

Policy and Procedures

Identity Standards & Styles Guide

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UNDERSTANDING TRADEMARKING

Definitions and Examples of Proper Usage

The North Shore - Barrington Association of REALTORS® (NSBAR) offers many innovative programs, products and services. In order to protect and maintain an ideal image, it becomes very important that all NSBAR programs become identified by a trademark. The correct trademark symbol should be used immediately after the program's name or design. Failure to use the appropriate mark in the correct manner may lead to the loss of its status as a protected mark.

Listed below are instructions for using different trademarks, as well as the appropriate symbol for each:

Trademark. Any word, name, design, device or any combination thereof, adopted and used by the manufacturer or merchant to identify its goods and distinguish them from those manufactured or sold by others. Any trademark that is not registered should be followed by the TM symbol.

Registered Trademark. A trademark that has become the subject of a United States Patent and Trademark Office registration. These are the only trademarks that can be followed by the ® symbol.

Service mark. Any word, name, design, device or any combination thereof, adopted and used in the sale or advertising of services provided by a business to identify its services and distinguish them from those of others. Any service mark that is not registered should be followed by the SM symbol.

Registered Service mark. A service mark that has become the subject of a United States Patent and Trademark Office registration. These are the only service marks that can be followed by the ® symbol.

Copyright.

The exclusive right granted by the United States government to the author or other owner of a work, investing the author or other owner for a specific period of time with the sole and exclusive privilege of publishing or distributing that work. Among the most common items subject to copyright in the business world are video, audio and written advertising and promotional materials, individual graphic designs, photographs, brochures, bulletins and flyers, manuals, books and computer software. The © symbol is used for copyrighted materials.

Example uses:

Programs and Materials

- North Shore - Barrington Association of REALTORS®
- *North Shore - Barrington Multiple Listing CorporationTM*
- EasyShow®

INTRODUCTION

North Shore - Barrington Association of REALTORS® Trademarks

The North Shore - Barrington Association of REALTORS® (NSBAR) is graphically identifiable through the use of various service marks, trademarks and logo types which are collectively called the "NSBAR Marks" throughout this manual. These Marks compose our visual brand, and the following guidelines will help you use the NSBAR Marks appropriately in your printed material.

NSBAR Logos

NSBAR uses 1 basic logo design. It is designed for placement in both horizontal and vertical space.

NSBAR Trademark

The NSBAR logo doubles as the trademark, as the swoosh and text are non-separable.

Color

The graphic is made up of 4 colors.

- The swoosh is gradient going light to dark (left to right) from Pantone 7486 to 362.
- The text is solid non-gradient at Pantone 2765
- The dot on the left of the swoosh is Pantone 1375
- The dot on the right of the swoosh is Pantone 172

NSBAR Logotype

The NSBAR logotype is designed to be used alone within text. It is the corporate name appearing in all caps using the font Times New Roman as shown below. The CMYK equivalent is C 100; M 98; Y 21; K 31.

PANTONE® is a registered trademark of Pantone, Inc.

NSBAR Logos



NSBAR Trademark or "Mark"



NSBAR MARKS

Approved Logo Variations & File Names

Horizontal



Vertical



This logo is stored in the Public Folders under [Chris/Images/nsbar_logo.psd](#)

- Use EPS or PSD format images. JPG format also available, but preferred only for Internet display.
- For one-color advertising, grayscale image may be used.

NSBAR MARKS

Guidelines

Reproduction

The NSBAR Marks should always be reproduced photographically from a high quality proof designed for that purpose. Artwork should never be drawn freehand.

Recreation

In the event that the NSBAR Marks need to be recreated, the grids pictured below should be a valuable guide for correctly proportioning all aspects of the original logo.



The following characteristics will be helpful when recreating the text portion of the logo

To recreate "North Shore - Barrington Association of REALTORS", use Times New Roman font, Point size, 67; Leading, Auto Tracking, 35

Scaling

NSBAR Marks should always be scaled proportionately. They should never be skewed, condensed, stretched or the shape distorted in any way. See page 8 for examples of proper and improper usage.

