

NCMAR Leadership

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Michelle Haggstrom
Keller Williams Realty N. Central.

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Locke Haman
EXIT New Options Real Estate

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Yasmin Loft
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Secretary
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Rick Cuddy
Foster-Healey Real Estate

Business Partner Director
Katie Weldon
Fidelity Bank

Past President
Thomas Ruble
EXIT New Options Real Estate

President's Message

After tromping around the city with my mom and sister on Christmas Eve with no coat and smelling the yummy aroma of the neighbors grilling on Christmas, this week brought me back to reality. The sleet, snow and cold finally arrived reminding me why I love cozy nights by the fireplace, hot chocolate after playing in the snow and plowed driveways for showings.

For many of us, this is a time of year to enjoy the holidays with family and friends, reflect on the past year and set our personal and business goals for the New Year. 2015 was a very busy year and we are excited for 2016.

In 2016, our North Central Massachusetts Association of Realtors will continue our strategic plan focus on communication, community involvement and technology. We encourage you to participate in our dinner meetings, continuing education classes, networking and business affiliate events. In addition to our ongoing activities, we are planning a community project, collaboration with the Boys and Girl Club, and a meet and greet with our legislatures. We will continue to promote the Realtor brand, protect property rights and support charitable events.

We all know that there is only so much time to do all the things that we want and need to do to run our businesses and to be with our families. It's not always easy to fit in anything extra. We are aligning projects and events with committees to streamline member time commitments. Whether you are on a committee or enjoy events, we hope you can participate in the coming year.

2016 celebrates the North Central Massachusetts Association of Realtors 70th anniversary as a Realtor Association. Our members, both Realtors and affiliate partners, are who we are and make our culture, association and community strong. We will continue to distinguish ourselves as the organization our members and business partners are proud to be a part of.

A few quick updates from MAR and NAR: Beginning in 2016, zipLogix will be included as part of membership for all members and we plan to provide training. NAR is excited about Realtor.com and will be launching a new Realtor.com campaign to capture the attention of millennials. Be sure to set up your Realtor.com profile if you haven't already. NAR is also working on an "upstream" project, expected to be rolled out in late 2016.

As 2016 gets underway and you start achieving your current year goals, remember to enjoy those cozy nights, warm cocoa and the crisp wintery air.

After all, we're tough New Englanders and have so much to be thankful for.

Here's to a prosperous 2016! Happy New Year!



*Michelle Haggstrom
2016 NCMAR President*

Premiere Sponsor

Fidelity Bank
HELPING YOU GET WHERE YOU WANT TO BE



Michelle

Notes from the MAR Legal Hotline

Michael McDonagh, MAR General Counsel

Ashley Stolba, MAR Associate Counsel

Justin Davidson, MAR Staff Attorney



January 2016

Q. My client owns a rental property and insists that he has no responsibility for removal of snow except for clearing the sidewalks as required by a municipal ordinance. Is he correct?

A. No. The usual rule is that it is the responsibility of the homeowner or landlord to keep means of egress free of snow and ice. The State Sanitary Code provides that, “the owner shall maintain all means of egress at all times in a safe, operable condition and shall keep all exterior stairways, fire escapes, egress balconies and bridges free of snow and ice.”

If the residence has its own means of egress, meaning that it is not shared with other occupants, the landlord and tenant can agree to allocate the responsibility of maintaining such egress free of snow and ice to the tenant. Therefore, in situations where there is a single or multi-family home and the occupant has its own exclusive means of egress, be sure to review the lease to determine who is responsible for keeping exclusive means of egress clear of snow.

Q: As a property owner, do I have a legal obligation to remove snow and ice from my property?

A. Yes. All Massachusetts property owners have a duty to use “reasonable care” for the protection of visitors, and are legally responsible for the removal of snow and ice from their property. In terms of liability, homeowners should be aware of the 2010 SJC ruling of Papadopoulos v. Target Corp. That case expanded the duty of property owners to remove snow and ice from their property and definitively held that Massachusetts property owners have a duty to use “reasonable care” for the protection of visitors, and are legally responsible for the removal of snow and ice from their property.

The Court did not define “reasonable care,” and the duty of the property owner will depend on the specific situation. It is recommended that every property owner should take care to do the following: (1) review insurance policies to be sure that there is adequate coverage; (2) determine whether contractors or others hired to remove snow and ice have insurance; and (3) be vigilant when there is newly fallen snow, melting or freezing. If complete clearing is not possible, warning signs may be appropriate. Clients that have specific questions regarding their duty to clear snow should consult their attorney.

