

REALTOR[®] NEWS

Web Site - greaterhrealtors.com

Issue No. 205

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

August 18, 2003



Your Best Investment In Real Estate

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Joseph Waple, ERA Innovative
Wendy Weir, ReMax Realty
Curtis Willmott, Willmott Realtors
Linda C. Wilson, CB Milford
James Wrzosek, Classic Prop.
Brenda Zandri, CB Milford
Louise Zemina, McLaughlin R.E.
Rose Zolnik, Maier R.E.



Wine Tasting Gala

On October 16th, 2003 the Greater New Haven Association of Realtors will be holding its second Wine Tasting and Silent Auction at New Haven Country Club to benefit RPAC. Enjoy, sip and learn about many different wines and hors d'oeuvres, and partake in the Silent Auction. We hope you will join us for what promises to be a truly exciting event.

You can help in several ways. You can become a Sponsor (3 levels); you can supply a service or item(s) for our Silent Auction; you can buy individual tickets, or you can make a cash donation.

Realtor's Political Action Committee/Issues Advocacy helps to protect the rights of all homeowners and REALTORS®.

Please refer to the flyer attached and Thanks for your support.

RPAC Committee



**ATTENTION
SALESPERSONS!
ORIENTATION COURSE**

Sign up now for the next Orientation Course and become a REALTOR®. REALTOR® members can use the REALTOR® logo on their business cards, advertisements, etc., and REALTORS® can advertise at low prices in "The Connecticut Home Browser" magazine published by the Association.

The next course will be held on Thursday, July 31, 2003 from 9 AM - 12:30 PM and on Thursday, August 7, 2003 from 9 AM - 12:30 PM. Both morning sessions must be attended.

In order to attend orientation, you must submit a completed application plus all required fees. To receive an application and amount due please call Kate Blake at the Association Office, (203) 234-7700 or submit a request for application through our web site greaternhrealtors.com



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

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Thank You

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

Platinum Level Sponsor - \$2,000

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New Haven Register
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Tyler Cooper & Alcorn

Gold Level Sponsor - \$1,000

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GMAC Mortgage
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Drescher Insurance
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Liberty Bank
Parrett, Porto, Parese & Colwell, P.C.
Sugar Mountain Enterprises, LLC
Wells Fargo Home Mortgage

SAVE THIS DATE!!!

WEDNESDAY, SEPTEMBER 10th



We will be offering a dynamic luncheon featuring Robert L. Siciliano "The Lifesaver!" author of the book "The Safety Minute". Mr. Siciliano will present an entertaining and informative presentation on your personal security and how to protect yourself from crime. Check out his web site: streetsafesecurity.com

The luncheon will be held at The Belvedere, 70 Pond Lily Ave., New Haven. Keep the date open and watch for your flyer in the mail.

**FOR YOUR REAL ESTATE NEEDS
THE ASSOCIATION
NOW OFFERS**

**THE
"ASSOCIATION STORE CATALOGUE"**

Whether you're looking for Calculators, closing gifts, Real Estate Books, marketing tools etc. You'll find it in our catalogue.

Please call Roseann, (203) 234-7700 VM10 for your copy - or stop in and visit us anytime Monday thru Friday, 8:30 AM - 4:30 PM. We're here to serve you.....

REVISED 8/15/03 INTERREALTY TRAINING SCHEDULE

PLEASE NOTE: CLASSES & TIMES MAY CHANGE MID STREAM, YOU WILL BE CONTACTED IF YOUR CLASS HAS BEEN CHANGED.

Please fill out the form below and mail a **\$10.00 REFUNDABLE CHECK** to Roseann. There are a limited number of seats for each Hands On class! Thank you!

Thurs., Sept. 11	MLXCHANGE I	9:30-12:00 Noon	limit 10
	Designer Tools	1:00-3:30 PM	limit 10
Mon., Sept. 29	MLXCHANGE II*	9:30-11:30	limit 10
	CMA	11:30-12:30	limit 10
	CMA	1:30-2:30 PM	limit 10

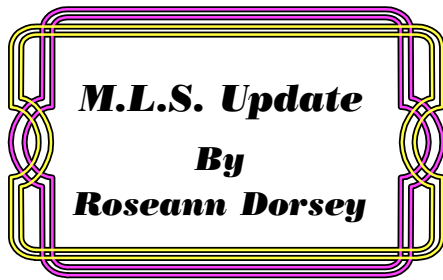
***YOU MUST HAVE KNOWLEDGE OF MLXCHANGE OR HAVE TAKEN MLXCHANGE I**

TO REGISTER FOR MLXCHANGE II. CANNOT BE COMBINED WITH A MORNING OR AFTERNOON MLXCHANGE I CLASS!

