



REALTOR
ASSOCIATION
OF GREATER
FORT LAUDERDALE

Realtor[®] Edge

Reaching Over 12,000 Realtors[®] And Growing

THE OFFICIAL PUBLICATION OF THE REALTOR[®] ASSOCIATION OF GREATER FORT LAUDERDALE

March 2008

www.R-World.com

Vol. 10 No. 3

March 2008 Issue

Calendar 2
Calendar of Events March

Commercial 7
Income Property Analysis; The Triangle of Sales Success; Working with the Commercial Attorney; Free Commercial Realtor[®] Website Banners

Cover 1
RAGFL Celebrates 2008 Installation Banquet & Awards Gala; Amendment One Passes – RAGFL to Fight for Further Relief

MLS 6
MLS Statistics; iCheck Statistics; MLS Update

News and Notes 2, 3, 4
NAR Mandates Realtor[®] Code of Ethics Training; 2008 RAGFL Installation Banquet & Awards Gala

President's Column 3
RPAC and Taxes – How RPAC Affects Us All

Professional Development 2
Basic Title Insurance with Lorna Hall; The Art of Controlling the Sale; Safety Seminar: Crime Awareness and Prevention; Foreclosure: Prevention and Opportunities for Buyers-Clients

PRSR STD
U.S. POSTAGE
PAID
GENESIS PRESS

The Realtor[®] Association of Greater Fort Lauderdale
1765 N.E. 26 Street
Fort Lauderdale, Florida 33305

RAGFL Celebrates Installation Banquet & Awards Gala for 2008

Association Inducts New President, Board of Directors and Recognizes Outstanding Members at Annual Event

Amid a classically elegant setting, the Realtor[®] Association of Greater Fort Lauderdale (RAGFL) recognized its leading members Friday, Jan. 11 during its 2008 Installation Banquet & Awards Gala at the Fort Lauderdale Hyatt Regency Pier Sixty-Six. Members, sponsors, government officials and special guests were welcomed into the resort's Crystal Ballroom by classical movie clips and popular song & dance performances spanning the decades of the Association's existence. Gathered together, the guests enjoyed great company, exquisite cuisine and an evening of sophisticated entertainment.

The program was highlighted by the induction of RAGFL's 2008 president and Board of Directors, presentation of its Realtor[®] of the Year Award and recognition of individuals who contributed to RAGFL's success during the previous year.

Randolph H. Bates, GRI, e-Pro of Ivan J. Smith & Co., Inc. Realtors[®] was installed as the Association's 2008 president,

and Jesse Acevedo, ABR, e-Pro of ERA Ace Realty & Investment, was inducted as 2009 president-elect. 2008 RAGFL President Christine Hansen of Century 21 Hansen Realty Inc. was installed as immediate past president. Formally assuming office as Board members were Noel A. Edwards, owner of Sabrina Realty Inc.; Marlene J. Katkin of RE/MAX Partners; Brenda G. Ghibaudi, CRS, PMN of Balistreri Realty Inc.; James G. Heidisch, GRI of Campbell & Rosemurgy RE; Judith W. Zimmer of Prudential Florida 1st Realty; and Margaret E. Allen, GRI, e-PRO of RE/MAX Alliance.

James M. Balistreri, CRB, CIPS of Balistreri Realty, was recognized as Realtor[®] of the Year, while U.S. Rep. Ron Klein (FL-22) was honored with the Political Appreciation Award. Mason Pruner of Wells Fargo Home Mortgage was named Affiliate of the Year. Philip Vias received the Jo M. Wright Political Involvement Award and the Realtor[®] Appreciation Award was



presented to former RAGFL Association Executive of Operations Debbie Thomas. The Humanitarian of the Year was Daniel O'Flaherty. Joanne Codner, Angel Shafer and Janet Golding received Presidential Distinguished Service Awards.

