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### **Fair Housing At Its Worst: the flagrant violation of Title VIII of the 1968 Civil Rights Act in Greater Hartford, Connecticut, report 2.**

Education/Instruccion

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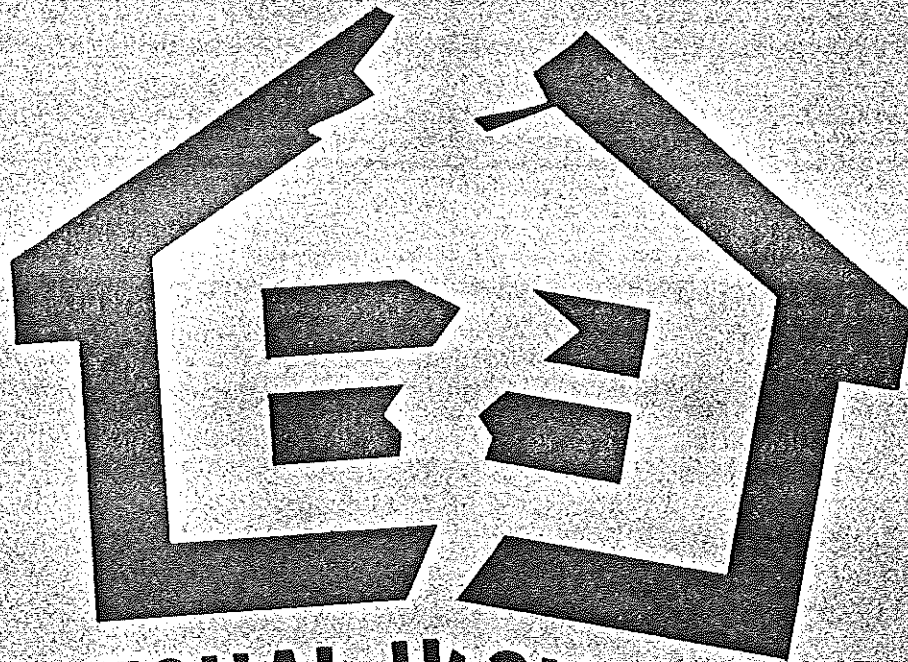
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**Trinity College**  
HARTFORD CONNECTICUT

FAIR HOUSING AT ITS WORST

The flagrant violation of Title VIII of  
the 1968 Civil Rights Act in Greater  
Hartford, Connecticut



**EQUAL HOUSING  
OPPORTUNITY**

***education / instrucción***

1170 Albany Avenue, Hartford, Connecticut 06112



CONTENTS: REPORT TWO

## PRELIMINARY STATEMENT

- Section 5:        The Single Family Housing Market (Overview)
- Section 6:        The 1968 "Fair Housing Act"  
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- Section 7:        The National Association of Realtors  
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- Section 8:        The Connecticut Real Estate Commission  
                  Connecticut Housing Finance Authority  
                  The Connecticut Association of Real  
                  Estate Boards

Education/Instruccion expresses appreciation to the following students who have and will work long and hard in research and writing for this series of reports:

Jeanne Bost  
Rick Casilli  
Philip Demers  
Donna Fatsi

Jeffrey Gove  
Daniel Horwitch  
Gale Smith

We wish also to thank a large group of Anglo, Black and Puerto Rican individuals who have registered bona fide complaints, have served as testers, and/or have submitted to extended interviews. They shall remain anonymous to protect the integrity of a large number of upcoming administrative and legal actions.

PRELIMINARY STATEMENT

The total real estate industry is overlapping, interlocking and powerful. We make no attempt to deal here with the entire spectrum of planning, speculation, purchasing, financing, renovation, demolition and replanning (to start the cycle again), or with the commercial side of the industry. We make no attempt to deal with the real estate industry from its origin, nor will we attempt to trace the racially restrictive policies of the National Real Estate industry from its lurid beginnings. The best single source of such information that we have seen is:

