

# School Files

Hawaii Real Estate Commission

July 2003

<http://www.hawaii.gov/hirec>

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## **CONTINUING EDUCATION – STATUS QUO OR ALIGN WITH OTHER STATES?**

In response to Commissioner Vern Yamanaka's article in the April 2003 issue of the Hawaii REALTOR® Journal, "Continuing Education – How Can We Improve?", there were a number of licensees who took the time to offer their comments. Comments ranged from both ends of the spectrum, "more CE" to "no more CE". These comments are interesting and provide a good basis for more in-depth evaluation of continuing education. The Commission is creating a subcommittee to evaluate continuing education. This subcommittee is tasked with possible decision-making on topics such as increasing CE requirements, amending CE requirements for licensees who are reactivating or restoring their license, testing of students in CE courses, evaluating instructors and courses, and the mandatory core course. Here are some of the comments received:

- ❖ Licensees from the Neighbor Islands have a continuing concern regarding the potential cost of CE when not enough courses are made available on their home islands. On Molokai, arrangements are made to fly in the instructor to present a specific course, and the local Board of REALTORS® will guarantee a minimum number of attendees.
- ❖ The legislative update course is not substantive enough to fill the required number of hours. Courses on state and federal tax issues are needed. Some of the instructors are not qualified in the subject area they are teaching.

There is a "significant amount of misinformation" presented in the courses, which is a disservice to the real estate community. However, overall, the continuing education program has improved greatly over the years but still has much room for improvement.
- ❖ The 10 hour requirement and the present system is a complete waste of everyone's time and should definitely be abolished.
- ❖ In order to obtain and maintain an active real estate license in Hawaii there should be more stringent requirements and considerably more hours required with actual tests given on the individual's knowledge of the profession.

A minimum of 20 hours a year, probably more like 40 hours should be required to maintain a license. These classes should require a test with a passing grade.

One of the main reasons there are so many mediocre people in the real estate business is due to the low standards for education. This is not fair to the public who often find out too late they have been guided by the blind.

- ❖ Fast track qualification of all professional designation courses (CRS, CRB, GRI, etc.), especially other non-sales oriented designations such as property management and commercial sales/leases as recommended by the Hawaii Association of REALTORS®, and for their instructors to become qualified for teaching CE classes.

Nationally qualified instructors for these courses should be recognized as having met the requirement of state law with regard to the Instructors Development Workshop (IDW) requirement.

Mandate the law and legislative update classes every year and an ethics class similar to the requirements of the new National Association of REALTORS® requirement.

- ❖ Our current CE system works very well. There is a sufficient variety of courses . . . Law and Ethics as a necessary update is appreciated . . . . By not having a test at the end of the course, I listen better rather than being sensitive to what might be on the test. . . . Most of the presenters are excellent and skilled at keeping our attention. . . . If anything, add only one more three hour course.
- ❖ Mandatory testing with planned failure rate of at least 10%. This would wake up the attendees and make the class a lot more productive.

Increase the CE credits to at least 10 hour per year, preferably 20.

- ❖ . . . reinstate some form of exam at the end of the course . . .
- ❖ CE is vital to the professionalism of real estate. . . . 10 hours is nothing!
- ❖ . . . more thought and professional teaching concepts used in preparation and delivery of the courses. Some are two hours of class and then banter for the rest of the time. The mandatory CE courses do give many agents the only training and instruction they receive. . . . A course on all the items in a DROA contract would be very helpful for all agents and especially those with less than 2 or 3 years in the business. A CE course, mandatory every other licensing year, for PRINCIPAL BROKERS and BROKERS in CHARGE would be a great thing as so many have no clue as to how to supervise their agents and guide them. . . . We also could use some classes to review the prevailing problems that come from the complaints and law suits filed against REALTORS®.

## **BROKER'S CURRICULUM REVISION**

At its June 27, 2003 monthly meeting, the Real Estate Commission (REC) approved RE3 LLC, Real Estate Services, as its consultant to revise and update the 20 year old broker's curriculum. Wayne Richardson, III, President and Principal Broker of RE3 LLC, and Janice Lind, most recently the Principal for Hawaii Institute of Real Estate, will be working on this long overdue project.

