

# REALTOR<sup>®</sup> NEWS

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

Issue No. 220

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

October 8, 2004

## 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

Frank D'Ostilio, Jr., President

**T**he year is quickly coming to a close. It has been an outstanding year in real estate. We still have some exciting things to come!

On October 21st, the Grievance Committee will be holding it's second session for Brokers and Managers. It will be held in the Association office beginning at 9:00 AM and will last till approximately 11:00 AM. Connecticut Association of REALTOR's staff Attorney Eugene Marconi will speak about procuring cause, the code of ethics and the problems associated with the disappointed agent (when your buyer doesn't get the house in a multiple bid situation).

Statistics compiled by the Grievance Committee tell us that the most complaints are filed under articles 1, 2, 14 and 16 of the code, and that many involve procuring cause disputes and evolve around the disappointed agent. Please tell your broker and manager to come. Our last session was well attended and got rave reviews. Many in the audience said it was the first time they had ever received this kind of information and that it would greatly help them resolve conflicts with fellow REALTORS rather than come before the board.

In addition, watch for notices about the Board food drive that will be taking place during late October and November. All offices are encouraged to participate in this worthwhile Association event.

Lastly, the Board of Directors has voted to replace our Supra Lock Box Keys with new technology. Supra D and E keys will be available in January by the Association. E keys are a palm pilot and a lock box key all in one. No more needing two separate devices! Watch for details.

Have a great fall!



REALTOR

ATTENTION  
SALESPERSONS!  
ORIENTATION COURSE

Sign up now for the next Orientation Course and become a REALTOR<sup>®</sup>. REALTOR<sup>®</sup> members can use the REALTOR<sup>®</sup> logo on their business cards, advertisements, etc., and REALTORS<sup>®</sup> can advertise at low prices in "The Connecticut Home Browser" magazine published by the Association. As a REALTOR<sup>®</sup> you can input your listings into our MLS system and take advantage of all the services offered by the Association to members.

Orientation consists of two separate sessions. The Ethics session will be offered Thursday, October 14, 9 AM to 12:30. The MLS session of the course will be held on Tuesday, October 19, 2004 from 9 AM - 12:30 PM. Both 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](http://greaternhrealtors.com)



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**ATTENTION  
OWNER/BROKERS  
AND  
MANAGERS**

**SIGN UP NOW!!!  
October 21, 2004  
PROCURING CAUSE  
"The disappointed agent!"**

**A seminar for Owner/Brokers and Managers featuring Eugene Marconi Attorney for CAR as guest speaker - topic "Procuring Cause, The Disappointed Agent and The Code of Ethics" will be presented in conjunction with the Grievance Committee on October 21, 2004 at the Association Office at 9:00 AM. As this is a Hot Topic, your attendance would be very much appreciated. Please call the Association Office, (203) 234-7700 to reserve your seat.**



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

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**\*\*ETHICS and DISPUTE RESOLUTION**  
Wed., Oct. 14, 9-12 AM  
Wed., Oct. 26, 99-12 AM  
Thur., Nov. 4, 9-12 AM  
Thur., Nov. 11, 1-4 PM  
Thur., Nov. 18, 9-12 AM  
Sat., Nov. 20, 9-12 AM

**PRINCIPLES AND PRACTICES OF RE**  
Begins Monday, Oct. 25th  
Instructor: Teresa Sirico  
23 sessions - \$437.00 inc. books & tax

**BROKERS PRINCIPLES & PRACTICES**  
In order to obtain a Brokers license you need a total of 60 hrs of P&P. Sign up now and take the extra 30 hrs you need at any of the P&P sessions offered at the R.E. School. \$277.00 Tuition & books

**APPRAISAL I**  
Begins Monday Nov. 1st  
Monday & Wednesday evenings 6PM - 9PM  
Instructor: Carol Swenson  
\$246.00 incl tax & book

**PROPERTY MANAGEMENT**  
Begins Tuesday, Nov. 2nd  
Tuesday & Thurs. evenings 6 PM - 9 PM  
Instructor: Norman Goodman  
\$241.00 Incl. tax & books

**DAYTIME PRINCIPLES & PRACTICES**  
Begins Wed., Nov. 3rd  
Morning sessions 9 AM - 12 Noon  
Instructors: Michael Sexton & Dennis Proto  
\$437.00 incl tax and books

**ALL CLASSES HELD AT  
GNHAR  
127 Washington Ave., West Bldg, LL,  
North Haven  
TO REGISTER CALL:  
(203) 234-3938  
We accept VISA & MC**

**GNHAR  
"AWARDS PROGRAM" 2004**

Third Quarter Nominations are due no later than October 10th

All REALTORS® who are members of the MLS Service are eligible for the award. Points are completed on listings currently in the service. Rental status listings cannot be used.

