

President's Message

Happy New Year to all the members of NCMAR!

I would like to thank everyone who attended the Holiday Party and Installation Banquet at the Devens Conference Center. It was an honor to have so many there to celebrate with me.

Several members of the Massachusetts Association of REALTORS Leadership joined us for our celebration. Thank you MAR CEO Theresa Hatton, President Anne Meczwyor, President elect Kurt Thompson, Treasurer Dawn Ruffini and our Installing Office Peter Ruffini for supporting our association.

It is a great honor to serve as the incoming president in 2020. Susan Wright has done such a fantastic job, I have big shoes to fill. NCMAR has had some incredible leaders in this position over the years and I want to thank all of you for your dedication and service to our local Association. There are also three past NCMAR Presidents that have served on the state level as well Laura Shifrin, Rick Healey and Paula Savard. Kurt Thompson will join this esteemed group as the MAR President in 2020.

My vision for 2020, is for it to be a year of growth. Not only in membership numbers, but also with our community involvement opportunities and participation I also want to preserve our unique culture and identity. I can not do this alone and ask that you join me in the coming year so we can meet our goals together.

I will be attending the NAR Legislative Meetings in Washington DC and REALTOR Day on the Hill in Boston to bring back updates on the matters we have before our government leaders. It is an election year,

so I am sure our visits will be very interesting.

I will close with a request that our members talk to your leadership. If you have any suggestions for NCMAR Leadership as to how we can better help you in your business, please reach out. We are always looking for education topics, lunch and learn ideas and event venue suggestions.

I look forward to the coming year and have every confidence that it will be a year of exciting new opportunities.

It will be a pleasure working with our Executive Officer Kathy Lore, President elect Darlene Rossi, Immediate Past President Susan Wright, Secretary Nicholas Pelletier, Treasurer Shauna Roberts, Director Laura Shifrn and Business Partner Director Steven Kelley.

Please feel free to reach out to any of the leadership during the year. We are here to serve the members of NCMAR.

Cheers!

Kendra



Kendra Dickinson

2020 President

Premiere Sponsor



Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Staff Attorney

Q. What is my responsibility as a homeowner for snow removal?

A. 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. This duty extends to Landlords, who are responsible for snow removal at their rental properties. The sanitary code requires property owners to keep all means of egress free from obstruction. Landlords must maintain all entrances and exits in a safe, operable condition at all times. This includes keeping all exterior stairways, walkways, fire escapes, and doorways free of snow and ice. These responsibilities cannot be avoided or transferred by any lease provision.

The landlord may only require the tenant to remove snow and ice only when a tenant has an independent means of egress not shared with other tenants, and the requirement is contained in a written lease agreement. Therefore, in situations where an occupant in a single or multi-family home has their own exclusive entrance, be sure to review the lease to determine who is responsible for snow removal. However, placing this responsibility on the tenant may still not protect the landlord from liability if someone is injured on the property due to snow and ice.

Snow removal is also a critical consideration for sellers during the winter months. Failure to properly clear snow and ice places a seller at risk of liability for visitors' injuries. Realtors® should advise their home sellers to remain diligent in their snow removal efforts or hire an insured company to clear snow and ice on their behalf. Realtors® should not take on the responsibility of snow removal on behalf of their sellers because they may be exposing themselves and their clients to liability for injuries.

Realtors should advise their clients to:

- (1) ensure they have adequate insurance coverage;
- (2) determine whether those 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.

Q. I just met with a prospective client who needs to sell their current house and buy a new one – can I make them use my services for both transactions?

A. Probably not. Situations like these raise potential antitrust concerns as they may be construed as unlawful tying arrangements. A tying arrangement occurs when someone offering a product or service requires a client to also purchase a second product or service in order to receive the initial product or service. In the real estate world, these types of arrangements potentially run afoul of antitrust laws because requiring a client to hire you for both the sale and the purchase forecloses other Realtors® from the opportunity to compete for that client's business in the second transaction.

