

GMNBR NEWS



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NAME THE NEWSLETTER

We have received a few suggestions on a name for the newsletter.

- Realtor® News
- Realtors® in the Know
- Homebase
- What's Up Realtors®?

Register your vote, or if you have any other suggestions, please email:
info@gmnbr.org.

THANK YOU FROM THE COMMUNITY SERVICE COMMITTEE

As many of you may have noticed the GMNBR Community Service Committee has hosted several events over the past few months. As a result of these events, the Community Service Committee has been very successful in raising money for various causes.

The Foxwoods Trip had a full bus with 53 participants. The event raised a grand total of \$1,290 for the committee's general fund and another \$110 towards the scholarship fund. The sales of the Van Otis Chocolate Bunnies were also very successful. A total of 204 bunnies were sold which raised \$612 for the Salvation Army Kids Café. In addition to the recent monetary efforts, the Red Cross Blood Drive held during March was also very successful. The blood collected will be used to assist 42 patients in New Hampshire.

The events organized by the Community Service Committee are part of a continued effort for our members to give back to their communities. The committee recognizes that their success would not be possible if it weren't for the dedicated efforts of the GMNBR members and would like to thank everyone who participated.

DO-NOT-CALL

As of January 1, 2005, telemarketers and sellers (including REALTORS®) are required to search the registry at least once every 31 days and drop from their call lists the phone numbers of consumers who have registered. The fines for contacting someone on the Do-Not-Call list can be very steep, up to \$11,000. Protect yourself today and sign up for access to the Federal Trade Commission's Do Not Call Registry, <https://telemarketing.donotcall.gov/>, in order to ensure your compliance with the law.

On Feb. 18, 2005, the FCC issued an Order addressing certain issues raised in NAR's Petition for Reconsideration of the Commission's 2003 Do-Not-Call rules. Specifically, NAR requested that the FCC clarify that calls to FSBOs and expired listings fall outside the scope of the Do-Not-Call rules. Visit the Do-Not-Call Update, <http://www.realtor.org/vlibrary.nsf/pages/dncupdate>, for more information on what the Order means and how it affects your business.

For more information please visit the NAR Field Guide to Do-Not-Call, Do-Not-Fax and Do-Not E-Mail laws to find the most up-to-date information, toolkits and useful resources, <http://www.realtor.org/libweb.nsf/pages/fg707>.

GMNBR LEGAL CORNER

Fellow Realtors – My name is Dawn M. Hermann from Kozy Home Realty and I am your Legal Committee Chairperson. I would like to welcome you to our first issue of the *GMNBR Legal Corner*. Each month I will publish an article, scenario, interpretation, or an FYI topic to help all of us better understand the legal issues that arise within our industry. If you have questions or a topic you would like to see published, please feel free to E-mail your request to dhermann@kozyhomerealty.com.

I would like to start off by explaining what the Legal Committee's duty is to its membership. The Legal Committee consists of 3 subcommittees: Mediation – Chaired by Bonnie Guevin, Grievance – Chaired by Sherri Davern, and Professional Standards – Chaired by Sarah Arnold.

Mediation – Many members do not realize that if a dispute arises amongst each other that you may file a request to Mediate. This mediation works the same way as the public court systems do. A Mediation request is filed and a date and time set. The complainant and respondent, along with the Mediator will sit down and try to come to some type of compromise without having to travel through Grievance and Professional Standards Committees. This should be the first step to try and resolve a dispute.

Grievance and Professional Standards – If you've tried Mediation and it didn't seem to work, then you should file a Grievance. The function of the Grievance Committee is clearly distinguishable from the function of the Professional Standards Committee. The Professional Standards Committee is similar to a court. The court adjudicates matters that come before it. The Professional Standards Committee makes decisions on matters involving ethics or arbitration. If the function of the Professional Standards Committee is understood to be similar to the court, the function of the Grievance Committee can then be understood as similar to that of the grand jury. A grand jury evaluates potentially criminal conduct to determine whether the evidence and testimony presented warrants indictment and trial. In a similar manner, the Grievance Committee receives ethics complaints and arbitration requests to determine if, taken as true on their face, a hearing is to be warranted. The Grievance Committee makes only such preliminary evaluation as is necessary to make these decisions. While the Grievance Committee has meetings, it does not hold hearings, and it does not decide whether members have violated the Code of Ethics. The Grievance Committee does not mediate or arbitrate business disputes.

I hope that this helps clarify the roles of the Legal Committee and their involvement within our Board. Crazy things happen every day in our industry and the Legal Committees are here to help you. How can we help our own industry get better if we just let these circumstances go by the wayside? If you think you've been wronged, take action and file a grievance today.