The night was one of the most magical on record—filled with great food, exciting and non-stop entertainment and RAGFL tradition. The event wouldn't have been as spectacular if it wasn't for the RAGFL staffers who worked tireless hours to make the event run without a hitch, especially RAGFL staff led by CEO Richard Barkett. We also owe the night's many sponsors much gratitude for their generous contributions and support. The event would not have been made possible if it weren't for them. Be sure to flip to pages 3 and 4 to see dozens of Installation photos!



Amendment 1 Passes – RAGFL to Fight for Further Relief

Amendment 1 passed on January 29 with 64% of the vote after weeks of hard campaigning. Its passage has resulted in:

- Save Our Homes (SOH) tax savings portability. Homeowners will now be able to port the difference between their SOH Assessment and the just value of their property to a new home.
- The doubling of the homestead

exemption minus the school portion. This translates into an average savings of \$308 for each property owner in Broward County.

- A \$25,000 Tangible Personal Property tax exemption, and a 10% cap on annual increases for non-homesteaded properties.

Amendment 1 was able to overcome

the misinformation campaign through the tireless efforts of RAGFL's members. By attending rallies, holding signs and contacting others, our members were the agents of change. As the Legislature is now set to convene for its annual session, we must keep up the pressure for further relief. Let's continue working together to keep our industry moving forward.

The mission of the Realtor[®] Association of Greater Fort Lauderdale is to secure the interests of its members and their ability to conduct a thriving business, to promote the highest standards of professional practice in the real estate community, and to support members in maximizing their individual potential for success.

PROFESSIONAL DEVELOPMENT

All events listed below take place as follows:
RAGFL – East Auditorium, 1765 NE 26th Street, Fort Lauderdale FL 33305. Register at www.R-World.com or contact a Professional Development Counselor at 954-563-7261.

Basic Title Insurance with Lorna Hall

Friday, March 14th, 9:00 a.m.-12:00 p.m.
This course covers discussion of title insurance alternatives; comparison of owner and lender title policies; what title insurance does and does not cover; survey matters; how to calculate title rates (without a rate card); claims; understanding the procedures of closing; and hints for faster, smoother and sometimes less expensive closings. The course is enhanced with true stories that illustrate topics for easier understanding. Paced so that everyone will learn and remember the important information they need. (3 CE credits)

The Art of Controlling the Sale with Kim Dickey

Wednesday, March 19th, 10:00 a.m.-1:00 p.m. In the "Art of Controlling the Sale", Kim Dickey, powerful sales trainer and motivator, will teach you how to allow the prospect to be smart and right about doing business with you. Urgency isn't about moving quickly, it is about moving with right behavior. You will learn seamless negotiation techniques and strategies to perfect the most important skill in Real Estate. A strong negotiator will never have to compete on the cost of commission. And finally, you will learn how to think like a FSBO and institute proven techniques to educate the For Sale by Owner past their ignorance of trying to sell on their own. Realtors® don't just help people buy and sell property, they absolutely change lives. And with that, comes the necessity to control the sales process. (3 CE credits)
RAGFL Members free with \$25.00 seat deposit, Non members \$50.00

Safety Seminar: Crime Awareness and Prevention

Monday, March 10th, 9:00 a.m.-12:00 p.m. Join instructor Andrew Wooten, Managing Partner and CEO of Safety Awareness and Firearms Education—(S.A.F.E.), as he guides you through this valuable crime awareness and prevention seminar. "A person's best weapon is themselves... their mind, voice and body. Therefore, every person, regardless of size, is capable of learning and adapting some form of self-defense techniques" ... Andrew Wooten (3 CE credits) Requires a \$25.00 seat deposit—no charge with attendance or 24-hr cancellation notice.

