

# GMNBR NEWS



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## BELL RINGING VOLUNTEERS STILL NEEDED

Please join the GMNBR Community Service Committee in assisting the Salvation Army's 2006 Kettle Campaign. One of the Salvation Army's largest fundraisers, bell ringers stand at red kettles as a reminder to the community that 'Sharing is Caring.' This year's campaign will run from November 9 through December 23. GMNBR Members can select from any of the following dates/times to volunteer:

Thursday, December 7, Macy's, Mall of NH  
9:00 a.m. – 12:00 p.m. – **OR** – 12:00 p.m. – 3:30 p.m.

To volunteer please contact Joanne Riopel at: [jriopel@innovativerlty.com](mailto:jriopel@innovativerlty.com).

## GMNBR INDUCTS 16 NEW MEMBERS

The Greater Manchester/Nashua Board of REALTORS® (GMNBR) inducted 16 new REALTORS® at their General Membership Meeting on Wednesday, November 15, 2006 held at the Crowne Plaza Hotel, Nashua, NH.

Each of the new REALTORS® have successfully completed real estate training, passed the state examination and have been issued a real estate license from the New Hampshire Real Estate Commission. Additionally, each inductee has completed orientation sessions at both the GMNBR and the New Hampshire Association of REALTORS® (NHAR).

The GMNBR inducted the following REALTORS®: Richard Balsama, William Cabrall III, Rachel Chung, Hollie Ann Countie, Kelly Ann Gooltz, Cheryl Lamy, Pamela Raymond-Beede, Harvey Richardson, Robert L. Rivers Jr., Jennifer Sandlin, Frank Stetson, Kristin Sullivan, Ernest D. Swersky, Catherine C. Towne, Elizabeth A. Verity and Kristi A. Whitten. Additionally, the GMNBR recognized the following individuals as new Affiliate members of the Board at the General Membership Meeting: Deborah Crane, Sandra Duda and Scott Hanley, all from Countrywide Home Loans in Bedford, NH.

By becoming a REALTOR® member of GMNBR the inductees will also hold memberships at NHAR and the National Association of REALTORS® (NAR). The GMNBR congratulates and welcomes the new members of the Board and wishes them success in their new career in real estate.

## 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 General Membership Meeting to be held on January 17, 2007 at the Crowne Plaza Hotel in Nashua, NH. The GMNBR would also like to recognize and congratulate the newest Affiliate members of the GMNBR who will also be invited to the next General Membership Meeting to receive their Affiliate pins.

### Gerald E. Anderson

Coldwell Banker Residential Brokerage – Amherst

### Greg P. Williams

Forth & Long Realty

### Eugenios Arfanakis

Carlson GMAC Real Estate – Manchester

### Robert D. Wright

Carlson GMAC Real Estate – Manchester

### Elizabeth Culbertson

Coldwell Banker Culbertson Real Estate

### NEW AFFILIATES

### David P. Gagnon

Keller Williams Realty Metropolitan

### Debbie Clough

MLS Property Information Network, Inc.

### Russell Goldman

Keller Williams Realty NH

### Jeannine Ellis

MLS Property Information Network, Inc.

### Craig Hennessey

RE/MAX Omega Group

### Paul Godbout

Amoskeag Mortgage

### Agnes B. Nyakundi

Carlson GMAC Real Estate – Manchester

### Steve Griffin

Griffin Appraisals

### Sharon M. Pluff

Brady Sullivan Properties

### Melissa Lindberg

MLS Property Information Network, Inc.

## 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.

## REALTOR® SAFETY – A YEAR-ROUND PRIORITY

### 10 Safety Tips for Meeting Prospective Clients

Here are 10 steps you can follow to help take the risk out of meeting prospects and clients:

1. Make sure you are not alone in the office when meeting someone. If you are alone, call a “buddy” before the prospect or client is due to arrive and ask them to call and check on you 15 minutes into the visit. Then call them back when the person has left your office.
2. Ask each new client or prospect to stop by your office and complete a Prospect Identification Form, preferably in the presence of an associate.
3. When the person arrives, get the make, model and license number of their car. Check this information yourself—don’t just take their word for it. You can do this discreetly by watching them drive up, glancing out at their car, or checking it when you leave the office.
4. Use a registration book for all clients and other visitors. Be careful to make sure that everyone signs in.
5. Photocopy the client’s driver’s license and retain this information at your office. Legitimate clients should not mind you copying their driver’s license. People freely show their licenses to the clerk at the grocery store when they write checks, and we show their IDs to rent a movie.
6. Get personal references as well as employment and home information. Then check all references and verify employment and current address. Check county property records to confirm ownership.
7. Introduce the prospect to someone in your office. A would-be assailant does not like to be noticed or receive exposure, knowing a person could pick him/her out of a police lineup.
8. Always let someone know where you are going; leave the name and phone number of the client you are meeting.
9. When talking to any client or prospect, be careful not to share any personal information—specifically, details on where you live or information that can allow the person to pinpoint your home.
10. When showing a property, always leave the front door wide open while you and the client are inside. As you enter each room, stand near the door.

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](http://www.gmnbr.org/downloads/realtor_safety.pdf), or visit the NAR’s Safety site at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety). This article is part of the NATIONAL ASSOCIATION OF REALTORS® 2006 REALTOR® Safety Week Kit.

## ATTENTION SKIERS

GMNBR Members have an opportunity to save on a season’s pass to ski at Crotched Mountain in Bennington, NH. Crotched Mountain, is conveniently located and offers skiing enthusiasts 7 lifts to 17 trails and 875 of vertical feet.

Members can purchase a season’s pass for \$269, a package that is usually priced at \$299. This promotion is being brought to you by a fellow REALTOR® member, Cindy Butler of Cindy K. Butler Real Estate in Nashua, NH.

If you are interested in purchasing a season’s pass please contact Cindy Butler directly at: [cindy@cindybutler.com](mailto:cindy@cindybutler.com).

## 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](http://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 December. For a complete list please use the interactive calendar on the GMNBR website.

<u>Date</u>	<u>Time</u>	<u>Course</u>	<u>Instructor</u>	<u>Cost</u>
December 6, 2006	9:00 a.m. to Noon	CORE Course	Kathy Roosa	\$40
December 8, 2006	9:00 a.m. to Noon	Elective <i>Code of Ethics</i>	John Doran	\$40
December 14, 2006	9:00 a.m. to Noon	Elective <i>Agency &amp; Brokerage in the Next Decade</i>	Neal Barrett	\$40
December 18, 2006	9:00 a.m. to Noon	Elective <i>Understanding Credit Scoring – Please contact instructor to register – (603) 767-6973 / <a href="mailto:mike@mikerocheleau.com">mike@mikerocheleau.com</a></i>	Michael Rocheleau	\$40

## COMMUNITY SERVICE COMMITTEE REPORT

Thank you to everyone that participated in this year’s GMNBR Monte Carlo Night and helping to make it one of our most successful events yet. This year’s event raised over \$3,500 in general giving funds and an additional \$900 for the GMNBR Scholarship Fund. We also appreciate everyone’s input (and patience) while we tried something new this year. All in all we had a great time at the event and hope you did too.

It is the committee’s pleasure to also report that the committee represented GMNBR at two recent events. On Saturday, November, 4 members of the committee and Board of Directors attended the 6<sup>th</sup> Annual Dinner Auction hosted by the Nashua Soup Kitchen & Shelter. GMNBR was as a Corporate Sponsor of the dinner with a \$5,000 donation. The Nashua Soup Kitchen & Shelter is a nonprofit organization that relies heavily on contributions from the community. On Tuesday, November 21, members of the committee also attended the 13<sup>th</sup> Annual Thanksgiving Breakfast for New Horizons for New Hampshire. GMNBR was a Platinum sponsor of this event with a \$1,500 donation. New Horizon’s for New Hampshire is a private, non-profit organization whose mission is to provide food, shelter and other basic services which help the needy in the Greater Manchester area to help themselves. The money donated to each of these organizations will be used to support their programs and enable them to continue with their mission of providing food and shelter to people in need.

Finally, once again the Community Service Committee will be adopting people in need for the holiday season. The committee has pledged to adopt two families and two elderly people, from the Manchester and Nashua Communities in the month of December. Please watch your email for more information on each and how you can provide assistance for this important cause.

Thank you once again for all of your support and assistance with the committee’s activities. Your participation is greatly appreciated and we couldn’t do it without you. Happy Holidays!