Air Space

An ample amount of white (negative) space (at least a 3 grid minimum) should always surround any NSBAR Mark.

Color

It is always preferable to show the NSBAR Mark in blue and always the correct shade of blue. For NSBAR blue, generally the text is solid non-gradient at Pantone 2765.

Pantone® or PMS 293 will be specified. When printing in one color, the NSBAR Mark may appear in blue #293 or 100% black. When creating a website the hexadecimal equivalent of Pantone 2763, convert the Mode from CMYK to RGB and it will automatically format to the correct color levels.

* PANTONE® is a registered trademark of Pantone

MARKS

Proper Usage and Improper Usage

NSBAR Marks: Proper and Improper Usage


WRONG

 Do not stretch

 Do not condense

 Do not place on angle

 Do not border or decorate

 Do not print with white spaces on colored background.

RIGHT











NSBAR MARKS

When and When Not To Use

When to Use

Use the logo or logotype or both on all NSBAR material, especially the following:

Stationery. All official stationery and stationery items of NSBAR. Publications. Newsletter, brochures, pamphlets, miscellaneous communications, and forms. Web sites. All Internet and intranet sites.

When Not to Use

Never use the logo and logotype on personal stationery or on any publication or document not officially sanctioned by NSBAR. The NSBAR logo is a connecting link between NSBAR's operations and the public, and its use on personal documents may give the false impression that NSBAR has approved or monitored these documents.

Do not use the logo and logotype on personal Web sites or the company Web site of member REALTORS® and real estate agents. If members wish to promote his or her membership with NSBAR, he or she may spell out the corporate name, which may also be used on Web sites as a link to the NSBAR home page.

The logo and logotype should not appear in ads, literature, or other communications that promote, or include the promotion of, products or services of others without written permission.

NSBAR MARKS

Special Market Logos

EasyShow and North Shore Barrington Multiple Listing Corporation (NSBMLC)

The North Shore - Barrington Association of Realtors® owns and operates 2 other businesses and several special markets. Each of these has an individual identity.

Businesses

- EasyShow®.
- North Shore – Barrington Multiple Listing Corporation (NSBMLC)



The above mentioned divisions have business logos that are the same as NSBAR's with the exception of the use of a corresponding acronym. The following logos appear on all correspondence materials.

These logos are stored in the NSBAR Shared Folder: [Chris/Images](#).

- Use EPS format images. JPG format also available, but preferred only for Internet display.
- For one-color advertising, grayscale image may be used.
- Please refer to page 7 for logo guidelines
- Please refer to page 8 for correct and incorrect uses (same guidelines apply to all NSBAR Marks)

NO IMAGE FOR NSBMLC

ADVERTISING

Proper use of Realtor~ Marks and Logo

The REALTOR® marks and logo are registered trademarks of the The National Association of REALTORS (NAR). The following guidelines have been developed for their proper use.

Trademark (Logotype)

- The terms REALTOR®, REALTORS®, and REALTOR-ASSOCIATE® should appear in all capital letters and the federal registered symbol "®" should be used with each term whenever possible.

- When not possible, REALTOR or Realtor~ are permitted but less preferred alternatives.

- Use the terms Realtor~ in connection with, rather than as part of, your firm name.

Correct John Doe, Inc., Realtor~
Incorrect John Doe, Realtor~, Inc."

- Punctuation should be used to separate your firm name from the terms Realtor~ or Realtors® even when they appear on the separate lines:

Example John Jones and Company,
Realtor~

- Use non-member instead of non-Realtor~, when referring to a real estate broker who is not a member of NAR.

- When speaking of more than one Realtor~, use Realtors®.

- Avoid possessives whenever possible. But if you can't use, Realtor's (singular possessive) or Realtors® (plural possessive).

- While Realtor-Associate® is acceptable, it is unacceptable to combine the term "Realtor~" or the registered mark with other terms such as "Realtor Assistant." It is also unacceptable to hyphenate (Realtor), abbreviate (Rotor) or expand (Realtorific).

