



# POLICY MANUAL

The purpose of the North Central Massachusetts Association of REALTORS® is to promote the REALTOR® image, enforce the Code of Ethics, provide member services and benefits assisting members in achieving their professional goals.

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**GENERAL OBJECTIVES**  
**(Excerpt from NCMAR By-Laws)**

The objectives of the Association are:

- To unite those engaged in the real estate profession for the purpose of exerting a beneficial influence upon the profession and related interests.
- To promote and maintain high standards of conduct in the real estate profession as expressed in the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS®.
- To provide a unified medium for real estate owners and those engaged in the real estate profession whereby their interests may be safeguarded and advanced.
- To further the interests of home and other real property ownership.
- To unite those engaged in the real estate profession in this community with the Massachusetts Association of REALTORS® and the NATIONAL ASSOCIATION OF REALTORS®, thereby furthering their own objectives throughout the state and nation, and obtaining the benefits and privileges of membership therein.
- To designate, for the benefit of the public, individuals authorized to use the terms REALTOR® and REALTORS® as licensed, prescribed, and controlled by the NATIONAL ASSOCIATION OF REALTORS®.

**NAME CHANGE**

The National Association of REALTORS approved the name change from Northern Worcester County Board of REALTORS to the North Central Massachusetts Association of REALTORS, Inc. in 2001.

**SECTION ONE**

**OFFICERS AND DIRECTORS**

- SECTION 1.1 PRESIDENT
- SECTION 1.2 PRESIDENT ELECT
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**SECTION 1.1 PRESIDENT**

The President is the executive head of the North Central Massachusetts Association of REALTORS and is responsible to the Board of Directors. He/she shall preside at all meetings, appoint special committees subject to approval of the Board of Directors and is an ex-officio member of all committees. He is expected to perform such duties as may be assigned by the Board of Directors.

The President is the primary spokesperson for the association and must stay informed on market statistics, association projects, industry-related developments, and state and national events.

To gather ideas for new programs and solutions, the president is expected to attend other local, state, and national meetings. The president is expected to be visible to the membership as well. The President automatically serves on the Massachusetts Association of REALTORS (MAR) Board of Directors as our delegate.

**SECTION 1.2 PRESIDENT ELECT**

The President elect shall assume all duties of the President during the absence or disability of the President or upon the

vacancy of the office of President. He/she shall be familiar with the duties and responsibilities of said office. The President elect shall serve as an MAR Director and other duties as assigned. The President elect shall attend the National Association Leadership Summit in August and the National Association Convention in the fall, budget permitting.

### **SECTION 1.3 SECRETARY**

The duties of the Secretary is that he/she will serve as the liaison for the committees bringing minutes and motions to the Board of Directors for their consideration and vote. The committee reporting process begins with the Executive Officer and Committee chair then to the Secretary and ultimately to the BOD. The secretary serves as a member of the Executive Committee, assists in promoting the activities of the organization and future programs to members and represents the association at local association functions. The Secretary shall review the NCMAR website calendar and make sure all events are posted and updated.

### **SECTION 1.4 TREASURER**

The Treasurer presents the association's financial statements to the Board of Directors. To do that, the Treasurer must become familiar with the statement format and content. The Treasurer is Chairman of the Finance committee, which reviews the budget and financial conditions. The Treasurer may be called on to sign certain legal and banking documents as needed. The duties of the Treasurer shall be those of the President Elect in his/her absence, other than those duties of a financial or administrative nature.

### **SECTION 1.5 IMMEDIATE PAST PRESIDENT**

The Immediate Past President shall serve on the Board of Directors for one additional year following their Presidential term. The primary role of this individual is to advise and recommend to the Board based upon the experience gained as a Board president.

**SECTION 1.6 DIRECTOR AT LARGE** The role of the director at large is to be the communication liaison between the Board of Directors and the members. This director shall be elected from the entire membership. The directors will assist the BOD in assessing the needs of the membership and getting feedback to help improve the benefits and services the association provides. The director at large has no predefined region or constituency. The director represents all members and should attend all meetings to acquaint themselves with the membership. The position will be filled by a vote of the current REALTOR members. The term is two years.

**SECTION 1.7 BUSINESS PARTNER DIRECTOR** The role of the business partner director is to be the communication liaison between the Board of Director and the Business Partner members. The business partner director shall assist the BOD in assessing the needs of the Business Partner membership and provide feedback to help improve the benefits and services the association provides. The business partner director represents all business partner members and should attend all meetings to acquaint themselves with the membership. The position will be filled by a vote of the current Business Partner members. The term is two years.

### **SECTION 1.8 BOARD OF DIRECTORS**

The primary responsibility of the Board of Directors is to serve as the governing body of the North Central Massachusetts Association of REALTORS, Inc. The seven (7) member Board of Directors consists of the elected officers (President, President elect, Secretary, Treasurer, Immediate Past President, Director at Large and Business Partner director).

The Board of Directors has the authority above all committees to carry out all duties, expressed or implied, that are included within the management jurisdiction of the Association. This responsibility is contained in the governing documents of the Association. The Board of Directors approves policies and plans that provide the framework within which major Board operations must be accomplished.

Although the Board of Directors is responsible for the general overall management of the Board affairs, it is not responsible for the day-to-day operations. This is accomplished by the Executive Officer in close coordination with elected officers and committees.

### **SERCTION 1.9 MEMBER ATTENDANCE AT BOARD OF DIRECTORS MEETING**

Procedure for member input to the Board of Directors of the North Central Massachusetts Association of REALTORS: Any member of the North Central Massachusetts Association is welcome to attend Board of Directors Meetings. Member input will either be at the request of a member of the Board of Directors or in the following manner:

- \* As a Committee report listed on the Board's agenda.
- \* Upon the member's request to address a specific agenda item prior to the convening of the meeting
- \* Member input to be made in the order of specified agenda item.
- \* Upon stating the agenda item, the President shall call on that member for input regarding that particular item.

- \* Each member offering input regarding a particular agenda item shall speak for a reasonable time to be determined by the Board of Directors. All comments to be germane to the specific agenda item.
- \* All member comments are welcome, but must neither be repetitive nor cumulative.
- \* At the conclusion of member's comments, any Board member may direct questions to that member.
- \* No person shall be heard more than once regarding the same item.
- \* At the conclusion of member comment period, the Board Meeting shall resume and no further member comment will be allowed, except at the discretion of the President.

## **SECTION 1.10 GOVERNANCE POLICIES AND ELECTIONS**

These are the Policy and Procedures of the North Central Massachusetts Association of REALTORS®, Inc. which pertain to governance. Amendments to these Policy and Procedures require a majority vote of the Board of Directors.

**A. BOARD OF DIRECTORS.** The BOD will consist of the following Directors who shall serve the term of office indicated. All Officers and the Director at Large (except the Business Partner Director) shall hold current primary REALTOR® membership in the North Central Massachusetts Association of REALTORS®.

**President.** The President shall serve for a one (1) year term and shall vote only in the event of a tie.

**President elect.** The President elect shall serve for a one (1) year term and shall automatically ascend to the Presidency at the end of the one (1) year term.

**Treasurer.** The position of Treasurer cannot serve more than 3 consecutive one (1) year terms. Any candidate for the Treasurer position must be a member of Finance Committee.

**Secretary.** The position of Secretary cannot serve more than 3 consecutive one (1) year terms.

**Past President.** The Immediate Past President shall serve (1) year term following their term as president.

**Director at Large.** The director at large shall serve for a term of two (2) years with full voting privileges on the BOD.

**Business Partner Director.** The Business Partner Director shall serve for a term of two (2) years with full voting privileges. The Business Partner Director is an individual member.

At the end of their term, the Director at Large shall announce if they intend to run for the Executive Committee or step down. Director at Large and Business Partner Directors cannot run for a succeeding term

No more than two (2) people from the same company shall serve on the BOD at the same time.

## **EXECUTIVE COMMITTEE**

The President of the Board shall chair the Executive Committee. The Committee shall consist of the officers of the NCMAR specifically the President, President-elect, Corporate Secretary, Treasurer, Immediate Past President and the Executive Officer (ex-officio).

The Executive Committee shall meet monthly to review Board business and shall be empowered to act between BOD meetings in the event an emergency arises which requires action prior to the next regularly scheduled BOD meeting. The Executive Committee may vote to spend up to \$1000 between regularly scheduled BOD meetings. The Executive Committee shall review matters that require the highest level of confidentiality and matters relating to conflicts within the Board of Directors.

## **B. ELECTIONS**

Election of Director at Large and Business Partner Director.