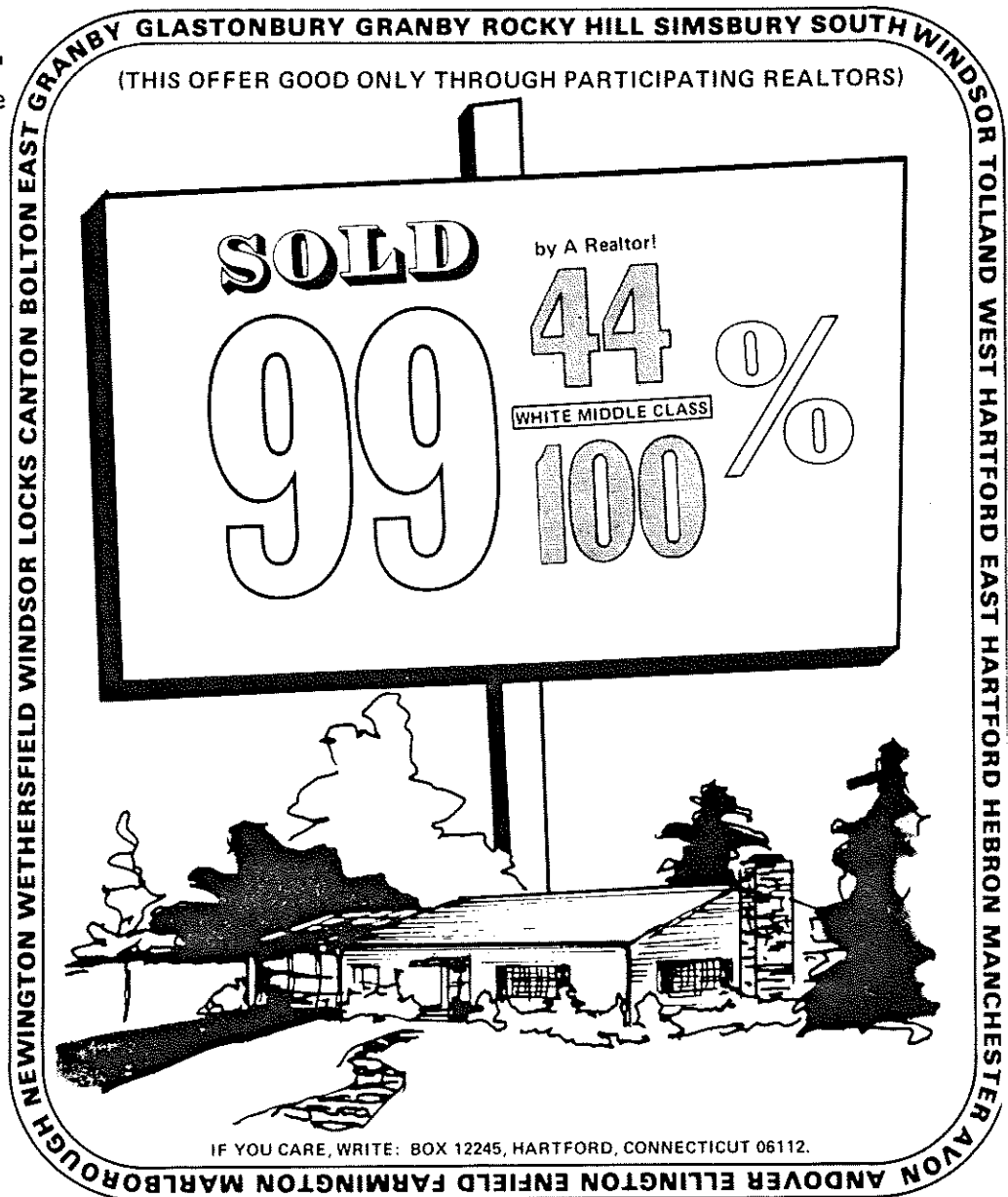
Racial Policies and Practices of  
Real Estate Brokers, Dr. Rose Helper,  
University of Minnesota, Minneapolis, 1969

SECTION 5: THE SINGLE FAMILY HOUSING MARKET (OVERVIEW)

(This advertisement was "not acceptable" copy for real estate section publication in both The Hartford Courant

and  
The Hartford Times

in  
January, 1972)



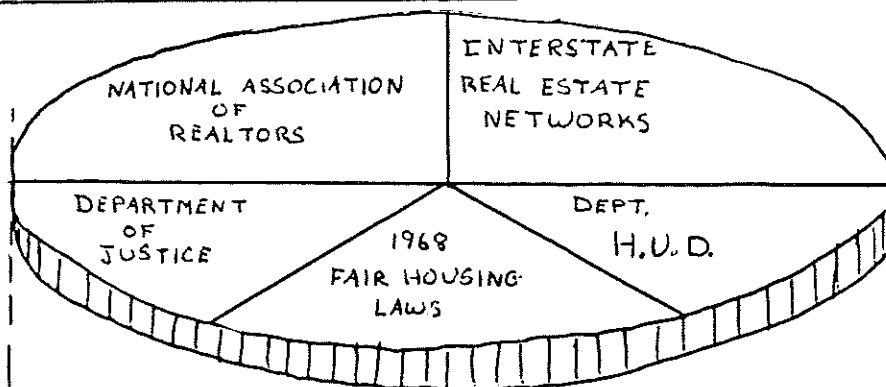
We begin our examination of the real estate industry with the single family housing market in the Capitol Region (Greater Hartford area) of the State of Connecticut .

The important elements of this market include: Federal law, accountable Federal Agencies, Federal and State financed single-family housing programs, The Connecticut Real Estate Commission, the Capitol Region Council of Government, The Connecticut Association of Real Estate Boards, The Greater Hartford Board of Realtors, The Multiple Listing Service of Greater Hartford, insurance companies, banks, dealer/investors, real estate firms, independent licensees, home owners, newspaper real estate sections, and the sprawling "will of the region" (the habits and values of the majority.)

