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President's Message

As luck or fate would have it, one of the few snowy nights this winter fell on our planned Top Producer Awards evening. Deciding it was best to put safety first, we moved the banquet to the next night hoping that all would work out. Fortunately, we were able to easily change the date and most members were able to join us to celebrate our Top Producers.

Looking around the room, both experienced and new realtors, business partners, family and friends were enjoying conversation and dinner. After dinner, award winners patiently waited for their names to be called and posed for photos with their fellow realtors and friends cheering them on. Regardless of their agency and background, the Top Producer

Awards Banquet is always upbeat bringing members together to rejoice in their achievements.

I'm thankful for the great turnout and also for those not able to be with us for the evening. But most of all, I congratulate our Top Producers on their accomplishments and hope for continued success this year and for many years to come!

Michelle



*Michelle Haggstrom
2016 NCMAR President*

Premiere Sponsor



REMINDER: 2016 Is the Year to Complete Code of Ethics Training

All REALTORS® must complete 2 1/2 hours of Code of Ethics training between January 1, 2013 and December 31, 2016 according to NAR policy. To help REALTORS® meet this obligation, we offer in person classes taught by Paula Savard at Fidelity Bank in Leominster on

*** June 8th, 5:30-8 pm**

***September 14th, 10-12:30**

Sign up by going to www.ncmar.com

Also available are online ethics courses for your convenience. To find out more information and learn about these ethics training resources and information, go to <http://www.REALTOR.org/COEtraining>.

Notes from the MAR Legal Hotline

Michael McDonagh, MAR General Counsel

Ashley Stolba, MAR Associate Counsel

Justin Davidson, MAR Legislative & Regulatory Counsel

Q. What are marketing services agreements (“MSAs”), and do they violate the Real Estate Settlements Procedures Act (RESPA)?

A. MSAs are formal relationships between settlement service providers in which the partners cross-market or co-market each other’s services. An example of an MSA is when a real estate company agrees to market the services of a particular mortgage company. Not all MSAs are illegal; RESPA permits the marketing of other settlement services by another settlement service provider if it meets certain requirements. That said, in October 2015, the Consumer Financial Protection Bureau (CFPB), which has been active in initiating enforcement actions in this area, announced that they are, “deeply concerned about how marketing services agreements are undermining important consumer protections against kickbacks” and that, “any agreement that entails exchanging a thing of value for referrals of settlement service business likely violates federal law, regardless of whether a marketing services agreement is part of the transaction.” The full text of their guidance can be found here: <http://www.consumerfinance.gov/newsroom/cfpb-provides-guidance-about-marketing-services-agreements/>. Therefore, these agreements are going to almost always be an improper referral fee, so anyone entering into a MSA will need to be exercise extreme caution. All MSAs should be carefully drafted by an attorney specializing in such agreements.

Q. Are there any tips for brokerages considering entering into an MSA?

A. Although MSAs may be lawful under RESPA if carefully structured to comply with the Act, violators of RESPA are subject to harsh penalties, including triple damages, fines, and even imprisonment. As such, the National Association of REALTORS® has compiled a list of the following “do’s and “don’ts”:

DO:

Be aware that RESPA permits payments for services performed by a broker or agent only if actual services are performed and the fee is fair market value for the services performed.

Memorialize an MSA in a written agreement that states in detail the marketing and advertising services to be performed and the fee to be paid in return for such services.

Ensure that marketing and advertising services identified in a written MSA are, in fact, performed.

Consider including a reporting and/or audit obligation in a written MSA that requires the service provider to document or otherwise provide evidence that services were performed.

Provide a disclosure to consumers notifying them of the MSA relationship.

Document how the parties arrived at the amount of the marketing fee and the determination of fair market value.

Consider engaging an independent third party to establish the fair market value of the marketing and advertising services.

Modify the amount of the marketing fee under an MSA only when objective changes are made to the services performed and/or other terms of the agreement. Verify the basis for the increase or decrease in fee amount and document the objective reason(s) for the change.

DON’T:

Do not include “services” in the MSA that require a broker or agent to market a lender or title company directly to a consumer, like a sales pitch to a consumer, or distributing lender or title company brochures or other materials directly to a consumer.

Do not designate a settlement service provider as the broker’s or agent’s “preferred” company as part of the MSA.

Do not enter into exclusive MSAs such that the broker agrees to perform marketing and advertising services for only one lender or title company.

Do not accept fees that are in excess of the fair market value of the marketing services actually performed.



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

Notes from the MAR Legal Hotline (continued)

Do not base the amount of marketing fees on the volume of referrals or success of the referrals.

