

NOVEMBER 2021 Newsletter



CALENDAR

NOVEMBER

24 - MFCAR Office Closes at 12:00 PM

25 & 26 - MFCAR Board Office Closed for Thanksgiving Holiday

DECEMBER

1 - [PRINCIPLES OF SURVEYING ELECTIVE CE CLASS - LIVE VIRTUAL - ZOOM](#)

Instructed by Daniel Laferriere
9:30 AM - 12:30 PM

2 - Spokesperson Training for President/Elect

7 - [UNDERSTANDING AND PREVENTING BIAS IN REAL ESTATE - LIVE VIRTUAL - ZOOM](#)

Instructed by Paul Thury
9:30 AM - 12:30 PM

9 - [CT REAL ESTATE LAW FOR BROKERS AND SALESPERSONS CE CLASS - LIVE VIRTUAL - ZOOM](#)

Instructed by Terry Hastings
9:30 AM - 12:30 PM

13 - [MFCAR ANNUAL MEETING - ZOOM](#)

President's Update

Dear MFCAR Members,

November is a busy month with the National Association of REALTORS® Conference & Expo held this year in San Diego from November 12th-15th. Association Executive Carol Heins and President Elect Ken D'Arinzo traveled to California and I attended virtually.



The offerings were plentiful including interviews with former New Orleans Saints quarterback Drew Bree's and seven-time Olympic medalist gymnast Simone Biles. My favorites were "Building your Business like a Boss" and "Code of Ethics and Risk Management – How to Stay out of Trouble!". The information was invaluable and was delivered by industry experts.

Congratulations to our 2021 Local REALTOR® of the Year – Cynthia Dul of Berkshire Hathaway HomeServices New England Properties Westport. Cynthia has been a REALTOR® since 2013 and sits on the MFCAR Board of Directors and is the Chair of the Programming Committee.

Thank you to those who attended our General Membership meeting on November 17th. - **"Understanding Gender Identity, Implicit Bias and Pronouns Training"** written and presented by Kim-Marie Mullin. We learned about the

4:00 PM

14 - [CODE OF ETHICS CE CLASS - LIVE VIRTUAL CE CLASS - ZOOM](#)

Instructed by Kim-Marie Mullin
9:30 AM - 12:30 PM

16 - [HOMESNAP ELECTIVE CE CLASS - LIVE VIRTUAL - ZOOM](#)

Instructed by Brian Backman
9:30 AM - 12:30 PM

17 - BOARD OF DIRECTORS MEETING – Zoom
10:00 AM

24 - MFCAR Board Office Closed - Christmas Holiday

31 - MFCAR Board Office Closed - New Year's Eve

FAST STATS

- [MFCAR Board Stats Report October 2021](#)
- [Fairfield October 2021](#)
- [Norwalk October 2021](#)
- [Weston October 2021](#)
- [Westport October 2021](#)
- [Wilton October 2021](#)

- [OCTOBER NEW MEMBERS](#)
- [2022 CE REQUIREMENTS](#)
- [CE CLASS SCHEDULE](#)

Carol's News

Please review our 2022 Slate of Officers and Directors below. You will receive a separate email in a few days to cast your vote. Results of the election will be announced at our Annual Meeting on December 13th at 4:00PM via Zoom.



Carol Heins
Associate Executive
MFCAR
203-227-4418
carolheins@mfcar.com



USED KEYBOX ALERT

Do you need keyboxes? We have some used keyboxes available. Used keyboxes must be paid for by cash or check, keybox prices are set and paid to the seller.

spectrum of gender identity and how to respectfully communicate in business and in life.

On December 13th at 4pm on Zoom we will be having our Annual Meeting – this will include the induction of our 2022 Board of Directors by our incoming CTR 2022 President Tammy Felenstein.

We will also have some fun playing virtual Trivia with Get Your Entertainment On!

Happy Thanksgiving to you and your family!

Nadine Tanen
2021 MFCAR President

We have 239 members who DO NOT have a CYCLE 6 Ethics class in their NAR record.

MFCAR Members Missing Cycle 6 Ethics as of 11-23-2021.

