

School Files

Hawaii Real Estate Commission

February 2003 <http://www.state.hi.us/hirec>

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2003-2004 CONTINUING EDUCATION PROVIDERS

Welcome to the new licensing biennium! We have a lot of hard work ahead that will bring many necessary changes and improvements to how real estate continuing education impacts the real estate industry and general public.

To all of you who have reregistered as a continuing education provider, good show! Here is information you must make note of, as it is a part of your responsibilities as a CE provider.

1. **Course Completion Certificates**

The 2003-2004 certificates are available for purchase with the fee remaining at \$1.00 per certificate. At its January 10, 2003 Education Review Committee Meeting, the Commission recommended approval of lowering the fee to 50 cents per certificate. However, **THIS WILL NOT TAKE EFFECT UNTIL THE APPROPRIATE RULE CHANGE IS MADE BY DCCA.** Until this occurs, the fee remains **\$1.00 per certificate**. For this biennium, the certificates are **ORANGE** for elective courses. The certificates for the mandatory core course are also **ORANGE WITH A WATERMARK "C"**. The Commission will be determining the mandatory core course program for the 2003-2004 biennium.

2. **RESTORATION or REACTIVATION of a license**

Whenever a student registers for your class, they are responsible to notify you they are taking the class for restoration or reactivation purposes. You should have a sign-in sheet where the student indicates in writing the purpose of taking the class. Once they inform you of this, **you must issue them the appropriate colored course completion certificate with the required "99" coded certificate number.** For example, if you are issuing certificate number 12345 to student A, who has indicated he is restoring his real estate broker's license, the first two numbers of the certificate number should be changed to "99", thereby changing the certificate number from 12345 to 99345. The "99" code affects all **IVORY** and **RED** colored certificates for courses taken from January 1, 2003.



The "99" code is IMPORTANT because if you do not use it for the certificates for a licensee who is either restoring or reactivating his or her license, they will not receive the credits for the appropriate biennium. Instead they will receive credit for the CURRENT BIENNIUM (2003-2004) requirements when they need to receive credit for the PREVIOUS BIENNIUM (2001-2002).

TRUE STORY: We recently (towards the end of 2002) received a request from a broker licensee with a license that expired as of December 31, 1998. He was able to take continuing education courses between November 12 – 16, 2002, including the "Real Estate Law Update & Ethics 2001-2002 – Condominium Management" core course, and four (4) elective courses. From documentation submitted, he received ivory certificates for the elective courses and a red certificate AND an ivory certificate for the core course.

This broker did not have a current pocket card as his license expired as of December 31, 1998. It appears he did NOT inform the instructors he was taking their courses for restoration purposes, as he received ivory colored certificates, and the certificate numbers were not changed to the "99" code for the first two digits. He received a duplicate ivory certificate for one of the elective courses, and he received both a red and ivory certificate for the core course. When this matter was reviewed further, we were told by the provider for the core course, that this licensee "insisted" he be issued an ivory colored certificate for the core course. He apparently represented he had "lost" the original ivory colored certificate for an elective course and the red certificate for the core course. The provider conceded after informing the licensee that the core course certificate must be red, and issued the ivory certificate, a duplicate, for the core course. The provider knew that the core course certificates must be red. If you encounter an insistent licensee, who demands the wrong colored certificate, please call the REAL ESTATE BRANCH, (808)586-2645, and we may be able to resolve this misunderstanding, and in the long run, save a lot of work on everyone's part.

The broker licensee submitted a total of seven certificates. Two ivory colored certificates for the same course, and one red and one ivory certificate for the core course. All documentation was received in late January 2003. Based on the above information, what do you think happened to this restoration application? Did the licensee have the correct colored certificates? Did the licensee have the correct number of course certificates to successfully restore his broker's license? Write your answer below. (see page 4 for the answer)

When a licensee is reactivating their license, the licensee must submit a completed Change Form – Real Estate, the ORIGINAL continuing education course completion certificates, which should be two ivory and one red if reactivating this year, and the required fee to the Licensing Branch.



