

GMNBR NEWS



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GMNBR LEGAL CORNER

Submitted by Dawn Hermann
Chair, GMNBR Legal Committee

Do-Not-Call / E-Mail / Fax Update

On Saturday, July 9th, President Bush signed S. 714, the Junk Fax Prevention Act, into law. The newly signed law does not legalize unsolicited fax advertisements or solicitations but does allow for an established business relationship exception. In summary, the new fax law is effective immediately and:

- Ⓡ Reaffirms the long-standing “established business relationship” (EBR) exception to the ban on unsolicited commercial faxes by creating explicit statutory authority for the EBR;
- Ⓡ Places no time limit on an EBR;
- Ⓡ Mandates that an unsolicited commercial fax will now have to include an opt-out provision on the first page of the fax, providing a cost-free, 24/7 means for the recipient to request to be removed from the fax distribution list;
- Ⓡ Requires that, after the date of enactment, fax numbers to which unsolicited advertising will be sent must be obtained either directly from the recipient (i.e. either oral or written consent) or from a public source to which the recipient gave the number for publication (i.e., a website, advertisement or directory);
- Ⓡ Grandfathers fax numbers in the possession of the sender at the time of enactment as to the means by which the number was obtained;
- Ⓡ Requires, in the case of an EBR that exists and for which the sender does not possess the fax number at the time of enactment of this legislation, that a fax number used would have to be obtained in the same manner as if it were a new relationship being established;
- Ⓡ Authorized the FCC, after not less than three months from enactment, to review this matter and if they determine that there are significant abuses of faxes sent under the EBR exception, may reconsider imposing limitations on the EBR.

It is also important to know that despite adoption of this Federal law, state laws on the sending of unsolicited faxes are not preempted. Going forward senders must comply with both the Federal law and with any applicable state laws. The Federal law will not allow an unsolicited fax to be sent where doing so is prohibited by state law.

This article, and more information, is available on the NAR website under the Government Affairs Section: www.realtor.org/government_affairs/index.html

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.

9th ANNUAL WAY HOME RUN FOR SHELTER

The GMNBR Community Service & Affiliates Committee will be participating in the Annual Way Home Run on Sunday, October 23, 2005. The event begins at 11:00 a.m. in the courtyard behind Citizens Bank on Elm Street in Manchester, NH. There will be both a 5K run and a 1 mile Family Fun Walk kicking off at 1:00 p.m.

This year the GMNBR is a Gold Sponsor for the event for having contributed \$2,500 to The Way Home's efforts to prevent homelessness. The GMNBR will have an opportunity to display our banner and distribute brochures and promotional items during the event. The Community Service & Affiliates Committee is seeking volunteers as well as walkers/runners to participate in the event.

For more information on the event please contact Irene Vincent, by phone: 622-5020 or email: Irene@HearthsideRealty.com.

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

CONGRATULATIONS BONNIE GUEVIN

~ 2007 NHAR PRESIDENT ~

At the 2005 NHAR Annual Convention held September 18-21 at the Grand Summit Hotel in Bartlett, NH former GMNBR President Bonnie Guevin was inducted as the 2006 President Elect for the New Hampshire Association of REALTORS®.

Guevin, of Bonnie Guevin & Associates in Manchester, NH has an extensive record at the local, state and national level. She has been a REALTOR® for nineteen years and has held several leadership positions with GMNBR serving as Treasurer, Vice President and most recently as President in 2004. Guevin has been a member of the Board of Directors for GMNBR, NHAR, and NAR for several terms. She has served on numerous committees and task forces with GMNBR and NHAR in addition to being a committee Chair and Vice Chair. Guevin is also a member of the NAR Board Leadership Forum Committee in which she is the 2005 Vice Chair and 2006 Chair. Further, she has acted as a mediator for both the GMNBR and NHAR and has served on the Executive Committee for NHAR. Beyond her commitment to GMNBR, Guevin is a member liaison for three other local boards in New Hampshire. Committed to the betterment of the REALTOR® organization, Guevin is also has been a Granite Club Member of RPAC and just went on to be a Sterling R for this year. She is also a Lifetime Member of the NHAR Honor Society.

