

GMNBR NEWS



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WRITERS NEEDED FOR NASHUA TELEGRAPH ARTICLES

As many of you may be aware, the GMNBR has a terrific opportunity every week in the Nashua Telegraph to submit an article relative to the real estate industry in the “Real Estate and You” section. On behalf of GMNBR President Hank Stoudt, as a member of the GMNBR, we wish to extend that opportunity to you and invite you to submit articles to be sent to the Nashua Telegraph on behalf of the Greater Manchester/Nashua Board of REALTORS®.

If you have any industry expertise or helpful factoids you think would be useful to the general public, please take this opportunity to share that information with us! Or, if you choose, you can create the article in a question answer format in which the article will begin by posing a question that is consumer oriented and then the remainder will seek to provide an answer.

All articles should be 300-400 words in length (which equates to approximately one side of an 8 1/2 X 11 sheet of type, preferably a little less) and should pertain to current market information. The articles should be informational only and should not be construed as a press release for an individual or an office. In sum, the articles need to have value to consumers on some aspect of the real estate transaction process. I have attached a couple of copies of some recently submitted articles to give you an idea of what we are looking for.

All articles can be submitted to Charity Ross, GMNBR Director of Communications & Marketing for review and approval who will then forward on to the Nashua Telegraph on yours and the Board’s behalf. Articles can be emailed to: charity@gmnbr.org.

The deadline to submit articles to the newspaper is Noon on Tuesday’s of each publication week. In order to allow for time for each article to be reviewed, please submit your pieces to Charity no later than 4:30 p.m. on Friday of the week prior to the desired publication week. If you choose your name can be included in the byline and will be displayed as: “Submitted by [enter name] on behalf of the Greater Manchester/Nashua Board of REALTORS®”, otherwise it will simply state that the article has been submitted on behalf of GMNBR.

If you have any questions please feel free to contact Hank Stoudt, GMNBR President: hstoudt@nhhomes.com / (603) 886-8800 or Charity Ross, GMNBR Director of Communications & Marketing: charity@gmnbr.org / (603) 668-1054.

WELCOME NEW MEMBERS

Please take a moment to recognize and congratulate the newest members of the Greater Manchester/Nashua Board of REALTORS® (GMNBR). Everyone listed below has completed both the GMNBR and the NHAR Orientations and are scheduled to be inducted at the next Membership Meeting to be held on September 13, 2006 at the Manchester Country Club, Bedford, NH. The GMNBR would also like to recognize and congratulate the newest Affiliate members of the GMNBR who are also invited to the next Membership Meeting to receive their Affiliate pins.

Rachel Audet

Tami Pelletier Real Estate, LLC

Dean L. Believeau

Realty Executives Integrity

Rebecca L. Burcher

Home Seller Solution Services

Kate Costley

CB/Culbertson Real Estate

Cammie Ferreras

Auger Realty

Tammy Hoffman

C21/Dick Cardinal Associates

Charles Howard

Charles Howard Realty

Kathryn Larivee

Keller Williams Realty Metropolitan

Bruce Moran

CB/Residential Brokerage – Nashua

Andrea Pullo

Advanced Team Realty, LLC

Cynthia Raymond

Keller Williams Realty – Nashua

Ann M. Richmond

Carlson GMAC Real Estate – Manchester

Daniel Shakra

Innovative Realty – Londonderry

Patti R. Stinson

Realty 1 - Wells Real Estate

Paul Trocki

Tami Pelletier Real Estate, LLC

Amethyst Wyldfyre

MJB Marketing Associates, LLC

NEW AFFILIATES

Paul Berthiaume

Berthiaume Appraisal Services

Chloe Cousino

Criterion-Turner Engineers

Erin Demagistris

Elite Settlement Services

Brian Foote

Merrimack County Savings Bank

Courtney Murphy

Elite Settlement Services

Tracy Whitney

Phenix Title Services

REALTOR® SAFETY – A YEAR-ROUND PRIORITY

Fight or Flight? Consider the Best Response to a Physical Attack

If you were to find yourself alone in a property with a client who turned out to want to harm you or rob you, what would you do? Would you put up a fight or try to escape?

It isn't pleasant to think about, but it's important to know the facts. Experts agree that when escape is an option, that is the route you should take. While every REALTOR® should take a basic self-defense course, the primary goal in any incident is to escape from the danger and call for help.