- Don't use descriptive words to modify the term,

The following definition should appear at the bottom of the page on which the term Realtor® is first used. Realtor® is a federally registered collective membership mark that identifies a real estate professional who is a member of the National Association of Realtors® and subscribes to its strict Code of Ethics.



such as Professional Realtor~.

Logo

- The logo should always appear in its correct form. The proper dimensions of the logo are represented by superimposing the logo on a grid.

- When used on a dark background, be sure to reverse all components of the logo.

- Allow blank space of at least one half the width of the block "R" logo (no text may be nearer than this) when using the logo on letterhead, signs, etc.

- The logo should print large enough so that all parts of can be seen.

- Don't eliminate parts of the logo such as the term Realtor~.

- Don't outline or frame the logo or parts of the logo.

- Don't combine with other symbols or words.

- Don't redraw, change the size or letter type of portions of the logo.

Further information can be found on NAR's Internet Site, nar.realtors.com under "Graphic Standards and Style Guidelines."

ADVERTISING

Equal Housing Opportunity Slogan, Logo and Statement



Please note that all advertising for the sale, rental or financing of residential real estate should contain the Equal Housing slogan, logo or statement. These indicate to the public that the property is available to anyone, regardless of race, color, religion, sex, familial status, handicap or national origin.

To convey a clear message of Equal Housing Opportunity and to ensure compliance with the law, the slogan, logo or statement must be included in all advertising and marketing material, brochures, billboards, etc.

Slogan: Equal Housing Opportunity

The slogan is used in ads under four column inches. The slogan may never be abbreviated to EHO. Ads fewer than four column inches are not required to use the slogan if they are grouped with other ads under a Publisher's notice, as in the classified section of your newspaper.

Logo: House Symbol 

The logo is used in ads of four column inches or more. The logo should be clearly visible and legible. When other logos are used in display ads, the deferral regulation suggest that the Equal Housing logo be of a size at least equal to the largest of the other logos.

Federal Regulations suggest the following guidelines for including the logo in ads of four column inches or more:

<u>Size of Ad</u>	<u>Size</u>	<u>of</u>
1/2 page or larger	2" x 2"	
1/8 page to 1/2 page	1" x 1"	
4 column inches to 1/8 page	1/2" x 1/2"	

ADVERTISING

Disclaimers

Marketing Material Disclaimer

If your property is listed with a real estate broker, please disregard. It is not our intention to solicit the offerings of their real estate brokers. We are happy to work with them and cooperate fully.

Copyright Disclaimer

©Copyright 2005 (use appropriate date) North Shore - Barrington Association of REALTORS® Corporation. All right reserved. ® and, TM, and SM are licensed trademarks to North Shore - Barrington Association of REALTORS® Corporation. An Equal Opportunity Company. (Equal Housing Logo) Equal Housing Opportunity.

Publishing Disclaimer

Neither EasyShow(R), the advertisers, nor the publisher will be responsible for misinformation, misprints, typographical errors, etc.

ELEMENTS OF STYLE

General Style Conventions

Elements of Style

This chapter delves into the editorial issues of writing such as punctuation, spelling, word usage, and capitalization. How a corporation uses these editorial elements says a lot about a corporation; they are a part of a corporation's standards.

The editorial styles and notational conventions are based on recommendations from the following sources and from research of writing practices:

- The Gregg Reference Manual
- Microsoft Manual of Style for Technical Publications
- Franklin Covey Style Guide for Business and Technical Communication

The Gregg Reference Manual, 9th Edition, by William A. Sabin, Microsoft Manual of Style for Technical Publications, and the Franklin Covey Style Guide for Business and Technical Communication are available at www.Amazon.com.

General Style Conventions

This section addresses editorial styles and notational conventions that affect paper-based documents and Web pages.

Acronyms

Use abbreviations sparingly. Spell out the complete term the first time an abbreviation or acronym appears, and then show the abbreviation or acronym in parentheses.