2003-2004 PRELICENSE SCHOOLS AND INSTRUCTORS

A new year and a new biennium! We're looking forward to changes for the better. The Real Estate Commission will be taking a look at the Broker's Curriculum, which is in need of an update. We welcome any suggestions you may have to help improve the prelicense curriculum. Submit your suggestions and comments by email at hirec@dcca.state.hi.us, or write to us at 250 South King Street, Room 702, Honolulu, Hawaii 96813, attention Diane Choy Fujimura. You're always welcome to drop by or telephone us at (808)586-2645.

A few reminders based on incidents reported to us during the last licensing biennium:



Please make sure that all students receive the **current** Real Estate Candidate Handbook. The handbook contains all necessary information the student needs to schedule and take the appropriate licensing exam.



Legal name and license name – When students apply for licensure, the application asks for their legal name *and* a license name. Hawaii Administrative Rules, Section 16-99-19.1(a)(1)(A), (B) and (C), states, “An individual may designate a license name different from the individual’s legal name, provided that: (1) The license name of individual broker, broker-salesperson, or salesperson: (A) Shall include the individual’s full legal surname; (B) May include the individual’s initials, full legal first name, full legal middle name, full legal name, or nickname; and (C) May retain the individual’s former legal surname if the surname is legally changed subsequent to licensing, provided that the change is reported pursuant to section 16-99-5;”

The name of the student on the school completion certificate should comply with the above rule.



All prelicense instructors must take an **Instructor’s Development Workshop (IDW)** on a biennial basis and prior to recertification as a prelicense instructor.



All prelicense instructors must take and **pass an instructor’s exam “every three years”** according to Hawaii Administrative Rules, Section 16-99-58(g).



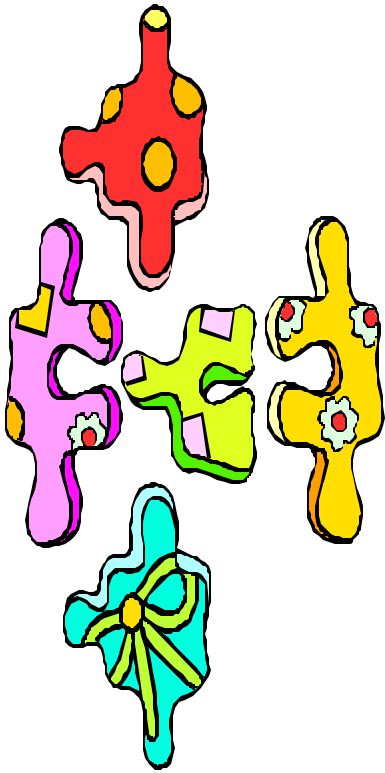
There will be an **“educator’s forum”** for all prelicense schools and instructors (this does **not** include CE providers and instructors) which is scheduled for **Monday, March 17, 2003, Ala Moana Hotel, 10:00 a.m.** Representatives from Promissor, the Commission’s testing vendor, will be participating, along with the Real Estate Specialists. Please mark your calendars for this important gathering. Details will be provided shortly.



On-Line Renewals – A GOOD BEGINNING

For the first time, the 2002 real estate license renewals for the 2003-2004 biennium were offered on-line. A time-saving, easy, and reliable process, the on-line renewal also permitted the use of a charge card to pay for renewal fees. As an industry, almost 30% of real estate salespersons and brokers chose the on-line renewal method. In hard numbers, of the approximately 15,300 licensed salespersons and brokers, 3,800 licensees chose the on-line renewal option. Congratulations! On-line renewal is the way to go, and in the future, will probably be the **ONLY** way to go!

ANSWERS TO RESTORATION OF LICENSE SCENARIO



This particular restoration application was denied. The applicant's license expired December 31, 1998. Because he did not restore his license within four years of the December 31, 1998, expiration date, he was pushed into the category of over four years, and the only option to restore his broker's license, more than four years after expiration, is to take the licensing exam for the level of license he had.

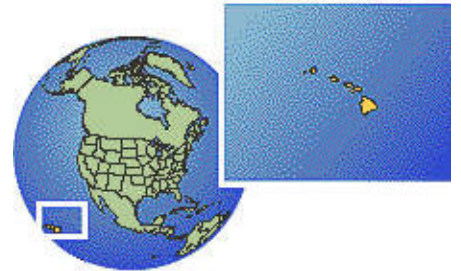
The applicant needed five gray colored certificates indicating completion of five elective CE courses from the **prior biennium** for restoration purposes within four years after license expiration.

