

APRIL 2007 CHIPS

APRIL MEMBERSHIP MEETING

Proposed Elkhart Co. Revised Subdivision Ordinance

Speaker :Bob Watkins - Elkhart County Building Department

WHEN Thursday, April 19, 2007
WHERE Matterhorn Restaurant, Elkhart
TIME 11:30 AM
COST \$10.00 for Affiliate and Guests
SPEAKER: Bob Watkins, Elkhart County Building Department Mgr.
PROGRAM: Proposed Elkhart County Revised Subdivision Ordinance

About the Program:

A draft ordinance has been provided to the public to gain public comment and to judge from the comments the direction that the Elkhart County Plan Commission and the Elkhart County Commissioners should be taking to plan for the next 20 or so years of growth and development in the county. Key to this proposed draft is addressing the exemption that was added to the ordinance many years ago that allowed for property to be developed with no oversight. This is often referred to as the 3-acre rule when, in fact, it is really an exemption from the rule. The draft changes the size of property in the county that would be exempted from the process to 40 acres. Other provisions review the process of technical review of proposed subdivisions, open space, sidewalks and landscaping.

About the Speaker:

Robert Watkins has been employed by Elkhart County for nearly 18 years. During the first 16 or so years he was the manager of the Environmental Health Division for the county and routinely worked closely with both the Commissioners and the Planning and Zoning Departments. In February of 2006 Bob's duties changed when he accepted the position of Plan Director for the County. Bob lives in Goshen, has two adult children whom he will brag at length on at any time and his wife Barbara who has worked for the Goshen School system for 15 years and is currently assistant librarian at the Middle School.

RESERVATIONS ARE A MUST FOR BOTH REALTORS AND AFFILIATES! Please call the Board Office, 875-3283 or drop us an email at members@ecbor.com to let us know if you plan to attend. Thank you. Affiliate members and Guests may pay by cash or personal/corporate check either in advance or at the door. The cost is \$10.00

2007 MEMBERSHIP MEETING DATES & TOPICS

May 24
11:30am
Matterhorn Restaurant
Allen Thorup
Topic: Credit Scores

July 20
8:30
Maplecrest
Dick Carl
Topic: Misrepresentation of Square Ft

August 23
11:30am
Matterhorn Restaurant

Daniel B. Maidlow

September 20

October 25

No November meeting

December 13 – Holiday Auction

EVENTS/AFFILIATE SPONSORS

**Murder Mystery Dinner UPDATE: A BIG “Thanks!” to all who attended the Murder Mystery Dinner! It was a huge success and was thoroughly enjoyed by all!
We had 61 members in attendance and everyone enjoyed the show.**

A special thanks to Todd Roberts, Stephanie Perry and Randy Goodin who participated as actors in the play.





UPCOMING EVENTS:

IAR TRIANNUALS – FRENCH LICK – APRIL 3RD – 5TH

**BUS TRIP TO BLUE CHIP CASINO– APRIL 26TH – 9:00 A.M. – 6:00 P.M. – COST: \$15.00
CALL 875-3283 TO RESERVE A SEAT**

NAR LEGISLATIVE MEETINGS – WASHINGTON DC – MAY 14TH-19TH

NEW MEMBER ORIENTATION – JUNE 7TH –BAYER FEDERAL CREDIT UNION – 8:30 A.M. – 5:00 PM

ANNUAL CANOE TRIP – JUNE 22ND

NEW AND IMPROVED ECBOR GOLF OUTING – JULY 26TH

AFFILIATE SPONSORS:

- First Federal Savings Bank**
- First State Bank of Middlebury**
- Goshen Community Bank**
- LandAmerica Lawyer’s Title**
- LaSalle Bank**
- Meridian Title Corp.**
- Metropolitan Title Co**
- MFB Financial**
- TCU**
- Unlimited Mortgage**
- Valley Lea Labs.**

2007 CALENDAR

APRIL

APRIL 3-5	IAR TRIANNUALS		FRENCH LICK, IN
APRIL 3	NEW OFFICE ORIENTATION	3:00 PM	BOARD OFFICE
APRIL 6	GOOD FRIDAY		OFFICE CLOSED
APRIL 10	BROKER RECIPROCITY TASK FORCE	3:00 PM	BOARD OFFICE
APRIL 11	GOLF SUB-COMMITTEE MEETING	12:00 PM	BENT OAK
APRIL 12	BOARD OF DIRECTORS MEETING	8:30 A.M.	BOARD OFFICE
APRIL 16	BASIC PARAGON TRAINING	3-4:00 PM	BOARD OFFICE
APRIL 18	EDUCATION COMMITTEE MEETING	10:00 AM	BOARD OFFICE