IMPORTANT NOTE: when you take CE classes the classes are reported to PSI. PSI DOES NOT report your Code of Ethics to NAR or MFCAR. You must email us your Code of Ethics certificate after every class (if taken outside of MFCAR) in order to keep your record up to date and be in good standing with NAR & MFCAR.

Effective January 3, 2022 All Members without a Cycle 6 Ethics class will be SUSPENDED from MFCAR & the Smart MLS.

Please see if your name is on our list, if so email your Ethics certificate for a class taken in 2019, 2020 or 2021 to mfcar@mfcar.com so we can update your record.

If you didn't take an Ethics class during that time you'll need to take one prior to 12/31/2021 and send us the certificate.

Register for our last Code of Ethics class of 2021.

CODE OF ETHICS
TUESDAY, DECEMBER 14
9:30 am – 12:30 pm

Instructed by: Kim-Marie Mullin
Click to Register

Call MFCAR at 203-227-4418 to check availability prior to coming to the office.

Remember to Sign Up for Text Alerts

Lawmakers are still considering a proposed new buyers conveyance tax. [Listen](#) to how and why this issue matters. CTR will alert you when additional action is needed. If you haven't already, register for the CTR Text Alert System at ctrealtors.com/text.



MFCAR 2022 SLATE OF OFFICERS AND DIRECTORS

PRESIDENT: Ken D'Arinzo/Realty One Group Connect – Norwalk
PRESIDENT/ELECT: Annette Fiorenza/Higgins Group - Westport
PAST PRESIDENT: Nadine Tanen/BHHSNE – Westport
TREASURER: Marilyn Katz/BHHSNE - Westport

ONE YEAR DIRECTORS

Thomas Shrum/William Pitt Sotheby's – Westport
Carole Hendrickson/William Raveis - Westport
Donna Karnes/William Pitt Sotheby's – Westport

TWO YEAR DIRECTORS

Kimberly Wilson/Coldwell Banker – Greenwich
Cynthia Dul/BHHSNE – Westport
Kim-Marie Mullin/Hudson + Sound Brokerage – Westport

THREE YEAR DIRECTORS

Kathryn Groves/BHHSNE - Wilton
Sara Fair/ William Raveis – Wilton
Ryan Loechner/Coldwell Banker - Westport

2022 CTR STATE DIRECTORS

Ken D'Arinzo/Realty One Group Connect – Norwalk
Annette Fiorenza/Higgins Group - Westport
Nadine Tanen/BHHSNE – Westport
Mark Gilrain/Brown Harris Stevens CT – Westport
Cheryl Scott-Daniels/CSD Select Homes – Westport
Carol Heins/MFCAR – Westport – Associate Executive

MFCAR ZOOM ANNUAL MEETING

Monday, December 13th @ 4:00 PM

Installation of MFCAR 2022 Slate of Officers & Directors

Local REALTOR® of the Year

**Virtual Trivia Event hosted by Get Your Entertainment On
with Mary & Larry.**

Meeting Generously Sponsored by:

~ Homeguard Environmental

TRIVIA

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CLICK TO
REGISTER



**[CLICK HERE TO MAKE A DONATION TO THE MFCAR
BE HOMEFUL FOR THE HOLIDAYS TEAM PAGE](#)**

Ethics Corner

Case #1-29: Multiple Offers to be Presented Objectively (Adopted November, 2002.)

REALTOR® A listed Seller S's house. He filed the listing with the MLS and conducted advertising intended to interest prospective purchasers. Seller S's house was priced reasonably and attracted the attention of several potential purchasers.

Buyer B learned about Seller S's property from REALTOR® A's website, called REALTOR® A for information, and was shown the property by REALTOR® A several times.

Buyer X, looking for property in the area, engaged the services of REALTOR® R as a buyer representative. Seller S's property was one of several REALTOR® R introduced to Buyer X. After the third showing, Buyer B was ready to make an offer and requested REALTOR® A's assistance in writing a purchase offer. REALTOR® A helped Buyer B prepare an offer and then called Seller S to make an appointment to present the offer that evening.

Later that same afternoon, REALTOR® R called REALTOR® A and told him that he was bringing a purchase offer to REALTOR® A's office for REALTOR® A to present to Seller S. REALTOR® A responded that he would present Buyer X's offer that evening.