REALTORS have the opportunity to have a voice and vote on the Board of Directors through their elected representative, the Director at Large. The Director at Large shall be a current REALTOR in good standing of the Association. The Directors at Large shall be elected by the current REALTOR membership. The term of office is two years.

The Business Partners have the opportunity to have a voice and vote on the Board of Directors through their elected representative, the Business Partner Director. The Business Partner Director shall be a current Business Partner member of the Association and is voted into office by the Business Partners. It is a two year term. The Business Partner Director must also be an individual member and not a firm. If the Business Partner position cannot be filled, a REALTOR may be elected to fill the position.

The election shall take place as follows:

Signature forms to be sent out to the REALTOR® and Business Partner members by the Executive Officer. Those candidates interested in running for election to a Director position shall obtain the signatures of fifteen (15) REALTORS or 10% of the membership whichever is less, whether by fax, mail or in person. Members will be given the opportunity to download the form from the website or receive it by email. The signature forms are then turned into the Association Office for verification. The deadline for returning signature forms shall be 30 business days prior to Annual meeting.

Members interested in running for office can let the association Executive Officer know, send NCMAR a marketing piece about how they qualify for the position, goals, aspirations, etc. and the information with a photo will be sent to the membership.

Ballots with qualified candidates shall be emailed to all members. The Executive Officer shall send out these ballots 25 business days prior to Annual Meeting and the deadline for returning the ballots shall be 15 business days prior to Annual Meeting.

The results of the vote will be announced 10 business days prior to Annual Meeting. The election results are ratified at the Annual Meeting held each October.

The newly elected directors take office on the first day of January. Newly elected Directors are expected to attend the Board of Directors meetings, to participate and train with the current Board of Directors.

If a candidate for the position of Director at Large does not come forward to fill the position, the Executive Committee shall appoint an interested and capable NCMAR member to fill the vacancy.

#### Election of Officers

Prior to September 1<sup>st</sup> of each calendar year, the sitting BOD shall elect one candidate for each elective officer positions for the following year. The report of the duly elected slate of Elective Officers shall be emailed to each REALTOR® member at least four (4) weeks preceding the ratification. The election of Elective Officers and Directors shall be ratified by the membership at the Annual Membership Meeting. A vote of the majority of the REALTOR® members present at the Annual Meeting shall be required to ratify the election of the Officers and Directors.

Names of members who voted in an election shall not be distributed to the candidates. Mailing labels or lists of all members can be given out to the candidates upon request. The staff can forward an email from a candidate about their intent to run for the position to members.

#### **SECTION 1.11 LEADERSHIP POLICIES**

A Leadership Orientation Program prior to the commencement of the operating year should be scheduled and coordinated by the incoming Leadership.

If any two members of the Board of Directors do not wish to participate in a telephone vote, then a special meeting of the Board of Directors will be called.

Board of Directors meetings are held on the third Tuesday of each month at 9:00 a.m. at the Association Office.

Snow Policy" "If Fitchburg schools are closed due to inclement weather, the Board of Directors meeting will be re-scheduled to another date."

Agendas of each Board of Directors meeting shall be emailed to Directors review before 4:30 pm the evening prior to the scheduled meetings.

New directors will be invited to attend their first BOD meeting in November and subsequent meetings.

The Strategic Plan shall be reviewed quarterly at the Board of Directors meeting to gauge the progress of the Association. Workgroups and Committees would be formed as needed from the Strategic Plan and the committees goals taken from the action items in the Strategic Plan.

### **SECTION 1.12 EXECUTIVE OFFICER**

The Executive Officer is responsible for and has authority to accomplish the duties set forth below:

- Assist, serve and cooperate with the Board President, Officers and Directors.
- Assist all Board Committees. Shall see that committees function properly and in a timely fashion.
- Prepare an annual calendar of activities.
- Assist in the preparation of BOD and committee agendas. Keep accurate records and minutes.
- The Executive Officer will see that each officer and director receives a copy of the Board of Director's meeting minutes and agenda before the next meeting.
- The Executive Officer will be responsible for attending the monthly Board of Directors meetings. The Executive Officer is responsible for presenting the minutes of all Board meetings to the Board of Directors and for other duties as assigned.
- Organize staff work responsibilities. Hire, supervise, evaluate and terminate staff.
- Keep members informed through publications, newsletters, etc.
- Respond to correspondence and maintain a reliable working filing system.
- Remit dues to State Association and the National Association.
- Be knowledgeable of the Board Constitution and Bylaws. Strictly adhere to the policy of the National Association of REALTORS and State Association of REALTORS and the By-Laws of the North Central Massachusetts Association of REALTORS, Inc.
- Keep informed of legal issues or precedents having a direct effect on the Association or its members.
- Fully cooperate with the Finance Committee and the Treasurer to develop, recommend and upon approval operate within an annual budget. Insure that all funds, physical assets and other property of the Association are appropriately safeguarded.
- Carry out other general responsibilities as may be delegated by the Officers and the Board of Directors.
- If delegated to attend any meetings of State or National nature, to report to the general membership on any pertinent information gained.

### **SECTION 1.13 CONFLICT OF INTEREST POLICY**

This conflict of interest policy of NCMAR: (1) defines conflict of interest, (2) identifies classes of individuals within the Association covered by this policy, (3) facilitates disclosure of information that may help identify conflicts of interest and (4) specifies procedures to be followed in managing conflicts of interest.

- 1) **Definition of conflicts of interest.** A conflict of interest arises when a person in a position of authority over the Organization may benefit financially from a decision he or she could make in that capacity, including indirect benefits such as to family members or businesses with which the person is closely associated. This policy is focused upon material financial interest of, or benefit to, such persons.
- 2) **Individuals covered** Persons covered by this policy are the Executive Officer, President, President elect, Secretary, Treasurer and other officers and directors.
- 3) **Facilitation of disclosure.** Persons covered by this policy will annually disclose to or update the President on a form provided by the Association their interests that could give rise to conflicts of interest, such as a list of family members, substantial business or investment holdings, and other transactions or affiliations with businesses and other organizations or those of family members.
- 4) **Procedures to manage conflicts.** For each interest disclosed to the President, President will determine whether to (a) take no action (b) assure full disclosure to all the Board of Directors and other individuals covered by the policy, if any (c) ask the person to recuse from participation in related discussions or decisions with the Association or (d) ask the person to resign from his or her position in the Association or, if the person refuses to resign, become subject to possible removal in accordance with the association's removal procedures. The association's Executive Officer will monitor proposed or ongoing transactions for conflicts of interest and disclose them to the President in order to deal with potential or actual conflicts, whether discovered before or after the transaction has occurred.

### **SECTION 1.14 JOINT VENTURE POLICY**

This Joint Venture policy of NCMAR requires that the Association evaluate its participation in joint venture arrangements under Federal tax Law and take steps to safeguard the Association's exempt status with respect to such arrangements. It applies to any joint ownership or contractual arrangement through which there is an agreement to jointly undertake a specific business enterprise, investment, or exempt purpose activity as further defined in this policy.

**A. Joint ventures or similar arrangements with taxable entities.** For purposes of this policy, a joint venture or similar arrangement (or a “venture or arrangement”) means any joint ownership or contractual arrangement through which there is an agreement to jointly undertake a specific business enterprise, investment or exempt purpose activity without regard to (1) whether the association controls the venture or arrangement (2) the legal structure of the venture or arrangement or (3) whether the venture or arrangement is taxed as a partnership or as an association or corporation for federal income tax purposes. A venture or arrangement is disregarded if it meets both of the following conditions:

- (a) 95% or more of the venture’s or arrangement’s income for its tax year ending with in the association’s tax year is excluded from unrelated business income taxation (included but not limited to; (i) dividends, interest, and annuities (ii) royalties (iii) rent from real property and incidental related personal property except to the extent of debt-financing and (iv) gains or losses from the sale of property) and
- (b) the primary purpose of the association’s contribution to, or investment or participation in, the venture or arrangement is the production of income or appreciation of property.

**B. Safeguards to ensure exempt status protection.** The Association will (a) negotiate in its transactions and arrangements with other members of the venture or arrangement such terms and safeguards adequate to ensure that the Association’s exempt status is protected and (b) take steps to safeguard the Association’s exempt status with respect to the venture or arrangement. Some examples of safeguards are:

- (a) control over the venture and arrangement sufficient to ensure that it furthers the exempt purpose of the association
- (b) requirements that the venture or arrangement gives priority to exempt purposes over maximizing profits for the other participants
- (c) that the venture or arrangement not engage in activities that would jeopardize the association’s exemption and
- (d) that all contracts entered into with the association be on terms that are arm’s length or more favorable to the Association.