APRIL 18	GRIEVANCE COMMITTEE	1:30 P.M.	BOARD OFFICE
APRIL 19	MEMBERSHIP MEETING	11:30 A.M.	MATTERHORN
APRIL 20	CMA & PROSPECTING TRAINING	9-4:45 PM	BOARD OFFICE
APRIL 23	ADVANCED PARAGON TRAINING	3-4:00 PM	BOARD OFFICE
APRIL 24	NEW OFFICE ORIENTATION	3:00 PM	BOARD OFFICE
APRIL 25	MINI-SESSION: VOICE MAIL	11:30AM-12:30PM	BOARD OFFICE
APRIL 25	EGIX VOICE MAIL TRAINING	9-10AM/1-2PM	BOARD OFFICE
APRIL 26	BUS TRIP TO BLUE CHIP & OUTLET MALL	9:00AM-6:00PM	BOARD OFFICE
APRIL 30	BEGINNER'S LISTING MAINTENANCE	3-4:00 PM	BOARD OFFICE

LOOKING AHEAD:

MAY

MAY 8	NEW OFFICE ORIENTATION	3:00 PM	BOARD OFFICE
MAY 9-10	STRATEGIC PLAN MEETING	ALL DAY	STURGIS, MI
MAY 14-19	NAR LEGISLATIVE MEETINGS		WASHINGTON D.C.
MAY 22	ENTERTAINMENT COMMITTEE MEETING	12:00 PM	BOARD OFFICE
MAY 22	NEW OFFICE ORIENTATION	3:00 PM	BOARD OFFICE
MAY 23	MINI-SESSION: OUTLOOK	11:30-12:30 PM	BOARD OFFICE
MAY 23	GRIEVANCE COMMITTEE	1:30 P.M.	BOARD OFFICE
MAY 24	MEMBERSHIP MEETING	11:30 A.M.	MATTERHORN
MAY 28	MEMORIAL DAY		OFFICE CLOSED

LOCAL NEWS

ZipForm News:

Zip form has been working with ECBOR since last June to develop a sub-library of Elkhart County forms. The sub-library will replace the South Bend-Elkhart Library that members have been using all this time. The South Bend library should have been turned off to ECBOR members on July 1st when we moved to state forms but since ZipForm did not have the new ECBOR sub-library completed this did not happen.

However, by April 15, ECBOR's sub-library will be completed. Following is a list of forms available through the sub-library:

- ECBOR MLS Input Forms – All Property Types
- ECBOR MLS Status Change Form
- Electronic Signature Form
- Exclusive Buyer Broker Contract
- Purchaser's Inspection Authorization
- Greater South Bend MLS Input Sheets

ZipForm Software Not Currently Compatible with Windows Vista(TM)

ZipForm® is fully committed to Windows Vista(TM) Compatibility. They are in the process of working towards full compatibility and expect to have this available soon. ZipForm is offering a temporary work-around for Vista users:

Temporary Installation Work-around:

To install and use ZipForm products within the Vista(TM) operating system [Click Here](#) or go to <http://www.zipform.com>. The information is located in the top right corner of the page directly below the "Need Help?" box.

Education Committee is offering MINI-CLASSES:

The following Mini-classes are an opportunity to expand your knowledge in the Real Estate Industry!
Come join our classes!

- April 25th- Voicemail User Group
11:30-12:30pm
Learn new techniques from others
- May 23rd- Microsoft Office User Group
11:30-12:30pm
Share tips & tricks with other users.
- June 13th- Technology Panel
11:30-12:30pm
Tips for the Real Estate Agent
- June 20th- Zipform Online
11:30-12:30pm
Bring your questions!

Please bring your own lunch!
Call the Board Office for reservations (875-3283) or send an e-mail to info@ecbor.com.

MLS INFO

WI-FI COMING SOON to ELKHART COUNTY MLS!