The Request for Proposals (RFP) to solicit a consultant for the broker's curriculum project was sent two different times to 58 school principals, continuing education providers, prelicense and continuing education instructors, the boards of REALTORS®, and other interested parties. RE3 LLC was the only consultant to submit a proposal.



Included in the scope of services for the RFP is consideration of alternative delivery methods for the broker's curriculum, taking into consideration the low numbers of broker candidates who take the broker's prelicense course. Also included in the scope of services, is the possibility of increasing the number of hours for the broker's curriculum, subject to REC approval. The possibility of increasing the number of hours for the broker's curriculum may depend on incorporating additional topics, such as internet advertising, principal broker and broker in charge responsibilities based on Hawaii Revised Statutes Section 467-1.6, limited liability partnerships and corporations, and other topics the consultant may recommend for inclusion.

The target date for completion of the updated broker's curriculum is mid-November 2003, subject to budgetary and time requirements.

## KAUAI COMMITTEE MEETINGS



The Real Estate Commission will convene its monthly standing committee meetings in Lihue, Kauai, Wednesday, September 10, 2003, at the State Office Building, 3060 Eiwa Street, Second Floor, conference rooms A, B and C beginning at 9:30 a.m. The Commission will also hold a Real Estate and Condominium Specialists Office of the Day in conjunction with the meetings.

These meetings are held on different islands two to three times a year as part of the Commission's program of work. This year, the Commission held its meetings in Kahului, Maui and Kona, on the Big Island.

The meetings provide the members of the real estate community with an opportunity to attend the Commission's Laws and Rules Review, Education Review, and Condominium Review Committee meetings usually held on O'ahu.

The Commission's Real Estate Specialist and Condominium Specialist will also be present to meet with interested individuals and organizations.

## WHAT MAKES A GOOD CONTINUING EDUCATION COURSE?

The definition of "continuing education" in Section 16-99-87, Hawaii Administrative Rules is, ". . . clock hours of core courses and elective courses that involve areas designed to improve a licensee's competency or professional standards and practices, and which courses are determined by the commission to **exceed minimum entry level competency in the subject matter** of the course, including consumer protection in real estate transactions." Emphasis was added on ". . . exceed minimum entry level competency in the subject matter. . . ." When the Real Estate Commission (REC) certifies a continuing education course, it has determined that the course offering ". . . Satisfies all requirements prescribed by statutes and rules."



This then leads us to §16-99-100 Criteria for approving and certifying continuing education courses. (a) The commission may approve and certify a continuing education course when the course satisfies all of the following:

- (1) Is for a core or elective course designed for any one of the following purposes:
  - (A) Protecting the general public in its real estate transactions;
  - (B) Enabling the licensee to serve the objectives of the consumer in a real estate transaction; or
  - (C) Enabling the licensee to develop and improve a licensee's competency and professionalism in a changing marketplace;
- (2) Qualifies as either a consumer protection or professional standards and practice course as defined in this subchapter;
- (3) Is developed for a knowledge and abilities level beyond "professional entry"; . . .
- (12) Meets such other conditions as requested by the commission."

When a course is submitted to the REC for certification approval, staff of the Real Estate Branch will first review the submission to check if all required information is included. Course materials, including the student behavioral objectives, and the learning objectives for each topic in the course, the table of contents/outline of the course, the time frames spent on each topic, and course instructional materials and any student handouts are reviewed. Continuing education elective courses are three (3) hours in length, all of which must be spent in instruction mode. Breaks and administrative tasks are not included in calculating the three clock hours.

Deficiency letters may be issued if the course submission is incomplete, needs clarification, amending, or even updating.