#### **SECTION 1.15 WHISTLEBLOWER POLICY**

The Whistleblower Policy of NCMAR (1) encourages staff and volunteers to come forward with credible information on illegal practices or serious violations of adopted policies of the Association (2) specifies that the association will protect the person from retaliation and (3) identifies where such information can be reported.

- A. Encouragement of reporting.** The Association encourages complaints, reports or inquiries about illegal practices or serious violations of the Association’s policies including illegal or improper conduct by the Association itself, by its leadership or by others on its behalf. Appropriate subjects to raise under this policy would include financial improprieties, accounting or audit matters, ethical violations, or other similar illegal or improper practices or policies. Other subjects on which the Association has existing complaint mechanisms should be addressed under those mechanisms, such as raising matters of alleged discrimination or harassment via the association’s human resources channels, unless those channels are themselves implicated in the wrongdoing. This policy is not intended to provide a means of appeal from outcomes in those other mechanisms.
- B. Protection from retaliation.** The Association prohibits retaliation by or on behalf of the Association against staff or volunteers for making good faith complaints, reports or inquiries under this policy or for participating in a review or investigation under this policy. This protection extends to those whose allegations are made in good faith but prove to be mistaken. The Association reserves the right to discipline persons who make bad faith, knowingly false, or vexatious complaints, reports or inquiries or who otherwise abuse the policy.
- C. Where to report.** Complaints, reports or inquiries may be made under this policy on a confidential or anonymous basis. They should describe in detail the specific facts demonstrating the bases for the complaints, reports or inquiries. They should be directed to the Association’s Executive Officer or President; if those persons are implicated in the complaint, report or inquiry, it should be directed to the Secretary/Treasurer. The Association will conduct a prompt, discreet and objective review or investigation. Staff or volunteers must recognize that the Association may be unable to fully evaluate a vague or general complaint, report or inquiry that is made anonymously.

## SECTION TWO

### SECTION TWO – COMMITTEES

#### Standing Committees

- SECTION 2.1 EXECUTIVE
- SECTION 2.2 FINANCE
- SECTION 2.3 GRIEVANCE
- SECTION 2.4 PROFESSIONAL STANDARDS

#### Other Committees

- SECTION 2.5 GOVERNMENTAL AFFAIRS
- SECTION 2.6 MEMBER SERVICES/COMMUNICATION
- SECTION 2.7 COMMUNITY INVOLVEMENT
- SECTION 2.8 TECHNOLOGY
- SECTION 2.9 STRATEGIC PLANNING

The President shall appoint, from among the active members, subject to confirmation by the Board of Directors, the following standing committees\*. Each committee shall be of such size and shall have duties, functions, and powers as assigned by the President or the Board of Directors except as otherwise provided in the Bylaws. Committee meetings shall be called by the chair. Notices by email shall be sent to each committee member. Committee Chairpersons are responsible for contacting their committee members before the day of the meeting to remind them of the time, place, and date. Committee members should respond to the notice if they are not able to attend. If the Fitchburg schools close due to weather the meeting will be automatically postponed.

All committee meetings will be held at the NCMAR office.

#### SECTION 2.1 EXECUTIVE

This committee, consisting of the President, President Elect, Secretary, Treasurer, Immediate Past President and Executive Officer (ex-officio). The Executive Committee shall be empowered to make decisions which are deemed by the Executive Committee to be of an emergency nature and which do not involve monetary expenditures, individually or cumulatively, in excess of \$1,000. The Executive Committee shall be empowered to act for the Board of Directors during the interim between Director's meetings, but all acts and minutes of the Executive Committee shall be reported at the ensuing meeting of the full Board of Directors

#### SECTION 2.2 FINANCE

This committee shall consist of the Chairperson, who is the current Treasurer, Past Treasurer, current President and others.. It shall be the duty of the committee, under the supervision of the Board of Directors, to supervise the finances of the Association, and prepare an annual budget. The finance committee has the authorization to invest the Association of Realtors money in an Institution according to the Investment Policy. Committee members need to have a general knowledge of financial statements, will review the financial and investment statements quarterly and prepare the yearly budget.

#### SECTION 2.3 GRIEVANCE

The function of this committee is to make preliminary investigation and evaluation of the ethics complaint or arbitration request as required to determine whether validity and substance of the complaint warrants further consideration by a hearing panel. This committee shall be selected from the Professional Standards Committee members as necessary. The committee members shall have completed the Professional Standards Training Course within the last two years.

#### SECTION 2.4 PROFESSIONAL STANDARDS

Members of the committee shall be selected to serve on Hearing Panels as required to hear matters of alleged misconduct by Association members or to provide arbitration as requested. Members for grievance committees will also be selected from among these members. This committee shall consist of a Chairman and at least nine members. The committee members shall have completed the Professional Standards Training Course within the last two years

#### SECTION 2.5 GOVERNMENT AFFAIRS & RPAC COMMITTEE

This committee encourages members to take an active interest in the political affairs of the community, state and federal governments, disseminates legislative information affecting the industry, attempt to create/monitor government actions on all levels and educate the members and public on affordable housing issues. The committee shall assist in the education of members regarding RPAC and the collection of funds to meet the RPAC goal.

#### SECTION 2.6 MEMBERS SERVICES/COMMUNICATION COMMITTEE

This committee is charged with promoting membership in the Local Association. Encourages member awareness,

participation and benefits of Association involvement. Identifies and plans programs and events to encourage participation and networking. The committee reviews potential services to members. Assists with recruitment and retention of members. Use communication vehicles to inform the membership and public of the activities, events and programs of the association to enhance the REALTOR image to members and the public. Investigate communication vehicles to provide information to the members.

**SECTION 2.7 COMMUNITY INVOLVEMENT COMMITTEE** This committee will identify and coordinate community service projects to enhance the image of the REALTOR in the community by assisting local charities and non-profit organizations to meet their goals.

**SECTION 2.8 TECHNOLOGY COMMITTEE** The Technology Committee shall oversee the technology and education needs of the members and real estate licensees. They shall schedule technology trainings and events throughout the year.

**SECTION 2.9 STRATEGIC PLANNING**

This Workgroup shall meet every two years to review the Strategic Plan. The workgroup should consist of at least 12 members.

**SECTION THREE**

**SECTION THREE - GENERAL OPERATIONAL POLICIES**

- SECTION 3.1 OPERATING HOURS
- SECTION 3.2 OFFICE KEYS
- SECTION 3.3 MEETING/CONFERENCE ROOM
- SECTION 3.4 PARKING LOT
- SECTION 3.5 NO SMOKING POLICY
- SECTION 3.6 MEMBERSHIP MEETINGS
- SECTION 3.7 PRESS/MEDIA SPOKESPERSON
- SECTION 3.8 FLOWERS/DONATIONS
- SECTION 3.9 PUBLICATIONS
- SECTION 3.10 COMMUNICATIONS
- SECTION 3.11 DOCUMENT RETENTION AND DESTRUCTION POLICY
- SECTION 3.12 PERSONNEL POLICIES
- SECTION 3.13 SNOW POLICIES

**GENERAL OPERATIONAL POLICIES**

Rules and policies which have been established by the Board of Directors from time to time are documented below:

**SECTION 3.1 OPERATING HOURS**

The NCMAR Office is open from 8:30 am to 4:30 pm, Monday to Friday.

**SECTION 3.2 OFFICE KEYS**

Keys to the Association building are held by the Executive Officer, Staff, and the Renter.

**SECTION 3.3 MEETING/CONFERENCE ROOMS**

Divisions, councils, MAR and NAR falling under the REALTOR® umbrella shall be able to use the Association's facility at no additional charge, subject to availability.

**SECTION 3.4 PARKING LOT**

Parking spaces in the Association's parking lot are not for lease.

**SECTION 3.5 NO SMOKING POLICY** .A No Smoking Policy is implemented for everyone inside the Association Office Building.

**SECTION 3.6 MEMBERSHIP MEETINGS**

- a. Membership Dinner Meetings are generally held in February, June, October and December on the first non-holiday Monday of the month. Dates are subject to change.
- b. Require that any solicitations or sale of raffle tickets authorized by the Board of Directors be conducted in a low-key, unobtrusive manner (such as a table for the purchase of door prize tickets).
- c. Bills for membership meetings where the registered attendee did not pay at the event or did not show up will be sent to the individual with a copy to their Principal Broker if unpaid within 30 days.

