

GMNBR NEWS



WELCOME MESSAGE FROM GMNBR PRESIDENT, HANK STOUTD

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Welcome to the first edition of the GMNBR newsletter for 2006. By now I hope you all are experiencing the start of the spring market! If not, get ready, all indications are that we are off to another very good year in real estate.

I would like you all to be aware of the efforts of the GMNBR, as well as the state and national associations, in the battle to get the small business health plan bills through the U.S. Senate. Here in New Hampshire, it is extremely important to keep the pressure on Senator Gregg as he is a pivotal figure in whether or not this bill makes it through the Senate, as it already has through the House of Representatives. Letters from the REALTOR® leadership are being drafted to all of the local papers in the state, including the Nashua Telegraph and Manchester Union Leader, urging Senator Gregg to support the bill.

If you, as an independent contractor, have a personal experience to impart with respect to the high cost of decent health care, please take some time to send a Letter to the Editor of either or both the Nashua Telegraph and the Union Leader detailing your personal story and urging Senator Gregg to support the bill. These are the kinds of stories that need to be told to get the Senator's attention. Please send letters to: letters@theunionleader.com / letters@telegraph-nh.com.

On a lighter note, mark your calendar for our spring membership meetings. This year we will be trying something a little different. Instead of having monthly meetings we will be meeting every other month. Our first meeting of the year will be held on Wednesday, February 15 and Kathy Roosa will be addressing the changes to the NAR Code of Ethics for 2006. The meeting will begin at 8:30 a.m. and will be held at the Merrimack Hotel in their Grand Ballroom.

Also, please mark your calendars for the subsequent membership meeting to be held on Thursday, April 20 at the Manchester Country Club. For something different, this will be a late afternoon (cocktail hour!) meeting and the agenda will focus on negotiation strategies. You won't want to miss our featured speaker, Anita Hill's presentation!

I want to thank all of the members of the GMNBR for their support and I urge you to let me know if there are any issues relative to the board that you feel need to be addressed.

Thank you,
Hank Stoudt
2006 GMNBR President

WELCOME NEW REALTORS®

Please take a moment to recognize and congratulate the newest members of the Greater Manchester/Nashua Board of REALTORS® (GMNBR). 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 to be held on Wednesday, February 15, 2006 at the Merrimack Hotel, Merrimack, NH (for more information please see page 7 of GMNBR *News*). Please also take a moment 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.

Angela D. Bechard

RE/MAX Country Properties

Christina Smith

Imagine World Realty, LLC

Richard Dedrick

Consolidated Consulting Services, Inc.

George J. Svenconis, Jr.

Erwin Real Estate

Caren C. Dempsey

Martel Realty Group

Luisa Tassan

Carlson GMAC Real Estate / Bedford

Matthew Foss

Topsell Realty

William S. Wallace

Keller Williams Realty / Nashua

Theresa Greenland

RE/MAX Synergy

Deborah White

DesRochers Real Estate, Inc.

Elizabeth Holland

Prudential Verani Realty / Nashua

NEW AFFILIATE MEMBERS

Deb Ives

Imagine World Realty

Tracey Darbyshire

Bank of America

Jennifer Marchant

RE/MAX Elite

Jeanne DesRoches

Liberty Mutual Insurance Co. / Nashua

Carlene S. Mathison-Bissonnette

Heritage House Realty, LLC

Philip P. Fawaz, Jr.

RELS Valuation

Ian B. McSweeney

ERA The Masiello Group / New Boston

Patrice A. Skinner

CB Residential Brokerage / Nashua

SEEKING NOMINATIONS FOR REALTOR®/AFFILIATE OF THE YEAR

It is time for GMNBR to honor our 2006 REALTOR® of the Year and Affiliate of the Year! Do you know of a REALTOR® member of GMNBR who shows true REALTOR® spirit, is involved with the local board or state and national associations? Does this special person volunteer in the community or have significant business or sales opportunities? Or, how about an Affiliate member of GMNBR who displays true professionalism, willingness to give their time for REALTOR® activities, is service oriented, shows courtesy and consideration to others? Does this person keep abreast of issues affecting the industry, and does this person share their knowledge and ideas with others?

If you know of someone who demonstrates these qualities then you may just know the next REALTOR® or Affiliate of the Year and the GMNBR needs their name! Please fill out the nomination form below and return to GMNBR, Attn: REALTOR®/Affiliate of the Year Committee, 166 South River Road, Bedford, NH 03110 / FAX: (603) 627-0936 / Email: info@gmnbr.org.

I would like to submit the name of _____ as a nomination for REALTOR®/Affiliate of the Year. I feel this person is the most qualified candidate because: _____

Submitted By (Optional): _____

REALTOR® TO REALTOR®

Every month (excluding July and August) the GMNBR Education Committee hosts a REALTOR® to REALTOR® session as a means of continually educating our members on important industry related issues.