While many courses submitted for certification are already certified by the Association of Real Estate License Law Officials (ARELLO) or are "national" courses (a course delivered by an instructor certified by the National Association of REALTORS® or its affiliates or the Building Owners and Managers Association, the Community Associations Institute, or other national organization approved by the Commission), there are courses that are written by certified continuing education providers here in Hawaii. For these creative providers, the task of creating a continuing education course that will be approved by the Commission may sometimes be a time-consuming undertaking. Here are some helpful suggestions to make this task easier:

- 1) Learning objectives for **each topic** should be clearly stated. As an example, if you have numerous "lessons" included in your course curriculum, each lesson should be broken down into subheadings of information being taught. If you are teaching a course on fair housing, and lesson 1 is an "Introduction to Fair Housing and Fair Housing Laws," then subheadings may include:
  - \* Definition – Fair Housing
  - \* Federal, state, and local law regarding protected classes
  - \* History of fair housing in the United States and some exemptions to this law
  - \* Analysis of case study scenarios to recognize fair housing violations and prohibited acts

(Note: the above example is from a Commission-approved course, "Federal Fair Housing, Sales", which is a course from the National Association of REALTORS®)

- 2) Your **lesson plan**. The course materials should also reflect what you have determined as your learning objectives by topic. No matter what your instruction style is, lecture, small group activities, use of video tapes, power point, interactive participation, combinations of different styles, etc., your course materials should include the specific points you hope

to get across to your students (learning objectives), and how you will achieve this learning objective. What questions will you ask your students? What case scenario(s) will you discuss that demonstrates the learning objective?

A compilation of different articles on the course topics is **not sufficient** for a continuing education course application for certification. What specific points are you using the article to demonstrate? If you are including a presentation and discussion on case law, what specific case are you discussing and what points are you making by discussing this particular case? All of these specifics need to be included in your continuing education course application course materials.

- 3) Information should be **up-to-date and accurate**. Each continuing education instructor signs a “Statement of Ethical Teaching Practices”. Included in this statement are:
  - “2) Taking all reasonable steps to update the continuing education course materials and information;
  - 3) Giving out, to the best of my knowledge and belief, current and accurate course information and materials; . . . .”

For those of you who have been active in the continuing education and prelicense arenas for years, the new rule amendments which took place in May 2001, were far-reaching and extensive. To this day, the Real Estate Branch receives calls from licensees who are unfamiliar with the rule changes. Make it a consistent practice to incorporate any new laws and rules into your curriculum and courses.

Putting a course you are designing on paper may take much more time and thought than doing the actual lecture-style presentation in the classroom. But for evaluation purposes, the specifics of your actual teaching practices in presenting the course must be clearly stated in detail.

## **MAKE A DIFFERENCE! REAL ESTATE EDUCATORS ASSOCIATION (REEA)**



The 24<sup>th</sup> annual conference for the Real Estate Educators Association (REEA), “Make a Difference!”, was held June 22 – 25, 2003 in Philadelphia, PA. About 300 people attended the conference including representatives of state real estate commissions, education providers, schools, and instructors, testing and education development companies, members of numerous associations of REALTORS<sup>®</sup>, and state regulators.

The keynote speaker opening the conference was Jeremy Conaway, RECON Intelligence Services. According to Conaway, the real estate industry is in the midst of *transition*. He cited the continued lowering of the interest rate, record levels of new agents entering the industry, an anticipated 5.6 million real estate transactions predicted this year which may contribute to a swelling of the real estate industry in general from a \$1.5 billion industry to a record \$2.5 billion industry. Conaway expects upwards of 950,000 agents in the U.S.

Conaway emphasized the pivotal role of education in the transition of the real estate industry from what it has been for the past 50 years plus, to the new face of the industry which is not a static one, but one that keeps changing at a pace that old style real estate agents and brokerages cannot keep up with.

In very brief summary, broker profitability continues to decline dramatically. Say adios to “mom and pop” brokerages. Fewer and fewer agents are interested in becoming brokers. A “return on investment” becomes mandatory, and a new class of industry executive is emerging, with a new standard of performance.

Seventy percent of real estate companies are now owned by investors. Investors do not invest in losers. There is a new attitude emerging in the industry – if you do not show a profit, then you’re out on the street. The median age of brokers currently is 59 years of age. There is a shortage of management talent.

There is also a new consumer in the marketplace. The traditional real estate consumer was a subservient being. The real estate agents had control from beginning to end. “I’ll take care of it, just shut up.” But the contemporary consumer has already spent an average of 6 – 9 months on the internet before they physically access an agent. They may even know more than the agent does. And they KNOW WHAT THEY WANT. The new consumer’s attitude is “you’re here to work with US.” Number one, they’re looking for VALUE, but value as they define it.

