
REALTOR[®] NEWS

Web Site - greaternhrealtors.com

Issue No. 264

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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.



Al Scafati *Chairman of the Board* *2009*

Stay In Touch With Your Clients

Keep Your Clients Satisfied with Your Services:

Keeping good relations with your clients is very important for real estate agents. If a client is satisfied with you, you have better chances of another deal with that client.

How do you judge if a particular client is satisfied with your services? The best way to know this is if a client is willing to do more business with you. These clients also send their friends and relatives to you, which is a clear indication of the level of their satisfaction with your services.

Establish Long Lasting Relationships with Clients:

The most important client relations tip for real estate agents is to establish long lasting relationships with clients. Even after a deal is closed, do not forget your clients. Instead, try to stay in touch with them and do not miss any opportunity of further growing this relationship. This helps to keep away your competitors. Do not forget that if you are taking care of them they would not consider switching to another real estate agent.

Give a Personal Touch to the Relationship with the Client:

Keeping in touch with your clients is not at all a difficult task. All you need to do is just stop by once a month to say hello. Alternatively, you may also send them mail at regular intervals. You can give it a personal touch by congratulating them when their son completes his studies or their daughter moves to the first grade. This is a tested method of maintaining client relations without spending much money.

Using a Client Database Management System:

Another client relations tip for real estate agents is that they should use a client database management system to help easy communication with the clients. That helps you send customizable monthly, quarterly, or annual direct mails. Include some funny, while informative, content in these mail pieces. You may send them home improvement or finance tips. This will help to keep your name in the clients' minds and the clients will be more comfortable about sending referrals.

Have a great spring market!!

Albert Scafati
Chairman of the Board

FRANCISCO GARCIA
TECHNOLOGY DIRECTOR AND
BUSINESS CONSULTANT
GREATER NH ASSN OF REALTORS

HAVING COMPUTER PROBLEMS?

Francisco is a business focused IT leader with excellent technical, analytical and verbal skills. Expert in the design and delivery of cost-effective, high performance technology applications to address complex business problems with over 10 years of visible achievements. Extensive qualifications in all facets of project life cycle, from initial feasibility analysis and conceptual design through implementation and user training.



Below is a basic list of services offered by Francisco, however, if the service you are looking for is not on the list, please call him....(203) 234-7700 Ext. 18.

Computer Repair
Computer Networking
Software Installation
Software Configuration
Virus Removal
System Restore
Data Recovery
Data Backup
Web Design
Web Hosting
Computer Upgrades
Consulting Services
Internet and Software training
Data Transfer
Computer Diagnostic

Our prices are a fraction compared to big retail stores and his work is guaranteed.
We accept VISA and MASTER CARD

PLEASE POST TO ALL MEMBERS!

PAST DUE ASSOCIATION DUES!

Past due notices have been mailed to all Designated Realtors whom have unpaid agents in their office. Dues are now the responsibility of the Designated Realtor.

At this time we are extending the grace period for 30 days. You will have until April 30, 2009 to pay your account in full or to make payment arrangements to keep your membership in good standing. If you decide to arrange a payment plan, please call Edward Sposito (203) 234-7700 ext. 13.

If an agent discontinues membership, the DR will be responsible for their first quarter dues.

Thank You

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

Platinum Level Sponsor - \$2,000 Franklin Mortgage, LLC	Gold Level Sponsor - \$1,000 New Haven Register Law Offices of William M. Raccio LLC
	Silver Level Sponsor - \$500 Edward C Burt Jr PC T D Banknorth

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!

FREE MLX TRAINING CLASSES

Please fill out the form below and fax to GNHAR (203) 234-3980. Thank you!