ALL ABOVE CLASSES REQUIRE A \$10.00 (REFUNDABLE) CHECK AND A 24 HOUR CANCELLATION NOTICE (CREDIT CARDS NOT ACCEPTED). SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK. WATCH YOUR E-MAIL FOR UPCOMING CLASSES.

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

NAME COMPANY PHONE# DATE & TIME



VIRUS ALERT

A new virus called Blaster/LoveSan is causing significant problems both on the Internet and within company networks. This virus takes advantage of a known problem in most versions of Microsoft Windows. The virus mostly affects Windows XP or Windows 2000. If you receive a "count-down" box that tells you that your computer is going to "reboot" and this continues to happen, then you have the virus!

It is imperative that if you do not have the most recent Microsoft security patches, that you apply a security patch to your computer immediately to present further infections from spreading.

COMPARABLE BOOKS

Letters have gone out regarding Comp book pick ups. The letter stated if you do not pick up your comp books (previously ordered) by August 1, 2003, we will mail them.. Unfortunately, all the letters were done before the delivery.

Due to a delay in the delivery, you will have until September 1, 2003 NOT August 1, 2003 to pick up your book. Sorry for the confusion! Any questions, please call Roseann, (203) 234-7700.

PHOTOGRAPHS

A second letter has gone out for NO PHOTOS...

1. If you received a letter and do not send in a photo, you will be fined \$60.00 for each missing photo because they were due August 1, 2003. This second letter was a courtesy letter.

2. If you are fined, a photo is still needed!



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 REALTORS APPLICATIONS:

Loretta Anyaful d/b/a ALO Realty, 881 Lafayette Blvd #508, Bridgeport 06604, Phone 203-335-3434, Fax 203-338-0702. MLS Only membership.

Michele C. Torre d/b/a Torre Appraisal, 323 Highland Ave., Wallingford 06492. Phone 203 265-5722, Fax 203 265-1967. Full membership.

Robert Comfort d/b/a R C Real Estate & Investments, 146 Main St., Westport 06880. Phone 203 227-4544, Fax 203 221-4680. MLS Only membership.

Leonard Rapuano d/b/a Leonard Rapuano, P O Box 999, Branford 06405 Phone 203-315-1400 phone/fax. Board Only

REALTOR APPLICATIONS:

- Susann R. Matera, Ennis Regan Realty
- Theodore E Warsawski, Raffone Realty
- Theresann Ranciato-Viele, Classic Prop.
- Joseph Fabish, Classic Prop.
- Danielle K Jakiela, Beazley, Wall.
- Jeffrey Greenbau, Stastewide Appraisal
- Patricia Pappacoda, Prudential Milford
- Devon A. Turner, AnyHome R.E.
- Edna Bosley, Beazley, NH
- Frank Balisciano, CB Select Sites, Bfd
- Kayumanggi Eustaguio, Raveis, Ches.
- Charles W. Sienkiewicz, Prudential Milf.
- Danuta Fusco, ERA Fort Hale, E.H.
- Henrietta Wallace, Beazley, Wall.
- Peter Massoth, Maier Real Est.
- Latrice James, C21 Access Amer., Milf.
- David Drumheller, Calcagni, No. Haven
- Timothy Birmingham, Beazley, Wall.
- Diane R. Rosano, CB, North Haven
- Mark Garcia, CB North Haven

ADDRESS CHANGES:

Charter Oak Lending, 55 Walls Dr., Fairfield 06824. (866) 895-9386
 Barberino Co., P O Box 1664, Wallingford 06492, same phone/fax
 Summit Residential, LLC, 60 Thorpe St., Fairfield, Ct 06824 Phone (203) 259-2282, Fax (203) 259-1650
 Commercial Advantage, P O Box 368, Cheshire, CT 06412. Phone (860) 526-5548, Fax (860) 526-5453.