“Disintermediation” is a reality. If you’re a certain distance from the person you’re dealing with, someone else will come in between. We’re not giving the consumer what they want. They want cheap and fast. Agents have failed to demonstrate value to the consumer.

Third party power is emerging in the likes of a Lending Tree that boasts that they are able to certify an “agent” in 45 minutes! They will spend \$92 million in advertising alone this year. This is the face of disintermediation.

Consumers are desperate for information. The Virtual Office Website feeds this hunger. The MLS has gone public. What can today’s agents add to the value equation?

Create a new brokerage to meet new needs. The old model is dysfunctional. The market, the transaction, the shareholder, and the consumer have all changed. Systems and procedures will be the distinguishing feature of the new business model.

The oncoming epidemic: mold is the nightmare. Asbestos is dead. Insurance is bailing out, risk management becomes the key defense system and will force more changes than licensing laws. Insurance companies are upping their deductibles, for instance, first 10% of legal coverage etc.

Standards of practice: the historical focus on the individual achievement of the agent will move to an environment of sustainable consumer experiences.

There will be a right way to do things. We know what these standards are, that’s not the challenge. The problem will be incorporating these known standards into a knowledge management process that can capture the industry’s heritage of standards and convert it into a brokerage asset called business operations and transactions.

There will be a new objective of creating long-term relationships with consumers. More technology and more internet knowledge, alternative delivery systems, “just in time” information and accepting responsibility for the updates in information. There will be new outcome measurements – actionable knowledge, effective agent retention, increased productivity. The key is to control the distribution process, to allow agents to stay next to the customer.

Education will become more critical, the value of education more recognized, and educators will assume more powerful roles. Education must be on the leading edge of this transition.

## REEA TOWN HALL

### Regulatory Issues Affecting Real Estate Education

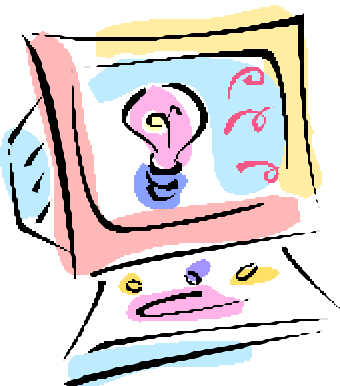
As this was a “town hall” discussion, the following are brief clips of information presented by the attendees.



- ❖ Most jurisdictions are being faced with budgetary constraints. Some states have managed to protect their funds, in others the emphasis is necessarily on defending these funds, and in others the funds have already been swept into state general funds. In Hawaii, \$150,000 from the Real Estate Education Fund was “swept” into the state general fund via Act 178, SLH 2003.
- ❖ Alberta Canada is currently reevaluating its prelicensing program and may up their total hours to 200.
- ❖ Idaho is considering single-licensing.
- ❖ Tennessee may require brokers to spend and document 10 hours of personal time with each new licensee hired.
- ❖ Kansas is dealing with abuse of the education process on the internet.
- ❖ Georgia and Colorado reported that they accept courses within the topical guidelines approved in any other jurisdiction.
- ❖ Course approvals across multiple jurisdictions is difficult, if not almost impossible. There was talk about resurrecting application forms developed years back by Utah’s Karen Post to use as a template for standardizing basic application information with states adding state-specific addenda as needed.
- ❖ Distance learning is definitely the wave of the future; however, the approval processes and rules are not up to speed with technology. There were 1,126,000 hits on the Google search engine which indicates that there is a need for viable products, that there are many viable products available, and the numbers continue to grow.

(The above summary was compiled by Rick Madden Education Director, Colorado Division of Real Estate, facilitator of the REEA town hall discussion.)