- d. NCMAR pays the attendance of the current President at the monthly dinner meeting.
- e. Reservation deadline for dinner meeting will be according to the contract with the facility/caterer. Any reservations made after the deadline may be assessed a \$5.00 surcharge per person. No reservations will be accepted after the deadline prior to the Dinner Meeting unless openings are available due to cancellations.
- f. Members cannot attend membership meeting programs at no charge following the dinner. Membership meetings do not always have programs and speakers after the meal. At times they precede the meal.
- g. Distribute a copy of the REALTOR® pledge to new inductees and all attendees and ask that they join in reciting the pledge during the installation of new members.
- h. Recognize new Business Partner members at the membership meetings and distribute Business Partner pins to new Business Partner members.
- i. The Holiday Party and Inaugural may be combined into one function.
- j. No refunds will be issued after deadline for registration. No shows will be billed.
- k. Billed individuals have a \$5 administrative fee added to their invoice. A sign on the registration table at events will state the price of the event and a \$5 higher fee if billed to encourage members to pay before or at the event.

## MEETINGS AND EVENT POLICY

### Timeline

- Gain approval to hold the event by NCMAR's Board of Directors.
- Begin planning for the event.
  - Create an agenda for the sequence of speakers and / or activities
  - Determine if there will be sponsors and if so create a sponsorship plan/tier with what those sponsorship(s) provide and cost.
  - Determine projected/desired attendance, which demographics (if any) will be specifically targeted for marketing.
- Inform NCMAR's Board of Directors of the final details of the event.
- NCMAR staff must receive 60 days notice for any event to allow for marketing and registration.

### Responsible Party

- The primary contact for the planning and implementation of the event should be designated and made known NCMAR's Board of Directors and Executive Officer. This individual is the contact point between the planning group and NCMAR staff for information regarding the event such as the agenda, marketing materials and any other details pertaining to the event.

### Financial Policy

- Any event that collects monies in the name of NCMAR, MAR or NAR or any affiliated organizations must do so through NCMAR staff. NCMAR staff are **the only** association representatives that are bonded and insured for any money they carry.
- Any contract or agreement that involves NCMAR's name and/or carries a financial responsibility may only be agreed upon between the business and NCMAR's Executive Officer.

Any cost an event creates must be covered by admission fees, sponsorships or other sources of income.

## SECTION 3.7 PRESS/MEDIA SPOKESPERSON

The President is the official spokesperson for the Association with the press. In the absence of the President, the Past President shall be notified. The President and President elect shall attend one spokesperson training program offered by the State Association.

## SECTION 3.8 FLOWERS/DONATIONS

Flowers or a memorial donation will be sent to the funerals of REALTOR members and board staff, not to exceed \$75.

Request for donations from the Association for charities will be given to the Charitable Foundation Board of Directors for their review.

The Association will assist members when requests for financial support/fundraising for a cause are brought to the attention of the association. Social media posts are encouraged and emails to members from personal emails are also encouraged. Email solicitations from the association to its members will not be allowed.

## SECTION 3:9 PUBLICATIONS

A monthly newsletter shall be published and distributed to the membership.

- a) A copy of the current Code of Ethics should be distributed once per year.
- b) Include a membership report, education offerings and member services segment in the newsletter.
- c) Spotlight a member of the Board of Directors, Committee chairs or Business Partner in the newsletter.
- d) Advertising opportunities shall be limited to Business Partner members and on a first come, first served basis.
- e) Issues of the newsletter shall be emailed to each member who provides us with an email address.

## SECTION 3.10 COMMUNICATIONS

Communicate to the members through email on a regular basis. Use several methods to collect emails from the membership. Link to event registration and information on the association web site in the emails.

**Email** addresses are for use by NCMAR personnel to notify members of Association related activities, events, calls to action, etc. The email addresses will not be sold or distributed to any individual or company.

### Facebook

NCMAR will have a Facebook Page and a NCMAR Committee page. The administrators of the NCMAR Facebook Page shall be the Association Executive. Moderators may be leadership and committee chairs. Only administrators and moderators can post to the facebook page. NCMAR events, reminders, market stats, Calls for Action can be posted to the NCMAR facebook page.

The NCMAR Committee Page will have postings of committee related information. The moderators may be leadership and committee chairs.

### Texting

NCMAR uses a texting service called TextMarks. Members must opt in to receive texts by sending NCMAR to 41411. Texts should be limited to about 2 per month and reserved for special communications such as NCMAR Night Out reminders, Deadline reminders, Call for Actions, etc.

Text messages may be funded by Business Partners allowing them to have their name at the end of the Text message for a fee.

## SECTION 3.11 DOCUMENT RETENTION AND DESTRUCTION POLICY

This Document Retention and Destruction Policy of NCMAR identifies the record retention responsibilities of staff, volunteers, members of the Board of Directors and outsiders for maintaining and documenting the storage and destruction of the Association's documents and records.

1. **Rules** The association's staff, volunteers, members of the Board of Directors and outsiders (i.e. independent contractors via agreements with them) are required to honor these rules (a) paper or electronic documents indicated under the terms for retention below will be transferred and maintained by the Administrative staff or their equivalents (b) all other paper documents will be destroyed after three years (c) all other electronic documents will be deleted from all individual computers, data bases, networks and back up storage after one year and (d) no paper or electronic documents will be destroyed or deleted if pertinent to any ongoing or anticipated government investigation or proceeding or private litigation.
2. **Terms for Retention**
  - a. Retain permanently  
Governance Records – charter and amendments, by laws, other organizational documents, governing board and board of directors' committee minutes  
Tax records – Files state and federal tax returns/reports and supporting records, tax exemption determination letter and related correspondence, files related to tax audits.  
Intellectual property records – Copyright and trademark registrations and samples of protected works.  
Financial records – Audited financial statements, attorney contingent liability letters.
  - b. Retain for ten years  
Pension and benefit records – Pension (ERISA) plan participant/beneficiary records, actuarial reports, related correspondence with government agencies and supporting records  
Government relations records – State and federal lobbying and political contribution reports and supporting records
  - c. Retain for three years  
Employee/employment records – Employee names, addresses, social security numbers, dates of birth, INS Form i-9, resume/application materials, job descriptions, dates of hire and termination/separation,

evaluations, compensation information, promotions, transfers, disciplinary matters, time/payroll records, leave/comp time/FMLA, engagement and discharge correspondence, documentation of basis for independent contractor status (retain for all current employees and independent contractors and for three years after departure of each individual).

Lease, insurance and contract/license records – Software license agreements, vendor, hotel, and service agreements, independent contractor agreements, employment agreements, consultant agreements and all other agreements (retain during the term of the agreement and for three years after the termination, expiration, non renewal of each agreement)

d. Retain for one year

All other electronic records, documents and files- Correspondence files, past budgets, bank statements, publications, employee manuals/policies and procedures, survey information.

**3. Exceptions.** Exceptions to these rules and terms for retention may be granted only by the Association's President.

**Quick guide**

|   |                         |
|---|-------------------------|
| Charter, bylaws, organizational records                     | permanent               |
| Monthly Board of Directors minutes and financial statements | permanent               |
| Company Files   | permanent               |
| Individual Agent files                                      | permanent               |
| Arbitration Decision/award                                  | permanent               |
| Tax Returns   | permanent               |
| Financial records   | permanent               |
| Pension and benefit records                                 | 10 years                |
| RPAC reports  | 10 years                |
| Billing records   | 7 years                 |
| Invoices  | 7 years                 |
| Employee Records  | 3 yrs after termination |
| Contracts   | 3 years                 |
| General Correspondence                                      | 1 year                  |
| NCMAR publications  | 1 year                  |
| Committee Files   | 1 year                  |
| Checks & bank statements                                    | 1 year                  |

**SECTION 3.12 PERSONNEL POLICIES**

All policies for employees should be recorded in the "Employee Information Manual" reviewed by Association Counsel. All policies made for members regarding employees should be recorded in the Policy Manual.

**SECTION 3.13 SNOW POLICIES**

If the Fitchburg Schools are closed due to weather on the day of a board or committee meeting the meeting will be automatically postponed.

The Executive Officer has the authority to delay the opening or closing early of the office in the event of inclement weather that would jeopardize the driving safety of the staff.

**SECTION FOUR**

**MEMBERSHIP DUES AND FEES**

|             |                                   |
|-------------|-----------------------------------|
| SECTION 4.1 | APPLICATION FEES                  |
| SECTION 4.2 | REINSTATEMENTS                    |
| SECTION 4.3 | NEW MEMBER DUES                   |
| SECTION 4.4 | MEMBERSHIP/ORIENTATION            |
| SECTION 4.5 | NON MEMBER LICENSEES              |
| SECTION 4.6 | MEMBERSHIP REPORT                 |
| SECTION 4.7 | REALTOR AND BUSINESS PARTNER DUES |
| SECTION 4.8 | NOTIFICATION OF NEW AGENTS        |

**SECTION 4.1 APPLICATION FEES**

All REALTOR applicants must pay a one time application fee (set by the BOD each year) along with the required dues upon application being made. All new member applications must be returned to the NCMAR office with a copy of the new member's license and the required payments within 10 business days of the date the application was mailed from the Association Office.