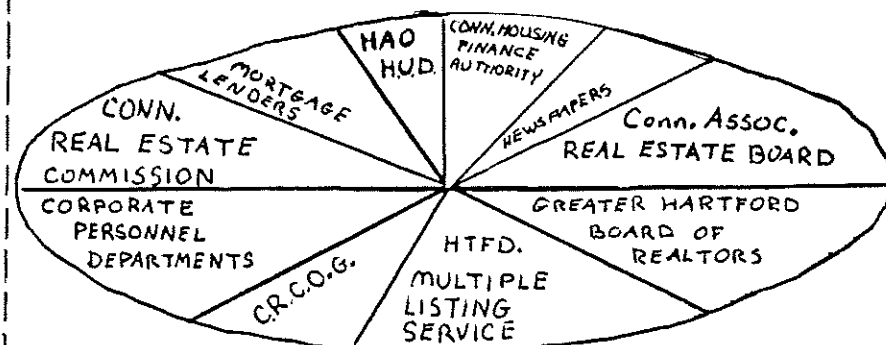
The interlocking and overlapping nature of the single-family dwelling market becomes clear when analyzed into tiers:

SECTION 5: THE SINGLE FAMILY HOUSING MARKET

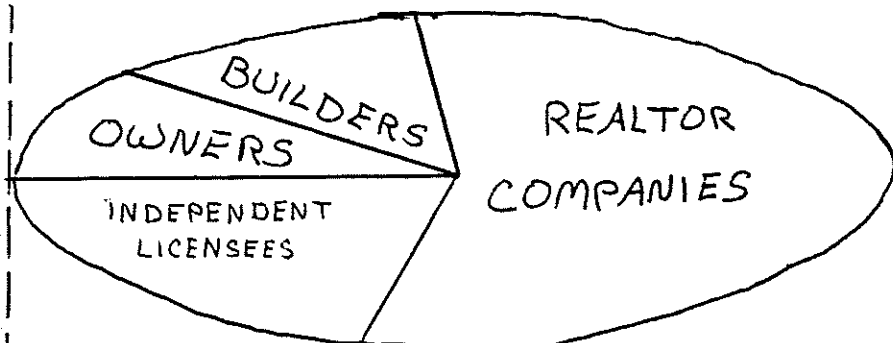
NATIONAL  
RESPONSIBILITY



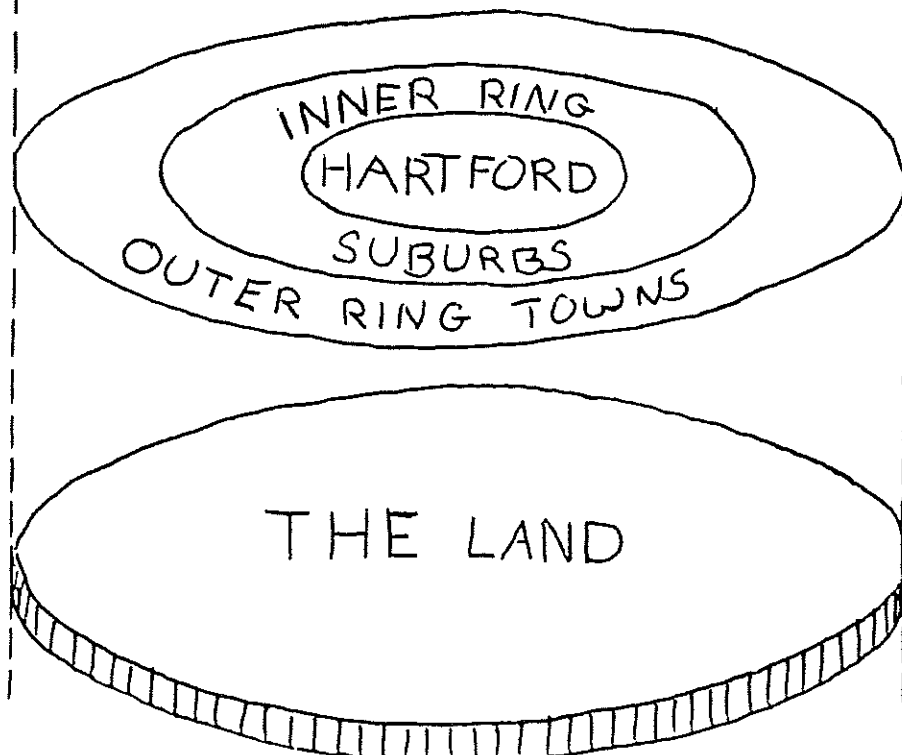
REGIONAL & STATE  
ACCOUNTABILITY



"FREE ENTERPRISE"



MUNICIPAL  
BOUNDARIES &  
"WILL" OF THE PEOPLE





## SECTION 6: SOME COMMENTS

This report series has already discussed the details of what is called "the 1968 Fair Housing Act" (Title VIII of the Civil Rights Act) in Section 1: The Law, pp.3-4. Of course, although it is the law, it is not enforced in the Capitol Region or in the State of Connecticut. This law is a piece of paper reflecting good intentions but no desegregation of housing patterns in Connecticut. Equal opportunity postponed is equal opportunity denied.

The Department of Housing and Urban Development's responsibility for administering Title VIII has also been clearly stated in this report series in Section 1: The Law, p. 3.

The Housing Section of the Civil Rights Division of the U.S. Department of Justice has an outstanding record of victories in the enforcement of open housing through trials and "consent decree" settlements. To date, the Housing Section has brought or participated in 187 suits. It has received an unfavorable decision only once (back in 1970).

It is significant that the vast majority of cases involve the largest brokers in the country's real estate industry.