WELCOME NEW REALTOR:

Karen Morgan, Beazley, NH

AGENT CHANGES:

Debra Carvalho now rep Pilgrim Realty
 Dona Morse now rep Pilgrim Realty
 Walter Vernon now rep Depodesta RE
 Annemarie Charbonneau now rep CB No Haven
 Stacy Blake now rep Beazley, Milf.
 Nancy Herrington now rep Berardino Co.
 Anissa Cappetta now rep Prudential, Milf.
 Theresa DeLuca now rep Raveis, Cheshire.

FAX CHANGE:

New Concepts Milford (203) 877-0339

NAME CHANGE:

Thomas Mathews Neighborhood Realty, 15 Oregon Ave., Hamden, 06514.

RESIGNED MEMBERSHIP:

David Ornato d/b/a Off Broadway, 100 Howe St., New Haven - Full.

REALTORS
Making the News



**PAUL
 DESIDERIO
 JOINS
 COLDWELL
 BANKER**

Paul Desiderio has joined the North Haven office of Coldwell Banker Residential Brokerage. Paul is a full time REALTOR® and has been listing and selling homes in the Greater New Haven and Shoreline areas for over 10 years. Paul holds a Conn. Brokers License and has a background in Residential Prop. Management and Managing a Real Estate Office.

Agency Topics

By
Ted Mansfield



TO FAX OR NOT TO FAX

That is the question. If you do any prospecting or advertising by phone or FAX some recent FCC rules may affect the way you do business. Portions of the "Telephone Communication Protection Act of 1991" [47 U.S.C. § 227] had been on hold because of constitutional issues that have recently been settled. Regulations were published in July that govern unsolicited Faxes.

Under federal law, no one is permitted to transmit an advertisement describing the commercial availability or quality of any property, goods, or services to another person's fax machine without prior express permission or invitation. What is "express permission?" The new FCC rules defines it as written permission with a signature. Also, it would be illegal to send a Fax asking for the permission.

The law also covers telemarketing. In addition to the State "do not call" list there is now a Federal "do not call" list for phone solicitation. Before you make any marketing calls you must check both lists to see that the number being called is not on the list. The Lists are available from the Internet. If you want your name added to the Federal list go to:

<http://www.donotcall.gov>

After the date a person registers you have three months to stop calling. If you continue to call or Fax after a

person notifies you they are on the list they have the right to file suit in small claims court for \$500. or \$1,500. for deliberate violation. There is a class action suit pending against fax.com and all their advertisers for \$2.2 trillion. The FCC already has a judgment against fax.com for \$5. million.

In these cases the defendant has the burden of proof to show that the party being faxed gave "express permission" to receive the Fax. Connecticut also has a law against unsolicited Fax messages.

Under Federal law, telemarketing phone calls to persons on the no call list can also result in the same small claims process and awards. Pre-recorded and artificial voice calls are illegal.

The rules apply to unsolicited advertising fax and telemarketing. You still are able to send contracts and other business communications by Fax.

Windows XP Update

The worm virus that attacked computers with the Windows NT, 2000 and XP operating system was caused by a security bug in those systems. You can obtain the patch from the following URL:

<http://www.microsoft.com/technet/treeview/default.asp?url=/technet/security/bulletin/MS03-026.asp>

UPCOMING EVENTS

Thursday, September 4th
SPECIAL GENERAL MEMBERSHIP INFORMATIONAL MEETING - "Open Forum" discussion on the MLS Rules & Regulations regarding FSBO's - Limited Service Listings. All members were mailed a registration flyer, send yours in quick as we can only accept 100 registrations.

Monday, September 15th
2003 GNHAR CHARITY GOLF TOURNAMENT - Laurel View Country Club. Proceeds to benefit the children of Dave Valente.

Wednesday, September 10th
GENERAL MEMBERSHIP MEETING to be held at The Belvedere, New Haven. Flyers to be mailed this week.

Thursday, September 18th
RIDE THE WAVE OF THE FUTURE, 2003 Issues Advocacy Boat Ride sponsored by the Issues Advocacy Division of the Ct. Assoc. of REALTORS®. Flyer mailed last week to all members.

Thursday, October 16th
OUR SECOND ANNUAL "WINE TASTING GALA" to be held at the New Haven Country Club. Flyers mailed last week to all members - check out flyer attached for registration and sponsorship.

