



INSIDE THIS ISSUE:

New REALTOR® & Affiliate Members	2
GMNBR RPAC Report	3
Honor Society Reminder	3
Name the Newsletter Contest	3
GMNBR Legal Corner	4
REALTOR® Safety – A Year Round Priority	5
Donate Your Old Cell Phone	5
REALTOR® Action Alert	6
GMNBR Participates in Way Home Race	6
Upcoming Events for GMNBR	7
Community News	8
Education Offered at GMNBR	9
2006 Membership Dues Reminder	10
Designation Awareness Month	10
Contact the GMNBR	11

GMNBR 2006 OFFICERS AND DIRECTORS ELECTED

The results of the elections for the GMNBR 2006 Officers and Directors have been announced and the winners are as follows:

Vice President

Gail Athas

Treasurer

Alan Rice

Secretary

Nancy Philbrick

Directors (2 Year Term)

Michael Caouette
Barbara Cunningham
Darleen Dumont
Jim Spellman

The following REALTORS® are also on the slate for 2006:

President

Hank Stoudt

Immediate Past President

Susan Pendleton

Ex-Officio Member

Angie Kopka

Directors (1 Year Remaining)

Bob Martel
Bob Scarponi
Joan Whitebook

In addition to these announced officers there are also 7 Standing Committee Liaisons that are appointed by the President and one Non-Voting Affiliate who is also appointed by the President. More information on each of these candidates, including pictures will be available on the GMNBR website, www.gmnbr.org.

The proposed Bylaw revisions that were also voted in were all approved. A complete set of the revised Bylaws are posted on the GMNBR website, www.gmnbr.org and are also available in the GMNBR office, 166 South River Road, Bedford, NH 03110.

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, November 9, 2005. 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. The Membership Meeting will be at the Merrimack Hotel, Merrimack, NH. Registration begins at 8:30 a.m. and the meeting will commence at 9:00 a.m.

Andrew P. Beres, Jr.

Bridgeman Realty Group

Tejinder K. Bhogal

Prudential Verani / Nashua

Michael K. Biedrzycki

Prudential Verani / Milford

Kathleen A. Boyer

CB Ashton-Kilgore Realty, Inc.

Edward B. Boyle

OBM Partners Realty Group

L. Carroll Boyle

OBM Partners Realty Group

Joseph A. Daigle

DesRochers Real Estate

Lia T. Damm

RE/MAX Synergy

Linda S. Giordano

Keller Williams / Nashua

Melody A. Latti

Keller Williams / Nashua

Lori Lombardo

RE/MAX Country Properties

Sandra R. Makmann

Lavoie Real Estate Appraisal Service

Mary E. McGuire

CB Ashton-Kilgore Realty, Inc.

Kevin Mercier

RE/MAX Elite

Jason Neel

DesRochers Real Estate

Brian D. Polewarczyk

Exit Avenue Realty

Colette B. Ramazani

Prudential Verani / Londonderry

Francesco A. Rotondo

At Home Realty, LLC

Brooke A. Schoch

RE/MAX Omega Group

Nate Shelley

Carlson GMAC / Nashua

Thomas N. Towle

Keller Williams / Metropolitan

Maura E. Winston

Keller Williams / Metropolitan

Michele West

RE/MAX Omega Group

NEW AFFILIATE MEMBERS

Susan M. Cicanesi, Esq.

NH Residential Title & Escrow Services

Sunshine M. Drouin

St. Mary's Bank

GMNBR RPAC REPORT

The purpose of the GMNBR RPAC Report is to keep members up to date on the most current amount of contributions given to the New Hampshire REALTORS® Political Action Committee (NH RPAC) on both a local and state level.

As a result of the generosity of everyone that attended the NHAR Annual Convention in September, we are close to surpassing our goals. Statewide we have superseded the projected goal of \$88,470 with having raised a grand total of \$101,698. Locally, however, we still have a little way to go. **The 2005 goal for GMNBR was \$22,260 and as of October 31, we have raised \$19,272 with 667 local member contributions.** With two months left of the year, and only \$2,988 more to raise, we can easily make our goal if you make an RPAC contribution today.

The NH RPAC is organized and operated exclusively for the purpose of collecting political contributions. It is a voluntary, non-profit, unincorporated committee of individual REALTORS® and others, unaffiliated with any political party. The committee is an affiliate of the National Association of REALTORS® Political Action Committee.

