

## President's Message



¡Saludos!

I hope this finds you all well and warm! There's a saying from the Little House on the Prairie books that states, "as the days begin to lengthen, the cold begins to strengthen". I am writing this bracing for the single digit temperatures recently forecasted!

Maybe a little cooling off period also for the real estate frenzy that was the latter half of 2020. If you would like an objective view of all

that activity, we have a couple of great resources at our fingertips I want to be sure you are aware of. One is at the Massachusetts Association of Realtors website: <https://www.marealtor.com/market-data/>. Here you will find informative videos you can share on social media, as well as several market reports broken out by region, county, town and board. Also on that page is MAR's 2020 Profile of Home Buyers and Sellers Massachusetts Report.

Another report I use is the Five-Year Area Market Review available on our MLS Pinergy site. Go to [www.mlspn.com](http://www.mlspn.com) >Home>Tools>Area Market Reviews and from the drop down menu you can choose which report you want, then choose which geographic area. I find the 5 year trends fascinating and I hope you will find helpful resources at these pages too.

As this weather provides more opportunities for indoor activities, you may want to take advantage of our extensive

list of free CEUs. Go to [www.NCMAR.com](http://www.NCMAR.com) and log in and the upcoming CEUs will be right there on the calendar page for you to register.

I hope you can attend the Top Producer Awards Zoom February 8th at 3pm and help us celebrate the achievements of our NCMAR Realtors with the highest production levels. See Kathy's email for the link. It's a "masquerade" zoom, and prizes will be awarded to the best ones!

This month, we are going to introduce you to 2 more people involved with our Association: Rich Rawson, CEO & Founder of Rawson & Sons Insurance Company and REALTOR Jean Rubin of Hometown Realtors. Rich recently hosted a lunch and learn for us on home insurance and Jean is the Board Secretary as well as the Chair of the Members/Events Committee. We have amazing Business Partners and Realtors in our Association and it is our pleasure to help you get to know them a little better.

Thank you for those who participated in last month's Code of Ethics scavenger hunt. Congratulations to our prize winner Karyn Woodward of Coldwell Banker! I hope her DD card is coming in handy

For this month, the clue is:

"REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion."

What Standard of Practice is this?

The first person to email me [darleneossi@morinrealestate.com](mailto:darleneossi@morinrealestate.com) will be the winner!

Thank you for taking the time to read this. The Association is here to help, so please don't hesitate to reach out if there is anything we can do to assist you with your real estate goals. It's Who We R. Thank you and until next time, Be Kind and Be Real.

*Darlene*

Premiere Sponsor

**total mortgage**

NMLS#2764

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

**Jonathan Schreiber, Staff Attorney**

**Q. I've heard there were some changes to the REALTOR® Code of Ethics. What are these changes and how will they affect me?**

A. On November 13, 2020 the NAR Board of Directors voted to adopt Standard of Practice 10-5. Article 10 of the Code of Ethics requires REALTORS® to provide equal professional services to all persons regardless of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. Standard of Practice 10-5 elaborates upon the requirements of the Article by prohibiting the use of "harassing speech, epithets, or slurs" based upon any of the enumerated protected classes. This Standard of Practice is narrowly defined to apply only to speech that reveals a bias towards protected classes, which in turn could result in the denial of equal professional services. This is not intended to punish purely political speech or speech related to genuinely held religious beliefs.

While Massachusetts laws prohibit discrimination against additional protected classes (ancestry, genetic information, marital status, veteran or active military status, age, and source of income), Article 10 of the Code of Ethics does not apply. Failing to provide equal professional services based on any of these additional protected classes, however, may subject a REALTOR® to liability under Massachusetts Fair Housing and licensing laws.

In addition to Standard of Practice 10-5, Policy Statement 29 of the Code of Ethics and Arbitration Manual was expanded to make the Code of Ethics applicable to all of a REALTOR®'s activities, not just those that occur within real estate-related activities and transactions involving

REALTORS®.

While the Code's applicability has expanded, most Articles and Standards of Practice

remain specific to real estate transactions and other real estate-related activities.