Wed., March 25, 2009	CMA w/Report Writer: 10:30-12:30 Report Writer: 1:30-3:30	Limit 10
Wed., April 15, 2009	Basic I: 10:00-11:30 Basic II: 12:30-2:30 Express CMA: 2:45-3:45	Limit 10
Mon., April 27, 2009	Advanced: 10-11:30 Report Writer: 12:30-2:30	Limit 10

IF YOU WISH, YOU MAY BRING YOUR OWN LAPTOP OR NOTEBOOK TO USE
IF YOU NEED TO CANCEL YOUR CLASS, PLEASE NOTIFY US 24 HOURS PRIOR TO CLASS
CALL FOR ADDITIONAL SCHEDULES

THANK YOU

CLASSES HELD AT:

**Greater New Haven Association of REALTORS, Inc.,
127 Washington Ave., West Bldg, Lower Level, North Haven, CT 06473.**

NAME	COMPANY	PHONE #	DATE OF CLASS & TIME
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ATTENTION ALL MEMBERS - IMPORTANT

GNHAR IS NOW COLLECTING FOOD (NON-PERISHABLE)

FOR THE CONNECTICUT FOOD BANK

THE FOOD BANK IS IN DESPERATE NEED, THEY CAN'T KEEP UP WITH

ENOUGH SUPPLIES FOR FAMILIES IN NEED!

PLEASE HELP!

BRING DONATIONS OF FOOD OR MAKE A SMALL \$ CONTRIBUTION



REALTOR®

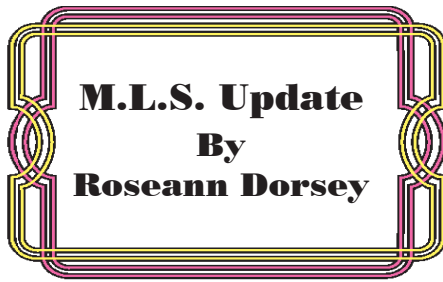
The Greater New Haven Association of REALTORS®, Inc.
Phone: (203) 234-7700 Fax: 234-3980

Officers of the Association

Chairman of the Board.....Al Scafati
Chairman Elect.....Paul Ott
First Vice-President.....Maureen Campbell
Second Vice-President.....Susan Izzo
TreasurerElizabeth Alberico
Secretary.....James Porto
President & CEO.....Roberta N. O'Hara RCE

Directors

Alan Barberino
Tom Cavaliere
E. Tyler Della Valle
Paul Gradwell
John Hill
Linda Hofbauer
Michael Johnson
Wendy Weir
Louise Zemina



**M.L.S. Update
By
Roseann Dorsey**

CTMLS Membership Forms:

You can now access the Membership forms on the MLXchange. One the right side of the Home Page, under Resources, click on CTMLS Membership Forms. There you will find all the forms you need concerning membership. If you have any questions, please feel free to contact either CTMLS (203) 234-7001 or Kate or Roseann, (203) 234-7700.

Gates Scholarship Applications are now Available:

Children of REALTORS®, Local Board/Association Staff and CAR staff members are eligible to apply. For more information, go to <http://www.ctrealtor.com/members/protected/gatesscholarshipportal.htm> or contact Marcia Leclerc at leclercm@ctrealtor.com

Connecticut Food Bank:

GNHAR is now collecting food (non-perishable) for the Connecticut Food Bank. The Food Bank is in desperate need. With so many people out of jobs, the need is even greater. Please help! Bring donations of food to GNHAR or place \$1.00 in the Food Bank Jar in front of the Reception Desk. Your contributions are very much appreciated.

Credit Reports:

There is a new scoring in addition to the old Experian score. The new score is a Vantage Score. The VantageScore is an average of all three national credit reporting companies. Meaning, the score taken from all three National Credit Reporting companies is averaged together to make one score.

The averaged combined scores range from 501 (very high risk) to 990 (very low risk). You will be given the list when the report is faxed back to you.

If your office has not signed up with the Association to do Credit Reports, please contact Roseann, (203) 234-7700. This is offered as a money saving service to you, take advantage of it!!

CTMLS has made a MLS Reciprocal Access agreement with Westchester, N.Y and Putnam, N.Y. MLS.

