



Verani Voice

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Please note:
The Verani Voice
is now being
published on a
Quarterly Basis.
Hope you all enjoy
the 1st Quarter
2011 Issue!

TeamBuilder Bonuses Paid!

During the 1st Quarter of 2011, 4th Quarter TeamBuilder Bonus Check recipients were given their TeamBuilder Bonus Checks!



Office	Agent	Office	Agent
Bedford	Lori Aurora	Londonderry	Steve Wallack
Bedford	Kim Bishop	Londonderry	Peg Walther
Commercial	Cliff Harris	Londonderry	Donna Wells
Concord	Chris Evans	Londonderry	Steve White
Concord	Pat Hewitt	Nashua	Rhonda Grace
Concord	Deb Hull	Portsmouth	Jeff Paolini
Concord	Angela Kelly	Portsmouth	Linda Watters
Concord	Tami Mousseau	Portsmouth	Bonnie Dridi
Epping	Pat Langdon	Portsmouth	Nancy Winthrop
Londonderry	Kathy Corey-Fox	Portsmouth	Carol George
Londonderry	Jane Cresta	Salem	Mary Jo Driggers
Londonderry	Michelle Dauost	Salem	Kathy Gualco
Londonderry	Mary Goodnow	Salem	Karen Marineau
Londonderry	Sue Krochmal	Salem	Kathy Mikilitus
Londonderry	Val Munoz	Salem	Sharon Riley
Londonderry	Jerry Pelletier	Salem	Karen Waystack
Londonderry	Nancy Philbrick		

Are you looking for a way to continuously grow and improve our Verani Team and increase your income? Well **TeamBuilder can help!** With TeamBuilder, we believe that you can help us identify quality individuals interested in joining our team. And for your efforts in assisting in our growth, you will receive the opportunity to earn additional revenue & build career equity! [See your Manager for more details.](#)

Going The Extra Mile For Our Sellers!



Prudential Verani plans to generate excitement & buzz for our listings by holding a series of "Open

House-A-Thons" during 2011! More visibility = more buyer opportunities...yet another Verani differentiator! Our Spring Open House-A-Thon is planned for Sunday, May 15th. Stay tuned for more details.

Want To Trade Your Snow Boots For Flip Flops & Head To Orlando For Fun, Fun, Fun In The Sun!?



Watch for details on the **Very Exciting, Very Verani Lottery Contest** to win an opportunity to attend the March 11-13, 2012 Prudential Convention

held in world-famous Orlando, Florida!! Celebrate & enjoy Orlando's warmth & magic and participate in one of Prudential's most dynamic, energizing conventions. Lot of chances to win! Stay tuned.



Congratulations Top 12 Winners!

We would like to congratulate all Monthly Top 12 winners honored since the last Verani Voice Issue!

December 2010

- **Marsha Foster** (Bedford)
- **Cheryl Herbert** (Londonderry)
- **Linda Hutton** (Concord)
- **Linda Jordan** (Salem)
- **Angela Kelly** (Concord)
- **Jacqui McCartin** (Bedford)
- **Ann McKillop** (Salem)
- **Joanne Mitsiaris** (Portsmouth)
- **Tami Mousseau** (Concord)
- **Arthur Pappas** (Portsmouth)
- **Robert Waldron** (Londonderry)
- **Steve White** (Londonderry)

January 2011

- **Emily Bracey** (Londonderry)
- **Jane Cresta** (Londonderry)
- **Cheryl Dinardo** (Londonderry)
- **Dana Ford** (Salem)
- **Don Goudreau** (Concord)
- **Pat Hewitt** (Concord)
- **John Janigian** (Londonderry)
- **Tami Mousseau** (Concord)
- **Jeff Paolini** (Portsmouth)
- **Bob Pratte** (Bedford)
- **Robert Waldron** (Londonderry)
- **Cathy Youngs** (Portsmouth)

February 2011

- **Rachel Barrett** (Salem)
- **Rebecca Chase** (Londonderry)
- **Al Duras** (Bedford)
- **Dana Ford** (Salem)
- **Don Goudreau** (Concord)
- **Pat Hewitt** (Concord)
- **Pat Langdon** (Epping)
- **Ann McKillop** (Salem)
- **Kathi Mikilitus** (Salem)
- **Tami Mousseau** (Concord)
- **Mickey Pieterse** (Bedford)
- **Robert Waldron** (Londonderry)

March 2011

- **Jane Cresta** (Londonderry)
- **Don Goudreau** (Concord)
- **Cheryl Herbert** (Londonderry)
- **Linda Jordan** (Salem)
- **Kathi Mikilitus** (Salem)
- **Tami Mousseau** (Concord)
- **Allison Mundry** (Salem)
- **Susan Penta** (Salem)
- **John Poirier** (Bedford)
- **Lise Tremblay** (Nashua)
- **Cathy Youngs** (Portsmouth)
- **Robert Waldron** (Londonderry)



Welcome New Associates!

We would like to welcome all new Associates that have joined our company since the last Verani Voice Issue!

Region 2 (Concord Agents)

Bonny Bartlett
Nancy Ray
Christine Sarandopolis

New Homes (Londonderry Agent)

Chris Slavin

Commercial (Londonderry Agent)

Bob Morgan

Region 5 (All Portsmouth Office Agents)

Laurie Douglas
Bonnie Dridi
Valerie Ellmer
Kate Foss
Craig Goldsworthy
Christina Mackey
Leon Parker
Cathy Youngs

Region 6 (Nashua Agents)

Garna Griffith
Marnie Phillips

Welcome



Congratulations 4th Quarter 2010 Prudential Real Estate Affiliates Winners!