When faced with potentially menacing behavior, you should first try to find a discrete way of removing yourself from the situation. Try to avoid triggering the emotion a predator might use to justify an attack. For example, you can say that you need to step outside to make a phone call and then don't come back inside.

If an attack does occur, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no single right way to respond to a confrontation, because each situation is different. Your response should depend on the circumstances; the location of the attack, your personal resources, the characteristics of your assailant and the presence of weapons. There are many strategies that are effective, but you must rely on your own judgment to choose the best one.

No resistance: Not resisting can be the proper choice in a given situation. An attacker with a gun or a knife may put you in a situation where you think it is safe to do what he or she says. If someone tries to rob you, give up your property, not your life.

Stalling for time: Appear to go along with the attacker. This might give you time to assess the situation. When his guard is down, try to escape.

Distraction and then flight: Obviously you should try to get away, but whether you can depends on many things, including your shoes and clothing, physical stamina, the terrain and your proximity to your attacker.

Verbal assertiveness: If someone is coming toward you, hold out your hands in front of you and yell "Stop!" or "Stay back!" Criminals have been known to leave a victim alone if he or she yelled or showed that he or she was not afraid to fight back.

Physical resistance: If you decide to respond physically, remember that your first response should be to flee the area or the home. Act quickly and decisively to throw the attacker off guard while you get away. Your personal safety is your first priority. Property can be replaced, but the value of your life and health is beyond measure. Also, you should familiarize yourself with your state's laws concerning self-defense, including the issue of what is proper or improper use of force to defend yourself during an attack.

Observation: Be sure to make an effort to get an accurate description of your attacker. Even the smallest details may give authorities a clue to finding the suspect.

For more information on the important topic of REALTOR® safety please read the GMNBR REALTOR® Safety Newsletter located online at: www.gmnbr.org/downloads/realtor_safety.pdf, or visit the NAR's Safety site at www.REALTOR.org/Safety. A special edition of *GMNBR News* will be published next month in honor of the 2006 NAR REALTOR® Safety Week, which will be recognized September 10-16, 2006.

Source: North Carolina Association of REALTORS®. This article is part of the NATIONAL ASSOCIATION OF REALTORS® 2005 REALTOR® Safety Week Kit.

GMNBR MEMBER MENTIONED IN NAR REALTOR® MAGAZINE

Congratulations to David Deysher of Historic & Distinctive Properties of New England in Wilton, NH who was recently recognized by the National Association of REALTORS® (NAR) in the September 2006 edition of *Realtor Magazine*. Deysher, a member of GMNBR since 1998, was recognized for his specialization in selling historic homes in New Hampshire. The article, titled "Selling a Bit of History" can be found online at: www.REALTOR.org/realtormag.

GMNBR LEGAL CORNER

Case #2-6: Misrepresentation

(Reaffirmed Case #9-12 May, 1988. Transferred to Article 2 November, 1994)

REALTOR® A, a cooperating broker, had shown four houses to Buyer B, and Buyer B's wife had asked to see one of them a second time. There was a third inspection, and a fourth. They seemed at the point of decision but they said they would like to "sleep on it". When there was no word the next day REALTOR® A called. Buyer B said he was a bit hesitate on the price; that some transfers of executives in is company had been rumored; that this could affect him within the next year; that he hesitated to buy at a price that might mean taking a loss if he should be transferred within the year.

REALTOR® A tried to reassure the prospect by telephone. Then he dictated a letter starting that the house was an exceptional bargain at the asking price and "our office guarantees to get your money out of it for you any time in the next year if you should sell." Buyer B came in and signed the contract.

Six months later, Buyer B came to REALTOR® A as a seller. He was being transferred. He would need to get the equity out of the house to be able to afford a purchase in the new community. REALTOR® A listed the house at the price Buyer B had paid for it. After a month there had been no offers. Buyer B reminded REALTOR® A of his written assurance that his office had guaranteed he would get his money out of the house within a year.

REALTOR® A explained the market had become much less active and that Buyer B might have to reduce his price by \$10,000 to \$15,000 to attract a buyer. Whereupon, Buyer B filed a complaint with the Board of REALTORS® charging REALTOR® A with misrepresentation, exaggeration, and failure to make a good commitment. After examination of the complaint, the Grievance Committee referred it to the Professional Standards Committee for a hearing.