NEW HAVEN REAL ESTATE SCHOOL ALL CLASSES HELD AT THE ASSOCIATION TRAINING ROOM, 127 WASHINGTON AVE., NO. HAVEN

Wednesday, September 3
APPRAISAL I - Mon. & Wed. evenings
\$246.00 (incl. book)

Thursday, September 4
PROPERTY MANAGEMENT
Tues. & Thursday evenings
\$241.00

Thursday, September 4
PRINCIPLES & PRACTICES OF R.E.
Tues. & Thurs. evenings

Thursday, September 18
CONTINUING EDUCATION CLASS "ETHICS & DISPUTE RESOLUTION"
9 AM to 12 Noon

**CALL THE SCHOOL FOR RESERVATIONS
(203) 234-3938**

In a Test of Lobbying Muscle, Realtors Prevail

*An article from the New York Times
by David E. Rosenbaum*

WASHINGTON - Few people lie awake nights worrying about whether banks should be allowed to get into the business of selling and managing residential real estate, but politicians here forced to consider the question are torn between two powerful lobbies with deep pockets and a presence in every state and Congressional district.

The National Association of REALTORS®, year after year the largest single donor to candidates for federal office outside of labor unions, views the issue as a matter of life and death for real estate agents and is using every weapon in its arsenal to prevail over the banks. For the American Bankers Association, this is one of many issues it has before Congress and federal agencies. But it was only five years ago that the bankers, no pikers themselves when it comes to campaign contributions, won a decades-long fight to lift federal restrictions against banks expanding into other areas of financial services, and they are determined to resist the imposition of limits.

The issue is a perfect example of a principle outlined to a reporter in the 1970's by Warren G. Magnuson, a crusty Democratic senator from Washington who in his more than 20 years as chairman of the Senate Commerce Committee has probably heard from every lobbyist alive. All any industry wants from Washington, Mr. Magnuson said, is a comfortable competitive advantage over other industries.

In this case, the real estate agents seem to have won for the time being.

Today, a subcommittee of the House Appropriations Committee approved a rider to a huge spending bill for the Transportation and Treasury Departments and a slew of independent agencies that would block banks from entering the real estate business during the next fiscal year. The rider, similar to one in effect for this fiscal year, seems certain to become law.

Not surprisingly, the measure was approved on a voice vote rather than a roll call. This is an issue on which many lawmakers are not eager to cast a recorded vote, lest they alienate one group of supporters or another.

Officials in the White House probably breathed a sigh of relief. They care little about the issue, but it is a political hot potato the administration would just as soon not handle before the next election.

The background is this: In 1999, Congress enacted legislation that let banks enter the insurance and securities business for the first time and permitted expansion into other areas if the Treasury and the Federal Reserve judged them to be "financial in nature."

In 2000, the bankers petitioned to enter real estate, and the Clinton Treasury proposed a rule to allow it. But the REALTORS® who represent almost every real estate broker in the country, swung into action, and they have managed to prevent the rule from going into effect.

Since 1990, the Association's Political Action Committee has given \$22 million to candidates for federal office, divided more or less evenly between Republicans and Democrats, and real estate interests altogether gave \$65 million to Congressional candidates in the 2002 elections alone, according to the Center

on Responsive Politics, a watchdog group.

But money is not the main source of the REALTORS® lobbying strength. Even more important is that real estate agents are in every city and town and hamlet to America. They are out on the street and visible every day and make a living by knowing and schmoozing with people.

The bankers are big donors too - \$20.5 million in the 2002 races, divided about 60-40 between Republicans and Democrats - and they too are in every community. But they are different from the real estate salesmen.

"Bankers have employees," said Representative Barney Frank of Massachusetts, the top Democrat on the House Financial Services Committee. "They work inside, in office. REALTORS® work basically for themselves. They go door to door and solicit people."

More than half the members of the House and 23 senators have sponsored a bill that would block the banks permanently from getting into real estate, but the bill stands no chance of becoming law this year.

Representative Michael G. Oxley, a Republican from Ohio who is chairman of the Financial Services Committee and a close ally of the banks, has made it clear that he will not hold hearings on it.

So the lawmakers will be put on the spot again next year, when the rider on the appropriations bill expires. But that is not altogether a bad deal for them. In the election year, the REALTORS® and the bankers will be before Congress again, hat in hand. An that will no doubt lead to another round of campaign contributions.

RPAC WORKING FOR YOU!!!!