Team Walther
Peg & Bob Walther
Region 4, Londonderry
Sales Professional Award

- 1st Place in NH for Residential GCI
- 1st Place in NH for Residential Units



Verani New Homes Team
New Homes Division
Sales Professional Award

- 3rd Place in NH for Residential Units



Jeff Paolini
Region 5
Portsmouth Sales Professional Award

- 3rd Place in NH for Residential GCI

Congratulations on your 4th Quarter 2010 success!

New Hampshire Housing Recognizes Top Real Estate Offices – We're #2!



New Hampshire Housing Finance Authority recently named its "Top Participating"

Real Estate Offices for 2010. Together, these Real Estate offices helped generate 225 new loans using New Hampshire Housing's Single Family Mortgage Program, accounting for approximately \$37 million in affordable mortgages to low & moderate income 1st time home buyers.

The Single Family Mortgage Program provides affordable mortgage financing with low, fixed interest rates, low down payment requirements, and cash grants to assistance with down payment and closing costs.

Prudential Verani was recognized as #2 on the 2010 Top Participating Real Estate Offices list!

Easily Rank In Google - We Can Help!



Blog.verani.com is becoming a powerhouse on the internet - It has a high Pagerank as some of our competitors' main websites! You can use this to your advantage to reach more people than is possible on your own. Check this out:

The Following is a True Story:

Our short article, "Recent Poll: Best Place to Get a Wrap in Concord, NH" written by our very own **Kathy Lee**, referenced the website inapinchcafe.com as the best place to get a wrap. The article, only 2 paragraphs long, now outranks the sandwich shop itself in Google only a week later! (Search "Concord NH wraps" - We show on the front page. We also outrank them for "Concord NH sandwich shop" and "Concord NH sandwiches").

How You Can Harness This Power for Yourself:

Write an article about anything community or real estate related, and the blog's power will make it rank in Google. The most widely searched articles are popular upcoming events (like a parade, grand opening, carnival, road race, etc). The second most widely searched articles are common how-to's or tips.

The article should be a few paragraphs long, and be community or real estate related. Send it to your manager, and they will make sure it gets posted. You will be given credit as the author, and you can even include contact info in your article if you'd like (and if it's relevant). The articles are edited before they go out, so don't worry if you're not the best writer!

How to Get Further Benefit:

We share every article we post on our FaceBook page. You can help your fellow agents by 'liking' and commenting on their articles. That way the post will gain prominence on FaceBook (the only website that rivals Google in popularity.) If you do this for someone, they may return the favor! Good luck!

Posting A Comment With Your Gravatar

Many of you have asked how to post a comment on a blog and also how to get a gravatar (picture) to show up next to your comment.

Monica McGillicuddy did a quick tutorial (un-edited so you benefit from all her ums) showing how to comment and get the gravatar. Hope it helps.

<http://www.youtube.com/watch?v=hxfCbv2ySJA>



Congratulations Team Walther!

Congratulations to **Peg & Bob Walther** for being recognized as # 6 in the ENTIRE Prudential Network and honored for more at this year's Convention! Peg notes:



"The PREA Convention in San Diego was very exciting for us this year. From the opening Networking reception

through the final evening, we were recognized and enjoyed the celebration. The speakers at the morning session were excellent and informative. The Twuohy's are the couple that took in Michael Oher. They were the family in the movie "The Blind Side," for which Sandra Bullock won the Academy Award. We felt a connection with the Twuohy's, having lived in the South for 20 years. It was delightful to have a brief chat & photo opportunity with them.



Chairman Circle award winners were invited to luncheon where they were recognized. On Tuesday evening, prior to the awards and entertainment, there was a lovely dinner for the Pinnacle Awards winners for both

offices and associates. Bob and I sat with John and Lorna Gagnon, who were with our company in the past and are now in Hawaii. John's father is Jean Gagnon, one of Verani's long time builder clients.

After dinner, we were brought to a cabaret style set up with tables around the front of the stage. We anxiously awaited our turn for the stage. We knew by making the Pinnacle Circle, that we were in the Top 10 but which # we were to find out on the stage. The stage was set up with a sloping ramp. This was a little tricky to walk on. When our group was called, Bob and I were elated to have four others of the Top 10 call before us. #6.....we were thrilled. With all the folks from NYC, California and Nevada, we felt very proud of our New Hampshire company and our ranking.

Prudential Verani's Facebook Fan Page Invitation Contest Results



Prudential Verani Realty is excited to announce the winners of their month long Facebook competition!

The competition was a month long, and it was to see who could get the most of their friends to **accept** invitations to Prudential Verani's Facebook page.

Prizes went to the Top 3, and were **\$50, \$100 and \$150.**

Congratulations to:

- **Stefanie Leverone**
- **Jill Puchacz**
- **Michelle Healy**

An impressive 2250 invitations were sent, and hundreds were accepted! We thank everyone who participated for their support! We have much in store for our [website](#), blog, and fan page in 2011, and hope that you will continue to find us a source of useful information.

Steve McGuire, VP of Business Development states, "Facebook is a great vehicle to get people connected. Our page is the place for people who are interested in real estate and community happenings to stay current. Through it we offer great articles, connection with real estate agents, and a great community feeling. Welcome, to all our new fans!" **Stay connected... there could be another contest in the future!**



It was a very fun time. Maggie, Gianni, Debbie and Steve were there cheering us on. Bob and I feel very fortunate to have reached this level of recognition. Looking forward to Orlando next year. Hope many of you decide

to attend as well. It really is a celebration of Prudential and all of us. And we even had our picture taken with Jay Leno!"

