

# The Communicator

## The Strafford County Board of REALTORS®

36 Industrial Way, Suite 10, Rochester, NH 03867  
Tel: (603) 330-3131 Fax: 1-888-309-0572 Email: [scbr@metrocast.net](mailto:scbr@metrocast.net)

October 2011

~The mission of The Strafford County Board of REALTORS® is to provide its REALTOR® members access to resources necessary for them to ethically and effectively service consumers; maintain an environment in which members can network with other industry professionals, and provide opportunities for community service. ~

### NOTICE

Application for membership with the Strafford County Board of REALTORS® has been received from the following persons:

#### REALTOR® APPLICATIONS

- ◆ Susan Fuller  
Bean Group  
273 Locust Street  
Dover, NH 03820  
603-766-1980
- ◆ Lisa Heselton, Home  
Sweet Home Realty
- ◆ Julie Higgins, Keller  
Williams Coastal Realty
- ◆ Amanda Skafidas, Kel-  
ler Williams Coastal  
Realty

#### AFFILIATE APPLICATIONS

- ◆ Jim Henderson, William  
C. Huff Moving & Stor-  
age



## HOLIDAY GOLD!

*October Membership Meeting/  
Holiday Party*

Friday, November 18<sup>th</sup>  
6 to 10 PM  
11<sup>th</sup> Frame Lounge at Dover Bowl  
Cost \$10 Prepaid  
\$ Cash Bar \$

See More information on  
page 6

#### Inside this issue:

##### REALTOR®

- Applications
- Changes
- Renewals

##### EDUCATION OFFERINGS

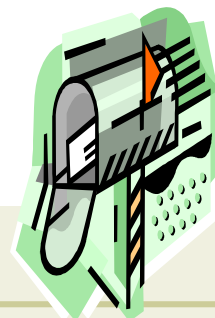
##### MONTHLY MEETING

##### EDUCATION

##### MEMBERSHIP RENEWAL

#### F.Y.I

**If you have recently moved or relocated, please notify the Board office so that we can make the necessary changes.**



# EDUCATION CLASSES 2011

## Education/Programs:

This committee meets monthly and is made up of at least 8 REALTOR® and Affiliate Members. They provide ongoing educational opportunities to our members. Their goal is to motivate the membership toward increased and continuing education, to plan programs for the year, focusing primarily on the monthly membership meetings, keeping in mind that the purpose of the meetings is to broaden REALTORS®' participation and knowledge. The President appoints the chairperson with acceptance by the Board of Directors. The Education Chair is a voting member of the Board of Directors.

Members of the  
Education  
Committee are:

Marty Patrizi, Chair  
Bobbie Goodrich  
Dorothy Harris  
Amy Morrill  
Darlene Penta  
Sandy Roper  
Pamela Ziadeh  
Carol Zink-Mailloux  
Mark Zoeller

**\*\*All classes are at the Board Office 9 AM to Noon unless otherwise noted.\*\*  
Registration and Continental Breakfast starts at 8:30 AM**

*The New Hampshire Real Estate Commission requires twelve (12) hours of approved continuing education for license renewals.*

*REALTORS® require a 2-½ hour class on the Code of Ethics every four (4) years.  
The current quadrennial cycle ends December 31, 2012.*

**Wednesday, November 16<sup>th</sup>**

**Client Centered Negotiating with John Doran  
9 AM to Noon 3 NH Elective Hours**

Realtors \$25 Prepaid (\$30 at the door) : Other Realtors: \$40 at the door; Other Licensees \$50

Tentative Education Dates for 2012

**January 17<sup>th</sup> - ABR Designation**

**February 8<sup>th</sup> - NH Core**

**March 14<sup>th</sup> - It's Legal but is it Ethical?**

Membership Meeting Dates for 2012

**January 19<sup>th</sup>**

**February 16<sup>th</sup>**

**March 15<sup>th</sup>**

**April 19<sup>th</sup>**

**May 17<sup>th</sup>**

**June 21<sup>st</sup>**

**September 20<sup>th</sup>**

**October 18<sup>th</sup>**

**November 16<sup>th</sup>**

**December 13<sup>th</sup>**

**ONLINE PAYMENT WITH PAY PAL! GO TO**

<http://www.sabr.org/calendar-home/education-classes>

**Go to [www.nhar.org](http://www.nhar.org) for Statewide educational offerings**

The Tech Helpline offers support for software and hardware, networking, and digital devices. They can assist with installations and upgrades, and give advice for new technology purchases. Most importantly, they understand your needs as a REALTOR.