## PROMISSOR MIGRATION



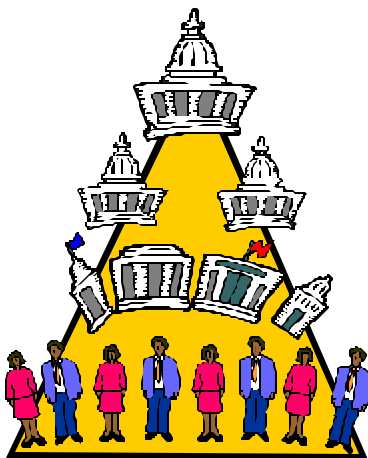
Promissor, the Real Estate Commission’s test administrator, will be “migrating” from the current EXPro System, basically a touch-sensitive screen set-up, to a computer-based testing system on July 29, 2003. All prelicense schools and instructors will receive notice and detailed information regarding the migration.

## Real Estate Commission 2003 Meeting Schedule

|  |  |
|--|--|
| <b>Laws &amp; Rules Review Committee – 9 a.m.</b><br><b>Education Review Committee – Upon adjournment of Laws &amp; Rules Review Committee Meeting</b><br><b>Condominium Review Committee – Upon Adjournment of the Education Review Committee Meeting</b> | <b>Real Estate Commission – 9 a.m.</b>       |
| Wednesday, July 9, 2003 – Kapuaiwa Room  | Wednesday, July 30, 2003 – Kapuaiwa Room     |
| Wednesday, August 13, 2003 – Kapuaiwa Room   | Friday, August 29, 2003 – Kapuaiwa Room      |
| *Wednesday, September 10, 2003 – State Office Building, Lihue, Kauai   | Friday, September 26, 2003 – Kapuaiwa Room   |
| Wednesday, October 8, 2003 – Kapuaiwa Room   | Friday, October 31, 2003 – Kapuaiwa Room     |
| Wednesday, November 12, 2003 – Kapuaiwa Room   | Wednesday, November 26, 2003 – Kapuaiwa Room |
| Thursday, December 11, 2003 – Kapuaiwa Room  | Friday, December 12, 2003 – Kapuaiwa Room    |

All meetings will be held in the HRH Princess Victoria Kamamalu Building, located at 1010 Richards Street, Second Floor, Honolulu, Hawaii, **except** the September 10, 2003 meetings, which will be held in the State Office Building, Second Floor, Conference Rooms A, B and C, located at 3060 Eiwa Street, Lihue, Kauai. The committee meetings for the September 10, 2003 will convene at 9:30 a.m.

Meeting dates, locations and times are subject to change without notice. Please visit the Commission's website at [www.hawaii.gov/hirec](http://www.hawaii.gov/hirec) or call the Real Estate Commission's Office at 586-2643 to confirm the dates, times and locations of the meetings. This material can be made available to individuals with special needs. Please contact the Executive Officer at 586-2643 to submit your request.



## 2003 LEGISLATIVE UPDATE

The following update covers some of the relevant legislation that may impact your real estate practice. The full text of the Acts is available on the Legislature's website, [www.capitol.hawaii.gov](http://www.capitol.hawaii.gov).

**Act 080 (SLH 2003) SB 394 HD1** extends the sunset date for Act 39 (SLH 2000) to December 31, 2007. Act 80 allows associations of apartment owners to specially assess delinquent common expenses against a purchaser who purchased a delinquent apartment from a seller who holds the mortgage on a delinquent apartment. The association of apartment owners may be required to provide, at no charge, a notice of their intention to place a lien against the delinquent apartment for the amount of the special assessment. The notice shall state the amount of the special

assessment, how it was calculated, including but not limited to the month or months of unpaid assessments, and the legal description of the apartment.

**Act 095 (SLH 2003) SB 830 SD1 HD3 CD1** requires applicants for employment as security guard, manager or a position which allows employee access to the keys of or entry into units in the condominium project or access to association funds to provide the Hawaii Criminal Justice Data Center with personal identifying information to be used only for the purposes of conducting the criminal history record check. This act also amended §831-3.1, HRS, by clarifying among other provisions that "A person shall not be disqualified from public office or employment by the State . . . or agencies . . . or be disqualified to practice, pursue, or engage in any occupation, trade, vocation, profession, or business for which a permit, license, registration, or certificate is required by the State or . . . agencies, solely by



reason of a prior conviction of a crime;” provided that employment, permit, license, registration or certificate may be denied to a person who within the past ten (10) years, excluding any period of incarceration, has been convicted of a crime that “bears a rational relationship to the duties and responsibilities of a job, occupation, trade, vocation, profession or business.