Guevin's dedication doesn't stop at the REALTOR® organization. For eight years she has held a position on the Moore Center Services Board of Directors, an organization committed to servicing physically and mentally disabled people. Her role with the organization included several years on the Business Advisory Committee and she was actively involved in establishing the Manchester Transit Authority. She has also served on the Greater Manchester Boys and Girls Club Board of Directors and was named Director of the year in 1994-1995.

Guevin says, "I believe it is important to give back to our great association. We need to continue to enhance our image to the public so they understand we are professionals and have a Code of Ethics we adhere to - the only way this can happen is we all work together to better this association and be involved."

WELCOME NEW REALTORS®

Please take a moment to recognize and congratulate the newest members of the Greater Manchester/Nashua Board of REALTORS®. 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, October 12, 8:30 a.m. at the Manchester Country Club, Bedford, NH.

Milvia E. Anastasiou

Carlson GMAC / Nashua

Joelyn Anzalone

CB / Brian Moses Realty

Lauren Arute

Keller Williams Realty Metropolitan

Joseph R. Aucoin

RE/MAX Country Properties

Brad G. Charbonneau

Prudential Verani / Nashua

Lori Chase

Tami Pelletier Real Estate, LLC

Laura L. Cleaves

Choice Realty

Diane M. Considine

Central Realty, Inc.

William B. Cornwell

Prudential Verani Realty

Kristen Coventry

CB / Ashton-Kilgore Realty

Priscilla Davis

RE/MAX Properties

Barbara L. Downie

CB Residential Brokerage / Nashua

Jeffrey T. Gentile

FARS Realty Group

Chrystal Groff

CB / Ashton-Kilgore Realty, Inc.

Mauretta A. Hobbs

Keller Williams Realty Metropolitan

Frederick Hoth

Carlson GMAC Real Estate / Nashua

Rick Johnston, Jr.

RE/MAX Synergy

Margaret King

Carlson GMAC Real Estate / Nashua

Rebecca Kram

Tami Pelletier Real Estate, LLC

Anneliesa B. Law

Picard & Bonnette Real Estate

Kelly S. Lerman

ERA The Masiello Group / Bedford

John C. Lynch

DesRochers Real Estate / Merrimack

Enid Mackenzie

CB Residential Brokerage / Bedford

Diane S. Malburne

Nancy Caron Realty, LLC

Charles H. Minnich, IV

Bridgeman Realty Group

Charles R. Perras

Richard R. Lemay Realty, LLC

Margo Peters

Carlson GMAC Real Estate / Bedford

Michael A. Pope

ERA The Masiello Group / New Boston

Terri M. Powell

Prudential Verani / Bedford

Steve Savage

Shadow Rock Appraisals, LLP

Robert K. Smith, Jr.

Keller Williams / Nashua

Sherri L. Smith

OBM Partnership

Linda S. Stiles

RE/MAX Properties

Steven Stoddard

Suburban Realty, Inc.

Sandra J. Superior

Carlson GMAC

WELCOME NEW AFFILIATE MEMBERS

The GMNBR would like to extend a warm welcome to our newest Affiliate member of the Board. All of the people listed below will be invited to attend the next Membership Meeting where they will be introduced to the membership and receive their Affiliate pins. The meeting will be held on Wednesday, October 12, 8:30 a.m. at the Manchester Country Club, Bedford, NH.

Stephen Patch

Mortgage Partners, Inc.

David Wilder

Mortgage Partners, Inc.

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 \$99,414. Locally, however, we still have a little way to go. **The 2005 goal for GMNBR was \$22,260 and as of September 30, we have raised \$18,772.** With 3 months left of the year, and only \$3,488 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.**

PUBLIC POLICY COMMITTEE REALTOR® ACTION ALERT

~ SMALL BUSINESS HEALTH FAIRNESS ACT
HELP YOURSELF WITH A SIMPLE LETTER! ~

For most REALTORS®, health insurance is a big concern. In July, HR 525, the Small Business Health Fairness Act (SBHFA), passed the U.S. House of Representatives and was sent over to the U.S. Senate where it currently awaits action in Health, Education, Labor and Pensions (HELP) Committee.