Calendar of Events

March 3-4

9:00 a.m. 14 hour CE course (EA)

March 5

8:30 a.m. New Realtor® Orientation (WA)

8:30 a.m. Basic Business Brokerage (EA)

2:00 p.m. Grievance Committee Meeting (C)

March 6

9:00 a.m. Attract More Buyers; Create More Sales (WA)

March 7

9:00 a.m. Working with the Commercial Attorney (EA)

2:00 p.m. Staff Planning Workshop (EA)

March 10

9:00 a.m. Safety Seminar – Crime Awareness (EA)

March 11-12

9:00 a.m. Investment Property Analysis (EA)

March 12

9:00 a.m. Government Affairs Committee Meeting (WA)

March 13

8:00 a.m. Triangle of Sales Success (EA)

8:30 a.m. Foreclosure (WA)

10:00 a.m. Executive Committee Meeting (C)

10:30 a.m. MLS Committee Meeting (L)

11:00 a.m. Board of Directors Meeting (B)

March 14

9:00 a.m. Basic Title Insurance (EA)

March 17-21

8:30 a.m. CIPS Institute (Hyatt Pier 66)

March 18

1:30 p.m. Economic & Market Analysis (EA)

March 19

9:30 a.m. Home Staging (EA)

10:00 a.m. The Art of Controlling the Sale (WA)

2:00 p.m. Home Staging (WA)

March 21

Association Closed for Good Friday

March 24-25

9:00 a.m. 14 Hour CE (WA)

March 26

12:00 p.m. International Real Estate Council Meeting (EA)

March 27

8:30 a.m. New Realtor® Orientation (WA)

8:30 a.m. SOCR Networking (EA)

10:00 a.m. SOCR Board of Directors Meeting (B)

March 28

9:15 a.m. Charitable Foundation Committee Meeting (C)

Key:

(EA) = RAGFL East Auditorium

(WA) = RAGFL West Auditorium

(B) = RAGFL East Boardroom

(C) = RAGFL East Committee Room

(L) = RAGFL East Computer Lab

Foreclosure: Prevention and Opportunities for Buyers-Clients with Marcus Wally

Thursday, March 13th, 8:30 a.m.-5:00 p.m. Join NAR's International Instructor of the Year—Marcus A Wally, MBA for this timely seminar on Foreclosures. Real Estate foreclosures have been increasing—and will continue to do so as interest rates on sub prime adjustable-rate mortgages (ARM) reset. This course examines how real estate professionals can help buyer-clients prevent foreclosure as well as how to counsel buyer-clients who want to invest in pre-foreclosure or foreclosed properties. Counts as one REBAC elective course to be applied towards the ABR® Designation. RAGFL Members \$49.00, Non Members \$79.00

MarketPlace

To place a classified ad, call Ron Lusk of Native Sun Communications at 561-276-0928. Cost for Members: \$45 per insertion (up to 40 words). Cost for Non-Members: \$90 per insertion (up to 40 words).

Disclaimer: The Realtor® Association of Greater Fort Lauderdale does not endorse or recommend any of the products or services advertised below.

BROKERS: NEED AN "OFFICIAL OFFICE"?

What could be more convenient than next door to your Realtor® Association Building? We offer complete services including SIGNHANGERS at the Wilton Plaza, stop by suite 212 or call us at (954) 568-3323. Check us out!

FAX TO EMAIL \$4.99/MONTH

Unlimited Faxes, No Fees, Dedicated Phone Number, Endorsed By Real Estate Professionals. www.Unity-Fax.com

OFFICE SPACE FOR RENT

350 Sq.Ft. Private Entrance in Established R.E. Office. Beautiful New Mall in the Heart of Plantation on Broward Blvd. Min Commute to Expressways, All Amenities! Call 954-792-5010 / 954-854-1192



The *RealtorEdge* is a member services publication of the Realtor® Association of Greater Fort Lauderdale
1765 N.E. 26 Street
Fort Lauderdale, FL 33305
Telephone 954-563-7261
Fax 954-568-9695

It is printed on recyclable paper, eleven editions are published annually and it is free to all members as part of their yearly dues. Check out our web site at <http://www.R-World.com>

