

REALTOR[®] NEWS

Web Site - greaternhrealtors.com

Issue No. 223

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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.



PRESIDENT 'S MESSAGE

By
Lee McParland

Wishing everyone a happy, healthy and prosperous 2005!!

The Greater New Haven Association of REALTORS® is a professional organization which purpose is to monitor, promote and educate producing the highest standards of real estate services for the industry and the consumer.

The Mission of the GNHAR is to serve our membership through programs, products and services which enhance knowledge, professionalism and profitability.

There are a number of opportunities for us in 2005.

- 1. Political involvement of RPAC (REALTORS® Political Action Committee)**, we have worked to protect and promote property rights and ownership. As both state and federal deficits grow, legislators look to the one area that has remained strong-real estate.
- 2. Local Government** - We plan to increase our participation and awareness of what is happening through our Governmental Affairs Director, David Evans, as we watch for anything happening locally that will affect real estate: planning, zoning, inlands-wet lands, economic development, and plans of development.
- 3. Statewide Multiple Listing Service** - In 2005 we hope to see a new MLS system that encompasses the state-a great advantage for REALTORS® and their clients.
- 4. People purchase not just a home but also a community. REALTORS® are active in supporting their communities** - To better them and to promote them. The public expects REALTORS® to be knowledgeable about their towns-schools, planning and zoning, recreation, economic development, social and service organizations, and who can fix the plumbing leak.
- 5. Education** is a primary activity of the GNHAR. First to educate our members, encourage them to attain further education and designations. Secondly, to keep the public abreast as to the latest real estate trends, including mortgage rates, changing laws, and prices.
- 6. Public Relations** - We have a top notch firm representing GNHAR to promote our industry and our members.
- 7. Leadership Development** - For the Association, our communities and our industry.

For any real estate needs, contact any one of our members. They will be delighted to answer all your questions.

Lee McParland, President

2005 DUES SCHEDULE

2005 dues will include a \$20.00 assessment fee charged for N.A.R. This assessment is to fund a public awareness campaign and is a MANDATORY fee. The 2005 dues will also include a \$5.00 Issues Advocacy Assessment charged by C.A.R. The fees are changed to all REALTORS®, not to salespersons, as they are not members.

DESIGNATED REALTOR FEES

Local	\$225.00
C.A.R.	130.00
C.A.R. Asmt.	5.00
N.A.R.	64.00
N.A.R. Asmt.	<u>20.00</u>
Total	\$444.00



REALTORS FEES

Local	\$175.00
C.A.R.	130.00
C.A.R. Asmt.	5.00
N.A.R.	64.00
N.A.R. Asmt.	<u>20.00</u>
Total	\$394.00



SALESPERSONS FEES

Local	\$175.00
C.A.R.	130.00
N.A.R.	<u>64.00</u>
Total	\$369.00



The dues billing will be sent out shortly and is due and payable Jan. 31, 2005. 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 2005 CAR dues which are dedicated to lobbying and therefore nondeductible is 21% of \$130. (\$27.00). 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.**



REALTOR
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.

Orientation consists of two separate mandatory sessions. The Ethics session to be held on Tuesday, March 15, 9 AM - 12:30. The MLS session to be held Thursday, March 10, 9 AM - 12:30. 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



REALTOR®

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

Officers of the Association

President.....Lee McParland
President Elect.....James Porto
First Vice-President.....Paul Gradwell
Second Vice-President.....Maureen Campbell
TreasurerMarc Seigel
Secretary.....Al Scafati

Exec V.P.....Roberta N. O'Hara RCE
Asst Exec V.P.....Frederick Mansfield

Directors

Elizabeth Alberico
Bea Fiorino
Myrna Lehrer
Louise Zemina
Alan Barberino
Steve Patten
Diana Walsh
John Guerra
Paul Ott
E. Tyler Della Valle

Immed. Past Pres.: Frank D'Ostilio, Jr.