Lastly, the NAR Board of Directors approved expansion of the definition of public trust to include all discrimination against the protected classes under Article 10, as well as all fraud. As a result of this expansion, associations now must report to the Board of Registration for Real Estate Brokers and Salespersons any final ethics decisions holding REALTORS® in violation of the public trust.

These changes are not retroactive, so social media postings and other speech that occurred prior to November 13, 2020 are not subject to discipline under these revisions. Additional information on these changes may be found [here](#).

**Q. What laws are there in Massachusetts that govern how teams can legally operate?**

A. Massachusetts does not have any team-specific laws or regulations; however, MAR has worked closely with the Board of Registration of Real Estate Brokers and Salespersons to develop Frequently Asked Questions on Real Estate Teams. The FAQs provide important clarification and guidance on many issues surrounding how teams may legally operate within the Commonwealth. The newly published FAQs provide critical answers for teams on topics such as advertising, escrow, agency, compensation, incorporation, and more. A copy of this FAQ was emailed to each member on 2/1/2021.



*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](mailto:legalhotline@marealtor.com).*

## Board of Directors January 27, 2021 Minutes

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

Call to Order at 9:30 am

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

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

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

The 2021-2022 Strategic Plan was reviewed and several action items in Strategy A and B were discussed in more detail.

The Core Standards Requirements for Local Associations Guide was given to the directors to familiarize themselves with the items that NCMAR is required to complete this calendar year.

A Leadership and Committee chair training will be held on February 18th from 9:30 to 12:30 am.

A Past Presidents Meeting will be scheduled for February.

The Community Involvement Committee minutes were reviewed.

The Member Services/Events Committee minutes were reviewed.

The Association Executive gave an update on the Top Producer Program and upcoming events.

Next BOD Meeting: February 24th at 9:30 am.

The meeting adjourned at 10:45am

## NCMAR Leadership

### President

Darlene Rossi  
Morin Real Estate

### President Elect

Nicolas Pelletier  
Keller Williams Realty North Central

### Treasurer

Shauna Roberts  
Hometown Bank

### Secretary

Jean Rubin  
Hometown REALTORS

### Director

Irene Hayes  
Exit New Options Real Estate

### Business Partner Director

Steven Kelley  
Total Mortgage

### Past President

Kendra Dickinson  
Keller Williams Realty North Central

North Central MA Association of REALTORS presents

## CE CLASS RESIDENTIAL RENTAL - LANDLORD/TENANT ISSUES PART 1 RE98R16

Wednesday, February 10th 10 am to Noon  
Taught by Andrew Consoli via Zoom





### Meet Your Board Member—Jean Rubin

2021 NCMAR Secretary and Member Services Committee Chair



My name is Jean Rubin and I work at Hometown Realtors in Athol, MA. I have been selling Real Estate since I got my license in 2004. I love assisting people in finding and selling their homes. My favorite is when I see the look on the buyer's face when they finally find the home that they have been looking for.

I enjoy continuing to learn about real estate, taking classes and furthering my knowledge. I have taken advantage of the professional training offered by the National Association of Realtors and have earned the following designations: GRI (Graduate Realtor Institute), e-Pro (Technology Specialist), BPOR (Broker Price Opinion Resource), AHWD (At Home With

Diversity), and SFR (Short Sales and Foreclosure Resource). I have been involved with the Association for several years and currently Chair the Member Services & Events Committee.

I volunteer with Habitat for Humanity and I love when the property is finally complete and the new owners get to move in! I am also an Ambassador for North Quabbin Chamber of Commerce. I have four grandchildren and I love to spend any time I can with them. (I have to admit Family is first then Real Estate!)



### Community Involvement Committee

The committee met on January 25th and discussed the following projects:

The Fitchburg Abolitionist Park is a project from 2020. Volunteers to plant trees, flowers, build a stage, raise a flagpole, etc will be needed when the weather is better.

"Fill a Cruiser" food collection is being planned for this Spring. Possible sites include Market Basket and Price Chopper. Saturday morning preferred. Food pantries in Gardner, Athol, Leominster and Fitchburg being considered.