In response to questioning by the Hearing Panel, REALTOR® A admitted that he had written the letter to Buyer B in good faith and, at the time the letter was written, he had been certain that his office could obtain a price for the property that would ensure Buyer B was "getting his money out of the house." However, REALTOR® A explained that although he had held such an option in good faith, the market had softened and now the circumstances were different. The Hearing Panel reminded REALTOR® A that the pertinent fact being considered was not his opinion at the time of the previous sale as compared to his opinion now, but rather his written "guarantee" to Buyer B and his current failure to make good his written commitment. It was conclusion of the Hearing Panel that REALTOR® A had engaged in misrepresentation and was in violation of Article 2.

* Information reprinted from National Association of REALTORS® Code of Ethics and Arbitration Manual 2006 *

Respectfully Submitted,
Dawn M. Hermann, GMNBR Legal Committee Chair

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 July. For a complete list please use the interactive calendar on the GMNBR website.

Date	Time	Course	Instructor	Cost
September 8, 2006	9:00 a.m. to Noon	Elective	Michael Rocheleau	\$40
		<i>Understanding Credit Scoring – Please contact instructor to register – (603) 767-6973 / mike@mikerocheleau.com</i>		
September 14, 2006	9:00 a.m. to Noon	CORE Course	Neal Barrett	\$40
September 20, 2006	10:00 a.m. to 1:00 p.m.	Elective	Alan Rice	\$40
		<i>Risk Management</i>		
September 21, 2006	9:00 a.m. to Noon	Elective	Kathy Roosa	\$40
		<i>Code of Ethics</i>		

2006 NHAR CONVENTION – REGISTER NOW!

Did you know that you could earn all of your recertification credits by attending the New Hampshire Associations of REALTORS® (NHAR) Annual Convention? This year's session will combine a total of 17 hours of elective and 3 hours of CORE credits approved by the New Hampshire Real Estate Commission (some classes being held concurrently) allowing NH REALTORS® in attendance to earn all of their credit hours required for license renewal. Not only that but they will have an opportunity to be educated by renowned speakers such as: Gary Coffin, Peter Francese, Anita Hill, Tom Lundstedt and Karel Murray, in addition to our very own, Kathy Roosa and John Doran!

The NHAR Convention isn't only an educational workshop, it's also a lot of fun! **This year's convention will be held at the Balsams Grand Resort Hotel in Dixville Notch, NH from September 24 – 27, 2006.** This year's theme is "Let's Walk The Path Together" and will feature guest speaker Terry McDermonnt, former CEO and EVP for the National Association of REALTORS® (NAR). The NHAR Convention is a great opportunity to network with fellow REALTORS® and Affiliates from all over the state. Attendees have an opportunity to participate in a golf tournament, champagne putt, hiking, moose watching, fly fishing, tennis and culinary demonstrations in addition to formal evening banquets the REALTOR® of the Year and Installation Ceremony. This year is extra special for GMNBR as one of our very own members, Bonnie Guevin, will be inducted as the 2007 NHAR President!

The NHAR Convention is an exceptional event that should not be missed. Space is limited so if you haven't already registered, please do so today! For more information, including registration please visit: nhar.org/m/modules.php?name=Annual_Convention&dp=Annual_Convention&dp=Annual_Convention

GMNBR PUBLIC POLICY REPORT

Well it is September already, and how quickly the summer has passed!!! The House and the Senate will be getting ready for their end of the year session and begin planning for the 2007 Legislative Session. And as always, NHAR Public Policy Committee will be monitoring their activities and keep the membership updated.

This September also brings about the election season. With the primaries set for the 12th of September, I would like to wish the following REALTORS® Good Luck for a successful campaign: Andrew Sylvia, Angie Kopka, Anthony Matarazzo, Ben Baroody, David Recupero, Gary Springs, Karen Keegan Hitchinson, Ken Ziehm, Paul LaFlamme, Jr., Robert Wiley, Roberto Ordonez, and Vivian Desmarais. Having been through a campaign season myself, I know how time consuming and exhausting it can be. Thank you for your efforts!!

A reminder for the membership, if you have not already done so, please respond to the Call for Action that you were e-mailed over the summer, regarding Senate Bill 1955, the Health Insurance Marketplace Modernization and Affordability Act. This bill will allow small businesses, such as real estate offices, to band together to negotiate health insurance benefits for their workers at prices they can afford. We will keep you posted on the outcome.