To qualify, you must earn 9 points per calendar quarter, 1 point is earned if you are the listing or the 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.

The Service must receive a fully completed nomination form (available at the Assn Office) for this quarter (July 1 - Sept. 30) along with a full computer printout of each listing by October 10, 2004 in order to qualify. New nominees need to also send their photograph to be published in the Connecticut Home Browser magazine. Call (203) 234-7700 for a form to be faxed to you.

**\*\*ATTENTION ALL AGENTS & BROKERS Effective 1/1/01 NAR mandated in order to maintain REALTOR® membership every REALTOR® must successfully complete a course covering the Code of Ethics every FOUR YEARS!!!**

The GNHAR approved course is "ETHICS & DISPUTE RESOLUTION"

If you have not taken this course since 1/1/01 you must take it before the 12/31/04 deadline.



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.

**REALTOR APPLICATIONS:**

Robert Beeman, Prudential, Wallingford  
Roger R Bernard III, C21 Access Amer., Milf.  
Lauren C Cornaglia, Mainline RE, Wall.  
Lisa C Crosby, Wm. Orange Realty  
Deborah Flynn, CB Cheshire  
Gina Gentile, Beazley, NH  
Florence Gojuk, HomeRun Realty, No. Haven  
Frank K Guodace, CB Select Sites, Wall.  
Geoffrey Johnson, Classic Prop., Hamden  
Jennifer Kilmurray, J. Coppola RE, W.H.  
Curt Langner, Regan R.E., Hamden  
Carol A. Mancini, Raveis, Milford  
Michael Napier, Beazley Regional  
Erika E Oliphant, Wm. Orange Realty  
Sandy Pajor, Mainline R.E., Wall.  
Kelly A. Roosa, Beazley, E.H.  
Catherine Sansone, CB Milford  
Daniel A Shantz, Calcagni, Cheshire  
Norman Silliker, H Pearce, NH  
John Uss, Raveis, Milford  
David Walsh, CB Milford  
Alli Saravanan, Raveis, Milford  
Bonna Greene, Calcagni, Hamden  
Tina Iannotti, Beazley, NH  
Regina Sauer, Kaoud Realty, Orange  
Theresa Jordan, CB Select Sites, NH  
Margaret A Nimiroski, H Pearce, NH  
Kari H Webster, Wm Orange Realty  
David McKinnon, Glen Johnson RE, Cromwell  
Reba Caterino, CB Cheshire  
Jacquelyn Russell, Beazley Regional  
Gillian G Wong, Raveis, Cheshire  
Silvia T Lutronica, Glen Johnson RE, Cromwell  
Alicia K Lincoln, Raveis, Cheshire  
Anthony F Errichetti, C21 Access Amer., Milf.  
Jacquelyn Russell, Beazley Regional  
A Maria Smith-Rodriguez, ERA Innovative, NH  
Marlene K Esposito, HomeRun Realty, No Haven  
Jacquelyn McHugh, Beazley, Milford  
John Regan, ReMax Great Estates, Wall.  
Roger Beale, Beazley, No Haven  
Ronneta Holmes, C21 Access Amer., Milf.  
Joseph Iamunno, American First Realty, Bfd

**WE WELCOME THE FOLLOWING NEW COMPANY MEMBERS:**

Sarah J Carruthers d/b/a Sarah Jean Real Estate Services, 3005 Main St., Stratford, CT 06614. Phone (203) 380-8458, Fax (203) 381-0166 - MLS Only Member

James White d/b/a Jim White Realty LLC., 503 Hundred Acre Rd., Orange 06477. Phone (203) 795-3040 - Full member

Robert D Delibro dd/b/a DeLibro Realty Group LLC., 1504 Barnum Ave., Bridgeport 06610. (203) 335-1346. MLS Only member.

John Mancini d/b/a SCF Realty LLC, 167 Cherry St., Milford. Phone (203) 469-1980. MLS Only member.

Imran Ahmend d/b/a Imran Ahmend Appraisals LLC., 220 Ferry St., 2nd flr., New Haven 06513. Phone (203) 606-2268, Fax (203) 643-2919. Full member.

Giulio Liguori d/b/a American First Realty LLC., 510 West Main St., Branford 06405. Phone (203) 488-3838, Fax (203) 315-1986. Full member.

