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# REALTOR<sup>®</sup> NEWS

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

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Issue No.244

Published by the Greater New Haven Association of REALTORS<sup>®</sup>, Inc.

March, 2007

## GNHAR MISSION STATEMENT

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



## PRESIDENT 'S MESSAGE By Paul Gradwell

*Conn. Association of REALTORS<sup>®</sup>, Inc.  
Vol. 7 No. 1  
January 30, 2007*

**"REALTORS<sup>®</sup> At The Capitol"  
Set for March 21, 2007**

To most people, the month of March traditionally means "get ready for Spring", but if you are a member of the Connecticut Association of REALTORS<sup>®</sup>, it means "Get ready to attend REALTORS<sup>®</sup> at the Capitol" up in Hartford. Wednesday, March 21, is the day when over 700 REALTORS<sup>®</sup> descend upon the Capitol with copies of their issues ready to be handed out to their state Senators and Representatives.

Said 2007 State Legislative Chair Dan Keune, "We plan to discuss our issues in detail with our legislators. This gives them a chance to ask questions and really understand the information."

Issues likely to be included in this year's visits with our lawmakers: Eminent Domain, Conveyance Tax Sunset, Sensible Lead Paint laws, to name a few.

Other important legislative efforts include: Affordable Health Insurance for independent contractors, Affordable property owners insurance in coastal areas, and Advocacy of housing opportunity and choice. Legislators depend on their constituents to let them know what bills are a high priority, so please be sure and sign up to participate in this year's REALTORS<sup>®</sup> at the Capitol event.

You may Register online at the C.A.R. website, or simply fill out a REALTOR<sup>®</sup> at the Capitol brochure and return it to the C.A.R. office.

My Friends:

Your GNHAR has rolled up their sleeves and has committed "servant leadership" to each of you...the members of this great board.

Let's look at the year so far....

To date, I can report that Maureen Campbell and her committee are at work on the creation of an oversight committee for our New Haven Real Estate School. At this point we are in the process of looking for new visionary leadership for the school. You have our commitment that we will do everything we can to provide programs and courses so that you can continue to grow.

Your President Elect, Marc Seigel is in the process of recreating our committee system. In addition he has reviewed and will continue to monitor our 2007 Strategic Plan.

We had the pleasure of meeting over twenty of our former GNHAR presidents who registered their input on our strategic plan.

At the present time I have and will continue to meet and talk with all of the committee chairs. Each committee will construct a "Committee Charge".

The statewide CTMLS is now in operation (as if you did not know), and we all know that they are working out the problems that have been brought to the forefront from you, the membership.

Despite the fact that your board does receive minimal per person income from the new CTMLS as a service center, your board has and continues to be in strong fiscal shape.

Our membership meeting, featuring former NAR economist and author Dr. John Tucillo, was well attended and we have made plans for the March Power Lunch. Flyers were mailed March 6th. The Power Lunches are a FREE opportunity to learn and network.

Lastly, do not forget "REALTORS<sup>®</sup> at the Capitol" on March 21st. This is YOUR opportunity to meet with YOUR state senators and representatives. Let's be proactive and not reactive. There are several state issues that are being considered and we need your voice.

Again, please do not hesitate to contact me, or any board member for that fact, if you have questions and concerns.



**DO YOU HAVE ANY OLD CELL PHONES HANGING AROUND?**

We have been requested by "Secure the Call Foundation" to collect old cell phones which they take, inspect, clean, charge the batteries, and then reprogram them to be used as free 911 emergency phones. Any phone that can be turned on can access 911 services even without a carrier service plan. Then the phones are distributed to domestic violence shelters, senior centers, neighborhood watch groups, school crossing guards and other agencies with an immediate need for 911 access. These free 911 emergency cell phones are available to individuals and organizations nationwide.

Please bring your old cell phones and batteries only (no chargers or accessories) to the Association Office, where you will find a drop off box, contribution is tax deductible, you will find tax forms in the drop off box.



