

## President's Message

### NCMAR Leadership

#### President

Bill Foss  
Exit New Options Real Estate

#### President Elect

Michelle Haggstrom  
Keller Williams Realty N. Central.

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Exit New Options Real Estate

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April Cover  
ReMax Property Promotions

#### Past President

Tom Ruble  
Tom Ruble Real Estate Services

#### Director

Judith Murphy  
Keller Williams Realty N. Central

#### Business Partner Director

Rick Vallee, Fidelity Bank

What a couple of weeks this has been! Wasn't that an AWESOME Super Bowl! AND such an Incredible amount of snow! Geez...enough already. It will be interesting to see how this weather affects the market.

Well our committees have been busy. The tech committee followed by the Finance and the Board of Directors approved the use of Bomb-Bomb as one of many new communication methods coming soon. We will be using Bomb-Bomb (don't use the name too loudly on an airliner)...to deliver our information via email with live links and video messages. I'm excited about that.

I will be putting together a President's Advisory Group to look at our policies regarding our Association's privacy and permission based communication policies relative to the new technologies such as texting or voice broadcast as well as social media communication. We will be looking for your input. More to follow soon.

The Board of Directors approved a new fee of \$99 for brokers who have not been a primary member here for at least two years and who wish to join our association as secondary members. If you know of brokers or agents who you think would enjoy our association as much as we do please let them know. We are excited to invite new blood to our association so please keep this change in mind. The policy regarding becoming a member of a second association requires that agents can only join our association if broker of record of their office is at least a secondary member of this association. This policy will lower the cost for their broker of record to join our association. If you have any questions please contact Kathy at the office.

The 2014 market ends on a high note with single-family closed sales up in December, strong buyer activity, lower inventory and low interest

rates pushed prices up again on homes in December. The overall inventory of homes for sale is down statewide. 2014 was a year of lower sales, lower interest rates, lower homes for sale and higher prices.

December single-family home sales were up 5.5% over last year. Single-family median prices were up 4.1% at \$332,925 and condo sales were down 4.3% and median prices up 3.4% at \$317,000. Single family Inventory in December was down 16.8% to 15,339 and Condos down 24.5% to 3,824. Single Family listings added to the market in December were up 4.0% over last year. (2,565 from 2,466 in 2013) and Condo listings added to the market were up 3.7% over last year. (942 from 908 in 2013).

We have a couple of great events coming up. The Awards Banquet is on Monday February 9th! It's important to support and recognize our fellow REALTORS who are setting the pace.

Also, we have a fun night planned at Destare, Valentine's Masquerade Party for Saturday night (2/14) to benefit the NCMAR Charitable Foundation. See last page for details.

Time is running short to sign up for both these events so please go to NCMAR.com right now to sign up while its fresh in your mind.

Please check the NCMAR Website Calendar for other future "FREE" CE Classes and Events.



Bill Foss, 2015 President

*Bill*

Premiere Sponsor

**Fidelity Bank**  
HELPING YOU GET WHERE YOU WANT TO BE

## Notes from the MAR Legal Hotline

**Michael McDonagh, MAR General Counsel**

**Ashley Stolba, MAR Associate Counsel**

**Justin Davidson, MAR Staff Attorney**

Antitrust

**Q.** One area of the law that I often find confusing is antitrust. I know from my continuing education classes that the penalties for violations can be severe. What tips can I follow to try to keep myself and my office out of trouble?

**A.** Antitrust can sometimes seem like a very complicated issue for REALTORS® to understand in their day to day practice. Federal laws on the subject tend to be complex; however, NAR has identified four main areas of concern for real estate licensees.

1. **Price/term fixing.** In most businesses, including real estate, many competitors may charge similar prices for the same services. This isn't illegal as long as each competitor sets prices independently. An antitrust violation occurs when you discuss and actually agree to charge the same prices or offer exactly the same terms as one or more of your competitors. Avoid problems by: Establishing your company's fees, commission splits, and listing terms independently and without any discussion with competitors. Even informal conversations where you have no intention of actually setting prices could be misinterpreted as the basis of a price-fixing agreement.

