



MFCAR NOVEMBER News & Updates

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[CHECK YOUR
CODE OF ETHICS
STATUS](#)

[MFCAR AFFILIATE
ROSTER](#)

IMPORTANT ANNOUNCEMENTS:

[Check Your Code of Ethics Training Requirement Status](#)

Members must take COE every 3 years - Deadline is 12/31/2024

If your name is on **[THIS LIST](#)** you need to email your Code of Ethics Certificate to mfcар@mfcар.com for a class taken between 1/1/2022 - 12/31/2024.

If you need to take a COE class you may complete it through [NAR's online courses](#) or through another method, such as online or classroom courses via local associations or outside providers.

[Read NAR's consequences](#) for failing to complete Code of Ethics training.

[Mandatory CTR Antitrust Education Reminder](#)

All CT REALTORS® members must complete [CTR's short antitrust education program](#) by **January 15, 2025** in order to renew their membership, as required under CTR bylaws. Watch the short antitrust compliance video and review the antitrust FAQs by going to ctrealtors.com/antitrust. You will be required to log in to access the site.

[Click Here](#) to see if you've already completed this year's Antitrust Compliance Training.

[Memeber Updates Need to be relayed to MFCAR](#)

Dear Brokers, Managers, & Members:

Please remember to email MFCAR@MFCAR.com for any member changes i.e., going into referral, switching offices or leaving the business. If the office doesn't advise us, we have no way of knowing and our data for your office is outdated. This is especially important with the 2025 dues invoices being emailed out in December.

Members if you are going into referral, switching offices or leaving the business please email us or reply to your dues invoice email so we can update our records.

Important Information From CTR On Seller Impersonation Fraud



Seller Impersonation Fraud
RED FLAGS AND BEST PRACTICES

HOW CAN REALTORS[®] PROTECT THEMSELVES AND THEIR CLIENTS FROM SELLER IMPERSONATION FRAUD?

When identifying potential signs of seller impersonation, and communicating with clients through email or text, it is crucial to conduct the correct of potential fraud. Any verification process your brokerage may wish to apply to ensure a sale is legitimate. You will be able to use these recommendations to protect you and your clients from seller impersonation fraud.

WATCH FOR RED FLAGS
SELLER BEHAVIOR TO BE SUSPICIOUS OF

- ▶ **ASSESSEE OWNERS**
 - ▶ Listing property that is non-owner occupied like a second home.
 - ▶ Examples include vacant land, off-highway, second home, second or third home, second home, short term rental property, a second home, and a vacation home.
- ▶ **RUSH TO CLOSE**
 - ▶ During negotiations with the buyer, the seller needs to close quickly on all terms, providing a quick cash transaction.
 - ▶ They show no objection to proposed fees, cost allocations, commissions, or other terms.
- ▶ **REFUSES TO ATTEND CLOSING**
 - ▶ The seller will provide various excuses to attend the closing in person, but as the closing date nears, they suddenly become unavailable due to being "too ill" or "too busy" for other reasons. However, they are still available to sign the documents with another officer in person or via video.
- ▶ **SUSPICIOUS WIRE INSTRUCTIONS**
 - ▶ The seller provides wiring instructions for their proceeds to bank that is not geographically close to the property or the mailing address for the tax bill.
- ▶ **SUSPICIOUS PHONE NUMBER**
 - ▶ When the seller provides a phone number searched to determine if it belongs to the owner of the property, it shows as a completely unrelated name or as a cell phone for a burner phone.

COMMUNICATE ONLY THROUGH TEXT OR EMAIL

- ▶ The seller actively avoids any face-to-face or phone conversations, solely relying on text or email for communication.
- ▶ When asked the seller's vicemail picks up and they respond through text or email.

KNOW YOUR AREA'S VICTIM LAW ENFORCEMENT PRACTICES

- ▶ Know the local law enforcement practices for your area.

CT REALTORS[®]

Upcoming Events:

Mark your calendar & register for Bradford Tax Solutions "Tax-Reduction Strategies" - Zoom Seminar. Wednesday, February 5, 2025 10:00 AM - 12:30 PM - [CLICK TO REGISTER](#)



TURN TAX DOLLARS BACK INTO YOUR DOLLARS
& KEEP MORE OF YOUR MONEY!

TAX REDUCTION STRATEGIES FOR
THE REAL ESTATE PROFESSIONAL
(ZOOM SEMINAR)

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RSVP TODAY!

MID-FAIRFIELD COUNTY
ASSOCIATION OF REALTORS®



WEDNESDAY, FEBRUARY 5, 2025

10:00 AM-12:30 PM, EST

HERE IS JUST SOME OF WHAT YOU'LL LEARN:

- HOW to POWER BOOST your BUSINESS deductions: Best business practices to optimize tax benefits and understand your *Elite Status* as a *Real Estate Professional*.
- CHANGES to your vehicle deductions; Choosing the right method! Simplified record keeping... *PLUS adding vehicles!* AND MORE!
- HOW TO deduct all your FAMILY'S MEDICAL EXPENCES - even dental & Long-Term Care Ins. - as a Real Estate BUSINESS expense!
- Home Office...simplified. *What you don't know costs you!*
- UNDERSTAND your tax professional's role and how to partner with them effectively to reduce your tax liability. (Bookkeeping vs. Accounting)
- HOW TO optimize the *NEW and IMPROVED food and beverage deductions*: PLUS, the correct documentation requirements - simplified.

After this class, you will have what you need to qualify for more and bigger deductions
AND increase your spendable income now!



President's Update

Hey MFCAR Family

Here is an update on what your Board is doing on behalf of our members.

