

PRESIDENT 'S MESSAGE

By
James Wrzosek, President

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.

It has been a tremendously successful year for the Association. Thanks to our new Sponsorship Program we were able to offer several interesting and informative Power Lunch programs free of charge to you. The Program not only helped defray the cost to members to attend our General Membership Luncheons throughout the year, it was used to enhance our meetings with nationally recognized speakers besides giving our members the opportunity to become acquainted with the various services offered by our Sponsors.

Association membership is growing and I encourage all of our new and old members to become active, sign up now for one of our many available committees. This year due to the participation and hard work of many Committee chairpersons and members we achieved a successful REALTOR® Work Day with Habitat for Humanity in June. Our 2003 Charity Golf Tournament in September was a total success and raised \$10,000 for the children of the late Dave Valente. The Wine Tasting in October raised money for RPAC and was enjoyed by everyone who attended. These are only a few of the accomplishments achieved during 2003. I thank all my Committee Chairpersons and Committee members for their hard work and enthusiasm.

Our newly revised web site is now receiving an average of 1,500 - 2,000 visits per week. If you haven't checked it out, please do www.greaternhrealtors.com. We now have MLS forms available for you on line. With a Connecticut Home Browser contract, we will link your web site with the Associations free of charge.

Our New Haven Real Estate School had made numerous courses available to you to help enhance your professionalism, along with a steady schedule of Principles and Practices courses and Continuing Educations courses. I hope you are all taking advantage of the classes being offered.

In closing, it has been a productive year. My thanks to all who participated in our many programs, and I wish you all Happy Holidays and a Happy, Healthy and Prosperous New Year.



**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. As a REALTOR® you can input your listings into our MLS system and take advantage of all the services offered by the Association to members.

The next course will be held on Thursday, January 22, 2004 from 9 AM - 12:30 PM and on Thursday, January 29, 2004 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

Agency Topics

By

Ted Mansfield

Assistant Executive Vice President

Why Education?

Just look around and see who is making the most sales with the least problems and you will probably see an alphabet soup of letters after their name. This indicates that they have made an effort to become professional in their business dealings through education.

You may see: GRI, CRS, CRB, ABR, ePRO, CCIM or some other designation following their name on their business card. The letters mean that they have invested time and money to make themselves a better agent. The payoff is more sales and the ability to solve and meet the needs of their clients.

The Graduate Realtors Institute (GRI) is the basic course that all REALTORS® should take as soon as possible after being licensed. It is offered by the State Association and is a national designation good in every state. It is offered several times each year in different parts of the State. It is divided into three series - GRI-1, GRI-2 and GRI-3. You must complete all three series to obtain the designation. GRI-1 will be offered by the Greater New

Haven Association of REALTORS® beginning on January 26th.

The Certified Residential Specialist (CRS) is also a National designation. It requires courses and a proven record of sales. The Certified Residential Broker (CRB) requires management courses designed to help a broker operate his or her own firm.

The Accredited Buyer Representative (ABR) is also a National designation for agents who work with buyers. There are so many agents in Connecticut who still ignore the agency laws that this course is certainly a must. There is also a similar course for managers.

The ePRO is a new National designation offered by the local boards in cooperation with NAR and Internet Crusade. It is a course that informs REALTORS® of the best ways to use technology, especially email and the Internet to make more money. It is an online course that can be taken at any convenient time anywhere you have access to a computer and phone line. For information go to:

http://GreaterNHRealtors.com/education/e_online.htm

and click on the ePRO FAQ for answers to your questions or click on the "sign-up now" logo to register.

or to register directly go to:
<http://GreaterNewHavenAssocEPro.internetcrusade.com>

The Certified Commercial Investment Member (CCIM) designation is for commercial and investment agents who have completed a series of courses and pass an exam proving their knowledge. It is considered the key that commercial buyers and sellers look for when choosing an agent.

Any of these educational programs will broaden your knowledge and give you added tools that will increase your ability to earn more. Real estate is a broad field with many opportunities to establish yourself as an expert in a particular niche. When you find the area of specialization that you enjoy, the knowledge gained by appropriate courses will make you the expert that clients seek out.



WE WELCOME THE FOLLOWING NEW REALTOR MEMBERS, APPROVED BY THE GNHAR BOARD OF DIRECTORS AT THEIR NOVEMBER MEETING.

Backus R.E.

Jed Backus

Beazley, East Haven

Mary Lou Carew
Dolores C DePino
Sheila M Lacher

Beazley, Milford

Michele Casey
Kathleen Kasperek
Mindy Ploof

Beazley New Haven

Carmen M Flores
Eduard Khondkaryan
Richard Ryan

Beazley, North Haven

Patricia Moreggi

Blue Ribbion Realty

Laurie E Nolan

C21 Access America, Meriden

Iris I Ruiz

C21 Access America, Milford

Peter Tivolacci

C21 Access America, Wall.