2008 BOARD OF DIRECTORS

PRESIDENT

Randolph H. Bates, e-PRO, GRI

PRESIDENT-ELECT

Jesse Acevedo, ABR, e-PRO

IMMEDIATE PAST-PRESIDENT

Christine E. Hansen, CRB, GRI

VICE-PRESIDENT

Brenda Ghibaudi, CRS, PMN

TREASURER

James G. Heidisch, GRI

SECRETARY

Margaret E. Allen, e-PRO, GRI

DIRECTOR

Noel A. Edwards

DIRECTOR

Jeff Gaines, CRB, e-PRO

DIRECTOR

Marlene J. Katkin

DIRECTOR

Judith W. Zimmer

CHIEF EXECUTIVE OFFICER

Richard W. Barkett

PUBLISHER

Ronald Lusk

MANAGING EDITOR

Danielle Clermont

ART DIRECTOR

Jenny Joy

Published monthly by

Native Sun Communications, Inc.

1045 E. Atlantic Ave., Suite 208

Delray Beach, FL 33483

Phone: 561-276-0928 / Fax 240-539-1106

nativesuncom@aol.com. Copyright 2008

All information is believed to be correct at the time of publication. The publisher assumes no responsibility for errors or omissions. No part of this publication may be reproduced without the written consent of the publisher. The Association does not endorse any statements or claims made by *RealtorEdge* advertisers.

NAR Mandates Realtor® Code of Ethics Training – REMINDER! –

Every active Realtor® nationwide is required to complete a Code of Ethics refresher course by December 31st, 2008. Time is passing... have you complied? If you are a renewing member who joined our Association *before* December 2004, you should be aware of your options:

1) ON LINE at www.Realtor.org. – Free – Home page/Quick Links/bottom left side. Choose Quadrennial Realtor® Ethics Training: Course for existing Realtors®.

*** You *must* have your NAR ID (NRDS) number to sign on!

*** Study at your leisure/enter and exit at will/complete quiz at the end. Completion certificate is e-mailed to you and your NAR record is updated automatically!

2) Classroom lecture. RAGFL hosts Code of Ethics training at the Association periodically throughout the year—\$10.

Celebrating through the Years

By RAGFL President Randolph "Randy" Bates, e-PRO, GRI

The following is an excerpt from a *New York Times* article regarding Florida's service tax. It should be a concern of all of us Realtors® that our state legislators would be considering this type of tax to offset the potential loss of property tax.

"A state income tax is banned by the State Constitution, and homestead exemption, a relic of the frontier days, gives residents an exemption on the first \$25,000 of assessed valuation. Both the income tax prohibition and homestead exemption are considered sacrosanct in a state that advertised them as well as the sun and the subtropical climate to attract retirees and others who wanted a tax haven to protect limited or extensive incomes."

Because Florida was so limited on how it could raise revenue, legislators were forced to try innovation as the population neared its current 12 million level. Before the tax went into effect on July 1, the Governor was already having second thoughts.



Randy Bates, GRI, ePRO

He was under attack by anti-tax groups who had supported his election and by mid-summer, as national advertisers boycotted the state and state newspapers editorialized against a tax on advertising, he switched positions, calling the tax a mistake pushed on him by the Democrats. The Democratic leadership, sensing a rout, agreed

this month to repeal but raised the sales tax by one cent as an alternative to cutting a state budget.

"The consequences are potentially disastrous," said Speaker of the House, Jon Mills, after the fight was over, "All that has been accomplished was a postponement of the tax crunch for one or two years." This was written in the *New York Times* 1987. Sound familiar?

The service tax is once again a consideration for property tax relief. Recently, a former senator urged the committee to consider taxing services but not the way the Legislature did it in 1987 when

he was a Republican lawmaker.

We need to be sure our state legislators understand our position on this tax. RPAC donations are one way to get the message to them loud and clear. These are hard times for our industry but if everyone made a small donation we will be heard in Tallahassee.