The Greater New Haven Association of REALTORS®, Inc.  
Phone: (203) 234-7700 Fax: 234-3980

**Officers of the Association**

President.....Paul Gradwell  
President Elect..... Marc Seigel  
First Vice-President.....Maureen Campbell  
Second Vice-President.....Al Scafati  
Treasurer .....Paul Ott  
Secretary.....Lee McParland

Exec V.P.....Roberta N. O'Hara RCE

**Directors**

Elizabeth Alberico  
Alan Barberino  
Tom Cavaliere  
E. Tyler Della Valle  
John Guerra  
Susan Izzo  
Linda Lang-Bankowski  
Gena Lockery  
Brian Valenti  
Wendy Weir

Immed. Past Pres.: James Porto

# Thank You

To the following companies who have extended their generosity by Sponsoring Association Functions

Platinum Level Sponsor - \$2,000

Gold Level Sponsor - \$1,000

Chase Home Finance  
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The Real Estate Book  
Tiger Home & Building Inspections  
Wells Fargo Home Mortgage

Allspect Home Inspections  
Arbella Insurance Group  
Bank of America, Harry Sessa  
CCO Mortgage Corp.  
GMAC Mortgage  
Law Office of Edward C. Burt, Jr., PC  
People's Bank  
Residential Home Funding  
Tyler Cooper & Alcorn  
Washington Mutual

**FIRST AMERICAN MLS TRAINING SCHEDULE**

**PLEASE NOTE: CLASSES & TIMES MAY CHANGE. YOU WILL BE CONTACTED IF YOUR CLASS HAS BEEN CHANGED OR CANCELLED. THANK YOU!**

Please fill out the form below and mail a \$10.00 CHECK (PER DAY-\$20.00 FOR 2 DAYS) payable to GNHAR. There are a limited number of seats available! Thank you!

Mon., March 19, 2007	Advanced MLX	9:30-11:30	LIMIT 16
	Prospecting Manager	12:15-1:15	LIMIT 16
Wed., April 11, 2007	Basic MLX	9:30-11:30	LIMIT 16
	CMA	11:30-12:30	LIMIT 16
Mon., April 23, 2007	Advanced MLX	9:30-11:30 AM	LIMIT 16
	Prospecting Manager	11:45-12:45	LIMIT 16
Wed., May 2, 2007	Basic MLX	9:30-11:30	LIMIT 16
	CMA	11:45-12:45	LIMIT 16
Wed., May 9, 2007	Advanced MLX	9:30-11:30	LIMIT 16
	Prospecting Manager	12:15-1:15	LIMIT 16

(TWO (2) PER COMPUTER)

**ALL THE ABOVE CLASSES REQUIRE A \$10.00 CHECK (PER DAY-\$20.00 FOR 2 DAYS) AND A 24 HOUR CANCELLATION NOTICE IS REQUIRED**

**(CREDIT CARDS ARE NOT ACCEPTED).**

**SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK OR CASH!**

**MAIL CHECK TO: Greater New Haven Association of REALTORS, Inc., 127 Washington Ave., West Bldg, Lower Level, North Haven, CT 06473. ATTENTION: ROSEANN**

**NAME                      COMPANY                      PHONE #                      DATE OF CLASS & TIME**

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**LEARN HOW TO UTILIZE OUR MLS SYSTEM TO YOUR ADVANTAGE!  
THERE'S SO MUCH MORE THAN INPUTTING AND SEARCHING LISTINGS!! SIGN UP TODAY AND EXPAND YOUR KNOWLEDGE!!**

# Mastering Maintenance

Submitted by  
HouseMaster Home Inspections

## Electrical 101

(NAPS)--A house's electrical power needs to be maintained just like any other part of a home.

A good place to start is with the service cable--or where power enters your home from the street. Of course, rule number one is to never touch exposed cables and to never get near a power line with a ladder. In fact, most issues with service cables should be addressed by the utility company. But there are still steps homeowners can take to keep power flowing.

We recommend doing a visual inspection of the power line that runs to your home. Are any tree branches encroaching on it? Does it hang too low? Is its covering frayed? If you see any of these conditions, contact the utility company.

If the service entrance cable is buried, assume it runs in a straight line from your meter to the nearest utility pole and make certain no digging, trenching or stake driving takes place along that line.

For more tips on electrical issues and other areas of home maintenance, visit [www.housemaster.com/homedefects](http://www.housemaster.com/homedefects).