**COMPANY NAME CHANGE:**

ReMax Right Choice, 50 Cherry St., Milford was ReMax Realty - same phone/fax.

**COMPANY ADDRESS CHANGE:**

Coriano Realty, 234 Hobart St., 2nd flr, Meriden 06450, same phone/fax.  
Paramount Realty Consultants, 1 Bradley Rd., Suite 505, Woodbridge 06525. Phone (203) 387-3804, Fax (203) 387-3806.  
Ennis Property Management Inc., 97 East Main, 1st floor, Meriden, CT 06450. Phone/fax change.

**AGENT CHANGES:**

Edward Siebert now rep C21 Access Amer., Meriden.  
Michelle Rein now rep ERA Innovative, Wall.  
Donna Matthews now rep J Coppola RE, West Haven.  
Anthony Giannone now rep ERA Prop. World, Milford.  
Christine Reilly now rep Beazley, NH  
Kimberly Wagner now rep Hotchkiss, NH  
Anthony Montanaro now rep Beazley, EH  
Curtis Langner now rep Ennis Prop Mgmt  
Paul Gradwell now rep ERA Innovative, NH  
Steve Nassar now rep Maier R.E., Meriden

**COMMERCIAL INVESTMENT DIVISION (CID) NEWS**

by  
*Joel Galvin, CID President,  
H. Pearce, North Haven  
(203) 281-3400  
jgalvin@hpearce.com*

The Commercial and Investment Division of the Greater New Haven Association of Realtors is looking forward to the winding down of another successful year in commercial real estate. Brokers report a great deal of business continues to be worked upon in the pipeline. Newer listings are lagging behind.

Investment properties lead the way for properties in demand followed by retail locations. Unfortunately there is not enough product to fill the demand. Office space in New Haven remains at a 15-16% vacancy rate while industrial space in New Haven County remains abundant.

Joel Galvin, H. Pearce Commercial Real Estate, President of the New Haven CID, announces that the annual awards dinner will be held on December 8 at 6:00pm at the Fantasia Banquet facility in North Haven.

As always, great food, fantastic door prizes, awards and special guests will make for a great evening. Make your reservations soon. All applications for "Deal of the Year" are due by November 17<sup>th</sup>, 2004.

**Contact Joel Galvin at**  
[jgalvin@hpearce.com](mailto:jgalvin@hpearce.com)  
or (203) 281-3400.



*Your Best Investment In Real Estate*  
by  
*Maggie Jensen,*

**The RPAC Committee**  
**would sincerely like to**  
**thank the following**  
**people for their contribu-**  
**tions to the Real Estate**  
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**contributions in 2004.**

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# TECHNOLOGY UPDATE

By  
**Ted Mansfield**

**Assistant Executive Vice-President**

## Windows XP Service Pack 2

The latest version of the Interealty MLS program is now able to run on a computer running Windows XP SP2. We now believe it is safe to update to SP2 and be able to get MLS without any work-arounds.

We suggest that you do not use the automatic update feature of Windows XP to get Service Pack 2. Instead go to <http://www.microsoft.com/windowsxp/sp2/> and order SP2 on CD-ROM. By installing from the CD-ROM you will be sure to get all the correct updates that are needed. The CD-ROM is free and will be mailed to you quickly. Should you have problems and have to reinstall Windows XP you will also have the SP2 update on CD-ROM. If you have several computers this is easier and quicker than downloading files.

When you first open MLXchange after installing SP2, you will probably receive a security warning that requires you to download and install an Active X control. Follow the directions on the screen to do the download. You will also receive a pop up warning. You should allow the pop up from Interealty only. SP2 has a built-in pop-up blocker. Again, read and follow the screen prompts the first time you use MLXchange with SP2.

Unfortunately, you are still subject to having some older programs that need to be updated or patched. You can find a list of some of these programs on the Microsoft web site. If you are running Norton Anti virus make sure that you manually do a "live Update" as soon as you have installed SP2 and before you do anything else online. If you are running Adaware, you should also update to the new version. If a program will not run after installing SP2 try visiting the "Knowledgebase" at Microsoft.com to find out if there is a solution that you can use to allow the program to run. It might be as simple as making a security setting. You can also visit the program vendor's web site to see if there is a patch or program download that will solve your problem.

### Phishing

Phishing is when you are sent an official looking e-mail that usually asks you to update your account. They send out millions of these e-mails hoping that people who have accounts with the company that the e-mail is supposed to come from will respond. They usually ask for your bank account number or perhaps your social security number or credit card number. We continually get CTI e-mails and we have no CTI account. Once they have your numbers, you are victim and your account is cleaned out. Five percent of the people receiving these e-mails fall for the scam. It is said that 30% of consumers have experienced online identity theft.

