

NCMAR Leadership

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President's Message

Happy New Year! 2015 is already well underway as you read this. The first month will already be half gone!

Thank you for allowing me to be your president for this next year. I am looking forward to many exciting things. I would also like to say thank you, in advance, to all of you who have so graciously agreed to chair and serve on committees. Without you there is no organization.

I am proud of the culture and spirit of the North Central Massachusetts Association of REALTORS as I know you all are. Let's keep growing and evolving together.

Last year President Tom and his team put together a new strategic plan under the guidance of Paula Savard. Thank you to Tom, Paula and the whole strategic planning committee. I and our committee chairs have been given a path to follow that is very exciting.

We will be focusing on a few areas that will have a positive impact on your businesses. We will focus on communication both with our members and more importantly with the public.

The technology committee and the communications committee have been charged with implementing technology and systems to pull information from NAR, MAR, our members and our communities and push the information to you in formats that you select. So we will utilize email, websites, text, voice broadcast, web conferences and of course our dinner meetings to keep you ahead of this rapidly changing business and economic environment.

We will also focus our efforts to be involved in our communities and charities. We will make an effort to raise the public awareness that REALTORS support their communities and not just take from the community. We know how much you do and how involved many of you are.. This year we'll begin to make it known.

To that end I would challenge each of you to share your talents, communicate with us regarding your involvement in your communities and organizations, to be a part of the REALTOR organization in an active way so we can grow our influence as The Voice of Real Estate in North Central Massachusetts.



Bill Foss, 2015 President

Here's a brief look at the local market...

- Strong buyer activity and low interest rates have pushed prices up on the homes that did close in November.

- While overall inventory of homes for sale is down statewide, there continues to be pockets across the state that are seeing increases.

- As the holiday season got under way in November, the number of new listings added to the market went down.

- * November single-family home sales – Down 6.7% over last year.

- * November Single-family median prices were UP 4.4% at \$330,000

- * November condo sales Down 10.2% and median prices UP 1.0% (\$302,000)

- * Inventory in November Down 13.2% to 19,068 and Condominiums Down 23.9% to 4,588

- * SF listings added to the market in October Down 9.7% over last year. (3,575 from 3,958 in 2013)

- * Condo listings added to the market Down 3.3% over last year. (1,343 from 1,389 in 2013)

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

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



Q: I have listed a property and the seller has outfitted his home with webcams. He says it is to keep an eye on the property, but I think it is more about listening to conversations and seeing who is viewing the house. Must I disclose to potential buyers and their agents that they are being videotaped?

A: Questions regarding the use of webcams or “nanny cams” are becoming more prevalent throughout the nation. Increasingly, sellers worry about safety in their home and wish to monitor showings with these devices. Others may view the use of these cameras as a tactic to give them an edge on negotiations, as they will get a sense of the buyer’s view of the home. If your seller wishes to use a webcam, it is important to have a discussion regarding the legality of these devices when taking the listing.

If the webcam has a feature that streams or records audio, the seller must obtain consent from all of the individuals being recorded in advance of the recording. Massachusetts has some of the strictest wiretapping laws in the country; it is one of the few states that requires all parties involved to give consent. Therefore, it is illegal to record conversations of prospective buyers (and their agents) without their permission.

If the webcam does not stream or record audio, or the seller has disabled this feature, the law is not as explicit. Neither Massachusetts nor federal wiretapping laws prohibit video surveillance or require consent from the parties. It is strongly encouraged, however, that if a seller is using a webcam it should be clearly disclosed to all prospective purchasers and their agents. If you represent a buyer, you should consider asking listing agents if there is a webcam in use at the showing.

Q: As alternative energy sources such as solar panels and wind systems become more common, the question as to whether they are subject to Massachusetts property taxes has been asked. Are these systems exempt?

A: The Massachusetts Appellate Tax Board recently ruled that solar and wind-powered systems are exempt from property taxes, so long as the system generate heat or energy, and it services property that is subject to property taxes. This ruling stems from a case out of Westborough, Massachusetts where an 845-panel solar system on five acres was assessed for property taxes of nearly \$40,000 over a two-year span. The abatements the owner sought were denied, and he appealed to the state’s appellate tax board, which ruled that these systems were in fact exempt, on December 4, 2014.