2. **Territorial assignments.** Agreements between competitors to divide the market geographically, by price range, type of property, or some other segmentation are considered anticompetitive because they conspire to establish dominance in a particular market. This isn't the same as an individual company's practice of specializing in certain properties such as historic buildings or custom-built housing. Avoid problems by: Documenting your decisions to focus on certain property types with marketing and demographic studies.

3. **Boycotts.** Boycotts occur when a group of businesses agree not to do business with a particular party. A typical group boycott allegation in the real estate brokerage business involves a claim that two or more brokerages have agreed to refuse to cooperate, or to cooperate on less favorable terms, with a third brokerage company. The intent is to eliminate that company as a competitor or to force it to abandon certain practices. Another form of boycott would occur if several companies collectively determined not to use a particular service provider, such as a certain newspaper. Avoid problems by: Making decisions on whether to do business with

other real estate companies or service providers based on your company's own judgments, goals, and experiences.

4. **Association meetings.** Associations are groups of competitors who come together to promote their common business interests. As such, they are vulnerable to allegations that agreements by members to use identical business practices are illegal conspiracies. Avoid problems by: Remaining alert to discussions at meetings relating to commission rates, pricing structures, listing policies, or marketing practices of other brokers.



**Q.** I have received a survey that asks questions regarding my business practices, but I am afraid that it might be anticompetitive if I fill it out. What should I look out for?

**A.** Whether or not a survey is a violation of federal antitrust laws will be dependent upon the specific questions asked. Of course, you will want to avoid any questions that lead to anticompetitive behavior. Questions regarding commission splits and other terms are not a per se violation, but you should be mindful of antitrust when answering them.

When determining whether or not to answer the questions, you will want to consider whether the survey involves current, past or future pricing information. If the survey is of past pricing which is not necessarily representative of current or future prices, the issue will have much less concern.

Another consideration to be mindful of is, who received the survey results, and why? If the survey was created and distributed for academic purposes, there is less of a concern. However, if the survey was conducted by industry participants for the purposes of creating an industry standard, the questions should be avoided.

For more information on antitrust from the National Association of REALTORS®, please visit: <http://www.realtor.org/field-guides/field-guide-to-antitrust>

### The MAR Legal Hotline

is available **free of charge** to all office principals and their designees who have completed the Hotline Authorization form. To obtain a copy of the form, visit MAR's website at [www.maREALTOR.com](http://www.maREALTOR.com) or simply call the Hotline at 800-370-5342. The Hotline is open Monday to Friday from 9:00 am to 4:00 pm

## 21 Hot Housing Trends for 2015

Everyone wants to be hip, and the latest trends in design can help distinguish one home from another. And it's not all flash; many new home fads are geared to pare maintenance and energy use and deliver information faster. Here's a look at what's coming.

BY BARBARA BALLINGER

This time of the year, we hear from just about every sector of the economy what's expected to be popular in the coming year. Foodies with their fingers on the pulse of the restaurant industry and hot TV chefs will tell us to say goodbye to beet-and-goat cheese salad and hello roasted cauliflower, and there's no end to the gadgets touted as the next big thing.

In real estate, however, trends typically come slowly, often well after they appear in commercial spaces and fashion. And though they may entice buyers and sellers, remind them that trends are just that—a change in direction that may captivate, go mainstream, then disappear (though some will gain momentum and remain as classics). Which way they'll go is hard to predict, but here are 21 trends that experts expect to draw great appeal this year:

**Coral shades.** A blast of a new color is often the easiest change for sellers to make, offering the biggest bang for their buck.

Sherwin-Williams says Coral Reef (#6606) is 2015's color of the year because it reflects the country's optimism about the future. "We have a brighter outlook now that we're out of the recession. But this isn't a bravado color; it's more youthful, yet still sophisticated," says Jackie Jordan, the company's director of color marketing. She suggests using it outside or on an accent wall. Pair it with crisp white, gray, or similar saturations of lilac, green, and violet.