This is not to say that a Realtor® cannot represent one client for both a sale and a purchase simultaneously. A Realtor® may also offer to prospective clients a “package deal” in which the client may be offered a different rate of commission if they use the Realtor® for both transactions. It only becomes problematic when the client is faced with an all-or-nothing decision and are not provided an option to use a Realtor® of their choosing for each transaction. Realtors® may simply offer their services to the client to serve all of their needs, but must allow the client to make their own decision.

The information and services provided through the Massachusetts Association of REALTORS® is intended for informational purposes and does not constitute legal advice, nor does it establish an attorney-client relationship. The Massachusetts Association of REALTORS®, by providing this service, assumes no actual or implied responsibility for any improper use of responses to questions through this service. The Massachusetts Association of REALTORS® will not be legally responsible for any potential misrepresentations or errors made by providing this service. For more information regarding these topics authorized callers should contact the MAR legal hotline at 800-370-5342 or e-mail at legalhotline@marealtor.com.

Welcome New Members!!

REALTORS

Micelle Cranska of Paula K. Aberman Associates
Richard DiPaoli of Keller Williams Realty North Central
Lance Rozell of Century 21 Northeast
Barbara Wright of Lamacchia Realty
William Wright of Lamacchia Realty

BUSINESS PARTNERS

David Dorren of Alpha Graphics
Nick Esposito of Ross Mortgage
Meagan Marquis of Ross Mortgage
Paula Mollov of Clinton Savings Bank

HAPPY RETIREMENT TO

Rose desGroseilliers of Heritage Park Realty
Thomas McNamara of Poirier Realty

September Membership Report

NEW REALTOR Members: 5

RESIGNATIONS: 3

OFFICE TRANSFERS: 2

NEW BUSINESS PARTNERS: 4

REALTORS as of 12/31 - 484

BUSINESS PARTNERS as of 8/30 - 86

MLS PIN Training

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

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.

Finding Success with Pinergy's Search	01/17/2020	9:30 AM
Pinergy's Contact Management	01/17/2020	1:00 PM

To register go to 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.

Site: North Central Massachusetts Association of REALTORS®
40 Summer Street Fitchburg, MA 01420

2020 Committee Chairs

Executive Committee

Kendra Dickinson

Finance Committee

Shauna Roberts

Government Affairs

Brian Cormier

Member Services/Event Planning

Kendra Dickinson/Darlene Rossi

Community Involvement

Brianna Kelley/Sophia Bell

Grievance

Gayle Sabol

Professional Standards

Gary Bourque

Scholarship

Pamela Bakaysa Conway

Awards & Recognition

Susan Wright

Top Producer

Laura Shifrin

Gail Lent

MAR Directors

Kendra Dickinson

Susan Wright

Alternates

Yasmin Loft

Darlene Rossi

MLS PIN Directors

Rick Healey

Paula Savard

Upcoming Events

January 2020

January Lunch and Learn



Not enough savings for a down payment on a home?



MassHousing can help!

MassHousing loans just got even more affordable! For qualified borrowers*, MassHousing provides down payment assistance for up to 5% of the purchase price or \$15,000, whichever is less.

- Down payment assistance is a 15-year, fixed-rate loan at 2%
(Example: \$15,000 down payment assistance loan = 180 payments of \$96.53; 2.011% APR)
- Repayment of the down payment assistance is also due upon sale or refinance of the property prior to the end of the 15-year term

* Borrowers must be first-time buyers, income limits apply and vary by region. Income limits can be viewed at www.masshousing.com/limits. Other eligibility criteria apply. Down payment assistance is now available on 1-4 family homes, condos and Planned Unit Developments (PUDs).

Great for first-time homebuyers!

NCMAR LUNCH AND LEARN

Wednesday, January 22, 2020
Noon to 1:30 pm
Fidelity Bank, Leominster

Lunch provided by Fidelity Bank

About MassHousing

MassHousing is an agency that was created by the Massachusetts Legislature in 1966. Our focus is housing opportunities for Massachusetts residents. To find out more, please visit www.masshousing.com.