Q: A home that I have listed has been found to have an oil leak in the basement due to a faulty fuel line from the tank to the furnace. Environmental inspection professionals have been called but have not come out yet to do an assessment. The seller is adamant that we not disclose this to prospective buyers since they plan to clean it up before a closing is scheduled and they don’t want to scare buyers away. What should I do?

A: Pursuant to the Massachusetts Consumer Protection Act (Chapter 93A), you have an affirmative duty to disclose any known material defects about a property to prospective buyers. Although the oil contamination issue your seller facing is not an uncommon one, it could adversely affect a prospective purchaser’s decision to buy the home. In fact, the issue is so common that state environmental rules now require all new delivery lines to be encased in a non-metallic protective sleeve when installed.

Your seller is taking the right steps by contacting qualified professionals to evaluate the problem. This does not, however, negate your duty as a real estate professional to disclose the issue.

For more information, the state’s Department of Environmental Protection has put together a great brochure on the issue of heating oil fuel lines. It is available at <http://www.mass.gov/eea/docs/dep/cleanup/deline.pdf>.

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 or simply call the Hotline at 800-370-5342. The Hotline is open Monday to Friday from 9:00 am to 4:00 pm



North Central Massachusetts
Association of REALTORS

40 Summer Street, Fitchburg MA 01420, Phone: (978) 345-2531, Fax: (978) 345-2286, email: info@ncmar.com

Membership Dues Invoice 2015 REALTOR® Dues

REALTOR®:

Name _____ Email: _____

Invoice Date: September 1, 2014

Due Date: December 31st, 2014

2015 North Central MA Association Dues	\$280.00
2015 Massachusetts Association Dues	\$151.00
2015 National Association Dues	<u>\$155.00</u>
Total 2015 Dues	\$586.00
Voluntary RPAC Contribution	<u>\$ 25.00</u>
Total with RPAC	\$611.00

Payment Options: Make checks payable to NCMAR. Money Orders accepted. Credit cards and debit cards accepted (list below).

Amount \$ _____ Check # _____ or Credit Card _____

Please circle one: Mastercard Visa American Express Discover

Card Number: _____ Expiration date: _____

CSV code _____ Billing Zip Code _____

I hereby authorize the North Central MA Association of REALTORS to charge my credit/debit card for the annual dues.

Signature: _____ Date: _____

RPAC Contribution Disclaimer

A reference to Mass RPAC denotes the Massachusetts Association of REALTORS Political Action Committee. Contributions are not deductible for Federal and State income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal. 70% of each contribution (except in the case of a Sterling R contribution) is used by Mass RPAC to support state and local candidates. The balance is sent to National RPAC to support Federal candidates and is charged against your limits under 2 U.S. C 441a. After the state PAC reaches its RPAC goal it will retain 100% of your contribution for use in supporting state and local candidates. Corporate contributions and contributions made by debit card including debit check cards with credit card logo cannot be used by RPAC. If you wish to pay with corporate funds 100% of your contribution will be directed to NAR/PAF, NAR's Political Advocacy Fund, which utilizes the funds to support legislative advocacy efforts, other political programs and related administrative costs.

Dues Deductibility

Dues payments to the NCMAR for local, state and national REALTOR dues are not tax deductible as charitable contributions for tax purposes. However, they may be tax deductible as ordinary and necessary business expenses subject to restrictions imposed as a result of associations' lobbying activities. The amount of MAR dues for 2015 not deductible for income tax purposes is \$17. The amount of NAR dues for 2015 not deductible for income tax purposes is \$50.

Mastering Sales

There is a common misconception that top sales performers are outworking their competitors. But the reality is that they are not necessarily working harder, but rather, they're simply more effective during the time that they actually spend working.

Four Ideas for Creating Strong Work/Life Balance in Sales

#1. Choose to be effective rather than busy. In the United States people believe they're working hard just because they're "busy." But when it comes to sales, being busy does not necessarily mean productive or effective. Instead of being merely busy, focus on what you really must do in order to be truly effective in sales. That typically means only focusing on those activities that are actually going to make you money.

#2. Focus only on the most important tasks during the course of your day. You have 50 tasks that you need to do each day. Fair? You have two choices – you can either focus on priorities No. 1, 2 and 3, or you can focus on priorities 4 through 50. Which grouping is more important to you?

Most salespeople will concentrate on priorities 4 through 50, and as a result will become overwhelmed and "busy," but simply will not achieve their sales goals because they're not focused on the most critical priorities.

