

REALTOR® NEWS

Web Site - greaternhrealtors.com

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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 Paul Gradwell

We all had a great time representing you at the N.A.R. Mid Year Conference in Washington D.C.

Most of us had the opportunity to meet with our friends "On the Hill". Your continued support makes it possible for our visits to both Senator Lieberman and Senator Dodd. In addition we had several meetings with staff and United States Congresspersons Murphy, Larsen and Delauro.

Just think about the six major issues that effect our industry:

- **HOUSING FINANCE REFORM:** REALTORS® would request an increase in the FHA loan limits. The Connecticut market needs this so that home buyers in our area can afford a home.
- **SMALL BUSINESS HEALTH COVERAGE:** REALTORS® are requesting health care reform. We need affordable health care for every small business owner. This can only help the economy. We must tell Congress that it is time to correct the inequities inherent in the nation's health care delivery system. Solving the problem of the uninsured must become a top legislative priority.
- **RESPONSIBLE LENDING:** REALTORS® urge Congress to pass legislation that protects all Americans from predatory lenders and preserves access to credit for future homebuyers.
- **MORTGAGE CANCELLATION:** This pending legislation provides assurance that borrowers will incur no income tax liability when lenders forgive some portion of a mortgage in a "short sale" or in a foreclosure.
- **COMPREHENSIBLE NATURAL DISASTER POLICY:** We urge Congressional passage of legislation that provides comprehensive available and affordable insurance for both residential and commercial property owners.
- **NATIONAL POLICY AGAINST MIXING BANKING AND COMMERCE:** Congress established a national policy against mixing banking and commerce. Allowing banks to enter the real estate brokerage industry is inconsistent with this policy and would likely lead to concentration of market power, conflicts of interests and unfair competitive advantages.

Please support your leads who favor these reforms. It has a direct impact on our business and the lives of all of our customers and clients.



Sandy Maier Schede "GNHAR 2007 REALTOR OF THE YEAR"

Congratulations Sandy Maier Schede, Partner/Broker of Maier Real Estate, Meriden on being awarded The Greater New Haven Association of REALTORS® 2007 "REALTOR OF THE YEAR". The award was presented on Thursday, June 14th at our Annual Patio Party and Clam Bake held at Amarante's Sea Cliff in New Haven.

Sandy began her Real Estate career in 1973 when at age 16 she achieved her Real Estate license....She quickly followed with a BS Degree in Education from Southern CT. and by 1979 she had already achieved GRI, CRS designations and her Brokers license.

The list of Sandy's achievements and involvement in civic activities thruout the years is long and outstanding. Active in the Central Conn. Board of Realtors where she became President in 1992, Sandy found time to hold numerous offices in the Meriden YMCA, Meriden Girl Scouts, State Women's Council of Realtors, Charter Oak Chapter of Realtors to mention only a few.

Continued on Page 3



SUPRA KEYS NOTICE

Supra Keys will be prorated beginning July 1st. The cost for the remainder of the year will be \$60.00 for lease and \$75.00 set up fee. Total due \$135.00.

We have a limited supply of used Supra Lockboxes in the Association office. Cost \$50.00 each.

Anyone interested, please call the Association Office (203) 234-7700.

If you are not interested in a Supra Key, we have a supply of Push Button Lock boxes available for \$30.00 each including tax.

Our Association store has many Real Estate items of interest, including signs....Stop by and have a look!!!!



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

Officers of the Association

President.....Paul Gradwell
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FirstVice-President.....Maureen Campbell
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Thank You

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

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FIRST AMERICAN MLS TRAINING SCHEDULE

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

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

Fri., June 15, 2007	Advanced MLX	9:30-11:30	LIMIT 16
	Prospecting Manager	11:45-12:45	LIMIT 16
Tues., June 26, 2007	Designer Tools	9:30-12:30	LIMIT 8
Friday, July 6, 2007	Basic MLX	9:30-11:30	LIMIT 16
	CMA	12:15-1:15	LIMIT 16
Thursday, July 26, 2007	Advanced MLX	9:30-11:30	LIMIT 16
	Prospecting Manager	12:15-1:15	LIMIT 16
Tuesday, July 31, 2007	Designer Tools	9:30-12:30	LIMIT 8

(TWO (2) PER COMPUTER)

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

(CREDIT CARDS ARE NOT ACCEPTED).