This is a FREE service for SCBR REALTOR & Affiliate Members



The Tech Helpline can be reached via the toll free number or via live chat by visiting [www.technologyhelpline.com](http://www.technologyhelpline.com), and you will be connected to a friendly expert technology analyst who will solve your problem. Support is available Monday - Friday from 9 am - 5 pm in English, Spanish and French. There are no limits on the number of contacts you can make, or the length of time per call.

The Tech Helpline analysts can often fix your issues with a remote-access feature. This allows the analyst to repair work on your computer directly while you watch and relax!

You can rest assured you will receive professional service from analysts who understand the real estate business and how technology is applied to the Realtor's business in the real world.



## COMMUNITY SERVICE PROJECTS

The 3rd Quarter Charity will be **Meals on Wheels**.

D. F. Richard has generously donated 100 gallons of oil to be raffled off.

Raffle tickets are on sale NOW. \$5 each or 5 for \$20

Contact the Board Office 330.3131

**D.F. RICHARD**  
WWW.DFRICHARD.COM



**INSTALLATIONS • SERVICE**

124 BROADWAY, DOVER, NH 603-742-2020  
39 CEDAR RD., UNIT 2, NO. HAMPTON, NH 603-964-2900  
676 POST RD., UNIT 4, WELLS, ME 207-646-0570



## BENEFITS OF STRAFFORD COUNTY BOARD REALTOR® MEMBERSHIP

- ✓ **No dues increases since 2004!**
- ✓ Legally binding dispute resolution through Arbitration & Mediation services
- ✓ Ethics administration
- ✓ Financial stability (low costs + property equity)
- ✓ Education Classes on site
- ✓ Free Agency class for new applicants
- ✓ “No cost” local and state Ombudsmen Program
- ✓ Free Innovia training on site
- ✓ Discounted NH Core Courses
- ✓ Technology Helpline
- ✓ Affiliate fundraising that promotes REALTOR® image
- ✓ Strength in numbers – Over 1 million strong nationwide!
- ✓ Publications and reports prepared with your special needs in mind.
- ✓ Regular and special meetings to bring you ideas and information.
- ✓ No meeting attendance requirements.
- ✓ The value of the REALTOR® brand.
- ✓ REALTOR® Credit Union.
- ✓ Group medical insurance available through the New Hampshire Association of REALTORS®
- ✓ Friendships with people who understand your business struggles and achievements
- ✓ Committee projects and other Association activities that allow you to contribute to your chosen field, the economy and the general good.
- ✓ When other problems command your attention, the officers, directors and staff of the Association keep working with your interests in mind.
- ✓ Strong lobbying at the state and national levels protecting the right of real estate ownership and your position in the real estate market.

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## 2012 REALTOR MEMBERSHIP RENEWAL

<b>SCBR 2012 Membership Renewal</b>	<b>\$150</b>
NAR 2012 Membership Renewal	\$ 120
NAR 2011 Advertising Fee	\$ 35
NHAR 2011 Membership Renewal	<u>\$199</u>
Subtotal	504
RPAC Voluntary Contribution	<u>\$ 20*</u>
<b>Total</b>	<b>\$524</b>

**DUE DATE:** December 1, 2011

*Late Penalty of \$50 per licensee for payments received after December 15, 2011*

**Pay Online with Pay Pal; Go to <http://www.scb.org/membership-home/pay-your-bill> and type in the amount due.**

\*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates."

### **NONDEDUCTIBLE DUES**

In accordance with section 162(e)(3), a taxpayer to whom an organization provides a notice described in section 6033(e)(1)(a)(ii) may not deduct that portion of the dues estimated in the notice to be allocable to non-deductible lobbying and political expenditures. For 2012 dues of \$199 per member, NHAR computes 12% to be non-deductible for the member's income tax due to NHAR's lobbying efforts.