Update on RPAC!! GMNBR is at 80% to goal as of the end of July and State is currently at 96% goal. We have a couple more months to reach 100%. Please consider a contribution to RPAC.

For the Pin Club Members, you will be invited to the RPAC Reception and Auction, at the Balsams, to be held on Sunday evening, September 24 from 8-10 pm. The following is a brief list of items to be auctioned off. All monies raised will go to RPAC and successful bidders will get credit towards your individual RPAC donation.

Here is a sampling of items to be auctioned off: Full day of skiing at Cannon Mountain, Gift certificate to attend CRS 210 "Referral Course", Weekend stay at picturesque Seabrook Beach, Weekend getaway at Weirs Boulevard condo overlooking Paugus Bay, Dinner for two at Christmas Farm Inn and Spa in Jackson, NH, Tickets to UNH Hockey Game (TBD), \$250 Gift certificate to Hilton Garden Inn, Gift Certificate to attend CRS 107 "Mastering the Art of Selling New Homes", Annalee Doll, Fishing weekend at Oquossoc Angling Association.

Hope to see many of you at the NHAR's Annual Convention at the Balsam's being held September 24-27.

Respectfully Submitted,
George Skilogianis
2006 NHAR RPAC Chair / Public Policy Committee Member

DON'T FORGET TO COMPLETE NHAR HONOR SOCIETY FORMS

The NHAR Honor Society is designed to encourage board participation among members in order for them to be better educated, active members who serve their customers/clients and in return bring credit to themselves and the real estate industry. To become members of the Honor Society members must earn 150 or more points for the activities they participated in during the previous calendar year (January 1 – December 31). Points are earned through various activities ranging from taking educational courses, serving on a committee and participating in community service projects. Members who earn 150 points or more will be recognized by the GMNBR at the annual REALTOR® of the Year Luncheon held in May. Please remember to keep track of your Honor Society activities. More information on the NHAR Honor Society, including the application and working forms are available in the GMNBR office, 166 South River Road, Bedford, NH 03110.

ATTENTION 25 YEAR REALTORS®

Have you been a REALTOR® for 25 years? Will you have reached that milestone anniversary date by December 31, 2006? If so, and if you have not previously received your 25-year pin, please notify Joan Baldessari at GMNBR as soon as possible. We will be honoring our 25 year REALTORS® at the November membership meeting. Please fax GMNBR at (603) 627-0936 and include your name, company and date of REALTOR® membership.

COMMUNITY NEWS

The “Community News” section of the website is an area to post what other industry related events are taking place. It is an opportunity for other GMNBR members to submit information on community events that will have a direct impact on the real estate industry and/or the citizens of our communities. Anyone interested in posting a community event can send their information to GMNBR, Attn: Charity Ross, 166, South River Road, Bedford, NH 03110, Phone: (603) 669-1054, Fax: (603) 627-0936, Email: charity@gmnbr.org.

2006 SEACOAST BOARD OF REALTORS® HACKERS & WHACKERS GOLF OUTING

- WHY:** Presented by the Seacoast Board of REALTORS® Golf Committee in Memory of Dick Hill. All monies raised will go to the Make A Wish Foundation in Dick Hill’s name.
- WHEN:** Thursday, September 14, 2006
- WHERE:** The Ledges Golf Course, York, Maine
- TIME:** Shotgun Scramble at Noon – Dinner to Follow
- COST:** \$100 per player / 1 Affiliate & 3 Agents - \$360 / 4 Real Estate Agents - \$340
\$30 for dinner only
- CONTACT:** Please contact Pam Blowen, (603) 658-1631 / pam@precisionne.com. Registrations and sponsorships must be received no later than September 1, 2006. For sponsorship opportunities please contact Joanna Rousseau, (603) 964-4405 x105. For a registration form click here: www.seacoastboard.com/assets/Golf%20Registration%20Flyer%202006.pdf.