2007

GNHAR

## Charity Golf Tournament Looking for this year's Recipient of monies raised!!!!

The Greater New Haven Association of REALTORS® Charity Tournament Committee is looking for a deserving recipient of the monies raised at the Charity Golf Tournament on Monday, September 17, 2007.

Last year, the recipient was Billy Bowie who was struck by an SUV which was apparently fleeing from the police and lost complete use of his arms and legs as a result of the accident.

While we have already received an outpouring of support for one candidate, if you know of someone, either REALTOR® or non-Realtor® who needs financial help to cope with illness or adversity, or a deserving family in the community that this charity event could help, please let us know. This charitable contribution could also be in the name of an individual who has dedicated themselves to the Real Estate community.

The purpose of this Charitable Event is to give back to the community, either to a deserving REALTOR® or to a member of the community in distress.

Please furnish us with the name (s) and circumstances of deserving recipients. The Committee will meet to review the applicants.

Please fill out the bottom form and return via fax (203) 234-3980. Thank you.

Applicant: \_\_\_\_\_

Circumstances: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Submitted by: \_\_\_\_\_

E-Mail/Telephone \_\_\_\_\_

Please return by FRIDAY, MARCH 10th



**Membership  
News  
By  
Kate Blake**



**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:**

Anthony E. Martingano d/b/a Hughes Appraisal, LLC, 7 Hughes St Ext, East Haven 06512. Phone (203) 627-5545, Fax (203) 469-4087 - Full

Denise Herbert d/b/a Mrs. D. Herbert Real Estate, 2 Crescent St., New Haven 06511. Phone (203) 752-0766, Fax (203) 865-4682 - Full

Fiona L Beecy d/b/a Fiona Beecy, 850 Townsend Ave., New Haven 06512. Phone (203) 468-1523, Fax (203) 472-4655 - Full

Ania Raffone d/b/a Red Hill Real Estate LLC, 138 Red Hill Rd., Branford 06405. Phone (203) 483-3168, Fax (203) 483-8130 - Full

**REALTOR APPLICATIONS:**

Eileen W. Smith, H. Pearce Co., Wallingford  
Elena Rivera, C21 Access America, Meriden  
Linda G Sauve, H. Pearce, New Haven  
Jason R Piekarski, Coldwell Banker Res Brokerage, North Haven  
William J Salafia, William Hotchkiss Co., New Haven  
Alan L Hall, Jr, J Redding Realty, North Haven  
Katherine L Barnes, H. Pearce, Wallingford  
Divya S Garg, Weichert Realtors Quinnipiac Property, Wall.  
Omar Herrera, Weichert Realtors Regional Prop., Orange  
Sheila Bassett, Coldwell Banker Res Brokerage, Cheshire  
Deborah L Haberli, Colony Real Estate, Meriden  
Nicole M Ponteau, Raveis Real Estate, Cheshire  
Alfred Criscuolo, Weichert Quinnipiac Prop., Wallingford  
Frank Carusone, Coldwell Banker Res Brokerage, North Haven  
Francis Okam, Sette Real Estate, Hamden  
Sandra D Margoles, ERA Property World, Milford  
Michelle L Snider, Coldwell Banker Res Brokerage, No Haven  
Jacquelyn Mellin, Weichert Regional Prop., Orange  
Openiyi Apanisile, C21 Access America, New Haven  
Edwin E Rivera, C21 Access America, Meriden  
LaShawn Cohen, C21 Access America, New Haven  
Bruce S Peterson, H. Pearce Co., New Haven  
Assunta Nimley-Phillips, Weicher Realtors Reg Prop, Orange  
Cheryl A Maretea, J Redding Realty, North Haven  
Jimmy V Marin, Prime Realty & Capital, West Haven  
Rudolph D Farricelli, Premier Residential, Woodbridge  
Erik L Hulteen, Hartman & Hulteen Real Estate, Cheshire