Region 1

Bedford Office News



Region 1 Celebrates Debra Jarvis' Promotion As New Director of Marketing

On Thursday, March 31, 2011 Prudential Verani Realty Bedford celebrated the promotion of **Debra Jarvis** as the new Director of Marketing in the corporate headquarters. The agents presented Debra with a frame to capture the evening as an appreciation for all her dedication and hard work. **We wish Debra the best at her new endeavor with the company.**



Patty Bixby, Jacqui McCartin, Debra Jarvis & Lois Salvi



Lori Aurora & Al Duras



Debra Jarvis, Kim Bishop & Jacqui McCartin

Manchester's Young Professionals Network



Laura Micklovich, Bedford Agent, is a committee member of Manchester's Young Professionals Network (MYPN, non-profit) - New Hampshire's first and largest young professional networking organization. The organization helps nearly 3,000 young professionals expand their contact base, develop professional skills, promote themselves, their business & gain access to community leaders.



They are now off and running with the NH Start-up Challenge. This business plan competition was created to connect entrepreneurs and social innovators with seed capital and key services to help them on their path toward the creation of value, sustainable growth and profitability. Applicants who are chosen to participate will receive scholarships to the Stonyfield Farm Entrepreneurial Institute and other guidance on important aspects of their business plans. Ultimately, one winner will be chosen to receive a \$25,000 cash award and in-kind professional services and products from NH area businesses. The Start Up Challenge final will be held June 2nd at St. Anselm College's NH Institute of Politics.

Special Note: Laura's also got Bling! Congratulations to Laura & her finance, Justin Gamache, who surprised her with a marriage proposal during a recent romantic getaway. Wear your sunglasses when you see her!

Lori Stoudt Announced Bedford Manager



We are pleased to announce that **Lori Robertson-Stoudt** has been appointed managing broker of the Bedford Office. Lori has been active in real estate for many years having been both a top producing sale associate as well as branch manager for RE/MAX Properties. She holds several professional designations including the

ABR (Accredited Buyer Representative), CRS (Certified Residential Specialist) and the CDPE (Certified Distressed Property Expert.) She is a member of the Greater Manchester/Nashua Board of Realtors and is licensed in both NH & MA and holds degrees in management and marketing.

Prior to her real estate career Lori worked several years for a fortune 100 high tech firm in Boston and later founded, Presentation Imaging, an internet solutions company geared mostly toward real estate and ancillary professionals. Lori has also written two published books on internet marketing for Realtors, "Virtual Realty" and "Agent Guru" available on amazon.com.

Congrats to Kim Bishop & Jacqui McCartin!



Both **Kim & Jacqui**, (pictured respectively) Bedford Agents, earned the CREN (Certified Real Estate Negotiator) Designation. The backbone of a successful Realtor is

having strong negotiation skills and the right negotiation strategies allow agents to achieve higher goals & make closings happen! Great job Kim and Jacqui!

Lori Aurora Earns Fine Homes Designation



Lori Aurora, Bedford Agent, has earned the professional designation of "Fine Homes Specialist!" Lori received the Fine Homes Designation by meeting the professional standards set by Prudential Real Estate for sales professionals who successfully list, market & transact the sales of Fine Homes.



Loving Our New Location!



At the beginning of the year the Concord Office moved into its new location at 143 N. Main St.; Suite 103 in Concord. Celebrating their Grand Opening they hosted an Open House on February 2nd from 3-6:00 p.m. and had a wonderful party with a great turnout!

Concord Regional Manager, **Kathy Lee**, said, "After months of searching for an office space that would meet all our needs of space, location, visibility and signage, we found our new home at 143 North Main Street or otherwise known as the Stewart Nelson Plaza. Our space requirements had changed as a result of the growth of the office over the past three years. So, with this new location we are expecting continued growth and success."



Now, we are all cozy in our new location and finally have the accent wall near the up-desk/office painted! It looks great and a BIG Thank you to **Melanie Anukem**, the poor unsuspecting sole that ended up helping Kathy paint. Mel, we love you! "We" (Kathy, Melanie, Ann, April, Charlene, Chris, Cynthia, Don, Joanie, Linda, Pete and Tami) actually had a lot of laughs and support while accomplishing this project. (And of course we had those tunes cranked up!!!!)

Note of Appreciation For Angela Kelly



I am writing this letter as a recommendation for **Angela Kelly**, our realtor, because of her superb customer service skills and real estate knowledge.

My husband and I began looking for property to build a camp in the summer of 2010. I called Prudential Verani regarding a listing I found online and my call was forwarded to Angela. From our very first conversation Angela was a tremendous resource. My husband and I built our primary residence on family farmland twenty years prior, so we had limited real estate knowledge.

With Angela's help we looked at an estimated fifty properties over the course of five months and made at least four offers. She was in constant communication with us and always followed up when we had questions. We were impressed with her patience and we learned a lot about real estate during the process. Angela treated us like we were her only client all the while knowing that the commission would be minimal due to the price range we were looking at. This demonstrates her integrity and dedication.

This real estate transaction could have been difficult and tedious, but with Angela's guidance we actually had fun searching New Hampshire for "the one." Ultimately we found the right match for us – a diamond in the rough. We are so excited about making it our own. We were not asked to write a recommendation, but we feel compelled to do so because of the excellent experience we had working with Angela and Prudential Verani Realty. We will certainly refer friends and family who are in the market to purchase real estate. We hope they will have the same positive experience that we did. You have our sincere thanks. ~ Vicki & Glenn Dodds, Newmarket NH.