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

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

Current Cycle January 1, 2013 to December 31, 2016

All REALTORS® must complete two-and-a-half hours of Code of Ethics training within given four year cycles according to NAR policy. The current four-year cycle ends this year, December 31, 2016. To help REALTORS® meet this obligation, online ethics courses are available. To find out more information and learn about these ethics training resources and information, go to <http://www.REALTOR.org/COEtraining>.

In person classes will be held at Fidelity Bank in Leominster. Paula Savard will be our instructor

February 17 from 10 to 12:30

June 8th from 5:30 to 8 pm

September 14th from 10 to 12:30



Good Neighbor Spotlight

Many of our members give of their time and talents to those that are less fortunate. This month we want to recognize Patty Collette of Keller Williams Realty North Central for her extraordinary efforts on behalf of the homeless this Holiday Season and all she does for her community.

Patty “adopted” herself over a dozen residents of Our Fathers House to give them warm clothing to open on Christmas morning. NCMAR appreciates her sacrifice and giving spirit.

Patty not only helped with Adopt a Family this year, She also vol-

unteers as a Doula at Heywood Hospital. A Doula works in the Labor & Delivery setting. The primary goal of a Doula is to provide support and assistance to women in labor and their significant others in an effort to help the patient manage the discomforts of labor.

Patty also drives cancer patients to hospital treatments and is trained to provide emergency child care through the Department of Children and Families.

Patty’s favorite time is spent with her 8 grandchildren and helping out at their schools.

Thank you Patty for all your assistance and for the countless hours you give to the many volunteer activities that you are involved in.

Business Partner Spotlight

Name: Brianna Kelley
Office: Workers’ Credit Union
City/Town: Leominster, MA
email: bkelley@wcu.com
Licensed since 2010

NCMAR Involvement: YPN, Business Partner

Community Involvement: Treasurer for Princeton Fire Department

My favorite saying “Kites rise highest against the wind, not with it.” — Winston S. Churchill

A book I recommend: Night by Elie Weisel

I owe my success to Never giving up

My best personal trait problem solving

When I am not working, I enjoy spending time with my 6 kids, camping, and reading

My favorite getaway anywhere with a beach



MAR Central Region Vice President

Thomas Ruble, a broker with EXIT New Options Real Estate in Leominster, has been elected Central Region vice president for the Massachusetts Association of REALTORS® (MAR) for 2016.

As vice president for the Central region, Ruble will coordinate association objectives and activities within the Worcester

Regional Association of REALTORS® and North Central Massachusetts Association of REALTORS®, and also meet regularly with local and regional leadership to discuss real estate industry issues of statewide importance. He automatically becomes a member of the MAR Executive Committee and Board of Directors as a

result of his election as a regional vice president.

A member of the MAR Board of Directors since 2013, Ruble has served on the Government Affairs Committee as well as several terms on the Forms Content Advisory Committee. He will serve on the Strategic Planning Committee in 2016.

On the local level, Ruble was the President of the North Central Massachusetts Association of REALTORS® (NCMAR) in 2014.

He is a member of the Association’s Board of Directors as well as its Executive, Government Affairs, Member Services, Public Relations, Finance, Technology and Professional Standards Committees. In 2014, Ruble was named NCMAR REALTOR® of the Year.

Ruble has been A REALTOR® since 2003.

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
tbd

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 Cooper
EXIT Realty Partners

Douglas Tammelin
Coldwell Banker Residential Brokerage

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 limited. All classes are free of charge for MLS PIN customers.

TRAINING CENTER		
<u>COURSE</u>	<u>SITE</u>	<u>Date and Start Time</u>
Pinergy's VOW (Virtual Office Website)	NCMAR	1/21/16 at 9:30 am
Pinergy's Contact Management	NCMAR	1/21/16 at 1:00 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.



2016 REALTOR® Benefits

1. Free monthly Continuing Education Classes
2. Exclusive REALTOR® Only access to robust property data and reports via REALTORS® Property Resource
3. Free online real estate forms
4. REALTOR® only MLS PIN discount on fees
5. Free Networking Events
6. Free REALTOR® branding and public awareness marketing
7. Discounts on newspaper ads, cell phones and plans, computers, printing, office supplies, insurance and more.
8. Access to local, state and national statistics and market research
9. Access to the Legal Hotline available free to all office principals and their designees
10. Free online REALTOR® Content Resource from HouseLogic for customizable newsletter and website content



And so much more.....

