

President's Message

I hope my last president's message of 2020 finds everyone well. I have to say that 2020 did not really turn out as I had hoped for me in terms of being able to attend the conferences, caucuses, MAR BOD meeting etc in person as I had hoped. Yes everything has been available online, but it just isn't the same experience.

I miss seeing everyone in person, as everyone else in our REALTOR family does. I do have to recognize how quickly our membership was able to learn how to keep business going while keeping socially distant and our clients as safe as possible. Hats off to all of you who were able to completely change how we do business when the pandemic started. I am so proud to be part of such a wonderful family of REALTORS and business partners.

It was truly an honor to be your president for a very unprecedented 2020. Please remember I am always here to help if you need it, regardless of my position with NCMAR. I also wanted to thank Kathy & Katey for all the incredible work they did this year and how

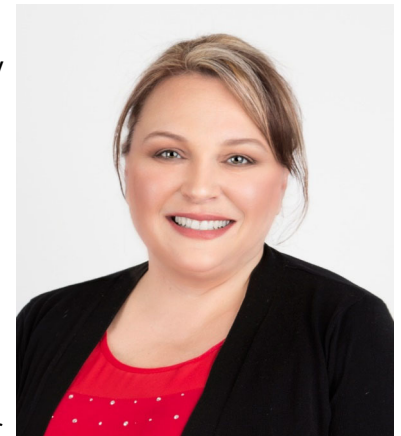
they overcame so many roadblocks to keep the board office in order. Fingers crossed we get a vaccine soon, and we will be able to safely gather in person.

Keep your eyes open for info about the installation of the 2021 officers. We are working on plan B.

Also, we still are working on fulfilling all of our Adopt-A-Family requests. If you want to donate towards the program please let Kathy or Katey know, and see the additional info in the newsletter.

I hope everyone has a safe and wonderful holiday season. I miss you all and I am sending a virtual hug to every one of you (hug)"

Kendra



Kendra Dickinson
2020 President

Premiere Sponsor

Justin Davidson, MAR General Counsel
Catherine Taylor, Associate Counsel
Jonathan Schreiber, Staff Attorney

Q. What is my obligation as a REALTOR® for snow removal at listed properties?

A. Unless there is an agreement with the property owner that requires the REALTOR® to be responsible for snow removal, that responsibility lies with the property owner. Massachusetts requires property owners to use reasonable care for the protection of visitors. This duty of care mandates the removal of snow and ice from areas of the property such as driveways, walkways, and steps.

With COVID-19 restrictions still in place, many sellers are opting to host open houses with scheduled times for each interested buyer or to only let one group in at a time in order to reduce the number of individuals in the property at any given time. This process may lead to individuals having to wait to enter the property. Not only is it important to be mindful of appropriate distancing between waiting parties, but to also ensure that there is adequate space that is free of snow and ice for waiting to occur.

REALTORS® should advise their clients to (1) review insurance policies to be sure that there is adequate coverage; (2) determine whether contractors or others hired to remove snow and ice have insurance; and (3) be vigilant when there is newly fallen snow, melting or freezing. If complete clearing is not possible, warning signs may be appropriate. Clients that have specific questions regarding their duty to clear snow and ice should consult their attorney.

Q. If an offer is submitted with a personal letter from the buyer what is my obligation to present that to the seller?

A. Buyer letters, or love letters as they are often referred to in real estate, have been under a lot of scrutiny

recently. Often times, these letters contain personal information about the buyer(s) that identifies them as belonging to a protected class. If a seller's decision to accept an offer is influenced by that information, they, and their REALTOR®, may be on the receiving end of a Fair Housing complaint. Malice or intent are not required when determining whether Fair Housing has been violated.

These letters, if submitted alongside an offer, would likely be considered part of the offer, obligating the REALTOR® to present it to their seller client. Massachusetts Regulations 254 CMR 3.11(d) obligates a real estate licensee to present all offers submitted to the seller. The Board of Registration has opined that this legal obligation to present all offers may be modified based upon a lawful instruction from a seller. It is important for REALTORS® to discuss the importance of Fair Housing with their clients at the outset of the relationship. Upon explaining the potential risks of accepting personal letters from prospective buyers, a seller may instruct their REALTOR® to not accept personal letters. If this instruction is provided, document the parameters in the listing agreement or another writing, and inform prospective buyers and their agents that personal letters will not be shared with the seller(s).

The current market conditions have led to an uptick in the use of these types of letters. REALTORS® working with buyers should explain that personal letters should not be used. If a buyer insists on including a letter, counsel them to limit the information contained in the letter to the characteristics of the property, not the people.

