair Lending and Environmental Issues

EVENINGS Mondays & Wednesdays, 6:00 pm - 9:30 pm
March 31 - April 14.

\$200 for all students

*This course is **required** for all applicants for appraisal licensure.*

Exam required. 90% attendance required. Approved for 15 hours of both appraisal (if the course wasn't taken before) and real estate CE credit.

Online Appraisal CE

SEE our online courses at WWW.WCBR.NET

Definitions and Requirements:

Appraiser Assistant License

The Appraiser Assistant classification shall consist of those persons sponsored by a licensed or certified residential appraiser.

***Education Requirements:** R-1, R-2 & AQ-1, plus 15 hours of Ethics & Standards of Professional Appraisal Practice (USPAP). Appraiser assistants must be aware that when they submit their completed conversion application, they will have to comply with whatever experience, education & examination requirements exist for the category in which they wish to be licensed or certified at that time.*

Licensed Real Estate Appraiser

The Licensed Real Estate Appraiser classification shall consist of those persons meeting the requirements for licensure relating to the appraisal of non-complex one to four residential units having a transaction value of less than one million dollars and complex one to four residential units having a transaction value of less than two hundred fifty thousand dollars. Minimum of 2 years full-time experience required before applying to be licensed.

***Education Requirements:** R-1, R-2 & AQ-1, plus 15 hours of Ethics & Standards of Professional Appraisal Practice (USPAP).*

Certified Residential Appraiser

The State Certified Residential Real Estate Appraiser classification shall consist of those persons meeting the requirements for certification relating to the appraisal of residential property of one to four units, without regard to transaction value or complexity.

***Education Requirements:** R-1, R-2, AQ-1, R-3 & R-4, plus 15 hours of Ethics & Standards of Professional Appraisal Practice (USPAP).*



NYSAR/WCER Co-Sponsored Courses

NYSAR DESIGNATION COURSES

Location: WCER (even though you register through NYSAR).

GRI DESIGNATION (Graduate of the Realtor® Institute)

You must call the New York State Association of REALTORS® (NYSAR) at (518) 463-0300 for class times, early registration discounts, continuing education credits, registration details, and other information. Classes are held in the WCER classroom. Classes usually run from 8:30 am - 5:30 pm. Please do not send GRI registrations to WCER; we cannot process them.

- RI401 February 12 & 13: Effective Real Estate Practices-Skills to Put You on Top**
- RI407 February 14: Building Your Real Estate Practice**
- RI405 March 10: Construction Issues- Helping Your Clients Achieve Their Goals**
- RI406 March 11: Price It Right...Close More Deals**
- RI403 May 8: Financing to Increase Home Ownership**
- RI404 May 9: Real Estate as an Investment**
- RI408 June 12: Using Technology (To Grow Your Business)**
- RI409 October 14 & 15: Equal and Ethical Service to Today's Buyer**
- RI402 November 17 & 18: Real Estate Legal Issues... Not Knowing Can Be Dangerous**

ABR DESIGNATION (Advanced Buyer Representative)

(Must contact NYSAR at (518) 463-0300 to register.)

January 29 & 30: ABR Course
January 31: ABR Elective on Foreclosures

CIPS DESIGNATION (Certified International Professional)

(Must contact NYSAR at (518) 463-0300 to register.)

May 5 & 6

SRES DESIGNATION (Seniors Real Estate Specialist)

(Must contact NYSAR at (518) 463-0300 to register.)

July 7 & 8

New Member Orientations

This three-hour seminar introduces the benefits and responsibilities of WCER membership. This seminar also complies with the National Association of REALTORS® mandate for Ethics education.

To attend an orientation or for membership information, please contact Teri Vitaliani at WCER, (914) 681-0833, Ext. 3004.

These are the January - June 2008 dates:

January 11	10:00 am	April 15	10:00 am
January 14	6:00 pm	April 15	6:00 pm
February 12	10:00 am	May 9	10:00 am
February 20	6:00 pm	May 21	6:00 pm
March 18	6:00 pm	June 23	10:00 am
March 20	10:00 am	June 25	6:00 pm



Directions to WCER

WCER is located on the corner of E. Post Rd. and S. Broadway, across from The Westchester Pavilion.

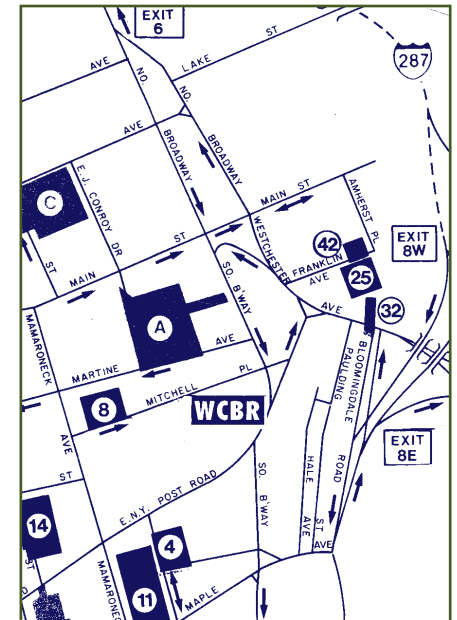
NOTE: You may not park in the back of our building.