Windows SP2 solves some of the serious security flaws in Windows and should be installed unless testing has shown you will have serious problems with your programs. In the past most virus programs were aimed at Outlook and Outlook Express. The Outlook address book was the prime method used to spread virus programs. Internet Explorer also has many security weaknesses that allow adware programs to be downloaded to your computer without your knowledge when you access the Internet.

*Continued on Page 6*

**If you haven't made your  
 contribution to  
 RPAC**

**Please send your check to:  
 C.A.R./RPAC**

**111 Founder's Plaza 11th Floor  
 East Hartford, CT 06108-9703**

Technology Update  
Continued from Page 5

### Adware

Adware are programs that are installed on a computer for someone else's financial benefit without your consent. Adware may log keystrokes to obtain knowledge about your passwords, etc. and then send the logged information back to a central location where it will be used in many different ways. If you make purchases on the web, it may provide your name and e-mail address so that it can be sold to vendors that sell that type of product.

You need to take steps to protect yourself from viruses, phishing and adware. You need three software programs: anti virus, antispam, and antiadware. An anti virus program will not stop spam or adware. You also should be using a firewall at the minimin use the Windows XP firewall but better yet use one such as ZoneAlarm Pro. Also, if possible use a more secure Web browser than Internet Explorer (or AOL) when doing anything but MLS. Netscape, Mozilla, or Opera are possibilities. Don't stay connected to the Internet when you are not actually using it especially when you are not fully protected. Make sure that your anti virus program automatically updates when there are new viruses. Make sure it is set to scan outgoing e-mail.

This column was written using Openoffice. Openoffice is a Microsoft Office compatible program that has a word processor, a spreadsheet, a presentation program, and a drawing program. The cost is free to very inexpensive on CD-ROM and it is open source. It can also save a file in .pdf form or HTML if you wish. You can find out more about it at <http://www.openoffice.org>

# GAD Report

## Government Affairs Directors News October 2004

**GAD** team leader David Evans, Esq. was the guest speaker at GNHAR's Power Luncheon held on September 14<sup>th</sup>. Attorney Evans spoke about GNHAR's new Government Affairs Program and how it will impact the Association's membership. He encouraged attendee/members to become more involved on town boards, agencies and commissions and to participate in GNHAR's "Eyes & Ears Program". A number of GNHAR members have already volunteered to serve as 'watchdogs' to assist the **GAD** team with information and intelligence gathering at the local level. **GAD**'s attendance at the GNHAR Power Lunch was followed by an appearance before GHNAR's Board of Directors where Attorney Evans was introduced and repeated his call for involvement in the new "Eyes & Ears Program".

**GAD** has been actively monitoring proposed zoning changes in a number of towns. Attention has focused upon commercial zone changes in Milford and on analyzing proposed changes to Plans of Conservation & Development in Wallingford and North Haven.

In addition to their monitoring activities, the **GAD** team has begun a series of meetings with various local Chambers of Commerce to build a network of potential coalition partners. GNHAR President Frank D'Ostilio, Executive Director Roberta O'Hara and members of GAD met recently with their counterparts at the New Haven and Milford Chambers to discuss issues of mutual concern. New Haven Chamber President Tony Rescigno and Milford Chamber President Kathleen Alagno, along with incoming Milford Chamber Chairperson, Lynda Smith-Tellier, a GNHAR member, offered their cooperation and support. A meeting with the Cheshire Chamber has been arranged with the assistance of incoming GNHAR President, Lee McParland. GNHAR's leadership and **GAD** also called upon the South Central Regional Council of Governments (SCRCOG) to discuss regional issues and the interfacing of the two organizations. Executive Director, Judith Gott welcomed the opportunity to share information and work together when appropriate.

On September 17<sup>th</sup> the **GAD** team hosted the first of two state regional conferences on Smart Growth. The Norwich Conference was well-attended by numerous town planning and zoning officials and realtors from many area towns. The second **GAD** conference is planned for October 27<sup>th</sup> in Branford. The Conference is being co-sponsored by the GNHAR, Eastern and Mid-Shore Realty Associations, as well as Chambers of Commerce from Branford, East Haven, Guilford, Madison, and New Haven. GNHAR member/realtors are encouraged to attend. Robert Kennedy, Connecticut Association of Realtor's Executive Vice President will again serve as program host and moderator.