Revitalization of downtown Fitchburg was discussed. Fransisco Torres of MassDevelopment gave an update to the committee on the new marketing, branding and projects that will be implemented soon. A Lunch and Learn is scheduled for February 2nd to hear all about it.

Next meeting is February 22nd at 10 am

Join us at the next meeting if you are interested in any of these projects.

### Member Services and Events Committee

The committee met on January 19th and discussed all the usual membership meetings that are held during the year. Taking into account the COVID regulations, the plan is to hold the events via Zoom until allowed to hold outside events.

Top Producer Event will be held via Zoom and will have a masquerade theme.

Lunch and Learns have resumed in 2021. The first will be on Home Insurance, the second on Reimagine Fitchburg and the third a Legislative and Legal Update.

NCMAR Nights Out, and the Bowling Fundraiser for scholarship have been postponed for now.

Anyone having suggestions for venues, ideas for event themes, or other suggestions can send them to Kathy Lore, [kathylore@ncmar.com](mailto:kathylore@ncmar.com). Your input would be greatly appreciated.

Next meeting is February 23rd at 9:30 am

All members are invited to join the committee. Come to the next meeting and see if the committee is one you would like to join.

### *Meet You Business Partner—Rich Rawson* **Rawson & Sons Insurance Agency**

After 4 years as a Top Producer at Liberty Mutual and another 4 years at an independent agency, I decided to open my own agency in June of 2017. With a legacy for my twin boys in mind, we named the agency Rawson & Sons Insurance Group. We specialize in helping people with their home, auto and commercial insurance needs.



Fast forward nearly 4 years later and we are one of the fastest growing independent agencies in New England. Last year, we helped over 700 first time home buyers obtain their first home insurance policy. With over a dozen carriers at our disposal now we are typically very competitive in any scenario. My vision for the company is to not only save people money on insurance, but to make the process SIMPLE. We are set up electronically for everyone's convenience and didn't miss a beat when we started working remotely last March.

We now have a team of 8 so that we can provide the best service possible as we continue to rapidly grow. We've put together a team of experienced professionals that all share the Core Values of Rawson & Sons Insurance: GRIT, POSITIVE ATTITUDE, PASSION, OPTIMISM, PURSUIT OF EXCELLENCE/GREATNESS, TEAMWORK, POSITIVE ENERGY, COMMUNICATIVE, GOOD WORK ETHIC, ENCOURAGING, CONNECTED, COMMITTED. I honestly can't say enough about the team that we've put together as each team member is so crucial to our success.

When I'm not working, I try and spend as much time possible with my twin boys who will be 7 in March. Whether it's hiking, T-ball, soccer, basketball, ice skating or just messing around in the yard I treasure every moment with them. When I do have time to myself (typically 5-7am) I enjoy my Peloton, lifting weights, reading and meditating. My morning routine gets me in a great frame of mind to make the most out of each day and ultimately be the best dad, husband, businessowner and leader that I can be.



Rich can be reached at Rawson & Sons Insurance Group LLC 51 Union Street, Suite 209 Worcester, MA 01608

Office: 508-969-1786 Fax: 508-969-1793 rich@rawsoninsurance.com  
www.rawsoninsurance.com

