

GMNBR NEWS



SEEKING NOMINATIONS FOR 2006 GMNBR GOOD NEIGHBOR AWARD

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Nominations for the 2006 Greater Manchester/Nashua Board of REALTORS® (GMNBR) Good Neighbor Award are now being accepted. The GMNBR Good Neighbor Award, established in 2002, will recognize GMNBR REALTOR® members who have made an extraordinary commitment 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, not for profit agencies.

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 Good Neighbor Award will receive a \$1,000 donation to a charity of their choice on their behalf.

The winner of the 2005 GMNBR Good Neighbor Award was Barbara Cunningham, owner-operator of RealStart in Bedford, NH and Vice President and Mortgage Division Manager at St. Mary's Bank in Manchester, NH. Cunningham was chosen for her tireless dedication to her community and her profession. The charity she chose to donate the \$1,000 to was The Way Home, a local non-profit organization dedicated to ending homelessness and improving the quality of life for the under served in Manchester, NH. The Way Home is also known for providing several other much-needed services such as lead paint abatement, healthy home services and the "Steps to Success Program". For several years Cunningham served on the Board of Directors for The Way Home during which she spent numerous hours fundraising and volunteering her time and energy at many of their sponsored events.

If you, or someone you know is a GMNBR REALTOR® who could be a candidate for the GMNBR Good Neighbor Award, please submit the nominee's name and office affiliation to MaryPat Bilodeau, Chair of the GMNBR Good Neighbor Award Committee via email: mpbroty@msn.com or by phone: (603) 627-4644.

The deadline to submit nominations is Friday, May 5. The winner of the 2006 GMNBR Good Neighbor Award will be announced at the GMNBR General Membership Meeting being held on Wednesday, June 21, 2006. The name of the 2006 GMNBR Good Neighbor Award recipient will then be submitted to the New Hampshire Association of REALTORS® (NHAR) on behalf of GMNBR for consideration for the NHAR Good Neighbor Award.

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 Thursday, April 20, 2006 at the Manchester Country Club, Bedford, NH. 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.

Carol Andrews

LeClair Real Estate

Dianne Bonfiglio

Carlson GMAC / Nashua

Christopher Caisse

Martel Realty Group

Clara Demeusy

Keller Williams / Nashua

Chantale Dumont

Keller Williams / Nashua

Diane Y. Durgin

RE/MAX Synergy

Nicole Emerson

C21 Dick Cardinal Associates

Martha Giacalone

Carlson GMAC / Nashua

Joanne Gonzales

CB Residential Brokerage / Manchester

Virgil Goodwin, Jr.

Realty 1 – Wells Real Estate

Sonya Hodges

Exit Avenue Realty

Jodie Hymowitz

RE/MAX Platinum Realty

Ryan Juza

Choice Realty Inc.

Anthony J. Kane

Almost Home Realty, LLC

Linda Kantargis

RE/MAX Properties

Rosina LeBlanc

Kathy Snyder Realty Group, LLC

Tonyia LePetit

Suburban Realty

Lisa M. Orofino

Carlson GMAC Real Estate

Stephanie Perrone

Riley Enterprises

T.J. Potter

ERA The Masiello Group / Bedford

Rebecka Reagan

Keller Williams Metropolitan

Claire M. Ryan

Keller Williams / Westford, MA

Edda Sicoli

Bennett Real Estate Brokerage

Keith R. Skorupski

Riley Enterprises, Inc.

Carol A. Spottiswood

Kanteres Real Estate

Scott G. Strang

RE/MAX Country Properties

Arielle Watt

Pat Clancey Realty

NEW GMNBR AFFILIATE MEMBERS

Jean Cloutier

Absolute Title, LLC

Bruce Davis

BMD Appraisal Services

Paul Descoteau

Mortgage Concepts

Len Foy

NH Residential Title & Escrow Services, PC

Susan LaPointe

Bank of America

Ken Levesque

CTX Mortgage Company

Todd McElheney, Esq.