The obvious problem is that the Housing Section, with approximately 25 lawyers, cannot be everywhere in the country at the same time. The lack of priority for enforcement of Title VIII demonstrated by this relatively small federal staff and budget which is assigned to "open housing" by the Nixon Administration has hurt New England badly. On February 1, 1974, the Justice Department charged the Windsor Locks/Enfield firm of Lownds and Manning Realty, Inc. with discriminating against black home buyers. This was the first housing discrimination suit the Justice Department has ever filed in the State of Connecticut,

In January, 1974, a Federal District Court recognized the right of the Department of Justice to seek damages (dollars) for individual victims of housing discrimination as part of the relief the Department seeks in its legal action. The potential of this decision, based on other court decisions on damages, is that a

defendant (real estate company, etc.) can be liable for thousands of dollars for each individual (bona fide complaint not a tester) discriminated against.

Complaints of housing discrimination of any type can be initiated with the Justice Department quickly and simply by sending a letter describing the event to:

Chief, Housing Section  
Civil Rights Division  
U.S. Department of Justice  
Washington, D.C. 20530

## SECTION 7: THE NATIONAL ASSOCIATION OF REALTORS

The National Association of Realtors has Headquarters in Chicago, Illinois. It disseminates an impressive organization chart with some sixty individual positions and a flock of councils, societies, committees, etc.

The Preamble of the National Association's Code of Ethics points to the incredible power and influence of the Realtors' function:

"Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. The Realtor is the instrumentality through which the land resource of the nation reaches its highest use and through which land ownership attains its widest distribution. He is the creator of homes, a builder of cities, a developer of industries and productive farms..."

The Code also calls for dedication and diligence in preparing and utilizing functions which "impose grave social responsibility" upon the Realtor.

The National Association's own advertising points to other areas to which a Realtor is attuned:

AMERICA IS TALKING  
AND WE'RE LISTENING

"When a problem concerns Americans, it concerns REALTORS. We're listening to what the property owners of America are saying about the way they want to live. And we're doing something about what we hear.

We've made it our business to learn how Americans feel about important issues like real estate property taxes, decent and equal housing for everyone, the energy crisis and more.

The NATIONAL ASSOCIATION OF REALTORS subscribes to the policy that equal opportunity in the acquisition of housing can best be accomplished through leadership, example education, and the mutual cooperation of the real estate industry and the public."

(from a full page ad in  
TIME MAGAZINE, October 8, 1973)

In light of such public stance, it is interesting to note that the National Association of Realtors has not responded to a written inquiry from Education/Instruccion (and a reminder) regarding what the National Association does to monitor the sales practices of member Boards and individual memberships and what requirements they make regarding equal opportunity hiring and affirmative action. The fact appears to be that the National Association does nothing about open housing other than talk about it!

#### Inter/Intra State Agreements:

The Capitol Region of Connecticut is served by a variety of nation-wide real estate relocation programs. Such service features the capacity to sell a home in one state or city and buy one in another. Such programs include.

	<u>Local Member</u>
ERA	Rainbow Realty
Homes For Living Network	Heritage Group
National Homefinders Services	Buckley Realtors
Homequity/Homerica	T. R. Preston
RELO	Barrows & Wallace
The Gallery of Homes	Deming & Luscomb
All Points Relocation Service	Hurwit & Simons
AIREX American, International Relocation Exchange	Arthur Gal Co.

There is also an interesting and recent application of the standard fast-food, gas station, etc. franchise routine which represents a variation on these existing nation-wide programs.

Franchising is a method of conducting business by which an individual is granted the privilege, for a fee, of representing the services of a parent company. The parent company assigns a specific territory to the individual and generally provides him with operating guidelines, services, and a common identity through advertising, etc.

The first national franchise organization to hit the Capitol Region was Red Carpet Realtors. In January, 1974, sixteen Red Carpet offices opened on virtually the same day. The new franchisees appeared to be small, local independent real estate companies or offices of larger firms which were producing marginal profit.

Century 21. The second national franchise to present itself to the Capitol Region real estate industry, held a briefing for Realtors on February 14, 1974. Century 21 appears to have targeted the larger, more successful and established firms in the area for its franchisee offers. There are no Century 21 franchisees in the Capitol Region at this time.

An obvious problem with both the loose nation-wide programs and franchise contracts is the increased potential and capacity to discriminate against neighborhoods, areas, communities, etc. from hundreds of miles away. Two examples from the marketing material of a national franchise are sufficient to demonstrate the high powered, slick, white, English-speaking, senior executive approach:

**JOIN THE TEAM OF SUCCESS.**



**MASSIVE ADVERTISING!** Every owner-broker knows it is his duty to pre-sell his name through intensive exposure before his salesman calls. This means heavy full page advertising (soon television); the use of professionally-designed brochures and mailing pieces; the appearance of thousands of signs in every corner of town; hundreds of offices, everywhere you drive; multitudes of professional salesmen, all helping to sell the name, and to create confidence — large corporate confidence on the part of buyers and sellers alike.

SECTION 8: THE CONNECTICUT REAL ESTATE COMMISSION

Section 20-311b of Chapter 392 of Connecticut State Statutes empowers the Real Estate Commission to "receive applications for and issue licenses to real estate brokers and real estate salesmen . . . ."