That evening, REALTOR® A presented both offers to Seller S for his consideration. Seller S noted that both offers were for the full price and there seemed to be little difference between them. REALTOR® A responded, "I'm not telling you what to do, but you might consider that I have carefully pre-qualified Buyer B. There's no question but that she'll get the mortgage she'll need to buy your house. Frankly, I don't know what, if anything, REALTOR® R has done to pre-qualify his client. I hope he'll be able to get a mortgage, but you never can tell." REALTOR® A added, "Things can get complicated when a buyer representative gets involved. They make all sorts of demands for their clients and closings can be delayed. You don't want that, do you? Things are almost always simpler when I sell my own listings," he concluded.

Seller S, agreeing with REALTOR® A's reasoning, accepted Buyer B's offer and the transaction closed shortly thereafter.

Upset that his purchase offer hadn't been accepted, Buyer X called Seller S directly and asked, "Just to satisfy my curiosity, why didn't you accept my full price offer to buy your house?" Seller S explained that he had accepted another full price offer, had been concerned about Buyer X being able to obtain the necessary financing, and had been concerned about delays in closing if a buyer representative were involved in the transaction.

Buyer X shared Seller S's comments with REALTOR® R the next day. REALTOR® R, in turn, filed an ethics complaint alleging that REALTOR® A's comments had intentionally cast Buyer X's offer in an unflattering light, that his comments about buyer representatives hindering the closing process had been inaccurate and unfounded, and that REALTOR® A's presentation of the offer had been subjective and biased and in violation of Article 1 as interpreted by Standard of Practice 1-6.

At the hearing, REALTOR® A tried to justify his comments, noting that although he had no personal knowledge of Buyer X's financial wherewithal and while he hadn't had a bad experience dealing with represented buyers, it was conceivable that an overzealous buyer representative could raise obstacles that might delay a closing. In response to REALTOR® R's questions, REALTOR® A acknowledged that his comments to Seller S about Buyer X's ability to obtain financing and the delays that might ensue if a buyer representative were involved were essentially speculation and not based on fact.

The Hearing Panel concluded that REALTOR® A's comments and overall presentation had not been objective as required by Standard of Practice 1-6 and found REALTOR® A in violation of Article 1.

Licensing & Continuing Education Information

State of CT Continuing Education Requirements for Salespersons and Brokers

Every two years, the CT DCP's Real Estate Commission requires licensees to complete a minimum of 12 hours of continuing education (CE). **Continuing Education is due on the even-numbered renewal years** and must be completed PRIOR to renewing your license in all even-numbered years.

For 2022: The State of CT DCP has announced that a 100% audit will be performed on all Salespersons and Brokers licensed in CT to determine that all licensees have completed and satisfied their requirements.

To meet CT & NAR's requirements MFCAR recommends you take:

- **Mandatory for CT - Must be taken Live Virtual or in Person Only.**
 1. CT Real Estate Law for Brokers & Salespersons
 2. Understanding and Preventing Racial Bias in Real Estate
- **One Elective of your choice - Can be taken, Live, Live Virtual or online.**
- **Mandatory for NAR - Can be taken, Live, Live Virtual or online.**
 1. Code of Ethics

MFCAR Zoom Classes are live virtual and have limited enrollment per class. Registrants should join the virtual class via computer, laptop or iPad/tablet with a working camera and microphone. They should log into the class by 9:20 in case they run into technical issues, it will give them time to resolve them. All registrants will be placed in a waiting room until the instructor is ready to start the class.

FOR THE ENTIRE CLASS DURATION STUDENTS MUST APPEAR

- **LIVE ON-SCREEN - PAYING ATTENTION TO THE INSTRUCTOR**
- **PLEASE BE AWAKE & ALERT**
- **YOU MUST LOOK INTO THE CAMERA - WE NEED TO SEE YOUR FACE NOT THE TOP OF YOUR HEAD**
- **NOT DRIVING IN THE CAR**

FAILURE TO DO SO WILL RESULT IN BEING DROPPED FROM THE CLASS WITHOUT CE CREDIT OR CLASS CREDIT.