**AGENT CHANGES:**

Lillian N Edwards now rep ERA Seigel Realty, Hamden

Sal Albraccio now rep Weichert Realtors, Hamden  
Krystina Gonsalves now rep ERA Property World, Milford  
Elvio Trovini now rep First Choice RE, Hamden  
Bonna Greene now rep ERA Seigel Realty, Hamden  
Kim Vogt now rep Raveis Real Estate, Cheshire  
Remo Zemo now rep Prudential Ct Realty, Milford  
Wendy Spillane now rep Scarpellino Realtors, New Haven  
Susan Metcalf now rep Cornwall Realty Group, Cheshire  
Thelma Edwards now rep Calcagni Assoc., Hamden  
Cynthia Delott now rep ERA Seigel Realty, Hamden  
Darika Nantiya now rep Prime Realty & Capital, West Haven  
Louis Airoldi now rep Prudential Ct Realty, East Haven  
Margaret Airoldi now rep Prudential Ct Realty, East Haven  
Cesare Tamburrino now rep ERA Property World, Milford  
Hope Arnaoutis now rep ERA Property World, Milford  
Taina Fontes now rep Prudential Ct Realty, New Haven  
Tom Casey now rep Prudential Ct Realty, Orange  
Herb Linn now rep Landmarks Investment, Milford  
Veronica L Anderson now rep Raveis RE, Cheshire  
Paul Gradwell now rep Keller Williams Realty, Cheshire  
Jeff Rutkowski now rep Raveis Real Estate, Cheshire  
Deborah Vaughn now rep ReMax Right Choice, Milford  
Minerva Matos now rep ReMax Right Choice, Milford  
John Albert now rep Keller Williams, Cheshire  
Peter J Nazario, Jr now rep GRL & Realtors, New Haven  
Stacy Blake now rep ReMax Right Choice, Milford  
Barbara Hawes now representing Prudential Ct., New Haven  
David Hawes now rep Prudential Ct, New Haven  
Lou Scigliano now rep Coldwell Banker Res Brokerage, Hamden  
Sue DuBrow now rep Prudential Ct Realty, Milford  
Dan Okhamafe now rep Max Com Realty, Orange  
Jonathan Palmer now rep Platinum Assoc., New Haven  
Robert Paddock now rep MaxCom Realty, Orange  
Nancy Impellizeri now rep ReMax Right Choice, Milford  
Allison Hughes now rep Raveis Real Estate, Cheshire  
Kimmy Horn now rep MaxCom Realty, Orange  
Carmen Chaparro now rep C21 Access America, Meriden  
Marcello DelMonaco now rep Platinum Assoc., New Haven  
Linda Pasquariello now rep Coldwell Banker, Wallingford

**RESIGNED COMPANIES:**

Joseph Mihalek d/b/a Mihalek Real Estate, Wallingford  
Donald Nitz d/b/a Nitz Assoc., North Haven  
Barry Hall d/b/a Real Estate Solutions, Hamden

**CHANGE OF ADDRESS:**

Platinum Assoc., 454 Forbes Ave., New Haven. Phone (203) 468-0402, Fax (203) 468-1278.  
Johnstone Real Estate, 5 Circle Drive, East Haven, 06513  
Jonathan Michael's Real Estate, 29 Rockwell Ave., Naugatuck 06770  
Merge 3 Brokerage, 565 Washington Ave., Suite #1, North Haven 06473. Phone (203) 239-0606, Fax (203) 907-4190.

**NEW PHONE/FAX:**

Perrotti Realty, Meriden - Phone (203) 444-0841, Fax (203) 886-1005  
The Real Estate Ingredients - Phone (866) 573-2473, Fax (866) 573-2473.



**2008 REAL ESTATE CONTINUING EDUCATION REQUIREMENTS**

**2008 License Renewal Deadlines:**

Brokers – 3/31/08

Salespersons – 5/31/08

**You DO NOT SUBMIT Continuing Education Certificates with your 2008 renewal form or mail unless requested. Please retain original certificates for 3 years in the event you are selected for audit.**

**2008 CONTINUING EDUCATION OPTIONS:**

A. Complete 12 Hours of Continuing Education courses from an approved school.

The courses shall consist of the following:

1. SIX hours (6) of Mandatory coursework as determined by the Connecticut Real Estate Commission. 2008 Mandatory courses are:

**CURRENT ISSUES IN REAL ESTATE I (3 HOURS)**

**CURRENT ISSUES IN REAL ESTATE II (3 HOURS)**

2. SIX hours (6) of real estate elective courses approved by the Commission and from an approved School.

**OR**

B. Pass the 40-question Connecticut Continuing Education Examination. You can schedule a test date directly with the testing company, PROMISSOR.