They have advised they hope to officially



**Membership
News
By
Kate Blake**

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:

- Dori DeGennaro, Calcagni Assoc., Wall.
- Joseph L Paul, ERA Property World, Milf.
- Ermelinda Heinig, Raveis, Cheshire
- David M Fleischman, Geenty Grp, Bfd.
- Marc Karpel, H Pearce, Branford
- Barbara Vinocchi, Coldwell Banker, Orge.
- Justine Bittle-ford, Weichert, Hamden
- Karen A O'Neil, Coldwell Banker, Milf.
- Krista J Foster-Heard, ERA Prop. World
- Melvyn D Williams, Buyers Cap., Hamden
- Gerald V Vitale, Guerra Realtors, E.H.
- Jennifer Irizarry, Huntsman, Mead & Pt.NH
- Gary Corso, Pearce, New Haven
- Susan E Bradley, Raveis, Cheshire

WELCOME - NEW COMPANY:

Ann Brignola d/b/a Greater New Haven Realty LLC, 501 Boston Post Rd #15, Orange 06477

REINSTATED:

Barbara Vallillo d/b/a Barbara Villilo Appraisal, Trumbull.

RESIGNED OFFICES:

- John T Appel d/b/a John T Appel, Realtor, 35 Lanphier Rd, Branford.
- Kristen Burr d/b/a TKA Real Estate, LLC, 22 Algonquin Dr, Wallingford.
- Lawrence Brophy d/b/a Brophy Ahern Development, Wallingford.
- Alfonse Panico d/b/a Panico Realty, 90 St. John St., North Haven.
- Mary M Cavallo d/b/a Listedmyhouse.com LLC, Middlefield.
- Louissette Picard d/b/a Picard Assoc., Meriden - Deceased.
- Deborah Conlon d/b/a Conlon Realty, West Haven.

OFFICE NAME CHANGE:

Gary Bellard d/b/a Concord Realtors, 45 Ruane St., Fairfield Ct 06824, 203-256-0056 formerly Bellard Realtors, Woodbridge.

OFFICE PHONE/FAX CHANGE:

Huntsman, Meade & Partners, New Haven. Phone 203-777-2009, Fax 203-777-2001.

NEW BROKER:

Patrick Mitchell now the Broker for Buyer's Capital, Hamden.

OFFICE NAME CHANGE:

Ramos Realty now Ramos Realty Group, Inc., Milford.

AGENT CHANGES:

- Suzanne Davidson now rep Pearce, Wall.
- Anthony Barresi now rep Prudential, Wall.
- Theresa Guidone now rep Prudential, No.H
- Dawn Minardi now rep Prudential, No.H
- Geoff Sinatro now rep Independent Realtors, Stamford.
- Karen Conway now rep Realty Assoc., Durham.
- Anubha Agarwal now rep Coldwell Banker, Ches
- Carrie Ann Malangone now rep Riccio Realty, WH.
- David Fiske now rep GNH Realty, Orange
- Sandra K Sauro now rep Gaudioso, E.H.
- Lai Chun Hom now rep GNH Realty, Orange
- Elaine Rinsland now rep Pickett Prop, Ches.
- Marsha L Oliver now rep Weichert, Orange
- Antoinette Hudgens now rep GNH Realty, Orge.
- Harold Scott now rep Huntsman, Meade & Ptrs.
- Paula McGovern now rep GNH Realty, Orange.
- Robert M Manness now rep GNH Realty, Org.
- Vincent J Messina, Jr now rep GNH Realty, Org.
- Theresa Jordan now rep GNH Realty, Orge.
- Karen Bernartz now rep Raveis, Cheshire
- Marybeth Doehr-Abis now rep Weichert, Wall.
- Jeannies Santiago now rep Realty Assoc, Mer.
- Donna Matthews now rep C21 Today, W.H.

WELCOME TO THE FOLLOWING NEW REALTORS®:

- Calcagni Assoc, Wallingford
- Maria E Dwyer-Rispoli
- C21 Access America, Meriden
- Sonya Murphy
- C21 Today, West Haven
- Robert M McGrath
- Combs Real Estate, Wallingford
- Roseanne R Scacca
- Huntsman, Meade & Partners Co., N.H.
- Rachelle Edwards
- Riccio Realty & REO Assoc., West Haven
- Angela M Franco
- Rosner Doherty Realty LLC, New Haven
- Kieran Doherty
- Merrick A. Rosner
- Seabury Hill Realtors, New Haven
- Catherine Conlin
- Weichert Realtors, Orange
- Matthew R. Ross

**THE FOLLOWING CLASSES ARE BEING OFFERED BY
THE NEW HAVEN REAL ESTATE SCHOOL
A Division of the Greater New haven Association of Realtors
127 Washington Ave., West, LL
North Haven, CT 06473
Telephone: 203-234-3938 Fax: 234-3980**

“Education costs money but then so does ignorance.”