All individuals joining the Association as a provisional member must pay the application fee, prorated dues and attend the new member Orientation Program before becoming a REALTOR member.

There is no application fee for new Business Partner members.

#### **SECTION 4.2 REINSTATEMENTS**

Any member that has dropped their membership for more than 60 days and left the board in good standing, will be required to pay the reinstatement fee along with required dues for reinstatement to the association. Any paid member reinstated within the current year they dropped membership would pay the reinstatement fee and no other dues.

If an individual wished to rejoin the Association more than one year after their written resignation, they must apply as a new member, pay the full member application fee and attend new member orientation.

#### **SECTION 4.3 NEW MEMBER DUES**

The annual dues are prorated per month for new member applicants. The prorated dues amount must accompany the application form. While licensees are not required by the Association to join as REALTORS®, the Designated REALTOR® of the firm is required by NCMAR, MAR and NAR Bylaws to pay membership fees based upon the number of licensees affiliated with his or her firm.

If a licensee elects to join the Association voluntarily, then the dues assessment for the Designated REALTOR® is credited against his account and no further increase in fees is added. If a licensee elects not to join the Association, then the Designated REALTOR® must pay an assessment equal to the current year's dues, as part of his annual dues.

The By-laws state that the Designated REALTOR® is responsible for notifying the Association within seven (7) days when a licensee becomes affiliated with his or her firm. There are **no** exceptions for part time licensees; licensees on "medical leave", licensees considered "inactive" by the DR, rental agents, commercial agents, licensed secretary or office personnel, etc. Real Estate licensees are either affiliated with the Designated REALTOR® or they are not.

#### **SECTION 4.4 NEW MEMBER ORIENTATION**

All new REALTOR members must attend a New Member Orientation within 90 days of their application for membership. If the applicant is unable to attend the in person class training, they may take the NAR new member online course. Should the member not meet this requirement they will be denied services of the association. Those applicants that have held previous membership in a REALTOR association are exempt from attending orientation if they have held membership within one year from the date of application.

All application fees and orientation requirements shall be waived if the individuals are practicing real estate as a member of another Board of REALTORS® at the time of application. A letter of good standing from the other Board is required.

New Member orientation program will be held at the Association Office whenever membership applications on file reach 10 or every quarter during the year.

Retain the New Member Application fee if the individual fails to attend the orientation program within 90 days and the application is subsequently returned.

#### **SECTION 4.5 NON MEMBER LICENSEES**

The following Policy has been established with regard to non-member licensees affiliated with the Designated REALTOR® members of the Association:

1. Association learns of the non-member licensee.
2. Association sends letter with application form and bill to Designated REALTOR® members of the Association. Send a copy of Association policies explaining the requirements regarding new members. The completed new member application must be returned to the Association Office with a copy of the new member license and the required application fee within 10 business days of the date application was mailed from the Association Office.
3. Personal assistants or office secretaries that have their real estate licenses, fall under the DR dues formula as required by NAR. Unlicensed assistants may not practice real estate in any way.
4. If no action is taken within 30 days, the issue will be referred to the Board of Directors for confirmation of amount due. Once confirmed, the Board of Directors shall send registered mail and regular mail a notice to DR that he/she will be dropped from the Association in two weeks unless the issue is addressed. If no action is taken, DR will be dropped from the Association and all sales associates of that firm will have 10 days to affiliate with another firm.
5. If the DR notifies the Association that the individual is no longer affiliated with him, the bill for the Designated REALTOR®'s increased dues will be based on the date the Association became aware of the non-member

licensee to the date the Designated REALTOR® notifies the Association of the severance in writing. If the DR disputes the bill, the issue will be referred to the Board of Directors for an appeal hearing.

#### **SECTION 4.6 MEMBERSHIP REPORT**

Include on the monthly membership report a section for transferees showing the office or board the members is moving to.

Add a deceased category to the monthly membership report to aid in the identification of dropped members for exit polling purposes.

#### **SECTION 4.7 REALTOR AND BUSINESS PARTNER DUES**

The deadline for submission of REALTOR and Business Partner dues shall be January 1<sup>st</sup>. Dues invoices shall go out to the membership after the budget is presented by the Finance Committee and approved by the Board of Directors. The due date shall be December 1<sup>st</sup> with a 30 day grace period until January 1<sup>st</sup>. Late fees are assessed after January 1<sup>st</sup>.

REALTOR® members having ownership interest in another business may also join as a Business Partner member as a separate membership at a reduced rate of ½ the full year amount.

#### **SECTION 4.8 NOTIFICATION OF NEW AGENTS**

All Designated REALTORS shall notify the Association of any additions to their licensed sales staff within 7 days of such changes. All changes must be in writing and sent by the designated REALTOR.

### **SECTION FIVE**

#### **PROFESSIONAL STANDARDS & GRIEVANCE COMMITTEE**

- SECTION 5.1 ARBITRATION
- SECTION 5.2 ATTORNEY
- SECTION 5.3 APPEALS
- SECTION 5.4 AWARDS
- SECTION 5.5 HEARINGS
- SECTION 5.6 MEDIATION
- SECTION 5.7 TRAINING
- SECTION 5.8 RESPONSE
- SECTION 5.9 INTERBOARD ARBITRATIONS

#### **SECTION 5.1 ARBITRATION**

The fee to file for arbitration is \$500. A portion of this fee is to pay for the Association's Attorney Fees. The prevailing party shall receive \$400 back after the appeal process concludes.

The Professional Standards Committee will provide mediation in lieu of arbitration.

The number of days for the Grievance Committee to meet for an arbitration or ethics complaint review will be 10 working days.

In the event the respondent fails or refuses to sign the Response and Agreement form, fails or refuses to make the required deposit, or fails or refuses to take part in the arbitration hearing, the arbitration hearing may be scheduled and conducted in the absence of the respondent.

If parties settle an arbitration before a hearing, the \$500 deposit will be returned.

#### **SECTION 5.2 ATTORNEY**

If available, the association's attorney will be present during all Arbitration Hearings and Ethics hearings. The Association attorney will receive the ethics complaint or arbitration request after the Grievance Committee meeting to forward the ethics complaint or arbitration request to hearing.

#### **SECTION 5.3 APPEALS**

The amount of appeal deposit is \$500. In appeals the Chairman will summarize the case and audio tapes may be provided upon request.

#### **SECTION 5.4 ARBITRATION AWARDS**

If an award has been rendered, the non-prevailing party must within ten (10) days following receipt of the award either (1) pay the award to the party(s) named in the award or (2) deposit the funds with the Association's Executive Officer. Failure to satisfy the award or to deposit the funds with the Association within this time period may be considered a violation of a membership duty and may subject the member to disciplinary action at the discretion of the Board of Directors.

If a request for limited procedural review of the arbitration procedure is received within twenty (20) days, the funds deposited with the Association shall be retained until the review is completed. If the arbitration award is confirmed by the Board of Directors following the conduct of the limited procedural review, the non-prevailing party shall have an additional fifteen (15) days to institute any legal challenge to the validity of the arbitration award deemed appropriate. In such case, the non-prevailing party shall also cause legal counsel to advise the Association in writing that a suit challenging the validity of the arbitration award has been filed during this additional (15) day period. After fifteen (15) days, if written notice of a suit challenging the validity of the arbitration award has not been received by the Association, the funds shall be released and paid to the prevailing party. If written notification is received during the fifteen (15) day period, the funds will be held pending the determination of the matter by a court of competent jurisdiction. If the non-prevailing party does not request the Association to conduct a procedural review of the arbitration hearing process during the twenty (20) day period following service of the award, then written notification that a legal challenge has been instituted must be received within the twenty (20) days following service of the award. Failure to provide written notification that a suit challenging the validity of the award has been filed within twenty (20) days following service of the award will result in the award being paid from the Association to the prevailing party.

Any failure to make the necessary deposits with the Association shall be referred to the Board of Directors for action at their next meeting or at a special meeting called for that purpose. The party failing to make the deposit on a timely basis shall be advised of the date, time and place of the meeting and shall have an opportunity to explain why the required deposits were not made on a timely basis. The Board of Directors may, at their discretion, impose discipline or may give the party an additional period to make the required deposits. The Directors may also stipulate appropriate discipline to be automatically imposed if the party fails to make the deposit within the time established by the Directors.

## **SECTION 5.5 HEARINGS**

The Hearing Panel will receive copies of ethics request/response and arbitration request/response at least 5 working days prior to the hearing. Parties may not audio tape or video record hearings. The Executive Officer will attend Grievance Committee meetings, Hearings and Appeals.

