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# REALTOR<sup>®</sup> NEWS

Web Site - [greaternhrealtors.com](http://greaternhrealtors.com)

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Issue No.262

Published by the Greater New Haven Association of REALTORS®, Inc.

January, 2009

## GNHAR MISSION STATEMENT

The mission of the Greater New Haven Association of REALTORS® is to serve our membership through programs, products and services which enhance knowledge, professionalism and profitability.



### *Al Scafati* *Chairman of the Board* *2009*

#### YES, THERE WILL BE A MARKET IN 2009

There will always be a market for Real Estate. The question is: Are you preparing yourself for this type of Real Estate environment?

This is the time when we should be thinking about going back to basics. Networking always presents opportunities. For example, if you are not a member of a local chamber of commerce, you might want to think about joining one. Also you may want to consider looking into service organizations.

Let's look at the opportunities that exist for us as REALTORS® today. I believe we have all the right ingredients to have a solid 2009. *Here's what's happening;*

- *Low interest rates*
- *Declining values*
- *Foreclosure and*
- *Motivated sellers.*

Don't let the news and talking heads fill your thoughts with negativity. There will always be Real Estate opportunities. Put your blinders on and move forward.

**Have a great 2009!!! Happy New Year!!!**

### *Congratulations!*



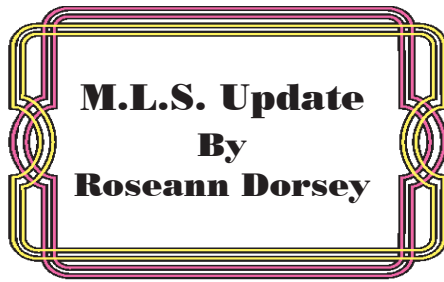
The following members have been awarded the 2008 Fourth Quarter Achievement Award by the Greater New Haven Association of REALTORS®, Inc. for being the High Producers during that period. Congratulations! Recipients will be honored at the April General Membership meeting. All recipients will be featured in the February 13th issue of The Connecticut Home Browser magazine, and also featured on the Association Web Site - [greaternhrealtors.com](http://greaternhrealtors.com).

<b>Beth Cantor</b>	<b>Calcagni Associates</b>
<b>John Coppola</b>	<b>C21 Today</b>
<b>Patrick Combs</b>	<b>Dan Combs RE</b>
<b>Gary Damato</b>	<b>Press/Cuozzo</b>
<b>Stephanie Ellison</b>	<b>ReMax Right Choice</b>
<b>Nick Mastrangelo</b>	<b>Weichert, Orange</b>
<b>Toni Ross</b>	<b>Weichert, Orange</b>
<b>Mike Sirochman</b>	<b>Weichert, Orange</b>
<b>Ray Valenti</b>	<b>Re/Max Schoolside</b>

The Quarterly Awards Program is available to all members of The Greater New Haven Association of REALTORS®. Points are completed on listings currently in CTMLS. Rental status listings cannot be used. To qualify, you must earn 9 points per calendar quarter. 1 point earned if you are the listing or selling agent on a property that closed during the quarter. You will earn 2 points ONLY if you are both the listing and selling agent, during the same quarter. *Nomination form attached.*

Deadline to submit nominations for the next quarter ending March 31, 2009: MUST be received at the Association Office no later than April 13, 2009. (Fax copies not accepted).





## NEW TO THE CREDIT REPORTS!!!

Effective Monday, January 19, 2009, there will be an additional score added to the Credit Reports done by your Association. You now have "Experian Fair Isaac Risk Score 2". The added score is called "VantageScore".

The VantageScore is an average of all three national credit reporting companies. Meaning, the score taken from all three National Credit Reporting companies is averaged together to make one score. This score is the "VantageScore."

The average combined scores range are from 501 to 990. The lower the score, the more likely the consumer is exhibiting serious delinquencies or derogatory behavior. Below are the range scores:

- **A (very low risk): 901-990**
- **B (low risk): 801-900**
- **C (medium risk): 701-800**
- **D (high risk): 601-700**
- **F (very high risk): 501-600**

These given scores will represent the same relative risk level across all three National credit reporting companies regardless of which scorecard was used to determine the 3 credit bureau's scores.