In Section 20-314(a), the Real Estate Commission is charged with granting licenses "only to persons who bear a good reputation for honesty, truthfulness and fair dealings and who are competent to transact the business of a real estate broker or a real estate salesman in such manner as to safeguard the interests of the public".

The Real Estate Commission is required to enforce all regulations concerning the conduct of real estate brokers and salesmen and shall not permit any violation of the Public Accommodation Act.

In addition, General Statutes Title 4 - 61 requires the Real Estate Commission to:

- 1) insure the utilization of minority group persons in employment
- 2) refrain from becoming party to any agreement, arrangement or plan which has the effect of sanctioning discriminatory practices
- 3) analyze all of its operations to ascertain possible instances of non-compliance with Section 4-61.
- 4) initiate comprehensive programs to remedy any defect found to exist
- 5) take such appropriate action in the exercise of its licensing or regulatory powers as will ensure equal treatment of all persons and eliminate discrimination and enforce compliance with the policy of Section 4-61.
- 6) cooperate with the Commission on Human Rights and Opportunities in their enforcement and educational programs.

Section 20-311 a requires that four of the Commission's members shall be, at the time of appointment, and shall have been for at least ten years prior thereto, licensed real estate brokers in Connecticut.

The Connecticut Real Estate Commission currently consists of:

Howard Benedict (Chairman)	- Hamden
Frank Bero	- Bridgeport
Francis Cole	- Sharon
Jerome Silverstein	- New London
Gordon Walsh	- Ridgefield

The Commissioners are all white, English-speaking males appointed by the governor. It is interesting that although there are careful restrictions regarding political party affiliation, no concern whatsoever is given to the representation of urban/suburban, race, sex, national origin or age of the members who sit on this policy body.

In spite of the statutory requirements of the Real Estate Commission's responsibilities, it has not responded to repeated written inquiries from Education/Instrucción (since January, 1972) and others regarding its responsibilities and the discrimination which existed in the State's real estate industry.

Although the Commission is charged with the promulgation of regulations necessary for the best interests of the public, "racial steering" is not mentioned in regulations concerning the conduct of real estate brokers and salesmen.

There are forty (40) schools approved by the Real Estate Commission giving real estate courses. Thirty-six (36) hours of classroom instruction plus an examination are required for licensing. The Real Estate Commission has not effectively revised the curriculum of the Commission approved real estate courses and other requirements (like the licensing examination) which do not adequately deal with discrimination in real estate practice. Real estate course work does not deal with residential and racial patterns, factors contributing to these patterns, legal and voluntary remedies to segregation, affirmative responses to racism, etc. Such poor educational standards make it possible for real estate trainees to obtain a license without the slightest understanding of how individuals and property values are affected by racism in real estate or how to deal with steering/block-busting and racist marketing practices in the real estate companies where they will go to work.

The Real Estate Commission does not investigate discrimination complaints, although it makes it appear as if it does (as the following paragraph from a Commission letter to the Upper Albany Community Organization, Hartford, demonstrates (February 8, 1974):

"If you have a specific complaint or complaints, please advise this Commission. The Connecticut Real Estate Commission investigates every formal complaint made to this Commission to determine compliance with or violation of all state statutes and regulations falling within our jurisdiction, and pursuing the enforcement of same."

The fact of the matter is that the Real Estate Commission merely passes complaints on to the State Human Rights and Opportunities Commission (HROC) for investigation. Of course, the complainant could have done this himself or herself if this was the action they wanted taken. Using this procedure, the Real Estate Commission avoids dealing with problems of discrimination. The fact is that discrimination complaints are not brought to the Real Estate Commission or the Human Rights and Opportunities Commission stacked on a silver platter. The "despair effect" which was so well documented by the U.S. Equal Employment Opportunity Commission, is the result of years of non-enforcement of equal opportunity in housing, too. In recent years, only "a couple" of licenses have been acted upon by the Real Estate Commission due to discrimination violations. There are no required penalties established by Statute and even minor sanctions (30 day suspensions, etc.) are rarely imposed.

The Real Estate Commission claims to take action after due process of law by imposing a penalty upon those found guilty of wrongdoing by someone else; i.e., the State Human Rights and Opportunities Commission, HUD and others who might bring the matter to the Commission's attention. But the Real Estate Commission has not heeded the requests and findings of the Human Rights and Opportunities Commission as, for example, evidenced by:

- the lack of action on a request from the Chairman of the HROC to be kept informed of the Real Estate Commission's response to questions from Education/Instruction concerning racism in real estate.
- the reinstatement of a license to a West Haven man who refused HROC demands to post open housing material.



The clear fact is that the Real Estate Commission is an integral part of the "due process of law", not another spectator. The HROC is overburdened already with a backlog of employment discrimination cases. HUD is understaffed (with an equal opportunity staff of two for the entire State of Connecticut); and HUD finds itself unable, politically, to act much at all.

The Real Estate Commission is a paper shuffler. In this capacity, it acts in a manner to condone and maintain discrimination. It must be action-oriented. It is charged with arbitrating disputes, holding hearings, and investigating complaints. It is authorized to administer oaths; take testimony; cause depositions to be taken; order the production of books, papers and documents; and issue subpoenas.