## **SECTION 5.6 MEDIATION**

The Professional Standards Committee will provide mediation to members free of charge. Parties to be advised of mediation service after the arbitration request is reviewed by the Grievance Committee.

## **SECTION 5.7 TRAINING**

A training program will be available each year for the education of the Professional Standards and Grievance Committees. It is required that members of the Board of Directors, Grievance Committee and Professional Standards Committee attend a training program conducted at the beginning of each year by MAR or NCMAR. Preference in panel appointments will be extended to those attending the training program.

## **SECTION 5.8 RESPONSE**

The Grievance Committee will not request a response for each ethics complaint and/or arbitration prior to the committee meeting. The respondent will be notified that a complaint has been filed and a reply is requested after the Grievance Committee makes its determination to forward the ethics complaint/arbitration request.

The number of days for a response in Ethics and Arbitration will be 15 working days.

All Ethics hearing files shall be shredded after all appellate rights have been exhausted and any discipline imposed complied with - saving only the final decisions for the participant's files.

## **SECTION 5.9 INTERBOARD ARBITRATIONS**

The Professional Standards Agreement for Interboard Arbitration Procedures was signed and agreed upon as presented. The arbitration shall be administered by the complainant's association.

## **SECTION SIX**

## **FINANCIAL POLICY**

- SECTION 6.1 FINANCIAL STATEMENTS
- SECTION 6.2 BILLING SERVICE
- SECTION 6.3 RETURNED CHECKS
- SECTION 6.4 DELINQUENT OFFICE ACCOUNTS
- SECTION 6.5 CREDIT CARDS
- SECTION 6.6 REFUNDS
- SECTION 6.7 CONTRACTS
- SECTION 6.8 TRANSFERS
- SECTION 6.9 SIGNATORIES
- SECTION 6.10 SCHOLARSHIP RAFFLE
- SECTION 6.11 RESALE POLICIES
- SECTION 6.12 PROGRAM FINANCING
- SECTION 6.13 RPAC POLICIES

### **SECTION 6.1 FINANCIAL STATEMENTS**

Release copies of the monthly financial statements (Balance Sheet, Profit and Loss Statement) to members upon request.

### **SECTION 6.2 BILLING SERVICE**

Billing service is provided by the Association to each member/office. With permission of the Broker, any member of the Office may charge supplies to the office unless the Broker provides a notice to the Association stating otherwise.

Bills for Association meetings where the registered attendee did not pay at the event or did not show up will incur a \$5 service fee and will be sent to the individual with a copy to their Principal Broker sent to the broker if the invoice is not paid within 30 days.

The Association's billing cycle shall be a monthly cycle versus quarterly.

### **SECTION 6.3 RETURNED CHECKS**

There will be a \$20 service charge on all checks returned by the bank as insufficient funds. If an individual has check(s) returned to the NCMAR two times (either personal or company checks) because of insufficient funds, they will be required to make payments with a confirmed credit card, bank check or money order for a one-year period.

### **SECTION 6.4 DELINQUENT ACCOUNTS**

All accounts are due and payable 30 days after the invoice date. A 1.5% finance charge per month shall be charged to all invoices over 30 days past due. After 30 days delinquency a member may be suspended and after 90 days terminated if the past due amounts are not paid per Association By-Laws.

### **SECTION 6.5 CREDIT CARDS**

Association members may use their VISA, Mastercard, Amex and Discover credit cards for payment of annual dues, application fees or other expenditures.

### **SECTION 6.6 REFUNDS**

There will be no refunds of local dues except at the discretion of the Board of Directors.

### **SECTION 6.7 CONTRACTS**

All obligations, financial or otherwise, or to initiate contracts and purchases for the Association must be done through the President or the Executive Officer.

### **SECTION 6.8 TRANSFERS**

Extend to the Executive Officer the authority to transfer monies between the Money Market and RPAC Accounts and the Checking Account as needed. The Executive Officer shall be a signatory on the accounts.

### **SECTION 6.9 SIGNATORIES**

The signatories for the checking and savings accounts shall be the current President, President Elect, Immediate Past President, Treasurer and Executive Officer.

### **SECTION 6.10 SCHOLARSHIP RAFFLE**

The Scholarship Trustees can hold special fundraisers and raffles with proceeds designated for the Scholarship fund.

### **SECTION 6.11 RESALE POLICIES**

All NCMAR programs, products and services shall include a member and non-member pricing structure.

Prices of all resale items will be determined as follows: Unit price plus 10%, rounded off to the next highest nickel. NCMAR shall distribute and sell the MAR real estate forms. NCMAR shall be a distribution site for electronic lockbox system in cooperation with MLS PIN.

Mailing labels with member's names and office addresses are available to members at the rate of \$30 per set and \$50 per set to non-members. Only office addresses can be given not home or email addresses.

#### **SECTION 6.12 PROGRAM FINANCING**

The Finance Committee must review all future programs that expose the Association to any financial risk.

#### **SECTION 6.13 RPAC POLICIES**

Include the voluntary RPAC contribution as part of the annual REALTOR® dues bill. Include the MAR approved RPAC disclaimer.

Publish the list of all RPAC donors singling out those who contributed over \$100 for special recognition in the newsletter.

### **SECTION SEVEN**

#### **TRAVEL POLICY AND PROCEDURES**

- SECTION 7.1 REIMBURSIBLE EXPENDITURES
- SECTION 7.2 TIMELINESS
- SECTION 7.3 RECEIPTS
- SECTION 7.4 CASH ADVANCES
- SECTION 7.5 TRANSPORTATION
- SECTION 7.6 LODGING
- SECTION 7.7 TAXI & BUS
- SECTION 7.8 TIPS
- SECTION 7.9 MEALS AND INCIDENTALS
- SECTION 7.10 TELEPHONE
- SECTION 7.11 NON-REIMBURSABLE EXPENDITURES
- SECTION 7.12 MEETINGS ATTENDANCE POLICY

#### **SECTION 7.1 REIMBURSIBLE EXPENDITURES**

This policy outlines reimbursable expenditures for members traveling on behalf of the Association.

The North Central Massachusetts Association of REALTORS will not reimburse expenses submitted which are not in compliance with IRS requirements or the North Central Massachusetts Association of Realtors Travel Policy. The Treasurer will review the reimbursements and approve at his/her discretion.

When specified in the yearly budget the following shall attend these conventions/conferences on behalf of the NCMAR.

- The President and Executive Officer shall attend the National Association of REALTORS Mid Year Conference in Washington, DC during May.
- The President and Executive Officer shall attend the New England Regional Conference.
- The Executive Officer shall attend the NAR Association Executives Conference.
- The President elect and Executive Officer shall attend the NAR Leadership Summit in August.
- The President elect and Executive Officer shall attend the NAR Convention and Trade Show in the fall.
- The President, President elect and Executive Officer shall attend and NCMAR shall sponsor the Massachusetts Association of REALTORS Award Banquet.

#### **SECTION 7.2 TIMELINESS**

All expenses must be submitted on an expense report within 90 days of the completed trip. Those submitted after 90 days may or may not be approved

#### **SECTION 7.3 RECEIPTS**

The North Central Massachusetts Association of REALTORS requires receipts for all expenses. We strongly recommend that you include original receipts for all expenditures, regardless of dollar amount. Your receipts should be stapled to your expense report when submitting it to the Association Office.

#### **SECTION 7.4 CASH ADVANCES**

Reimbursed members can request a cash advance of approximately \$50 a day for the business portion if necessary from the North Central Massachusetts Association of Realtors, all advances must be accounted for as per policy and excess refunded.

#### **SECTION 7.5 TRANSPORTATION**

AIR - You must reserve coach class nonrefundable (unless you wish to pay the difference to fly business or first class). Purchase tickets as far in advance as possible to take advantage of lowest cost fares. Departure should be the day before the start of the conference and return the day after the conference ends. If you choose to drive to a meeting in lieu of flying, reimbursement will be based on reasonable costs, but in no case will you be reimbursed for costs, which in total, exceed the applicable coach airfare.

AIRPORT LIMO/TAXI/BUS - You will be reimbursed for all North Central Massachusetts Association of Realtors business when an airport transport, taxi or bus is necessary.

PERSONAL AUTOMOBILE - You will be reimbursed the current IRS rate per mile driven for North Central Massachusetts Association of Realtors business. Parking and tolls will be reimbursed as incurred.

RENTAL CAR - Consult the Executive Officer if you need to rent a car. Rental cars are reimbursable only when other methods of transportation are not reasonably obtainable. If it is necessary to rent a car, the following will apply:

The collision damage waiver must be purchased. This is to ensure that you will not be liable for out-of-pocket expenses should an accident occur). Parking costs will be reimbursed as incurred. Tolls will be reimbursed as incurred.