This additional score will be added at no cost to you. The credit reports are still \$12.00 (incl tax) per person for Member Companies & \$20.00 (incl tax) for Non Member Companies.

If you have any questions, please feel free to contact Roseann at (203) 234-7700 ext. 10 or email: rdorsey@snet.net

**Thank you**  
**Roseann Dorsey**



The following applications for membership have been received. Any member having any comment, pro or con, on the qualifications of these candidates should forward those comments, in writing, to the Membership Committee in care of the Association Office.

#### DESIGNATED REALTOR APPLICATIONS:

John Ortiz d/b/a Ortiz Agency, 1015 State St., New Haven. 203-772-2221, fax 203-776-2626-reopened office.

Pamela Beaudoin d/b/a Realty Associates, 360-C Main St., Durham 06422. Phone 860-349-5300, fax 860-349-5600 - 2nd office.

Nancy A Nishball d/b/a Ivy Realty LLC, 168 Hillside Ave., West Haven. Phone/fax 203-933-6262.

Anita Lettiri d/b/a ADL Real Estate Appraisals, 420 Cabin Rd., Colchester. Phone 860-537-4755, fax 860-760-6247.

James Troy d/b/a Independent Realtors, 1700 Bedford St., Suite 203, Stamford, CT. Phone 203-249-1660, Fax 203-413-6442 - Secondary membership.

Edward J Wambolt d/b/a WW & Daughters Real Estate, P O Box 181, Wallingford. Phone 203-269-5049, Fax 203-269-5049.

#### REALTOR APPLICATIONS:

Shannon M Buganski, Realty Assoc., Meriden.

Joan Luna Zayas, Mission RE, Wallingford

Tina L DeConne, CB, Milford

John J Miessau, Bishop Edward & Roberts, NH

Richard M Volpe, H Pearce, Wallingford

Thomas J Yurczyk, Pulte Realty, Oxford

Christopher S David, H Pearce, No Haven

James Kozlowski, ERA Seigel, Hamden

Patrick B O'Sullivan, CB, Milford

Robert W Paskiewicz, Consolidated R.S., Wall.

Victoria P Sammis, Calcagni, Wallingford

Lynwood King, Huntsman, Meade & Ptrns, NH

Tricia A Watson, Huntsman, Meade & Ptrns, NH

Charles R Howard, Zip Realty, Rocky Hill

Nurys C Cooley, Remax Right Choice, Milford

Maryam A Taylor, Calcagni, Wallingford

Andrew J Rizzo, Huntsman, Meade & Ptrns, NH

Gil Marshak, C21 Access Amer., Meriden

Jason DelMonico, Huntsman, Meade & Ptrns,

Robert McGrath, C21 Today, WH

Jason A DelMonico, Huntsman, Meade & Ptrns

Robert McGrath, C21 Today, West Haven

Matthew Ross, Weichert, Orange

#### CLOSED OFFICES:

Prudential Ct Realty, 97 Whitney Ave., N.H.

ERA Seigel, 140 Capt. Thomas Blvd, W.H.-2nd office.

Thomas Holloman d/b/a Thomas Holloman, 2348 Whitney Ave., Hamden.

Ted Davis d/b/a Ted Davis Real Estate, 122 Morningside Ct., Shelton.

Moataz Ghovnem d/b/a Nationwide Houses, Danbury

Roe Curtis d/b/a Curtis Long Assoc., New Haven

Richard Subrt d/b/a Wachovia, Shelton

An Trinh d/b/a Westville Realty, New Haven

Geraldine Hungerford d/b/a Hungerford RE, Bethany.