The Real Estate Commission has not examined its operations to determine its involvement in "arrangements" which have the effect of sanctioning discriminatory practices. For instance, in addition to the areas already mentioned, the matter of access to the total housing market for the Spanish-speaking in the State of Connecticut must be fully addressed.

Education/Instruccion research shows that the Real Estate Commission cannot deal with a Spanish dominant individual. The Commission Office does not understand either spoken or written Spanish. It has no materials regarding the housing market, equal opportunity in housing, how to obtain a real estate license, etc. written in Spanish. In fact, the Commission Office refers such cases to one real estate company (in the City of Hartford) - a procedure which has helped to create, condone and maintain a "separate and unequal" real estate market for Puerto Ricans and other Spanish Americans.

THE CONNECTICUT HOUSING FINANCE AUTHORITY (CHFA)

The Connecticut Housing Finance Authority was created by the General Assembly in 1972 as the successor to the Connecticut Mortgage Authority.

It makes home ownership "possible" for Connecticut's low and moderate income families by reducing the cost of financing a home and, where possible, by stimulating the development and construction of low and moderate income housing.

CHFA has set four priorities in meeting the state's housing goals: Home ownership, housing for the elderly, rehabilitation of housing for family occupancy, and new construction of multi-family projects for family occupancy. As of December, 1973, CHFA had provided or committed to provide, \$26,962,720 for a total of 1306 housing units and will provide at least \$40,000,000 in 1974.

The Authority consists of eight members, five from the private sector, appointed by the governor, and three ex-officio, who sit by virtue of their public offices.

The five from the private sector, serving 5-year terms, are:

(Chairman)	John P. Eveleth, Assistant Vice President, New Britain National Bank (formerly Vice Chairman of the Mortgage Authority)
(Vice Chairman)	
Kendrick F. Bellows, Jr.	Executive V.P. of Connecticut Bank & Trust (formerly a Mortgage Authority member)
Cornelius J. Weddle	Controller, Pratt & Whitney Aircraft Division, United Aircraft Corporation (Chairman until June 1973 and then re-appointed to a five-year membership)
Randolph O. Parent	Senior V.P., Waterbury Savings Bank
Edward K. Sentivany, Jr.	V.P., Hartford National Corporation Mortgage and Realty Investors

The three ex-officio members are:

Aldan Ives, State Treasurer  
Adolf G. Carlson, Commissioner of Finance and Control  
Ruben Figueroa, Commissioner of Community Affairs

None of the private sector members is black or Spanish-American.

CHFA currently employs five professionals and six clerical, including no blacks or Spanish surnamed individuals.

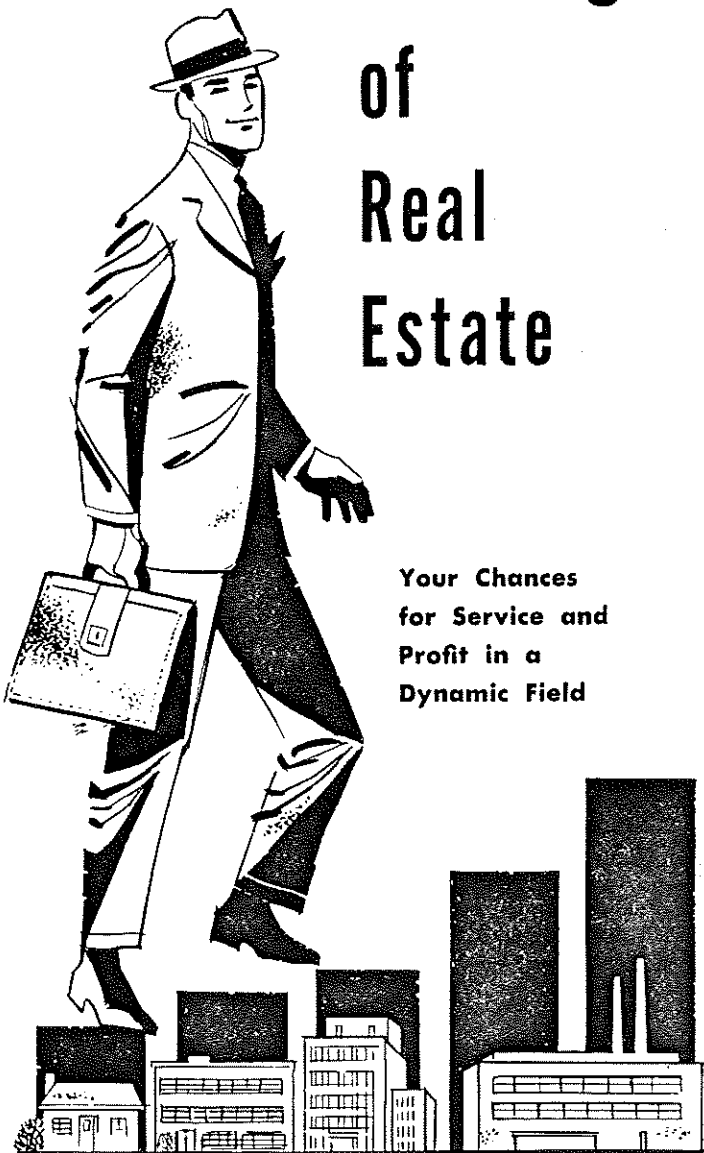
CHFA has not assigned equal opportunity or affirmative marketing responsibilities to any staff individual, nor did it have an affirmative action plan for integrating the 1,306 units which were produced in 1973, nor does it have an affirmative action plan for integrating the 2,200 units which are currently in the serious planning stage.