Paragon™ Wireless Interface (Paragon Wi-Fi) will soon be available to the Elkhart County MLS. Paragon™ Wi-Fi is a tool that allows the agent to receive real-time Paragon™ MLS data from any browser-enabled device, such as a Wireless Application Protocol (WAP)-enabled mobile phone or Personal Data Assistant (PDA). Agents should refer to the owner's manual on how to access the web and how to use the navigation devices.

While utilizing the same user name and password required to access Paragon, the agent will be able to log into the MLS through their wireless devices. You will be able to search by Street name, Street number, MLS number, as well as a Quick Search. A Quick Search will allow the agent to search by Area, Property Type, Price, Bedrooms, Baths, Listing Agent, Status, Waterfront Y/N, Style, and Garage. Statuses will include Active, Pending, and Sold.

The MLS office will keep you updated as more details become available.

Vista® Compliant with Paragon 3.9 in April!

We are pleased to report that Paragon 3.9 will be 100% compatible with Microsoft Windows Vista. The Paragon On-Line MLS version 3.9 is scheduled for release in April in a phased deployment approach. We will update you when additional information is provided.

Note: This does not include Paragon Desktop which is not Microsoft Vista compatible and will be addressed separately at a later time.

MLS Training Classes

The MLS Paragon Training classes are in full swing. The classes held in March were a great success. Due to the overwhelming response from members, we are offering the CMA and Prospecting classes again in April. Deena Tyler, MLS Coordinator from Kosciusko, will return to teach the classes. Deena is also the Chairperson for the National Paragon User's Group and has a tremendous amount of knowledge to share. We will offer four classes on Friday April, April 20, 2007. To view all the classes scheduled for April, go to the Training Folder in MLS Docs in Paragon. Training classes will be open to Shared Service and Reciprocal members in the near future.



MLS Update

Dear MLS Update:

Can you tell me how to run a report that shows my listings and the listings that belong to my office?

Looking for Inventory in Elkhart

Dear Looking for Inventory:

The Firm Inventory search enables users to find their listings, listings assigned to their firm, or listings assigned to another agent within their firm. However, only the Office Manager or Broker has the ability to see listing activity assigned of another agent in their office.

Dear MLS Update:

When will the MLS Tax Database be updated?

Taxing in Goshen

Dear Taxing:

On March 27, 2007, the Elkhart County Records Department informed us the files are in the process of being certified by the State. The delay is due to the new state rule that changed the assessor's calculation formula. As soon as the records are available, the County will send the data to Fidelity to update our Tax Database. It could be an additional 8 weeks before the data is sent.

MEMBER MONITOR

MARCH NEW MEMBERS & OFFICES

The Board of Directors approved the new member applications listed below at the March 12th meeting. Members are given the opportunity to present objections or support for the new applicants. If members have any comments please direct them to the Board of Directors. The following members will be inducted at orientation and presented to the membership at the April membership meeting.

REALTORS®:

Mary Ellen Fedorow

Century 21 Landmark

Cindie Gills

Century 21 Landmark

AFFILIATES:

Angeline Beres
Joe Hartsough
Andrew Taghon

Key Bank
Preferred Real Estate Inspection
Midwest Real Estate Inspections, LLC

NEW MLS OFFICES:

Alternative Real Estate Sales & Consulting- Participant: Lisa Arendt
Preferred One Realty Group, LLC- Participant: Dorothy New

ON THE MOVE:

Ed Christner – moved from Stellar Real Estate to 1-2-3 Realty
Robert Coeling – transferred from Gateway Realty to Prudential One Realty

RECENT INACTIVE AGENTS:

Debra Brink – Preferred One Realty Group
John Sherk – Prudential One Realty
Patricia Shrider – Coldwell Banker Anchor

BOARD MEETING HIGHLIGHTS

March 8, 2007 Board Meeting Highlights

The Board discussed adding WIFI access to the Paragon system. MLS motion passed to add an addendum to the Paragon contract to include WIFI access. MLS will also provide WIFI education to the members.

MLS President, Jeff Birky updated the Board on the Main St sale. An additional appraisal has been ordered and the Buyer has agreed to purchase the property for the value listed in the second appraisal.