The following are protected classes in Massachusetts: race, color, religion, sex, handicap, familial status, national origin, gender identity, sexual orientation, ancestry, genetic information, marital status, age, veteran/military status, and source of income.

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.



IT'S HERE!

NEW **LOGO**,
NEW **BRAND**,
NEW **WEBSITE...**

WE'RE
WICKED EXCITED
FOR THE FUTURE!

It's official - MLS PIN has a new logo, website, and branding!

The logo is bold yet refined; it symbolizes your connection to the data and relationships that drive your business. Our corporate website (mlspin.com) has been completely rebuilt, with an eye towards what our customers use the most.

Taken as a whole, the new brand represents a bright future, an opportunity to continue to be the MLS that supports you on your path to success. We're wicked excited for the future!



MLS Property Information Network, Inc.

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Phone: (508) 845-1011 Fax: (508) 845-7820 mlspin.com

NCMAR Leadership

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Kendra Dickinson
Keller Williams Realty North Central

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Darlene Rossi
Morin Real Estate

Treasurer

Shauna Roberts
Hometown Bank

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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

Board of Directors November Minutes

Members in attendance: Kendra Dickinson, President; Darlene Rossi, President elect; Shauna Roberts, Treasurer; Nick Pelletier, Secretary; Laura Shifrin, Director at Large; Steve Kelley, Business Partner Director and Kathy Lore, Executive Officer (ex-officio)

Excused: Susan Wright, Past President

Call to Order at 9:03 am

MOTION: It is moved, seconded and carried to approve the October BOD Minutes.

MOTION: It was moved, seconded and carried to approve the October Membership Report as presented.

MOTION: It was moved, seconded and carried to approve the October Financials subject to review.

MOTION: It was moved seconded and carried to recommend Laura Shifrin (SPC for Rep. Harrington), Nick Pelletier (Rep Kushmerek) and Stephanie Pandiscio (Rep. Whipps) for SPC positions at MAR.

MOTION: It was moved, seconded and carried to contribute \$1000 to the NAR Corporate Ally Program.

The December Installation will be postponed to January 4th.

Updates were given on the Adopt a Family program and Super Raffle Tickets sales.

Association Executive also gave an update on the Mayor Meetings, CE classes and upcoming events.

Next BOD Meeting: December 23rd at 9:30 am.

The meeting adjourned at 9:50 am

Top Producer Contest Rules and Form

The 2020 Top Producer Entry Form and contest rules are available online at www.ncmar.com under the membership tab.

There is no paper form, all entries must be filed online.

- * Entry deadline is January 11, 2021

Levels to qualify are:

- * 18 units with no minimum volume OR
- * \$3.25 million volume plus a minimum of 12 units OR
- * \$6.5 million with no minimum units

2021 REALTOR dues must be paid by January 1st to be considered.

2021 REALTOR Dues Reminder

To pay your 2021 REALTOR dues by credit/debit card or e check, go to www.ncmar.com

- * Click on the Member Login button.
- * Use your NRDS # for the Login and your Last name (with the first letter capitalized) for the password.
- * On the left navigation you will find Invoice/Poll.
- * Click on the link and it will bring up the invoice.
- * Pay online or print it out and mail a check to NCMAR, 40 Summer St, Fitchburg, MA 01420

Dues deadline is 12/31/2020.

Please avoid the \$25 late fee by paying before the deadline.

Recent Events

Super Raffle to Benefit the Simonds Sinon Cancer Treatment Center in Fitchburg



Congratulations to all our winners! Kudos to President Kendra Dickinson, Community Involvement Committee members Brianna Kelley and Tom Ruble for their assistance with the Zoom and everyone that sold tickets.

Thank you Rick Healey, Mark Kavanagh and Brenda Albert for donating back your winnings to the Cancer Center.

2020 Committee Chairs

Executive Committee

Kendra Dickinson

Finance Committee

Shauna Roberts

Government Affairs

Vacant

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

Adopt a Family Holiday Gift Program

We need you!



Please help make this holiday season very special for those who are less fortunate by purchasing a gift or gift card for one or a few.

Contact one of the elves below for gift information.

Homeless & Veterans

Rick Cuddy (rcuddy@foster-healey.com),
and Tom Ruble (truble83@gmail.com)

Homeless families

Kendra Dickinson (kendrad@kw.com)

Seniors

Jean Rubin (jean.rubin@gmail.com)

Children

C. Pat Toth (cpattoth@foster-healey.com) and
Denise Wortman (dwortman@exitnewoptions.com)

Want help with the shopping? You may make a monetary donation and the elves will shop, wrap and tag the gift with your name for you. Checks should be written to NCMAR or call Kathy Lore with your credit card information.