NH Residential Title & Escrow Services, PC

Jake Thomaier

Bank of America

REPORT FROM THE GMNBR COMMUNITY SERVICE COMMITTEE

A big thank you to everyone who purchased Van Otis chocolate bunnies this year. A total of 361 bunnies were sold which raised \$2,166 for the Salvation Army's Kid's Café in Manchester, NH. The orders will be delivered to the GMNBR office, located at 166 South River Road, Bedford, NH 03110 the week before Easter and will be available for pickup. Someone for the committee or the GMNBR office will contact the individuals who placed the order when the shipment arrives.

The committee will also be helping the Seniors Count, a program of Easter Seals with their annual Spring Clean Up. This event, designed to help senior citizens in Manchester, NH with spring clean up chores, will be on Saturday, May 6, 2006. Volunteers will be asked to help with various activities to enable senior citizens to remain in their homes. More information on the event will be available soon. Your participation is invaluable, so please, save the date!

Thank you to everyone who participated in the Mohegan Sun Trip. There were 48 people who participated in the event and fun was had by all. The event raised \$1,307.⁵¹ for the committee's general giving fund and another \$91 from the 50/50 raffle for the scholarship fund. If you missed this trip mark your calendars for Columbus Day (October 9, 2006) when the committee will be hosting another casino trip, this time to Foxwoods. Stay tuned for more information!

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. Rifky's also guarantees to provide free refills to top of your vehicles fluids between scheduled oil changes. 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 (next to McDonald's) 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.

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 4, 2006	9:00 a.m. to Noon	CORE Course	Kathy Roosa	\$40
April 5, 2006	10:00 a.m. to 1:00 p.m.	Elective <i>Understanding & Using Real Estate Auctions</i>	Dick Berman	\$40
April 7, 2006	9:00 a.m. to Noon	Elective <i>Buyer Agency vs. Non Agency</i>	Neal Barrett	\$40

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 April the GMNBR Education Committee will be holding its next REALTOR® to REALTOR®. The session will be held on Tuesday, April 18, 2006 from 12:30-2:00 p.m. in the GMNBR Classroom. The session will be led by Lana Perkins of Liberty Mutual who will be addressing market value versus replacement value for homeowners insurance. Lunch will be provided to attendees and will be sponsored by Liberty Mutual

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!

CRS NINJA SELLING II

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®.

Earlier this month the GMNBR hosted a one day, “Ninja Selling I” course, and by popular demand has arranged to host the “Ninja Selling II” course. This one day course is a powerful 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 \$165 which includes the cost of the course, breakfast and lunch.

The course will be held on June 26, 2006 from 8:00 a.m. – 5:00 p.m. at the Wayferer Inn and Convention Center in Bedford, NH. 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.

REALTOR® SAFETY – A YEAR-ROUND PRIORITY

Tips to Help You Protect Against Theft

When you're working: Carry only non-valuable business items (except for your cell phone) when you are showing property, hosting an open house, or simply out and about. Don't wear expensive jewelry or watches, or appear to be carrying large sums of money.

If you carry a purse, keep it locked in the trunk of your car during showings.

At property showings, don't leave your own briefcase, purse, laptop or mobile phone in view. (But of course you should have your phone with you at all times). Wear clothing with pockets so that you can carry your car keys with you.

In your office: Keep all windows and counters clear and free of signs, posters and paint so that people can see in. Make sure that all unused doors and windows are always locked, especially if they are out of sight and earshot. Lock office doors after hours and consider getting a door that unlocks with a buzzer so that you can decide who to let in.

In your car: Keep your car locked at all times – even when you're in it – with purses, briefcases, gym bags and other apparent valuables out of sight.

In your home: Check the quality of locks on all your entry doors. For real security, each door should have a deadbolt lock with a full one-inch bolt in addition to existing locksets. If you have a door with glass panels within three feet of the lock, install a double-cylinder deadbolt, which requires a key on both sides so that a burglar cannot break the glass and unlock the door. If a door has conventional glass panels, consider replacing them with shatterproof glass or with polycarbonate material.

Protect your clients against crime: When you're showing a home, remind your clients that strangers will be walking through their home. Suggest that they put any valuables – including prescription drugs – in a secure hiding place.