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

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

NAME COMPANY PHONE # DATE OF CLASS & TIME

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



All classes held in our Training room
127 Washington Ave.
Rear Building, Lower Level
North Haven, CT

REAL ESTATE LAW

Begins Tuesday, June 19 - End 7/31/07
6-9 PM Tuesday & Thursday
Instructor: Teresa Sirico
\$270 incl books and tax

PRINCIPLES AND PRACTICES OF RE

Begins Tuesday, July 10 - End 9/25/07
6-9 PM Tuesday & Thursdays
Instructors: Art Randolph &
Barbara Skopp
\$450 including books & tax

FAST TRACK

PRINCIPLES & PRACTICES OF RE
Begins Mon, July 23-Wed., Aug 29
Mon & Wed 9 AM-12N & 1PM-4PM
Instructors: Dennis Proto and
David Jones
\$450. incl books and tax

PRINCIPLES AND PRACTICES OF RE

Begins Monday, Sept. 17-End Dec. 5
6-9 PM, Monday & Wednesday
Instructor: Teresa Sirico
\$450.00 incl books and tax

PROPERTY MANAGEMENT

Begins Monday, Sept 24-Ends Nov. 5
6-9 PM Monday & Wednesdays
Instructor: Norman Goodman
\$250.00 incl books and tax

COMING SOON

SENIOR RE SPECIALIST DESIGNATION

GRI

Mon., Sept. 17
Wed., Sept. 19
Monday, Sept. 24 &
Wed., Sept. 26th
All Four days required
Watch for flyers.....
Check our website:

www.greaternhrealtors.com
for updates on schedules

Realtor of the Year Cont. from Pg 1

Beginning in 2000 Sandy served on the Legislative/Political Affairs, Administrative Practices, Finance, Risk/Protection and Strategic Planning Committee for our Association and was elected President of the GNHAR in 2001.

In 2001 she was named Conn. Women's Council of Realtors "Member of the Year", served on Meriden's Board of Education, City Council, Parks & Rec, Public Works, Pension Board and Human Services. Sandy serves as a C.A.R. State Board of Director, and on C.A.R.'s Legislative Committee, is an active member of Meriden Rotary and many other civic organizations just too numerous to mention.

A well deserved award for years of dedication showing Sandy's high principles, local, state and national participation in both civic and Association activities and her welcome smile where ever she goes. Congratulations Sandy Maier Schede our 2007 "Realtor of the Year".

**2007
GNHAR
Charity Golf
Tournament
SAVE
THE
DATE!!!!**



**MONDAY, SEPTEMBER 17, 2007
LAUREL VIEW COUNTRY CLUB**

**WE NEED YOUR HELP!
TEE OFF FOR A GOOD CAUSE!!
WATCH FOR THE FLYERS!!!**



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:

Todd Carpenter d/b/a Carpenter Appraisal Services LLC, 570 Chamberlain Highway, Meriden 06451. Phone 860-478-9588, Fax 203-440-1716.

Paul D. Dayton d/b/a Showcase Properties, LLC, 267 Fort Hale Rd, New Haven, 06512. Phone 203-215-0507, Fax 203-466-0235.

REALTOR APPLICATIONS:

- Sabrina Parent, C21 Access Amer, Wall.
- Lisa Parker, Prudential Ct, Wall.
- Michele DeSimone, C21 Today, WH
- Cara Malavolti, Classic Prop., Hamden
- Crystal Guistinello, Aristide & Maxwell
- Dorothy Walker, C21 Access Amer, NH
- Claudia Staffieri, Sette RE, Hamden
- Menachem Levitin, Prestige Realty, NH
- Jean Francis Couvertier, C21 Today, WH
- Christopher F Field, ReMax Right Choice
- Deborah L Baker, Calcagni, Wall.
- Ewa E Zaniewska, ERA Property World
- Cheryl J Forgette, Waterfronts, Milford
- Brenda Carocari, Home Run Realty, Wall.
- Mary J Edeen, Calcagni, Wall.
- Chi Lam, Keller Williams, Cheshire
- Maria M Caulfield, Kirwan RE, Wall.
- Giovanni D'Onofrio, Jr, Weichert, Orange
- Gyna M Self, C21 Access Amer., NH
- Lisa Smith, Keller Williams, Ches.
- Cindy Valencia-Vargas, C21 Access, NH
- Conrad Convington, C21 Access, NH
- Krista T Cusano, Fischer Realtors, WH
- Mary K Canfield, ReMax Schoolside, Ches
- Derek B Bacon, C21 Access Amer, NH
- Dianna DH Huebner, Weichert, Wall.
- Darren Smith, C21 Access Amer, NH
- Gricelda Avila, C21 Access Amer, Wall.
- Paul M Januszewski, H Pearce, Wall.