Do not accept fees under an MSA for allowing access to sales meetings, conducting customer surveys or creating monthly reports.

Do not make frequent changes to the fees paid under an MSA based on the volume or success of referrals or any other nonobjective criteria.

Do not enter into an MSA with a company that is an affiliate of the broker or agent.

Do not enter into an MSA with a month-to-month term.

Disclaimer: The DO's and DON'Ts listed here are not all-inclusive and small variations in the facts can lead to different outcomes. Speak with a RESPA attorney to make sure you comply with all applicable laws. For more information on MSAs, please visit: <http://www.realtor.org/topics/real-estate-settlement-procedures-act-respa>

Good Neighbor Spotlight

A Realtors fondness for 'old things' leads to non profit work.

As a young girl growing up in an 1808 Colonial in Westminster, Bambi Azarian was taught to appreciate antiques. Homes, furniture...even 'antique' people and the knowledge they have to share.

She remembers riding her bicycle to auctions on Academy Hill - using her 25 cent allowance to acquire treasures, the excitement when old newsprint was found in the walls during renovations, and even better, when part of the slave railroad was found in the basement of her house, which lead down the hill to the neighbors!

Fast forward a few decades and we find Bambi working behind the scenes with the Westminster Historical Society.

Although complimented to have been approached to serve as an officer, she is happy to be a 'grunt' (as she refers to herself in her supporting roles).

As a contributor to their newsletter, she has also participated in strategic planning think tanks and is involved with numerous fundraisers, such as their open houses, town wide tag sales, mother/daughter tea, ice fishing derby, hearth cooking classes or their first designer dinner party.

She was the one they turned to when they decided to sell a lovely free standing tea room, complete with parquet floors and leaded glass windows..

As one would expect, the mission of the WHS is to 'preserve and protect the towns historical heritage'.

The Upton School building located at the base of Academy Hill is the future home of the society and will house the many artifacts donated to and cared for by the WHS.



Bambi Azarian

Business Partner Spotlight

Name: Kathryn Weldon

Office: Fidelity Bank

City/Town: Gardner, Ma

email: Kweldon@fidelitybankonline.com

Licensed since 2013

NCMAR Involvement: YPN Chairman, Communications Committee, Business Partners Committee

Community Involvement: NCMAR, North Central Chamber of Commerce, United Way

My favorite saying "The fortune is in the follow up"

A book I recommend: "The Power" by Rhoda Byrne

I owe my success to: Treating others the way I want to be treated

My best personal trait Following up with clients

When I am not working, I enjoy reading, Hanging out with my Daughter, and trying new things

My favorite getaway -The Beach

What profession were you in prior to

beginning your current career ? Hospitality and Sales



Katie Weldon

2016 Committee Chairs

Executive Committee
Michelle Haggstrom

Finance Committee
Yasmin Loft

Government Affairs Committee
Joan Potvin/Tom Ruble

Member Services Committee
Susan Wright

Technology Committee
Emma Weismann

Community Involvement Committee
Denise Wortman

Communications Committee
Julie Paradise

Grievance Committee
Gayle Sabol

Professional Standards Committee
Gary Bourque

Scholarship Trustees
Christina Sargent

Ambassadors
Judith Murphy

Awards & Recognition Workgroup
Michelle Haggstrom

Top Producer Workgroup
Laura Shifrin

Young Professionals Network
Sarah Vincent

MAR Directors
Tom Ruble, Central Region RVP
Michelle Haggstrom
William Foss

MAR Alternates
Locke Haman
Judith Murphy

MLS PIN Directors
Rick Healey
Paula Savard

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.

Kathleen McNamara
Keller Williams Realty North Central

Jennifer Beeson Kalber
Keller Williams Realty North Central

Ashly Faherty
EXIT New Options Real Estate

Christophe Kychler
Central Mass Real Estate

Kathleen Radley
Keller Williams Realty North Central

Sherry Stallings
Central Mass Real Estate

Margaret Hughes
Montalbano Real Estate

Jason Labell
Straight Real Estate

Elizabeth Lamontagne
Paula K. Aberman Associates

MLS PIN offers **free, hands-on training classes** for our customers to learn the different levels of the Pinergy system.

To register go to http://www.mlspin.com/schedule_registration.aspx

If you have problems registering online, please call our **Customer Service at (800) 695-3000, option 1**, to register by phone. Registration is required to reserve your seat in each class. We recommend doing so in advance as seating is



<u>COURSE</u>	<u>SITE</u>	<u>Date and Start Time</u>
Pinergy's Listing Management	NCMAR	3/31/16 at 9:30 am
Pinergy's CMA's and Marketing Reports	NCMAR	3/31/16 at 12:30 pm



Training Videos are also available at www.mlspin.com/training_library.aspx

Take a look at all the videos made for you to get the most out of Pinergy.