Stay tuned for next month's *Legal Corner* issue.

Dawn M. Hermann
Legal Committee Chair

DO YOU HAVE SOMETHING TO CONTRIBUTE?

If you have something you would like to appear in the newsletter please contact Charity Ross at the GMNBR office, charity@gmnbr.org / (603) 668-1054, to submit your entry.

Newsletters will be published on the last day of each month. Please have your submission to Charity no later than Noon on the Wednesday prior to publication.

WELCOME NEW REALTORS®

Please take a moment to recognize and congratulate the newest members of the Greater Manchester/Nashua Board of REALTORS® All of the people listed below have completed both the GMNBR and the NHAR Orientations and are scheduled to be inducted at the next Membership Meeting on Wednesday, April 13, 8:30 a.m. at the Manchester Country Club,

Linda Allen

ERA The Masiello Group / N. Nashua

Charles L. Arnold

Auger Realty Inc.

Pamela A. Bloom

Carlson GMAC / Manchester

Amanda M. Boisvert

CB / Residential Brokerage / Manchester

Maria D. Bourouphael

Innovative Realty / Londonderry

Margaret A. Caine

Carlso GMAC / Manchester

Sharon E. Campbell

Korsak Realty

Hsiu Chang

RE/MAX Omega Group

Peter Clem, Jr.

ERA The Masiello Group / Nashua

David Columb

Martel Realty Group

Tammy A. Cyr

Regal Real Estate / Manchester

Gretchen L. Grzyb

CB / Ashton – Kilgore Realty

Jeffrey Hollar

CB / Brian Moses Realty, Inc.

Jeffrey Longden

DesRochers Real Estate, Inc.

Linda McCarthy

CB / Residential Brokerage / Amherst

Ann M. Miles

Exit Homestead Realty

Janet C. Moller

Farms & Barns Real Estate, Inc.

Linda Morrison

Regal Real Estate / Manchester

Jack Plante

CB / Residential Brokerage / Manchester

Theresa Poole

Korsak Realty

Lynn Porzio

Keller-Williams Real Estate / Nashua

Eileen P. Poulin

CB / Brian Moses Realty

Nate Roxo

Roxo Realty

Bob Samii

FARS Realty Group

Sandra E. Watson

Regal Real Estate

Denise Witham

At Home Realty

Eric A. Woods

CB / Brian Moses Realty

Ronald Wright

FARS Realty Group

WELCOME NEW AFFILIATES

The GMNBR would like to extend a warm welcome to the newest Affiliate Members of the Board:

Donald J. Griffin

Don Griffin Appraisal

Robert S. Lee

Homeowners Assistance Company

RECERTIFICATION COURSES AT GMNBR

In accordance with the NHREC requirement of 9 educational hours, the GMNBR will be offering core courses and electives at the GMNBR Office. Licensees are required to take one 3 hour core course and 6 hours of electives. All classes have been approved by the Real Estate Commission and will be taught by accredited instructors. You must register for any of the classes, please contact GMNBR at (603) 668-1054 or register online at www.gmnbr.org. Fees will be paid to the instructor at the time of the class. Below is a list of the courses that will be offered during the month of April. For a complete list please use the interactive calendar on the GMNBR website.

Date	Time	Course	Instructor	Cost
April 6, 2005	9:00 a.m. to Noon	Core	Kathy Roosa	\$40
April 8, 2005	9:00 a.m. to Noon	Elective <i>Code of Ethics</i>	John Doran	\$40
April 14, 2005	9:00 a.m. to Noon	Elective <i>Agency & Brokerage in the Next Decade</i>	Neal Barrett	\$35
April 20, 2005	10:00 a.m. to 1:00 p.m.	Elective <i>Understanding & Using Real Estate Auctions</i>	Dick Berman	\$40

REALTOR® to REALTOR®

Every month the GMNBR Education Committee hosts a REALTOR® to REALTOR® session as a means of continually educating our members on important industry related issues. In April there will be two workshops.

Due to the continued popularity of the workshop on "Writing a Good Contract," the Education committee will be hosting this class for a third time on Thursday, April 7, 2005. The topic will be "Writing a Good Contract" and it will be sharing of ideas and opinions from all the REALTORS® in attendance.

The second REALTOR® to REALTOR® will be held on April 19 and the topic of discussion will be "Home Inspection Benefits to the Buyer" and will be presented by Pillar to Post Home Inspections.

Watch your email for more information on these sessions and how to register in the weeks to come!