RPAC contributions allow the NH RPAC trustees to support candidates who support the real estate industry. If those candidates are elected to office it opens doors to lawmakers and gives REALTORS® a chance to be heard on an issue before it is too late. In the past we have effectively influenced legislation to its passage or have stopped it dead in its tracks. Currently, there are 21 REALTORS® holding office in the New Hampshire Legislature, 20 in the House of Representatives, and 1 in the Senate.

An RPAC contribution is an investment in your business and is making a commitment to preserving the future of our industry. If you haven't already done so, please consider making a donation to the NH RPAC. By doing so you are ensuring that RPAC dollars will continue to fight for REALTOR® concerns. **To contribute please make checks out to RPAC and send to GMNBR, 166 South River Road, Bedford, NH 03110.**

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.

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.

GMNBR LEGAL CORNER

Submitted by Dawn Hermann
Chair, GMNBR Legal Committee

Before You File an Ethics Complaint

Part I

In the next couple of months I will be reviewing the process to take when filing an Ethics complaint.

BACKGROUND

Boards and Associations of REALTORS® are responsible for enforcing the REALTORS® Code of Ethics. The Code of Ethics imposes duties above and in addition to those imposed by law or regulation which apply **only** to real estate professionals who choose to become REALTORS®.

Many difficulties between real estate professionals (whether Realtors or not) result from misunderstanding, miscommunication, or lack of adequate communication. If you have a problem with a real estate professional, you may want to speak with them or with the principle broker of the firm. Open, constructive discussion often resolves questions or differences, eliminating the need for further action.

If, after discussing matters with your real estate professional or a principle broker in that firm, you are still not satisfied, you may want to contact the local Board or Association of REALTORS®. Many Boards and Associations have informal dispute resolving processes available to consumers (e.g., ombudsman, mediation, etc.).

If, after taking these steps, you still feel you have a grievance, you may want to consider filing an ethics complaint. You will want to keep in mind that....

- Ⓡ Only REALTORS® and REALTOR®-Associates are subject to the Code of Ethics of the National Association of REALTORS®.
- Ⓡ If the real estate professional (or their broker) you are dealing with is not a REALTOR®, your only recourse may be the state real estate licensing authority or the courts.
- Ⓡ Boards and Associations of REALTORS® determine whether the Code of Ethics has been violated, not whether the law or real estate regulations have been broken. Those decisions can only be made by the licensing authorities or the courts.
- Ⓡ Boards of REALTORS® can discipline REALTORS® for violating the Code of Ethics. Typical forms of discipline include attendance at courses and seminars designed to increase REALTORS® understanding of the ethical duties or other responsibilities of real estate professionals. REALTORS® may also be reprimanded, fined, or their membership can be suspended or terminated for serious or repeated violations. Boards and Associations of REALTORS® cannot require REALTORS® to pay money to parties filing ethics complaints; cannot award “punitive damages” for violations of the Code of Ethics; and cannot suspend or revoke a real estate professional’s license.
- Ⓡ The primary emphasis of discipline for ethical lapses is educational, to create a heightened awareness of and appreciation for the duties the Code imposes. At the same time, more severe forms of discipline, including fines and suspension and termination of membership may be imposed for serious or repeated violations.

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

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, or visit the NAR’s Safety site at www.REALTOR.org/Safety.

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

OLD CELL PHONES NEEDED

The GMNBR Community Service Committee is collecting any old, used cell phones to be used for the elderly. The phones that are collected will be refurbished and distributed to the elderly in the Manchester and Nashua communities to be used as emergency 911 only phones.

There are no limitations on the carrier, make, model or technology of the phones. The only requirement is that the phone is still operable and has a functioning battery charger.

Donating your old phones to senior citizens provides them piece of mind and tool to obtaining the assistance of 911 if they find themselves in an emergency situation.

Phones can be brought to the GMNBR office, Attn: Laura Hammond-Koranda, 166 South River Road, Bedford, NH 03110.