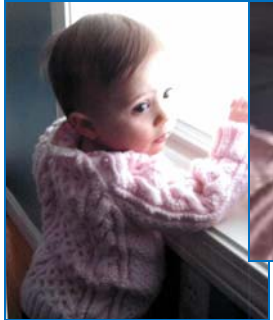
Note of Appreciation For Linda Jordan



I just wanted to extend my gratitude towards **Linda Jordan**, for I am eternally grateful for all the hard work and effort she put into selling this house to Justin and I. I know we hit some speed bumps and set backs, I know we

weren't the greatest of buyers, but we had the determination and we were willing to do whatever it took to seal this deal! Without Linda and Tim I don't think we would have made it to closing! I thank her for you her hard work and determination and ability to calm the other parties involved when they wanted to back out and leave us stranded. I am eternally grateful! ~ Katie, Justin & Braden

Pretty In Pink!



Her 1st birthday was coming up! They were moving into their first house! What better way to welcome them to New Hampshire?

Siri Wilbur, Salem Agent, knitted Eva a warm and comfy sweater

and hat for their gift upon moving into their new home & celebrating Eva's 1st birthday! Her thank you note read:

Siri, we can't thank you for the beautiful sweater & hat you knitted for Eva. We love them! It was so very nice of you to make her something so special for her 1st birthday. I hope it fits her for years to come! Love and thanks, Kelly, Eva & Michael

Celebrating Their 50th Wedding Anniversary!

Celeste & Bill Corey recently celebrated their 50th wedding anniversary and to make the occasion more eventful, a party was given by their children & grand children. As you can see from the photo, there are quite a few Corey's! Celeste is with our Salem office and her two daughter's **Kathy & Kerri** are with our Londonderry Office. We wish them another 50 years!



Welcome Faraz Rashid!



Faraz Rashid is an intern from Salem High School who joined the Salem Team in early February. He has always had an interest in Real Estate and felt what better way to explore a potential career in real estate than to work in an office and see the daily life of a real

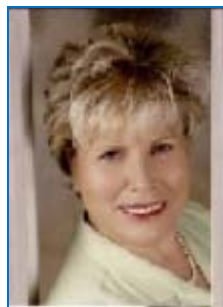
estate agent. Faraz has spent time observing some agents on floor duty and learning what real estate is all about. He has learned about the MLS system, how properties are listed and marketed as well as working with marketing in today's Social Media environment! Faraz graduates in June and is heading to college in the fall.

Robin Chater Heading Golfpalooza



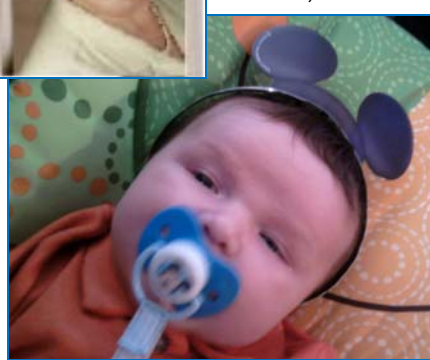
Golfpalooza is the 20th Annual Conference for EWGA (Executive Women's Golf Association), which is the world's largest golf association for women. This year's conference will include 4 days of golf on the spectacular golf courses on and around Amelia Island, opportunities to learn from Judy Rankin (LPGA and World Golf Hall of Famer) in a semi-private clinic, listen to Keynote Speakers Nicole Lauria (the Disney Institute), Mariah Burton Nelson (Executive Director of the American Association for Physical Activity & Recreation), Stina Sternberg (Senior Editor of Golf Digest) and play a round of golf with Suzy Whaley (LPGA Touring Professional and Teacher.)

Joyce Rozzi's Grandson – Making a Grand Entrance!



Joyce Rozzi never does anything without a big splash and her grandson is already following in her footsteps! Do you remember seeing the largest baby born in New England on television in February? Weighing in at 13 lbs., 2.6 oz???

The baby that made not only local news but national news and CNN? That's right, Joyce's grandson made a grand entrance!



Congratulations to Joyce and her family!

Region 4

Londonderry Office News



Note of Appreciation For Chip Sutton



My wife & I are writing this letter for our **Chip Sutton**. We felt we wanted to, not asked to. We cannot begin to tell you what a wonderful agent he is. Out of several real estate agents we emailed concerning a property we were interested in, he was the only one to respond. He went

above and beyond what was expected of him. While we were in China, he called and kept us informed on the purchase. He was always available to talk and meet with, and always answered phone calls and emails. During this very stressful time in our lives, he took the edge off with his patience and guidance. His suggestions helped make our transition easy. We were so impressed by his candor & professionalism; we hired him to sell our old home. Mr. Sutton is not only our real estate agent, but we truly and honestly feel he has become our friend. We will, without reservation, recommend him to our friends. ~ Paul Quartarone

2010 Top Call Converters



Team of **Sutton & Wells** (Chip Sutton & Kim Wells) and **Cheryl Herbert** (pictured respectively) were awarded at the January Sales Meeting with top honors in closing the

most Up Calls in 2010 for the Londonderry Office! Each was Mardi gras beaded with chains in recognition as well as with a huge round of applause!