In February the GMNBR Education Committee will be holding its next REALTOR® to REALTOR®. The session will be held on February 21, 2006 from 12:30-2:00 p.m. in the GMNBR Classroom.

The session will be led by George Bridgeman of the Manchester Chapter of Housing and Urban Development (HUD). The topic of discussion will be to a review and explanation of the latest FHA changes. Lunch will be sponsored by National City Mortgage.

Due to fire code regulations in the GMNBR classroom the REALTOR® to REALTOR® is limited to 50 attendees. Therefore registration for the session will open one week prior to the date and is on a first come – first served basis. Please watch your email for more information on these sessions and how to register in the weeks to come!

NEW HAMPSHIRE ASSOCIATION OF REALTORS® 2005 HONOR SOCIETY APPLICATIONS NOW BEING ACCEPTED

If you total 150 or more points for activities between January 1, 2005 and December 31, 2005, you qualify as a member of the New Hampshire Association of REALTORS® Honor Society. **Applications are currently being accepted and are available in the GMNBR office in addition to online at nhar.org.** All applications must be received by NHAR no later than April 1, 2006.

HISTORY

The New Hampshire Association of REALTORS® Honor Society has been in successful operation since 1980. It is overseen by an Honor Society Working Group of Board Vice Presidents as appointed by the NHAR President and chaired by the NHAR President-Elect

PURPOSE

The primary Purpose of the New Hampshire REALTORS® Honor Society is to encourage board participation among members in order that they might be better educated, active members to serve their customers/clients and in return bring credit to themselves and the real estate industry. The program is designed for both the newer REALTOR® as well as those who have held NHAR membership for a number of years – it is intended to recognize those members who are actively participating in REALTOR® functions.

AWARDS

Members of the Honor Society will be awarded a REALTORS® Honor Society pin. Certificates and pins recognizing membership in the Honor Society will be presented in June of each year at local Board meetings.

2004 HONOR SOCIETY LIFETIME RECIPIENTS

The Greater Manchester/Nashua Board of REALTORS® would like to recognize and congratulate the 2004 Honor Society Lifetime Recipients!

Marypat Bilodeau
Lorraine DeMinico
John Doran
Bonnie Guevin

YEARLY QUALIFICATIONS

To maintain membership in the REALTORS® Honor Society, members must re-qualify each year, for five consecutive years, by obtaining 150 points. Following the fifth consecutive year of membership, a member may miss one year without losing his/her five-year status. The Honor Society is designed to keep NHAR members active and involved, along with giving them recognition for their participation.

LIFETIME MEMBERS

REALTORS® who maintain their Honor Society membership for 15 years will be recognized as lifetime members.

QUALIFICATION PERIOD

The qualification period is January 1 through December 31 of each year. Applications must be submitted to the local Board for verification no later than March 15.

RHS POINT QUALIFICATION

A minimum of 150 points per year is needed in order to qualify or maintain membership in the REALTORS® Honor Society. The application lists, in detail, the point breakdown by category.

Carolle Hayward
Lois Ireland
Angie Kopka
Nancy Pomerleau

GMNBR LEGAL CORNER

Submitted by Dawn Hermann
Chair, GMNBR Legal Committee

Before You File an Ethics Complaint

Part IV – Preparing for the Hearing

- Ⓜ Familiarize yourself with the hearing procedures that will be followed. In particular you will want to know about challenging potential Panel Members, your right to counsel, calling witnesses, and the burdens and standards of proof that apply.
- Ⓜ Complaints have the ultimate responsibility (“burden”) of proving that the Code of Ethics has been violated. The standard of proof that must be met is “clear, strong and convincing,” defined as “...that measure or degree of proof which will produce a firm belief or conviction as to the allegations sought to be established.” Consistent with American jurisprudence, respondents are considered innocent unless proven to have violated the Code of Ethics.
- Ⓜ Be sure that your witness and counsel will be available on the day of the hearing. Continuances are a privilege – not a right.
- Ⓜ Be sure you have all the documents and other evidence you need to present your case.
- Ⓜ Organize your presentation in advance. Know what you are going to say and be prepared to demonstrate what happened and **how you believe the Code of Ethics was violated.**

Information reprinted for National Association of REALTORS® Code of Ethics and Arbitration Manual 2005

I hope all of you are enjoying the New Year so far. Stay tuned for next month’s “Legal Corner” article. Until then, have a great month!

Respectfully Submitted,

Dawn M. Hermann
GMNBR Legal Committee Chair

CAST YOUR VOTE NOW!