PROMOTIONAL OFFER FOR GMNBR MEMBERS

Rifky’s Quick Lube & Car Wash in Manchester, NH is running a special promotion to all REALTOR® and Affiliate members of GMNBR. For just \$25 Rifky’s “Fleet Service Package” members will be treated to a FREE Rifky’s Self-Service Car Wash, a complete vacuum of vehicle interior and a FREE litter bag in addition to: an oil change with up to 5 qts. Mobil; a filter change with name brand; a check and fill of transmission fluid; a check and fill of anti-freeze, brake, washer and differential fluid; a complete chassis lube; a check and fill of battery and power steering; an inflation of tires to proper pressure; and a complete exterior light check. To take advantage of this promotional rate all GMNBR members have to do is present identification verifying their employment with a real estate office or affiliate company in the Manchester/Nashua area. Rifky’s is located at 66 South Beech Street in Manchester, NH. Their hours of operation are: Monday – Wednesday & Friday, 8:00 a.m. – 6:00 p.m.; Thursday, 8:00 a.m. -7:00 p.m.; Saturday, 7:30 a.m. – 5:00 p.m.; Sunday, 9:00 a.m. – 3:00 p.m. – NO APPOINTMENT NECESSARY!!! Any questions, please call Rifky’s at (603) 624-2798.

GREATER MANCHESTER/NASHUA BOARD OF REALTORS® GENERAL MEMBERSHIP MEETING

Wednesday, September 13, 2006
Manchester Country Club, Bedford, NH

4:30-5:00 p.m. – Registration
5:00-6:00 p.m. – Membership Meeting
6:00-7:00 p.m. – Social Hour

Cost: \$15.00
To include Hors D'oeuvres and cash bar

Program to Include:

New REALTOR® Inductions
A presentation by Guest Speaker John Dora, GRI, CRP, ABR

Consumer Protection and Anti-Trust

REALTORS® and real estate licensees....Recent developments in Consumer Protection and Anti-Trust have raised your "Threat Level" at least to "Yellow", fast approaching "Orange"! You may be more at risk than you think! Even unintentional mistakes can come back to haunt you, and the 'old ways' of doing business are more dangerous than ever before. Employing some basic steps will help you practice more safely and reduce the threat of costly mistakes. Guest Speaker John Doran will give you a brief update on the issues and some simple rules to keep in mind.

*** Deadline for reservations and payment is Wednesday, September 6, 2006**

Attendee(s): _____

Company: _____

Phone #: _____ Email: _____

Payment:

Check: \$ _____ Check # _____

Charge: \$ _____ VISA _____ MasterCard _____

Name on Credit Card: _____

Credit Card #: _____

Expiration Date: _____ Security Code: _____ Billing Zip Code: _____

(3 digit # on back of credit card)

Signature: _____

Fax registrations to (603) 627-0936 or mail with payment to GMNBR 166 South River Road, Bedford, NH 03110

* Registrations can be processed online with a credit card through the GMNBR website, www.gmnbr.org. Payment must accompany registration form in order to secure reservation. Registrations will be guaranteed prior to 4:30 p.m. on Wednesday, September 6, 2006. Any registrations received after the deadline will increase to \$20 and subject to seating availability. Any person(s) registered for this meeting that does not cancel 48 hours prior to the meeting will be billed for their reservation.



**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**



**EMAIL FOR THE
GMNBR STAFF**

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

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

**CAROLINE HERRON
caroline@gmnbr.org**

**CHARITY ROSS:
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 #: _____

DO YOU RECEIVE OUR EMAILS?

The primary form of communication with our membership is through email. Due to the way our membership database is organized we are only able to email you in a mass group. Unfortunately, an ongoing problem with communicating with the GMNBR membership is that many email programs automatically filter anything sent to a large group of people and mark it as spam. One way to avoid this from happening is to create a rule allowing emails from our office. Please make sure your safe list allows emails from membership@gmnbr.org.

SOMETHING TO ADD?

If you have something you would like to appear in the newsletter please contact Charity Ross at the GMNBR Office to submit your entry charity@gmnbr.org / Phone: (603) 668-1054 / Fax: (603) 627-0936

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

GMNBR NEWSLETTER POLICY

The purpose of the *GMNBR News* is to educate and to communicate the activities of the board and its REALTOR® and affiliate members. We will acknowledge the accomplishments of our members and affiliates and promote activities they sponsor that benefit the community we serve. The newsletter will not print any material that promotes a company, office or individual or groups of same. The Board in its sole discretion, reserves the right to edit or withhold any news items that it deems to be counter to the guidelines as set forth in this policy.