Kristen A Codianni
Kevin Reynolds

Calcagni Assoc., Cheshire

Sally A Bowman

Calcagni Assoc., North Haven

Cynthia A Delott
Lorrie A Maiorano

Charlene Raube

Calcagni Assoc., Wall.

Eve Rocklin

Carbutti & Co.

Martha B Galligan

Cavanaugh & Co.

Robert L Deveau

Coldwell Banker, Cheshire

Mary Karedes

Keri A Smith

Coldwell Banker, North Haven

Mark Garcia

Diane R Rossano

Coldwell Banker Select Sites, Branford

Sallie Ruggiero

Coldwell Banker Select Sites, Hamden

Rosemary Engengro

Julie Greco

James G Montano, Jr.

Ennis/Regan Realty

Francine Thorne

ERA Innovative Realty

Robert M Manness

ERA Property World

Barbara Adrisco

Paivi Simpson

ERA Seigel Realty, Hamden

Paul F Indorf

Harborview Realty Services

Gladys J Bradley

Joseph Bishop Co.

John Wright

Levey Miller Maretz

Matthew Short

Pearce Real Estate, New Haven

Wojtek Borowski

Pilgrim Realty

Jaimie L Patchell

Ronald Zuk

Quality Realty

Arthur Hebert

Raveis Real Estate, Cheshire

Edward Dwyer

Susan E Gerace

Andrea D Jones

Tammy McVey-Camilleri

Raveis, Milford

Juan C Arbelaez

Jonathan Kupson

Michael Stella

Leslie Sullivan

Regan Real Estate

Anthony J Napolitano

ReMax Realty Assoc.

Mary Rose Field

Simonne's Real Estate

Doreen Corriveau

William Orange Realty, Orange

Nancy Alletto

Mark Levine

John M Schuld

Raju Sinha

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:

Carolyn M Capozziello d/b/a 3 C's Realty, 24 Cherry St., Naugatuck. Phone (203) 720-3777, Fax (203) 729-3780.

John E Pollard d/b/a Real Estate Advisors Ltd LLC, 197 Chesham Dr., Middlebury. Phone (203) 598-7788, Fax (203) 598-7766.

Richard F Nicolari d/b/a REMCO Realty Inc., 326

Central Ave., New Haven. Phone (203) 397-0060, Fax (203) 389-5950.

REALTOR APPLICATIONS:

Gloria Caulfield, ValueQuest, Meriden
Louisa Capasso, C21 Access Amer., Milford
Wesley D Wheaton, Raveis, Cheshire
Robert D Murphy, Raveis, Cheshire
John Tolbert, Stocknal App. Serv., Seymour
Alison E Nolan, C21 Access America, Milf.
Alice Schwartz, Press & Cuzzo, Hamden
Wm. Polowy, Raveis, Cheshire
Anna Buono, Calcagni, Wall.
James M Hager, Raveis, Cheshire
Iris I Ruiz, C21 Access Amer., Meriden
Asif R Jaferi, Westville Realty, N.H.
Elizabeth A Porto, ERA Prop. World, Milford
Robert Csom, Colonial Properties, Orange
Maksim Zhdanovskikh, CB Select Sites, N.H.
William B Ferriouolo, ERA Prop. World, Milf.

AGENT CHANGES:

Sarah Sirry now rep CB Select Sites, NH
Frank Teodosio now rep CB Select Sites, NH
Jennifer De'Amato now rep CB Select Sites, Branford
Anne T DeGregorio now rep Press & Cuzzo
Jeannie Petaway Fields now rep Westville Real.
Mario Crisafi now rep Raveis, Milford
Tammy Mushinski now rep Calcagni, Wall.
Richard D'Albis now rep CB Res. Bkg, No H.
Marianna D'Albis now rep CB Res Bkg, No H

WE WELCOME THE FOLLOWING NEW MLS ONLY MEMBERS:

Maurice Martin d/b/a The Martin Agency, 32
Huntington Tpke, Shelton Phone/Fax (203) 929-1444.
Esnith Fleurimond d/b/a Multi Family Real Estate
LLC., 1318 Bedford St., Stamford. Phone (203) 325-
0210, Fax (203) 325-0698.
Wayne Masna d/b/a Masna Appraisal Assoc. Inc., 318
Delavan Ave., Greenwich. Phone (203) 531-1007, Fax
(203) 531-0038.