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 |
| Aspen Mortgage Services, Inc. | Edward C. Burt, Jr., PC |
| M. H. Schaefer Inspection Serv., Inc. | First Choice Mortgage Service |
| New Haven Register | GMAC Mortgage |
| Perkins & Associates-Atty's at Law | Law Offices of Gregory T Lattanzi LLC |
| The Real Estate Book | New England Home Loans |
| Tiger Home & Bldg. Inspections | Washington Mutual |
| Tyler Cooper & Alcorn | |
| Wells Fargo Home Mortgage | Silver Level Sponsor - \$500 |
| | Drescher Insurance |
| | Homestead Funding Corp. |
| | People's Bank, Bridgeport |

GAD Report

Government Affairs Directors News

December 2004

GNHAR has engaged the Government and Public Affairs consulting firm of Evans & Associates, LLC as a local Government Affairs Director (GAD). The experience of David Evans Esq., Audrey Wasik and Fred Knous exceeds 75 years in the field of government relations.

The GAD team continues to be very active in response to initiatives in a number of Greater New Haven area towns.

The team assisted in the preparation of a position letter approved by GNHAR's Board to the Connecticut Siting Council in support of locating the proposed Middletown-Norwalk 345 KV Transmission Line underground where feasible.

GNHAR's Board is also reviewing the Cheshire Chamber's position regarding proposed change in zone standards for the development of the I- 691 Interchange Zone. The Chamber has recommended to town officials that a reduction in minimum commercially zoned lot size from 10 acres to 5 acres would invite new development in the area.

With assistance from realtor/members, **Fran Gregoriades, Debra Roeder and Charles Vitolo** the GAD team has been carefully monitoring potential draft revisions to West Haven's zoning ordinances. The review of present and new zoning standards has been the subject of recent hearings/meetings of the West Haven Planning and Zoning Commission.

The GAD team is continuing its outreach to area Chambers. In early December realtor/

member **Alan Barberino** accompanied GAD on an introductory visit with **Sean Moore**, Meriden Chamber's Executive Director. Local issues of concern to realtors were discussed. Again in late December, GAD met with **Art Secondo**, President and CEO of the Southington Chamber to review various zoning issues including recent failed efforts to expand the type of activities currently allowed in their Executive Park and Southington's Draft Plan of Conservation and Development.

Also, the third in a series of GAD organized Smart Growth Conferences, this one hosted by GNHAR, is scheduled for the morning of February 11th at the Four Points Hotel in Meriden. This conference features a lineup of state, regional and private industry panelists to discuss land development trends in Connecticut as related to recent smart growth initiatives. The panel will present opinions concerning the best ways to encourage economic development while curtailing suburban exclusionary zoning practices and increasing people's options as to where to live, work, shop and play. Local town planning officials, policy makers, realtors and business owners interested in land use changes and zoning practices have been invited to participate in this half-day event. Registration information is available at GNHAR's offices.

SUPRA



**IMPORTANT NOTICE
FOR ALL
SUPRA KEY HOLDERS
"SAVE THE DATE"**

OLD Supra Keys will be EXCHANGED in the Middle of February for BRAND NEW KEYS. This exchange is MANDATORY, OLD Keys will not work after the exchange.

THERE WILL BE PRE-INSTALLATION MEETINGS WHICH YOU NEED TO ATTEND. THE MEETINGS WILL BE HELD ON FEB. 3RD AT THE NEW HAVEN LAWN CLUB, NEW HAVEN WHERE THE ASSOCIATION IS HAVING THEIR GENERAL MEMBERSHIP MEETING. THE PRE-INSTALLATION MEETINGS WILL BE HELD BY SUPRA BEFORE AND AFTER THE GENERAL MEMBERSHIP MEETING - 10 AM AND 2:30 PM.

YOU MUST REGISTER TO ATTEND THE PRE-INSTALLATION MEETING. REGISTRATION IS TO BE MADE WITH SUPRA ONLINE AT www.supraekey.com

Supra will be coming to town the week of February 14th with the latest in electronic key technology.

Watch your e-mail for more information on the key exchange, including:

- An appointment schedule
- Exact dates, times and location
- A list of items to bring when attending
- A short description of the exchange process....