**Open spaces go mainstream.** An open floor plan may feel like old hat, but it's becoming a wish beyond the young hipster demographic, so you'll increasingly see this layout in traditional condo buildings and single-family suburban homes in 2015. The reason? After the kitchen became



the home's hub, the next step was to remove all walls for

greater togetherness. Design experts at Nurzia Construction Corp. recommend going a step further and adding windows to better meld indoors and outdoors.

**Off-the-shelf plans.** Buyers who don't want to spend time or money for a custom house have another option. House plan companies offer myriad blueprints to modify for site, code, budget, and climate conditions, says James Roche, whose Houseplans.com firm has 40,000 choices. There are lots of companies to consider, but the best bets are ones that are updating layouts for today's wish lists—open-plan living, multiple master suites, greater energy efficiency, and smaller footprints for downsizers (in fact, Roche says, their plans' average now is 2,300 square feet, versus 3,500 a few years ago). Many builders will accept these outsiders' plans, though they may charge to adapt them.

**Freestanding tubs.** Freestanding tubs may conjure images of Victorian-era opulence, but the newest iteration from companies like Kohler shows a cool sculptural hand. One caveat: Some may find it hard to climb in and out. These tubs complement other bathroom trends: open wall niches and single wash basins, since two people rarely use the room simultaneously.

**Quartzite.** While granite still appeals, quartzite is becoming the new hot contender, thanks to its reputation as a natural stone that's virtually indestructible. It also more closely resembles the most luxe classic—marble—without the drawbacks of staining easily. Quartzite is moving ahead of last year's favorite, quartz, which is also tough but is manmade.

**Porcelain floors.** If you're going to go with imitation wood, porcelain will be your 2015 go-to. It's less expensive and wears as well as or better than the real thing, says architect Stephen Alton. Porcelain can be found in traditional small tiles or long, linear planks. It's also available in numerous colors and textures, including popular one-color combos with slight variations for a hint of differentiation. Good places to use this material are high-traffic rooms, hallways, and areas exposed to moisture.

**Almost Jetson-ready.** Prices have come down for technologies such as web-controlled security cameras and motion sensors for pets. Newer models are also easier to install and operate since many are powered by batteries, rather than requiring an electrician to rewire an entire house, says Bob Cooper at Zonoff, which offers a software platform that allows multiple smart devices to communicate with each other. "You no longer have to worry about different standards," Cooper says.

(cont pg 4)

## 21 Hot Housing Trends for 2015

**Charging stations.** With the size of electronic devices shrinking and the proliferation of Wi-Fi, demand for large desks and separate home office is waning. However, home owners still need a dedicated space for charging devices, and the most popular locations are a corner of a kitchen, entrance from the garage, and the mud room. In some two-story Lexington Homes plans, a niche is set aside on a landing everyone passes by daily.

**Multiple master suites.** Having two master bedroom suites, each with its own adjoining bathroom, makes a house work better for multiple generations. Such an arrangement allows grown children and aging parents to move in for long- or short-term stays, but the arrangement also welcomes out-of-town guests, according to Nurzia Construction. When both suites are located on the main level, you hit the jackpot.

**Fireplaces and fire pits.** The sight of a flame—real or faux—has universal appeal as a signal of warmth, romance, and togetherness. New versions on the market make this amenity more accessible with more compact design and fewer venting concerns. This year, be on the lookout for the latest iteration on this classic: chic, modern takes on the humble wood stove.

**Wellness systems.** Builders are now addressing environmental and health concerns with holistic solutions, such as heat recovery ventilation systems that filter air continuously and use little energy, says real estate developer Gregory Malin of Troon Pacific. Other new ways to improve healthfulness include lighting systems that utilize sunshine, swimming pools that eschew chlorine and salt by featuring a second adjacent pool with plants and gravel that cleanse water, and edible gardens starring ingredients such as curly blue kale.