- RPAC is the muscle behind NAR.
- RPAC represents over 400,000 politically active Realtors® that members of Congress want as their friends. Recent legislative and regulatory successes include:
 - The continued preservation of the mortgage interest deduction.
 - Tax relief benefiting the real estate industry.
 - Improving federal mortgage programs, allowing more families to join the ranks of homeownership.
 - Eliminating burdensome regulations inhibiting environmental quality and healthy real estate markets.

In this election year we need to be heard and we all need to get in the game.

SOLD

Image Is Everything



1-888-GLAMOURSHOTS

250 free business cards with your paid session

THE REALTORS SPECIAL IS OFFERED THROUGH PARTICIPATING GLAMOUR SHOTS STUDIOS. CONTACT A STUDIO NEAR YOU FOR MORE DETAILS. RETOUCH SERVICES ADDITIONAL

SET YOURSELF APART

\$29.95

portrait session

250 free business cards
with your paid session

Glamour Shots Portrait Session Includes:

- Makeover consultation; followed by hair styling & airbrushed makeup
- Professional photo shoot, including 15-20 poses and up to 3 clothing changes
- Immediate portrait selection, via state-of-the-art video presentation

GS
Glamour Shots

1-888-GLAMOURSHOTS

2008 RAGFL Installation

Special thanks go out to the following sponsors:

Platinum Sponsors

Fidelity National Real Estate Solutions
 GE Supra
 IMAPP
 Marketlinx

Gold Sponsors

Showing Time
 Sun-Sentinel

Emerald Sponsors

Fidelity National Title
 Home Team Inspection

Ruby Sponsors

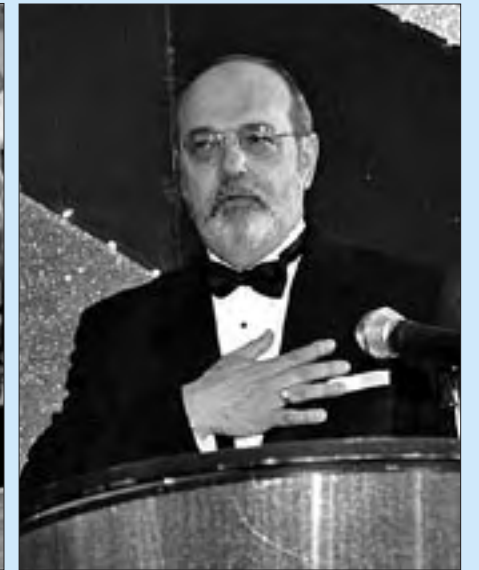
Alliance Mortgage
 Century 21 Hansen Realty
 Coastal Title
 Ivan J. Smith & Co., Inc., Realtors®
 Murray & Simmons, LLP
 National City Mortgage
 Wachovia

Sapphire Sponsors

Blade & Blade, P.A.
 First American Title
 Homes & Land of Broward County
 Wich, Wich & Wich, P.A.



