

9:30 am-11:15 am

Take the Right Direction to Success, Part I:

Reading the New Market Signposts

Roger Turcotte



Real estate markets are always changing and this fact offers great opportunities for agents who understand how to transition. They have the skills to maximize the opportunities from change while other agents become frustrated and discouraged. If you sometimes feel you're at the mercy of adverse market conditions then Turcotte's solution-based program is a "must attend". He will provide you with strategies you need to profit from change.

9:00 am-10:00 am

Legal Update: New Requirements on the Horizon

Agency Disclosure / Well Water Testing / Licensing



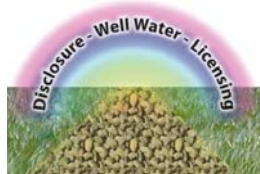
Edward I. Sumber, Esq.

There's always something new to worry about! Do you know whether you have a role in Westchester's new well water testing law that requires testing when property is transferred?

How about agency disclosure? There's still another new version of the Section 443 disclosure form that goes into effect on January 1.

Also, there are new rules for continuing education and licensure in general that go into effect on July 1, 2008 but that may affect you even now!

WCBR's truly expert Counsel, Edward I. Sumber, will bring you up to date on the latest legal developments. Be there!

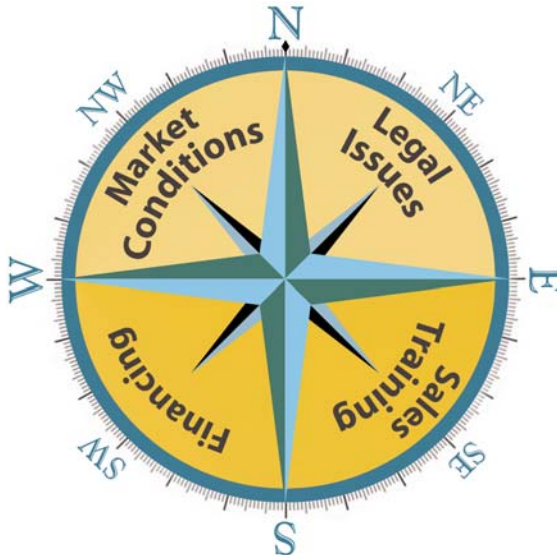


LUNCH

Lunch may be purchased at the Cafeteria. However, food and beverages are not allowed in the classrooms.

Directions for Success

Let Roger Turcotte, our featured speaker, point you in the right direction



WCBR 91st Annual Meeting & Members' Day

9:00 am - 5:00 pm

Thursday, November 1, 2007

Performing Arts Center
State University of New York at Purchase

FREE Parking
FREE Seminars

Small additional fee for continuing education credit

Event Schedule & Registration: WWW.WCBR.NET

10:15 am-11:15 am

Wrong-Way Mortgages

How to deal with short sales, foreclosures, and subprime squeezes



John Streb, Loan Officer, NY Mortgage, & Louis Petralia, Esq.

The sub-prime loan debacle is blamed for rows of for-sale signs in other parts of the country, but also for tougher conventional lending criteria in our neck of the woods. Get an expert legal and financial perspective on what's really happening with short sales, foreclosures, more expensive jumbo loans, and other lending problems. Our panelists will help you know how to advise your clients and protect your commissions as well.

1:30 pm-4:30 pm

Watch Fast Fred & Patti Petunia Go Up a One-Way Street...

THE WRONG WAY!

Lewis Arlt, Patricia Bentley & Richard Haggerty



Learn how to stay out of the collision path, satisfy the NAR ethics mandate AND the new DOS Fair Housing continuing education requirement for license renewal after July 1, 2008.* NYS CE credit available for \$25.

REGISTRATION REQUIRED.

**New legislation requires every licensee needing continuing education to attend a three-hour NYS approved fair housing course for all renewals after June 31, 2008.*

2:00 pm-4:00 pm

Take the Right Direction to Success, Part II:

Being Productive and Profitable in a Changing Market

Roger Turcotte

Changing markets can cause some managers to become frustrated while others discover new opportunities for success. The difference between the two is their ability to affect the results of the real estate professionals who are on their team. This fast-paced program addresses the keys to succeeding in changing markets:

- Overcoming the agents' tendency to reduce fees
- Addressing non-performing agents
- Setting listing standards for the team
- Effective training and coaching techniques
- Increasing referrals from every transaction



Annual Meeting

11:30 am - 1:00 pm

The voting business at the Annual Meeting is the election of Officers and Directors for the 2008 term. All Realtor Members of WCBR, Inc. are entitled to vote in person or by proxy. A polling station will be open from 9:00 a.m. to 12:00 noon.

REPORT OF THE LEADERSHIP COMMITTEE

The Leadership Committee has submitted the following slate of candidates for election as Officers and Directors of WCBR, Inc. for terms to run from January 1 to December 31, 2008:

- President** - Harding Mason, Houlihan Lawrence Inc.
- First Vice President** - Leah Caro, Bronxville-Ley Real Estate LLC
- Second Vice President** - Michael Graessle, Nelson Vrooman GMAC Real Estate
- Secretary-Treasurer** - Marcene Hedayati, Legends Realty Group, LLC
- Past Presidents** - Savo Fries, Houlihan Lawrence Inc. and Ralph Ragette, Ragette Realtors

Directors Representing Areas

- Area 1 Nancy Kennedy, Houlihan Lawrence Inc.
Myriam Ramos, Keller Williams Realty
- Area 2 Pat Held, Houlihan Lawrence Inc.
James Renwick, Renwick & Winterling Realty
- Area 3 Janet Nold, Reno Rivertown Realty
Patricia Neuwirth, Hudson Homes, LLC

- Area 4 Arlyne Ashkinos, Prudential Rand Realty
Toni Chrystal, Century 21 Wolff
- Area 5 Ruth Chizzini, Houlihan Lawrence Inc.
Janice Linden, Linden Real Estate
- Area 6 Catherine Amabile, Merritt Associates, Inc.
Patricia Cassese, Prudential Centennial Realty
- Area 7 Darryl Selsey, Four Seasons Real Estate Center
Anne Viviani, Jonor Agency, Inc.
- Area 8 Bobbe Carton, Coldwell Banker Residential Brokerage
Susan Cerezo, Beryl Z. Realty

In addition to the foregoing Director positions which are filled by election by the Members of WCBR, the Board of Directors includes these other positions: Immediate Past President; the Presidents of the Westchester-Putnam Multiple Listing Service, Commercial & Investment Division, and Empire Local Chapter of the Women's Council of Realtors, each of whom is elected by the Members of their respective organizations; the Chief Executive Officer, by appointment of the Board of Directors; and the Chairpersons of the Professional Standards Council, Legislative, Political and Legal Issues Council, Education Council, and Communications and Member Services Council, by appointment of the 2008 President-elect.

Alternative Nominations by Petition

Realtor members of WCBR may file petitions to nominate candidates other than those proposed above by the Leadership Committee. Contact staff for the procedures or review the September 2007 edition of Real Estate In-Depth on www.wcbr.net.