PUBLIC POLICY COMMITTEE REALTOR® ACTION ALERT

~ STEPPED UP ENFORCEMENT FOR LONDONDERRY REAL ESTATE SIGNS ~

When placing signs on your listings, it is a wise idea to check with the homeowner's town to ensure you are not violating any sign ordinances, and exposing yourself to fines that can be hefty. Aside from any imposed fines for violating a sign ordinance, you may also find that your sign has disappeared – which can also be rather costly. In September 2005 the Town of Londonderry held a sign workshop. The consensus of the meeting was that the Town of Londonderry should be enforcing the existing ordinance due to a lack of other suggestions for alternative methods of dealing with off-premise real estate signage. Therefore, this Public Policy Committee Realtor® Action Alert should be used as a guideline for how the Town of Londonderry will be enforcing the Sign Ordinance as it relates to off-premise real estate signs from this point forward.

As stipulated by the Zoning Ordinance, no off-premise signs are permitted in the Town of Londonderry without a Special Exception granted by the Zoning Board of Adjustment. Additionally, no signs are permitted within any road right-of-way. Real estate signs are permitted only on the lot of the property that is for sale, in accordance with the requirements of the Zoning Ordinance. The town is now prepared to aggressively enforce the provisions of the Zoning Ordinance as state below:

As staffing permits, the compliance officer will be seeking relief of off premise signs via RSA 676:17 which provides for civil penalties to be assessed through the court system at \$275 for each day a violation remains for the first offense and \$550 for subsequent offenses.

For more information regarding the use of signs in the Town of Londonderry please contact the office of Planning and Economic Development, (603) 432-1100 / 268B Mammoth Road, Londonderry, NH 03053.

* Information provided by a letter from the Town of Londonderry Office of Planning & Economic Development that was distributed to the Members of the Londonderry Real Estate Community *

GMNBR COMMUNITY SERVICE COMMITTEE PARTICIPATES IN WAY HOME RACE

Members of the GMNBR Community Service Committee volunteered their time at the 9th Annual Way Home Race for Hunger held on Sunday, October 23, 2005. The Way Home is a homeless prevention service agency located in Manchester, NH that has helped over 7,000 families and individuals with their housing related needs since 1988. Despite the cold and rainy weather the event was a success in raising funds for The Way Home. This year the GMNBR was a Gold Sponsor of with a pledge of \$2,500 for the event. Members of the Community Service Committee provided hot chocolate, cotton candy, balloons and face painting throughout the day in addition to cheering on the participants in the race. The GMNBR would like extend a thank you to all the volunteers that helped out on Sunday. The Community Service Committee would like to applaud everyone that participated in the race. Congratulations on another year of success for The Way Home Race for Hunger!



Live Music...



Cotton Candy...



Face Painting....

GMNBR MEMBERS – SAVE THE DATE!

Please mark your calendars for the following GMNBR activities that will be occurring in the months to come. For more information on any of these events please contact the GMNBR Office, 668-1054 / info@gmnbr.org.

GMNBR 2005 HOLIDAY GALA & TOYS FOR TOTS DRIVE

The 2005 GMNBR Holiday Gala will be held on Thursday, December 15, 2005 at the Crowne Plaza Hotel in Nashua, NH. More details on the event, including registration information, will be distributed to the membership in the months to come. Please mark your calendar so you don't miss this joyous annual tradition where the winners of the Ho! Ho! Dough are announced and the 2006 Directors and Officers are installed.

The Holiday Gala is also when the GMNBR will be doing its annual collection of the TOYS FOR TOTS DRIVE with the US Marine Corps. Members are asked to bring new, unwrapped toys with them to the Holiday Gala to be collected by a local US Marine Corps representative.

GMNBR MONTE CARLO NIGHT

The annual GMNBR Monte Carlo Night will be held on Friday, November 4, 2005 from 7:00 – 11:00 p.m. at the Manchester Country Club in Bedford, NH.

Tickets will cost \$20/person which will provide \$15 in redeemable chips. Tickets will be available for purchase at the door that evening at a cost of \$25/person.

All proceeds raised from this event will be donated to local charities such as The Way Home and the Nashua Children's Home. A Silent Auction will also be held and all proceeds raised will go to the GMNBR Scholarship Fund.

More information, including a registration form, will be e-mailed to the membership soon. You may also stop by the GMNBR office located at 166 South River Road, Bedford, NH 03110 to purchase tickets.