## GMNBR PUBLIC POLICY REPORT

The GMNBR is respectively represented by three counties: Hillsborough, Merrimack and Rockingham. Within those districts there were 11 candidates in GMNBR's jurisdiction supported with New Hampshire REALTOR® Political Action Committee (NH RPAC) funds in the November elections. Of those candidates, 3 individuals were successfully elected to the New Hampshire House of Representatives. Please take a moment to congratulate the following individuals who, because of your contributions, will now be supporting REALTOR® issues in the Legislature: Benjamin C. Baroody (D – Dist. 13) and GMNBR's very own Angeline A. Kopka (D – Dist. 26) and Anthony P. Matarazzo (D – Dist. 20). Outside of GMNBR's jurisdiction, 14 more individuals were also elected as REALTOR® members to the House of Representatives in addition to John Gallus (R – Dist. 1) who was elected to the New Hampshire Senate.

Also on the ballot in November was a vote on a Constitutional Amendment regarding Eminent Domain. Specifically, the amendment would prohibit the taking of personal property by way of Eminent Domain that is economically motivated or for the purpose of private development or private use of the property. Voters strongly supported the prohibition and the amendment passed with a resounding vote of 315,927 to 53,587.

For those of you are interested the New Hampshire Association of REALTORS® is hosting the 2006 Public Policy Conference on Friday, December 8, 2008 at the New Hampshire Historical Society's Tuck Library in Concord, NH. The conference will be an all day event and will feature local Economist Russ Thibeault, Former Congressman and State Supreme Court Judge Charles "Chuck" Douglas and members of the New Hampshire State Senate and House of Representatives. Please contact Chris Nicolopoulos or Nicole Greco at NHAR for more information, (603) 225-5549.

Finally, please be advised of the following important advisement in regards to illegally posted real estate signs in Nashua, NH. The GMNBR was recently contacted by the City of Nashua's Office of Code Enforcement with a request to warn our members of the following information. There have been a number of complaints received by the City of Nashua's office of Code Enforcement from citizens regarding the prevalence of illegally posted real estate signs throughout the City. The major problem is that the signs are posted on property that is not for sale/lease/.rent (i.e. directional signs).

Nashua's sign ordinance is quite extensive and is contained in Sections 16-240 through 16-262 of the Nashua Land Use Code. The full text of the Land Use Code can be accessed online at the City's website at [www.gonashua.com](http://www.gonashua.com). While Section 16-243 of the ordinance does allow real estate signs to be posted without a permit, they are restricted to the property that is for sale/rent/lease and are limited in number to one per each side of the property abutting on public right-of-way. Real estate signs must also be removed within 30 days after the sale, rental or lease of the property that is advertised. In addition, there are rules regarding size and minimum setbacks from public rights-of-way.

RSA 676:17 allows the City to prosecute violations of the Land Use Code as misdemeanors. Violators are subject to a civil penalty not to exceed \$275 for the first offense and \$550 for subsequent offenses for each day that such violation is found to continue after the conviction date or after the date on which the violator receives written notice from the municipality that the violator is in violation, whichever is earlier.

Please consider this notice as an initial educational outreach effort. The GMNBR has been advised that if the real estate sign problem continues the City of Nashua's Office of Code Enforcement will take action. There is legal recourse available to the department and we have been assured they will be acted upon. Please take this notice as warning. If you are found to be in violation the City of Nashua will take action and you will be subject to the penalties cited above.

I hope you all have a Safe and Happy Holiday Season!

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

## NNEREN NEWS

The following is a report of important NNEREN news. The content below was discussed at the November 1, 2006 NNEREN Board of Directors meeting. The following information is extracted from the NNEREN Talking Points which were distributed to each of the local boards. Any questions, comments or concerns regarding the following information can be directed to NNEREN by calling (603) 228-9733.

### NNEREN ACTION ITEMS:

After considerable discussion regarding towns in the database, it was voted to table the discussion until the December meeting.

### NNEREN NEWS:

- There are currently 8,507 active agents in the system (*per Offutt's initial count*).
- The Governance Committee has completed their work on the Rules & Regulations and the amended & revised regulations will be sent to all Directors and Alternates for review, comment and ultimately vote at the December meeting.
- Additional photos will be included as part of an enhanced prospecting listing cart coming soon. There was mention of an additional cost to members for enhancements to the prospecting consumer portal.
- A letter of understanding was sent to Offutt Systems and First American regarding the protection of data under the new acquisition and has been received with signature indicating their agreement.
- NNEREN is looking into adding an icon to the InnoVia homepage which would streamline the process of notifying NNEREN via email of a new or transferring agent.
- The sales statistics report for NHAR was ready but lacked the county hierarchy in it and therefore is being corrected.
- Personal InnoVia will begin beta testing on November 21<sup>st</sup>. Offutt is struggling with the development of the download function due to the requirement to allow incremental, rather than board-wide, downloads. NNEREN will be meeting with Offutt on November 29<sup>th</sup> for our scheduled quarterly executive planning session.

