



# THE MID-STATE MESSENGER



A Publication of the  
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Dear Fellow Mid-State Members:

When Sue from the Board office contacted me last week and asked if I would take the task of writing a note in our latest newsletter I was surprised but happy to accept. I would say that it has been some time since I last had the honor of reaching out to my fellow local Realtors® and truly appreciate the opportunity to do so once again. As I thought over the weekend about what to share and discuss, one thought kept entering my mind and thus made my message simple:

"You Make the Difference".. Just 4 small words on their own but put together, they carry such a powerful message to us all. For many reasons -but mostly because I truly believe that each of us carry a special gift and when we work together whether on a shared Real Estate transaction or a volunteering our personal time, we each have something special to offer. I think in challenging times it is extra important to remind ourselves of what we actually do everyday and what a privilege it is to be in the equation of helping people reach and achieve their Real Estate Goals. Think about it, we help to put the home in home ownership. We help families, friends, and clients achieve some of their greatest personal dreams of owning their own homes. I often find that today's transaction is ever more difficult than before and that at times it is easy to get frustrated with the various stages that we have to navigate our way through. But I am happy to say that when I do, I now take a step back and remember these 4 small words, "You Make the Difference". By staging these words inside my head I find the strength to push forward no matter how challenging the situation is.

This message also carries a special meaning near and dear to my heart as your incoming State President of the Connecticut Association of Realtors® for 2010. When asked several times what I would like to use as a theme for next year, I kept coming back to the meaning of Realtor® membership, people, and the connections that we share and the fact that we are in some way all in this together. Because of this and the fact that we all have something special to share I believe that we all can make a difference, together....

I challenge all of you to make the difference in the upcoming months and the next year. Make the commitment to your clients and co-workers to "make the difference". Make the commitment to your local, state or national association in getting involved and being on a specific committee that may interest you. "Make the Difference" when called upon to respond to a hot Realtor® Related Legislative issue or a call to action. And finally, "Make the Difference" by sharing what is special about you in helping this Mid-State Board be the best it can be by getting involved...

Nicholle Dagata  
2009 President Elect-Connecticut Association of Realtors®

The Mid-State Association Board of Directors is pleased to announce this year's winners of the Mid-State Family Scholarship given in the memory of Marion Miller:

**Dylan Haas**, grandson of Marie Simmons of Country Manor Real Estate is a student at Tufts University studying Engineering. He has been involved in Football and Lacrosse as well as Tutoring, Mentoring and volunteering at Blood Drives.

**Patrick Riera**, son of Lisa Riera of Century 21 Access America will be attending Western New England College and plans on studying Criminal Justice/Criminology Pre-Law. Patrick participated in Wrestling and Lacrosse, Volunteered for Relay for Life, Southington Jay-Cees, and other organizations.

Both of these outstanding students were awarded a scholarship in the amount of \$500. This money is raised through the 50/50 raffle at our membership meetings and our members contributions on their dues invoices. Please consider adding that \$4 to your 2010 dues payment so we can continue providing some financial assistance to our Member's families.



NOV 7, 2009  
NEW YORK CITY BUS TRIP  
\$40

CALL TO MAKE YOUR RESERVATIONS TODAY!  
PLENTY OF TIME TO GET TICKETS TO A SHOW

## **REALTORS® on the MOVE!!**

**Fran Greger** is now with Country Manor Realty

**Sam Ogah** is now with Zip Realty

**Mike Vita** is now with Compass Realty

**Lisa Riera** is now with Century 21 Access America

**Andrea Criscitello** is now with Vision Real Estate

**Annie Carrier** is now with By Carrier Real Estate



New Webinars available online:

Getting started in Social Media: Learn what everyone's tweeting about. This session will explore the spoken and unspoken rules of social networking and help you use social networks to build relationships and bring in new clients.

Commercial Real Estate Update: Featuring George Ratiu, and NAR Economist covering commercial real estate, he will discuss current market conditions, investment trends and financing issues, as well as look to the future regarding the commercial market sectors.

To access these webinars, visit

[http://www.realtor.org/prodser.nsf/righttools/toolshome?OpenDocument&wt.mc\\_id=RT0025](http://www.realtor.org/prodser.nsf/righttools/toolshome?OpenDocument&wt.mc_id=RT0025)



**C**ongratulations to Linda Tosta of North Star Real Estate for recently completing the necessary requirements to earn her ABR Designation and Jenna Carroll of Realty 3 Carroll & Agostini for completing the GRI designation program.