We're looking forward to working with you to facilitate a smooth transition to your new keys.

IF YOU HAVE LOST YOUR KEY, OR HAVE A PROBLEM WITH IT OR PLAN NOT TO KEEP IT FOR 2005, PLEASE CALL KATE BLAKE, (203) 234-7700 X16.

FROM THE BOARD OF DIRECTORS.....

At the first regular Board of Directors' Meeting on Thursday, January 13th, the Directors took the following actions:

- Approved the GNHAR December Minutes
- Approved the GNHAR Financial Report
- Approved joining a Statewide MLS as proposed by the Connecticut Association of Realtors Statewide MLS Work Group, subject to the following conditions:
 1. The Greater New Haven Association of Realtors will be designated a Service Center.
 2. There shall be a limit of two consecutive terms on the Board of Directors of The Statewide MLS:
 3. The Five nominees for the Statewide Board of Directors to represent the largest firms shall be selected from the ten firms in Connecticut with the largest population of members: and
 4. The fee structure shall include a reasonable per office fee that would offset some of the increase in MLS fees that agents will incur.

In approving the motion , the Directors assumed that the membership of Statewide MLS will be sufficiently broad to accomplish its purpose. Also it was assumed that the membership would need to vote on the dissolution of our existing MLS and substitution with the Statewide MLS.

- Approved 10 new offices and 68 new members;
- Approved the 2005 Committees.



MEMBERSHIP
NEWS
BY
KATE BLAKE

The Association Office and Board of Directors regretfully announce the passing of "James" Vincent Sette, John Hackett and Past President Michael Franford.

Mr. Sette was a managing partner of Sette Realtors, Hamden, which he founded 40 years ago. Mr. Sette, Designated Realtor, was an active member of our Association since 1977.

Mr. Hackett, Designated Realtor of GAP Realty Inc., East Haven was an active member since 1995.

Mr. Franford joined our Association in 1973. In 1985 he was elected President and remained an active member until his resignation in 1992.

We extend our deepest sympathy to their family and friends.

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:

- Jay Herzog, Norman Properties, West Haven
- Samuel Pagan, C21 Access America, Meriden
- Michael Fusco, CB, No Haven
- Michael Kalmick, New Homes Realty, NY
- Gary Walsh, Prudential Ct Realty, Milford
- Ana Pena, C21 Access America, Milford
- Maria E Corvi, Beazley Co., East Haven
- Maribel Candelaria, C21 Access Amer., Meriden
- Stephen Geltman, Team Real Estate, Hamden
- Thomas Vitali, Combs Real Estate, Wall.
- Melissa DeGeorge, H. Pearce, Wallingford
- Juan M Roman, MiCasa Realty, NH
- Deborah L Pearson, C21 Amer. Dream, Hmd
- Anthony Panzella, Beazley Co, Milford
- Beverly Kempa, ERA Fort Hale Realty, EH
- Benjamin Mieves, Kirwan Re, Wall.
- Benjamin Roman, Chona-Guillen Realty, NH
- Audrey Criscuolo, ERA Fort Hale, EH
- Miguel Torres, ERA Prop. World, Milf.
- Stephen A. Turtzo, C21 Today, WH
- Kelly L Turtzo, C21 Today, WH
- Patricia L. Basile, Beazley REgional
- Katherine Burke, Raveis RE, Ches.
- Haarry Coe, Beazley, NH
- Aimee Gargiulo, Fischer Prop., WH
- Catherine DeRose, Fischer Prop., WH
- Heather Izzo, ERA Seigel Realty, Hmd
- John F Jaser, West Shore Realty, Milf
- Sherry Kraynak, Calcagni Assoc., No H
- Wanda Lopez, Willmott RE, EH
- Dawn Menard, C21 Access Amer., Meriden

Garrett L. Munroe, ReMax Royal Re, Hmd
Marilee Peterson, E Drake RE, Hamden
Abigail True, True Realty, Wall.
Leslie WAtley, ReMax Great Estates, Wall.
Jan Looft, E Drake RE, Hmd

WELCOME TO THE FOLLOWING NEW OFFICES:

Richard Kim d/b/a USA Realty LLC, 1985 Post Rd., Darien, 06820. Phone/Fax (203) 655-6666 - FULL Member

Shirley Rietze d/b/a SAR Appraisals LLC, 417 Parker Ave South, Meriden, CT 06450. Phone (203) 238-7406, Fax (203) 639-1449 - FULL Member.