#### AGENT CHANGES:

Andrew Anasatasio now rep Prud., Orange  
Debbie Buonocore now rep RW Clayton, EH  
Elizabeth Brochin now rep Prud., Orange  
Thomas Casey now rep Prud., Orange  
Lavern Creech now rep Prud., Orange  
Linda DeRosa nor rep Prud., Orange  
Sal Diglio now rep Prud., Orange  
Fern Drutman now rep Prud., Orange  
Lillian Edwards now rep Prud., Orange  
Domenic Giulietti now rep Prud., Orange  
Theresa Guidone now rep Prud., Orange  
Dawn Minardi nor rep Prud., Orange  
John Perse now rep Prud., Orange  
Jeffrey Reilly now rep Prud., Orange  
Makai Rohbar now rep Prud., Orange  
John F Finnimore now rep Guerra, EH  
Boris Starzyk now rep Prud., Orange  
Arlene Szczarba now rep. Prud., Orange  
Cheryl Szczarba now rep Prud., Orange  
Lisa Thomas now rep Prud., Orange  
John Tischio now rep Prud., Orange  
Kennedy Wobill now rep Prud., Orange  
Maryann B Kehrein now rep Maier RE, Meriden  
Warren Seigel now rep ERA Seigel, Hamden  
Tom Doyle now rep Colonial Prop., Orange  
Nicole Eaddy now rep ERA Seigel, Hamden  
Jason E Fredrickson now rep J Redding, No.H.  
Stanley Cwiertniewicz now rep ERA Fort Hale  
Jane Sinisgalli Carta now rep Realty Assoc,Durh.  
Kelly Turtzo now rep C21 Today, WH  
Stephen Turtzo now rep C21 Today, WH  
Gunna Voigt now rep MaxCom, Orange  
Richard Johnson now rep Raveis, Milford  
Carolyn Fugere now rep CB, Woodbridge  
Giglio John Miglietta now rep ReMax Great Estate, Wallingford  
Kevin Weirsman now rep Colonial Prop, Orange  
William Weirsman now rep Colonial Prop, Orge  
Tom Doyle now rep Colonial Prop., Orange  
Victor A Matias, Jr now rep Realty Assoc, Mer.  
Michael Delgrecco now rep Prud., Wallingford  
Edward Khondkaryan now rep Independent Realtors, Stamford.

#### ADDRESS CHANGES:

Innovative Properties, 136 Berlin Rd, Suite 112, Cromwell, CT 06416.  
Paramount Realty Consultants, 60 Washington Ave., Suite 302, Hamden, CT 06518  
Kingdom Real Estate, 100 North Cherry St., Wallingford, 06492.  
McNeil Realty, P O Box 4224, Hamden, CT 203-230-0920.  
Bellard Realtors, 208 Rimmon Rd., Woodbridge, 06525.

#### WELCOME TO THE FOLLOWING NEW MEMBERS:

Bishop, Edward & Roberts, LLC, NH

John J Miessau

Coldwell Banker Res Brokerage, Milford

Tina L DeConne

Patrick O'Sullivan

Pulte Realty of Conn, Inc., Oxford

Thomas J Yurczyk

Prudential Ct Realty, Orange

Carole A McElrath

Realty Associates, Meriden

Shannon M Buganski

Zip Realty Inc., Rocky Hill

Guy M Hays

courtesy of HouseMaster.com

## **QUESTIONS AND ANSWERS**

This month's focus is on questions related to roof wear issues and replacement needs.

### **Q: How can I recognize when my roof system needs attention?**

Unfortunately, most homeowners don't realize they have a roof problem until after a leak occurs. But doing a

visual inspection at least twice-a-year can uncover obvious damage such as cracked, lifted or missing shingle;

deteriorated flashings;

excessive granule loss;

and other visible signs of roof system problems. This inspection

should also include a check indoors for stains, irregular or loose wall or ceiling finishes, peeling wallpaper or others signs of leakage, especially near chimneys or other roof penetrations.