**Storage.** The new buzzword is “specialized storage,” placed right where it’s needed. “Home owners want everything to have its place,” says designer Jennifer Adams. More home owners are increasingly willing to pare the dimensions of a second or third bedroom in order to gain a suitably sized walk-in closet in their master bedroom, Alton says. In a kitchen, it may mean a “super pantry”—a butler’s pantry on steroids with prep space, open storage, secondary appliances, and even a room for wrapping gifts. “It minimizes clutter in the main kitchen,” says architect Fred Wilson of Morgante-Wilson.



**Cool copper.** First came pewter; then brass made a comeback. The 2015 “it” metal is copper, which can exude industrial warmth in large swaths or judiciously in a few backsplash tiles, hanging fixture, or pots dangling

from a rack. The appeal comes from the popularity of industrial chic, which Restoration Hardware’s iconic style has helped promote, says designer Tom Segal.

**Grander garages.** According to Troon Pacific, the new trends here include bringing the driveway’s material into the garage, temperature controls, sleek glass doors, specialized zones for home audiovisual controls, and a big sink or tub to wash pets. For home owners with deeper pockets, car lifts have gone residential so extra autos don’t have to be parked outside.

**Keyless entry.** Forget your key (again)? No big deal as builders start to switch to biometric fingerprint door locks with numerical algorithms entered in a database. Some systems permit home owners to track who entered and when, says Malin of Troon Pacific.

**Water conservation.** The concerns of drought-ravaged California are spreading nationwide. Home owners can now purchase rainwater harvesting tanks and cisterns, graywater systems, weather-controlled watering stations, permeable pavers, drought-tolerant plants, and no- or low-mow grasses.

**Salon-style walls.** Instead of displaying a few distinct pieces on a wall, the “salon style” trend features works from floor to ceiling and wall-to-wall. Think Parisian salon at the turn of the century. HGTV designer Taniya Nayak suggests using a common denominator for cohesiveness, such as the same mat, frame color, or subject matter. Before she hangs works, she spaces them four to five inches apart, starting at the center and at eye level and working outward, then up and down. She uses Frog Tape to test the layout since it doesn’t take paint off walls. Artist Francine Turk also installs works this way, but prefers testing the design on the floor like a big jigsaw puzzle.



**Return to human scale.** During the McMansion craze, kitchens got so big they almost required skates to get around. This year we’ll see a return to a more human, comfortable scale, says Mark Cutler, chief designer of design platform nousDecor. In many living or family rooms that will mean just enough space for one conversation grouping, and in kitchens one set of appliances, fewer countertops, and smaller islands.

**Luxury 2.0.** Getting the right amount of sleep can improve alertness, mood, and productivity, according to the National Sleep Foundation. With trendsetters such as Arianna Huffington touting the importance of sleep, there’s no doubt this particular health concern will go mainstream this year. scents.

## 21 Hot Housing Trends for 2015

And there's no space better to indulge the desire for quality rest than in a bedroom, says designer Jennifer Adams. "Everyone is realizing the importance of comfort, quality sleep, and taking care of yourself," she says. To help, Adams suggests stocking up on luxury bedding, a new mattress, comfortable pillows, and calming

**Shades of white kitchens.** Despite all the variations in colors and textures for kitchen counters, backsplashes, cabinets, and flooring, the all-white kitchen still gets the brass ring. "Seven out of 10 of our kitchens have some form of white painted cabinetry," says builder Peter Radzwillas. What's different now is that all-white does not mean the same white, since variations add depth and visual appeal. White can go from stark white to creamy and beyond to pale blue-gray, says Radzwillas.



He also notes that when cabinets are white, home owners can choose bigger, bolder hardware.

**Outdoor living.** Interest in spending time outdoors keeps mushrooming, and 2015 will hold a few new options for enhancing the space, including outdoor showers adjacent to pools and hot tubs along with better-equipped roof decks for urban dwellers. Also expect to see improvements in perks for pets, such as private dog runs and wash stations, says landscape architect Jean Garbarini of Damon Farber Associates.