**NOTE:** *The entire \$35 portion of dues related to the NAR public awareness qualifies as deductible dues.*

### **ESTIMATED LOBBYING EXPENSE PERCENTAGE**

NH Association of REALTORS: 12% (Annual Dues \$199) =	<b>\$23.88</b>
National Association of REALTORS: 31% (Annual Dues \$120)	\$37.00
Strafford County Board of REALTORS: 0%	<u>\$ _0_</u>
<b>TOTAL NON-DEDUCTIBLE PORTION</b>	<b>\$60.88</b>

*Dues payments are not deductible as charitable contributions for federal income tax, but can be deductible as dues to a professional association.*



# HOLIDAY GOLD!



October Membership Meeting/  
Holiday Party

Friday, November 18<sup>th</sup>  
6 to 10 PM  
11<sup>th</sup> Frame Lounge at Dover Bowl  
Cost \$10 Prepaid


***EAT, DRINK, DANCE***  
***VISIT WITH FRIENDS,***  
***BRING YOUR***  
***UNWANTED GOLD &***  
***LEAVE WITH CASH!***

PARTY OF & GOLD/SILVER

[www.partyofgold.com](http://www.partyofgold.com)



**Don't forget the Wine Raffle!**  
**The drawing will be at this meeting**  
**See page 9 for more details.**





# PARTY OF GOLD

## FREQUENTLY ASKED

## QUESTIONS...

[www.partyofgold.com](http://www.partyofgold.com)

### **Q: IS THIS COMPANY LEGIT?**

A: Party of Gold is a women-owned business, registered in the state of Massachusetts. We have a stellar reputation and provide references if requested. **We were recently featured in November 2008 on Chronicle.** The clip can be seen on our website. You can also view a recent article written by a reporter attending one of our parties on the front page of The Salem Evening News. **Oprah Winfrey just premiered our company on a new reality series called Gold Diggers on her new network OWN, it aired September 17, 2011 and will air again, she has chosen our company to profile as the premiere gold buying company in the nation with our high payouts and integrity!**

Video testimonials link <http://www.partyofgold.com/press.php>

### **Q: WHY DO I NEED TO PROVIDE A COPY OF MY PHOTO ID TO SELL MY GOLD?**

A: We ask for a copy of your photo identification to comply with government regulations. We need to identify that the person who is selling the gold has the ownership and authorization to sell it. We will need a black and white photocopy of your license number for our legal records in case the government requests our documents.

### **Q: IS THIS A MULTI-LEVEL MARKETING IDEA?**

A: Absolutely not. This is in no way a multi-level marketing scam! We are an independent business, with no affiliation to any other organization. Party of Gold is a registered company, in good standing with the Better Business Bureau.

### **Q: AS A HOST DO I MAKE ANY MONEY?**

A: Yes, the host earns 10% of all the checks written at the Party. You can also earn an extra \$50.00 per party that books from your event, once the new party occurs. These funds DO NOT come from the proceeds of your guests' gold. We consider these marketing costs and all referral and host payouts come from our profits. **At this party SCBR - there is no host so we are giving the 10% on top of the high payouts we already give back to you! You will get one big check at the end of the night to divide between all gold sellers! SCBR will be giving members back the 10% earned as a credit on their account which may be put towards your bill or you may requested a refund check.**

### **Q: IS THERE A MINIMUM NUMBER OF GUESTS REQUIRED FOR A PARTY?**

A: Yes 3 people or 3 bags of gold from people that cannot attend constitute a "PARTY". It must be a minimum of \$500 of gold for you to give out the \$50 referral!

### **Q: HOW IS THE GOLD TESTED?**

A: Gold is tested and weighted right in front of you using the industry's best equipment by a trained Party of Gold Specialist.

**Q: WILL I BE PAID A FAIR PRICE? HOW DO I KNOW I'M NOT GETTING RIPPED OFF?**

A: Party of Gold pays at least and more often than not quite a bit more than what you would get at a jewelry store, pawn shop or Internet site. You will be pleasantly surprised what your tired, old and worn jewelry is worth! Consumer Reports recently did an article about best ways to "get rid of old gold" and listed Gold Parties as paying out the highest margins.