For example, NORTH SHORE - BARRINGTON ASSOCIATION OF REALTORS® (NSBAR)

Active vs. Passive Voice

In general, use the active voice, which tells who or what is performing the action. For example, "NSBAR implements a new program every quarter" instead of "A new program will be implemented by NSBAR every quarter."

Affect vs. Effect

Affect is normally used as a verb meaning "to influence, change, assume." Effect can be either a verb meaning "to bring about" or a noun meaning "result, impression." For example,

- The court's decision in this case will not affect (change) the established legal precedent.
- She affects (assumes) an unsophisticated manner.
- It is essential that we effect (bring about) an immediate improvement in sales.
- It will be months before we can assess the full effect (result) of the new law.

All Caps

Avoid using all caps (Example: ALL CAPS), which is viewed as shouting at the reader. In addition, research shows it affects reading comprehension.

ELEMENTS OF STYLE

Bias-Free Language

Cultural Awareness

1. Do not use words that unnecessarily identify a person's race, religion, physical status, social status, age, national origins, or gender. In most instances, write documents giving people's names and, if appropriate, their job titles. Do not include, for example, references indicating that a person is a Native American, a Methodist, a woman, the user of a wheelchair, a vegetarian, nearly 65, or born in Puerto Rico. These categorizations are irrelevant, unfair, and likely illegal in any serious business discussion.
2. Don't rely on the stereotypes often implied by the categorization included in rule 1. Stereotypes are common about any group of people who share a category or several categories such as religions, race, age, national origin, professions, sectional origin, physical features, sexual preference, economic status or gender. A single individual can share more than a single category. Most of the labels are irrelevant and likely illegal to mention in any business discussion or business document.
3. When appropriate, choose terms and designations that are neutral and acceptable to the group you are discussing. When you choose any term for a group of people, be careful to choose the one that is most current and acceptable. If in doubt, don't assume that your choice makes no difference. Your choice may be insulting and even a legal issue. For example, inappropriate terms: crippled, blind, mentally defective, dumb, afflicted with MS, unfortunately has a speech problem. Appropriate terms: person who uses a wheelchair, person without sight/partially sighted, person with a mental disability, person unable to speak, person with multiple sclerosis, persons with speech impediment.
4. Be sure to choose graphics (especially photographs) that fairly represent all groups and types of people within society. Graphics should not rely on an overt or covert use of stereotyping. Be sure that representation of a racial or physical appearance do not accentuate facial features or dress to the point where the picture is more parody than reality.

Gender-Neutral Language

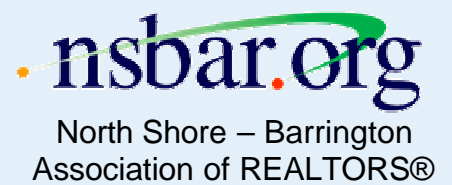
5. Use words that do not unnecessarily distinguish between male and female. For example,

<u>Use</u>	<u>Do Not Use</u>
flight attendants	stewardess
people, humans	mankind
layperson	layman

6. Avoid unnecessary uses of *he*, *him*, or *his* to refer back to such indefinite pronouns as everyone, everybody, someone, and somebody. For example, correct use: Each employee should take their coats. Incorrect use: everyone should take his/her coat.
7. Avoid unnecessary uses of *he*, *him*, *his* or *she*, *her*, *hers* when the word refers to both males and females. Proper use: Secretaries should set their priorities each day. Not: A secretary should set her (his?) priorities each day.
8. Avoid the traditional salutation *Gentlemen* if the organization receiving the letter includes male and females. Whenever you are writing to people whose gender you do not know, use the title or the name without a title such as: Dear Personnel Manager
9. Do not substitute *s/he*, *he/she*, *his* or *her*, or other such hybrid forms for standard personal pronouns. 10. Avoid demeaning or condescending gender terms for either females or males such as *girls/gals* or *boys/guys*.

A more detailed explanation of these 10 steps can be found in the *Franklin Cover Style Guide for Business and Technical Communication*.