PLEASE NOTE THE FOLLOWING PHONE AND FAX CHANGES:

West Shore Properties, LLC, (203) 934-4075 phone/fax.
TLCM Management Phone (203) 595-9564, Fax (203)
595-9621.
New Home Scenes. Phone (203) 306-0082
Naples Connection. Phone (203) 269-3246, Fax (203)
269-8709.
New Haven Savings Bank. Fax (203) 784-5032.
Sea Pines Appraisals., Milford. Phone (203) 876-8242,
Fax (203) 876-9552.

ADDRESS CHANGES:

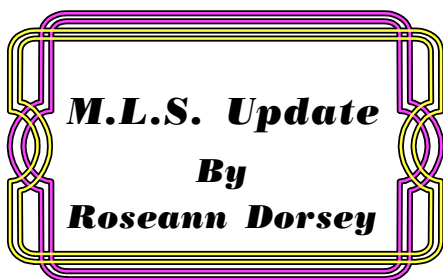
Barbara J Vallillo Appraiser, 6 Regency Circle,
Trumbull, Ct 06611. Phone (203) 268-6832, Fax (203)
268-6832.
Henry Marchell, 8 Flagg Hill Rd., Winsted, CT 06098.
Phone (860) 379-3119, Fax (860) 379-3945.

CLOSED COMPANIES:

Catherine Colucci d/b/a New Choices R.E., Milford.
Lou Longwa d/b/a Longwa Realty, Bridgeport
William Phelan d/b/a Phelan Appraisal, Milford
Frank Mona d/b/a Mona Realty, Orange

COMPANY NAME CHANGES:

Brophy Ahern Development Co., was Brophy
Associates, 91 Elm St., Manchester. Same phone/fax.
Colliers Dow & Condon was Connecticut Realty Group
LLC, 431 Orange St., New Haven. Phone (203) 529-
5000, Fax (203) 529-0549.



**IMPORTANT NOTICE
REGARDING HUBBARD OR SHOW
PROPERTIES**

When you have a **DEPOSIT** which you prefer for various reasons not to place in the computer as status "**DEPOSIT**" you have the option of placing that listing on **SHOW** or **HUBBARD** (which ever applies).

IMPORTANT TO KNOW - All listings placed on **SHOW** or **HUBBARD** will **EXPIRE** out of the system upon the date of expiration of the listing. The **ONLY** status which does **NOT** expire the listing out is **DEPOSIT**.....If your **SHOW** or **HUBBARD** expires, we cannot revive it, you will have to re-enter the listing all over again with a new MLS number etc.

PHOTOGRAPHS FOR MLS

If you need to re-enter a listing because it expired, you can use the photograph which was on the old listing. If you call me, Roseann at (203) 234-7700 with the old MLS# and the new MLS# I can do this for you.

You can easily put your own photos directly into the system via MLXchange. If that is not possible you can e-mail your photos to me, Roseann, to be placed in MLS. My e-mail address is: roseannmls@hotmail.com

**INTERREALTY HAS ADVISED
THE FOLLOWING:**

The MLS Passport upgrade which was scheduled for December 3rd was postponed and you will be advised when the new date has been determined.

MLXchange will be upgraded to 1.5 version on Thursday, December 10th. Mark your calendar for that date, you will need a few minutes for the upgrade.

If you would like to see a copy of the upgrade, please call Roseann (203) 234-7700 VM10.

**NEW HAVEN REAL ESTATE SCHOOL
SCHEDULE OF CLASSES
CALL FOR RESERVATION FORMS
OR CHECK YOUR E-MAIL**



**PRINCIPLES AND PRACTICES
OF REAL ESTATE**

**DAYTIME CLASS
BEGINS TUESDAY, JAN. 6, 2004
9 AM TO 12 noon
\$257.00 Ttl incl books**

**EVENING CLASS
BEGINS MONDAY, JAN. 26, 2004
6 PM to 9 PM
\$257.00 Ttl incl books**

APPRAISAL I

**BEGINS THURSDAY, JAN. 15, 2004
Tuesday & Thursday evenings
6 PM to 9 PM
\$246.00 incl book**

GRI-I Series

**GRI-101 Module
GRI-102 Module
Both modules must be taken & completed**

**GRI-101 - 2 days Module
being offered Jan 26 and 28, 2004**

**GRI-102 Module - 2 day Module
being offered Feb. 2 and 4**

**You will receive 12 hours of CE credits
for each Module taken.**

**Cost for Module
\$195. Early Bird (2 weeks prior to course)
\$225. Regular (within 2 weeks)
Entire Series (Both Modules) \$350. Early Bird
Entire Series (both Modules) \$410. Regular
(within 2 weeks)**