Welcome New Members!!

REALTOR Members

<u>Name</u>	<u>Office</u>
Matthew Howard	Keller Williams Realty North Central
Kaitlyn McNeilly	Keller Williams Realty North Central
Cheryl Montesion	Real Estate Exchange

October Membership Numbers

NEW MEMBERS –3
REINSTATEMENTS 0
SECONDARY BROKER - 0
RESIGNATIONS: 0
OFFICE TRANSFERS: 0
NEW BUSINESS PARTNERS: 0

REALTORS as of 10/31 - 528
BUSINESS PARTNERS as of 10/31 - 74

REALTORS as of 9/30– 525
BUSINESS PARTNERS as of 9/30 - 74

2021 Dues Invoices Available Online

Go to www.ncmar.com

Click on Member Login button

Login credentials are your NRDS # and last name

Invoice tab will be found on the left navigation bar.

Open the link to pay online or print the invoice and mail in a check.



NEW MEMBER ORIENTATION

REALTOR and Instructor Niles Busler via Zoom

- What is the REALTOR Code of Ethics ?
- How does the Code help me in my business?
- Why the Code so important to know?
- Can I be cited for a violation of the Code by the public?
- Is the Code of Ethics and all its articles relevant to today?
- Have questions of your own.? The class is interactive so ask the instructor anything.

Get the answers to these questions and many more at this mandatory training.



Thursday
January 21, 2021
9am to 12:30 pm
via Zoom

Register by emailing Katey
at membership@ncmar.com

CE CLASS RE74R11

Land Contracts, Lease Options, Deeds of Trust

December 10, 2020
10 am - Noon via Zoom

Taught by Attorney Craig Reynolds

Topics covered:

Requirements of a valid lease, lease options and types of leases, termination of leases. land contracts, installment sales contract, contract for deed, deeds in trust and much more.



Register at www.ncmar.com

Need to know how many CE classes that you have attended at the NCMAR Real Estate School #1164?

Log on to www.ncmar.com

Click on the Member Log-in button on the right top of the web page.

Login credentials are your NRDS# and password is your last name (Case sensitive).

Click on the blue link that says View Education Records.

Your CE's will be listed there. This list will not include classes that you took at other schools.



CE Class RE42R05

PROPERTY MANAGEMENT

**DECEMBER 11, 2020
10 AM TO NOON VIA ZOOM**

Taught by Andy Concoli

What you will learn:

Who and what is a property manager?
What is a management agreement?
What are the different types of leases?
How to manage a residential property versus a non residential property?
What are the responsibilities of a property manager?
and much more.

Register at www.ncmar.com

Do you have suggestions for CE Classes or Lunch and Learn Topics?

Please email kathyllore@ncmar.com with suggestions.

We are preparing the 2021 calendar for next years events and want your input.

Lunch and Learn's are one hour classes on any topic pertaining to real estate, personal growth, marketing, tax preparation, etc.

CE Classes are from a list of classes provided by the Board of Real Estate Brokers and Salespersons and can be found on mass.gov.



CE Class RE16RC13

ZONING AND BUILDING CODES

**DECEMBER 16, 2020
10 TO NOON VIA ZOOM**

Learn from Attorney Nik Thalheimer the purpose of zoning, limitations, enforcement, non-conforming use, appeals, planning boards, Ma State Building code and much more!!



Register at
www.ncmar.com

CALENDAR

Thursday, December 3rd
Finance Committee Meeting
9 am via Zoom

Thursday, December 3rd
MAR Board of Directors Meeting
10 am via Zoom

Friday, December 4th
Adopt a Family Gift Drop off

Friday, December 4th
7 pm
Super Raffle Prize Drawing

Monday, December 7th
Postponed—Installation Banquet to
January 4th

Wednesday, December 9th
10 am to Noon via Zoom
CE Class Land Contracts

Friday, December 11th
10 am to Noon via Zoom
CE Class Property Management

Wednesday, December 16th
10 to Noon via Zoom
Zoning and Land Use CE Class

Wednesday, December 23rd
Board of Directors Meeting
9am to 10 am via Zoom

Friday, December 25th
Merry Christmas! Office Closed

Friday, January 1st
Happy New Year Office Closed

Monday, January 4th
Noon via Zoom
Installation and Holiday Celebration



*North Central MA Association of REALTORS
Installation and Holiday Celebration*

MONDAY, JANUARY 4TH AT NOON VIA ZOOM

Publication by the North Central MA Association of REALTORS

40 Summer Street, Fitchburg, MA 01420

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