To schedule a test date call: 1-800-470-8759 or go to:

[www.promissor.com](http://www.promissor.com)

**OR**

C. **Brokers** - If you passed your original Promissor licensing examination between 4/1/2006 and 3/31/2008, you do not need to take the continuing education courses for first renewal of 2008. *(The date used is not the issuance date of your first license, it is the exam date.)*

**Salespersons** – If you passed your original Promissor licensing examination between 6/1/2006 and 5/31/2008, you do not need to take the continuing education courses for first renewal of 2008. *(The date used is not the issuance date of your first license, it is the exam date.)*

Your Score Reports you received from PROMISSOR will reflect the examination passing date. If you do not know when you passed your examination, please call PROMISSOR at 1-800-470-8759.

STATE OF CT – DEPARTMENT OF CONSUMER PROTECTION

**NEW HAVEN REAL ESTATE SCHOOL**

**OFFERING THE FOLLOWING CLASSES**

PLEASE CALL JEANNINE (203) 234-3938 TO REGISTER

WE ARE LOOKING FOR A R.E. LAW INSTRUCTOR -

CALL JEANNINE IF INTERESTED...

**PRINCIPLES AND PRACTICE OF REAL ESTATE**

Tuesday, March 20- Thursday, June 7th - North Haven....Tuesday & Thursdays 9-12, instructor John Proto, cost \$450.

Monday, May 21 - Monday, July 2 - North Haven - Monday & Wednesday, 9-4 PM (1 hour break)

Monday, May 7 - June 29 - North Haven - Monday, Wednesday and Fridays 6-9 PM - Cost \$450. Instructor Art Randolph.

**ABR**

April 3 & 5, 2007 - 9 AM - 4 PM - North Haven

ABR Elective - April 12 - 9 AM - 4 PM

**CONTINUING EDUCATION CLASSES**

March 21st - 9-12 Noon - Ethics & Dispute Resolution - Ken Hawkins

March 26 - 9-12 Noon - Radon, Real Estate & You - Tom Tussing

April 9 - 9-4 PM - Current Issues in Real Estate I & II\*

April 18 - 9-12 Noon - Household Contaminants - Tom Tussing

April 25 - 9-4 PM - Current Issues in Real Estate I & II\*

May 16 - 9-12 Noon - Fundamentals of Home Inspection - Tom Tussing

\*Discount applies if both classes are taken in the same day  
Member \$30 each or \$50 for the day

All other classes \$30.00 each.

**DO YOU HAVE COMPUTER PROBLEMS???**  
**NEED REPAIR SERVICE?**  
**NEED NETWORKING?**  
**NEED NEW SOFTWARE INSTALLED?**  
**VIRUS PROBLEMS?**  
**NEED WEB DESIGN?**

**WHATEVER YOUR NEED, OUR TECHNOLOGY DIRECTOR AND BUSINESS CONSULTANT - FRANCISCO GARCIA IS THE ANSWER TO ALL YOUR COMPUTER PROBLEMS.....**