From North: Saw Mill River Parkway or Taconic onto Sprain Brook Parkway, then onto Cross Westchester Expressway I-287 to Exit 6, right turn southbound on North Broadway. After approx. 1/2 mile, N. Broadway bends right to become S. Broadway. Pass Mitchell Place on right, WCER is on ground level on right.

From West: Cross Tappan Zee Bridge, take Exit 8 onto Cross Westchester Expressway and proceed as above.

From South: Hutchinson River Parkway Exit 23N or New England Thruway Exit 18B onto Mamaroneck Avenue northbound. Once in downtown, make right turn at Mitchell Place, then right at first light onto S. Broadway. WCER is on ground level on right.

From East: I-684 or Hutchinson Parkway to Cross Westchester Expressway I-287 westbound. Take Exit 6, turn left onto N. Broadway and proceed as "From North" above.



How to Register

REGISTRATION:

- ♦ Registrations must be mailed, faxed, secured on-line or delivered in person. Phone reservations **WILL NOT** be accepted.
- ♦ **Tuition must accompany registration form.** Payments returned for insufficient funds will be subject to bank fees and a \$25 processing fee.
- ♦ Incomplete registrations will be returned unprocessed.

PARKING: Parking at the Westchester Pavillion. *There is no parking in the back of our building.*

BROCHURES/ON-LINE REGISTRATION: Go to www.wcbr.net and click on **Education**.

LOCATION: All classes will be held at WCBR unless otherwise specified.

Refunds & Cancellations

REFUNDS:

- ♦ Salespersons & Brokers Classes - Full tuition (minus \$50 non-refundable registration fee) will be refunded if the written cancellation notice is received before the first class session. Only unused texts will be accepted for a refund. No refund requests will be honored after the first class begins.
- ♦ To receive a refund for any other course, WCBR must receive written notification on or before the first day of class. Requests will not be honored after that date. A \$10.00 service fee will be charged.

CANCELLATIONS: WCBR reserves the right to cancel any class due to insufficient enrollment.

EMERGENCY WEATHER CANCELLATIONS: In the case of severe weather, the decision to hold class or cancel will be made on the day of class -- do not call in advance. On the day of class, please call our main number (914) 681-0833.

Continuing Education Info

LICENSE RENEWAL AND CONTINUING EDUCATION

Each licensee has an individual renewal date which is renewed every two years. All licensees, with few exceptions*, must show **22.5** hours of approved continuing education credit as a condition of renewal. **You cannot renew your license without the required continuing education credits.** If your license expires before you can complete the continuing education requirements, you won't lose your license. It will simply be suspended until the course requirements are met. If your license has expired for more than two years, you will have to take the State exam again, but you will not have to retake the pre-licensing course(s) in order to renew your license.

Continuing Education Credit: Classes will begin on time -- 90% attendance required for credit. **NO EXCEPTIONS.**

**Those exempt from the continuing education requirement are: attorneys; those licensed for 15 years or more and are brokers or broker associates at the time of renewal.*

Registration Form



Registrations not accepted without payment.

You may photocopy this form if needed.

Mail or Deliver to:

Education Department
Westchester County Board of REALTORS®, Inc.
59 South Broadway, White Plains, NY 10601

Fax to: (914) 931-0101 Attention: Education Department

90% ATTENDANCE REQUIRED FOR CE CREDIT – NO EXCEPTIONS.

Classes will begin on time.

Please check one: Dues-Paying WCBR Member Non-Member

Name _____

Firm _____

Please check one: Home Business

Address _____

Address _____

City, State, Zip _____

Home Phone (____) _____ Fax (____) _____

Business Phone (____) _____

Real Estate License # (no CE credit without it)

____ -- ____ -- _____

**SEE REFUND POLICY
AT LEFT**

Course Title _____

Date(s) _____ Time _____ Cost _____

Course Title _____

Date(s) _____ Time _____ Cost _____

Course Title _____

Date(s) _____ Time _____ Cost _____

Amount enclosed or authorized _____ (Please do not staple checks)

Visa MasterCard Amex

Expiration Date _____

Signature _____

Do you have any disabilities which require special accommodation, including auxiliary aids/services? If so, please write your needs below:

For brochures/on-line registration, go to www.wcbr.net and click on **Education**.

2008 COURSE CALENDAR



2008 COURSE CALENDAR

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Register on-line
www.wcbr.net
 Easy, fast & secure.



WCBR reserves the right to cancel any class due to insufficient enrollment.