By

Joe & Clair Celentano

(Joe is with Harborview Realty)

We're very excited to be the Co-Chairs for the 13th Annual Benefit for THIS CLOSE for Cancer Research, Inc. with Michael Bolton on September 14th. Following Joe's diagnosis with colon cancer last, finding a cure for cancer has become a goal that is very important to us. Everyone seems to know someone whose life has been affected by cancer in some way. That's something that, with your help, we'd like to change. We'd love for you to participate in any way you feel comfortable - whether it be by attending the even on September 14th, being an event sponsor, advertising in our program Book, donating an item for our silent auction, or making a contribution of any dollar amount. THIS CLOSE is working hard toward a cancer free world for you and your children. We truly are This Close. Please help us reach our goal. With your support, we will find the cure.

POSSIBLE WAYS TO HELP ARE AS FOLLOWS: Make your tax deductible check payable to THIS CLOSE and mail to 264 Amity Rd., Ste 216, P O Box 3725, Woodbridge, CT 06525-3725 or call (203) 387-CURE (2873).

Presenting Sponsor: Includes Even Signage, Table Signage, Full Page Ad in Program book, Inclusion in all Publicity, Recognition during the Even, 10 tickets - VIP Seating. (\$5,000.00).

Corporate Sponsor: Includes Even Signage, Table Signage, Full Page Ad in Program Book, 4 tickets - VIP Seating. (\$2,500.00).

Benefactor: Includes Table Signage, Half Page Ad in Program Book and 2 tickets - VIP Seating. (\$1,000.00).

Patron: Includes 2 tickets and Recognition in program Book. (\$500.00).

PROGRAM BOOK ADVERTISING:

Deadline August 29, 2003.

Full Page Ad \$300.00

Half Page Ad \$150.00

Third Page Ad \$100.00

Quarter Page Ad \$ 75.00

Business Card Ad \$ 50.00

Name Listing \$ 25.00

Attach Business Card, Black and White Copy or Print Advertisers Message.

Tickets may be reserved for \$100.00 each or \$250.00 for VIP seating. If you cannot attend the event but would like to send a contribution please Contact Joe or Clair Celentano (203) 387-2873. Credit cards accepted.

**CRS Course 204
"Creating Wealth through Residential Real Estate Investments"
Date:
September 16 and 17, 2003
Time: 8:30 to 5:00 (arrive day 1 at 8:00 a.m. to register)
Cost of complete course:
\$325.00/
Designees \$275.00
Where: Radisson Hotel, 100 Berlin Rd., Cromwell, CT.
Sponsor: CT State Chapter Certified Residential Specialist
Instructor: Pat Zaby, CCIM, CRB, CRS**

Most people have become wealthy investing in real estate than many other investments. Agents who want to learn the specific secrets to smart real estate investments can discover them in this course. Students will learn how to identify the right opportunities, compare real estate other investments and create additional wealth for themselves and their clients. Financial calculator required. Credit will also be awarded toward ABR.

ALL REAL ESTATE AGENTS ARE INVITED TO ATTEND.

Financial Calculators are required, recommended HP-10B or HP-012C .

**For information call Albina Romanski CRS
1-860-621-6821 or fax 1-860-276-8474**

**Make checks payable to:
CT Chapter CRS
Mail checks to:
Albina Romanski CRS
Prudential Ct. Real Estate, 441 Main St., Southington, CT 06489**



Wine Tasting Gala

To benefit RPAC

Thursday, October 16, 2003 - 5:30 PM

Wine Tasting & Silent Auction

NEW HAVEN COUNTRY CLUB

160 Hartford Turnpike, Hamden, CT.

(No Denim or Cellphones)

SPONSOR LEVELS

GOLD SPONSOR **\$ 250.00**

Full Page Ad in Program Book

SILVER SPONSOR **\$ 150.00**

Half Page Ad in Program Book

BRONZE SPONSOR **\$ 75.00**

Quarter Page Ad in Program Book

INDIVIDUAL TICKET **\$ 35.00**

Name _____

Title _____

Organization _____

(As it should be listed on print material)

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

We want to support the RPAC Gala

___ Gold Sponsor ___ Silver Sponsor ___ Bronze Sponsor ___ Ticket (s) @ \$35 _____

___ Check Enclosed Please make your check payable to GNHAR. Mail to the Greater New Haven Association of Realtors, Inc., 127 Washington Ave., West Bldg, Lower Level, North Haven, CT. 06473

___ We cannot attend your event but would like to make a cash donation of \$ _____

___ We would like to supply an item or service for the "Silent Auction" (Describe _____)

FOR ADDITIONAL INFORMATION, CONTACT CHERYL @ (203) 234-7700