### MEMBER TOPICS DISCUSSED:

A request was submitted that NNEREN re-consider the requirement that ALL licensees in a NNEREN member office must pay monthly fees. After considerable discussion, it was determined that the policy remain as is.

## LEARNING ANNEX REAL ESTATE WEALTH EXPO

- WHAT:** Two-day real estate convention featuring Donald Trump, Anthony Robbins, Robert Kiyosaki and George Foreman, among other keynote speakers. The expo will feature over 72 seminars and hundreds of exhibit booths.
- WHEN:** Saturday, December 2, 2006 – Sunday, December 3, 2006
- TIME:** 8:00 a.m. to 7:00 p.m. both days
- WHERE:** Boston Convention & Exhibition Center, Boston, MA
- CONTACT:** Please visit [www.LearningAnnexTrumpExpo.com](http://www.LearningAnnexTrumpExpo.com) for more information. To purchase tickets over the phone please call (800) 872-6639, press 0. For questions please call (347) 332-9992.

## CONGRATULATIONS TO GMNBR'S 25 YEAR

Congratulations to GMNBR's 2006 25 Year Members! The individuals below recently received their honorary pins in recognition of their longstanding service to the real estate industry. Each member has been a REALTOR® member for 25 years and was recognized at the GMNBR Membership Meeting held on November 15, 2006 at the Crowne Plaza Hotel in Nashua, NH. The newest 25 Year Members honored were: Marcia DeSantis, John Doran, Tony Matarazzo, Joyce McCaffery, Sharon McCaffrey, Russell Poirier, and Geraldine Stockley. Also recognized for the first time, but not in attendance of the meeting were: Mary Bridgeman, Gregg Brooks, Sam Gustitus, Martha D. Hall, John Kanlis, Adrienne Lorette, Mary McCall, Gloria Messier, Sandra Poirier, Linda Reger and Viviane Willett.

In addition to the individuals mentioned above, also in attendance were the following prior year's 25 Year Members honorees (year pinned): Betty Bailey (2003), Lucy Barrett (1998), Ronald Bouffard (2005), Irene Darrah (1998), Wendy Davis (2003), Lorraine DeMinico (2001), Bunny Donelson (1999), Carolyn Gidge (1998), Mert Grant (2000), Angie Kopka (1998), Robert Martel (2000), Charlie McCaffery (1998), Lorette Miller (2005), Robert Mongan (1998), Niky O'Neil (2002), Cecile Pelissier (2005), June Proko (2001), Gary Rocca (2003), Jim Spellman (2003), Hank Stoudt (2003) and Rick Stoudt (2000).

The recognition of 25 Year REALTOR® members has been a standing tradition with the Board for many years. Since the merger of the Manchester and Nashua Boards there have been several individuals that have earned this admirable recognition each year. Please take a moment to also recognize the following individuals that have previously been honored as a 25 Year Member:

**Awarded 25 Year Pin in 1998:** Richard Berman, Nancy Bigg-Brown, Robert Brooks, Joan Burnham, Vivian Desmarais, David R. Hall, Vivian Hanlon, Phyllis King, Heidi Palmer, Nancy Pomerleau

**Awarded 25 Year Pin in 1999:** Daniel Bergeron, Marsha Foster, Carollee Hayward, Bonnie Knott, Richard Power, Sue Vachon

**Awarded 25 Year Pin in 2000:** Judy Berman, Warren Cass, Marilyn Ciardelli, John Crafts – *Now an Affiliate*, Philip Gile, Greg Goulet, William Kanteres, Roger MacDonald, Paul Maznek, Frank Queen, Robert Schroeder, John Stabile

**Awarded 25 Year Pins in 2001:** Pam Abbott, Robert Allan, Sally Argeriou, Ruth Konner, Jackie Flood, Bob Kokko, Helen Maioriello, Donna Naroff, Joe Parrinello