The entries are in for a new name for the newsletter. The following are the submissions that were received. Please register your vote by sending your choice to info@gmnbr.org. The one with the most votes will win. A total of 50 votes must be cast. The new name will be announced once the votes are in. If your selection is the winning entry your name will be entered into a drawing to receive a free admission to one regular membership meeting of your choice *

Home Spun Newsletter	Home Base
REALTOR® Update	GMNBR HUB
REALTOR® News	Ⓜ News
What’s Up REALTORS®?	GMNBR Signals
REALTORS® in the Know	GMNBR Messenger

* Excludes special membership meetings such as the Holiday Gala and ROTY.

REALTOR® SAFETY – A YEAR-ROUND PRIORITY

10 Safety Tips for Hosting an Open House

Open houses are regular events for REALTORS®, but they expose you to potentially dangerous situations. Take these simple steps to help ensure your personal safety during these events.

1. Let the local police know when and where you are hosting an open house. Ask them to have a squad car drive by at least once during the open house.
2. Inform a close neighbor that you will be hosting the open house, and ask if he or she would keep an eye and ear open for anything out of the ordinary.
3. When you first enter an empty home, check each room and determine several escape routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape. (Remember to lock up again when you leave!)
4. Once you enter, turn on the lights and open the curtains. These are not only good safety habits, but can also help you sell the place.
5. Scope out the backyard and make sure that if you had to escape by the back door, you could get out of the yard. Check any gates.
6. Place one of your business cards, with the date and tie written on the back, in a kitchen cabinet. Note on it if you were the first to arrive or if clients were waiting.
7. When prospects begin to arrive, jot down their car descriptions, license numbers and physical descriptions.
8. When you show a home, always let the prospect walk ahead of you. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
9. Notify someone in your office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to notify the police immediately.
10. Don't assume that everyone has left the home at the end of your open house. Check each room and closet and the backyard prior to locking the doors. Check any windows or sliding doors to make sure they are still locked. Be prepared to defend yourself, if necessary.

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.

Sources: Washington Real Estate Safety Council; City of Mesa, Arizona; Pinehurst North Carolina Police Department.

This article is part of the NATIONAL ASSOCIATION OF REALTORS® 2005 REALTOR® Safety Week Kit.

**GREATER MANCHESTER/NASHUA BOARD OF REALTORS®
GENERAL MEMBERSHIP MEETING**

Wednesday, February 15, 2006
Merrimack Hotel, **Grand Ballroom**
(Everett Turnpike - Exit 11, Merrimack)

8:30 AM – Registration/Breakfast
8:45 AM – Membership Meeting Begins

Cost: \$15.00
Includes Buffet Breakfast

Program to Include:

New REALTOR® Inductions

A presentation by guest speaker Kathy Roosa
addressing the changes to the NAR Code of Ethics for 2006

*** Deadline for reservations and payment is Friday, February 10, 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 made with credit cards may also be made through our website www.gmnbr.org. Payment must accompany reservation form in order to guarantee seating. Registrations and cancellations will be accepted prior to 4:30 PM on Friday, February 10, 2006. Any person who registers for this meeting and does not cancel 48 hours prior to the meeting will be billed \$15.

GMNBR PUBLIC POLICY REPORT

As had been reported in our last newsletter, over the last year it became increasingly difficult to get any participation on a monthly basis to discuss local or grassroots issues (public policy) that were affecting our industry. As a result, the GMNBR BOD voted to dissolve GMNBR Public Policy as a standing committee and move it to an Ad-Hoc committee. It was also decided that the GMNBR RPAC Committee be incorporated within Public Policy.

Fortunately, the GMNBR has several very dedicated members that have faithfully served on the NHAR Public Policy Committee. These members have, and will, continue to monitor and report back to our membership on legislative issues that will have a direct impact on the real estate industry. In this format we will be able to highlight the important legislative issues that are taking place at the State House. The commitment of the GMNBR Ad-Hoc Public Policy Committee is to keep our members informed.

As an Ad Hoc committee we can be diligent on the local level on issues that are important to our members. A good example that comes to mind is in Manchester. Currently, there is a master plan in the development stages. Shouldn't real estate agents, who do business in Manchester, be kept informed as to what the master plan envisions for the future, i.e. new zoning, ordinances, infrastructure, commercial and residential uses, etc?

At NHAR, the Public Policy Committee is diligently reviewing all the new bills (LSR's) that have been introduced in the House of Representatives and the Senate. Just this year alone, over 1,000 new bills have been filed. Examples of some bills that are currently being reviewed that may have an impact on the real estate industry are:

Banking and Insurance:

- HB 1347 - relative to licensure, registration, or certification of regulated professions

Environment:

- HB 1259 - relative to the classification of wetlands
- HB 1289 - relative to Pennichuck Brook and its watershed

Housing:

- SB - relative to security deposits in landlord tenant matters

Taxation:

- HB 1444 - relative to definitions under real estate transfer tax
- HB 1599 - reducing the rate of the business profits tax and repealing the business enterprise tax

Zoning and Planning:

- Eight bills alone on just eminent domain. Three of them are CACR's or constitutional amendments

These are just a few of the bills that have been filed, there are LOTS more to come and review! If any of these catch your attention and you would like more information please visit the NHAR website (NHAR.org) and click on the Public Policy link.