Correspondence Standards



CORRESPONDENCE

Business Cards

The example shown illustrates the approved format for business cards. Cards can be ordered through the NSBAR Graphics Department.

- **Trademark.** Use exactly as shown below.
- **Size.** 3.5" x 2"
- **Paper.** White Linen, 100 IBM. or the equivalent in finish, color, and weight.
- **Individual Name.** Arial Black, 10 pt, auto lead, centered
- **Professional Designation Title.** Eurostile, 7 pt, auto lead, centered
- **Building Name.** Eurostile, 7 pt, 10 lead, left aligned
- **Phone Number.** Eurostile, 7 pt, 10 lead, left aligned
- **Email Address.** Eurostile, 7 pt, 10 lead, left aligned
- **Web Address.** Eurostile, 7 pt, 10 lead, left aligned
- **Ink Colors.** Logo portions and Realtor~ trademark in PMS #293. Remaining in 100% black.



CORRESPONDENCE

Standard Envelope and Window Envelope



The example shown illustrates the approved format for NSBAR stationary. Stationary can be ordered through the NSBAR Graphics Department.

- **Trademark Size and Position.** 3-1 /2" x 1-1 /2".
Trademark should be placed exactly 1/4" from the top and 1/4" from the left.
Envelope branding can be found under the name indicated above in the company Shared Folder.
- **Size.** No. 10; 4-1 /8" x 9-1 /2"
- **Paper.** White Wove. Sub. 24 or the equivalent in finish, color, and weight.
- **Ink Colors.** Logo portions and Realtor~ trademark in PMS #293. Remaining in 100% black.

ENVELOPES

Small, Medium, and Large Manila Envelopes

- **Trademark Size and Position.** 3-1 /2" x 1-1 /2". Trademark should be placed exactly 1/4" from the top and 1/4" from the left. Envelope branding can be found under the name indicated above in the company Shared Folder.
- **Ink Colors.** 100% black.
- **Sizes.** Large, 10"x13"; Medium, 9"x12"; Small, 6"x9";
- **Paper.** Brown Kraft. Sub. 28 or the equivalent in finish, color, and weight. Large and Medium sizes include Auto Seal.

CORRESPONDENCE

Letter Formatting

- Letter Style:** Block Style
All copy flush left. No indents.
- Fonts:** Serif Font, Garamond
Sans Serif, Arial
- Size:** No smaller than 9 point
No larger than 12 point
- Leading:** Always Auto.
Double spacing acceptable for short letter.
- Spacing:** Return after each
paragraph. No tabs
necessary.
- Margins:** 1 Inch
- Ink Color:** Black only.
- Date:** Always spell out date
- Content:** Keep simple and to the point, but be clear and concise. Avoid irrelevant and unnecessary content.

The example shown on the next page illustrates the approved layout for NSBAR letterhead. Letterheads can be ordered through the NSBAR Graphics Department.

- **Trademark Size and Position.** 7³/₄ "x1¹/₈". Trademark should be placed exactly 1/2" from the top and 1/2" from the left and right. Art for header and footer can be found in the NSBAR Logos folder.
- **Size.** No. 10; 8-1 /2"x1 i"
- **Paper.** Classic Laid White Linen. 20 lb. or the equivalent in finish, color, and weight.
- **Ink Colors.** PMS #293 only where indicated on this example. Remaining in 100% black.

CORRESPONDENCE

Example Letter Layout with Block Style Formatting

The Gateway to Education, Information and Technology

Date Line

Inside Addressee
Inside Address
Inside Address
Inside Address

Subject Line

Salutation

Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.

Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body. Letter body. Letter body.

Letter body. Letter body. Letter body. Letter body. Letter body. Letter body. Letter body.
Letter body. Letter body. Letter body.