CHFA "observes" the same nonchalant state requirements for open housing (which have gone unheeded by the State Department of Environmental Protection and the State Department of Community Affairs). It has no mechanism for evaluating or monitoring or enforcing equal opportunity on the part of sponsors, participating lending institutions, developers, or individuals.

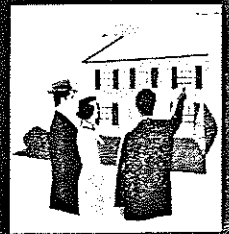
These illustrations, from a booklet copyrighted in 1959 and still being distributed by the Connecticut Association as part of a response to information about the real estate industry, demonstrates how stale and oppressive the Association really is:

# The Challenge of Real Estate

Your Chances  
for Service and  
Profit in a  
Dynamic Field



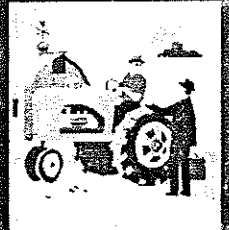
# The Real Estate Specialist



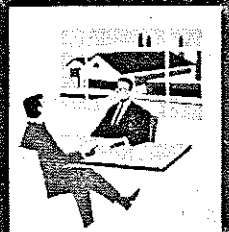
**BROKERAGE**



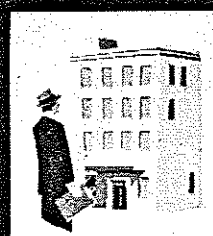
**PROPERTY  
MANAGEMENT**



**FARM BROKERAGE**



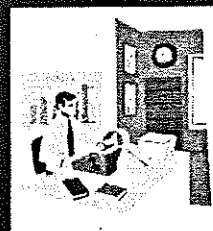
**INDUSTRIAL  
BROKERAGE**



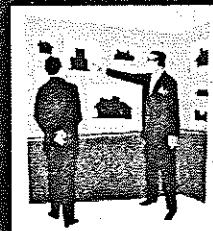
**APPRAISAL**



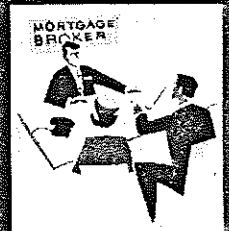
**LAND DEVELOPMENT**



**RESEARCH**



**COUNSELING**



**FINANCING**

CONNECTICUT ASSOCIATION OF  
REAL ESTATE BOARDS

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On Monday, February 18, 1974, an Education/Instruction researcher went to the office of the Connecticut Association of Real Estate Boards, Inc. on 63 Imlay Street, Hartford. Mrs. Hadell of the CAREB, Inc. refused the researcher specific information on the composition of the Association's Board of Directors. She indicated that the Association provides no literature for the public on the makeup or operation of the Association. The researcher noted that the office did not display any Equal Housing Opportunity signs.

The membership of the Connecticut Association consists of approximately 5,300 individual agents divided in 32 local Boards of Realtors. They are:

Bridgeport  
Bristol  
Central Conn.  
Danbury  
Darien  
East Central Conn.  
Fairfield  
Greenwich  
Greater Hartford  
Litchfield County  
Lower Conn. River  
Manchester  
Sheriden  
Stratford  
Valley  
Greater Vernon

Greater Middletown  
New Britain  
New Canaan  
New Haven  
New London  
New Milford  
Newton  
North Central Conn.  
Northeastern Conn.  
Norwalk  
Norwich  
Ridgefield  
Waterbury  
Westport-Weston  
Willimantic  
Wilson

The Elected Officers and Executive Committee of this state-wide organization is dominated by white, English-speaking males:

(President)	Roland Trudel	Stamford
	Joseph Gustin	New Britain
	Joan Knight	Granby
	George Haynes	New Canaan
	Alfred Capozza	New London
	Dorothy Bates	Wilton
	Emil Morey	Danbury
	Nicholas Cerritelli	Waterbury
	Ralph Lipman	Rockville
	Joseph Vitali	Essex
	John Maier	Meriden
	Henry Kulos	Norwich

The Connecticut Association employs a staff of six (6) individuals on 63 Imlay Street in Hartford. All management positions are held by males. All employees are white. The Connecticut Association has no formal equal opportunity policy or an affirmative action hiring plan for the utilization of minorities.

The Connecticut Association has not responded to written inquiries (and a reminder) from Education/Instrucccion regarding what the Association does to monitor or to even evaluate whether or not Realtor Boards and members are in compliance with federal and state open housing requirements and equal opportunity hiring practices.

The material which the Connecticut Association distributes through its library, supplies and information clearing house and through its "VOICE" publication is sterile, mono-cultural and unresponsive to the problem of the existence of discrimination in real estate in Connecticut. As it currently functions, the Association is part of the problem, not part of the solution.