Several of our Directors including Carol and myself packed hundreds of boxes at the Bridgeport Food Pantry earlier this month. These boxes go to a main distribution center in upstate Connecticut and are delivered to senior citizens throughout the state to provide them with healthy, nourishing food. This is so rewarding and gives us the opportunity to support our communities and citizens. If you are interested in participating in our next event, please contact the Board office.



We also had an event recently at Aitoro's which was really fun. Aitoro's gave us a tour of their wonderful showroom and provided our members with a delicious breakfast. Thanks to those who attended. If you have ideas on other events, you would be interested in, please let us know.

We received so much information on the procedures from NAR and while it is great to be informed, it may be confusing as to correct interpretation. A special thank you to Cindy Butts, Chief Executive Officer and Stacey Lafferty, Associate Counsel from CTR who gave us detailed information at our General Membership meeting on 11/14 at the Westport Library.

Be sure to check the Calendar in the Newsletter for upcoming events and information.

Happy Thanksgiving to you and your families and happy selling!

If you have any questions, concerns or suggestions, please feel free to contact me.

As always, it is my pleasure to serve you.

Very warmest regards,
Annette ☐

2024 MFCAR REALTOR® of the Year



Pictured right MFCAR'S 2023 REALTOR® of the Year Ken D'Arinzo presents Jonathan Polayes with the 2024 MFCAR REALTOR® of Year award at our General Meeting on November 14th at the Westport Library.

MFCAR'S 2024 LOCAL REALTOR® OF THE YEAR is Jonathan Polayes of The Higgins Group in Westport.

Jon joined MFCAR in 2013 and has served as Treasurer for 2023/2024 and will continue for 2025. He is our Building Chairperson and has spear headed numerous accomplishments to our office including: New Roof, Chimney Repair, Tree Trimming, Gutter Repairs and many other small projects.

A little bit about Jon:

- Sang with the Metropolitan Opera in Middle and High School.
- Taught in NYC schools for 20+ Years
- Retail Manager/Store Owner 15 Years
- Eagle Scout and Assistant Scout Master
- Wrestled in High School and College
- Life Guard at Longshore in the Summer During College.



Welcome to the 9th annual Be Homeful for the Holidays campaign! The CT REALTORS® Foundation is pleased to once again partner with the Connecticut Coalition to End Homelessness to help end family homelessness in CT.

Thanks to you, a child will stay safe in their home. Your generous gift helps prevent families from becoming homeless by providing emergency assistance to help them stay in their home and not have to enter the shelter system. For every \$25 donated, the CT REALTORS® Care Foundation will also gift a plush Paddington bear to a child living in a shelter during the holidays.

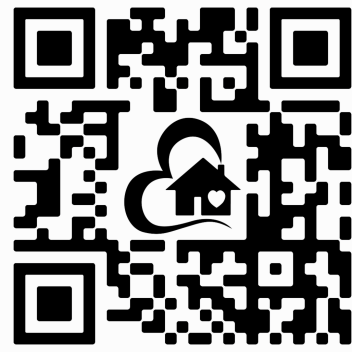
The continued success of the campaign depends on your support by promoting and getting others involved! You can start your own online "bear raiser" (team) and use your personalized donation link to encourage family and friends to donate. You can put up a "giving tree" in your place of business and encourage others in your community to do so as well or get your church/clubs to hold a "bear raising"



drive too.

This holiday season, let's make sure everyone has a place to call home!

[Click here to donate to Team MFCAR](#)
or use your phone to scan the QR
Code.



Thank you to the following MFCAR Donors

Ken D'Arinzo	Annette Fiorenza	Carol Heins
Paul Thury	Donna Karnes	Danielle McEwan
Anissa Danville	John Chopourian	Judy James
Julie Walsh	Priscilla Toumey	Peter Hasting

FREE NAR DESIGNATION COURSE: Accredited Buyer's Representative - ABR®
NAR is making the popular Accredited Buyer's Representative (ABR®) designation course, typically \$295, available to REALTORS® *at no cost through 12/31/2025*.
Classes offered: Live Virtual - Instructor-Led or Online Self Paced

What You'll Learn in the ABR® Course

Buyer Representation Agreements and Buyer Counseling Sessions

Learn how to create a buyer representation agreement, conduct a successful buyer consultation, and communicate your value to clients.

Navigate Each Step of the Buyer Side Transaction Process

Understand every piece of the transaction puzzle, including the search-showing-selection process, offers and negotiations, appraisals, and closing on the property.

Communicating Your Value as A Buyer's Representative

This course covers how you can promote yourself in the buyer's market as a buyer's rep and grow your business using ABR® designee member benefits.

Live Virtual | Instructor-Led Remaining 2024 Dates

December 3–4, 2024 with Greg Glosson

December 18–19, 2024 with Peter West

For more information visit: become.abr.realtor

We've got several used Keyboxes for Sale at MFCAR. Give us a call if you'd like to purchase some. Payment is made directly to the seller by Cash or Check. Please call us in advance to reserve yours 203-227-4418.

Do you have any used keyboxes you'd like to sell? If so, bring them to MFCAR. Seller picks the sale price, and pays MFCAR a \$10.00 fee per keybox we sell.



Useful Links

[Open House
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[Forewarn](#)

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[Emeritus Status
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[Flood Map
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for Westport](#)

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[Bias Override:
Overcoming
Barriers to Fair
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[New NAR
Requirement: Fair
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2 Hours Every 3
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Mid-Fairfield County Association of REALTORS® | 19 Imperial Avenue | Westport, CT 06880 US

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