Last year GMNBR RPAC contributions fell short of their fair share goal by \$3000!!!! This year's goal is \$24,189. As the NHAR RPAC state Chair, fundraiser and cheerleader, and as a GMNBR member, I am asking for your contributions to RPAC and IMF. If you were a \$20 contributor last year (Thank you), let's try to "KICK IT UP" a notch this year. And for our "Top Producers", be adventurous and join the "99 Club"!!

Your RPAC or IMF contributions are an investment in your business and a commitment to preserving the future of our industry. So please make an effort to contribute to your future!!! Please make checks payable to RPAC or IMF and send to GMNBR, Attn: RPAC/IMF, 166 South River Road, Bedford, NH 03110.

And to those of you that have contributed... Thank you!

Respectfully Submitted,

George Skilogianis

2006 NHAR RPAC Chair / Public Policy Committee Member

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

Date	Time	Course	Instructor	Cost
February 9, 2006	9:00 a.m. to Noon	Elective <i>Agency & Brokerage in the Next Decade</i>	Neal Barrett	\$40
February 15, 2006	10:00 a.m. to 1:00 p.m.	CORE Course	Alan Rice	\$40
February 16, 2006	10:00 a.m. to 1:00 p.m.	Elective <i>Understanding & Using Real Estate Auctions</i>	Dick Berman	\$40

CRS COURSES

The CRS designation is the highest level of designation that a REALTOR® can obtain. The CRS courses are presented in various cities throughout the United States in conjunction with the Council of Residential Specialists, an affiliate of the National Association of REALTORS®.

In February the GMNBR will be hosting the CRS 202 on February 6-7, 2006 at the Center of New Hampshire in Manchester, NH. The Buyer Sales Strategies course will be focused on how real estate agents can work with today's new buyers through counseling, salesmanship and negotiation. The cost of the course is \$310 and will cover the cost of the course, all materials and breakfast and lunch for both days.

New this year, the GMNBR will also be hosting a one day "Ninja Selling" course which will be held on March 21, 2006 at the Highlander Inn in Manchester, NH. The one day "Ninja Selling" course is a powerful one day seminar modeled after the methods and philosophy of one of the most successful real estate companies in the country. The cost of the course is \$160 which includes the cost of the course, breakfast and lunch.

Also, please mark your calendars for October 2-3, 2006 in which the GMNBR will host CRS 210 – Referral Course. This two-day course will help identify the expectations of the "new consumer", the "new behaviors" necessary to meet those expectations and specific systems to make the agent's business more productive, more profitable and more enjoyable. The cost of the course will be \$325 and will cover the cost of the course, all materials and breakfast and lunch for both days.

Advance registrations forms for all CRS courses are available in the GMNBR office, 166 South River Road, Bedford, NH 03110 or by searching the GMNBR's interactive calendar located at: www.gmnbr.org/calendar/events.php.

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.

GMNBR BLOOD DRIVE

- WHAT:** It has been brought to the attention of the GMNBR that the Red Cross is in critical need for blood. As a result, the GMNBR Community Service/Affiliates Committee has decided to help the patients in need of blood in New Hampshire by sponsoring a blood drive and is encouraging all members of GMNBR to roll up their sleeves and donate blood!
- WHEN:** Thursday, February 16, 2006 from Noon to 7:00 p.m.
Walk-ins are welcome, although appointments are encouraged. Please call 1-800-262-2660 to schedule an appointment.
- WHERE:** American Red Cross Blood Center located at 425 Reservoir Avenue, Manchester, NH
DIRECTIONS: Take Exit 8 off I-93. Take a right off the ramp heading towards downtown. Take a right at the lights where Mammoth Road intersects. Take the first left onto Reservoir Avenue. The Red Cross Center will be on your left. Follow the signs!
- CONTACT:** For more information please contact Carolyn McNamara at Red Cross (603) 625-1951 x171 or Charity at GMNBR (603) 668-1054
- PRIZE:** The names of all GMNBR members who donate will be entered in a drawing for **3 sets of ski passes** to be raffled off!!! Donors also will be entered into a raffle to win 1 pair of tickets to the March 9 **Aerosmith** concert at the Verizon Wireless Arena.



EASTER SEALS CLOTHING DRIVE

- WHAT:** The Nashua Easter Seals is organizing a “Dress for Success” drive to collect new and/or used clothing, shoes and accessories that be donated to individuals to use when interviewing for jobs as well as to be worn on the job.
- CONTACT:** For more information please contact Cami Baker, (603) 626-5000 / cami@camibaker.com



**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.