The applicant submitted a total of seven certificates; however, two ivory colored certificates were for the same course, so only one of those certificates would be valid, and two certificates, one ivory and one red, were submitted for the "core course". The 2001-2002 core course cannot be used for restoration purposes. Furthermore, the ivory colored certificate issued for the core course is not acceptable and should not have been issued.

The applicant was still short one elective course certificate.

COMMISSION MEETS ON MAUI

On January 10, 2003, the Real Estate Commission convened its monthly standing committee meetings in Kahului, Maui. The Commission also held a Real Estate Specialist Office for the Day in conjunction with the meetings. Committee meetings and Real Estate Specialist Office for the day are held on different islands twice a year as part of the Commission's program of work.



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. Committee members and participants engaged in an interchange of information and questions about various concerns and issues, including obtaining licensure as a real estate salesperson, applying for registration as a continuing education provider, and obtaining a real estate broker's license for a new corporation.

The Commission's recodification attorney and Condominium Specialist were also on hand to meet with interested individuals and organizations.

The Real Estate Specialist Office for the Day is part of the Commission's program of work which sends staff members to a neighbor island for a day to be available to meet with real estate licensees, prelicense and continuing education instructors, administrators, and providers, and other related individuals, professionals, and organizations interested in real estate issues.

The Commission is scheduling another neighbor island visit for committee meetings on the Big Island on Thursday, May 8, 2003, at the Kona Board of REALTORS®.



COURSE MONITORING AND INSTRUCTOR EVALUATION

For those of you who have been CE providers or prelicense principals or instructors for awhile, you may recall that in 1998, a real estate instructor evaluation program was in effect. Based on a task force report study by the Hawaii Real Estate Research and Education Center, University of Hawaii, the recommendations published in December 1997, detailed a process for a confidential student evaluation of real estate instructors.

The purpose of the instructor evaluation project was not only to monitor instructor competency and up-to-date real estate knowledge, but, in particular, to provide, where necessary, an instructor support system of assistance.

The results of the 1998 instructor evaluations was overwhelmingly positive for both CE and prelicense instructors. Students marked one of five options for each evaluation item, excellent (5), above average (4), average (3), needs improvement (2), and unsatisfactory (1).

Over 20,500 students marked the CE instructor evaluation reply. The eight (8) items listed were:

- 1) Instructor demonstrates an in-depth knowledge of the subject.
- 2) Instructor was well prepared for the presentation.
- 3) Instructor presented ideas and course material clearly and understandably.
- 4) Instructor encouraged appropriate participation and answered questions asked.
- 5) Instructor fulfilled the course objectives.
- 6) Instructor used varied techniques and visual aids to keep class attention.
- 7) Quality of instructor examples.
- 8) Your overall evaluation of the instructor.

The results of the prelicense instructor evaluations were based on 589 students, of which 53 were broker candidates. The nine items listed for evaluation were:

- 1) Instructor made subject matter understandable.
- 2) Instructor provides and follows the outline of course material.
- 3) Instructor encourages questions and participation.
- 4) Instructor is well prepared for presentation.
- 5) Instructor shows enthusiasm for the subject.
- 6) The quality of teaching material and visual aids.
- 7) Instructor behavior as a professional.
- 8) The overall quality of the course.
- 9) The overall evaluation of the instructor.

In the evaluation course sections for both continuing education and prelicense and broker applicants, the overall minimum instructor standard is a 3 (of a possible 5) and the same minimum number is required of "key" questions. The key questions for CE instructors were question 1 – Instructor demonstrates an in-depth knowledge of the subject (for elective courses and for the Mandatory Core Course) and question 8 – Your overall evaluation of the instructor. The key questions for prelicense instructors were question 7 – Instructor behavior as a professional and question 9 – The overall evaluation of the instructor.

If an instructor is rated below these minimum standards in the key questions and their overall total course score is 3.5 or more, a letter of deficiency is sent to the instructor and his/her Provider. Any instructor with less than 3 on the key questions and less than 3.5 total overall course score shall trigger a stage two automatic drop-in peer monitoring evaluation. This monitoring evaluation is unannounced and the visit is administered by a peer/expert.