Check out all your benefits at www.realtor.org, www.marealtor.com and www.ncmar.com

North Central MA Association of REALTORS®

40 Summer Street Fitchburg, MA 01420

978-345-2531 www.ncmar.com

Local Market Update – November 2015

A RESEARCH TOOL PROVIDED BY THE MASSACHUSETTS ASSOCIATION OF REALTORS®



North Central Massachusetts Association of REALTORS®, Inc.

North Central Massachusetts Association of REALTORS®

+ 13.1%

Year-Over-Year
Change in
Closed Sales
All Properties

- 12.9%

Year-Over-Year
Change in
Median Sales Price
All Properties

- 24.8%

Year-Over-Year
Change in
Inventory of Homes
All Properties

Single-Family Properties

	November			Year to Date		
	2014	2015	+ / -	2014	2015	+ / -
Pending Sales	130	212	+ 63.1%	1,925	2,437	+ 26.8%
Closed Sales	156	172	+ 10.3%	1,906	2,205	+ 15.7%
Median Sales Price*	\$216,750	\$194,650	- 10.2%	\$215,000	\$220,000	+ 2.3%
Inventory of Homes for Sale	1,282	966	- 24.6%	--	--	--
Months Supply of Inventory	7.4	4.9	- 34.3%	--	--	--
Cumulative Days on Market Until Sale	107	114	+ 6.7%	119	113	- 4.7%
Percent of Original List Price Received*	91.8%	93.4%	+ 1.8%	93.1%	94.5%	+ 1.5%
New Listings	203	211	+ 3.9%	3,441	3,612	+ 5.0%

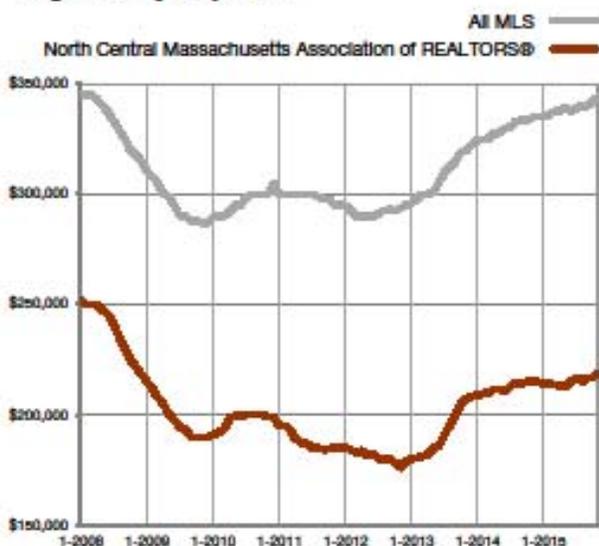
Condominium Properties

	November			Year to Date		
	2014	2015	+ / -	2014	2015	+ / -
Pending Sales	30	21	- 30.0%	280	340	+ 21.4%
Closed Sales	20	27	+ 35.0%	264	318	+ 20.5%
Median Sales Price*	\$231,460	\$165,000	- 28.7%	\$165,500	\$155,950	- 5.8%
Inventory of Homes for Sale	167	124	- 25.7%	--	--	--
Months Supply of Inventory	7.1	4.3	- 38.9%	--	--	--
Cumulative Days on Market Until Sale	173	142	- 17.8%	123	117	- 4.9%
Percent of Original List Price Received*	95.8%	93.9%	- 2.1%	95.5%	95.7%	+ 0.2%
New Listings	38	27	- 28.9%	509	472	- 7.3%

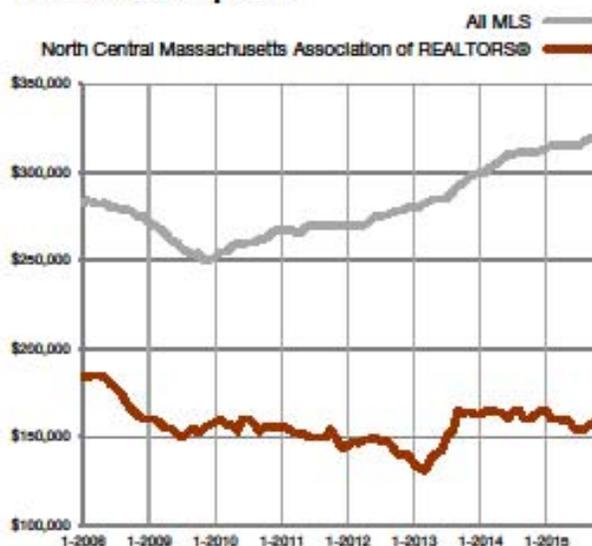
* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price BASED ON A ROLLING 12-MONTH AVERAGE

Single-Family Properties



Condominium Properties





40 Summer St. Fitchburg, MA 01420
 Ph. 978-345-2531
 Fax. 978-361-2262
 www.ncmar.com

2016 Committee Volunteer Form

Why participate? Many of the most successful REALTORS and Business partners throughout North Central MA find that serving on a committee is key to their ability to form productive working relationships, develop their leadership skills and obtain cutting edge industry information. Whatever your interest or expertise, a committee or workgroup exists to provide you with an avenue of service. We know your time is valuable and meetings will only be scheduled when there is a need. Choose as many as you wish.