Banquet and Awards Gala

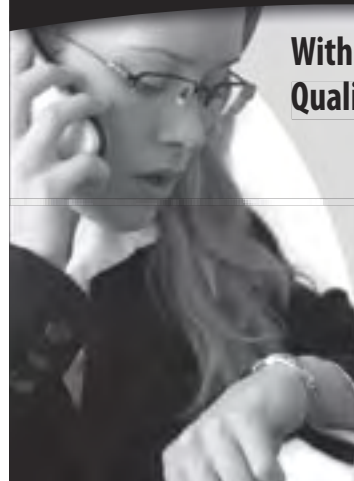


MLS Statistics for RAGFL*

	January '08	Previous Month	Change	Previous Year	Change
New Listings					
Single Family	2,134	1,881	13%	2,418	-12%
Condo-Townhouse	2,513	2,333	8%	3,287	-24%
Total all Property Types	7,040	6,693	5%	8,127	-13%
Available Inventory					
Single Family	12,132	12,142	0%	11,040	10%
Condo-Townhouse	16,170	16,438	-2%	15,363	5%
Total all Property Types	37,604	38,308	-2%	35,277	7%
Single Family Sold					
Closed Sales	381	391	-3%	485	-21%
Average Sale Price	\$443,208	\$453,445	-2%	\$428,965	3%
Median Sale Price	\$305,900	\$325,000	-6%	\$355,000	-14%
Total Sold Dollar Volume	\$168,862,248	\$177,296,995	-5%	\$208,048,025	-19%
Closed in 30 Days	22%	15%	47%	24%	-8%
60 Days	18%	19%	-5%	19%	-5%
90 Days	11%	15%	-27%	15%	-27%
120 Days	13%	10%	30%	15%	-13%
121+ Days	36%	41%	-12%	27%	33%
Condo-Townhouses Sold					
Closed Sales	411	472	-13%	528	-22%
Average Sale Price	\$222,577	\$229,402	-3%	\$258,759	-14%
Median Sale Price	\$163,700	\$169,450	-3%	\$198,500	-18%
Total Sold Dollar Volume	\$91,479,147	\$108,277,744	-16%	\$136,624,752	-33%
Closed in 30 Days	18%	21%	-14%	23%	-22%
60 Days	16%	12%	33%	18%	-11%
90 Days	14%	11%	27%	16%	-13%
120 Days	11%	12%	-8%	14%	-21%
121+ Days	41%	44%	-7%	29%	41%

*Note: The above statistics were compiled early February, additional sales for January may be reported that are not reflected.

Are Your Inspections Taking Too Long?



With one call, you get a
Quality Inspection in HALF the time!



We bring a **TEAM** of Professional
Inspectors to every inspection.

(954) 941-1602 Toll Free 1-888-388-2800

inspector@hometeam1.net

www.hometeaminspection.com

Serving all of Broward, Dade and Palm Beach Counties

Certified Mold and Radon Technicians Available

KNOWLEDGE = MONEY

Sheridan Technical Center's Real Estate Courses

- Real Estate Sales Associate (in English or en Español) \$153.00
- Real Estate Broker \$174.00
- Mortgage Broker \$78.00
- 45 hour Post Licensing for the Sales Associate \$153.00

Call today! Online instruction now available!

754-321-5443 or 5464

5400 Sheridan Street
Hollywood FL 33021

www.SheridanTechnical.com



Broward County Public Schools is an Equal Opportunity/Equal Access Employer.

January 2008 iCheck Error Rules and Statistics

Description	Errors Today	Errors Last 30 Days	Errors Last 365 Days
Invalid Address Field	0	10	99
Contact Info in Remarks Field	1	48	933
Contact Info in Internet Field	0	12	254
Contact Info in Directions Field	0	5	109
URL in Remarks Field	1	23	421
URL in Internet Field	0	5	206
URL in Directions Field	1	6	89
Invalid Broward County TaxID in FOLIO Field	0	15	193
Invalid Dade County TaxID in FOLIO Field	0	7	114
Invalid Palm Beach County TaxID in FOLIO Field	0	2	30
Style Mismatch	1	38	635
Open House in Remarks Field	1	13	283
Open House in Internet Field	0	0	29
Active with No Showings in Remarks Field	0	4	110
Invalid Compensation Fields	0	9	162
Unacceptable Phrases in Remarks Field	3	69	1,492
Unacceptable Phrases in Internet Field	1	15	207
Unacceptable Information in Development Field	0	6	76
Unacceptable Information in Subdivision Field	0	11	262
Branded Virtual Tour	2	129	5628
Expected Closing Date not updated	8	382	14456

Courtesy Notice Statistics

Description	Notices Today	Notices Last 30 Days	Notices Last 365 Days
Listings Set To Expire in 10 Days	153	5,844	68,359

While it's virtually impossible to manually check every listing entered into the MLS system, iCheck automates a large portion of that task, making for faster and better oversight. It provides a near real-time level of quality and control, both in verification of data and rules compliance, and automated notification of corrections needed. iCheck - Enhancing the Accuracy of MLS Data