**Our low member prices will save you big bucks!!!**

**MORE IMPORTANT**

**Francisco Garcia is a name you can trust!**

**Francisco's professional expertise is available**

**Monday - Friday his office or yours.**

**Call now for an appointment**

**(203) 234-7700**

**Ext. 18**



# ANNUAL SALES REPORT

ACTIVE	TOTAL SALES		TOTAL SALES					NEW LISTINGS					DEPOSITS				
	\$ VALUE	#	2006	2007	2005	2006	2007	2005	2006	2007	2005	2006	2007	2005	2006	2007	
			%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
113,753,810	119,721,246	117,612,082	433	399	402	837	1,168	1,309	548	498	1,939	2,983	3,574	2,983	1,939	2,983	
16%	5%	-2%	7%	-8%	1%	10%	40%	12%	10%	-9%	28%	54%	20%	54%	28%	54%	
93,500,613	91,684,600	88,687,814	347	325	306	793	1,095	926	654	578	1,887	3,161	3,373	1,887	1,887	3,161	
2%	-2%	-3%	-14%	-6%	-6%	8%	38%	-15%	4%	-12%	18%	68%	7%	18%	18%	68%	
123,195,209	162,937,456		505	637		1,031	1,604		788	732	1,931	3,845		1,931	1,931	3,845	
16%	32%		6%	26%		-1%	56%		2%	-7%	10%	99%		10%	10%	99%	
143,916,682	127,705,339		548	441		1,252	1,325		886	661	2,005	3,639		2,005	2,005	3,639	
8%	-11%		4%	-20%		19%	6%		8%	-25%	10%	81%		10%	10%	81%	
158,485,708	182,151,136		589	628		1,221	1,494		826	795	2,316	3,871		2,316	2,316	3,871	
21%	15%		8%	7%		13%	22%		8%	-4%	21%	67%		21%	21%	67%	
236,197,147	224,312,878		828	746		1,248	1,472		743	729	2,388	3,925		2,388	2,388	3,925	
19%	-5%		7%	-10%		5%	18%		0%	-2%	13%	64%		13%	13%	64%	
213,820,430	202,744,979		700	645		1,181	1,333		703	612	2,618	4,140		2,618	2,618	4,140	
30%	-5%		9%	-8%		5%	13%		0%	-13%	16%	58%		16%	16%	58%	
211,184,616	189,490,742		700	647		1,246	1,377		722	652	2,834	4,177		2,834	2,834	4,177	
7%	-10%		-7%	-8%		18%	11%		17%	-10%	18%	47%		18%	18%	47%	
206,579,155	156,882,119		715	521		1,348	1,286		628	523	2,939	4,024		2,939	2,939	4,024	
41%	-24%		21%	-27%		41%	-5%		-1%	-17%	24%	37%		24%	24%	37%	
166,985,510	151,713,146		552	534		1,195	1,256		604	542	3,258	4,209		3,258	3,258	4,209	
10%	-9%		-2%	-3%		14%	5%		-2%	-10%	30%	29%		30%	30%	29%	
147,608,600	137,452,422		507	470		973	960		514	489	3,222	3,967		3,222	3,222	3,967	
10%	-7%		-2%	-7%		33%	-1%		-14%	-5%	39%	23%		39%	39%	23%	
159,453,150	137,835,558		564	500		565	663		343	372	2,646	3,346		2,646	2,646	3,346	
-2%	-14%		-6%	-11%		3%	17%		-18%	8%	37%	26%		37%	37%	26%	
1,974,680,632	1,884,631,621	#####	6,988	6,492	708	12,892	15,035	2,235	7,959	7,182	29,986	45,294	6,947	29,986	29,986	45,294	
14.9%	-4.6%	-89.1%	2.9%	-7.1%	-89.1%	13.8%	16.6%	-85.1%	1.9%	-9.8%	22.5%	51.1%	-84.7%	22.5%	22.5%	51.1%	

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Department of Banking  
[www.ct.gov](http://www.ct.gov)*

## Protect Yourself Against CyberFraud

The Internet has brought an exciting global marketplace directly to our fingertips, allowing us to shop and invest at our convenience. Yet when you provide personal information and check out your "shopping cart" at an online store, can you be certain your purchase will be safe? Can someone steal your credit card number during a transaction? Can you confirm that you are doing business with a reputable Web site and not with a shady imposter? Although millions of people do business over the Internet daily, it's still important that you take steps to protect yourself. The Internet is unique technology with characteristics that offer potential for certain types of fraud. As a result, scam artists are continually trying to create new schemes to take your money.

The Internet is essentially an **open** communications system, so it's important that private and confidential information, such as credit card numbers and personal financial data, remains private during e-commerce. The Internet is also relatively **anonymous**, so it's important that you confidently confirm a person or entity's identity before conducting business with them.

### Marketplace Security

One of more common scams today is "**phishing**" where crooks carefully copy the look of bank, government and other legitimate institutions' communication in fraudulent e-mails and related Web sites in an attempt to obtain customers' account information and personal identification numbers (PINs). Various efforts are underway to help consumers authenticate the origin of email communication, a currently difficult task. Microsoft is working on a "caller ID" for e-mail. Other companies are similarly looking into ways for consumers to determine if e-mail communication is from legitimate sources. As always, one alternative for consumers that offers a compromise between convenience and security is **off-line security**. Here, you can browse Web sites and complete your transactions off-line by phone, fax or mail.