Note of Appreciation For Steve White



To **Steve White**: Thank you for partnering with The Salvation Army during our Christmas Assistance Program. With your help, The Salvation Army of Greater Derry was able to provide toys, food and coats to over 300 local children and put a smile on their faces. Our Christmas Assistance program would not be a

success if we didn't have the support of companies like yours. Thank you for including our agency in your annual Coat Drive. ~ Sincerely, Lieutenant Kiley Williams

Goodbye Sharon Giordano

The Londonderry Office said goodbye to **Sharon Giordano**, former Londonderry Office Admin, with a celebration and CAKE! We wish you well Sharon!



Londonderry #1 Office In NH!



Region 4 is pleased to announce that the Londonderry Office was named the #1 office in 2010 in closed sales volume and units. There are over 1275 Real Estate offices in the state of New Hampshire and to be #1 is a tremendous accomplishment.

Regional Managers, **John MacGilvary** and **Carol Souter**, noted, "We can't begin to tell you how impressed we are with our great team of agents and support staff. It's absolutely an incredible accomplishment to be named the #1 office in the state and also the #1 office at Prudential Verani! Winning in a down market, with major companies like BHG and CB losing ground and new players nipping at your heels is a tremendous accomplishment. Everyone at Region 4 deserves a huge pat-on-the-back. We survived 2010 and also outpaced the market!"

Nancy Philbrick Making Headlines



Our very own **Nancy Philbrick** (left) has been busy making headlines during the 1st Quarter of 2011:

- She was quoted in the Union Leader Avenues in a Q&A Interview.
- She was on WMUR in an interview with Fred Kocher talking about New Hampshire's economic health in 2011 and how it may ride on the back of real estate, as well as jobs.
- She was appointed by the 2011 GMNBR President, Michael Caouette, as a committee chair who will also serve on the Board of Directors in 2011 and tasked to look into meeting the challenges of home markets and the emerging population growth in the Granite State.

Kathy Bertani Hits A Home Run With A Pop-by Gift To Her Sphere

This season she handed out a box of crackerjacks and a Red Sox schedule, neatly packaged in a nice little bag, which led to her receiving great referrals to both new buyers & sellers which she is working to close this spring. Very Creative **Kathy**!!!



Region 5

Hampton, Epping & Exeter Office News



February Birthday Girl



Kathy Rush, Hampton Agent, blows out her birthday candles at a birthday celebration at the Galley Hatch in Hampton NH.

Hamming It Up!



Cathy Youngs, Bonnie Dridi and Laurie Douglas from the Portsmouth Office... hamming it up for the picture!

Diablo & Boots - Partners In Crime



A great picture from **Mo Wade** in the Exeter Office... Diablo & Boots – Partners in Crime!

A New Addition To The Verani Family



Kate Foss from the Exeter / Portsmouth Offices is pictured here with her Boxer puppy Stella! So cute!!!

Prudential Verani atop Realtor Ranks



In summary, the following article was placed in the Sunday, April 3rd Portsmouth Herald:

For more than a decade, Prudential Verani has hosted an annual awards show

for its top performing brokers & agents from across the state. At the recent gathering in Concord three Seacoast agents were honored with "Ozzies," the company's top award. The "Ozzie" honors to Jeff Paolini in Portsmouth, Patti Dawley in Exeter & Lynn Hodges in Hampton also reflect Prudential Verani's rapid growth in the Seacoast since it merged with former Prudential Rush Realty in 2008.

Portsmouth is the regional office for Prudential Verani with the other offices in Exeter, Hampton & Epping and more than 70 agents. Company vice president Giovanni Verani said its growth in the Seacoast has helped rank the company as the largest residential Realtor in Rockingham County and the 2nd largest Realtor in the state.

"Our goal is to be large enough to compete with the large national companies, but to remain small enough to give the kind of personal service of a locally owned company," Verani said. Based in Londonderry, Prudential Verani was founded by Verani's father, Osvaldo, in 1967 and has become the 34th largest Prudential affiliate in the world.

Cindy Winthrop and Dan Twombly are the regional managers in the Portsmouth office, which has 38 agents and is located in the former Portsmouth Herald building on Maplewood Ave. Winthrop said the company has tripled its agent roster since 2008 and saw regional sales volume double in the past 12 months. Overall, the company said it has 2010 sales of more than \$750 million, which was 14 percent of the overall market in Rockingham County.

"We are seeing a return of the second-home buyer market," Winthrop said. "Location, price and features are making the difference. If you look at what's moving today, you are seeing a lot more attractive inventory."

In conclusion Verani added, "Among the keys to the company's success is the ability to maintain a family-like culture that focuses on an "agent-centric" development and assistance process." Verani also said "Providing the technological and managerial support has been a key to recruiting and keeping top agents."

Region 6

Nashua Office News



Nashua's New Home!

Prudential Verani Realty's Nashua Regional Center, with a 30 year history servicing the marketplace, was very excited to announce its relocation during the 1st Quarter of 2011! Their new home is found at 187 Main Dunstable Road in Nashua just across from the Porsche dealership at Exit 5E. The office is highly visible with illuminated signage seen from the highway, Route 3, with average daily traffic counts hitting 67,000.

Tina Hagen, Regional Manager for the Nashua Center states, "This move is a fabulous one...a culmination of high tech, high touch, and great visibility. Our new location brings enhanced technology, while providing a warm, inviting environment for our agents and customers. With the tremendous traffic count of our virtual and physical locations now, we are poised for further success in 2011 and beyond."

Verani Associate, **Matthew Welch** adds, "Real Estate is all about the right marketing and the right price! The new Nashua location is only going to help sellers, buyers, and Realtor's accomplish the same goal!"