The SBHFA would have a tremendous impact on insurance for REALTORS®. If passed, not only will the cost of insurance be lowered for the self-employed, it will also provide an opportunity to create insurance plans that are tailored to the needs of REALTORS®. The SBHFA will allow self-employed workers to unify through a business or professional association and be represented as a group. By doing so, they will be able to negotiate the costs of insurance while also being afforded the same protections that labor unions and corporate insurance plans have.

The SBHFA was supported in the House of Representatives by Congressmen Jeb Bradley (NH-1) and Charlie Bass (NH-2). Now it is important to garner the same support in the Senate. New Hampshire Senator Judd Gregg is a member of the HELP Committee that will be acting on this piece of legislation. Senator Gregg's vote in the affirmative is crucial to its passage. It is imperative we get the message to Senator Gregg that his REALTOR® constituents in New Hampshire support the SBHFA.

History has proven that the REALTORS® proactive approach has effectively influenced legislation at a local, state and national level and now it's time to truly demonstrate the REALTOR® support of the SBHFA. The GMNBR Public Policy Committee asks that you contact Senator Gregg and urge him, and his colleagues, to support HR 525. Contact: Senator Gregg, 393 Senate Russell Building, Washington, DC 20510; Phone: (202) 224-3324; Fax: (202) 224-4952.

Also, if you haven't already responded to the NAR Call to Action on SBHFA, do so today. Please visit the NAR Action Center located at www.naractioncenter.com and register your vote in support of HR 525.

President Bush has pledged his support of HR 525 and has said he will sign the bill into law if it comes to his desk. Don't let this opportunity slip away. Please take the time to register your support today, **it could mean the difference of having an insured or uninsured future.**

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 *

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

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

REALTOR® SAFETY – A YEAR-ROUND PRIORITY

How to Choose a Self-Defense Class

There are many options for self-defense classes in most communities. The best way to find a good class is to learn what is available, and then make a decision. Start by:

- Ⓜ Looking at local health clubs to see if they offer a class
- Ⓜ Checking your local (or online) Yellow Pages under “self-defense”
- Ⓜ Asking your fellow REALTORS®, friends and family if they have taken a self-defense class that they would recommend

Once you know what there is to choose from, find out more about each option. What does the class cover? What qualifications does the teacher have? Will the content be applicable to a REALTOR® and the unique dangers you may face?

What a Good Class Will Include

Look for a class with a broad focus, which will include information on how to recognize dangerous individuals and situations, how to avoid them and how to react in an attack.

Keep in mind that a good self-defense class should include these philosophical points:

1. No one asks for, causes, invites, or deserves to be assaulted. Women and men sometimes exercise poor judgment about safety behavior, but that does not make them responsible for the attack. Attackers are responsible for their attacks and their use of violence to overpower, control and abuse another human being.
2. Whatever a person’s decision in a given self-defense situation, whatever actions she or he does or does not take, that person is not at fault. Someone’s decision to survive the best way she can must be respected. Self-defense classes should not be used as a judgment against a victim/survivor.
3. Good self-defense programs do not tell an individual what he or she should or should not do. A program should offer options, techniques, and a way of analyzing situations. A program may point out what usually works best in most situations, but each situation is unique and the final decision rests with the person actually confronted by the situation.
4. Empowerment is the goal of a good self-defense program. The individual’s right to make decisions about her participation must be respected. Pressure should not be brought to bear in any way to get someone to participate in an activity if she’s hesitant or unwilling.

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: National Coalition Against Sexual Assault Self-Defense AD-HOC Committee. This article is preprinted from the NATIONAL ASSOCIATIONS OF REALTORS® 2005 REALTOR® Safety Week Kit

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.