MOLD & LEAD INSPECTIONS

- Conducted by a Microbiologist
- CFEA & REPA Certified
- EPA Certified Lead-Based Paint Inspections
- Indoor Air Quality Assessments
- Phase I & II ESAs
- Weekend Appointments
- Serving S. Florida Since 1992
- Member Florida Environmental Assessors Association

*Mold & Lead are not always hazards;
don't let an inexperienced inspector alarm your client*

KATHRYN L. PASCALE, CHMM INC (954)-524-3910

It Pays to STAGE!
Staged listings sell faster, other listings expire.



OPEN DOOR
STAGING



There is no compensation for expired listings.
LIST IT. STAGE IT. SHOW IT. SELL IT.

Call (866) 6-STAGE-1 today to learn how Staging can help sell your listings or to have us present at your brokerage. Visit us online at www.OpenDoorStaging.com

Expert Appraisal Services Since 1990

Buyer/Seller "Short Sale" Appraisals • Bankruptcy Appraisals
Divorce Appraisals • Tax Appraisals • Appraisals for Insurance Quotes

Bank Owned REO Appraisals • Fraud Review
Loss Mitigation • Luxury & Complex Property sales and refi's.

Watermark Valuation Services, LLC

Serving Dade, Broward, Palm Beach
Phillip Biber, President

954.309.8064 phone • 954.697.3752 fax

MOLD GONE. SALE CLOSED.

Professional mold removal does NOT have to be expensive or complex.
Don't risk your license by recommending non-licensed / uninsured contractors.

One call for complete services

Mold Removal – Rebuild – Test – Certify

954-614-7100 WWW.MOLD-FREE.ORG

Mold Certified & Insured
State Licensed Contractor
FREE ESTIMATES



AmeriSpec

loves to make agents and
their clients happy!

As a real estate professional, we understand you work hard to make your clients happy. That's why AmeriSpec works hard to make you and your clients happy. We would love to show you why clients trust us to perform more than 120,000 home inspections every year. As a matter of fact, we've had over 1.5 million customers since 1987!

PLEASE CALL OR VISIT US ONLINE
TODAY TO FIND OUT HOW WE
CAN MAKE YOU AND YOUR
CLIENTS HAPPY.



954-630-9593
www.amerispec.net/lyko



Income Property Analysis – 11 CE credit hours

Tuesday, March 11th & Wednesday, March 12th

Class will be held from 8:30 a.m.-5:00 p.m.
SOCR Member-\$175 / Non-Member-\$199.
This course provides an essential overview
of the key components of commercial in-
vestment real estate and is best described
as a condensed 2-day version of the CCIM
101 course. Build skills to better serve your
investor clients. You'll learn:

- 1) The 16 Contributing Elements to Value and Yield
- 2) To Define, Discuss and Compute the Following Methods of Valuation:
 - Price/ Sq. Ft or Unit
 - Equity Rate of Return
 - Gross Rent Multiplier
 - Internal Rate of Return
 - Capitalization Rates
 - Financial Management Rate of Return

3) What Parts the following Play:

- Cost Recovery
- Compounding/ Discounting
- Risk/ Market Cycles
- Passive Loss Restrictions
- Net Present Value
- Capital Gain Calculation

At the end of the course, you will have a better understanding of the analysis of investment real estate, but most importantly, the methods to use with the various types of clients you will encounter in your day to day business. In addition to learning how to make sound commercial investment decisions for your clients, the knowledge gained in pursuing one's own personal investment portfolio will be invaluable. (Financial Calculator Recommended)

The Triangle of Sales Success

Thursday, March 13th

Registration Fee: SOCR Member-\$129
Non-members-\$140. Looking to increase
your bottom line? Join us on this one day
class covering the three areas of sales
activity. Sharpen your skills and maximize
your output potential as a sales person by
learning, 'The Triangle of Sales Success'...
Work, Sales Skills & Technical Knowledge.