"I have been with Prudential Verani for three years. Working with a company that has such high integrity in dealing with both its agents and customers is so refreshing. I know that the exposure just off exit 5 will be a great move. The building is so 'homey' and people are going to feel welcome just walking in the door," states Verani agent, **Lisa Landry**.



With a new location and an experienced team, Prudential Verani Realty has the tools, technology, and expertise to assist buyers and sellers in this complex marketplace. Stop by anytime and see our NEW home!

Our NEW Home!



Lisa Landry Earns Her ABR Designation



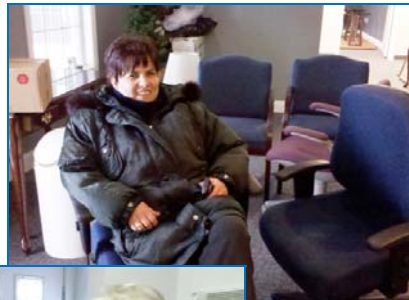
Garna Griffith Inducted Into GMNBR
(**Tina Hagen**, left, Regional Manager & **Garna Griffith**, right, Nashua Agent.)



Maggie's guys hard at work! Ben & John Weigler



The Demolition Team: Deb St Clair & Tina Hagen



Judy Liran
– Can you throw me a box?



Bob Hagen & Deb St Clair – Clean Up Crew!



Lise Tremblay – She does it all!



Business Development Center (BDC) News



The new Prudential Verani **Business Development Center (BDC)** was introduced at the 2011 Annual Corporate Meeting to further brand Prudential Verani as the #1 choice for real estate services.

According to **Steve McGuire**, VP of Business Development, "As the real estate climate is ever-changing, our commitment to our agents is constant. The BDC was primarily established as a progressive resource to develop and generate new business lead opportunities for our agents."

Jennifer Frost, Business Development Director, further added "It is also our goal to maximize the consumer experience by providing quality responsiveness and professionalism as well as deliver customer service excellence. Prudential Verani is setting higher standards for the industry as the BDC is a Verani differentiator!"

Welcome NEW BDC Team!!



Debra Jarvis Named Director of Marketing The BDC is pleased to announce that **Debra Jarvis** is the new Director of Marketing and will oversee the creation, development and implementation of new, progressive marketing techniques, concepts and strategies for the firm. Prior to her affiliation with Prudential Verani, Debra was CEO/President of a

prominent Marketing, Advertising and PR Agency and has been with Prudential Verani for many years in various capacities from Broker/Associate to Regional Manager.

"Debra's ability to embrace new challenges combined with her notable marketing expertise is exactly what is needed by the firm." said Margherita Verani, President. "We recognize that as the real estate market recovers, a formidable marketing campaign will maintain and build stronger agent and customer relationships." added Giovanni Verani, Executive Vice President, "And that is an integral part of both our business and mission statement."

Verani Services Contact Center New Additions!

The Business Development Center is pleased to announce that **Val Lewis** and **Lisa Eaton** have joined our staff. Val Lewis comes from the New Homes group and brings her knowledge of real estate and customer service. We welcome Lisa Eaton to Prudential Verani Realty bringing a strong background in E-business, marketing initiatives and communications.



Monika McGillicuddy Becomes Contributing Editor

Monika McGillicuddy has been named Contributing Editor to the Prudential Verani Blog which is coordinated by the Business Development Center. The Verani Blog is a significant component to the overall marketing campaign of Prudential Verani

Realty and Monika will assist in relevant and timely consumer communications for all Social Media platforms which includes FaceBook and Twitter. She will also be involved in the advancement of agents who want to gain more knowledge and expertise in Social Media.

Giovanni Verani, Executive Vice President stated, "Prudential Verani is dedicated to being proactive with the innovations in all media and marketing delivery options. Monika is well-known as an expert Blogger and as both a Contributing Editor and Social Media Trainer. She will certainly be of tremendous benefit to our agents, our company and our readership."

Tech Tip From Monika McGillicuddy



One of my all time favorite tech tips also happens to be a free app that can be installed on multiple devices like your smart phone, IPad, desktop or laptop computers – **DropBox!**

It's a great tool if you're working as a team because you can share things like pictures and even videos instantaneously with your team members and also have them accessible on all your devices. For example... I share a folder with a client and drop in a document, they open it on their end, make changes to it, put it back in "DropBox" and I immediately get it with all the changes. You can share folders with anyone, your office (think dropping in your new listing paperwork & photos for the Admins) your friends and family. I have a shared folder with NHAR, with Jay, some clients plus some family members as well.

I love DropBox and it's free. You can upgrade to a paid version but really there is no need, plus whenever someone signs up via your link you'll get 250mb of extra space. I don't use it as a storage device and very rarely keep things in my DropBox folders for long. It's a great way of transferring data, making changes and having those changes be accessible on all your devices. I know you'll love DropBox once you try it! You can sign up here if you'd like and I get extra free space if you do! [Get your DropBox](#)



The Tide Is Rising

Commercial markets are the most active in 3 years, and Verani agents are capitalizing on the economic uptick. Investors are stepping in with cash, Sellers are providing some financing in many cases, and deals are closing! Cash Investors typically are seeking 9-12% returns on their investments. The number of high return investments is rapidly disappearing. Leasing activity has caused strong absorption in the industrial sector as well. Office properties are seeing slow, but steady improvements. It appears that the downsizing has stopped and expansion is occurring in all markets.