MassHousing does not lend directly to consumers and offers its loan products through MassHousing approved lenders.



September 2019



www.masshousing.com/loans

NCMAR Leadership

President

Kendra Dickinson
Keller Williams Realty North Central

President Elect

Darlene Rossi
Morin Real Estate

Treasurer

Shauna Roberts
Hometown Bank

Secretary

Nicolas Pelletier
Keller Williams Realty North Central

Director

Laura Shifrin
Townsend Center Realty

Business Partner Director

Steven Kelley
Total Mortgage

Past President

Susan Wright
EXIT New Options Real Estate

NCMAR SPONSORS

Premier Sponsor

Fidelity Bank

Gold Sponsor

MLS PIN

Total Mortgage

Silver Sponsor

Law Office of David Rocheford
Reynolds Law Offices
RMS Mortgage

FBI Warning—New year, new date!

It's only a few days into 2020, but authorities have already issued a warning on why you shouldn't be abbreviating the new year.

The warning: Don't write the date 1/2/20.

Instead, write out 2020 in full, so it looks like this: 1/2/2020.

Authorities said the date is easily changeable and could ultimately be used against you.

OUR NEW CUSTOMER FOCUSED APPROACH COLLECTS THESE...



MLS PIN has combined Customer Support, Technical Support, and Membership into a single, cohesive department we've named "**Customer Care.**" Our Customer Care team has been cross-trained, so there's less "let me transfer this call" and more "I can help you with that."

We've also restructured our **Marketing and Outreach** department with the goal of improving

customer engagement, experience, and success. We're smiling just thinking about it!

And since you don't work a traditional 9-5 schedule, neither do we: extended live support hours include evenings and weekends.

We pride ourselves on the personal touch, and we're **WICKED** excited to help you succeed. How can we help you today?



CUSTOMER SUPPORT EVENINGS & WEEKENDS | 800-695-3000 | www.mlspin.com



Your Partner for Success in 2020

ADDRESSING REAL ESTATE LICENSEES NEEDS TO COMPLETE CONTINUING EDUCATION REQUIREMENTS FOR RE LICENSE RENEWAL

School #1164

Course ID	Course Name	Instructor	Date	Time	Location
RE97R15	Due Diligence Seller(s) Representation	Craig Reynolds	Jan 15	10 am - noon	Fidelity Bank
RE33RC11	Biennial Code of Ethics	Paula Savard	Feb 5	10 am - 12:30 pm	Fidelity Bank
RE105R108	Selling the Sun	Niles Busler	Feb 5	6 pm - 8 pm	Fidelity Bank
RE98R16	Landlord/Tenant Part 1	Andy Consoli	Mar 16	10 am - noon	Fidelity Bank
RE99R16	Landlord/Tenant Part 2	Andy Consoli	Mar 16	12:30 - 2:30pm	Fidelity Bank
RE44R05	Understanding Title/Concerns	Craig Reynolds	Apr 8	6 pm - 8 pm	Fidelity Bank
RE78R13	Short Sales	Nik Thalheimer	Apr 15	10 am - noon	Fidelity Bank
RE91R14	Disclosures, Disclosures, Disclosures	Andy Consoli	May 13	10 am - noon	Fidelity Bank
RE18RC18	Assessments, Valuations, Taxation	Niles Busler	Jun 10	6 pm - 8 pm	Fidelity Bank
RE26RC07	Appraisal Process	Gary Bourque	Jun 17	10 am - noon	Fidelity Bank
RE51R06	Facilitator	Paula Savard	July 15	10am - noon	Fidelity Bank
RE33RC11	Biennial Code of Ethics	Paula Savard	Aug 12	10 am - 12:30pm	Fidelity Bank
RE04RC12	M.G.L. c. 93A	Nik Thalheimer	Sep 16	10 am - noon	Fidelity Bank
RE28RC12	Foreclosures	Craig Reynolds	Oct 7	6 pm - 8 pm	Fidelity Bank
RE15R07	Selling Historical Homes	Andy Consoli	Oct 14	10 am - noon	Fidelity Bank
RE75R12	FHA Loans/USDA/VA	Gary Bourque	Nov 18	10 am - noon	Fidelity Bank
RE74R11	Land Contracts/Lease/Deeds of Trust	Craig Reynolds	Dec 9	6 pm - 8 pm	Fidelity Bank
RE16RC13	Zoning and Land Use	Nik Thalheimer	Dec 16	10 am - noon	Fidelity Bank

CE Classes are a NCMAR Member Only Benefit.