The Real Estate Professional Assistant<sup>sm</sup> is a comprehensive two-day certificate course that provides an intensive introduction to the real estate business and to the specific ways support staff can become valuable assets to their employers. Every administrative employee in the brokerage office, from listing secretary to the personal assistant, will benefit tremendously from this quick-start program.

For more information go to [www.professional-assistant.com](http://www.professional-assistant.com) or [click here](#)



## **Electronic Key**

### **Update:**

Reminder: You must charge your ActiveKey for it to work!! Just like your cell phone, it needs to be charged every 2-3 days. Even though the screen is off, the radio is constantly working, using up the battery. You can leave it plugged into the charger without hurting the battery.

## **2009 Continuing Education Dates:**

**Sept. 15– Mandatory CT Buyer Agency– FULL**  
**Oct. 15– Environmental Concerns**  
**Nov 4– Green Living Elective Class**

**Above classes will be FREE to Mid-State Members.**

**Oct 27– CT Buyer Agency Class**  
**Oct. 28– CT Disclosure, RESPA & Law update**  
**6-9pm**  
**\$25 each for Mid-State Members**

**Also look forward to a Loss Mitigation Certification course coming soon!. This newly approved NAR certification will help make you a specialist in the short sale and foreclosure markets.**

## **SAVE THE DATE**

**2009 CT REALTORS® LEADERSHIP CONFERENCE & CE DAY**

**DEC. 1 & 2, 2009**

**COME AND SEE MID-STATE PAST PRESIDENT NICHOLLE DAGATA BE SWORN IN AS THE 2010 CAR PRESIDENT**

**ALL REALTOR® MEMBERS ARE INVITED AND ENCOURAGED TO ATTEND THIS INFORMATION CONFERENCE. (NOT JUST FOR LEADERSHIP!!)**



### FREE LUNCH SEMINAR:

First & Last Tavern, Plainville

Sept. 17  
12:00-1:30pm

"How to Increase Listings & Sales with the new REVERSE MORTGAGE for Purchase Program"

Presented by the BCI Financial  
Call the board office to register.

**PLEASE REMEMBER TO  
LET US KNOW  
IF YOUR EMAIL AD-  
DRESS OR MAILING  
ADDRESS HAS  
CHANGED!**

*"You can get by on charm  
for about 15 minutes. After  
that you better know  
something."*



### GENERAL MEMBERSHIP MEETING

SEPT. 24, 2009

FARMINGTON CLUB.

**\$42. BUFFET DINNER & CASH  
BAR**

**2ND ANNUAL RPAC BALLOON  
FESTIVAL**



### Welcome to our New Members:

William Rivera– Select Realty  
Ken Zimmerer– C21 Bay Mar  
Jan McLellan– North Star Real Estate  
Igor Grinberg– J. Dorio Realty  
Ann Marie Brennan– Prudential CT Realty, Bristol  
Carol Calvo– Coldwell Banker Premiere Realtors  
Vennie Watts– Zip Realty  
Paul Calderoni– Vision Real Estate

### Welcome to our Newest Transfer Members:

Rosa Toledo-Vision Real Estate  
Stacey Miller– Home Sweet Home Realty  
Ted Anastasio-Zip Realty  
Darlene Bourassa– Prudential CT Realty, Southington  
Isaac Santos– Vision Real Estate

### Welcome to New Secondary Brokers:

Carol Leavitt– Zip Realty



### CAR LEGAL QUESTION:

**Is a Purchase and Sale Contract an executed contract when we're told that the deposit check is in the mail, but doesn't arrive for a week?**

*Yes, "executed means fully signed. So yes it is an executed contract upon being signed by both/all parties. To avoid late check delays (which typically raise a seller's concerns/suspicious), you might tell a buyer than an earnest money deposit evidencing his/her good fait in the transaction is expected when the offer is presented. That being said, there is no legal requirement that a deposit be provided with an offer.*

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### The Basics: SHORT SALES

Due to the current economic conditions, the number of short sale properties on the market is rising. The increasing number of short sales on the market presents challenges for REALTORS. On [www.realtor.org](http://www.realtor.org) you'll find more information on short sales and their challenges, the government's efforts to address these challenges, and tools to help you navigate the short sale process. Visit : [http://www.realtor.org/realtors/basics\\_short\\_sales](http://www.realtor.org/realtors/basics_short_sales)

For more information [or click here.](#)

**Nominations for the 2010 Mid-State Realtor® of the Year are now underway. Applications are available on our website or you can call the board office.**

**Applications must be received by Aug. 21 to be considered.**

**Winner and ALL nominees will be honored at the September General Membership Meeting on Sept. 24.**

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**The Living Balance Sheet™**

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