**Courses run from 9 AM to 5 PM
Lunch included
Both Modules to be held at The New Haven
Real Estate School, 127 Washington Ave.,
North Haven, CT.**



*Your Best Investment In Real Estate
by*

*Maggie Jensen, Chairperson
Coldwell Banker, (203) 239-2553 x114*

RPAC WORKS FOR REALTORS® TO:

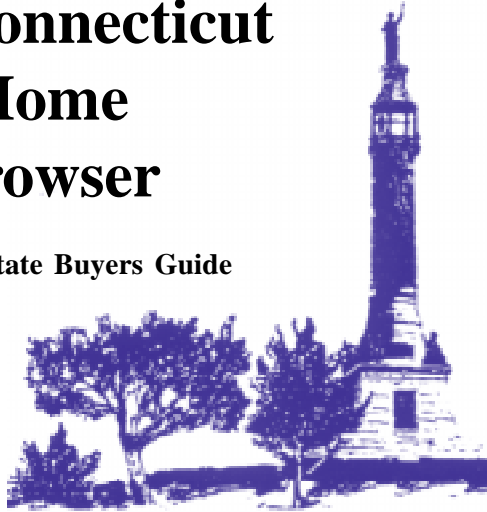
- Prohibit large banking conglomerates from engaging in real estate brokerage and property management.
- To broaden the American dream of home-ownership and stimulate affordable housing opportunities for all Americans.
- To ensure favorable real estate tax policies that encourage and support real estate investment.
- To increase the transparency of the real estate transaction, enabling consumers to make better home purchase decisions.
- To ensure that federal environmental laws and regulations are balanced with the private market's ability to provide housing to all consumers at an affordable cost.

**RECENT LEGISLATIVE AND
REGULATORY SUCCESSES:**

- Created FHA and VA hybrid adjustable rate mortgage programs increasing homeownership opportunities.
- Favorable tenant leasehold depreciation provisions and continued preservation of the mortgage interest deduction.
- Legislation allowing the expensing of costs incurred to clean up of "Brownfields."
- Revitalization of multifamily housing by increasing and indexing the FHA multifamily loan limits.
- Safeguarded low home-borrowing costs by making permanent the FHA downpayment simplification calculation.
- Advocated Brownfield's legislation to promote cleanup of contaminated properties.

The Connecticut Home Browser

A Real Estate Buyers Guide



HAPPY HOLIDAYS

DECEMBER 1/4 PAGE SPECIAL
(3 1/2" X 4 5/8")

BEING OFFERED FOR THE DECEMBER
26TH ISSUE ONLY

\$20.60 inc. Tax

Prepaid only, we accept check, MC or VISA

DEADLINE TO SUBMIT YOUR 1/4 PAGE
AD IS TUESDAY, DECEMBER 9TH THRU
12:00 NOON, DECEMBER 12TH.

WHETHER YOU CHOOSE TO SEND
YOUR HOLIDAY GREETINGS,
ADVERTISE A LISTING OR
JUST ADVERTISE YOURSELF -
THIS IS A GREAT DEAL!!!
REACH OVER 10,000 POTENTIAL
CLIENTS FOR ONLY \$20.60.

CALL NOW!

JOAN QUINN

(203) 234-7700 vm 14

COMMERCIAL INVESTMENT DIVISION (CID) NEWS

by

Kristin Geenty, CID President, The Geenty Group, Realtors

(203) 488-1005

kris@geentygroup.com

On December 3rd the CID Awards Dinner was held at The New Haven Country Club which capped off a terrific year. The nearly eighty members in attendance at the dinner cheered their colleagues who were recognized for sales achievements. There were 68 submissions for the 12 category awards.

New member, Bill Davis of Wm. Raveis took home the honor for the most unusual transaction. Harold Kent, Levey Miller Maretz: The Business Sale, Frosty Smith of George J. Smith; The Largest Land Sale, Glen Greenberg & Bill Silverman both of Levey Miller Maretz, shared the prize for smallest transaction with a one room office lease; Rich Lee & Frank Hird of OR&L had the Industrial Sale of the Year and Fred Petrella of Colliers Dow & Condon walked home with the Industrial Lease. Joel Glavin of H. Pearce Company, and incoming CID Chair for 2004 was recognized for Sale/Leaseback of the Year. Kevin Weirsmann of Colonial Properties, Retail Lease of the Year. Lou Proto and Steve Patten, Land Lease of the Year. Bob Blank, Levey Miller Maretz closed the Retail Sale of the Year in two weeks. Bill Clark of The Geenty Group, Realtors completed the most transactions for the second year running with 92 closed transactions. Office Sale of the Year was taken home by Bill Silverman, Levey Miller Maretz and Office Lease of the Year went to David Barnes and Jennifer Rancourt of CB Richard Ellis, both are new members. Frank Micali sold a nice investment for more than \$12 Million and took home the Investment Award. And I was honored at CID "Queen" for 2003.