### **Q: How long can I expect my roof to last?**

On average, any sloped roof system can be expected to last about 20 years, but the type and quality of the material, the methods of installation, local climatic factors, and degree of maintenance all play a role. Manufacturer warranties give some clue as to the

expected service life of a roof. Heavyweight asphalt shingles can last up to about 35 years; slate, tile, and metal roofs can last 40, 50 or more years; but the service life of wood shingles or shakes vary widely. Roofs exposed to above normal amounts of sun, heat, or severe weather will have a shorter life than mentioned here, as will roof materials on low slope or flat roofs.

### **Q: I have an asphalt shingle roof that is 20 years old and beginning to show signs of wear.**

#### **What is involved with replacement?**

Typically there are two basic options: A complete replacement of the roofing, involving a tear-off of your existing shingle, or a roof-over, which requires only the installation of new shingles over the existing ones. If there are already two or more layers of roofing, you may need to rip off all the roofs before installing the new one. Even if there is only one layer, you may need to have it removed if the shingles do not lie flat or there are other conditions that would prevent the new roof shingles from being securely fastened to the roof deck and providing a flat finished appearance. A reputable professional roofing contractor should be able to

give you some direction regarding what may be an option versus what is required. In many instances, building codes allow no more than

one roof-over before complete replacement is necessary. However, in other cases, an assessment can be made based on the type roof structure and type roofing.

### **Q: If my roof leaks, should I just go ahead and replace it rather than worry about whether a repair will hold up?**

It depends. Leaks can be caused by localized shingle damage or loose or lifted roof flashings (the metal or other type waterproof membrane at chimneys, vents and other roof penetrations). In this case, a proper repair should eliminate the leakage. However, if the roof is old, or wear is wide spread, then regardless of the actual cause of the current leak, complete replacement may be feasible. Remember, these tips are only general guidelines. Since each situation is different, contact a professional if you have questions about a specific issue. More home safety and maintenance information is available online at [www.housemaster.com](http://www.housemaster.com).  
© DBR Franchising, LLC

2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008	
119,721,246	117,612,082	59,522,323	399	402	229	1,168	1,309	1,075	498	482	314	2,983	3,574	3,961				
5%	-2%	-49%	-8%	1%	-43%	40%	12%	-18%	-9%	-3%	-35%	54%	20%	11%				
91,684,600	88,687,814	58,219,167	325	306	226	1,095	926	954	578	515	402	3,161	3,373	3,543				
-2%	-3%	-34%	-6%	-6%	-26%	38%	-15%	3%	-12%	-11%	-22%	68%	7%	5%				
162,937,456	120,596,418	86,265,060	637	424	315	1,604	1,024	1,029	732	539	451	3,845	3,560	3,600				
32%	-26%	-28%	26%	-33%	-26%	56%	-36%	0%	-7%	-26%	-16%	99%	-7%	1%				
127,705,339	123,407,519	76,103,112	441	389	280	1,325	1,224	1,055	661	575	514	3,639	3,686	3,846				
-11%	-3%	-38%	-20%	-12%	-28%	6%	-8%	-14%	-25%	-13%	-11%	81%	1%	4%				
182,151,136	149,540,713	119,204,567	628	509	433	1,494	1,261	1,135	795	587	460	3,871	3,816	3,884				
15%	-18%	-20%	7%	-19%	-15%	22%	-16%	-10%	-4%	-26%	-22%	67%	-1%	2%				
224,312,878	183,245,823	129,823,548	746	582	424	1,472	1,167	956	729	533	436	3,925	3,888	3,911				
-5%	-18%	-29%	-10%	-22%	-27%	18%	-21%	-18%	-2%	-27%	-18%	64%	-1%	1%				
202,744,979	166,927,752	116,917,724	645	550	382	1,333	1,202	989	612	561	426	4,140	3,992	3,928				
-5%	-18%	-30%	-8%	-15%	-31%	13%	-10%	-18%	-13%	-8%	-24%	58%	-4%	-2%				
189,490,742	180,076,074	136,020,434	647	579	532	1,377	980	860	652	401	385	4,177	3,899	3,858				
-10%	-5%	-24%	-8%	-11%	-8%	11%	-29%	-12%	-10%	-38%	-4%	47%	-7%	-1%				
156,882,119	105,345,654	95,870,312	521	367	350	1,286	1,106	937	523	347	377	4,024	3,990	3,905				
-24%	-33%	-9%	-27%	-30%	-5%	-5%	-14%	-15%	-17%	-34%	9%	37%	-1%	-2%				
151,713,146	104,948,419	92,954,574	534	376	360	1,256	971	734	542	391	324	4,209	3,781	3,732				
-7%	-31%	-11%	-3%	-30%	-4%	5%	-23%	-24%	-10%	-28%	-17%	29%	-10%	-1%				
137,452,422	85,625,185	73,567,787	470	286	224	960	747	640	489	309	294	3,967	3,706	3,565				
-7%	-38%	-14%	-7%	-39%	-22%	-1%	-22%	-14%	-5%	-37%	-5%	23%	-7%	-4%				
137,835,558	87,309,132	82,601,205	500	302	309	663	473	486	372	197	218	3,346	3,140	3,101				
-14%	-37%	-5%	-11%	-40%	2%	17%	-29%	3%	8%	-47%	11%	26%	-6%	-1%				
1,884,631,621	1,513,322,583	1,044,468,608	6,492	5,069	3,755	15,035	12,388	10,849	7,182	5,434	4,599	49,886	44,405	37,772				
-4.6%	-19.7%	-31.0%	-7.1%	-21.9%	-25.9%	16.6%	-17.6%	-12.4%	-9.8%	-24.3%	-15.4%	51.1%	-11.0%	-14.9%				