Continued on Page 4

Membership Cont. from Page 3

AGENT CHANGES:

Gail Benedetto now rep ERA Prop. World
Leon P Grimm now rep Cornwall Real., Ches
Sheri Ciotto now rep Calcagni, Wall.
Nora Ryan now rep Press Cuzzo, NH
George W Miller now rep Keller Williams
Tara Zegarski now rep Wm Raveis, Milf.
Patricia Vespoli now rep Lighthouse, EH
Barbara Altieri now rep ERA Advantage,
NoH.

Anne Marie Peach now rep Home Run, No.H
Denise Adamo now rep Weichert, Hamden
Richard Abbate now rep CB, Cheshire
Isabel Martineau now rep R W Realty, NH
Linda Pasquariello now rep CB, No. Haven
Lillian Edwards now rep ERA Chona Guillen
Louis Forte now rep Platinum Assoc, NH
Kevin Droney now rep GRL, NH
Janie Ouellette now rep CB, No Haven
Stephen M Martin now rep ERA Seigel, Hmd
Maura Hotchkiss now rep ERA Prop World
James Donegan now rep Prudential, Milf
Laurie Ring-Kristiansen now rep Quinnipiac
Realty, North Haven
Nancy D Ramierez now rep ERA Seigel,
Hamden
Dee Delfavero now rep Prudential, Wall.
Paula D Eisner now rep Raveis, Cheshire
Cathy Magan now rep Bishop, Edward&Rob.

CHANGE PHONE/FAX:

Total Realty, NH Phone 860-647-9846, Fax
860-647-9662.

COMPANYNAME CHANGE:

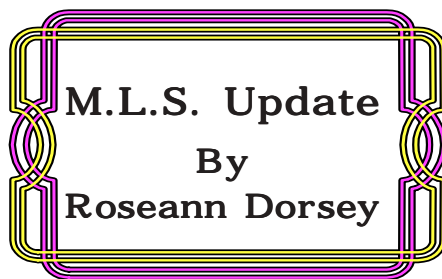
Fred Petrella d//a Sperry Van Ness
(SVNCT,LLC) was Ct Realty Group, address,
phone & fax the same.

Avraham Chen d/b/a Prestige Realty, LLC
was Pinsky, Chen, Levitin Realty.

ADDRESS CHANGE:

Showcase Properties, LLC, 1 Whitney Ave,
Ste 204, New Haven 06510. Phone/Fax 203-
776-7500

Perrotti Realty, PO Box 186, Plantsville, CT
06479 same phone/fax.



M.L.S. Update

**By
Roseann Dorsey**

PHOTOS MISSING FROM MLS

According to the CTMLS Rules and Regulations, each listing submitted into the MLS must include a photo unless it is one of the following: Land, Business For Sale, Residential Rental or Proposed New Construction or Under Construction...NOTE: Photos of properties listed as "Proposed New Construction" or "Under Construction" are required to have photos once construction has been completed.

Photos must be inputted into the system or received at the Service Center (New Haven Association of Realtors) within 96 hours of the State Date of the Listing Agreement. There are three ways to meet this requirement.

1. The Listing Broker may enter a digital photo directly from their computer to the system.
2. A digital photo file (s) in ".jpg" file format may be emailed as an attachment to the Service Center (New Haven Association of Realtors; email to Roseann at rdorsey@snet.net)
3. Photos may be hand delivered or mailed directly to Roseann at the New Haven Association. (There is a \$2.00 charge to scan the photos into the system.)

IMPORTANT NOTICE

Letters will be faxed to your office for missing photos. You will have 24 hours to input at least 1 photo. If a photo is not entered, CTMLS will then fine the Broker \$50.00 for no photo.