**Awarded 25 Year Pin in 2002:** Pat Clancey, Yve Hines, Sharyn Kelley

**Awarded 25 Year Pins in 2003:** Joan Blais, Renee Brenner, Rod Clermont, Pat Cook, Fred Doleac, Rick Dumont, Ann Frigard, Ann Haskell, Joyce Pearson, Gail Phillips, Mary Lou Rizzo, Brenda Sanville, Mike Sherlock, Shirley Sullivan, Betty Tamzarian

**Awarded 25 Year Pins in 2004:** Thelma Christopher, Gail Curtis, Donna Fitzpatrick, Suzanne Goff, Donald Levasseur, John Palmer, Jo Ann Power

**Awarded 25 Year Pins in 2005:** Ryk Bullock, John Hartnett, Joanne Laychak, Gary Shakra, Nicholas Shakra

Congratulations to each and every member who has served as a REALTOR® member for 25 years or more. Your dedication and service to the industry is unsurpassed and very much appreciated.

## **GREATER MANCHESTER/NASHUA BOARD OF REALTORS® 2007 COMMITTEE SIGN-UP**

Committee sign-ups for 2007 are underway. Please check out what committees are available to serve on below. If you are interested in being a committee member, please check the committee(s) you would like to be considered for appointment in 2007. Please return the sign-up sheet to GMNBR by fax: (603) 627-0936 or mail to GMNBR, 166 South River Road, Bedford, NH 03110. Please note, in the event you do not wish to serve on a full committee, Task Forces and Working Groups generally are single task or single issue oriented and generally meet for a far shorter term than the full committees which meet throughout the year. If you have any questions please contact GMNBR, (603) 668-1054 / [info@gmnbr.org](mailto:info@gmnbr.org).

- \_\_\_\_\_ **BUDGET/FINANCE COMMITTEE** – *9 members maximum.* Oversees the financial affairs of the association including the annual budget. Financial/budget experience preferred. Meets several times during the budgeting process.
  
- \_\_\_\_\_ **COMMUNITY SERVICE COMMITTEE** – Plan projects and fundraising to provide services and scholarships to local communities to enhance the Realtor® image. Meets on the first Wednesday of every month.
  
- \_\_\_\_\_ **EDUCATION/PROGRAM COMMITTEE** – Plans and organizes numerous courses and seminars on important industry issues, designation courses, courses to meet our NAR requirements and general membership meetings. Meets on the first Monday of every month with the exception of July and August.
  
- \_\_\_\_\_ **LEGAL COMMITTEE** (*Pre-requisite: Attendance at the NHAR Professional Standards Workshop within the past two years and continue to attend every 2 years thereafter.*) – Oversees the complete ethics & arbitration complaint process, including ongoing education. Committee members review ethics complaints and arbitration requests upon notice from GMNBR. Consists of the following 3 subcommittees:
  - \_\_\_\_\_ **PROFESSIONAL STANDARDS SUBCOMMITTEE** – Consists of members trained in the NAR professional standards procedures from which ethics and arbitration hearing panels are selected.
  
  - \_\_\_\_\_ **GRIEVANCE SUBCOMMITTEE** – *5 Members appointed by the President* – Responsible for reviewing all ethics complaints or arbitration requests for the local association.
  
  - \_\_\_\_\_ **MEDIATION SUBCOMMITTEE** – *Pre-requisite Training by NAR or NHAR* – Mediates arbitration requests.
  
- \_\_\_\_\_ **MEMBERSHIP/ORIENTATION COMMITTEE** – Conducts orientation and induction of all new Realtors®, promotes the benefits of being a member to increase membership, and to be a liaison from the board to all members. Meets on the second Wednesday of every month.
  
- \_\_\_\_\_ **NEW MEMBER SUBCOMMITTEE** – Welcomes new members and introduces them to GMNBR and our services.
  
- \_\_\_\_\_ **REALTORS® POLITICAL ACTION COMMITTEE (RPAC)/PUBLIC POLICY** – Educates our membership regarding the Realtors® Political Action Committee and solicits donations. Also, monitors and gathers information regarding local political issues such as planning, zoning, environmental issues affecting the rights of real estate ownership and educates our members about these issues. Meets upon the call of the Chair.