Students are provided the evaluation form, an envelope to place the evaluation form and seal the contents when completed, and the provider sends a pre-paid postage stamped manila envelope containing all student evaluations back to the evaluation administrator.

The Real Estate Commission will be discussing re-establishing a monitoring and instructor evaluation program. This is in response to comments received over the last biennium regarding the quality of instruction of CE and prelicense courses.

Your input is welcome! You may email us at hirec@dcca.state.hi.us, write us at 250 South King Street, Room 702, Honolulu, Hawaii 96813, or telephone (808)586-2645 and ask for the Senior Real Estate Specialist, or you may drop by to share your thoughts.

UPWARD TREND IN REAL ESTATE INDUSTRY*

Fiscal year 2002 again reflected a continuing upward trend in the number of licensee hopefuls entering the real estate industry.

There were 2,158 salesperson candidates who took the licensing exam. There were 269 broker candidates who sat for the exam. The total number of licensing exam candidates was 2,427, an increase of 16%.

Of the 269 brokers tested, 125 passed the exam. Of the 2,158 salespersons tested, 1,803 passed the exam. Percentage wise, 46.5% of brokers tested passed the exam, and 83.5% of the salesperson candidates passed the exam.

There were 237 applications approved for equivalency to the prelicensing education requirement. In addition, there were 159 applications approved for broker experience certification.

There were 186 applications approved for equivalency to the uniform section of the licensing examination, a substantial increase over the previous fiscal year's total of 111 approvals.

The Real Estate Branch staff continued to field an enormous number of telephone, walk-in, written inquiries, faxes, and e-mails. Fiscal year 2002 produced 20,187 telephone inquiries, 2,185 walk-inquiries, 11,343 written inquiries/written requests, faxes, and 1,052 e-mails (numbers compiled from Nov. '01 – June '02).

The Commission's website, www.state.hi.us/hirec is accessible twenty-four-seven for information, forms, and applications. Over 462,038 hits were received on the website during the past fiscal year. This represents a dramatic 56% increase over the previous year's total of 259,135 hits.



* The above information appears in the 2002 Annual Report– Hawaii Real Estate Commission

WHAT'S HAPPENING AT THE REAL ESTATE BRANCH

Welcome back to Russell Wong, a former real estate specialist, who returns to his old position with the Real Estate Branch. Russell's expertise and legal training will greatly enhance the services the Real Estate Branch offers.

Another hearty welcome to Tania Nakano, who is the new Real Estate Recovery Fund Clerk. Tania's pleasant personality and excellent customer service will become evident to all who call or walk-in to the Real Estate Branch. Tania comes to the Real Estate Branch from the Regulated Industries Complaints Office.



SCHOOL FILES

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State of Hawaii
Real Estate Commission
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This material can be made available for individuals with special needs. Please call the Senior Real Estate Specialist at 586-2643 to submit your request.



2003 Promissor Holiday / Non-testing Schedule

January

1 New Year's Day
20 Martin Luther King, Jr. Day

February

17 President's Day

April

18 Spring Holiday
19 Spring Holiday

May

24 Memorial Day Weekend
26 Memorial Day

July

4 Independence Day
5 Independence Weekend

August

30 Labor Day Weekend

September

1 Labor Day

October

13 Columbus Day

November

27 Thanksgiving Day
28 Thanksgiving Weekend
29 Thanksgiving Weekend

December

24 Christmas Eve
25 Christmas Day
26 Christmas Weekend

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| 16 | 17 | 18 | 19 | 20 | 21 | 22 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| April 2003 | May 2003 | June 2003 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | | | | | | | | | | |
| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 22 | 23 | 24 | 25 | 26 | 27 | 28 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| July 2003 | August 2003 | September 2003 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | | |
| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | 28 | 29 | 30 | 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 17 | 18 | 19 | 20 | 21 | 22 | 23 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 7 | 8 | 9 | 10 | 11 | 12 | 13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| October 2003 | November 2003 | December 2003 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr> <tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr> <tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr> <tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | | | | | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </table> | Su | Mo | Tu | We | Th | Fr | Sa | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | |
| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 5 | 6 | 7 | 8 | 9 | 10 | 11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 9 | 10 | 11 | 12 | 13 | 14 | 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Su | Mo | Tu | We | Th | Fr | Sa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | 29 | 30 | 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |