

REALTOR[®] NEWS

Web Site - greaterhrealtors.com

Issue No. 212

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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.

GENERAL MEMBERSHIP MEETING LUNCHEON THURSDAY, APRIL 1, 2004

Join us at the:

Omni Hotel, 155 Temple St., New Haven
at: 11:45 A.M. for a Country French Buffet
And enjoy lunch with our renowned speaker

Terri Morrison

Author of "Kiss, Bow or Shake Hands"

Topic:

How to Work with People from Different Cultures

\$15.00 - Reservation required

Deadline for reservations Monday, March 29th

(Flyers were sent to all members)



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.

The next course will be held on Friday, April 23, 2004 from 9 AM - 12:30 PM and on Wednesday, April 28, 2004 from 9 AM - 12:30 PM. Both morning sessions must be attended.

In order to attend orientation, you must submit a completed application plus all required fees. To receive an application and amount due please call Kate Blake at the Association Office, (203) 234-7700 or submit a request for application through our web site greaterhrealtors.com

IT'S SMART BUSINESS
TO LINK TO US!!!!
greaterhrealtors.com



The Greater New Haven Association web site is an excellent source of potential clients.....During the month of February, 2004 we had 150,140 **HITS**!!!!!!!!!!!!!! (And February is a short month!!) We had 8,472 **VISITS** to the site, 10,161 pages viewed. In addition we had **VISITS** from 40 different states, 6 Continents and 100 **VISITS** from 13 European countries. **ARE YOU IMPRESSED!!!!**

There are **TWO** ways in which you can **LINK** with our web site.

1. Broker members of GNHAR can sign a 26 issue Advertising Contract with the Connecticut Home Browser magazine and be linked **FREE** of charge.
2. Or Primary **REALTOR[®]** members of The Greater New Haven Association of **REALTORS[®]**, Inc. can establish a link from their Roster entry on the "Find A **REALTOR[®]** web site. Those links are only available for top level domains and are not available for AOL or other second level domains. The term of the link shall be for one year from the date that the link is posted to our web site. Individual **REALTORS[®]** must obtain written permission of the Designated **REALTORS[®]** of their firm. 'Web Page Link Subscriber Agreements' are available from the Association Office. A charge of \$50 will link for you a year! (Call for your copy of the Subscriber Agreement and for additional information - (203) 234-7700.

The Connecticut Home Browser Magazine



The next available
issue will be dated
April 16, 2004

Deadline to place your ad is 12 Noon,
Friday, April 2, 2004.

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

**YOUR RUNNING
OUT OF TIME!!!!**



**RENEWAL OF
SALESPERSON'S
REAL ESTATE LICENSE**

**You must complete all 12
hours of Continuing
Education before
May 31, 2004
in order to renew
your license.**

**Check the Association web
site for CE Schedule
greaternhrealtors.com/education
DO IT NOW!!!!**



REALTOR®

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

Officers of the Association

President.....Frank D'Ostilio, Jr.
President Elect.....Lee McParland
First Vice-President.....Al Scafati
Second Vice-President.....Paul Gradwell
TreasurerJames Porto
Secretary.....John Guerra

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

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Marc Seigel
Louise Zemina
Alan Barberino
Steve Patten
Diana Walsh

Immed. Past Pres.: James Wrzosek

Thank You

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

Platinum Level Sponsor - \$2,000

Common Vision
M. H. Schaefer Inspection Serv., Inc.
New England Home Loans
New Haven Register
Tiger Home & Bldg. Inspections
Tyler Cooper & Alcorn
Wells Fargo Home Mortgage
Wireless Zone

Gold Level Sponsor - \$1,000

Drescher Insurance
Edward C. Burt, Jr., PC
Facility Support Services
GMAC Mortgage
Hillard N. Einbinder
Mirto Ketainek & DiCrosta PC
Law Offices of Gregory T Lattanzi LLC
People's Bank, Bridgeport
Perkins & Associates-Atty's at Law
The Real Estate Book
Washington Mutual

Silver Level Sponsor - \$500

Homestead Funding
Sugar Mountain Enterprises LLC

INTERREALTY TRAINING SCHEDULE

PLEASE NOTE: CLASSES & TIMES MAY CHANGE MID STREAM, YOU WILL BE CONTACTED IF YOUR CLASS HAS BEEN CHANGED.

Please fill out the form below and mail a **\$10.00 REFUNDABLE CHECK** to Roseann. There are a limited number of seats for each Hands On class! Thank you!

Tues., April 13	MLXchange I	9:30-12:00	Limit 10
	MLXchangeII	1:00-3:30	Limit 10
Thur., May 6	MLXchange II	9:30-11:30	Limit 10
	Designer Tools*	12:30-3:30	Limit 8
Mon., May 17	MLXchange I	9:30-12:00	Limit 10
	CMA	12:00-1:00	Limit 10
Wed., June 2	MLXchange II	9:30-11:30	Limit 10
	Designer Tools*	12:30-3:30	Limit 8
Mon., June 14	MLXchange I	9:30-12:00	Limit 10
	CMA	12:00-1:00	Limit 10

***YOU MUST HAVE TAKEN MLXCHANGE I & II TO REGISTER FOR DESIGNER TOOLS.
SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK!**

PLEASE WATCH YOUR E-MAIL FOR UPCOMING CLASSES! IF YOU HAVE NOT ALREADY DONE SO, PLEASE CALL KATE TO PUT YOUR NAME ON THE ASSOCIATION EMAIL LIST. IF YOU EMAIL HAS CHANGED, PLEASE NOTIFY HER IMMEDIATELY! (THIS EMAIL LIST IS FOR GNHAR USE ONLY! IT IS NEVER SOLD)

ALL ABOVE CLASSES REQUIRE A \$10.00 (REFUNDABLE) CHECK AND A 24 HOUR CANCELLATION NOTICE (CREDIT CARDS NOT ACCEPTED). SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK. WATCH YOUR E-MAIL FOR UPCOMING CLASSES.

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

NAME	COMPANY	PHONE#	DATE & TIME



ORIENTATION GRADUATES

Congratulations to the following who have successfully completed the Association Orientation program and have been approved as REALTOR® members by the Board of Directors.

- Aristide & Maxwell Realty
Linda Samide
- Beazley Co, New Haven
Thomas Doyle
- Beazley Regional
Maryann Galonczyk
Patrick Monahan
- Beazley Co., Wallingford
Steven Johnson
- Edward Bishop & Roberts
James Toce
- Calcagni Assoc., Cheshire
Doreen Strumpf
Michael Vivenzio
- Calcagni Assoc., Wallingford
Anna Buono
Cheryl DuBois
David Fuka
Claire Whalen
- C21 Access America, Milford
Louisa Capasso
John Cullinan
Russell Neely
Stephen Zakos
- C21 American Dream
Michele Mousa
- CB Cheshire
Donna Porteus
- CB North Haven
Mary Emerson
Kevin McNerney
- CB Select Sites, Branford
Thomas Capezzone
- CB Select Sites, Hamden
Michael Liquindoli
Elizabeth Mioducki
Michael Valenti
- Cooper Associates
Yulia Kanevsky
- Desmond Realty
William Bixbey
- ERA Fort Hale, No Haven
Diane Briganti
- ERA Property World
Thomas Furnari
- ERA Seigel Realty
Marina Markowski
Hong Qin
- Levey Miller Maretz
Noah Meyer

- H. Pearce North Haven
Douglas Pruett
- H. Pearce, Wallingford
Thomas Evans
- Preferred Agent Realty
Joan Marchesseault
- Prudential, Wallingford
Colleen Battista
- Raveis RE Cheshire
Thomas Cioffi
Peter Marcucilli
Stephen Martin
Evelyn Poeltl
John Proto
Mathew Thomas
- Raveis RE Milford
Deborah Smith
- REMCO Realty
Anthony Inzero
- R S Realty
Richard Fiske
- Geo J Smith & Son
John Isaacs
- West Shore Realty
William Parry, Jr.
- Westville Realty
Maurice Langlois
- Wm. Orange Realty
Carolyn Abiad
Elizabeth Rudolph

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:

- Kathleen A. Nelson, ERA Property World
- Lisa M Garcia, ERA Property World
- Christopher J Polino, Press & Cuzzo
- Sonya Nevins, Raveis, Cheshire
- Beth Weingarh, H. Pearce, NH
- Richard Ferrucci, C21 Access Amer., Milf.
- Deborah L Stanley-McAulay, C21 Amer. Dream
- Jason Giannone, ERA Fort Hale, EH
- Thomas Casey, Jr., ERA Prop. World
- Mary Helen Kali, Raveis, Milford
- Aimee Consiglio, Wm. Orange Realty
- Doug E Isaacs, Raveis, Cheshire
- Candi Looney, Beazley, Hamden
- Daniel J Clemente, Raveis, Cheshire
- Mary Jane Kelsey, Pearce, NH
- George C Tokash, C21 Access Amer., Milf.
- Ronald DeCamp, CB Cheshire
- Peter P Cassella, Alan Barberino, Wall.
- Doreen DesPiere, CB Cheshire
- Gilda Audi, DePodesta RE
- Thomas A Cristofano, Beazley, No Haven
- Diana Doyle, Beazley, HamdenHeather L
Walter, Classic Prop.
- Nadine Krohley, Raveis, Cheshire
- Jessica Knight, Calcagni Assoc., No Haven
- Charles E Buss, Prudential, Wall.
- Robert Cubellotti, Gaudioso Assoc., EH
- Victor Borrome, C21 Amer Dream, Hamden
- Stacy A LaQuerre, CB Cheshire
- CHeryal Cifarelli, J. Coppola, WH

- Laurie A Barbaro, ERA Prop. World
- Linda A Subbloie, CB Select Sites, Bfd
- Colleen A Dupre, Beazley Regional
- Keane M Regan, Priority RE, Hmd
- Rita M Sarro, Beazley, EH

WE WELCOME THE FOLLOWING NEW MEMBER COMPANIES:

- Richard Higgins d/b/a Higgins Group Inc, 75 Hillside Ave., Fairfield 06824. Phone (203) 259-7868, Fax (203) 259-2307. MLS Only.
- Steven Calcagni d/b/a Calcagni Assoc., 2620 Whitney Ave., Hamden 06518. Phone (203) 288-1821, Fax (203) 288-9967. Full Member (5th office)
- Vincent Engingro d/b/a CB Select Sites, 1209 So Broad St., Wall 06492. Phone (203) 265-2154, Fax (203) 697-9322 - Full member (5th Office).
- Salvatore Spadaccino d/b/a Spadaccino Realty Team LLC, 1301 Wood Ave., Bpt 06604. Phone 866-381-9211-MLS Only
- Stephen C Longobardi d/b/a Candid Group, 110 Washington Ave., No Haven 06473. Phone (203) 239-5991, Fax (203) 234-6398. Board Only.
- Donna Stolar d/b/a Dolle Realty LLC, 28 Geneva Rd., Norwalk. (203) 855-7564, Fax Fax (203) 866-9588 - MLS Only.
- Jeff Woerz d/b/a Flax Appraisals, 55 Lancer Rd, Riverside 06878. Phone (203) 661-1300, Fax (203) 661-1337 - MLS Only
- Rene Leduc d/b/a George A Risolo Realtors, 167 Cherry St #211, Milf 06460. Phone (203) 876-0316, Fax (203) 876-2387 - MLS Only.
- Richard Lombardi d/b/a Lombardi Realty Group, 88 Derby Ave., Seymour 06483. Phone (203) 881-3037, Fax (203) 748-3405 - MLS Only.

FAX # CHANGE:

- Summit Residential, Fairfield (203) 399-5532.

ADDRESS CHANGE:

- Prudential Ct Realty, Norwalk, 69 East Ave., Norwalk 06851 same phone/fax.
- Hometown Realty Assoc LLC, 267 W Rutland Rd, Milf 06460. Phone (203) 878-6479, Fax (203) 878-1220.
- IQ Home Source Inc, 344 West Main St., Milford 06460. same phone/fax.

AGENT CHANGES:

- Pat Harrington now rep ERA Prop. World, Milford
- Denise Treusch now rep Clayton Prop., EH
- Terry Thompson now rep CB Milford
- Liz Delucia-Chapelle now rep Beazley, Hamden
- Lisa Basque now rep ReMax Action, Stratford
- Maryann Salz now rep CB Select Sites, Bfd
- M Eliot Sheiman now rep K&N, Hamden
- Rose French now rep ReMax Action, Stfd
- Michelle Mateo now rep Beazley, Wall.
- Linda Knapp now rep CB Select Sites, Wall.
- John Gustafson now rep Beazley, Milford
- Elizabeth Crisafi now rep Beazley, Milford
- Dan Buckley now rep CB No Haven
- Peter Marcucilli now rep R & R Realty, Cheshire
- Robert Backhaus now rep ReMax Action, Stfd
- Joanne Combs now rep Combs RE, Wall.
- Kevin Gilbert now rep Beazley Reg., Orge
- Maria Cochrane-Logodicio now rep Maier RE, Meriden

M.L.S. Update
By
Roseann Dorsey

MLS PHOTOGRAPHS

REMEMBER: Mail, E-mail or enter the photos yourself for all listings except, land and rentals - You will be fined for noncompliance.

CULTURAL ETHICS

The best selling book, "Kiss, Bow or Shake Hands" is on sale at the New Haven Association store. The cost is \$19.50 inc. tax. To order your copy, please call Roseann (203) 234-7700 VM 10.

OWNER - WITHHELD

On all listings the owner's name should not appear in MLS. Please enter "Withheld" instead of their name.

CREDIT REPORTS

Credit reports thru Experian are \$10.25 in state and \$11.25 out of state (plus tax). Turn around time is approximately 1 hour. All done on the fax machine with either Master Card or VISA. For additional information please call Roseann at (203) 234-7700 VM10.



**REALTORS
Political
Action
Committee**

*Your Best Investment In Real Estate
by*

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

**"YOUR RPAC CONTRIBUTIONS
HELP N.A.R. TO ACCOMPLISH
THEIR PRIORITIES"**

**N.A.R. 2004 PRIORITIES FOR 108TH CONGRESS,
SESSION TWO**

Legislative and political activity will peak in 2004 as Congress, the President and their respective opponents move toward another election. Both the Legislative and Executive branches of government will want to have strong records of accomplishments. At the same time, the natural tensions of an election year will transform every debate into a high stakes conquest on all side - between the parties, between the two branches of government and between the respective Houses of Congress. N.A.R. will carry its banners on five important issues.

Real Estate Settlement Procedures Act (RESPA)

RESPA was enacted more than two decades ago to make the home purchase and settlement process more transparent to consumers. As housing and mortgage finance transactions have become ever more complex and costly, buyers, lenders and REALTORS® have faced competing demands to manage the costs of a settlement transaction but to expedite it as much as possible, all the while assuring the lowest possible interest rate and compliance with added disclosure, regulatory and local requirements. The Housing and Urban Development (HUD) has released proposed regulations that attempt to provide most certainty for consumers by allowing lenders to "package" services. NAR believes that this

approach would actually make the settlement transaction less transparent for consumers and should permit lenders to exert undue controls over consumers in settlement process. NAR urges the regulators and the Executive branch to craft regulations that allow more market competition and transparency in the settlement process.

Banks in Real Estate

Controversial 2001 proposed regulations would have permitted banks to engage in real estate brokerage. NAR is committed to assuring homebuyers and consumers that banks will not enter this commercial endeavor. To erect an impregnable barrier between commercial (and real estate brokerage) and financial businesses, a bipartisan majority of the House and more than 20 Senators have sponsored legislation (H.R. 111 and S. 98) to make certain that banks cannot engage in real estate brokerage. NAR will seek enactment of that legislation.

Expanded Home ownership Opportunities

In today's home buying market, many families discover that qualifying for a mortgage to purchase a home is much easier than finding a decent affordable house to purchase. To address this shortage and to encourage development of projects that would bring more units to market in urban and rural areas, a bipartisan majority of the House and more than 40 Senators have introduced legislation reflecting a Bush Administration proposal to provide a tax incentive to developers and investors who construct or rehabilitate affordable homes that would be available for purchase. NAR will seek enactment of those bills (H.R. 839, S.875/S.198).

Association Health Plans

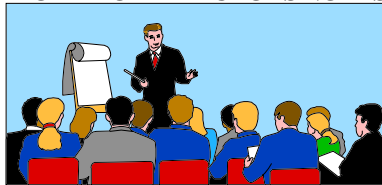
Self-employed individuals encounter numerous obstacles as they attempt to find affordable health insurance. This is not a new problem, but few market tools are available to develop products that could enable small businesses and other organizations to pool together to spread health insurance risks and costs. The House has passed a bill that would permit small businesses to form associations that could offer health plans or, alternatively, permit already-existing associations to offer certain health insurance products. NAR will seek Senate passage and enactment of this legislation.

Flood Insurance

At the end of the first session of the 108th Congress, a stopgap, temporary measure was enacted that would extend the federal flood insurance program. As many mortgages and refinancings are contingent on flood insurance, the Federal backstop program is a critical player in the home buying market. N.A.R. will seek permanent reauthorization of the flood insurance program.

Please call Maggie Jensen @ Coldwell Banker if you have any questions (203) 239-2553 x114.

BOARD OF DIRECTORS NOTES



**The GNHAR Board of Directors met on
Thursday, March 11th at the Association
Office.**

The Member Services Committee recommended that the Board of Directors approve McLaughlin, DelVecchio & Casey as the Association's new PR firm and to participate in the following programs, Logo Branding, Press Releases; Distribution of Press Releases;

Develop Media List and run 3 Institutional ads for Branding. The Board approved the recommendation and is looking forward to more Association and member awareness.

The Board of Directors also approved making available the front cover of the Connecticut Home Browser magazine for members to advertise at a cost of \$250 plus one full page at \$84. and also offer the inside front and back cover at \$200, all in color. These covers have not been offered to the members and it is felt that this would be an additional service to members.

The Association will meet again on April 2nd. If you have any suggestions, recommendations and/or issues, any member of the Board may be contacted.

**THE NEW HAVE REAL ESTATE SCHOOL
OFFERING THE FOLLOWING CLASSES**



APPRAISAL II

**Begins Tuesday, March 30th
Tuesday & Thursday evening 6-9 PM
\$300 incl. book**

**PRINCIPLES AND PRACTICES
OR REAL ESTATE**

**Begins Wednesday, May 12th
Monday & Wednesday evening 6-9 PM
\$257.00 incl books**

APPRAISAL I

**Begins Thursday, May 13th
Tuesday & Thursday evenings 6-9 PM
\$246.00 incl book**

**PLEASE CHECK OUR WEB SITE
FOR A COMPLETE LIST OF
ALL AVAILABLE CLASSES
INCLUDING CONTINUING EDUCATION
greaternhrealtors.com/education**

QUARTERLY AWARDS PROGRAM

**1st Quarter 2004
January 1, 2004 - March 31, 2004**

**Deadline to submit
Nominations
to the GNHAR
is April 13, 2004**

**Call the Association if
you need a nomination form
(203) 234-7700**