Julie presented the ByLaw changes as submitted by NAR. ECBOR motion & second to make the mandatory ByLaw changes as stipulated by the National Association of REALTORS®. Passed unanimously. ECBOR motion & second to table the NAR recommendation to include additional qualification criteria in Article V, Section 2 until Board Council and Board staff can review the language to determine the administrative impact of the change.

The MLS Board reviewed NAR's MLS Rules & Regulation changes. MLS motion and second to adopt the National Association of REALTORS® mandatory changes to the MLS Rules & Regulations. Passed unanimously.

The Broker Reciprocity Task Force will meet in March to discuss the data display recommendation presented at the February meeting. The task force will present their recommendations at the April 12, 2007 Board of Directors meeting.

The Board voted on new members, two new MLS offices, one new Reciprocal MLS Office, and 2 new Affiliate Keypad Applications.

The next Board of Directors meeting will be held on April 12, 2007 at 8:30 AM at the Board Office.

LOCKBOX & VOICEMAIL UPDATES

SUPRA NEWS:

Internet Explorer 7

More good news! Some of you have asked about whether your Supra DisplayKEY cradle will work with Microsoft's Internet Explorer 7. We're happy to let you know that the answer is yes! Your Supra USB DisplayKEY cradle has been tested and approved to work with Microsoft's latest version of IE7.

Please refer all agent questions regarding new devices to our Technical Support department at 877-699-6787, seven days a week from 5:00am until 7:00pm, Pacific Time.

VOICEMAIL TIPS:

Recently, the Board had a meeting with eGix to discuss some new product offering and to talk about some of the issues members are having. The number one member complaint we hear is: the message was delayed. EGix tells us that at least some of the time its user error and shared some tips to help avoid delayed voice mail messages. EGix recommends the following:

When creating a password for your voice mail, avoid using the following numbers as the **last number** in your password. The numbers instruct the system to keep or skip your message:

- 5 - KEEP a message
- 8 - SKIP a message

Because the buttons on cell phones are so small its easy to inadvertently press the number more than once. If the system hears a 5 or 8 it will keep your message or skip your message causing a "delayed" message.

Another tip – ALWAYS press "9" to EXIT the system after sending a message to another voice mail user. If you do not press the "9" button, your message may be delayed by hours or days. This is what eGix refers to as "ghosting" and is the number one reason for delayed messages.

VOICEMAIL MINI-CLASSES:

EGix will be conducting training classes on April 25th at the Board office. The Board of Directors is committed to helping members maximize the benefit of their voice mail product. If all members used their voicemail everyone would experience a benefit in addition to realizing an actual time savings.

To help us reach this goal, eGix is sending trainer, Karen Jeffries, to the Board office. She will help either refresh existing user's knowledge or introduce the new users to all the various aspects of this product. Karen will conduct two training classes and facilitate a User Group meeting. The User Group will be one hour long over the lunch hour and attendees can bring their questions and their lunch and learn from each other. The two classes will touch on existing Voice Mail services and Unified Communications (fax and email services). If you want to maximize the use of your voice mail and learn how to network your voice mail with your fax and e-mail....sign up today. The classes are limited in size so it will be on a first come first serve basis:

Wednesday, April 25, 2007

9:00 am – 10:00 am

1:00 pm – 2:00 pm

A User Group session is being held from **11:30 am to 12:30 pm. on the 25th**. Bring your lunch and share tips with other users.

Mini-Classes

The following Mini-classes are an opportunity to expand your knowledge in the Real Estate Industry!

Come join our classes!

April 25th - Voicemail User Group
11:30-12:30pm
Share and receive tips with other users.

May 23rd - Microsoft Office User Group
11:30-12:30pm
Share and receive tips with other users

June 13th - Technology Panel
11:30-12:30pm
Learn and share the top technology programs being used by other realtors.

June 20th - Zipform Online
11:30-12:30pm
Bring your questions & problems!

Please bring your own lunch!

Call the Board Office for reservations (875-3283) or send an e-mail to info@ecbor.com.