7th ANNUAL STATEWIDE HOUSING CONFERENCE

- WHY:** To learn new information, share ideas, and gain further insight into the issues facing the affordable housing industry in the Granite State, as well as the nation.
- WHEN:** Monday, October 24, 2005 (Deadline to register is Friday, October 7, 2005 No walk-ins accepted)
- WHERE:** Radisson Hotel – Center of New Hampshire, 700 Elm Street, Manchester, NH
- TIME:** 9:00 a.m.-5:00 p.m.
- COST:** \$60/person
- CONTACT:** New Hampshire Housing Finance Authority, (603) 472-8623 x9282 www.nhhfa.org

SYSTEMS FOR SUCCESS FOR COMMERCIAL REAL ESTATE PRACTITIONERS

Presented by Mike Lipsey

- WHY:** A Signature Series Event in cooperation with the REALTORS® Commercial Alliance
- WHEN:** Thursday, October 13, 2005
- WHERE:** Radisson Hotel – Center of New Hampshire, 700 Elm Street, Manchester, NH
- TIME:** 8:00 a.m.-9:00 a.m. – Registration and Breakfast
9:00 a.m.-1:00 p.m. – Program
- COST:** \$99/person for NH CIBOR & NECPE Members
\$ 125/person for Non-Members
- CREDIT:** 3 Elective Continuing Education Credits (NH only – Approved)
- CONTACT:** Sue Poulin, (603) 224-1170

WCR NASHUA CHAPTER ANNUAL CHARITY AUCTION

- WHY:** To raise money for Jump\$tart, an organization committed to promoting literacy for students.
- WHEN:** Thursday, October 13, 2005
- WHERE:** Manchester Country Club, Bedford, NH
- TIME:** 6:00 p.m. Cocktail Hour
7:00 p.m. Silent Auction Begins
- COST:** \$30/Person and includes sit down dinner
- CONTACT:** Maxine Goodhue, (603) 622-2200

REALTORS® WALK FOR THE NH DREAM FACTORY

- WHY:** 5K walk to raise money for the New Hampshire Dream Factory, a non-profit organization committed to making dreams come true for seriously and chronically ill children.
- WHEN:** Saturday, October 15, 2005
- WHERE:** On the Plains in Kingston, NH
- TIME:** 9:00 a.m.
- COST:** Free to walk –Seeking walkers and sponsors for the event
- CONTACT:** Peg Walther, (603) 845-2117
Judy Williams, (603) 895-9718

LOOKING FOR 25 YEAR REALTORS®

Have you been a REALTOR® for 25 years? Will you have reached that milestone anniversary date by December 31, 2005? If so, and if you have not previously received your 25-year pin, please notify Joan Baldessari at the GMNBR office as soon as possible. We will be honoring our 25 year REALTORS® at the November Membership Meeting. Please fax Joan at GMNBR, (603) 627-0936 and include your name, company and date of REALTOR® membership.

REALTOR® RELIEF FOUNDATION PROVIDES FUNDS FOR KATRINA RELIEF EFFORT

The REALTOR® Relief Foundation is spearheading donations to REALTOR® associations in Alabama, Louisiana and Mississippi by contributing to each of three state REALTOR® associations impacted by Hurricane Katrina. To date they have raised more than \$4 million from REALTOR® contributions and more than \$8 million from the real estate industry as a whole. Although that is a significant amount of money it is still not enough to meet the needs of those affected by Hurricane Katrina. If you haven't already contributed, please consider doing so today. If you have already contributed, but are considering giving more, your donation will be greatly appreciated. All administrative costs of the project will be absorbed by NAR; 100 percent of all donations will go directly to aid the victims.

Contributions can be made online through the following secure site powered by NAR's e-commerce system: www.realtor.org/RelFundTrack.nsf/Contribution?OpenForm. Contributions are tax deductible. Checks should be made payable to the REALTOR® Katrina Project and sent to: REALTOR® Katrina Relief Project, Attn: NAR Finance Division, 430 N. Michigan Ave., Chicago IL 60611.