Weimin Qian d/b/a U S Chine Realty, LLC, 36 Hickory La., Waterford 06385. Phone (203) 892-2595, Fax (860) 892-2599 - MLS Only

Barbara Ross d/b/a Ross Associates, 78 Stephen Barberino Way, Wallingford, 06492. Phone/Fax (203) 265-7102 - FULL Member.

Gary Kurimsky d/b/a 1st Choice RE, 268 Hammertown Rd, Monroe 06468 (203) 261-8577, Fax (203) 459-9278 - MLS Only.

Jose Taverner d/b/a All Connecticut Realty, 100 Bungay Rd., Seymour 06483 (203) 410-2316, Fax (203) 881-1945 - MLS Only.

Marc Metivier d/b/a IRA MAX, 950 Corn Cob La., Orange 06477, (203) 795-0067, Fax (203) 298-9004 - Full Member.

Stephen Johnson d/b/a Johnson Property Management, 90 Norton St., Ste A-2, New Haven 06512, (203) 865-6425, Fax (203) 865-6657 - Full Member.

Neal Robison d/b/a True Realty Inc., 60 Church St., Wallingford 06492, (203) 269-1451, FAX (203) 294-4248 - Full Member.

Gaylia Watrouse d/b/a Home Realty LLC, 600 Broad St., Meriden 06450. (203) 715-4928, Fax (203) 440-0200 - Full Member.

ADDRESS CHANGES:

Imran Ahmed Appraiser, 367 Elm St., 2nd Flr., West Haven, CT 06516. Phone (203) 931-7693.

Keller Williams Realty, 1185 South Main St.,

Cheshire 06410. Phone (203) 699-8399, Fax (203) 439-0129.

Mitchell, Maxwell & Jackson, Inc., 165 West Putnam Ave., 2nd Flr., Greenwich, CT 06830 same phone/fax.

Mezzi Realty, 86 North Cherry St., Wallingford 06492 same phone/fax.

Quality Realty LLC, P O Box 1777, Wallingford, CT 06492 same phone/fax.

Delieto Real Estate, 175 Townsend Ter., New Ha-

ven, CT 06512. Phone (203) 268-6420.

Edward Taddei Jr. Realtor, 148 Greenway, Hamden, 06517-1814, same phone/fax.

Waterfronts, Ltd., 663 West Ave. #24, Milford, CT 06460, Same phone/fax.

PHONE CHANGE:

Manzo Real Estate, West Haven (203) 687-5598

E Drake Real Estate, Hamden (203) 672-2720 both.

AGENT CHANGES:

Melissa Carruth now rep Beazley, Hamden
Jaimie Lorancitis now rep ReMax Great Estates, Wallingford

Ronnie Sciuollo now rep ERA Innovative, Wall.
Yolanda Dillon now rep H. Pearce, NH
Andrew Criscuolo now rep Ennis Prop. Mgmt., Meriden

Gracelyn Criscuolo now rep Ennis Prop. Mgmt., Meriden

Sheila Lacher now rep Symphony Realty, WH
Eric Watley now rep ReMax Great Estates, Wall.
Bernadette Smeriglio now rep Calcagni Assoc., Hamden

Nancy Impellizeri now rep Raveis, Cheshire
Paul Ott now rep Prudential Ct., Wallingford
Nancy Clark now rep H. Cooper Assoc., Wood
Paul Desidero now rep CB, North Haven
Lacey Lyons now rep ReMax Great Estates, Wall.