For more information on the Monte Carlo Night please contact Kristin Prince, 620-9978 or Kathy Snyder, 883-8840.

SENIOR FALL CLEAN-UP

The GMNBR Community Service & Affiliates Committee will be volunteering with the Senior Fall Clean-Up, a community collaboration project of Seniors Count.

The event will be held on Saturday, November 5, 2005 from 9:00 a.m. – 2:00 p.m. Volunteers will meet at the Manchester Christian Church located at 1308 Wellington Road for coffee to pack a bag lunch and receive their assignments for the day.

Examples of projects the volunteers will be helping out with is raking, installing storm windows, and removing air conditioners. This event already has more than 160 householder requests and the assistance that is provided enables senior citizens living in the Manchester community to remain independent in their own homes.

Volunteers are asked to bring their own work gloves and yard tools (which have clear identification on them).

To volunteer please call (603) 668-8601 or email vac@snhs.org.

COMMUNITY NEWS

The “Community News” section provides an opportunity for GMNBR members to submit information on community events that will have an impact on the real estate industry and/or the citizens of the local communities. It is an area to post what industry related events are taking place and it is also a forum to make mention of GMNBR members whose achievements have been recognized by the community. 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.

SALVATION ARMY HOLIDAY BELL RINGING

The GMNBR Community Service Committee is seeking volunteers to participate in the Salvation Army Ring A Bell program this holiday season. Volunteers will be needed for any hours people are available from November 10 to December 24. Anyone interested in donating their time to this worthy cause can contact Joanne Riopel by email: jriopel@innovativerlty.com or by phone: (603) 635-2131 x218 / (603) 321-6164 (cell). All volunteers will be provided their location information based on what days they are available.

SUITCASES FOR KIDS

A Realtor® Supported Service Project

In conjunction with the National Association of REALTORS®, the GMNBR be participating in the Suitcases for Kids program. The Suitcases for Kids program is an international, nonprofit organization that was founded in 1995 by 10-year old Aubyn Burnside. Oftentimes, foster care children relocate, toting their possession in plastic garbage bags because they cannot afford to purchase suitcases of their own. The Suitcases for Kids program distributes new and gently used suitcases, duffel bags and backpacks to foster care children.

Currently there are over 523,000 children in the foster care system and the GMNBR is asking for you to help them now. From now until December 30, 2005 the GMNBR will be collecting new and gently used suitcases, duffel bags and backpacks. Please bring them to Charity Ross at the GMNBR Office, 166 South River Road, Bedford, NH 03110. It is our goal to collect 150 suitcases to be delivered to local foster children for the new year.

GMNBR MEMBER ANNOUNCED AS PHOTO CONTEST WINNER

GMNBR Board of Director Gail Athas was recently announced in the Greater Manchester Chamber of Commerce *Chamber Report* as the winner of the *Discover the Doors of Greater Manchester* photo contest.

The door that Gail photographed for the contest is a private residence that has recently undergone a complete renovation and restoration by its current owner. Gail remembers admiring the home as a child when her family would pass it on their way to Stark Park. “I have always loved that house,” said Gail.

Gail’s photo will appear on the cover of the 2006 edition of *Discover Greater Manchester* magazine, which is scheduled for distribution this coming January.

GMNBR MEMBER IN REALTOR® MAGAZINE

The National Association of REALTORS® *REALTOR® Magazine* recently featured a story on GMNBR member Jason McMahon. The story, printed in the September 2005 edition was a Family Matters headliner and was an article highlighting Jason’s achievement on balancing his life between work and his family. To read the full story on Jason please visit, www.realtor.org/rmomag.NSF/pages/backpagesep05?OpenDocument.

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

Date	Time	Course	Instructor	Cost
November 4, 2005	9:00 a.m. to Noon	Core Course	John Doran	\$40
November 10, 2005	9:00 a.m. to Noon	Elective <i>NH Laws, Rules & Regs</i>	Kathy Roosa	\$40
November 16, 2005	10:00 a.m. to 1:00 p.m.	Elective <i>Understanding & Using Real Estate Auctions</i>	Dick Berman	\$40
November 17, 2005	10:00 a.m. to 1:00 p.m.	Elective <i>Intro to Commercial Real Estate</i>	Alan Rice	\$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 November the GMNBR Education Committee will be hold its tenth REALTOR[®] to REALTOR[®]. The session will be held on November 15, 2005 from 12:30-2:00 p.m. in the GMNBR Classroom. The topic of discussion will homeowners insurance and the session will aim to educate REALTORS[®] on what they should be aware of when their buyers are trying to get homeowners insurance. Issues that will be covered are: how a value is determined to insure a dwelling, past losses and how it affects a rate, CLUE reports and credit rating. The presenter will be Merrill Bagnara and lunch will be sponsored by Homeowners Assistance Company.