Government Affairs: Spotlight on Realtor Day on the Hill!

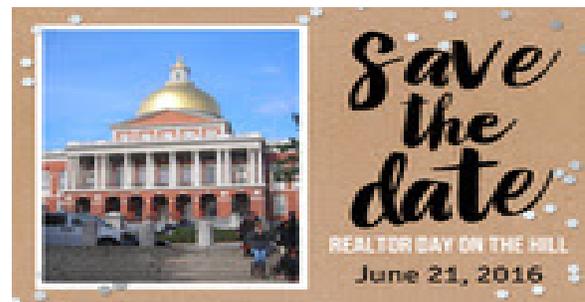
Realtor Day on the Hill will be held this year on June 21st at the Boston State House. If you have been to this event in the past and are planning to go again this year, you will be in for a few special treats! Your Government Affairs Committee has been working hard to make this event more fun and more informative for all. Although final plans are not set, we are pleased that after the speeches in the hall of flags, we will be taking a free group tour of the State House!

Tours are conducted by the staff and by volunteers well-versed in the history and architectural background of the State House. The tour will include an overview of the history and architecture of the State Capitol. We will be able to see the House and Senate Chambers. We will learn about our state insect, (Do you know what it is?) and learn of the "Sacred Cod"! The tour should last between 30 and 45 minutes.

This year, rather than going around to various offices, your committee is attempting to secure a room where we can speak with our representatives in one room. More updates to follow, but start planning for a fun and informative day in Boston!

Next month's news from Government Affairs will touch on how the elections could affect the Real Estate industry.

Let us know if you will be joining us on June 21!



Upcoming Events—Save the Dates

BUSINESS PARTNER



April 25th, 2016 5– 8 pm

Knights of Columbus, Leominster

- NCMAR Business Partners manning the booths
- Interactive crossword puzzle with clues at each booth
- Lots of Prizes! Grand prize of a year's paid NCMAR membership or a \$300 Visa Gift Card, several \$100 prizes, and more!
- One drink ticket when you pre-register
- Food will be provided

Habitat for Humanity Womens Build Week

April 30th to May 7th

Join the NCMAR team as we assist in the building of a Habitat home on Central Street in Ayer.

Fun for all and for a great cause!

Contact Denise Wortman for more information at (978) 852-7955



Declutter Your Home and Make Money



By Julie Paradise, local owner Bin There Dump That

Finding the motivation to clear clutter from your house can be difficult. But, what if you had a financial motivation?

Take a second to look at all of your clutter, and think about how much you spent on each item: The realization can be a bit overwhelming and alarming.

Instead of letting the unwanted items continue to pile up, turn them into cash. Here are four reasons decluttering your home will save — and even make — you money.

Put a Price Tag on It

One of the easiest and quickest ways to make money off of your clutter is to sell it.

Go through all of the items and decide what is trash and what has value — like clothes, furniture, jewelry, sporting goods or books. After you've separated the clutter, figure out where you can get the most money for each item.

If you have something that's in new or slightly used condition, consider selling it on sites like eBay, Craigslist or Amazon.

You can try to sell your other items at yard sales or consignment stores. Whatever you don't sell can be donated to a charity or thrift store — which will give you a tax deduction. No matter what you do with the items, you'll be better off getting rid of them than having the items take up space in your home.

Find It, Don't Buy It

Have you ever needed something you knew you had in your home but couldn't find it? You'll either have to go without it or buy a new one.

By decluttering your home, you'll know where to find everything. Not only will that save you time — and time is money — but it will also keep you from making unnecessary purchases to replace the lost item.

Downsize Home, Utilities

The less clutter you have, the less space you need.

Figuring out what things you really need and what can go will help free up more of your home. When all of the clutter is cleared out, you might even realize you could move into a smaller home (or rent out that spare room/floor) and save money on your mortgage.

To give you an idea of how much money clutter is costing you in your home, think about it like this: If your mortgage is \$1,500 a month and you have a 2,000-square-foot home, you're paying \$0.75 per square foot (dividing the mortgage by the square footage).

Look at how many square feet your items are taking up and calculate what you're spending to store things in your home. Putting a real number on your clutter may surprise you and motivate you to get to work.

Having a larger home to hold all of your stuff also means higher utility bills. So, figure out what items can go and if you could move into a smaller home to cut costs.

Rent a Dumpster

Whether you're getting ready to move or just want to get rid of unneeded junk lying around, decluttering can be beneficial to your home and wallet.