#### **SECTION 7.6 LODGING**

Lodging will be arranged by the Association if you desire. Room and tax will be master billed to the member and reimbursable with receipt. Incidentals should be paid by you upon check out. Cancellations - should you find it necessary to cancel you hotel reservations, it is your responsibility to contact the hotel so that the Association is not charged for a "no show".

#### **SECTION 7.7 TAXI & BUS**

While at the meeting, only business related charges will be reimbursed.

#### **SECTION 7.8 TIPS**

Actual cost up to \$2.00 per bags for skycap, doorman, bellman and \$5 hotel cleaning staff.

#### **SECTION 7.9 MEALS AND INCIDENTALS**

- a) You will be reimbursed for all meals, including tips, not to exceed \$100 per day. Remember, original receipts are required for all expenses.
- b) When dining with other reimbursed members, list guests on reverse of expense report form. Please remember that each reimbursed member is limited to \$100 per day.
- c) Incidentals of a personal nature (i.e., laundry, valet services, toiletries, snacks/minibar) are reimbursable, but only to the extent they are included in the \$100 per day maximum in the above "meals" section.
- d) Should you choose to drive to a meeting in lieu of traveling by air, meals and incidentals will be reimbursed for one travel day each way.
- e) Liquor is not reimbursable.
- f) Reimbursement for business portion and one travel day on each end of the trip as appropriate. All personal days are non-reimbursable.

#### **SECTION 7.10 TELEPHONE**

All North Central Massachusetts Association of REALTORS business calls are reimbursable. While traveling, the Association will not reimburse the member for personal calls. Air-to-Ground calls are not reimbursable.

HELPFUL HINT: Hotels are benefiting from phone calls by adding a surcharge to a call if it is made from a guest room. It is less expensive to place a call from a pay phone or cell phone. Also, you may choose to purchase a long distance phone card. Rates are at their lowest between 6:00 pm - 8:00 am.

#### **SECTION 7.11 NON-REIMBURSABLE EXPENDITURES**

The following miscellaneous travel expenses are not reimbursable:

Personal entertainment - i.e., in-room movies and airline headphones, Purchase of books or magazines and

Barber or beautician service.

## **SECTION 7.12 MEETINGS ATTENDANCE POLICY**

Presidents, President Elects and reimbursed members are expected to attend a majority of the meetings and trade show during the business portion of the trip. A report will be given to the Board of Directors on significant issues.

## **SECTION EIGHT**

### **AWARD POLICIES**

- SECTION 8.1 HONORARY MEMBERSHIP
- SECTION 8.2 REALTOR OF THE YEAR
- SECTION 8.3 BUSINESS PARTNER OF THE YEAR
- SECTION 8.4 PRESIDENT'S AWARD
- SECTION 8.5 SALES ASSOCIATES OF THE YEAR AWARD
- SECTION 8.6 TOP PRODUCER AWARD

### **SECTION 8.1 HONORARY MEMBERSHIP**

The award of Honorary Membership shall not be given posthumously.

### **SECTION 8.2 REALTOR OF THE YEAR**

**PURPOSE:** The purpose of the "REALTOR® of the Year" Award is to give recognition, publicity and reward to deserving REALTORS® for effort, time and talent expended in the interest of their fellow REALTORS, their profession and their community. Additionally, the "REALTOR® of the Year" award fosters a spirit of competition among REALTORS® coming up in the ranks who are in a position to contribute fresh thinking and productive effort to undertakings of our REALTOR® organization.

**NOMINATING PROCEDURE:** Nominations for the annual "REALTOR® of the Year" award are solicited from the general membership through a variety of means (i.e. newsletter articles, flyers, emails, etc.). Members can nominate as many candidates as they wish and they can nominate themselves. When the nominations are received at the NCMAR office, the nominee is notified and requested to complete and submit the "REALTOR® of the Year Information Form"

**SELECTION CRITERIA:** The program is not a popularity contest. REALTORS® of the Year are selected based upon actual performance. The work group, chaired by the most recent REALTOR® of the Year, reviews and rates the nominees in the following categories (from previous year to present):

- Local Board Activities (40%)
- State Association Activities (15%)
- National Activities (5%)
- Community Service (20%)
- Business Accomplishments and REALTOR® Spirit (20%)

The Nominees receiving the highest ranking is the REALTOR® of the Year.

**AWARD PRESENTATION:** The annual REALTOR® of the Year Award is presented at the Awards Dinner meeting each year. Until the announcement, only the selection work group and staff as required know the REALTOR® of the Year. The REALTOR® of the Year receives a plaque and (budget permitting) expense paid attendance at the annual M.A.R. convention where he or she will represent the North Central Massachusetts Association at the MAR REALTOR® of the Year Banquet.

### **SECTION 8.3 BUSINESS PARTNER OF THE YEAR**

**PURPOSE:** The purpose of the award is to give recognition, publicity and reward to a deserving Business Partner Member for the time effort and talent given to the Board to enhance members' image in the community and promote professionalism among members.

**NOMINATING PROCEDURE:** Each year, no later than May 1st, all REALTOR and Business Partner members will be sent a Nomination Form to be completed and returned to the Board office. Nominations for the annual "Business Partner of the Year" award are solicited from the general membership through a variety of means (i.e. newsletter articles, mailings to members, flyers, email, fax, etc). Members can nominate as many candidates as they wish and they can nominate themselves. When the nominations are received at the Board office, the nominee is notified and requested to complete and submit the "Business Partner of the Year Information Form"

SELECTION CRITERIA: The REALTOR® of the Year Work group will select the BUSINESS PARTNER of the based on the following criteria during the calendar year:

- Participation in NCMAR Work groups
- Participation in NCMAR Programs
- Participation in NCMAR and Community Service Projects
- Business Activity and Accomplishments

AWARD PRESENTATION: The BUSINESS PARTNER of the Year will be announced at the Board's Annual Awards Banquet each year. A plaque will be presented to the recipient.

#### **SECTION 8.4 PRESIDENT'S AWARD**

The purpose of this award is to recognize an individual or individuals each year. Selection of the recipient (s) is totally at the discretion of the President.

While the Association does honor a member annually as the "REALTOR of the Year", the selection criteria are quite rigid. The selection of that award recipient is based on the individual's contributions to the Association and community over a one-year period only. This "President's Award" is to recognize an individual who has contributed continuously over an extended period of time. There are no selection criteria, no nominating process, and no selection by work group. The annual "President's Award" is presented at the sole discretion of the President. Presentation is at the Annual Meeting in the fall.

#### **SECTION 8.5 SALES ASSOCIATES OF THE YEAR AWARD**

The Association shall solicit Sales Associate of the Year nominations throughout the year with the top 12 vote receivers on the final ballot for the full membership to cast their votes for the award.

AWARD PRESENTATION: The Sales Associates of the Year awards are presented at the Spring Awards Banquet each year. Until the announcement, only the staff shall know the 3 Sales Associates of the Year award recipients. Each Sales Associates of the Year receives a plaque.

#### **SECTION 8.6 TOP PRODUCER AWARD**

Top Producer Awards are awarded at the Spring Awards Banquet. The goal of the Top Producer Workgroup is to award the top 20% of members in the Top Producer contest.

Applicants must have paid their current REALTOR dues as of January 1st.

Closing date must be between January 1 and December 31.

Submission deadline is the second Friday in January.

All entries not substantiated by MLS PIN will require documentation. Members may not take credit for sale of their own or family real estate not listed and sold through MLS.

Minimum Entry Requirements are determined each year by the Top Producer Workgroup.

Principal Brokers may not take credit for transactions generated by sales associates currently or previously affiliated with their offices.

REALTORS who fully participate in the sale of property with clients and customers (i.e. sign listing agreements or offers) are eligible to claim credit for those sales; the agent may not claim credit for their assistants' sales. REALTORS who co-list or co-sell should claim appropriate credit for those sales.

All entries are subject to verification and approval by the Top Producer Committee. The Top Producer Committee reserves the right to reject applications based on fraudulent information and may cause disqualification.

An MLS PIN Report from H3MLS using the instructions provided must be submitted with entry form. Failure to submit will result in disqualification.

The entry form must be signed by the Principal Broker and member. By signing the entry form the applicant understands that a false representation will disqualify me for an award, and the matter will be referred to the Professional Standards Committee for violation of Article 15 of the Code of Ethics.

