



From the Broker's Desk Nancy C. Rowe

In real estate, you will notice licensees being identified by different titles. Some variations of identification are real estate agent, real estate associate, affiliate broker, Realtor and broker. Not all of these identifying titles can be applied to all licensees. First step in entering into the real estate industry is to obtain a license from the State in which you will be working. In 1973, Tennessee enacted the "Tennessee Real Estate Brokers Act, Rules and Regulations" which govern how licenses are issued. An applicant must be eighteen years of age, have a high school diploma and have lived in Tennessee for a minimum of forty-five days. The Tennessee Real Estate Commission does not allow anyone on parole or probation to be scheduled for the license examination until two years from date of expiration of probation, conviction or release from incarceration. Prior to applying for a license, a candidate must successfully complete a minimum of sixty hours of real estate education in principles and fundamentals from an accredited school of real estate. The school will forward confirmation that the required education has been successfully completed and scheduling will then occur for the candidate to sit for the real estate exam. Once the candidate has passed this exam, they must successfully complete an additional thirty hour "Course for New Affiliates". Now the candidate can finally submit their application for a real estate license. Even at this stage of licensing, a candidate can be rejected if there is a history of legal issues with other licensing entities or conviction for reckless driving or DUI. Once the license is in hand, the candidate can call themselves a real estate agent, real estate associate or affiliate broker. To use the title, Realtor, the licensee must elect to belong to the National Association of Realtors (NAR). This organization of real estate agents was founded in 1908 and has evolved into the

present day National Association of Realtors. In 1916 this organization created a Code of Ethics by which all members were to conduct their real estate business. This code has been updated over the years as changes have occurred within the real estate industry but the core principles are longstanding and guarantee fair dealings with clients, the public and other Realtors. Should a person decide that the conduct of a Realtor has been unethical, they have the right to file a grievance naming the article or articles of the Code of Ethics which the Realtor appears to have violated. The complaint will be handled through an arbitration hearing and could result in sufficient fines, sanction or loss of license for the Realtor if found in violation. An agent that doesn't belong to NAR isn't bound by the Code of Ethics so the public has less recourse when an infraction occurs. A Broker's license requires additional education, experience and passing of a Broker's exam. The broker applicant has to have been actively licensed as an affiliate broker for twenty-four months on or before 5/12/88 or actively licensed for twenty-four months and hold a bachelor's degree with a major in real estate. Those licensed after 5/12/88 have to be actively licensed for thirty-six months before applying for a broker's license. 120 hours of education must have been completed prior to the application and thirty of those hours have to be for a real estate broker license class. The State will review all the documentation submitted for the broker licensing and if approved a date will be set for the broker exam. Once the broker applicant passes the State exam a broker license will be issued and the licensee can advertise their broker status. Only a licensee with a broker's license is allowed to manage a real estate office. The Tennessee Real Estate Commission requires continuing education for licensees so the consumer will be working with a licensee who is both professional and knowledgeable. WILLOW Realty Agents adhere to NAR's Code of Ethics and are ready to assist with your next real estate transaction.

Queen Mother's Cake

© Maida Heatter

CAKE:

- 6 ounces almonds (1 1/4 cups), blanched or unblanched
- 6 ounces semisweet or bittersweet chocolate, roughly chopped
- 1 1/2 sticks unsalted butter, at room temperature
- 3/4 cup sugar
- 6 large eggs, separated

ICING:

- 1/2 cup heavy cream
- 1/2 teaspoon instant coffee
- 8 ounces semisweet or bittersweet chocolate, roughly chopped
- whole almonds to decorate (optional)



1. To make the cake: If using a dark metal pan, preheat oven to 350°F. Otherwise, preheat to 375°F. Butter a 9 or 10 inch springform pan and line the bottom with a round of wax paper or parchment paper. Butter the paper and dust with fine dry bread crumbs or matzoh meal. Set aside.
2. Grind the nuts very finely in a food processor or use the equivalent amount of store-bought almond meal.
3. In the top of a double boiler, over barely simmering water, melt the chocolate. Cover until partially melted and then uncover and stir until completely smooth. Remove from the heat to cool slightly.
4. In the large bowl of an electric mixer, cream the butter. Add the sugar and beat for 2 minutes at medium-high speed. Add the egg yolks, one at a time, beating until well mixed after each addition. On low speed, add the chocolate and beat only to mix. Then add the almonds and beat only to mix, scraping down the sides of the bowl as needed.
5. If you have a second mixing bowl for your stand mixer or a hand held mixer as well, you can leave the batter in the bowl. Otherwise, transfer it to another large bowl and set aside. Wash your bowl and beaters and dry very well.
6. In a large bowl, (either the one you just washed or another one), add the salt to the egg whites and with clean beaters, beat the egg whites on high but only until they hold a

- definite shape, but are not stiff or dry. Stir a large spoonful of the beaten whites into the chocolate mixture to lighten it a bit and then fold in the rest of the whites in 3 additions.
7. Pour the mixture into the prepared pan and smooth the top, rotating the pan a bit to level the top. Bake for 20 minutes and then lower the oven 25° and bake for another 40-50 minutes. When cake is done, wet a kitchen towel, slightly wring it out, fold it and place it on the counter. Remove cake from the oven and place it directly on the towel. Let it stand for 20 minutes. Then remove the sides of the cake pan and place a wire rack over the top of the cake and invert it. Remove the bottom of the pan and the paper liner. Cover with another rack and invert the cake again and let it stand till completely cool on the wire rack.
8. If the center is sunken in, use a long, thin, sharp knife to make the top level, but be careful because the cake is a bit fragile. Prepare a cake plate, by placing 4 strips of wax paper around the outer edges of the plate, making a big square, to catch the frosting droppings and keep the cake plate neat looking. Set the

- cake upside down, centered, on top of the 4 strips.
9. To make the icing: In a medium heavy saucepan, scald the cream over medium heat until small bubbles form at the edges. Add the coffee and stir with a whisk to dissolve. Add the chocolate and stir occasionally for about 1 minute. Remove from the heat and transfer the mixture to a bowl to stop it from cooking any further. Let the icing stand for about 15 minutes, stirring every now and then, until it's room temperature and has slightly thickened.
10. Stir the icing gently and pour it over the top of the cake. Use an offset spatula if you have one (a knife can work well too) to smooth the icing over the sides and around the cake. Smooth the top so that it looks evenly spread. Remove the 4 strips of paper carefully and discard. Serve cake as is or decorate with a ring of blanched almonds. Let cake stand for couple of hours so icing has time to solidify.

That's the gift that a mother can give, to make everyone feel like they are the special one. - Oprah Winfrey