OFFICE NAME CHANGE:

John Coppola d/b/a C21 Today, 523 Campbell Avenue, West Haven, same phone/fax.

REALTORS
Making the News



Roberta Leventhal Joins Wm. Orange Realty

A REALTOR® since 1977, Roberta is quick to admit that she has reinvented herself over her career to fit the economy. A true people person with a positive attitude that always sees "the glass as half full", Roberta started working at the former Starter Sportswear company as a general manager. She eventually opened her own very successful retail store in downtown New Haven, "Sports Stuff" which she operated with daughters Kim Syrop and Marcie Zuk.

Roberta also worked for a retail liquidation company where she traveled throughout the US before returning to her first love - Real Estate.

A native of the Greater New Haven area, Roberta is married to John Riccio, a 25 year veteran of the West Shore Fire Dept. She has two grown daughters and is a resident of Milford.



Innovative Realty Invites you....Feb. 8th

Thomas Kroeber Broker/Owner of ERA Innovative Realty extends his thanks to everyone in the Real Estate Community for their business throughout the years by extending an invitation to help celebrate "Fat Tuesday" with a New Orleans Style theme. The Open House will be held at 63 Amity Rd., New Haven, on Tuesday, Feb. 8th from 4PM-7PM. **Everyone is invited, please RSVP to Barbara at (203) 389-2105 x710. Wear your Mask and Beads....**

The following article appears on the State of Connecticut Department of Banking web site: <http://www.state.ct.us>
I Thought It Would be of Interest to all our members who deal with rentals.....

**RENTAL SECURITY DEPOSITS:
KEY ISSUES FOR
LANDLORDS AND TENANTS**

Landlords, once you give the key to your rental apartment or home to a tenant, you must follow basic rules for security deposits.

Tenants, once you accept the key to your new home, you must also follow guidelines to protect your security deposit.

Connecticut law outlines the rights and responsibilities of both landlords and tenants about the collection, holding and return of rent security deposits. This publication answers common questions on rent security deposits. Its' our attempt to help both landlords and tenants understand their obligations and Connecticut's law. You may wish to review Section 47a-21 of the Connecticut general statutes for more detailed information.

John P. Burke, Banking Commissioner

What is A Security Deposit?

A security deposit is any advance rental payment other than an advance for the first month's rent or a deposit for a key or any special equipment. A security deposit remains the tenant's property but the landlord holds a security interest in it. Security deposits must be kept in an escrow account in a Connecticut bank.

How Large A Security Deposit Can A Landlord Require?

Landlords can't require more than two months rent as a security deposit. This limit is reduced to one month's rent if a tenant is 62 years of age or older.

Do Landlords Pay Tenants Interest On Security Deposits?

YES. Landlords must pay tenants interest on security deposits of at least the average commercial banks saving deposit rate as annually determined and published by the Banking Commissioner. Interest must be paid annually on the anniversary date of a ten-

ancy either directly to tenants or as a credit towards the next month's rent.

The following is a list of percentages of interest by year, you might want to keep a copy of them!!!

- 1992 - 4%
- 1993 - 2.9%
- 1994 - 2.5%
- 1995 - 2.8%
- 1996 - 3.1%
- 1997 - 2.8%
- 1998 - 2.6%
- 1999 - 2.3%
- 2000 - 2.2%
- 2001 - 2.4%
- 2002 - 2005 - 1.50% each year

What If A Tenant is Late Payment Rent?

Tenants forfeit interest on their security deposits for any months when they are more than ten days late paying their rent. The only exception is when a tenant's rental agreement already contains a late charge for overdue rental payments.

How Can Tenants Ensure Their Security Deposits Will Be Returned?

Tenants should carefully note the condition of their apartment when they first move in and confirm that condition *in writing* with their new landlord. When tenants decide to move, they should notify their landlord in writing of their plans to leave and must provide *written notice* of a forwarding address where the landlord may send their security deposit with interest. We suggest that written notices be sent by *certified mail* with a return receipt requested. All rental payments should be made on time and tenants should repair any damage they cause. Before moving out, if possible, tenants should inspect the apartment together with their landlord. Keys should be returned the day the tenancy ends.