In 2003 CID had 119 Members representing 37 Real Estate Companies, Environmental Inspection Firms, Mortgage Brokers, Economic Developers and Real Estate Developers. Our average meeting attendance was nearly 50 members per marketing session and multiple transactions can trace their start to those morning breakfast meetings. I encourage all our members to stay active, share their successes and stresses with their friendly competitors and peers each month, and encourage others to join our group. I wish Joel Galvin the best in the coming year. He'll be calling for your \$25.00 dues any day now, and I want to thank everyone for continuing to support CID this year. Thank you (See Page 8 for CID Application for 2004)

Kristin Geenty

2003 CID PRESIDENT

2004 DUES SCHEDULE

2004 dues will include a \$20.00 assessment fee charged by N.A.R. This assessment is to fund a public awareness campaign and is a MANDATORY fee. The 2004 dues will also include a \$5.00 Issues Advocacy Assessment charged by C.A.R. The fees are charged to all REALTORS, not to salespersons, as they are not members.

DESIGNATED REALTOR FEES

Local	\$200.00
CAR	130.00
CAR Asmt.	5.00
NAR	64.00
NAR Asmt.	<u>20.00</u>
	<u>\$419.00</u>



REALTORS FEES

Local	\$150.00
CAR	130.00
CAR Asmt.	5.00
NAR	64.00
NAR Asmt	<u>20.00</u>
	<u>\$369.00</u>



SALESPERSONS FEES

Local	\$150.00
CAR	130.00
NAR	<u>64.00</u>
	<u>\$344.00</u>



The dues billing will be sent out shortly and is due and payable Jan. 31, 2004. Payment not received by this date will result in a fine of \$10.00 per person. Please send payment as soon as possible.

PLEASE NOTE: For your information, the amount of 2004 CAR dues which are dedicated to lobbying and therefore nondeductible is 23% of \$130 (\$29.90). The \$5 Issue Advocacy Assessment portion is also not deductible. The nondeductible portion of NAR is 22% of \$64 (\$14.00). The assessment fee for both NAR and CAR is not subject to proration. Local dues are 100% deductible. **PLEASE KEEP FOR YOUR RECORDS.**

FOR YOUR REAL ESTATE NEEDS THE ASSOCIATION

NOW OFFERS

THE

"ASSOCIATION STORE CATALOGUE"

Whether your 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.....

CONDO MANAGEMENT BOOKS

Published by your Association, we are offering you a complete guide to Condo Management.

Our book includes 15 towns and over 500 condominium complexes and who manages each complex. As well as the names, addresses and phone numbers of those management companies. The book is updated monthly and available to all members for only \$5.25.

You may stop in and pick up your copy at the Association Office, or simply send your \$5.25 check made out to GNHAR to the Association office at 127 Washington Avenue, West Bldg, LL, North Haven, CT 06473 and your book will be return mailed to you.

Take advantage of this handy guide today!



Greater New Haven Association of Realtors[®], Inc.
2004

Commercial Investment Division (C.I.D.)

The CID is a networking group of Commercial Real Estate Brokers, Agents, Lenders and Others who meet monthly to share Leads, Success Stories, Heartaches, and most importantly, Make Deals. CID Members Cooperate Openly and Educate Each Other throughout the year. CID membership is being offered to all Association Members. Each Month, CID Members receive notification of events and actually enjoy participating in Monthly breakfast Meetings as well as Bus Tours, Commercial Open Houses, and Education Opportunities. If you are interested, please send your check as indicated below:

Name: _____

Company: _____

Mailing Address: _____

Telephone: _____

Fax: _____

E-Mail Address (Mandatory) _____

Do you have any ideas or comments regarding CID or CID meetings?
Here's your chance to let us know.....

**If you have any questions concerning CID membership, contact,
2004 President CID Joel Galvin at (203) 281-3400 ext. 321 or jgalvin@hpearce.com**

Please enclose your check for \$25.00 made out to GNHAR-CID with this form and send it to Kate Blake before January 31, 2003 in order to receive notification of CID correspondence and host CID meetings at available properties that you are marketing - a great way to get dozens of agents at your listing.

Mail to: Kate Blake
The Greater New Haven Association of REALTORS Inc.
127 Washington Avenue
West Building, LL
North Haven, CT 06473