____ **Professional Standards Committee** - Members of this committee are asked to sit on hearing panels for ethics and arbitration cases. Specific training is necessary.

____ **Grievance Committee** - Reviews ethics complaints and arbitration requests for accuracy and determines if a hearing is warranted. Specific training is required.

____ **Finance Committee** - The members need to have general knowledge of financial statements and investments to review the statements quarterly. The committee makes changes to the investment policy and prepares the yearly budget.

____ **Government Affairs Committee** - Individuals interested in politics and legal issues that affect real estate and private property rights are especially welcome. Conduct campaigns to achieve RPAC goals. Educate members on the housing issues. Participate in REALTOR Day on the Hill.

____ **Community Involvement Committee** – Identifies and coordinates community service projects to enhance the image of the REALTOR membership in the community by assisting local charities and organizations meet their goals.

____ **Member Services Committee** - Identifies and plans programs and events. Also develops services to assist the members in achieving their professional goals. Plans for the recruitment and retention of members.

____ **Communications Committee** - Works with the area media to promote the image of the REALTOR in local publication and other outlets. Investigates communication vehicles to provide information to the members.

____ **Technology Committee** - Oversees the technology and education needs of the members and real estate licensees. Schedules technology related courses and events throughout the year.

____ **Scholarship Trustees** - Selects the recipient of the Community Scholarship Awards. Revises applications as needed. Oversees the Scholarship Fund and raises funds to cover the scholarships distributed.

____ **Award & Recognition Workgroup** - Reviews the nominations for ROTY and BPOTY and the guidelines for their selection. Oversees all awards and recognition programs including the Educator of the Year, Good Neighbor, Honorary Membership, Sales Associates of the Year, and reviews the guidelines and applications for each award.

____ **Top Producer Workgroup** - Oversees the Top Producer Awards program and makes recommendations for changes to the contest rules. You need not be a top producer to serve on this workgroup.

____ **Young Professionals Network** – The Young Professionals Network is a group created to provide networking and educational opportunities to the younger and newer members of NCMAR.

Please include your email address as this is the communication mode used to notify members of meetings and information.

Name: _____ Office: _____

Phone: _____ Email: _____

Upcoming Events

You are invited...

to NCMAR Night Out

Connect and Engage at the

435 Bar and Grille

Gateway Building on Rt 117

Thursday, January 21st, 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.

Sponsored by Paula K. Aberman Associates

Beautiful Silver

REALTOR bracelet!

The cost is \$20 and 100% of the proceeds will be used for homeless grants and disaster relief!

Makes a great gift!

We have a limited supply. Purchase yours today!
Email Kathy at kathyllore@ncmar.com.



Calendar of Events

January

- 1st New Years Day—Office Closed
- 6th MAR Leadership Symposium MIT, Dedham
- 7th Top Producer Forms deadline
- 12th NCMAR Leadership Training 9:00 am
- 13th Member Services Committee, 9:30 am
- 14th Finance Committee Meeting, 10 am
- 14th Top Producer Committee Meeting 1 pm
- 18th Martin Luther King Day Office Closed
- 21st MLS PIN Training 9:30 and 12:30
- 26th NCMAR BOD Meeting 9 am

CALLING ALL TOP PRODUCERS!

The screenshot shows the NCMAR website with a navigation bar at the top. The main content area features a banner for '125 YEARS OF STRENGTH & STABILITY' by Fidelity Bank. Below the banner are several icons representing different services: Pay Your Dues, Find a REALTOR, Business Partners, Join NCMAR, Calendar, and Registration. A prominent announcement for the '2015 NCMAR Top Producer' award is displayed, stating that the deadline for submission is January 7th and that NCMAR dues must be paid in full to apply. The website also includes a sidebar with links to various resources like 'Pay Your Dues', 'Find a REALTOR', and 'Business Partners'.

Don't forget to complete your Top Producer Entry Form.
Deadline for submission is January 7th.

For forms and instructions go to www.ncmar.com and find the forms on the front page.

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

Association Executive Kathy Lore, RCE, ePro
Ext. 101 kathyllore@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.