If you have any questions, please feel free to call Roseann at (203) 234-7700 ext. 10.

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THE REALTORS CODE OF ETHICS

This is the first of a series of articles which will be published monthly.

Each article will contain actual case histories of problems relating to real estate ethics which were presented to actual Hearing Panels and decisions made.

These are actual quotes from the Code of Ethics Manual. They are both interesting and educational, I hope you enjoy them.

(The following article by William D. North, former Executive Vice President and General Counsel, first appeared in the August 1978 edition of The Executive Officer.)

The Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS® represents one of those rare creations of man—a living document; a document which somehow preserves its significance, relevance and usefulness despite the passing of years and the changing of the times.

The Code is an unusual Gift of Vision: the vision of those who dreamed that the business of real estate could become a profession, the vision of those who believed that the search for the highest and best use of the land required the highest and best measures of professional responsibility, and the vision of those who recognized private ownership of the land as indispensable to political democracy and a free and prosperous citizenry.

It is this Gift of Vision which has enabled the Code to survive half a century of unprecedented social, political, economic, and legal change substantially unchanged.

The creators and keepers of the Code have realized that to remain relevant and useful, the Code must be a great deal more than simply a set of rules for the conduct of real estate transactions. To endure, the Code must be a criterion of excellence while at the same time constituting a realistic standard of performance. It must be a guide to measure professional conduct, while at the same time representing the furthest reach of professional aspiration. The Code must remain constant without becoming absolute, must be enforceable without being oppressive, and must be meaningful without being dogmatic.

The Code of Ethics has been able to meet all these needs and reconcile all these objectives for one reason only—the vision of its creators in adopting as the unifying rationale of the Code the Concept of Service to the Public.

Every Article of the Code is premised on this single concept. This single concept provides the philosophical basis by which each Article must be interpreted and applied. This single concept, by which the various Article of the Code are rationalized, is the reason the Code has been and is a "living document." "Service to the Public" is the "end" and the Code is the "means" to that end.

CASE INTERPRETATION RELATED TO ARTICLE 1 OF THE CODE OF ETHICS

Case #1-1: Fidelity to Client

Client A complained to a Board of REALTORS® that two of its members, REALTORS® B and his sales associate, REALTOR-ASSOCIATE® C, had failed to represent the client's interest faithfully by proposing to various prospective buyers that a price less than the listed price of a house be offered. His complaint specified that REALTOR® B, in consultation with hi, had agreed that \$137,900 would be a fair price for the house, and it had been listed at that figure. The complaint also named three different prospective buyers who had told Client A that while looking at the property, REALTOR-ASSOCIATE® C, representing REALTOR® B, when asked the price had said, "It's listed at \$137,900, but I'm pretty sure that an offer of \$130,000 will be accepted."

REALTOR® B and REALTOR-ASSOCIATE® C were notified of the complaint and requested to be present at a hearing on the matter scheduled before a Hearing Panel of the Board's Professional Standards Committee.

During the hearing, REALTOR® B confirmed that he had agreed with Client A that \$137,900 was a fair price for the house, and that it was listed at that figure. He added that he had asked for a 90 day listing contract as some time might be required in securing the full market value. Client A had agreed to do this but had indicated that he was interested in selling within a month even if it meant making some concession on the price. The discussion concluded with an agreement on listing at \$137,900 and with REALTOR® B agreeing to make every effort to get that price for Client A.

REALTOR-ASSOCIATE® C said in the

hearing that REALTOR® B had repeated these comments of Client A and he, REALTOR-ASSOCIATE® C, had interpreted them as meaning that an early offer of about 10 percent less than the listed price would be acceptable to the seller, Client A. Questioning by the Hearing Panel established that neither REALTOR® B nor REALTOR-ASSOCIATE® C had been authorized to quote a price other than \$137,900.

It was the Hearing Panel's conclusion that REALTOR® B was not in violation of Article 1 since he had no reason to know of REALTOR-ASSOCIATE® C's actions. The panel did find REALTOR-ASSOCIATE® C in violation of Article 1 for divulging his knowledge that the client was desirous of a rapid sale even if it meant accepting less than the asking price. The panel noted that such a disclosure was not in the client's best interest and should never be made without the client's knowledge and consent.