The State or agencies may “consider justification for the refusal, suspension or revocation of any employment or of any permit, license, registration, or certificate, any conviction . . . when that crime bears a rational relationship” to the duties and responsibilities of the job.

**Act 133 (SLH 2003) HB 736 HD1 SD2 CD1** addresses a lack of due process in Act 226 (SLH 2002) which provided professional or vocational license sanctions upon default of a state or federal student loan by the borrower. Act 226 required that a license may be denied or suspended only if the agency administering the loan provides the licensing authority with certification of the default, breach, or noncompliance based on a judgment from a state district or circuit court. Act 133 amends Chapter 436C, HRS, with the addition of two sections. Section 436C-A Judicial certification defines the information that must be in the judgment of a district or circuit court in this State and based on the certification, a licensing authority shall act on the certification only if it complies with this section. Section 436C-B Judicial finding of financial hardship; guidelines. This section addresses instances where the licensee or license applicant who is the subject of a certification issued pursuant to §436C-A declares to the court that the default cannot be cured without financial hardship. The court may then consider certain information in determining whether financial hardship exists.

Section 436B-19.6, HRS, Professional and Vocational Licensing Act, is amended and now includes the requirement that the licensing authority in receipt of a certification pursuant to Chapter 436C shall (1) Suspend the license; (2) Deny the application or request for renewal of the license; or (3) Deny the request for reinstatement of the license, and unless otherwise provided by law, shall renew, reinstate, or grant the license only upon receipt of an authorization from the administering entity.

**Act 178 (SLH 2003) HB 1152 HD1 SD1 CD2** authorizes the director of finance to transfer on July 1, 2003, \$150,000 from the real estate education fund to the general fund.

**Act 185 (SHL 2003) SB 1492 SD1 HD2 CD1** requires the Department of Health and the Real Estate Commission to conduct a study and report to the legislature on the impact and feasibility of allowing condominium and cooperative housing corporation projects to become licensed as assisted living facilities to provide; assisted living services for its residents.

It prohibits the Department of Health from issuing any new license for any condominium or cooperative housing corporation project as an assisted living facility until the legislature acts on the report or until July 1, 2004, whichever occurs first.

**Act 194 (SLH 2003) HB 373 SD1 HD2** amends Chapter 521, HRS, by allowing tenants to exercise reasonable political speech. When permissible in a rental agreement for a single family residence, a landlord shall not prohibit or require a tenant from erecting, maintaining, or displaying a legal sign or outdoor advertising device, provided that reasonable restrictions are permissible for compliance with applicable building and housing laws affecting health and safety. It also repeals prohibition against displaying campaign signs more than 45 days prior to and ten (10) days following an election.

As a point of interest, Chapter 445, County licenses, HRS, §445-112(12), “Outdoor advertising”, HRS, states, “Signs stating that a residence that is offered for sale, lease, or rent is open for inspection at the actual time the sign is displayed and showing the route to the residence; provided that the sign contains no words or designs other than the words “Open House”, the address of the residence, the name of the person or agency responsible for the sale, and an arrow or other directional symbol and is removed during such time as the residence is not open for inspection; . . . .”

One bill that did not pass would have required persons working for a condominium management agent to take an exam and obtain a basic certification that they understood basic condominium operations and management before they began working for a managing agent as a property manager. The possibility the legislature would ask the legislative auditor to look into the need for certification of employees of managing agents is also dead. \*\*



## EXAMINATION FEE COMPARISON

According to the *2003 Digest of Real Estate License Law* published by the Association of Real Estate License Law Officials (ARELLO) examination fees vary by jurisdiction. Check out the table for a comparison.