PRE-LICENSING CLASSES:

FAST TRACK PRINCIPLES AND PRACTICES OF REAL ESTATE March 24–April 30, 2009

FAST TRACK REAL ESTATE ECONOMICS April 7, 14, 28 & May 5, 2009

*For more information and a registration form visit www.greaternhrealtors.com
Completed forms may be faxed to 203-234-3980.*

CT CONTINUING EDUCATION 2008-2010 RENEWAL CYCLE

Between June 1, 2008 and May 31, 2010, Real Estate Sales agents must complete twelve (12) hours of continuing education to renew your real estate license.

NEW MANDATORY CE CLASSES FOR RENEWAL IN 2010 ARE:

Connecticut Buyer Agency	3 hours
Connecticut Disclosure, RESPA, and Law Update	3 hours
TWO (2) ELECTIVE COURSES	Each 3 hours

Mandatory class schedule is TBD, please visit www.greaternhrealtors.com frequently for updates.

NEW ELECTIVE CE CLASSES

APRIL	COURSE	TIMES	INSTRUCTOR
16	Current Challenges in Real Estate	1 - 4 p.m.	David Jones
30	Annual Property Operating Data Report	6- 9 p.m.	Art Randolph
MAY			
7	Current Challenges in Real Estate	9 – noon	David Jones
28	Does Green Make \$ense	9 – noon	David Jones

**For a registration form visit www.greaternhrealtors.com
COMPLETED FORMS MAY BE FAXED TO 203-234-3980**

MONTH	ANNUAL SALES REPORT														
	TOTAL SALES \$ VALUE			TOTAL SALES #			NEW LISTINGS			DEPOSITS			ACTIVE		
	2007	2008	2009	2007	2008	2009	2007	2008	2009	2007	2008	2009	2007	2008	2009
JANUARY	117,612,082	59,522,323	44,937,542	402	229	201	1,309	1,075	763	482	314	225	3,574	3,961	3,121
% change	-2%	-48%	-25%	1%	-43%	-12%	12%	-18%	-28%	-3%	-35%	-28%	20%	11%	-21%
FEBRUARY	69,687,814	58,219,167	40,084,535	306	226	181	926	954	744	515	402	325	3,373	3,543	3,236
% change	-3%	-34%	-31%	-8%	-26%	-20%	-15%	3%	-22%	-11%	-22%	-19%	7%	5%	-9%
MARCH	120,596,418	86,265,060		424	315		1,024	1,029		539	451		3,560	3,600	
% change	-26%	-28%	-100%	-33%	-26%	-100%	-36%	0%	-100%	-28%	-16%	-100%	-7%	1%	-100%
APRIL	123,407,519	76,103,112		389	280		1,224	1,055		575	514		3,686	3,846	
% change	-3%	-38%	-100%	-12%	-28%	-100%	-8%	-14%	-100%	-13%	-11%	-100%	1%	4%	-100%
MAY	149,540,713	119,204,567		509	433		1,261	1,135		587	460		3,816	3,884	
% change	-18%	-20%	-100%	-19%	-15%	-100%	-16%	-10%	-100%	-28%	-22%	-100%	-1%	2%	-100%
JUNE	183,245,823	129,823,548		582	424		1,167	956		533	436		3,888	3,911	
% change	-18%	-29%	-100%	-22%	-27%	-100%	-21%	-18%	-100%	-27%	-18%	-100%	-1%	1%	-100%
JULY	166,927,752	116,917,724		550	382		1,202	989		561	426		3,992	3,928	
% change	-18%	-30%	-100%	-15%	-31%	-100%	-10%	-18%	-100%	-8%	-24%	-100%	-4%	-2%	-100%
AUGUST**	180,076,074	136,020,434		579	532		980	860		401	385		3,899	3,858	
% change	-5%	-24%	-100%	-11%	-9%	-100%	-20%	-12%	-100%	-38%	-4%	-100%	-7%	-1%	-100%
SEPTEMBER	105,345,654	95,870,312		367	350		1,106	937		347	377		3,990	3,905	
% change	-33%	-8%	-100%	-30%	-5%	-100%	-14%	-15%	-100%	-34%	9%	-100%	-1%	-2%	-100%
OCTOBER	104,948,419	92,954,574		376	360		971	734		391	324		3,781	3,732	
% change	-31%	-11%	-100%	-30%	-4%	-100%	-23%	-24%	-100%	-28%	-17%	-100%	-10%	-1%	-100%
NOVEMBER	85,625,185	73,567,787		286	224		747	640		309	294		3,706	3,565	
% change	-38%	-14%	-100%	-39%	-22%	-100%	-22%	-14%	-100%	-37%	-5%	-100%	-10%	-4%	-100%
DECEMBER	87,309,132	82,601,205		302	309		473	486		197	218		3,140	3,101	
% change	-37%	-5%	-100%	-40%	2%	-100%	-23%	3%	-100%	-47%	11%	-100%	-0%	-1%	-100%
TOTALS	1,513,322,583	1,044,468,608	85,022,077	5,069	3,749	382	12,388	10,850	1,507	7,441	4,601	550	44,405	41,102	6,357
INCREASE/															
DECREASE	-19.7%	-31.0%	-91.9%	-21.0%	-26.0%	-80.8%	-17.0%	-12.4%	-86.1%	-24.3%	-38.2%	-88.0%	-11.0%	-7.4%	-84.5%