For those who would like to make donations directly to the states, in Alabama please send checks payable to the Alabama REALTOR® Disaster Relief Fund, P.O. Box 4070, Montgomery, AL 36104. Donations can be made by credit card by calling the Alabama Association of REALTORS® at 334/262-3808 or by going online to www.alabamarealtors.com/relief.cfm. For Louisiana, checks payable to the Louisiana REALTORS Association Relief Fund should be sent to P.O. Box 14780, Baton Rouge, LA, 70898, or to Regions Bank, attn: Louisiana REALTORS® Association Relief Fund, 5353 Essen Lane, Suite 150, Baton Rouge, LA 70809.

DON'T FORGET TO FILL OUT YOUR NHAR HONOR SOCIETY FORMS

Have you been keeping track of your Honor Society points?

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.

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

Date	Time	Course	Instructor	Cost
October 14, 2005	9:00 a.m. to Noon	Elective <i>NHREC Overview – Summary of Decisions & Hearings</i>	Neal Barrett	\$35
October 19, 2005	10:00 a.m. to 1:00 p.m.	Elective <i>Understanding & Using Real Estate Auctions</i>	Dick Berman	\$40
October 20, 2005	10:00 a.m. to 1:00 p.m.	Core Course	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 October the GMNBR Education Committee will be hold its next REALTOR[®] to REALTOR[®]. The session will be held on October 18, 2005 from 12:30-2:00 p.m. in the GMNBR Classroom.

The topic will be P & S Financing P & S Financing Discussion “A Case Study” and will be presented Richard Hubbard, Esq. of Hubbard and Quinn Title and Closing Services LLC. Among the topics to be explained are the following:

- Ⓜ What does the financing clause really mean?
- Ⓜ What do the recent changes mean to you and your clients?
- Ⓜ Who does the clause really protect?
- Ⓜ When is the financing contingency met?

We hope you will join us for an informative and practical 90 minute session. Lunch will be sponsored by the Salem Co-Operative Bank and Hubbard & Quinn Title and Closing Services, LLC.

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!

2005 NHAR ANNUAL CONVENTION

Every year REALTORS® and Affiliates throughout New Hampshire gather for the annual NHAR Convention. The three day event provides numerous educational opportunities where individuals can earn all of their continuing education credits. Further there is a showcase of exhibitors and an abundance of networking opportunities. The NHAR Convention is also where the REALTOR® of the Year Ceremony & Banquet and where the upcoming year's Officers are installed. Additionally, there are numerous events, such as a golf tournament and a champagne putt, for attendees to partake in.

The New Hampshire Association of REALTORS® Annual Convention has developed a prominent name for itself and, unofficially, has become the "event of the year" for anyone in the real estate industry in New Hampshire. This year the Convention was held September 18-21, at the Grand Summit Hotel in Bartlett, NH. Nearly 450 people attended the 2005 Convention and fun was had by all. There were extraordinary speakers, magnificent banquets and entertaining activities. That, combined with the breathtaking views of the North Country, made for once again, a spectacular event.

For anyone who has never attended it is well worth the cost. Please seriously consider attending the 2006 Convention. For those who are repeat attendees, the conclusion of this year's event only gives you something to look forward to next year. The 2006 NHAR Convention will be held September 24-27 at the Balsams Grand Resort Hotel in Dixville Notch, NH. Mark your calendars now and keep your eyes open for registration information to be distributed by NHAR in the Spring of 2006. In the meantime, please take a moment to review some of the pictures taken at the 2005 Convention.