### Watch For Scams

Stock price manipulation, pyramid schemes, fraudulent business opportunities and "off-shore" scams are just a few examples of the illicit activity found on the Internet. Where telephone "boiler rooms" may once have been restricted to hundreds of calls daily, the Internet allows scam artists to easily reach thousands of potential victims with inexpensive Web sites. E-mail also allows countless people to be "spammed" with fraudulent offers. Fraudsters also capitalize on the Internet's anonymity. Bogus Internet sites have masqueraded

as legitimate banks tempting potential victims with unusually high deposit rates. Promoters have also "spoofed" legitimate sites, using a trusted company's real name or logo or a name so similar as to deliberately cause confusion.

It's easy to communicate across the Internet, but more difficult to determine someone's real motives in a conversation. Persons with undisclosed interests have tried to drive up the price of particular stocks - often thinly traded, obscure companies - by issuing false or misleading press releases, quoting from nonexistent or fraudulent analyst reports, and promoting the stock in a chat room. Given the Internet's anonymity, the "many" people touting a stock in an investment discussion group may, in fact, all be the same person. As promoters build interest and stock prices rise, they suddenly dump their shares for profit and an unsuspecting public is left only with losses.

### Follow These Precautions:

- Do business with financial institutions and merchants you know and trust.
- Be suspicious of Web sites that don't allow you to easily verify a company's identity and legitimacy by clearly providing a physical address, telephone number and email address.
- Investigate persons and firms selling investment products. Contact the [Banking Department](#) to determine if they are licensed.
- Never give out your account passwords - even to persons claiming to be from your bank or from your on-line service. If your passwords fall into the wrong hands, you may find your account billed with unexpected, expensive charges.
- Carefully check your financial account statements each month for suspicious activity.
- Keep your browser and computer up-to-date with the latest security software and new patches as they are released.
- Be very skeptical of offers that sound too good to be true - such as extraordinarily high bank deposit rates, unusually low loan rates or spectacular investment returns that are touted as being "risk free."
- Never make an investment simply on the basis of chat room hype or a tip from an on-line newsletter.
- Be wary of international offers. Problems offshore can be harder to investigate and restitution more difficult to obtain.
- Be cautious with short-term "free trials." They may simply be a ruse to obtain your credit card number and other personal information.
- Be very skeptical of unsolicited "get-rich-quick" e-mail opportunities.
- Never pay advance fees for an unsecured loan. Connecticut law prohibits brokers from requiring such fees.
- Before completing a purchase or financial transaction, be sure that the Web site you're visiting supports secure transactions. Your browser should clearly indicate when you link to a secure location. Look for a URL that begins with <https://> and a browser icon displaying either an unbroken key or a closed padlock.
- Avoid Web sites that do not allow you an opportunity to print or save a record confirming your transaction.
- Don't send sensitive financial information, such as credit card numbers, via e-mail.
- If you see something suspicious on the Internet

or if you've been victimized by a fraud, immediately contact the Banking Department or another regulatory agency (see below).

**Department of Banking [Consumer Assistance](#)**

### Other Official Links

[Cyber threat alerts](#), "[phishing](#)" [scams](#) and [important advice on avoiding scams](#) from the **Connecticut Banking Department**.

The **Federal Deposit Insurance Corporation** (FDIC) has published an educational brochure offering [tips for safe banking over the Internet](#).

The **Federal Trade Commission** (FTC) has information on [E-Commerce & the Internet](#). The FTC and law enforcement authorities have identified the [top 10 dot cons](#).

The **Securities and Exchange Commission** (SEC) has [information available](#) regarding on-line investment fraud.

The **Federal Bureau of Investigation** (FBI) and the **National White Collar Crime Center** host an [Internet FraudComplaint Center](#).



## USED CRADLES/LOCKBOXES

**We have some used cradles for the DKEYS available at the Association Office.**

**The cost is \$25.00 if you wish an extra one for your home or office.**

**We also have a couple of used lockboxes for \$50.00 each.**

**Call Kate if you wish to purchase either a cradle or lockbox.**

**(203) 234-7700**

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