\_\_\_\_\_ **WEBSITE AND TECHNOLOGY COMMITTEE** – Implement directives from the Board of Directors, review website for accuracy, relevance and ease of navigation, provide computer training and suggest new ways to reach out to our members. Meets upon the call of the Chair.

\_\_\_\_\_ **AD-HOC COMMITTEES**

- \_\_\_\_\_ Good Neighbor Award
- \_\_\_\_\_ Nominating
- \_\_\_\_\_ Public Relations/Communications
- \_\_\_\_\_ REALTOR® of the Year/Affiliate of the Year
- \_\_\_\_\_ Other special issues or tasks requested by the Board of Directors

Name: \_\_\_\_\_ Office: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Fax #: \_\_\_\_\_ Email: \_\_\_\_\_

## GMNBR LEGAL CORNER

**Food for Thought:** With the market the way it is now and the need for advertising increasingly necessary, be cautious of how you word your advertisements.

### Misleading Advertising

(Reaffirmed Case #19-8 May, 1988. Transferred to Article 12 November, 1994.)

REALTOR® A's business included real estate brokerage, property management, and home building. In one of his newspaper advertisements of his home building activities, in which he identified himself as a REALTOR®, there was prominently featured the words, "Buy Direct and Save." REALTOR® B sent a copy of that advertisement to the Board of REALTORS® as the basis of a complaint that REALTOR® A in his advertising was, through use of the quoted phrase, seeking to take unfair advantage of other REALTORS®.

At the hearing, it was brought out that REALTOR® A's properties had been listed with his real estate firm and processed through the MLS. He defended his advertising by asserting that it was no more than reasonable for him to seek the sale of houses in his subdivision through his own brokerage office to the greatest extent possible. He was not able to show the Hearing Panel any instances of reduced prices on direct sales even though several such sales had occurred.

It was the conclusion of the panel that REALTOR® A had violated Article 12. The panel's decision indicated that just because he engaged in home building he could not be exempt from the standards that apply to REALTORS® generally; and that the phrase "Buy Direct and Save" in his advertising was an attempt to convince prospective buyers that a lower price would be offered to those purchasing direct rather than through cooperating brokers when, in fact, he had maintained the same prices and there was no saving by buying direct.

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

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

## GET YOUR HO! HO! DOUGH

The 2006 HO! HO! Dough calendars are now available for purchase. Please help support the fundraising efforts of the GMNBR Community Service Committee by purchasing one today! The calendars are being sold for \$5 each with a daily chance to win anywhere from \$25 to \$250. The first 11 tickets will be drawn on December 11, 2006 at the GMNBR Holiday Gala and Installation Dinner at the Bedford, Village Inn. A minimum of 500 calendars must be sold to hold the drawings. Otherwise, all proceeds will be donated to the GMNBR Scholarship Fund. Tickets can be purchased in the GMNBR office located at 166 South River Road, Bedford, NH 03110 or by contacting Charity Ross, GMNBR Director of Communications, (603) 668-1054 / [charity@gmnbr.org](mailto:charity@gmnbr.org).

## GREATER MANCHESTER/NASHUA BOARD OF REALTORS® HOLIDAY GALA & INSTALLATION DINNER

Monday, December 11, 2006  
Bedford Village Inn, Bedford, NH

5:30 p.m. – Registration  
6:30 p.m. – Installation of 2007 Leadership  
7:30 p.m. – Dinner

### Early Bird Registration

\$25 – For Members before November 15  
\$35 – For Members November 16-27  
\$55 – For Nonmembers and Members after November 27

**Deadline for reservations is Monday, November 27, 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](http://www.gmnbr.org). Payment must accompany registration form in order to secure reservation. Registrations will be guaranteed prior to 4:30 p.m. on Monday, November 27, 2006. **Any registrations received after the deadline will increase to \$55 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 the full ticket price (\$55) 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](mailto:info@gmnbr.org)  
Web: [www.gmnbr.org](http://www.gmnbr.org)**



**EMAIL FOR THE  
GMNBR STAFF**

**SUSAN AFFLERBACH:  
[susan@gmnbr.org](mailto:susan@gmnbr.org)**

**JOAN BALDESSARI:  
[joan@gmnbr.org](mailto:joan@gmnbr.org)**

**CAROLINE HERRON  
[caroline@gmnbr.org](mailto:caroline@gmnbr.org)**

**CHARITY ROSS:  
[charity@gmnbr.org](mailto: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](mailto: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](mailto: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.