When Do Landlords Have To Return Security Deposits?

Landlords must return security deposits with interest or give tenants written notice of damages being claimed within thirty days of when tenants move. The only exception is if a tenant fails to provide a written forwarding address: landlords then need not return security deposits or provide a notice of damages until fifteen days after receipt of a forwarding address in writing. If a landlord does not return a security deposit with interest or provide a written notice of damages within these statutory time limits, the landlord may have to pay the tenant twice the amount of the security deposit. Tenants may pursue this remedy in court. For further information, see the section on options for resolving disputes. A landlord's written notice of damages must itemize the nature and amount of tenant damages,

including any unpaid rent or utility payments, and must be accompanied by the balance, if any, of the tenant's security deposit not being claimed for damages plus interest.

What Records Should Tenants Keep?

Tenants should save their lease or rental agreement, all rent checks or receipts and, after they move, a copy of the written notice of their new forwarding address which they have provided their landlord. These records should be kept until all accounts have been settled and the tenant's security deposit with interest has been returned.

Do Tenants Who Fair to Leave After Their Rental Periods End Have To Pay Additional Rent?

Tenants are expected to leave when their leases or rental periods end unless they have made other arrangements with their landlord. Normal rental periods start on the first day of a month and end on the last day of a month. If a lease ends on certain day, tenants must leave by that date. Tenants who do not leave before the next rental period starts with-out an agreement with their landlord may have to pay additional rent. If tenants don't pay additional rent owed, they may lose all or part of their security deposit.

**LANDLORDS AND TENANTS
OPTIONS FOR RESOLVING DISPUTES**

Connecticut Department of Banking

A full-time employee is available to answer questions on rent security deposits. The Banking Commissioner may investigate complaints, issue cease and desist orders or refer matters to the Attorney General's Office for legal action. For further information or to file a complaint, you may contact:

Security Deposit Investigator
Connecticut Dept of Banking
260 Constitution Plaza
Hartford, CT 06103-1800

Telephone: (860) 240-8154 or
toll-free 800-831-7225

Fax: (860) 240-8178

E-mail: security_deposit_investigator

Going to Court (Small Claims)

As a simple, quick alternative, landlords or tenants with disputes about rent security deposits may bring small claims suits in a Housing Session or in the local Geographical Area Court if there is no Housing Session, provided that the dollar amount claimed falls within the jurisdiction of the small claims court.

Visit the Judicial Department web site or refer to the telephone book blue pages under State of Connecticut, Judicial Dept. for local court addresses.



Member Services

by

**Linda Lang
Bankowski**

I'm thrilled to chair the Member Services Committee again this year. We look forward to bringing the members exciting speakers and events to better your business in 2005. Starting off our Power Lunch Series for 2005 is CAR's assistant council Judith Johansson. Judith will be talking about issues that she is seeing in the industry today. As last year, Judith has had a tremendous response and we are very excited to have her back.

Remember our Power Lunch is open to the first 50 people and is FREE along with lunch so sign up EARLY.

For our General Membership meeting February 3 we are thrilled to have Melissa Crockett Willis that recently spoke at NAR's National Convention this past December. Melissa will speak about how to "Never, Ever Lose a Listing" which should be a tremendous topic.

We will be scheduling a Habitat for Humanity work day along with other community events in the near future.

For more info and schedule of events as they are confirmed please visit the association website at www.GreaterNHRealtors.com. If you have suggestions on speakers and events that you would like to see presented please call me at (203) 624-3000 or email me at info@isellrealestate.net. Better yet, join our committee we are always looking for additional members to come up with new and fresh ideas and events. Looking forward to serving as your Member Services Committee chairperson and another great real estate year in 2005!

Agency Topics

By

Ted Mansfield



ELECTRONIC COMMUNICATIONS

FAX and eMail are great tools when used effectively. Most of you are using the amendment that deals with electronic communications of documents. All REALTORS® should be aware of the State and Federal laws and their requirements for FAX and eMail transmissions.