Registration for the REALTOR[®] to REALTOR[®] will open one week prior to the date and is on a first come – first served basis. Watch your email for more information on these sessions and how to register in the weeks to come!

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[®]. Bi-annually the GMNBR hosts a CRS course. Having just finished a class in October the GMNBR is already gearing up for the next one.

In February of 2006 the GMNBR will be hosting the CRS 202 – Buyer Sales Strategies course which will be focused on how real estate agents can work with today's new buyers through counseling, salesmanship and negotiation. A new option in the coming year is that The GMNBR will also be hosting a one day "Ninja Selling" course which will be held in March 2006.

Advance registrations for the CRS 202 class are available in the GMNBR office, 166 South River Road, Bedford, NH 03110. Watch your email for more information in the Ninja Selling class in the months to come!

2006 MEMBERSHIP DUES!!!

The invoices for the 2006 Membership Dues have been sent to every member of GMNBR. Payment is due by December 1, 2005 and can be mailed to the GMNBR Office, 166 South River Road, Bedford, NH 03110 or paid online at www.realtor.org/nrdslogi.nsf/LoginUserInfo. Per the GMNBR Bylaws a late fee of \$5 per day will be assessed if payment is not received by January 2, 2006, but is not to exceed \$100. If you have not received your bill please contact GMNBR immediately to verify that the Board has your correct billing address. Any questions relating to dues can be directed to Susan Afflerbach, GMNBR Director of Member Services, (603) 668-1054. The breakdown for the 2006 Membership Dues is as follows:

Greater Manchester/Nashua Board of REALTORS®:	\$125
NAR Public Awareness Campaign Assessment:	\$20
NHAR REALTOR® Image and Pride Campaign:	\$20
National Association of REALTORS® Annual Fee:	\$64
New Hampshire State Dues:	\$160
RPAC (Optional Contribution):	\$20
Total Due:	\$409

NOVEMBER IS NAR DESIGNATION AWARENESS MONTH

REALTOR® Designation Awareness Month Encourages Success and Marketability

The NATIONAL ASSOCIATION OF REALTORS® (NAR) is pleased to announce the arrival of REALTOR® Designation Awareness Month. NAR established November as an important month in which to encourage its members to *Keep It In The Family* by starting, completing or continuing an official NAR-endorsed designation program through NAR or one of its affiliates.

An industry that moves as fast as real estate demands continuing education throughout one's career. Successful agents must keep current on issues, evolving technology, changing legalities, and many other central components of the business. NAR and its nine Institutes, Societies and Councils offer twenty advanced education designation and certification programs to help members remain up-to-date in such a dynamic environment. Although other designations exist, only these twenty carry an official NAR endorsement. NAR's advanced education designation and certification programs, tailored to virtually every real estate specialty, are the means necessary to take an agent to the next level. Beyond building skills, knowledge and productivity, these prestigious programs enhance the professional image of our members.

Today's market expects the highest level of expertise from each REALTOR®. In both their heightened proficiency and increased marketability, REALTORS® who pursue professional designations have a distinct competitive edge. An NAR 2005 Member Survey shows that REALTORS® without an NAR designation earned a median of \$40,900, while those that indicated a designation earned a median of \$82,900.

The NATIONAL ASSOCIATION OF REALTORS® strongly encourages its members to increase their professional image, marketability, productivity, and income through the pursuance of a designation or certification program. In November, as part of this initiative, the Greater Manchester/Nashua Board of REALTORS® aims to raise awareness of the official NAR family of designation and certification programs and its benefits.

For a complete list of the official NAR family of designations and certifications, visit <http://www.realtor.org/runivers.nsf/pages/DesignationAwarenessMonth>.



**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 in that manner is that many email programs will automatically filter any thing that is sent to a large group of people. 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.