**The Greater New Haven Association of REALTORS®  
 in cooperation with the Mid-Shore Association of REALTORS®  
 presents our  
 February General membership Meeting  
 "THRIVING IN A STRUGGLING MARKET"**

**Thursday, February 5th at 11:30 am  
 Woodwinds, 29 Schoolground Road, Branford**

**Dave Beson** has appeared as a FEATURED SPEAKER for the National Association of REALTORS® for 27 consecutive years! He is highly sought after as a leading industry expert by REALTORS®, broker/owners, and corporations—including hp, where Dave is the number one industry consultant for hp's Real Estate Division.

Dave was honored at this year's NAR® conference with the opportunity to not only deliver one of his most popular topics; "The End of Real Estate Marketing as You Know It!" but also to facilitate a second session, by moderating a panel including some of the most successful REALTORS® in the industry! Dave shows easy and effective ways to profit with vision, values, and velocity. He teaches the real estate professional how to refine their vision, to work with "total integrity," and to use technology tools and systems to thrive in business. This is how Dave helps real estate professionals **"BRING SUCCESS TO LIFE!"**



**SPONSORS: Law Office of William M. Raccio, LLC,  
 Law Office of Edward C. Burt, Jr. PC, The New Haven Register and Franklin Mortgage**

**Choice of Entrées:**

- Chicken Marsala
- Baked Fillet of Sole with Crabmeat Stuffing
- Penne with Sunday Sauce

**\$20 per member/\$30 per non-member**

A \$10 additional walk-in fee will apply. Space for walk-ins cannot be guaranteed. There is *LIMITED SEATING*.

**Deadline for reservations - Friday, January 30th**

**Return reservations to: The Greater New Haven Association of REALTORS®, Inc.  
 West Bldg., Lower level, 127 Washington Ave., North Haven, CT. 06473.**



**The following will attend the General Membership Meeting on February 5, 2009.**

**Enclosed is \$20 per member/\$30 per non-member. PLEASE PRINT CLEARLY!!!**

**Choice of Entree(Fill in # of ea) Chicken Marsala (# ) Fillet of Sole(# ) Penne with Sunday Sauce(# )**

\_\_\_\_\_

\_\_\_\_\_

**Total Amount Enclosed: \$ \_\_\_\_\_ MC/VISA \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_**

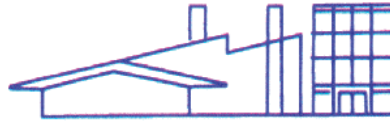
**Agency/Name on Card:**

**Phone:**

\_\_\_\_\_

\_\_\_\_\_





**NEW HAVEN REAL ESTATE SCHOOL**  
 A Division of the Greater New Haven Association of Realtors (GNHAR)  
 127 Washington Ave. West LL  
 North Haven, CT 06473  
 Telephone 203-234-3938 Fax 203-234-3980  
[reschool@snet.net](mailto:reschool@snet.net)  
[www.greaternhrealtors.com](http://www.greaternhrealtors.com)  
**GET a REAL Education**