Unfortunately, most of the FAX messages coming into our office do not conform to the law. These are from the same FAX machines that are being used to send documents to clients. At some point someone is going to get into trouble.

All FAX machines must send a header with the FAX phone number and the name of the organization on each page. FAX machines made in the last few years have had that capability along with printing the date and time. It is easy to set the machine up properly to conform to the law.

VERBAL OFFERS

Often buyers call to complain about an agent who told them that their offer had been accepted verbally or that their verbal offer had been accepted only to find out the next day that the home had sold to someone else. First, verbal conveyance of an offer is unprofessional and buyers and sellers

recognize this. Second, agents who deal in verbal offers suffer when clients are disappointed and express their opinion of the way they were treated to their friends. They had expected that a verbal acceptance was as good as gold as everyone knows that a man is as good as his word. The blame attaches to all the agents involved when it turns out otherwise. Third, they lose the respect of their peers

Every real estate agent should know that the Statute of Frauds in Connecticut requires a written contract between the parties for the buying and selling of real property. When an agent doesn't convey this fact to a buyer or seller they can't complain when their reputation is harmed. How much does laziness enter into the mix? Sometimes it may not fit into an agent's lifestyle to deliver a contract to a client at 8:00 on a Saturday night for such a small item as a signature. Leave that to the go-getters.

FORECLOSURES

When dealing with out of town lenders for sale of foreclosed property, remember you cannot break state laws or the REALTORS® Code of Ethics. Many lenders will not know our laws and ask you to do something that you know is unlawful. Will you get caught? Maybe, maybe you'll be the one to surrender your real estate license. It won't be the lender.

GREATER NEW HAVEN ASSOCIATION OF REALTORS, INC.

West Building • Lower Level
127 Washington Avenue • North Haven, CT 06473-1715
Telephone: (203) 234-7700 • Fax: (203) 234-3980

INTEREALTY 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 REFUNDABLE CHECK payable to GNHAR. There are a limited number of seats available! Thank you!

Friday	CLASS FULL 2005	MLXchange I	9:30-12:00	LIMIT 16
		CMA	12:00-1:00	LIMIT 16
Wednesday	CLASS FULL / 19, 2005	MLXchange II	9:30-11:30	LIMIT 16
		Designer Tools*	12:30-3:30	LIMIT 8
Monday, February 7, 2005		MLXchange I	9:30-12:00	LIMIT 16
		CMA	12:00-1:00	LIMIT 16
Tuesday, February 22, 2005		MLXchange II	9:30-11:30	LIMIT 16
		Designer Tools*	12:30-3:30	LIMIT 8
Monday, March 14, 2005		MLXchange I	9:30-12:00	LIMIT 16
		CMA	12:00-1:00	LIMIT 16
Tuesday, March 22, 2005		MLXchange II	9:30-11:30	LIMIT 16
		Designer Tools*	12:30-3:30	LIMIT 8

(TWO PEOPLE TO A COMPUTER EXCEPT FOR DESIGNER TOOLS)

***YOU MUST FIRST TAKE MLXCHANGE I, CMA & MLXCHANGE II TO REGISTER FOR DESIGNER TOOLS.**

ALL THE ABOVE CLASSES REQUIRE A \$10.00 (REFUNDABLE) CHECK AND A 24 HOUR CANCELLATION NOTICE IS REQUIRED (CREDIT CARDS ARE NOT ACCEPTED).

SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK!

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

GENERAL MEMBERSHIP MEETING

LUNCHEON BUFFET

Will be held at
New Haven Lawn Club
193 Whitney Ave., New Haven
on Thursday, Feb. 3, 2005
12 Noon

Flyers have been mailed to all members.
\$15.00 PER PERSON



Featured Speaker

Melissa Crockett Willis

"Never, Ever Lose a Listing"

Ordinary service is no longer acceptable! To get and keep clients you must provide extraordinary service. See how to develop a high quality, memorable and systematic approach to serving sellers that will make and keep clients for life! Jump into action from the moment the phone rings with a potential seller. Implement a system that is designed to treat all your sellers consistently and with a personalized flair that ensures you will never, ever lose a listing!