111 Main St, Kingston NH: Closed by Bob Anderson at \$ 1,100,000



Bob Anderson, a commercial agent in the Portsmouth Office, recently closed a mixed use property. Consisting of 12 residential apartments, one office building and

several bay spaces, the property provides substantial cash flow. "Properties that are income generators like this are attracting investors," said Bob. "I wish we had more like it in our inventory!" Amen to that Bob!

WellingtonBusinessPark.com -12,500 SF leased! (65 Dartmouth, Auburn NH)

Manchester's premier business park welcomes **C-Squared Inc.**, a rapidly growing engineering company. C-Squared locates sites, coordinates engineering and building services for telecomm towers. If you've made a cell phone call in NH, you relayed from one of theirs! With the increase of smart phones and I-Pads, the mobile internet tsunami is washing over New Hampshire and this company is at the crest of the wave. **Tom Duffy** has been the listing agent for Wellington Business Park since 2001, when the owners converted the land from an old rifle range to an industrial/office park. It is now designated an **Economic Revitalization Zone (ERZ)** by the State



Government, offering incentives to companies who bring jobs to the area.

Rare Investment Opportunity – DiFeo Energy Terminal 100% leased!



Want steady income? Call Verani Commercial agent **Denise Bernard!** Have \$2,100,000? This is ideal for the passive investor who likes to collect monthly income. The property is fully leased to a regional oil and propane supplier who operates the business under the

DiFeo name. Located in the fast growing crossroads of Rt. 125 & Rt. 101 at Exit 7 (known as the Epi-Center!), the property offers a promising future. The cost to replace such a facility is far more than the selling price, and energy businesses are almost recession proof. A 10,000 SF office building sits on 6 acres. The yard area features propane and oil storage tanks, delivery vehicle storage and additional equipment. There is even room for expansion. This well maintained business location would make a strong 1031 exchange property for any income seeking investor.

Note of Appreciation For Jay Lee

(**Cliff Harris**, Commercial Agent & **Deidre Curtis**, Londonderry Agent also assisted Jay with this transaction.)



I am writing this letter in regards to the selling of my home & purchasing of my dream home. I have known **Jay Lee** for 25 years and have seen results from his hard work in the past so it was a no brainer to hire Jay. He took the time to explain the process to me and my partner Deb. Anytime we had a question Jay was quick to respond, and boy did we bombard him with questions. We were quite surprised when he brought the offer for our home to us given the slow market. He was also able to negotiate a price that worked for us in the purchase of our new condo. I am quite sure he spent many hours buried in paperwork and phone calls to make the sale and purchase happen. For that we are grateful and could not be happier with our new home.

We did become quite concerned the day of the closing when the sale and buying times became held up due to paperwork problems. Jay kept us informed of the progress and spent the majority of the day with us calming our nerves and explaining that it would all work out. The experience we had was one that we will be happy to share with friends & family for years to come. ~ Regards, Mike Gardner

New Homes

New Homes Division News



Spring has Sprung and New Homes is Bursting with activity!!

Many exciting things to share....

Pinecreek Village in Litchfield had a wine and cheese party March 24, 2011 and Congratulated Val Lewis on her new position with Verani Services and welcomed Nancy Philbrick as our new Team Leader.



We welcomed Chris Slavin to the New Homes Division and launched **The Woodlands** in Pelham. Single Family homes starting at \$379,900.

Coming Soon....

Mine Falls in Nashua, NH; watch for details, sign is going up in a few weeks, open houses to start early May. Joan Meckel will be our Team Leader for this 40 unit detached condo community.

Rosewood at Gagnon Farms in Nashua, NH; watch for details - we will be on-site April 13th! Frank Schoelanther will be our Team Leader.

We would like to welcome Nancy Ray & Greg Colby from the Concord office; they will be working at **The Village at Norway Plains** in Rochester with Joanne Mitsiaris. Single family homes starting at \$169,900!!



Our Affiliates

Mortgage & Title Services



Broker's Title Welcomes Sonia Gauthier

Broker's Title is excited to introduce our newest team member Sonia Gauthier!

With many years in the title industry, Sonia brings a wealth of experience and knowledge to the Broker's Title Team. Her main focus will be in the area of business development and marketing. With the addition of Sonia we know Broker's Title will be better able to meet the needs of you and your clients! Please join us in welcoming Sonia to our team!



You can contact Sonia at

Sonia Gauthier
Business Development
Sgauthier@BrokersTitleNH.com

Are You Working On A Short Sale?

Are you working on a Short Sale? Have you already sent your estimated HUD to the lender?

If your closing has been delayed and your closing date extended beyond April 1st, remember that the tax proration has now changed. It is now the seller's responsibility to credit the buyer with a tax proration from April 1 to the closing date. This additional computation will affect the amount going back to the lender and require an amended HUD for approval.

If you need a revised HUD, call us. We are happy to assist!

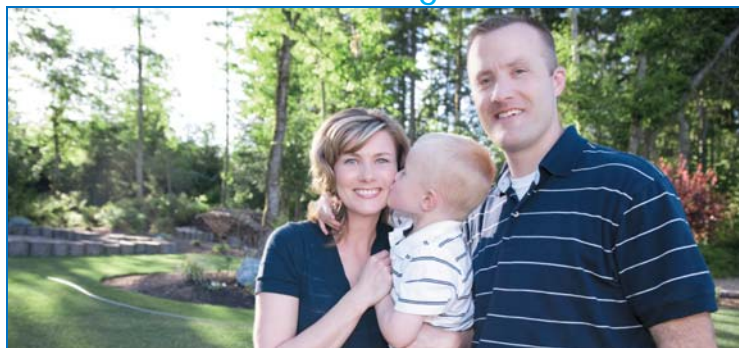
Broker's Title & You – We Make a Great Team!