Complimentary Closing

Signature Block

Signature Block

Signature Block

Initials
Other Notations

North Shore - Barrington Association of REALTORS®

450 Skokie Blvd, Bldg 1200
Northbrook, IL 60062-7920
847-480-7177 • Fax 847-480-7362

1250 Grove Avenue, Suite 200
Barrington, IL 60015
847-381-7827 • Fax 847-842-2040


www.nshbar.org REALTOR®

CORRESPONDENCE

E-mail Messages and Signatures

E-mail Body

- Fonts:** Garamond or Arial
- Size:** No smaller than 9 point. No larger than 12 point
- Leading:** Always Auto.
- Alignment:** Flush left
- Ink Color:** Black only except for within standard signature.
- Content:** Keep simple and to the point, but be clear and concise. Avoid irrelevant and unnecessary content.

E-mail Signature

Below is an example of the NSBAR standard e-mail signature. The addition of a script signature is optional.

Chris Huizenga
Director of Marketing / Education
North Shore – Barrington Association of REALTORS®
450 Skokie Blvd; Bldg 1200
Northbrook, IL 60062
P: 847-480-7177
F: 847-480-7362
www.NSBAR.org

CORRESPONDENCE

Facsimile Cover Sheet

- The facsimile (or fax) template can be found in the company's shared folder within the CORR Templates folder for transfer.

North Shore - Barrington Association Of REALTORS®
450 Skokie Blvd, Bldg 1200
Northbrook, IL 60062
Phone 847-480-7177
Fax 847-480-7362

Fax

To: _____ From: _____
Fax: _____ Pages: _____
Phone: _____ Date: _____
Re: _____ CC: _____

Urgent For Review Please Comment Please Reply Please Recycle

CORRESPONDENCE

Memos and Press Releases

Contact: North Shore - Barrington Association of REALTORS® Phone 847-480-7177 Fax 847-480-7362	450 Skokie Blvd, Bld 1200 Northbrook, IL 60062 And Barrington, IL 60010	North Shore - Barrington Association of REALTORS®
<h1>Press Release</h1>		
Contact: Terese (Terry) Perza, RCE, CAE North Shore - Barrington Association of REALTORS® Phone 847-480-7177 Fax 847-480-7362	450 Skokie Blvd, Bld 1200 Northbrook, IL 60062 And Barrington, IL 60010	North Shore - Barrington Association of REALTORS®
<h1>MEMO</h1>		

Memo and Press Release Body Guidelines

- Letter Style:** Block Style
All copy flush left. No indents.
- Fonts:** Serif Font, Garamond
sans Serif, Arial
- Size:** No smaller than 9 point
No larger than 12 point
- Leading:** Auto.
Double spacing acceptable for short memo.
- Spacing:** Return after each
paragraph. No tabs
necessary.
- Margins:** 1 Inch
- Ink Color:** Black only.
- Date:** Always spell out date
- Content:** Keep simple and to the point, but be clear and concise. Avoid irrelevant and unnecessary content.

This template can be found in the company's shared folder within the CORR Templates folder for transfer.

CORRESPONDENCE

Newsletter Masthead (Sample)

www.nsbar.org

REALTOR® News

June 2005

North Shore - Barrington Association of REALTORS® Northbrook and Barrington, IL

REALTOR® News	2
Do Not Call Enforcement What is a Doweded Parking Spot? They're no clients! Exclusive Agreements Dealings Initiated by Another Broker's Client Liability at the Open House	
NSBAR Hours	2
It's the Rule	3
NAR case interpretation related to Article 1 and 12 By: Jerry Puzza	
Steve's Street	4-5
NSBAR ORG MSINI Tool ContractMASTER Notes ACR Cool Site PC Utilities PC Magazine Download.com	
Events	5
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Estimotevents Trainers Terminations Office Changes	
June Birthdays	8
Education Update	9
Who is the Online Customer? By: Chris Alampre	
New Members	10-11
Women's Council of REALTORS®	11
Award Nomination Form	12
The Broker Orientation Seminar	13
General Information	14

THE 2005 NSBAR HUMANITARIAN AWARD

Nominate a person, company or organization for their promotion of equal housing opportunities or in real estate career outreach or both! Nominations must be received by July 1 at the latest. To download a favorable nomination form, go to <http://www.nsbar.org/documents/HumanityNomination.pdf>. Complete the form and fax it to NSBAR at 847-480-7362.