At an open house, be alert to visitors' comings and goings, especially near the end of showing hours. Groups of criminals have been known to show up en masse near the end of an open house and, while several "clients" distract the REALTOR®, others go through the house and steal any valuables they can find.

Finally, when you leave a client's property, whether after an open house or a standard showing, make sure that all doors and windows are secured. Thieves commonly use open houses to scout for valuables and easy entrance routes, then return when the agent leaves.

Inform your clients that while you are taking safety precautions, and that you've checked and locked the home before leaving, they should immediately double-check all locks and scout for missing items immediately upon their return, in case you've missed any less-than-obvious means of entry.

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: Nevada County Board of REALTORS®

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

GMNBR LEGAL CORNER

Before You File an Ethics Complaint

Part VI – After the Hearing

- ❖ When you receive the Hearing Panel's decision, review it carefully.
- ❖ Findings of fact are the conclusions of impartial panel members based on their reasoned assessment of all of the evidence and testimony presented during the hearing. Findings of fact are not appealable.
- ❖ If you believe the hearing process was seriously flawed to the extent you were denied a full and fair hearing, there are appellate procedures that can be invoked. The fact that a Hearing Panel found no violation is not appealable.
- ❖ Refer to the procedures used by the local Board or Association of REALTORS® for detailed information on the bases and time limits for appealing decisions or requesting a rehearing.

Rehearings are generally granted only when newly discovered evidence comes to light.

- a) which could not reasonably have been discovered and produced at the original hearing and
- b) which might have had a bearing on the Hearing Panel's decision.

Appeals brought by ethics respondents must be based on

- a) a perceived misapplication or misinterpretation of one or more Articles of the Code of Ethics,
- b) a procedural deficiency or failure of due process, or
- c) the nature or gravity of the discipline proposed by the Hearing Panel.

Appeals brought by ethics complainants are limited to procedural deficiencies or failure of due process that may have prevented a full and fair hearing.

Conclusion

Many ethics complaints result from misunderstanding or a failure in communication. Before filing an ethics complaint, make reasonable efforts to communicate with your real estate professional or a principle broker in the firm. If these efforts are not fruitful, the local Board or Association of REALTORS® can give you the procedures and forms necessary to file an ethics complaint.

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

I hope you all have enjoyed my series on Filing an Ethics Complaint. If you feel that you have been wronged and mediation just does not work, let the process work for you by filing that complaint. Keep in mind that communication is a huge part of our business and you'd probably be amazed at how well things can work out if we can just communicate better.

If anyone has any interesting legal facts, tidbits, or experiences, please feel free to let me know and we'll see if we can work it into the Legal Corner section of the newsletter. See you next month and HAPPY EASTER TO ALL!!

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

2006 GMNBR SCHOLARSHIP

The Community Service Committee of the Greater Manchester/Nashua Board of REALTORS® is pleased to announce the criteria for the 2006 scholarship applications.

Scholarships will be considered from applicants who attend high school in one of the following towns located 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 2006-2007 school year. Members of the GMNBR Scholarship Committee, and their families, are ineligible.

Scholarships will be granted according to the following criterion:

1. Need and Grade Point – The applicants need and GPA will be evaluated. If both are evenly balanced, the need will be given more weight.
2. Industry Concentration – Since we, as REALTORS®, wish to promote education and professionalism in our industry, if need and grade point are present, special consideration will be given to applicants majoring in related fields. Examples of possible fields are, but not limited to: political science, real estate, real estate law, banking, taxes, or a vocational related field.
3. Extracurricular Activity – A record of community, civic or school involvement will also be considered.

The Community Service Committee is dedicated to working throughout the year to raise money for the scholarships by means of raffles and other fundraisers and it is the committee's intention to award four (4) scholarships in the sum of \$750 each. Since scholarships are generally presented in late May or early June, applications are due for consideration by 4:00 p.m. on Friday, April 21, 2006. Please note that all scholarship 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: GMNBR Scholarship Committee, 166 South River Road, Bedford, NH 03110. Questions can be directed to Charity Ross, GMNBR Director of Communications & Marketing, (603) 668-1054 / charity@gmnbr.org.

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 25 votes must be cast – **Only 9 more entries needed!** 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.



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

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CAROLINE HERRON

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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.