The Connecticut Association of Real Estate Boards (CAREB) maintains the following services for local Boards of Realtors and members:

1. ARBITRATION: Services of CAREB's Professional Standards Committee are offered to arbitrate disputes and misunderstandings where local Boards' Arbitration Committees are unable to function. They also offer advice and guidance to local boards.
2. BOARD OFFICERS' TRAINING: A seminar for newly elected officers and refresher for repeaters is offered at the start of each calendar year.
3. BOARD VISITATIONS: By State Officer participation in local Board meetings, a feeling of solidarity is engendered throughout the organization.
4. CLIPPING SERVICE: A statewide news clipping service is maintained to check on activity of all kinds in our field.
5. CONVENTION; The opportunity for getting to know your fellow realtors, becoming more professional through educational programs and interesting informative exhibits and just plain "fun".
6. EDUCATIONAL MEETINGS & SEMINARS: Sales, Multiple Listing Service, Public Relations, and motivational seminars. Basic orientation course syllabus. Sponsor of National Institute of Real Estate Board courses.
7. EXECUTIVE OFFICER: The services of a paid Executive Vice President and an Administrative Assistant are available to Boards and individual members for the advancement of conditions in the real estate field and of Board progress.

8. INFORMATION: The Association's Executive Office acts as a clearing house on all types of information relative to the Real Estate business, and the State and National associations.
9. LEGAL COUNSEL: It employs counsel to protect the interests of the Association members as a whole when it is necessary.
10. LEGISLATION: Maintains a study-action committee to oppose harmful legislation and to support and advance legislation affecting real estate that is in the best interest of the public and realtors throughout the state and nation.
11. LIBRARY: A small but growing collection of volumes on real estate subjects for your reference on a lending basis is located at the Association's office.
12. LIAISON: To cooperate with other organizations to advance the civic development and economic growth of the State of Connecticut.
13. LICENSING: Maintains an active liaison with the Connecticut Real Estate Commission to promote licensing standards which are in the best interest of the public and upgrading of the industry.
14. MEMBERSHIP DEVELOPMENT: Aid is given to local boards in planning and executing membership campaigns including a preliminary series of mailings to prospective members.
15. MULTIPLE LISTING: The Multiple Listing Committee is available to guide Boards studying the desirability of establishing a system and to others seeking to improve their system.



16. NATIONAL ASSOCIATION: Constant liaison is maintained with National Association of Realtors' Chicago and Washington offices so that full advantage may be taken by our members and Boards of the facilities of our parent body.
17. PROMOTES AND PROTECTS THE TERM REALTOR: By constant check against its illegal use and correction of violations.
18. PUBLIC RELATIONS: Through distribution of Association literature and news releases to the Press, Public Libraries and Chambers of Commerce, the activities of your Board and Association are favorably brought to the attention of the public.
19. REALTORS OF THE YEAR: The Association conducts annually a competition and awards for the Realtor who stands out as having accomplished most for his profession, Board or Association.
20. REALTOR WEEK: Aid is afforded in the promotion of Realtor Week within the various Board areas.
21. REPRESENTATION: Your interests and those of your Board are represented at Regional and National meetings and conventions. Feedback of information and important developments is also provided.
22. SPEAKERS BUREAU: Speakers may be obtained for Board meetings and other functions as well as speakers on real estate subjects for civic occasions through our executive headquarters.
23. SUPPLIES: An emergency stock of realtor pins, cuts, and decals, also National Association literature is maintained for your convenience.

24. UNIVERSITY CONTACTS: Maintains a continuing association with University of Connecticut staff to encourage high standards in real estate education. Offers most successful real estate student prize each year.
25. "VOICE": Issues a monthly informative journal without subscription cost to members.
26. REALTORS' INSTITUTE: National Association approved series of three 30-hour courses and examinations leading to the GRI Designation.
27. INSURANCE PROGRAMS: Make available to members and their families the following major lines group insurance coverage:
1. Major medical insurance with weekly indemnity.
  2. Flexible pension plan.
  3. Supplemental hospital room payment.
  4. Group life
28. ROSTERS: Maintains, publishes and distributes annually an up-to-date roster of Connecticut Realtors, Association and Affiliates.

Education/Instruccion wishes to acknowledge the following leading financial institutions throughout Connecticut whose support insured the "continuation" of this massive, lily-white Association's 1973 Directory. We also point out what an obligation these same financial institutions have to force the Connecticut Association to deal with discrimination within the Association and in the State's total housing supply:

- \*American Institute of Real Estate Appraisers
- Burritt Mutual Savings Bank
- Central Bank for Savings
- \*Commercial Investment Division of Conn.
- \*Connecticut National Bank
- \*Connecticut Savings Bank
- \*Danbury Savings and Loan
- First Federal Savings of New Haven
- First Federal Savings of Torrington

- \*First New Haven National Bank
- \*Hartford Federal Savings  
Hartford National Bank
- \*Institute of Real Estate Management,  
Connecticut Chapter No. 51
- Mechanics & Farmers Savings Bank
- New Haven Savings Bank
- New London Federal
- \*People's Savings Bank of Bridgeport
- Savings Bank of New Britain
- Savings Bank of New London
- \*Second New Haven Bank
- \*Security Title & Guaranty Company
- \*Society for Savings
- \*Society of Industrial Realtors
- State Dime Savings Bank
- \*Union Trust Bank
- \*Women's Council

\*These institutions did not include an equal opportunity  
logo in their advertisement, i.e.,