#3. Stop checking and responding to e-mail outside of work hours. Your customers should understand how you do business with them. One of the biggest mistakes that I see salespeople consistently make is that of making themselves always available to their customers. Your customers do not need you 24/7. They need you during the workday when they have an issue.

If you have a challenge that's outside of the typical workday, don't be afraid to wait till tomorrow to deal with it. There is absolutely no need for you to be checking and responding to your e-mails outside of typical work hours.

#4. Fire your worst clients. Every year I challenge my clients to fire the bottom 15% of their client list. These are usually the most difficult, and yet least profitable, clients whom they have. Try it. Fire your worst 15% of your clients and see how much free time this creates for you and allows you to go out and find more great clients.

Mastering sales is about working smart, with balance, rather than mindlessly chugging away. By applying these simple tips to increasing your work/life balance in sales, you're going to both significantly increase the sales you generate, while at the same time, increase your personal happiness.

A free eBook on *25 Tips to Crush Your Sales Goal* and sign up for weekly sales tips by going to: GamePlanSelling.com.

Courtesy of Mark Wayshak

*Marc Wayshak is the bestselling author of two books on sales and leadership, *Game Plan Selling* and *Breaking All Barriers*. He is a sales expert who created the *Game Plan Selling System* based upon his experiences as an All-American athlete. He is a regular online contributor for *Fast Company*, *Forbes*, *Entrepreneur Magazine*, *Huffington Post Business*, *NBC News* and *salesforce.com Blog*, and he holds an MBA from the University of Oxford and a BA from Harvard University.*

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



2014 Legislative Wrap Up

MAR's Government Affairs staff was successful lobbying on behalf of REALTOR® members and homeowners in the recently concluded 2013-2014 Massachusetts' two-year legislative cycle.

Here are a few highlights.

Appraisal Management Company (AMC) Bill

A bill before the legislature sought to prohibit real estate licensees from providing broker price opinions (BPOs) unless they also held an appraiser's license. MAR successfully amended the bill to include an exception for real estate licensees who provide BPOs in the normal course of business.

Debt Management

MAR effectively lobbied to amend the Debt Management Services bill to allow REALTORS® to continue to work with lenders and sellers in short sales without the fear of violating the law. As drafted, this bill would have prohibited REALTORS® from discussing or negotiating with the seller's lender in order to modify the terms of an individual's obligation to repay a loan secured by a listed property. Without changing the bill, real estate licensees involved in short sales would have been out of compliance with the law without having first obtained a new license.

Flood Insurance

MAR worked closely with Speaker DeLeo and Attorney General Coakley to pass legislation that limits the amount of flood insurance a lender can require on a home. Although we recognize that the National Flood Insurance Program (NFIP) is federally regulated, it is crucial that as one of the most affected states, Massachusetts does all that it can to help protect the interests and homes of its residents. Our combination of old housing stock, high cost of living, and prominent coastline make flood insurance an essential, but expensive, aspect of a home.

THANK YOU TO EVERYONE THAT ANSWERED THE NAR CALL FOR ACTION to Urge Congress to Extend TRIA -Terrorism Risk Insurance Act of 2002

Following the terrorist attacks of September 11, 2001, insurers backed out of the terrorism insurance market place prompting Congress to create a federal reinsurance risk-sharing program. TRIA, will expire at the end of 2014 unless Congress reauthorizes it once again. Because of the importance of terrorism insurance coverage to commercial real estate, NAR supports the continued availability and affordability of coverage made possible by the federal backstop program of the "Terrorism Risk Insurance Act of 2002" and its extensions.

For more information check out <http://bit.ly/1xPOtn4> (via Realtor Action Center)

AWARD RECIPIENTS



2014 Business Partner of the Year
Brian Cormier
Fidelity Bank



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

Get the REALTOR®
Action Center
Mobile App!



DON'T MISS ANOTHER CALL TO ACTION!

REALTOR® Action Center Mobile App
Vote, Act, and Invest on the go! This app is designed to help members learn about the latest government affairs and advocacy news and issues, track Federal Calls for Action and CFA participation rates, allow for a quick and efficient way to invest in RPAC, and provide a way to track REALTOR® Party activities.

The REALTOR® Action Center mobile app is now available for download for the iPhone and DROID. Simply search for NAR Action Center in your app market or text APP to 30644 to receive a link to download the app right to your smartphone. Download, log in, and get involved!