**AUGUST FIGURES REFLECT THE EARLY CLOSE DATE OF 8/22/2007

REALTORS® Make the News!!!

NEW HAVEN, CT – Stephen Press and John M. Cuzzo, Jr. are pleased to announce that Judy Mison and Alice Schwartz of Press/Cuzzo Realtors have been awarded the Seniors Real Estate Specialist (SRES®) designation by the



Alice Schwartz



Judy Mison

Seniors Real Estate Specialist Council of the NATIONAL ASSOCIATION OF REALTORS® (NAR).

Judy and Alice join more than

16,000 real estate professionals in North America who have earned the SRES® designation. All were required to successfully complete a comprehensive course in understanding the needs, considerations, and goals of real estate buyers and sellers aged 55 and older. Judy also holds an Accredited Buyers Representative (ABR) designation.

SRES Council, founded in 2007, is the world's largest association of real estate professionals focusing specifically on representing senior clients in real estate transactions. There are more than 16,000 active members of the organization world-wide. The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing more than 1.3 million members involved in all aspects of the residential and commercial real estate industries.

RENTAL SECURITY DEPOSITS

Key Issues for
Landlords and Tenants

Provided by
State of Conn.
Dept. of Banking



This entire article is available @
www.ct.gov/dob

Interest Rates:

All interest rate time periods run from January 1 through December 31st. According to the Connecticut General Statutes, "in no event shall the rate be less than 1.5%", therefore even though the deposit index for any calendar year might be lower, the interest rate for Rental Security Deposits; Mortgage Escrow Accounts; Public Service Co; Certified Telecommunications Provider and Electric Supplier Customer Security Deposits cannot go below the 1.5%.

The current Interest Rate for 2009 is 1.5%. From 2002-2008 the interest rates was 1.5%. To get a complete list of previous years log on to www.ct.gov/dob and click on "Interest Rate Information".

Basic Rules for Security Deposits:

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.

Landlords must pay tenants interest on security deposits. Interest must be paid annually on the anniversary date of a tenancy either directly to tenants or as a credit towards the next month's rent. Tenants forfeit interest for any months when they are more than ten days late paying their rent. The only exception is when a tenants rental agreement already contains a late charge for overdue rental payments.

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. Since a tenant may need to show proof that the written notice was sent to their landlord, the tenant should send the notice by certified mail with a return receipt.