The class link will be emailed to all registrants the day before class to the email used during registration. **If you have multiple email accounts please check them all for the link.** Please check your junk/spam folder if you can't find it. Additionally, the link will be sent out again around 9:00 AM the morning of the class. If you have trouble accessing the class, please call 203-227-4418 for assistance.

At time of registration email us a picture of the front of your driver's license for identification verification. Email to mfcар@mfcар.com. CE Certificates will not be emailed out until a picture of your driver's license is received.

MFCAR Members: Online registration preferred. Online Registration uses the same system to pay your MFCAR dues

[Printable Class Schedule](#)

We will email you a link to the ZOOM CE class 30 minutes prior to the class.

[PRINCIPLES OF SURVEYING](#)

ELECTIVE CLASS

**WEDNESDAY, DECEMBER 1
9:30 am – 12:30 pm**

Instructed by: Daniel Laferriere
[Click to Register](#)

[UNDERSTANDING & PREVENTING](#)

[BIAS IN REAL ESTATE](#)

**TUESDAY, DECEMBER 7
9:30 am – 12:30 pm**

Instructed by: Paul Thury
[Click to Register](#)

[CT REAL ESTATE LAW FOR BROKERS AND SALESPERSONS CE CLASS](#)

**THURSDAY, DECEMBER 9
9:30 am – 12:30 pm**

Instructed by: Terry Hastings
[Click to Register](#)

[CODE OF ETHICS](#)

**TUESDAY, DECEMBER 14
9:30 am – 12:30 pm**

Instructed by: Kim-Marie Mullin
[Click to Register](#)

[HOMESNAP](#)

ELECTIVE CLASS

**THURSDAY, DECEMBER 16
9:30 am - 12:30 pm**

Instructed by: Brian Backman
[Click to Register](#)

**CE Shop BLACK FRIDAY TWO DAY SALE
November 26 - 28**

DON'T MISS OUT ON
THE BEST REAL ESTATE EDUCATION

We're offering amazing savings on our award-winning real estate education.

This discount is available site-wide **November 26th to November 28th!** Don't miss out on your chance to save big on all Pre-Licensing, Exam Prep, Post-Licensing, and Continuing Education.

BUY NOW AT

MFCAR.TheCEShop.com

promo code
FRIDAY

Valid 11/26/21 to 11/28/21 until 11:59 PM CT on all products. Prices, promotions, and products are subject to change without notice. Discount also applies to OH real estate Pre-Licensing package features, Exam Prep Edge, and Post-Licensing only.

**BLACK
FRIDAY**
Sale

**SAVE
40%**

MFCAR COMMITTEE OPPORTUNITY

Join one of our committees and help us plan a fantastic 2021! Volunteers are needed for the following committees:

- *Affiliate*
- *Communications*
- *Education*
- *Giving Back*
- *Grassroots/Legislative/Political Affairs*
- *Grievance*
- *Membership*
- *Professional Standards*
- *Program/Hospitality*
- *RPAC (Political Fundraising)*

- *Social Media*
- *YPN (Young Professionals Network)*

If you are interested in serving on a committee, please [click here for our 2021 Committee Application](#). Please email Carol if you have questions, return completed forms to carolheins@mfc.com or fax to 203-226-7390.

IMPORTANT LINKS

[MFCAR Affiliate Members](#)
[Department of Consumer Protection](#)
[Connecticut License Verification](#)
[CTR Attorneys](#)
[Code of Ethics Cycles](#)
[Check Your Code of Ethics Status](#)
[NAR REALTOR® Membership Card](#)
[CTR REALTOR® Member Benefits](#)
[NAR REALTOR® Benefits Program](#)
[Person To Person](#)
[Food Recovery Network](#)
[The Diaper Bank of Connecticut](#)

[Coastal Property Owner Brochure](#)
[CTR Text Alerts](#)
[NAR Text Alerts](#)
[REALTOR® Party Mobile Alerts](#)
[RPAC](#)
[RPAC Invest](#)
[Documents/Forms/Links](#)
[MFCAR Website](#)
[MFCAR Complaint Process](#)
[Emeritus Status Application Process](#)
[2022 CE Requirements](#)
[Town of Weston Map](#)