| Jurisdiction         | Broker                        | Salesperson | Jurisdiction   | Broker    | Salesperson |
|----------------------|-------------------------------|-------------|----------------|-----------|-------------|
| Alabama              | \$63                          | \$63        | Montana        | \$105     | \$105       |
| Alaska               | \$100*                        | \$100*      | Nebraska       | \$115     | \$115       |
| Arizona              | \$115                         | \$115       | Nevada         | \$100*    | \$100*      |
| Arkansas             | \$75                          | \$75        | New Jersey     | \$60      | \$60        |
| California           | \$95                          | \$60        | New Mexico     | \$95*     | \$95*       |
| Colorado             | \$74                          | N/A         | North Carolina | \$58      | \$58        |
| Connecticut          | \$65                          | \$65        | North Dakota   | \$125     | \$125       |
| Delaware             | \$85                          | \$85        | Ohio           | \$69      | \$49        |
| District of Columbia | \$61                          | \$61        | Oklahoma       | \$75      | \$60        |
| Florida              | \$154                         | \$144       | Oregon         | \$75      | N/A         |
| Georgia              | \$91                          | \$91        | Rhode Island   | \$70      | \$70        |
| Hawaii               | \$68                          | \$68        | South Carolina | \$63      | \$63        |
| Idaho                | \$61.50 advance/\$75 walk-in* |             | South Dakota   | \$125     | \$125       |
| Illinois             | \$49                          | \$49        | Tennessee      | \$60      | \$60        |
| Iowa                 | \$91                          | \$91        | Texas          | \$59      | \$59        |
| Kansas               | \$75                          | \$75        | Utah           | \$68      | \$68        |
| Kentucky             | \$75*                         | \$75*       | Vermont        | \$55      | \$55        |
| Maine                | \$85                          | \$85        | Virginia       | \$60.50*  | \$60.50*    |
| Maryland             | \$60                          | \$60        | Washington     | \$138.25* | \$138.25*   |
| Michigan             | \$46                          | \$46        | West Virginia  | \$25      | \$25        |
| Mississippi          | \$150                         | \$120       | Wisconsin      | \$90      | \$93        |
| Missouri             | \$52                          | \$52        | Wyoming        | \$95      | \$95        |

\* Includes Materials

\*\* This information was provided by John A. Morris and Richard S. Ekimoto, 2003 Legislative Update – CAI Hawaii Legislative Action Committee

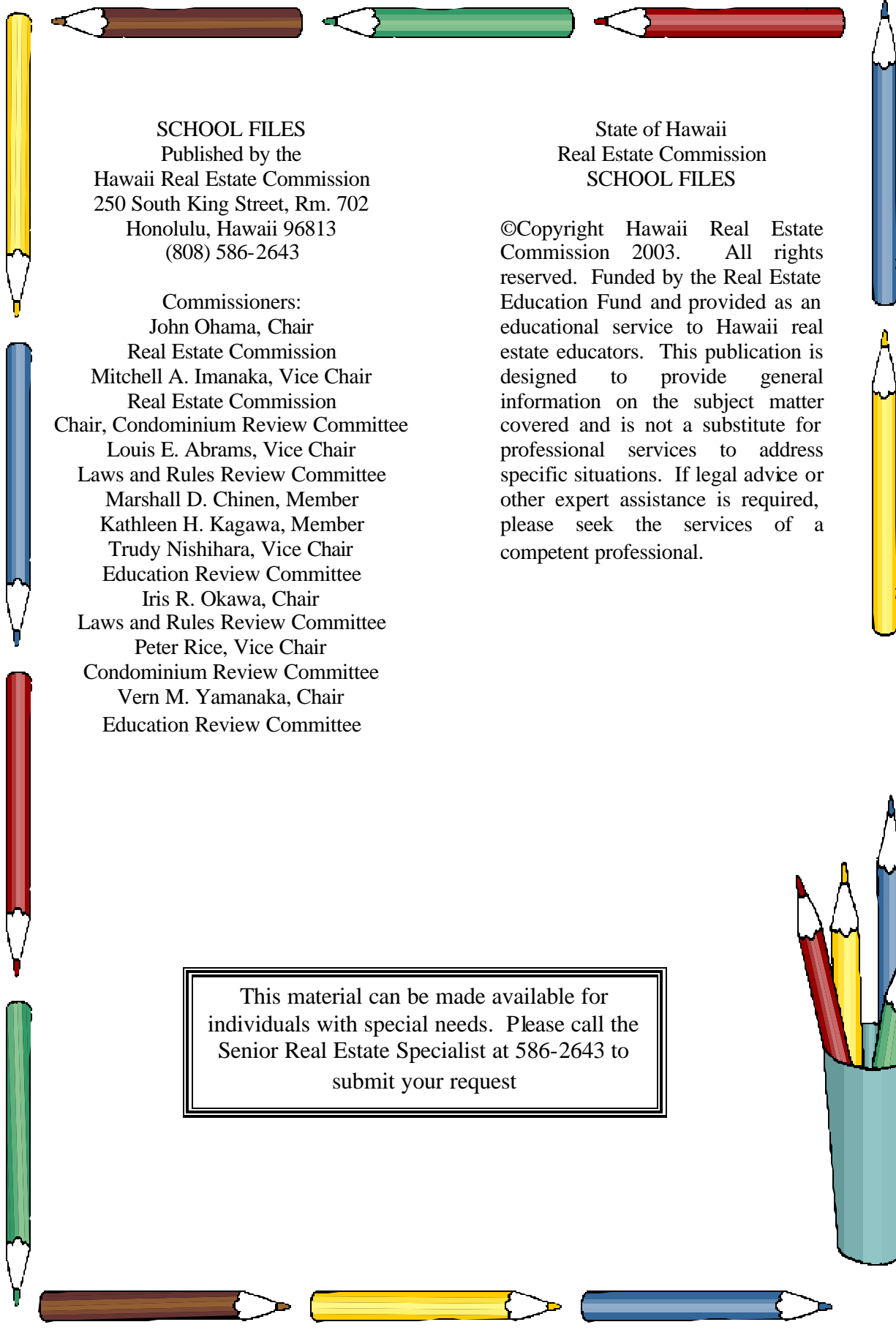
## CURRENT CONTINUING EDUCATION PROVIDERS