CONGRATULATIONS!

NSBAR salutes John Graf on the publication of his new book, "Images of American Chicago's Mansions". Good job!

MOLD DISCLOSURE

We have received numerous calls lately asking if the mold disclosure form is mandatory in Illinois. The FORM is NOT mandatory; however, if a property does have mold it MUST BE DISCLOSED! This could be added to the property disclosure form BY THE SELLER or another form of WRITTEN notification. IAR has provided a mold disclosure form for your use if you are seeking a form.

UNFAMILIAR AGENTS MAKING APPOINTMENTS

Are you the listing office? Then you owe a duty to your client to assure that only bona-fide people enter their home and that of course includes the agents. If someone calls to make an appointment and you don't know who they are you must first check to see if they have a valid license by going to <http://www.cbmlslookupclear.state.il.us/default.asp>. If they are not listed then you CANNOT let them in. If they are listed then before you let them in check their identification to assure they are who they say they are. If you allow a non-license person in the home who lied to you -- it is your fault!

ZERO COMPENSATION LISTINGS

Any MLSN listing that shows 0% or less in the Cooperative Compensation field be removed from the system and that an automatic fine of initially \$100 be issued to the Listing Agent, and that the fine will be a cumulative fine similar to those issued for Market Time infringements.

FEMA UPDATES STATUS OF FLOOD MAPS

NAR met with several Federal Emergency Management Agency representatives to hear about progress on the agency's map modernization initiative. FEMA officials said 80 million people will be receiving either preliminary or final revised flood maps by September. The agency has also said its goal to remap every community that needs a new map in five years may not be possible. Inaccurate flood maps make it difficult to determine whether a home is located in a floodplain and can lead homeowners to have inadequate flood insurance.

IDENTITY THEFT GUIDE UPDATED

Keep your identity and personal information safe at home and at work with the resources in the updated Field Guide to Identity Theft. Read about the importance of keeping client information secure and learn what to do and who to contact if you are a victim of identity theft. To access, [Click Here](#).

CORRESPONDENCE

E-newsletter

The eNews is sent out monthly and uses the marks as seen on page 8 of this report. The font used is an Arial, with Blue Headings. The eNews is sent out in HTML format.

nsbar.org

Member's Only

[NSBAR Events](#)

[Education Update](#)

[It's the Rule](#)

[Steve's Street](#)

member news

[HOT News](#)
[WCR North Shore](#)
[New Members](#)
[Birthdays](#)
[Terminations](#)
[Reinstatements](#)
[Transfers](#)

links you can use

[NAR](#)
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Welcome to the first electronic issue of NSBAR's REALTOR News! This electronic version is designed to bring members information on events, education and technology. Members can find information on everything from license law updates to birthdays and new member information - right here! Expect to see this in your inbox once a month!

It's the Rule
NSBAR CEO Terry Penza shows us how exaggeration and misrepresentation can land agents in hot water.

Education Update
Director of Marketing/Education Chris Huizenga lists out the exciting new classes that NSBAR has coming up in 2005, just in time for the renewal period.

Steve's Street
NSBAR's Director of Information Services Steve Volkodav, e-Pro, gives members tips on MLSNI, MAP, and NSBAR.org and points out some helpful sites along the way.

Technology: A Primer for Realtors
by: **Dr. John Tuccillo, CAE**



Since it is an information business, real estate has been continually changes by technology. If you consider the tools you use in your business compared to the tools you used even five years ago, you begin to understand the differences technological change has wrought in the real estate industry. It doesn't stop there. Today, consumers are more empowered in the market place by the technology they command, and have used this empowerment to do parts of the real estate transaction by

TITANIC REALTY

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BROKER pre-license classes



a bright idea!