While it's fun to be au courant with the latest trends, it's also wise to put what's newest in perspective for your clients. Remind them that the ultimate decision to update should hinge on their needs and budgets, not stargazers' tempting predictions.

Barbara Ballinger

Barbara Ballinger is a freelance writer and the author of several books on real estate, architecture, and remodeling, including *The Kitchen Bible: Designing the Perfect Culinary Space* (Images Publishing, 2014).

### AWARD RECIPIENTS



**2014 Business Partner of the Year**  
Brian Cormier  
Fidelity Bank



**2014 REALTOR of the Year**  
Thomas Ruble  
Tom Ruble Real Estate Services

## New England REALTOR® Committee Conference

February 11-12, 2015

Sheraton Harborside Hotel • Portsmouth, NH

Event registration \$195 (plus hotel stay if applicable)

For conference and room registration and more information:

[www.NERC2015.com](http://www.NERC2015.com)



## *Ethics Enforcement Process gets update*

JANUARY 2015 | BY DIANE DISBROW

Here's what you need to know.

Real estate is a dynamic and vibrant profession, and REALTORS® demand that both the Code of Ethics and its enforcement processes keep pace with the changing needs of our diverse membership. The Professional Standards Committee answered that call during the past year by introducing creative ways to accelerate the ethics enforcement process while still ensuring it is fair and evenhanded.

The Committee's focus in 2014 was on making the enforcement procedures simpler, faster, and more efficient. To that end, numerous provisions of the Code of Ethics and Arbitration Manual were revised. Here are highlights of the changes that will result in:

Shorter time frames for receiving and resolving ethics complaints

Limiting the availability of continuances

Expanding the use of remote testimony

Making e-mail the preferred document delivery tool

Requiring continuing training for professional standards administrators to keep them up to date

Authority to require violators to stop ongoing unethical conduct without the filing of a new complaint

Administrative clarity goes only so far, and filing an ethics complaint can still seem like a daunting process. So the Committee developed two new policies that will shape the way complaints are handled in the future: a citation policy and mandatory ombudsman services.

The citation policy offers state and local associations the opportunity to process ethics complaints involving less serious offenses without a hearing unless violators choose to have one. In many instances, the citation process can shorten the time from the receipt of a complaint to the final decision from six months or longer to a matter of weeks.

In addition, local association ombudsmen across the country have been working with REALTORS® and consumers to resolve disputes, involving such issues as communication breakdowns, through constructive communication and understanding. Beginning Jan. 1, 2016, every local and state association of REALTORS® will be required to offer ombudsman services to their members and to consumers, either directly or through an agreement with other associations of REALTORS®.

By making our ethics enforcement procedures easier to admin-

ister and understand and by implementing new and faster dispute resolution services, we can ensure that REALTORS®' relationships with consumers and each other are repaired as quickly as possible and maintain the highest level of trust and confidence in our REALTOR® family.

'Do Unto Others . . .'

The goal of the 2015 Professional Standards Committee is to continue enhancing the enforcement processes and making our members aware that our 102-year-old Code of Ethics provides valuable guidance for the situations we deal with in our business. I hope every REALTOR® will take time this year to re-read the Code.

It will make you proud to belong to a professional association whose members are dedicated to providing excellent service to consumers, cooperating with our competitors in the best interests of our clients, and following the Golden Rule, which reminds REALTORS® to "do unto others as you would have them do unto you."

Diane Disbrow is chair of the NAR Professional Standards Committee and broker-owner of Bay Shore Realty Inc., Tuckerton, N.J.