Social Media Scorecard: Check up for 2015

by Heather Elias

You've heard it time and time again...to be a successful agent, you need to integrate social media into your marketing. That's great, but that's like saying you need to integrate email into your marketing. How exactly, does one successfully use social media for real estate?

Unfortunately, that answer is different for each agent, the same way that the manner in which you run your business is different from your coworkers. Social media does give you the opportunity to reach current and potential clients in a very personal way, but here's the question to keep in mind: when you use social media, are you busy or are you productive? When you look at your business plan and your goals for 2015, consider how your social channels could help you accomplish those goals. Some questions to consider:

Who is your target audience?

If you are looking for referrals from past clients, maybe Facebook is a great tool for 'friend of a friend' warm introductions, by making sure you stay in touch with people likely to facilitate those connections. If you want to connect with other local businesses to gain networking referrals, maybe Twitter is where you can find your local peers.

Does your publicly viewable profile information point to your real estate business?

A potential client should be able to easily find your email address, phone number, and website address from your Twitter bio, Facebook profile, or Instagram presence. If not, any time spent on social media isn't really productive 'working' time.

Do you budget the workday time you spend on social networks as part of your prospecting for new business time slot?

(Or are you tempted away by the chime of a notification while working on other things?) If you find yourself getting sucked in, block a half hour each morning and afternoon, and ignore those notifications outside that.

Do you have a list of who your A-list contacts are on social, so that you can ensure you stay front of mind with them?

The same 'top contacts' you take pop by gifts to may be engaging on social media every day, giving you a chance to stay in

contact in a soft touch way.

Have you tricked out your LinkedIn profile?

Even if you don't have a big web presence, a well articulated LinkedIn profile can brag for you online: you can post your business successes, link to good press, embed video, and overall create a virtual trophy room for your business successes – and then perhaps also use the site to network with your target audience.

Given that as a REALTOR®, so many of my clients came from online marketing, I can tell you that using social media can certainly help your marketing. If you plan how and why you are using social media, your efforts will be more productive for your business.




**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
 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.

Robert Champagne
Keller Williams Realty North Central
680 Mechanic Street
Leominster, MA 01453
Email: rchampagne@wachusett.net
Phone: (978) 840-9000

Welcome to Elizabeth Lorden, John Olivari and Josephine Fluet
from Century 21 North Shore Realty Team in Leominster.

Business Partner Spotlight

This month's Business Partner in the Spotlight is Dennis Wills.

Dennis has been in loan origination since 1986 and an underwriter or banking in one form or another since 1974 after graduating from the University of Lowell. He most recently was VP of residential lending at Fidelity Bank in Gardner.

Dennis has been involved in numerous committees and fund raisers and received the Business Partner of the Year Award in 2000.

He has been very involved with the Raymond Dennehy Memorial Golf Tournament for many years and assists Health Alliance with fundraising.

Dennis' smile, positive attitude and compassion for others are contagious. You can frequently hear him say "Sounds good to me". He owes his success to his mother.

When Dennis is not working, he enjoys doing yard work, trying to create a good looking yard. He also likes to play a little golf, or relax on the beach. In the winter, I'm on the ski slopes. Dennis' favorite getaway is Seabrook Beach or the beaches at Cape Cod.

Dennis retired from Fidelity Bank in December 2014.

We will miss him and wish him all the best.



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, January 15, 5:30 pm to 8:30 pm

Luxury Box, Leominster

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.

Register Online at www.ncmar.com

Calendar of Events

January

- 1 Office Closed
- 7 MAR Leadership Symposium, Waltham
- 7 CE Class—Offers—10-12 , Fidelity Bank
- 8 Technology Committee Meeting—10 am
- 8 Top Produce Entry Submission Deadline
- 12 Top Producer Committee Meeting—11 am
- 15 NCMAR Night Out—5:30—8:30 pm, Luxury Box
- 16 MLS PIN Training 9 am and 1 pm, NCMAR
- 20 Board of Directors Meeting 9am, NCMAR
- 22 Free CE Class—Contract Law— 6-8 pm, Fidelity Bank
- 22 New Member Orientation Class—8:30 to 12:30, 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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(978) 345-2531 kathyllore@ncmar.com

Member Services Coordinator Justin Lore, ePro
(978) 345-2532 justinlore@ncmar.com

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 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.