## REAL ESTATE SAFETY TIPS

*The following article from REALTOR MAGAZINE ON LINE  
POST IT FOR ALL AGENTS*

### What you can do about SAFETY

Selling real estate can be fun, and most salespeople do it because they like dealing with people.

But selling real estate can also be one of the riskiest professions because of all the strangers you may have to meet alone, crime experts say. Real estate professionals who are aware of basic safety guidelines can improve their chances of not becoming a victim and keep their daily business activities fun, profitable, and safe.

Here are some tips you may pass on to your sales associates or post on your office bulletin board.

#### Safety Tips

1. Don't host an open house alone; take along a colleague. Never show property alone at night or advertise it as vacant.
2. If you must sit a property that doesn't have a phone, bring along a cell phone. Tell someone at your office you'll call every hour, then do it like clockwork so that person will know right away if something is wrong.
3. Be careful how you dress. Flashy or expensive jewelry might attract the wrong kind of attention.
4. Don't put your home phone number on your business card. Buy a voice pager.
5. Always take your own car for showings. When you leave your car, lock it.
6. Let potential buyers take the lead when exploring a home, with you following behind. Avoid going into the basement or confined areas with a prospect.
7. Always have prospects meet you at your office the first time. Ask them for identification. If they question you about it, say it's company policy.
8. Find out as much as you can about prospects, such as where they work, what they do, and how much they earn. Ask lots of questions and be a good listener.
9. Know your sales area. Preview the property.

10. Don't be greedy. If you're suspicious, it's better to walk away from a listing or a showing.

**For more information on safety, visit [onerealtorplace.com](http://onerealtorplace.com) and search "safety tips."**

A video on personal safety for real estate practitioners is available from the Women's Council of REALTORS® for \$39.95. To order, phone (outside California) 888/750-3343; in California, 213/739-8227. Ask for REALTORS® Safety Video, #444-49.

#### 10-second guide to Personal safety

Inattention is sometimes the key factor in personal attacks, say security experts. On the positive side, it's a factor you can do something about, says Night Owl/ Vector Security in Landover, Md.

Whether you're going or coming, you can reduce the likelihood of becoming a victim by taking just 10 seconds to focus your attention:

**Arriving**—Take two seconds to look around. Does everything seem normal, or is there questionable activity?

Are you parked in a well-lit, visible location?

**Getting out of your car**—Take two seconds to see whether there are any suspicious people around. Are they acting normally? Do you know exactly where you're going?

**Approaching the property**—Take two seconds as you walk to the property. Is there normal people activity, or are things unusually quiet? Any hazards in the parking lot or street? Is anyone loitering nearby?

**At the door**—Take two seconds to look inside. Do things look normal? Are you comfortable walking in? Is somebody following you in?

**As you enter**—Take two seconds to see whether anything inside is out of place. Is there anybody there who shouldn't be?

During these 10 seconds, also pay attention to yourself: Do you feel uneasy? What's your inner voice saying? Always trust your instincts, security experts advise.

By paying attention to your surroundings, you'll have the opportunity to see potential danger and avoid it.

#### Make it a habit.

—From Night Owl/Vector Security in Landover, Md.

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**A Real Estate Buyers Guide**

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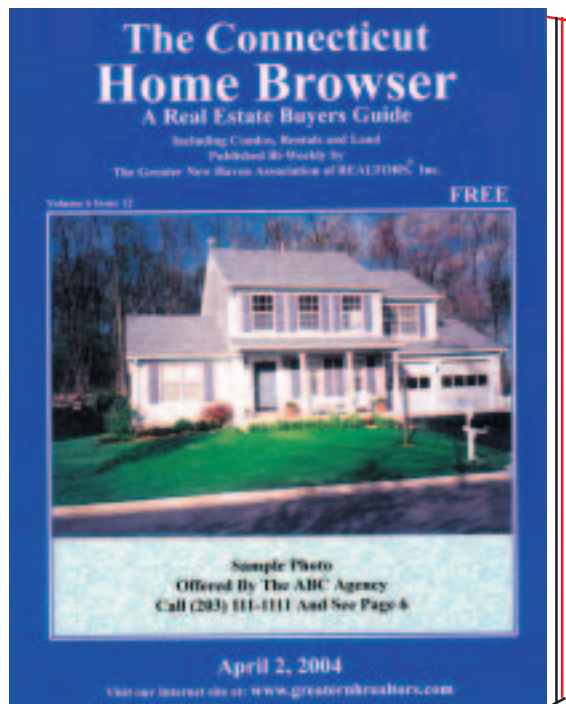
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