**Valentine's  
Masquerade Party**  
 Saturday, February 14, 2015  
 6:00—9:00 pm  
 Destare' in Fitchburg  
 \$25.00 per person (\$35.00 at the door)  
 Purchase your tickets early at  
[www.ncmar.com](http://www.ncmar.com)  
 Proceeds to benefit NCMAR  
 Charitable Foundation  
 Sponsorships available

## Welcome New REALTOR Members

In accordance with Article V Section 1 NCMAR By-Laws notice is hereby given to all REALTOR members of the intention of the named individuals to become members of the Association, If any REALTOR member desires to make objection or comment concerning the named individuals, such objection or comment must be made in writing to the President within 10 days of this notice.

Holly Lindgren  
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## Business Partners

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Catherine Benoit  
Leader Bank  
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## 2015 Committee Chairs

**Executive Committee**  
Bill Foss

**Finance Committee**  
Locke Haman

**Government Affairs Committee**  
Barry Cunningham

**Member Services Committee**  
Lisa Thomann

**Technology Committee**  
David Hyre

**Community Involvement Committee**  
Denise Wortman

**Communications Committee**  
Locke Haman

**Grievance Committee**  
Gayle Sabol

**Professional Standards Committee**  
Gary Bourque

**Scholarship Trustees**  
Karen Shattuck

**Top Producer Workgroup**  
Lana Kopsala

**Awards & Recognition Workgroup**  
Tom Ruble

**Young Professionals Network**  
Katie Weldon

**Ambassadors**  
Jill Natola

**MAR Directors**  
Tom Ruble  
Bill Foss  
Michelle Haggstrom

**MAR Alternates**  
April Cover  
Judith Murphy

**MLS PIN Directors**  
Rick Healey  
Paula Savard

# Upcoming Networking Events

## NCMAR Night Out

“Connect and Engage !”

Meet with your fellow NCMAR REALTORS and business partners in an inviting atmosphere for networking, on the 3rd Thursday of each month for drinks and appetizers.

**Thursday, February 19th, 5:30 pm to 8:30 pm**

**Blue Print Westminster**

The Member Services Committee will offer a 50/50 cash raffle where you may purchase tickets for \$5 Half the funds raised from this raffle will be donated to a local charity.

Join your fellow NCMAR members for a fun night out with plenty of networking, good conversation and a enjoyable time for all attendees. Light appetizers are served.

## Top Producer Awards Banquet

“Come Celebrate with Us!”

Monday, February 9th, 2015

5—6 pm Networking

6 pm Program, Dinner and Awards

Doubletree by Hilton, Erdman Way, Leominster

\$35 pp

Plated dinner of Cream of Broccoli Soup,  
Traditional bread stuffed Chicken with supreme sauce,  
Mashed potatoes, Seasonal fresh vegetables, Hot rolls and  
creamery butter, NY Cheesecake with strawberries,  
Fresh brewed coffee, herbal tea and cash bar.

## Calendar of Events

### February

- 4 YPN Meeting 11 am
- 9 Top Producer Awards Banquet
- 10 Finance Committee Meeting 10 am
- 11 Business Partner Meeting 11 am
- 11-12 NERC Conference, Portsmouth
- 12 Free CE Class 6-8pm Fidelity Bank Leominster
- 13 Member Services Committee Meeting—9 am
- 16 Office Closed Presidents Day
- 18 Free CE Class 10—Noon, Fidelity Bank Leominster
- 19 NCMAR Night Out—5:30—8:30 pm
- 24 Board of Directors Meeting 9am, NCMAR
- 24 Technology Committee Meeting 10 am NCMAR
- 25 MLS PIN Training 9 am and 1 pm, NCMAR

**North Central MA Associations of REALTORS® , Inc.**  
**40 Summer St. Fitchburg MA 01420**

**Office Hours:** Monday to Friday 8:30 am - 4:30 pm

### NCMAR Staff

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**Member Services Coordinator** Justin Lore, ePro  
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### Newsletter

Deadline for submission for the next issue is the last day of the month. For information on Business Partner advertising, contact the Association Office.

News & Views is available online at [www.ncmar.com](http://www.ncmar.com) and every issue is emailed to our members. Print copies of the News & Views are available to members upon request. The subscription is included in the yearly local dues.