**HOW DO YOU BASE YOUR PAYOUT ON THE GOLD?**

**A:** The price you see in the papers and on the Internet is the price of PURE 24kt GOLD (Troy Oz). Troy Ounces, in the precious metal world weigh considerably more than what we are familiar with. The market rate of gold can change by the second. We use the current market rate of gold before we leave for your party. We use that as the basis of the calculation we use to determine what we offer you.

**Q: HOW DO YOU PAY, IN GRAMS OR PENNYWEIGHT?**

**A:** We pay out in grams. Most jewelers pay in Pennyweight (dwt). There are more pennyweights per gram so it sounds better but the payout results to about the same. We are happy to show you the conversion.

**Q: DO YOU REMOVE THE STONES?**

**A:** We will remove stones if they are on prongs. Although we try to be as cautious as possible, we are not jewelers so there is no guarantee that the stone will not be scratched or chipped. We have tools you can use if you would like to remove the stones yourself. We buy items with stones but we only pay for the gold.

**Q: WHAT HAPPENS TO THE JEWELRY AFTER YOU BUY IT?**

**A:** It will be melted down, recycled and refined within 48 hours.

**Q: DO YOU PAY CASH?**

**A:** No. It is too dangerous for our representatives to carry cash to parties. Also, we don't know how much we will need for the party in advance. The checks are business checks and we can provide multiple references.

**Q: DO YOU TAKE SILVER?**

A: We will take silver jewelry and it has to be marked: 925, 835, 999, STER, Sterling, MEXICO, TAX-CO...we also take large silver items platters, silverware, candlesticks, bowls, tea sets, etc. they cannot be SILVER PLATED or EP (Electroplated) must be marked STERLING- large items pay out quite a bit due to the weight. **LARGE SILVER ITEMS MUST BE MARKED STERLING OR WE WILL NOT BUY THEM!**

**Q: WHAT ARE THE BENEFITS OF WORKING WITH PARTY OF GOLD?**

**A:** Your gold is tested and weighed while you watch and wait, in a safe and convenient environment. In this day and age, we have reason to be cautious. Hosting or attending a Party of Gold event is a great way to conduct business in the safety of a friend's home. It is also a great way to enjoy the company of your friends and family and make money at the same time! Your friends and family can come to a party and actually leave with money!! How many times have you been able to say that?! Consumer Reports did an article rating Gold Parties as the best way to sell your gold- paying out the highest margins and therefore payouts! AND THE OPRAH NETWORK (OWN) profiled and picked our company on the show Golddiggers as the premier gold buying company in the nation!

*The Strafford Board of REALTORS*

*& Affiliates Presents.....*

## *A Wine Cellar Festival!*

*Friday November 18<sup>th</sup> @ the Dover Bowl from 6:00-10:00*

We are asking all of the realtors and affiliates to donate one (1) 750 ml bottle of red or white wine with a value of at least \$12.99 for this event.

Raffle tickets will be sold for \$20 each and are not limited to board members.

Each drawing will have 25 bottles of a variety of wine with a value of at least \$325.

The last drawing may be for less than 25 bottles.

We hope to have at least 4 chances to win.

Proceeds benefit multiple charities and events for our board!

*For Wine Donations or to Purchase raffle tickets:*

*Contact*

Pam Ziadeh @

[pziadeh@stewart.com](mailto:pziadeh@stewart.com) or

Darlene Penta @

[dpenta@stewart.com](mailto:dpenta@stewart.com) or

Tiffany Liebsch @

[tliebsch@sovereignbank.com](mailto:tliebsch@sovereignbank.com) or

Jamie Lynch @

[jlynch@signaturetitle.com](mailto:jlynch@signaturetitle.com) or

Jerry Carberry @

[jcarberry@envoymortgage.com](mailto:jcarberry@envoymortgage.com) or

Ann French @

[Ann.French@profilebank.com](mailto:Ann.French@profilebank.com)