PUBLIC POLICY COMMITTEE REALTOR® ACTION ALERT

~ RESPA REFRESHER ~

Rusty when it comes to the Real Estate Settlement Procedures Act (RESPA)? Congress passed RESPA in 1974 to protect consumers and ensure fair competition in the mortgage shopping process. Time for a refresher course? The U.S. Department of Housing and Urban Development (HUD) strictly enforces RESPA laws and provisions.

RESPA covers many subjects. Violations are subject to fines up to \$10,000 and one-year imprisonment. The defendant can be liable for an amount equal to three times the charge paid for the service, if a private lawsuit is filed.

The most important deal with compensation agreements that involve giving or accepting anything of value for referrals associated with federally-related mortgage loans. Section 8 of RESPA strictly prohibits kickbacks, fee-splitting and unearned fees.

Home sellers cannot require buyers to purchase settlement services from a particular company -- directly or indirectly -- as a condition of sale. If found in violation, Section 9 allows the purchaser to sue the seller for an amount equal to three times all charges made for the title insurance.

To stay current on all RESPA rules, regulations and guidelines, visit the HUD website at: www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm.

Submitted by Nancy Philbrick,
Co-Chair, GMNBR Public Policy Committee

GOOD NEIGHBOR AWARD

Nominations for the 2005 Good Neighbor Award are now being accepted. The sixth annual Good Neighbor Award program seeks to recognize REALTORS® who have made extraordinary commitments to improving the quality of life in their communities through volunteerism. Among the activities that qualify for consideration are involvements in affordable housing issues, efforts to improve the quality of education in an area, supporting community youth activities and work on other community based programs.

In October five national winners will be announced in the *REALTOR® Magazine* and recognized at the 2005 REALTORS® Conference and Expo in San Francisco, CA. Each of the five winners will receive a \$7,500 grant in the name of a community project of their choice. In conjunction with the national program, the GMNBR will also be hosting its fourth Good Neighbor Award program for members of our local board. Nominees will be judged on their level of personal contribution to the community as well as their impact as a role model for other REALTORS®. The Good Neighbor Award is intended to recognize individual contributions not association or company wide efforts. The recipient of the GMNBR Good Neighbor Award will receive a \$1,000 donation to a charity of their choice on their behalf. The winner of 2004 Good Neighbor Award was Irene Vincent of Hearthside Realty and a donation of \$1,000 was made to High Hopes Foundation in Merrimack, NH. The High Hopes Foundation is an organization that has been granting the wishes of seriously ill children in New Hampshire between the ages of 3 and 18 since 1983.

If you, or someone you know is a GMNBR REALTOR® who could be a candidate for this award please submit the nominee's name and office affiliation to Marypat Bilodeau, Chair of the Good Neighbor Award Committee – Email: mpbroty@msn.com; Phone: (603) 627-4644. The deadline to submit nominations for GMNBR is May 1 and the winner will be announced in June. The deadline for National entries is May 27 and entry forms can be found at www.realtor.org/rmoprint.nsf/pages/GoodNeighborform?OpenDocument.

KELLER WILLIAMS GRAND OPENING ~ NASHUA

The Grand Opening ceremony at Keller Williams Realty was a big draw for the community. Keller Williams launched their business to the public with style.

The event started with a meet and greet that was catered and served by Innovations from Hollis NH with entertainment by the new FRANK FM radio station. An official ribbon cutting by Mayor Streeter followed this. The festivities continued with raffles to benefit the Nashua Children's home, music from the jazz band and a special appearance from the Patriot's cheerleaders. Local businesses, dignitaries, the general public and local realtors attended this event.

Keller Williams presented their corporate model and the innovation that they bring to the real estate community. All the agents present displayed a great deal of enthusiasm and excitement for their company as they greeted guests. "Keller Williams, in my opinion, represents the core values that I believe are essential in both business and personal growth. We are founded on the belief that through continuous training, teamwork, commitment, communication, integrity and partnership we excel in our businesses and unite to address the needs of our community and clients", said Louise Gorman, CEO. "Our agents are 50% owners in the business and are an integral part in implementing the systems in our daily operations to ensure that we not only exceed the expectations of our clients, but we also remain instrumental in working with the highest standards and ethics. As a native of Nashua, I am proud to introduce Keller Williams and embrace their business model", said Gorman.

Mayor Streeter presented Keller Williams with a proclamation from the city to recognize their innovation and contribution to the community of Nashua. In addition Keller Williams also received a proclamation from the State of NH.

Dave Villioti, manager of the Nashua Children's home, was presented with a check for \$1800 by the Keller Williams' staff at the end of the event.