GMNBR CONVENTION ATTENDEES

Gail Athas

RE/MAX Omega Group

Betty Bailey

ERA The Masiello Group

Neal Barrett

Grubb & Ellis Coldstream Real Estate

Henry Barsalou

ERA The Masiello Group

MaryPat Bilodeau

MaryPat Bilodeau, REALTOR®

Ed Buczynski

ERA The Masiello Group

Richard Burbine

Coldwell Banker Residential Brokerage

Richard Clermont

ERA The Masiello Group

Karen Cormier

Carlson GMAC Real Estate

Kim Daneault

Lorraine DeMinico

John Doran

ERA The Masiello Group

Darleen Dumont

Century 21 Dumont

Donna Fitzpatrick

Century 21 Dumont

Maxine Goodhue

RE/MAX Omega Group

Kathleen Gualco

Innovative Realty

Raymond Guay

RE/MAX Omega Group

Bonnie Guevin

Bonnie Guevin & Associates, LLC

MaryBeth Gustitus

RE/MAX Properties North

Michele Hastings

Realty Quest, Inc.

Joseph Ireland

ERA The Masiello Group Ireland Real Estate

Lois Ireland

ERA The Masiello Group Ireland Real Estate

Michelle Johnson

Innovative Realty

Sharyn Kelley

Suburban Realty

Angeline Kopka

Kopka Real Estate

Janice Kopka-Geno

Kopka Real Estate, Inc.

Elaine Mahoney

ERA The Masiello Group

Kathy McCarthy

Imagine World Realty, LLC

David J. Moran

ERA The Masiello Group

Heidi Palmer

Heidi Palmer Real Estate

Patricia Paradis

Prudential Verani Realty

Karen Patten

Realty Quest, Inc.

Susan Pendleton

Innovative Realty

Paul Perry

Innovative Realty

Nancy Philbrick

Innovative Realty

Alan Rice

Keller Williams Realty

Thomas A. Riley

Riley Enterprises

Rick Ruo

Ruo & Haschig Realty

Denise Sancranti

Coldwell Banker Ashton Kilgore

Paul Sargeant

ERA The Masiello Group

Bob Scarponi

Lake Home Properties, LLC

George Skilogianis

RE/MAX Area Real Estate Network

Hank Stoudt

RE/MAX Properties

Janice Taormina

Innovative Realty

Pam Thunstrom

Realty Quest, Inc.

Christopher Tryon

U.P.M. Real Estate

Randy Turmel

Realty Quest, Inc.

Laura Tyers

ERA The Masiello Group

Joan Whitebook

Buyer's Option Realty

Patricia Worster

Innovative Realty

GMNBR HOSTS CRS COURSE

BEDFORD, NH – On Monday and Tuesday, October 3-4, the Greater Manchester/Nashua Board of REALTORS® (GMNBR) hosted a Certified Residential Specialist (CRS) Course on Listing Strategies for the Residential Specialist. The course, which was held at the Wayfarer Convention Center in Bedford, NH, was open to any REALTORS® who were interested in obtaining the highest level of a real estate designation possible.

The course, CRS 201, was a highly specialized course on Listing Strategies and taught attendees new skills involved in obtaining and servicing real estate listings. Upon completion of the course students will have learned important skills necessary to conduct successful listing presentations, price a home to sell and close a transaction. Further, participants will have learned effective marketing and promotional skills. There were 59 participants in the course from all over New Hampshire in addition to Maine, Massachusetts and Vermont.

“Today’s real estate market is more complex than ever before and the listing process has become the key in the movement of residential properties,” said Gail Athas an participant in the class. “This course provided me with new input to enable me to serve both buyers and sellers of residences more effectively.”

The course is one of the required courses that must be taken by real estate agents and brokers in order to qualify for the coveted CRS designation. 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®. The GMNBR plans on hosting another CRS course in February 2006 on Buyer Sales Strategies which will be focused on how real estate agents can work with today’s new buyers through counseling, salesmanship and negotiation. The GMNBR will also be hosting a one day “Ninja Selling” course in March 2006.

For more information on future CRS courses being offered by the GMNBR please feel free to contact the board office, (603) 668-1054 or the CRS coordinator Gail Athas, (603) 440-3636. For more information the CRS designation please contact 1-800-462-8841 / crshelp@crs.com or visit www.crs.com.

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.



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

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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.