To make the process a little easier, forget the garbage bags and rent a dumpster to hold all of your trash and unwanted items. You can also carry large items directly into the dumpster bin, instead of lifting them over the sides of a container. You can even save money when you rent a dumpster by sharing it with your neighbors. That way, you can split the price between everyone who uses it — and it will make for a fun neighborhood activity.

So when you're ready to declutter your home, think about Bin There Dump That. These dumpsters have nice double back doors for easy walk-in loading, and boards are placed under the bin to protect your property.

Bin There Dump That - the clean guys in a trashy business!



Let's Get "Foolish" on April Fools Day!!!

Hello Everyone!

Wanted to be sure that all of you had this information on a really great upcoming fundraiser!

The NCMAR Scholarship Committee is selling tickets for \$20 to a Beach Party to be held on April 1, 2016 at the Leominster Knights of Columbus. Every one who purchases a ticket will have a chance at winning the grand prize - all inclusive 7 night stay for 2 at the Comfresi Palm Resort, Puerto Plata, Dominican Republic. Be sure to click on the link for a real window into this beautiful place and all it has to offer. Rick Cuddy has donated this grand prize at no cost to the association - what a gift!

We are really hoping that each and every member of NCMAR will buy at least one ticket - all the money will go to support the Scholarship Fund - this year we are needing to raise significant funds that will be awarded to students attending college in the fall.

The Scholarship Committee members have tickets you can purchase or you can pay by credit card and have them mailed to you through the NCMAR office. You do not have to be a Realtor to buy tickets - invite your friends to join in the fun!

Thank you in advance for your support of this very worthwhile fund and I do hope that you can come out on April 1 for a great evening and the opportunity to lend financial support to the youth in our greater community!

Christina Sargent, Scholarship Trustees Chair



Members with Tickets for the Beach Party and Raffle

- Lisa Thomann, Law Office of David Rocheford
- Tim Tenney, EXIT New Options Real Estate
- Michelle Haggstrom, Keller Williams Realty NC
- Evelyn Robles, Coldwell Banker Residential Brokerage
- Deb Cormier, Rollstoe Bank and Trust
- Susan Wright, EXIT New Options Real Estate
- John Keefe, Paula K Aberman Associates
- Karen Shattuck, EXIT New Options Real Estate
- Christina Sargent, Foster-Healey Real Estate

Buy your ticket today!



Friday April 1st, 2016

BEACH PARTY!

Scholarship Fundraiser

Hawaiian Luau Appetizers, Hawaiian Flower Leis, Ugliest Hawaiian Shirt Contest
Beach Ball Volleyball, Tug of War, Limbo Contest and so much more. Over 21 only!

\$20 a ticket

GRAND PRIZE RAFFLE DRAWING

All inclusive 7 Night stay for 2 at the Confresi Palms Resort, Puerto Plata, Dominican Republic

A \$3000 value includes \$500 airfare credit

Sponsored by Rick Cuddy, Foster-Healey Real Estate and The RealEscapes.com



Upcoming Events

You're Invited to NCMAR Night Out

Connect and Engage at the



Happy Jacks

785 N Main St, Leominster, MA 01453

Thursday, March 24th, 2016

5:30 to 8:30 pm

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

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 go to a local charity.

Calendar of Events

March

- 4th Business Partner Expo Planning Meeting 9 am
- 8th Technology Committee Meeting 10:30 am
- 9th Member Services Committee Meeting 9:30 am
- 9th CE Class Title and Title Concerns 6pm
- 16th Community Involvement Committee Meeting 11 am
- 17th Young Professionals Network 10 am
- 22nd Board of Directors Meeting, 9 am
- 23rd Government Affairs Committee Meeting 9:00 am
- 23rd Communications Committee Meeting 10 am
- 23rd CE Class Antitrust 10 am
- 24th Orientation 9 to 12:30 at NCMAR
- 24th NCMAR Night Out 5:30 pm
- 31st MLS PIN Training 9:30 and 12:30

April

- 1st Beach Party Fundraiser
- 6th Business Partner Committee Meeting 9 am
- 13th Member Services Committee Meeting 9:30 am
- 13th Zoning and Building Codes CE Class 6-8 pm
- 19th Board of Directors Meeting 9:00 am
- 20th Community Involvement Committee 11 am
- 20th Chapter 93A CE Class 10—Noon
- 21st NCMAR Night Out
- 25th Business Partner Expo

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

Office Hours: Monday to Friday 8:30 am - 4:30 pm
(978) 345-2531

NCMAR Staff

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Ext. 101 kathylore@ncmar.com

Member Services Coordinator Justin Lore, ePro
Ext. 102 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.