New York City Mortgage and Vision Title sponsored the Grand Opening. Both of these companies have partnered with Keller Williams and offer their services on-site. A special thank you goes out to them and all the vendors that participated and contributed the raffle prizes.

For more information about Keller Williams, contact Louise Gorman at 603-821-1104 or visit their website at www.kw.com. Keller Williams Nashua is an independently owned and operated franchise of Keller Williams International. They are located at 1 Trafalgar Square in Nashua.

Submitted by,
Louise Gorman, CEO



Pictured from Left to Right: Fulton Gaylord, Louise Gorman and Mayor Streeter

GMNBR MEMBERSHIP MEETING

DATE: Wednesday, April 13, 2005
LOCATION: Manchester Country Club
 180 South River Road, Bedford, NH
TIME: 8:30 a.m. Registration / Breakfast
 9:00 a.m. Meeting Begins
COST: \$14.00
 Includes a Hot/Cold Buffet Breakfast

AGENDA

NEW REALTOR® INDUCTIONS

TRU-FORMS PRESENTATION BY:

John Sullivan, NHAR Legal Counsel
 Paul Griffin, Executive Vice President, NHAR

QUESTIONS & ANSWERS

“OUR NEW MEETING FORMAT STRESSES NETWORKING AND THE SHARING OF INFORMATION”

Name: _____
 Company: _____
 Phone #: _____
 E-Mail: _____
 Credit Card #: _____
 Payment: (circle one) Mastercard Visa Check New Inductee (No Charge)
 Expiration: _____
 Signature: _____

PLEASE MARK YOUR CALENDARS!

REALTOR® OF THE YEAR will be next month's Memberships Meeting
 The ceremony will be held on May 18th at the Bedford Village Inn
 More details to follow

Payment must accompany reservation form in order to guarantee seating. Registration and cancellations will be accepted prior to Friday, April 8th by 3:00 PM. Fax to GMNBR 627-0936 with payment or mail with payment to GMNBR 166 South River Rd Bedford, NH 03110. Per the Board of Directors, any member who registers for this program and does not cancel 48 hours prior to the meeting, payment of \$14 is required.



**GREATER
MANCHESTER/
NASHUA
BOARD OF
REALTORS®**

**166 South River Road
Bedford, NH 03110**

**Phone: (603) 668-1054
Fax (603) 627-0936**

**Email: info@gmnbr.org
Web: www.gmnbr.org**



**OUR EMAIL HAS
CHANGED, PLEASE
UPDATE YOUR
ADDRESS BOOK**

**SUSAN AFFLERBACH:
susan@gmnbr.org**

**JOAN BALDESSARI:
joan@gmnbr.org**

**CHARITY ROSS:
charity@gmnbr.org**

2005 GMNBR SCHOLARSHIPS

The Community Service Committee of the Greater Manchester/Nashua Board of REALTORS® is pleased to announce the criteria for the 2005 scholarship recipients. Scholarships will be considered from applicants who attend a school in one of the following towns within the Greater Manchester/Nashua Board of REALTORS® jurisdiction: Amherst, Auburn, Bedford, Brookline, Candia, Goffstown, Hollis, Hooksett, Hudson, Litchfield, Manchester, Merrimack, Milford, Mont Vernon, Nashua and New Boston. Students applying for a scholarship must be enrolled in, or planning to enroll in, a college or vocational-technical school as a full-time student for the 2005-2006 year. Members of the Community Service Scholarship Committee, and their families, are ineligible. All scholarship applicants will be evaluated based on Need and Grade Point, Industry Concentration and Extracurricular Activity.

The Community Service Committee is dedicated to working throughout the year to raise money for the scholarships by means of monthly raffles and other fundraisers and it is the committee's intention to award various scholarships to equal the sum of \$1,500. Since scholarships are generally presented in late May or early June, applications are due for consideration by Friday, April 22 by 3:00 PM. Please note that all checks will be issued in the name of the student and the school they are, or will be, attending.

A copy of the application is available in the GMNBR office. Applications can be sent to GMNBR, Attn: Dianne D. Beaton, 166 South River Road, Bedford, NH 03110. If you should have any additional questions, please contact Charity Ross at the Board office, (603) 668-1054 / charity@gmnbr.org.

CONTACT INFORMATION

Are you receiving all of the GMNBR notices?

If you think we need to update our records on you please fill out the form below and return to the GMNBR Office by fax: (603) 627-0936 or mail: 166 South River Road, Bedford, NH 03110

Name: _____

Email: _____

Company Name & Address: _____

Company Phone #: _____

Company Fax #: _____

Home Address: _____

Home Phone #: _____

Cell Phone #: _____