| Provider  | Phone No.    | E-mail   | Web Address  |
|---|--------------|--|--|
| Abe Lee Seminars                                      | 988-3751     | <a href="mailto:abelee@hawaii.rr.com">abelee@hawaii.rr.com</a>         | <a href="http://www.abeleeseminars.com">www.abeleeseminars.com</a>               |
| Akahi Real Estate Network LLC                         | 331-2008     | <a href="mailto:akahi@jayhawaii.com">akahi@jayhawaii.com</a>           | <a href="http://www.jayhawaii.com">www.jayhawaii.com</a>                         |
| Brian R. Thomas dba Edventures                        | 885-2117     |  |  |
| Coldwell Banker Pacific Properties Real Estate School | 947-8102     |  |  |
| Continuing-ed-online.org                              | 206-523-9801 |  |  |
| Dower School of Real Estate                           | 735-8838     | <a href="mailto:dower@dower.com">dower@dower.com</a>                   | <a href="http://www.dower.com">www.dower.com</a>                                 |
| Duplanty School of Real Estate                        | 737-5509     | <a href="mailto:duplanty@lava.net">duplanty@lava.net</a>               | <a href="http://www.duplantyschool.com">www.duplantyschool.com</a>               |
| Eddie Flores Real Estate                              | 951-9888     | <a href="mailto:EddieFlores@cs.com">EddieFlores@cs.com</a>             |  |
| Fahrni School of Real Estate                          | 486-4166     |  |  |
| Hawaii Assn. of REALTORS®                             | 733-7060     |  | <a href="http://www.hawaiiirealtors.com">www.hawaiiirealtors.com</a>             |
| Hawai'i CCIM Chapter                                  | 528-2246     |  |  |
| Honolulu Board of REALTORS®                           | 732-3000     |  | <a href="http://www.hicentral.com">www.hicentral.com</a>                         |
| John Reilly   |              | <a href="mailto:John@internetcrusade.com">John@internetcrusade.com</a> | <a href="http://www.john-reilly.com">www.john-reilly.com</a>                     |
| Kauai Board of REALTORS®                              | 245-4049     |  |  |
| Kona Board of ERALTORS® Inc.                          |              |  |  |
| Lishan Z. Chong                                       | 524-1505     |  |  |
| Lynn W. Carlson                                       | 874-4064     |  |  |
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