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- **Sonia Gauthier:** Sgauthier@BrokersTitleNH.com



FHA 580-639 FICO Program



We continue to lead the industry by providing world-class products and service to our clients! We are committed to extending the opportunity of homeownership through responsible lending that leads to affordable home loans.

We offer an FHA program to borrowers with FICO scores between 580 and 639. This means more opportunity for customers to qualify for a home loan!

Product highlights:

- 3.5% down
- Gift funds permitted
- Fixed-rate loan only
- Applies only to purchase loans
- Non Occupying co-borrowers are allowed with 10% down
- Borrowers must have a demonstrated ability to save
- 6 months of reserves between current housing expense and new payment are required
- Down Payment Assistance Programs are not allowed
- Home Buyer Counseling is required

Call today to find out more about FHA loans and how your customers may qualify!

Prospect Mortgage Team Members

Rich Egan: 603-552-9807
Stan Makowski: 603-552-9802
Marleen Paquette: 603-552-9808
Tammy Verani: 603-552-9801

WWW.NHProspectTeam.com





Understanding Roth IRA Conversions

Everyone looks for ways to save money, and to make their money work harder - and longer. With pensions disappearing and reductions in employer match programs, it is important to consider financial planning tools that address long-term retirement and tax situations. One such tool is the Roth IRA.

A traditional IRA permits before-tax contributions which enjoy tax-deferred earnings. A Roth IRA, however, only allows after-tax contributions, but can provide income-tax-free earnings for retirement and is not subject to required distributions that apply to a traditional IRA. First introduced in 1997, changes in the tax law effective this year now make Roth IRAs more broadly available.

Starting this year, you can convert a regular IRA to a Roth IRA regardless of income level. For many, it is an opportunity to invest money in one of these tax-advantaged retirement savings. But keep in mind that you need to hold the Roth for 5 years to qualify for tax free treatment. If you need to access the funds before those 5 years and you're not age 59 1/2 or older, a penalty tax may apply on amounts withdrawn.

FAQs for those considering a [Roth conversion](#):

1. Do I need to hold my Roth IRA for a long period of time for it to make sense to convert? In most cases, no. If you think your income tax rates will be the same or higher in retirement, you do not have to hold the Roth for any period of time for the conversion to make sense. Given scheduled tax rate increases, this may be the situation for many retirees. If you think your income tax rates will be lower in retirement, then you may need to hold the Roth for a period of time before you make money or it pays economically to have it converted.

2. Do I have to do a complicated financial analysis to determine if a Roth conversion makes sense for me?

Only if you think rates will be lower when you take distributions from the Roth IRA. If you do think you will be paying tax at lower rates in the future, then a financial professional can help you determine how long you will need to hold the Roth IRA for it to make sense for you to convert. The point in time when it becomes profitable for you to have it converted is sometimes referred to as the "crossover point." In general, though, if retirement is many years away, a Roth conversion may well make sense even if you are going to pay tax at conversion at a rate higher than what you will pay in retirement at distribution.

3. My tax rates will be lower in retirement so I should not convert to a Roth IRA. This is a common belief, but many modern retirees are working and have some wage income and, with Social Security and distributions from other retirement assets, are actually in the same or a higher tax bracket. Also, given current budget deficits and

the cost of funding future Social Security & Medicare payments and the new health care legislation, tax rates may be headed up.

4. I will not be eligible for loans or financial aid for my child's college education. It is true that converting to a Roth may raise your income level in the year of conversion and reduce eligibility for college loans. However, unless you convert over a period of years, this would be a one-year impact and needs to be considered as a factor in the conversion analysis. It shouldn't be seen as a deal breaker.

5. Will it increase the tax on my Social Security benefit and increase my Medicare Part B premium?

Like the financial aid concern, the increased income from the Roth conversion could make more of your Social Security benefit subject to income tax and it could increase your Medicare Part B premium (now means tested). But these should be one year impacts and should simply be factored into the Roth conversion analysis. These should not be deal breakers. Indeed, you may pay less tax on your Social Security benefit or less Medicare Part B premium in the future since Roth distributions are not included in the applicable calculations.

6. Paying taxes to the government early is bad tax planning.

Usually it is bad tax planning to pay your taxes early and, in effect, make an interest free loan to the government. But the rules may be different now that tax rates could be headed up. By choosing not to pay the tax now, you may also be choosing to pay the tax later at a higher rate (remember, someone will eventually pay income tax on the IRA earnings, either you, your spouse or your children). Now might be a great time to pay taxes at the lower rates and avoid the rate increases on the horizon. If you can't overcome your emotional hesitancy, then consider converting some of your IRA or over a period of years.

Conversions to a Roth IRA are generally fully taxable. Before you convert to a Roth IRA, consider how your tax bracket will affect the overall benefit of the rollover. Conversion income may push you into a higher tax bracket. It is, however, possible to convert only part of your traditional IRA. This could enable you to remain in the same tax bracket you would be in without the conversion. It is generally advisable to pay the taxes on the conversion with funds other than those in your traditional IRA. If you are under age 59½ when you do a conversion, any funds not deposited in the Roth IRA will be subject to the 10% federal income tax penalty (unless an exception applies).

Please consult with your tax and legal advisors regarding your personal circumstances. **For more information about life insurance or the DreamBuilder Program, please contact Prudential Insurance Representatives Rob Boshar at (603) 436-9243 x7231 OR Doug Daigle (603) 471-2843.**