COMMERCIAL CERTIFICATE

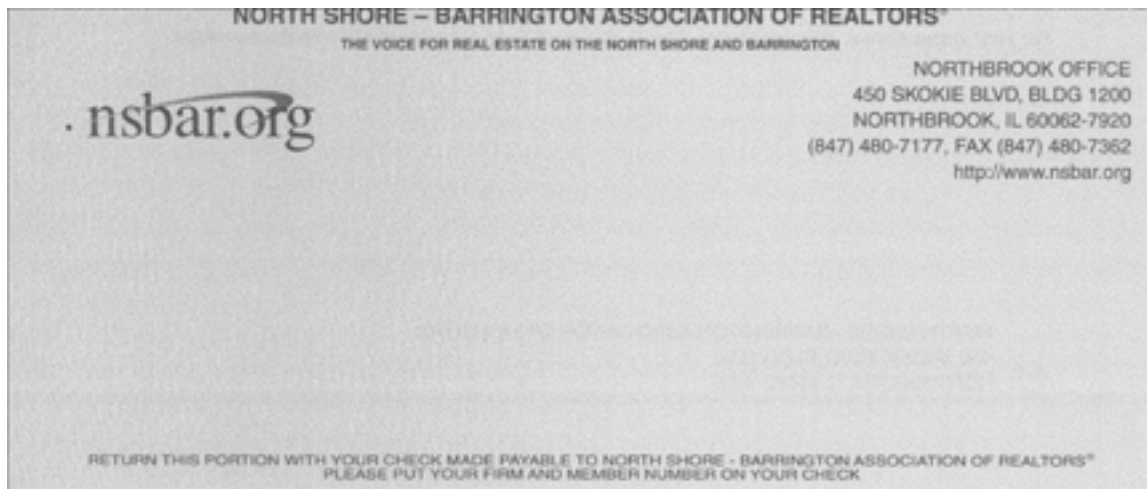
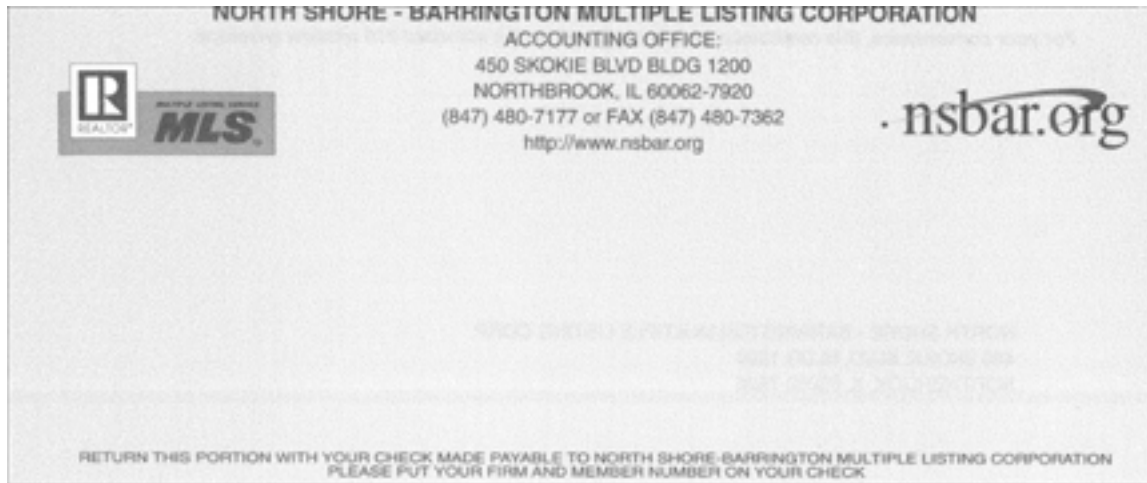
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Report Cover

**Standards
& Styles Guide**

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Bookkeeping



The above masthead variations are approved for use on all the following bookkeeping correspondence.

- Member Invoices / Payment Receipts
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Directory: C:\Documents and Settings\Administrator\Desktop
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Title:
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Keywords:
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Creation Date: 7/5/2005 11:26:00 AM
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