Learn skills and insights that will be
used throughout your career, such as:

- Time Management
- Mental Energy
- Communication Skills

- Sales & Listing Process
- Tools of the Trade
- Negotiation Skills
- Handling Objections
- Overpriced Listings
- Closing Techniques
- Financial Calculator

For questions or additional informa-
tion contact Maureen at 954-567-5029,
mmiller@r-world.com or visit our website
at <http://socr.r-world.com>.

Working with the Commercial Attorney

Friday, March 7th

- When do you involve an attorney?
- Achieve a basic understanding of the commercial Listing Agreement
- Understand the rationale and use of the Letter of Intent
- Become familiar with essential components of the Contract for Sale in commercial transactions

- 1031 Exchanges
- Protecting your commission
- Question & answer session to follow

Free class with \$25 refundable seat deposit. For questions or additional information contact Maureen at 954-567-5029, mmiller@r-world.com or visit our website at <http://socr.r-world.com>.

Free Commercial Realtor® Website Banners... Commercial Members – don't be left out! Utilize free website banners which promote using a Realtor®. Download the banners from www.realtor.org directly to your website to help promote using a Realtor® in commercial transactions. These banners are part of the NAR Public Awareness Campaign. Go to www.realtor.org for more information.

SAPPHIRE

A PERFECT DEAL ON FORT LAUDERDALE BEACH

Sapphire is in the ground and rising fast. Get on board with the most generous broker package in town, only from The Altman Companies – South Florida's premier and proven developer.

Sell today and both you and your client can enjoy a Mercedes-Benz tomorrow!

First Sale: **\$5,000 BONUS**

Second Sale: **NEW**  Mercedes-Benz

Every Sale: **5% COMMISSION**

FALL 2008 OCCUPANCY
ALSO FEATURING AN EXCLUSIVE FLOORING PACKAGE*

954.567.4777
SAPPHIRECONDOS.COM

2 & 3 Bedrooms from the High \$500s
Exceptional Penthouses from \$1.28 million

Sales Center open at 3330 East Oakland Park Boulevard.
M-F 10am–6pm, Sat & Sun 11am–5pm

**For a limited time only. Two-year lease on a Mercedes-Benz CLK or E-Class Sedan. Conditions apply, call Sales Center for details.*

From I-95, exit at Oakland Park Blvd. heading east. Sapphire Sales Center will be ahead on your right, just before AIA. Premier Sales Group, Inc. Exclusive Sales & Marketing Agent. Licensed Real Estate Broker. Broker Participation Welcome.

Oral representations cannot be relied upon as correctly stating the representations of the developer. For correct representations, make reference to documents required by section 718.503, Florida Statutes, to be furnished by the developer to a buyer or lessee. Not an offer where prohibited by state statutes.

Developed by:
Altman
THE ALTMAN COMPANIES

Clients Can't Make Payments? Foreclosure?

If your clients are facing foreclosure, or the possibility of a foreclosure, they have options. An attorney can help them understand their legal rights, and help decide their best course of action.

- We represent sellers in negotiating short sales •
- Free confidential telephone consultation •
- Home or Investment Property •

Brokers: We offer a free foreclosure/short sale workshop in your office for your sales associates. Please contact us for further information.

DANIEL W. HUMBERT, P.A.

Attorney At Law
1930 Harrison Street
Suite 303
Hollywood, FL 33020
(954) 926-5430
Email: DWH@Humbertlaw.com
www.humbertlaw.com



Member of the Florida Bar since 1994
Member, Real Property, Probate and Trust Law Section

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

FLORIDA ASSOCIATION OF MORTGAGE BROKERS

Education means quality.

*Our members are
knowledgeable,
skillful, ethical,
fair and honest.*

For more information:
Call the FAMB at 1-800-289-9983
or find a member at www.famb.org



"Is your mortgage broker an FAMB member?"