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 the 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.

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.

A full-time employee is available to answer questions on rent security deposits at the Connecticut Department of Banking, To contact:

Security Deposit Investigator
Connecticut Department 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

MAKE THE RIGHT CALL...INVEST IN RPAC

The REALTORS® Political Action Committee, RPAC, supports and educates candidates on legislative issues that affect your business. These candidates share the vision of the “REALTOR® Party” to promote and protect the American Dream of homeownership, the rights of real property owners and the quality of life in communities across the nation. RPAC keeps REALTORS® on the field and in the game.

FEDERAL LEGISLATIVE SUCCESSES

- GSE Reform – including a strong independent regulator, and permanent conforming loan limits up to the greater of 417,000 or 115% local area median home price, capped at \$625,500.
- FHA Reform – including permanent FHA loan limits at the greater of \$271,050 or 115% of local area median home price, capped at \$625,500
- Homebuyer Tax Credit - a \$7500 tax credit that would be available for any qualified purchase between April 9, 2008 and June 30, 2009.
- FHA foreclosure rescue – development of a refinance program for homebuyers with problematic subprime loans. Lenders would write down qualified mortgages to 85% of the current appraised value and qualified borrowers would get a new FHA 30-year fixed mortgage at 90% of appraised value. Borrowers would have to share 50% of all future appreciation with FHA. The loan limit for this program is \$550,440 nationwide. Program is effective on October 1, 2008.
- VA loan limits – temporarily increases the VA home loan guarantee limits to the same level as the Economic Stimulus limits through December 31, 2008.
- Mortgage Revenue Bond Authority – authorizes \$10 billion in mortgage revenue bonds for refinancing subprime mortgages

OPEN HOUSE SAFETY TIPS

Published by C.A.R. "Safety Guide"

For a complete copy of that guide go to:

<http://www.ctrealtor.com> click on 'Members'

AS THE WEATHER IMPROVES "OPEN HOUSES" BECOME MORE PROMINENT. IT'S IMPORTANT TO REMEMBER AS AN AGENT YOU MUST BE EXTREMELY CAREFUL, THE FOLLOWING TIPS FOR YOUR AND YOUR SELLERS SAFETY ARE INVALUABLE .

Don't advertise a listing as vacant.

Establish escape routes from each level of the house.

Call the office or a buddy hourly.

Keep your keys and cell phone with you.

Park where you can get out quickly.

Arrive early and survey exits to establish escape routes from each level. Make sure all deadbolt locks are unlocked to facilitate a faster escape. Double check the backyard to make sure you can get past the fence if necessary. When leaving the property, secure the house and check all windows and doors.

Avoid attics, basement and getting trapped in small rooms; let them lead the way into rooms.

Notify neighbors in advance or, if time permits, introduce yourself to the neighbors and let them know when you will be showing a house. They will be more alert to unusual sounds and you will have somewhere to run to if you need help.

Remind sellers to put valuables in a safe, secure place. Do not leave your briefcase, purse or laptop sitting on a counter.

Be aware of suspicious behavior and your surroundings.

Place one of your business cards, with the date and time on the back, and place it in a kitchen cupboard. When prospects begin arriving at the open house, jot down their car description, license number and a physical description of each person. This will assist you in remembering names as well.

The Connecticut Home Browser

ADVERTISE NOW!!!



**NEXT AVAILABLE ISSUE TO ADVERTISE IS
THE APRIL 10, 2009 ISSUE**

**INTERIOR COLOR PAGES ARE AVAILABLE,
CALL FOR PRICE!!!
(203) 234-7700 JOAN QUINN**

LOW RATES

**BLACK AND WHITE PAGES - \$84.48 PREPAID
FOR A FULL PAGE; \$53.76 PREPAID HALF
PAGE.**

**DEADLINE TO SUBMIT YOUR AD IS NO LATER
THAN 12 NOON, FRIDAY, MARCH 27, 2009.**

*Call for more details; Sign a 6, 12, 18 or 26 issue
contract and save money.....*

JOAN QUINN

(203) 234-7700 VM 14

email: ct-homebrowser@snet.net