STATE NEWS

New CEO for Indiana Association of REALTORS®

Karl Berron was named new Chief Executive Officer for the IAR. Karl has been with IAR since 1989, previously serving as VP of Government Relations. He has served as chief industry spokesman with the state legislature, administration, media, and regulatory agencies. Karl successfully advocated for industry legislation in the areas of property taxation, licensing, transactional issues, and economic development. He served as legislative aid to Lt. Governor John Mutz and has served on the board of the Indiana Fiscal Policy Institute, Indiana Legal Foundation. Here are more of his accomplishments:

- He was named to the Indiana Business Journal's "Who's Who in Residential Real Estate"
- Named a Sagamore of the Wabash by Governor Bob Orr
- Past President of the Governmental Affairs Society of Indiana
- Has a BS in Business Economics & Public Policy from Indiana University
- Holds a Master Degree in Public Finance from Indiana University

Welcome, Karl!

The Impact of Real Estate on the Indiana Economy

This is a report on the contribution of real estate and the real estate industry to the economy of the state of Indiana. The vital and unique role that real estate plays in our economic well-being, quality of life, and the support of vital public services is frequently neglected or taken for granted in public policy debate. Addressing that neglect is the purpose of this report.

We find that the output of the real estate sector – defined as the flow of services from land, structures, and the services of the real estate industry – accounts for nearly 9 cents of every dollar of goods and services produced by the entire state economy. This is a larger share of the economic pie than every other sector except manufacturing and government.

Major findings of this report include:

► **Real estate is the third most important sector in the Indiana economy. At \$17.4 billion annually (based on 2003 data), real estate contributes 8.6% of the state's total economic output. Only the manufacturing and government sectors contribute more to Indiana's gross state product.**

- ▶ Real estate directly employed almost 85,700 Hoosiers in 2003, with an additional 60,700 jobs supported elsewhere in the economy by real estate activity.
- ▶ The real estate sector paid more than \$772 million in employee compensation in Indiana in 2003, with an additional \$1.1 billion paid to state workers in other industries as a result of real estate activity.
- ▶ Owners of Indiana's real estate (land and structures) paid more than \$4.2 billion in property taxes in 2005 to support public education and all levels of local governments (counties, cities and towns, townships, libraries, etc.).

To view the remainder of this report in greater detail, click on the following web address.

http://www.indianarealtors.com/pdf/impact_re_indiana_economy.pdf

Source: Indianarealtors.com

NATIONAL NEWS

April is Fair Housing Month



TIPS

- 1) Sponsor a local Fair Housing Month poster
- 2) Publish the NAR REALTOR Fair Housing Declaration
- 3) Distribute the NAR proclamation for commitment to fair housing

To learn more about Fair Housing Month, be sure to visit www.realtor.org/diversity.

Source: Fair Housing Focus, April 2007

A REALTOR's PLEDGE

A REALTOR pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligation upon REALTORS and is also a firm statement of support for equal opportunity in housing.

“Diversity awareness offers REALTORS® an opportunity to expand their market and grow in the future.”

Pat Vredevoogd-Combs, 2007 President, National Association of REALTORS®

In 1996, Congress passed joint resolutions to establish a memorial honoring Dr. King to be built in Washington, D.C. and completion is expected by late 2008. Adjacent to the F.D. R. Memorial and in a direct line between the Lincoln and Jefferson Memorials, this monument is conceived as an engaging landscape experience to foster understanding and inspire peaceful progress toward equality for all people. The Memorial will use natural features to powerfully convey recurring themes from King's work of justice, democracy and hope. Drawing from Dr. King's rich language, many elements are inscribed with excerpts from his sermons and public addresses.

“The Memorial embraces a vision of human dignity and equality for people of all races, colors, creeds and countries of origin”, says Dale Stinton, CEO, Executive Vice President, NAR. “NAR's unique opportunity to sponsor this Memorial affirms our commitment to equal opportunity in housing.”

The **Equal Service Report** provides an opportunity for you to track the information concerned with Fair Housing into written documentation. By documenting the verbal information shared between clients and agents, lawsuits and other fair housing issues can be avoided.

To view this report click here: [http://www.realtor.org/divweb.nsf/files/prospectrepo.pdf/\\$FILE/prospectrepo.pdf](http://www.realtor.org/divweb.nsf/files/prospectrepo.pdf/$FILE/prospectrepo.pdf)



- **The Fair Housing Handbook** is an excellent, comprehensive resource for understanding fair housing laws and regulations. A must for brokers, owners and managers.
 - It includes:
 - Fair housing checklists
 - Strategies for developing fair housing policies and procedures
 - Fair housing advertising guidelines and tools
 - Record-keeping procedures
 - Advice on implementing and evaluating your performance