*“Education costs money but then so does ignorance.”*

**JANUARY 2009**

**PRINCIPLES AND PRACTICES OF REAL ESTATE January 26 – April 15<sup>th</sup>, 2009**

For registration information [www.greaternhrealtors.com](http://www.greaternhrealtors.com)

**FEBRUARY 25<sup>th</sup> & 27<sup>th</sup> 2009**

**CIPS DESIGNATION COURSE– INTERNATIONAL REAL ESTATE FOR LOCAL MARKETS**

For registration information [www.ctreal.com/education](http://www.ctreal.com/education)

**MARCH 2009**

**March 3 Free e-PRO WORKSHOP 10 – 11:30 a.m.**

For registration information <http://ePROworkshop.InternetCrusade.com> or call 866-377-6627

**March 11 & 12 CERTIFIED DISTRESSED PROPERTY EXPERT DESIGNATION**

**CDPE** will provide you with the advanced training and systems needed to properly and successfully work **Short Sales**. The CDPE is unlike any other Short Sales and Distressed Properties training currently available. Over **(1100)** real estate professionals have earned the coveted CDPE designation. For registration information [www.cdpenow.com](http://www.cdpenow.com) or call 800-482-0335

**CT CONTINUING EDUCATION 2008-2010 RENEWAL CYCLE**

Between **June 1, 2008** and **May 31, 2010**, Real Estate Sales agents must complete **twelve (12) hours** of continuing education to renew your real estate license.

**NEW MANDATORY CONTINUING EDUCATION CLASSES FOR RENEWAL IN 2010 ARE:**

<a href="#">Connecticut Buyer Agency</a>	3 hours
<a href="#">Connecticut Disclosure, RESPA, and Law Update</a>	3 hours
<b>TWO (2) ELECTIVE COURSES</b>	Each 3 hours

It's always a good time to *learn*.

Lynne Westerhoff - Education Coordinator

Please visit the Education section of our website [www.greaternhrealtors.com](http://www.greaternhrealtors.com) for more information.

The Greater New Haven Association of REALTORS<sup>®</sup>, Inc.

The Connecticut

**Home Browser<sup>®</sup>****A Real Estate Buyers Guide**

127 Washington Ave., West Bldg, Lower Level, North Haven, CT. 06473



Telephone: (203) 234-7700  
 Fax: (203) 234-1477  
 greaternhrealtors.com  
 e-mail: ct-homebrowser@snet.net

**FEBRUARY 13, 2009 ISSUE****CALL JOAN QUINN, 234-7700 VM 14 FOR DETAILS - TURN OVER FOR RATES!****DEADLINE - I WILL ACCEPT ADS UP UNTIL FRIDAY, 12 NOON, JAN. 30TH****COLOR PAGES AVAILABLE FOR THIS ISSUE, CALL TO RESERVE!!!**

**LOW, RATES  
 BLACK AND  
 WHITE**

**HALF PAGE****\$53.76 PP****FULL PAGE****\$84.48 PP****NO CONTRACT**

**CELEBRATING  
 OUR  
 11TH YEAR**

**ADVERTISE IN  
 COLOR  
 PRICES RANGE  
 FROM  
 \$170 - \$250 PER  
 PAGE  
 CALL FOR  
 AVAIL.**

**NOW ACCEPTING ADS FOR FEB. 13, 2009 ISSUE****EMAIL OR FAX YOUR AD NOW!!!!**TO JOAN QUINN, [ct-homebrowser@snet.net](mailto:ct-homebrowser@snet.net)**FAX: (203) 234-1477****I'll pull the listing photos from MLS, just send me the MLS #'s & text!**