## SECTION NINE

### REAL ESTATE SCHOOL AND EDUCATION POLICY

- SECTION 9.1 REFUND POLICY
- SECTION 9.2 NO SHOW & RESCHEDULING
- SECTION 9.3 PRICING
- SECTION 9.4 CANCELLATIONS/INCLEMENT WEATHER POLICY
- SECTION 9.5 ATTENDANCE AND CERTIFICATE OF COMPLETION
- SECTION 9.6 GENERAL INFORMATION
- SECTION 9.7 REGISTRATION PROCESS
- SECTION 9.8 SPECIAL NEEDS

A real estate school for continuing education shall be formed subject to approval of the Massachusetts Board of Registration. All classes are offered by the North Central Massachusetts Association of REALTORS® Real Estate School License # 1164.

#### SECTION 9.1 REFUND POLICY

Refunds will be given to those non-members who provide at least 48 hours notice that they will not be attending class. Registrations paid by check or credit card will be refunded by check. A \$20 fee will be charged for checks returned for insufficient funds.

#### SECTION 9.2. NO SHOW AND RESCHEDULING POLICY

No-shows and cancellations by non-members made with less than 48 hours notice will not be refunded the class fee. A registration for a class may be rescheduled one time only without additional cost, only if notice is given 48 hours prior to the class. Registrations may not be rescheduled more than one time.

**SECTION 9.3 PRICING** NCMAR continuing education classes are \$25 per class for non-members. Free to NCMAR members.

#### SECTION 9.4 CANCELLATIONS/INCLEMENT WEATHER POLICY

NCMAR reserves the right to cancel any courses for any reason it may deem necessary. A minimum of 6 students must be enrolled in order for a class to be held. In case of a course cancellation, every effort will be made to contact students who have registered, so contact information is very important. Day classes will be cancelled when Fitchburg Public Schools are closed due to inclement weather. Classes cancelled due to inclement weather or illness of instructor will be rescheduled.

#### SECTION 9.5 ATTENDANCE AND CERTIFICATE OF COMPLETION

The Massachusetts Board of Registration requires each student to sign the registration sheet. PLEASE BE PROMPT! *No one will be allowed into the session after the instructor starts.* Refunds will not be given to those paid students who show up late. A certificate of class completion will be available at [www.ncmar.com](http://www.ncmar.com) in your account. A certificate will not be issued if you leave early.

#### SECTION 9.6 GENERAL INFORMATION

Massachusetts Board of Registration of Real Estate Brokers' requirement is twelve hours of continuing education credits (CEU) to maintain an active license. There is no exam for CEU courses.

Each continuing education class is two hours long. *Real estate licensees, who wish to practice, must complete any six of the Board of Licensure approved classes for a total of twelve (12) hours to renew their real estate license for two years.* Materials provided as part of the curriculum should only be used for study purposes and should not be disseminated to the general public. Nothing in this curriculum supersedes any state or federal laws or regulations.

#### SECTION 9.7 NON-MEMBER REGISTRATION PROCESS

~~Enrollment will be taken on a first come, first served basis.~~ You may register in person, fax, mail or e-mail. Payments must accompany the registration form in order to be processed. Make checks payable to NCMAR (North Central Massachusetts Association of REALTORS®). VISA, Discover, American Express and MasterCard are accepted.

#### SECTION 9.8 SPECIAL NEEDS

The student shall notify the association of any special needs or requirements in advance of the class date preferably at time of registration. The NCMAR Real Estate School shall supply whatever special need is required for the student to be able to attend.

## NCMAR POLICY MANUAL

### SECTION TEN

#### **SCHOLARSHIP POLICIES**

SECTION 10.1 SCHOLARSHIP COMMITTEE

SECTION 10.2 AWARD COLLECTION REQUIREMENTS

SECTION 10.3 CONTRIBUTIONS

SECTION 10.4 APPLICATION RESTRICTIONS

SECTION 10.5 FUNDING

SECTION 10.6 AWARD RECIPIENTS

SECTION 10.7 WILLARD IDE SHATTUCK SCHOLARSHIP APPLICATION RULES

SECTION 10.8 COMMUNITY SCHOLARSHIP APPLICATION RULES

#### **SECTION 10.1 SCHOLARSHIP COMMITTEE**

Members of the scholarship committee are responsible for reviewing all Community Scholarship applications and recommending to the Board of Directors an applicant to receive the award. In addition the committee is responsible for nominating and communicating with the individuals in the community that will review the Willard Ide Shattuck Memorial Scholarship applications and choose the award recipient.

#### **SECTION 10.2 AWARD COLLECTION REQUIREMENTS**

Scholarship monies are awarded to scholarship recipient(s) at the conclusion of their first semester of university or college. Scholarship recipients must show proof of enrollment for the second college semester in order to receive their scholarship check. If a student does not provide the documentation required by January 31, the scholarship will be forfeited.

#### **SECTION 10.3 CONTRIBUTIONS**

Memoriam or contributions to the North Central Massachusetts Association of REALTORS® Community Scholarship shall be accepted. Such contributions are to be administered in accordance with the provisions of the Scholarship and in no event will any of the scholarship funds revert to the use of the Association of REALTORS® or any of its members.

#### **SECTION 10.4 APPLICATION RESTRICTIONS**

The employees of NCMAR and their relatives including dependent children, brothers, sisters, nieces, nephews and grandchildren are not eligible for either the Willard Ide Shattuck or the Community Scholarships.

#### **SECTION 10.5 FUNDING**

To fund the scholarship \$11,000 was placed in a 2 year CD, \$5,000 in a 1 year CD and the remainder of the scholarship monies in a money market account. The 2 year CD and 1 Year CD have been combined into one 2 year CD and the money market account remains the same.

Each year the Scholarship Committee shall fund the scholarship awards through a fundraiser of their choice or use money from the Scholarship Account when necessary

#### **SECTION 10.6 AWARD RECIPIENTS**

Each year the committee shall award one Community Scholarship to a deserving recipient and instruct the volunteers reviewing the Willard Ide Shattuck to choose one deserving applicant.

#### **SECTION 10.7 WILLARD IDE SHATTUCK SCHOLARSHIP**

The Willard Ide Shattuck Memorial Scholarship application shall include immediate family of members that meet all the other requirements stated in the application. Immediate family will include children, grandchildren, brothers, sisters, nieces, nephews and grandchildren.

In selection of the recipient, the Selection Committee shall be guided by the character, desire and scholastic ability of the applicant. Scholarship application have the names whited out and are reviewed by a group of civic leaders (charity, education, media) other than REALTOR or Business Partner members. In all events, the decision of the Scholarship Selection Committee shall be final. Award recipients will be notified by mail in May and will be invited to the NCMAR Awards Banquet in June to accept their scholarship. Actual award of scholarship shall be given to the recipient upon verification of student's second college semester matriculation.

A student who has been awarded and has received from this fund shall be eligible to apply and receive further scholarship awards.

Members of the immediate family of NCMAR employees shall not be eligible to apply for or receive this scholarship. Immediate family shall include children, brothers, sisters, nieces, nephews and grandchildren.

Applicants must have successfully completed their junior year in high school and applied to attend an accredited college or university or be currently enrolled in college.

All applicants shall be required to make application to the Scholarship Trustees upon forms supplied by them. An essay of 300 words shall be submitted with the application to provide detailed justification for their candidacy for this scholarship. A high school or college transcript must be included with the application.

#### **SECTION 10.8 NCMAR COMMUNITY SCHOLARSHIP**

All applicants must reside in the area served by the North Central Massachusetts Association of REALTORS®, (including: Ashburnham, Ashby, Athol, Ayer, Bolton, Fitchburg, Gardner, Groton, Harvard, Hubbardston, Lancaster, Leominster, Lunenburg, Orange, Pepperell, Petersham, Phillipston, Royalston, Shirley, Templeton, Townsend, Westminster and Winchendon).

In selection of the recipient, the Scholarship Committee shall be guided by financial need, character, desire and scholastic ability of the applicant. In all events, the decision of the Committee will be final.

Applicants must have successfully completed their junior year in high school and must have made application to attend an accredited college or university.

Award recipients will be notified by mail in May and will be invited to the NCMAR Awards ceremony in June to accept the scholarship. Each recipient will be asked to say a few words of thanks at the banquet. Actual award of the scholarship shall be given to the recipient upon completion of the first semester and verification of student's second college semester enrollment.

Members of the family of both NCMAR members and employees shall not be eligible to apply for or receive this scholarship. Family shall include children, brothers, sisters, nieces, nephews and grandchildren.

All applicants must complete the attached application form supplied by the NCMAR Scholarship Committee. Applicants must enclose their high school transcript and type a one page double spaced essay explaining the reasons why they should be considered for the scholarships.

The deadline is January 31<sup>st</sup> for scholarship recipients to claim the Shattuck scholarship award.