Classes are held in the Community Room (lower level) of Fidelity Bank, 9 Leominster Connector in Leominster. When using a GPS, type in 478 Mechanic Street, Leominster. Please park in the two rows designated for Community Room parking.

Register online at www.ncmar.com

NCMAR TOP PRODUCER AWARDS BANQUET

Monday, February 3rd, 2020

4-6 pm Business Partner Expo & Networking

6 - 9 pm program and Top Producer Award Presentations

DoubleTree Hotel, Leominster

Celebrate the accomplishments of our members!

Buffet dinner of Cream of Broccoli Soup, Warm Assorted Rolls & Butter,
Grilled Peppercorn Crusted New York Sirloin Strip with red wine and caramelized onion demi glaze,
Roasted Pork Tenderloin with savory stuffing and pan gravy, Creamy Garlic Mashed Potatoes, Rice Pilaf,
Seasonal Mixed Vegetables, Assorted Desserts, Coffee and Tea

\$35 per person / Tables of 10 reserved with payment of \$350

Office Name

Attendees Names

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Event sponsor \$100 _____ Check enclosed ____ Amount \$ _____

Credit Card Number _____ Exp _____ CSV Code _____

REGISTER ONLINE AT WWW.NCMAR.COM
RETURN TO NCMAR, 40 SUMMER ST, FITCHBURG MA 01420
OR EMAIL TO MEMBERSHIP@NCMAR.COM
BY JANUARY 24TH

Premier sponsor -Fidelity Bank

Events Sponsors - MLS PIN, Total Mortgage, RMS Mortgage, Law Office of David Rocheford, Reynolds Law Offices

CALENDAR



NCMAR NIGHT OUT

Thursday, January 16th

Meet the 2020 Presidents
Sponsored by NCMAR President Kendra Dickinson and
MAR President Kurt Thompson
of Keller Williams Realty North Central

Connect and engage with the Presidents, network with
fellow NCMAR members and enjoy an evening out!

5:30 to 8:30 pm at Colonial Grille at the Colonial Hotel in Gardner

Wednesday, January 1st
Membership Dues Due

Tuesday, January 7th
10 am
Community Involvement Committee Meeting
NCMAR Office, Fitchburg

Tuesday, January 7th
11 am
Events Committee Meeting
NCMAR Office

Thursday, January 9th
10:00 to 3:30
MAR Leadership Symposium
Babson Conference Center

Thursday, January 9th
8:30 to 4:30
USPAP Course
Community Room, Fidelity Bank

Wednesday, January 15th
10 to noon
Due Diligence CE Class
Community Room, Fidelity Bank

Thursday, January 16th
5:30 pm
NCMAR Night Out
Sponsored by

Friday, January 17th
MLS PIN Training
9:30 am and 1 pm classes
NCMAR Office

Monday, January 20th
Martin Luther King Day Office Closed

Wednesday, January 22nd 9:30 am
Board of Directors Meeting
NCMAR Office

Wednesday, January 22nd
Lunch and Learn—MassHousing
12 - 1:30 pm
Fidelity Bank, Leominster
Sponsored by Fidelity Bank

connect & engage



2018 Year in Review

Advertising Opportunities in
the 2019 Year in Review Book

Full Page Ad - \$200
1/2 Page Ad - \$100
1/4 Page Ad - \$50

Please reserve your space
today by emailing Katey at
membership@ncmar.com

Ad proof needs to be sent to
Katey by January 17th