Distribution covers the following areas: (21 AREA TOWNS PLUS 17 STOP AND SHOP STORES)  
 Ansonia, Bethany, Branford, Cheshire, Clinton, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Milford, Naugatuck,  
 New Haven, North Haven, Orange, Seymour, Shelton, Southington, Wallingford, West Haven and Woodbridge

WE REACH THOUSANDS OF POTENTIAL CLIENTS BI-WEEKLY  
 WHO NEED YOUR SERVICES - CALL NOW FOR ADDITIONAL INFORMATION

“Rates listed on opposite side” or Check our web site....[greaternhrealtors.com](http://greaternhrealtors.com)

**CALL JOAN QUINN - (203) 234-7700 VM 14 , FOR DETAILS!  
 DON'T WAIT - CALL NOW!**

Telephone: (203) 234-7700 VM 14  
 Fax: (203) 234-1477  
 cthomebrowser.com

The Greater New Haven Association of REALTORS®, Inc.  
 The Connecticut  
**Home Browser**®  
 A Real Estate Buyers Guide  
 127 Washington Ave., West Bldg, Lower Level, North Haven, CT. 06473



### CONTRACT RATES

Sizes for submitting Camera-ready copy: full page ad can be no larger than 7 1/2" x 10", 1/2 page ad no larger than 7 1/2" x 4 1/2" and 1/4 page ad no larger than 3 1/2" x 4 5/8".

#### FULL PAGE AD FOR ALL REALTORS®, NEW HAVEN AFFILIATE MEMBERS & NEW HAVEN SPONSORS

#	%	\$ Ttl	Contract Discount	Cont Dist +
Issues	Discount	*Open Rate	not pp Ttl	PP(-4%)
6	2.5%	\$ 88.00	\$ 85.80	\$ 82.37
12	5%	88.00	83.60	80.26
18	7.5%	88.00	81.40	78.14
26	10%	88.00	79.20	76.03

PLEASE NOTE:  
 OPEN RATE = NO  
 CONTRACT

Contract Discount =  
 Signed contract, not PP

<u>HALF PAGE AD FOR REALTORS® &amp; NEW HAVEN AFFILIATE MEMBERS</u>				
6	2.5%	\$ 56.00	\$ 54.60	\$ 52.42
12	5%	56.00	53.20	51.07
18	7.5%	56.00	51.80	49.73
26	10%	56.00	50.40	48.38

Cont Dist+PP=  
 Ttl amt per issue  
 when contract signed  
 and prepaid

<u>QUARTER PAGE AD FOR REALTORS® &amp; NEW HAVEN AFFILIATE MEMBERS</u>				
6	2.5%	\$ 40.00	\$ 39.00	\$ 37.44
12	5%	40.00	38.00	36.48
18	7.5%	40.00	37.00	35.52
26	10%	40.00	36.00	34.56

### COLOR PAGES

BOOKING ALL COLOR PAGES NOW FOR 2009 - FRONT COVER - \$250/PER ISSUE PREPAID  
 INSIDE FRONT COVER AND INSIDE BACK COVER - \$200/PER ISSUE PREPAID  
 OUTSIDE BACK COVER - \$200 PER ISSUE PREPAID  
 INSIDE COLOR PAGES (ONLY 4 AVAILABLE AT THIS TIME) \$170 PER ISSUE PREPAID or  
 WITH A 26 ISSUE CONTRACT \$150 PREPAID....

PREPAID RATES FOR ENTIRE LENGTH OF CONTRACT AVAILABLE, PLEASE CALL.  
4% PREPAID DISCOUNT IS GIVEN ON THE OPEN RATE OR CONTRACT RATE (except color pages,  
WHICHEVER IS APPLICABLE.

Published by - The Greater New Haven Association of REALTORS®, Inc.  
 127 Washington Avenue, West Building, Lower Level, North Haven, CT. 06473  
 Sales Representative - Joan Quinn  
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