In addition, the 2004 fourth Quarter "Quarterly Awards" certificates will be presented.

PLEASE SEND YOUR REGISTRATION IN BEFORE THE MONDAY, JAN. 31ST DEADLINE.



NEW HAVEN REAL ESTATE SCHOOL

Offering

Principles and Practices of Real Estate Class beginning Monday, Feb. 28, 2005 and ending Friday, May 6, 2005.

**Instructor:
Linda Ungerleider**

To be held Mon., Wed., and Fri. Mornings 9 AM to Noon.

**Cost
\$437.00**

including three textbooks.

Also we are sponsoring a Principles and Practices evening class to be held at the Hamden Adult Education For information on that class please call 407-0208

Continuing Education Class Ethics & Dispute Resolution Tuesday, March 15, 2005 9 AM to 12 Noon

**Instructor - Teresa Sirico
\$30 Full members
\$40.00 MLS Only members
(Additional fee for walk-ins)**

**Call NHRE School
(203) 234-3938
for registration**



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DEADLINE FOR THE NEXT ISSUE is Friday, Feb. 4th 12 Noon.
(Next Issue to be dated 2/18/05)

**Call Joan Quinn,
(203) 234-7700
VM 14 for details**

2005 GNHAR CALENDAR

January 12	Wednesday	Power Lunch	Association Office
January 13	Thursday	GNHAR BOD	Association Office
January 17	Monday	Martin Luther Kings Day	Office Closed
February 3	Thursday	General Membership	New Haven Lawn Club
February 10	Thursday	GNHAR BOD	Association Office
February 11	Friday	Smart Growth Seminar	Sheraton, Meriden
February 21	Monday	Presidents Day	Office Closed
March 6-8	Sunday - Tuesday	NERC Leadership Conference	Mohegan Sun
March 10	Thursday	GNHAR BOD	Association Office
March 11-16	Friday - Wednesday	NAR AE Institute	Vancouver, Canada
March 16	Wednesday	Power Lunch	Association Office
March 25	Friday	Good Friday	Office Closed
April 7	Thursday	General Membership	Grassy Hill CC
April 8	Friday	GNHAR BOD	Association Office
April 14	Thursday	Region 4 Caucas	Midd-Shore Assn.
April 19	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
May 5	Thursday	GNHAR BOD	Association Office
May 10 - 14	Tues. - Sat.	NAR Midyear Meetings	Washington, D.C.
May 30	Monday	Memorial Day	Office Closed
June 9	Thursday	GNHAR BOD	Association Office
June 9	Thursday	General Membership	Amarante's Ocean View
July 4	Monday	Independence Day	Office Closed
July 14	Thursday	Region 4 Caucas	Midd-Shore Assn.
July 15	Friday	GNHAR BOD	Association Office
July 19	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
August 17-18	Thursday	NAR Leadership Meeting	Chicago
September 5	Monday	Labor Day	Office Closed
September 8	Thursday	GNHAR BOD	Association Office
September 12	Monday	Golf Outing	Laurel View C.C.
September 14	Wednesday	Power Lunch	Association Office
October 6	Thursday	General Membership	Laurel View C.C.
October 10	Monday	Columbus Day	Office Closed
October 13	Thursday	Region 4 Caucas	Midd-Shore Assn.
October 14	Friday	GNHAR BOD	Association Office
October 18	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
October 26-31	Wed.-Mon.	NAR Convention	San Francisco, CA
November 9	Wednesday	Power Lunch	Association Office
November 10	Thursday	GNHAR BOD	Association Office
November 24-25	Thurs.-Fri.	Thanksgiving Holiday	Office Closed
December 8	Thursday	GNHAR Installation	500 Blake Street
December 9	Friday	GNHAR BOD Luncheon	TBA
December 23 & 26	Friday & Monday	Christmas Holiday	Office Closed