### **2021 Committee Chairs**

#### **Executive Committee**

Darlene Rossi

#### **Finance Committee**

Shauna Roberts

#### **Government Affairs**

Michelle Haggstrom

#### **Member Services/Event Planning**

Jean Rubin

#### **Community Involvement**

Brianna Kelley

#### **Grievance**

Gayle Sabol

#### **Professional Standards**

Gary Bourque

#### **Scholarship**

Pamela Bakaysa Conway

#### **Awards & Recognition**

Kendra Dickinson

#### **Top Producer**

Laura Shifrin/Gail Lent

#### **MAR Directors**

Darlene Rossi

Kendra Dickinson

#### **Alternates**

Susan Wright

Nicholas Pelletier

#### **MLS PIN Directors**

Rick Healey

Paula Savard

*Welcome New Members!!*

REALTOR Members

Name

Anita Reiser  
Agustin Resente

Office

Keller Williams Realty North Central  
Keller Williams Realty North Central

*November Membership Numbers*

NEW MEMBERS: 2

REINSTATEMENTS: 0

SECONDARY BROKER - 0

RESIGNATIONS: 2

OFFICE TRANSFERS: 0

NEW BUSINESS PARTNERS: 0

REALTORS as of 12/31 - 531

BUSINESS PARTNERS as of 12/31 - 74

REALTORS as of 11/30 - 531

BUSINESS PARTNERS as of 11/30 - 74



## 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  
**March 18, 2021**  
9am to 12:30 pm  
via Zoom

Register by emailing Katey  
at [membership@ncmar.com](mailto:membership@ncmar.com)

# 2020 Top Producer Awards

## Diamond Top Producers



Michael Beaudoin, Lana Kopsala and Sherri Tammelin of Coldwell Banker Realty  
Cory Gracie of Dimacale and Gracie Real Estate  
Rick Freeman, Ben Hause and Gayle Sabol of Keller Williams Realty North Central  
Brenda Albert of Laer Realty Partners  
Laurie Howe of Lamacchia Realty  
Eric Callahan of Prospective Realty

## Platinum Top Producers

Kayla Nault of Central Mass Real Estate  
Douglas Tammelin of Coldwell Banker Realty Leominster  
Michelle Peterson of Elm Grove Realty  
Wendy Poudrette of Foster-Healey Real Estate,  
Sara Lyman of Hometown Realtors  
Kendra Dickinson, Michelle Haggstrom, Donna Molet, Kelle O'Keefe, Thomas Ruble,  
Kurt Thompson and Kathleen Walsh of Keller Williams Realty North Central  
Susan Thibeault of Laer Realty Partners  
Gerry Bourgeois of Lamacchia Realty  
JoAnne Magurn of Real Estate Exchange  
Matthew Straight of Straight Real Estate Solutions



## Gold Top Producers



Heather Carbone and Lisa Pete of Acres Away Realty, Inc.  
Steven Champa of Champa Realty  
Maureen Baril, Carol Kelly, Kelly Brown of Coldwell Banker Realty  
Linda Bourgeois of Coldwell Banker Realty - Westford  
Julia Cotter of Golden Rey Realty  
Rhonda Spragie of Harvard Realty  
Paul Collette, Joshua Mello, Nicholas Pelletier, Jennifer Shenk, Katey Tata,  
Jeanne Murawski, Daniel Reiser of Keller Williams Realty North Central  
Peter McDonald of Laer Realty Partners  
Corrie Carbone-Patricelli, Cyndi Deshaies, Lisa Durant, and T. Jay Johnson of Lamacchia Realty  
Kelly Yakuben of Liberty Real Estate  
Ken Maston of Parkhill Realty  
Donna Warfield and Kimberly Clark of RE/MAX Advantage 1 (Team)  
Susan Clark, James Shadd and John Vedoe of RE/MAX Property Promotions



# 2020 Top Producer Awards

## Silver Top Producers

Gail Lent of Aberman and Associates

Christy Nault of Central Mass Real Estate

Giovanna Graves and Pamela Bakaysa Conway of Coldwell Banker Realty

Maryanne Hardy, Taylor Healey, Dylan MacLean, Stephanie Pandiscio,

Thomas Pultorak and Christina Sargent of Foster Healey Real Estate

Lynn Brooks of Godin Real Estate

Eric Chouinard, Kara LaBonte, Olivia Paras and Linda Lee of Hometown Realtors

Jim Darcangelo Keller Williams Boston Northwest

Anthony DiZuzio, Timea Godor, Linda Gurney, Tina Landry, Anthony Paoletti,

Lisa Saulnier and Sarah Vincent of Keller Williams Realty North Central

Kimberley McDonald of Laer Realty Partners

Sue Chesbrough, Christina Prescott, Brooke Ratcliffe, Christine Sargent and

Karen Shattuck of Lamacchia Realty

Penny Lee and Darlene Rossi of Morin Real Estate

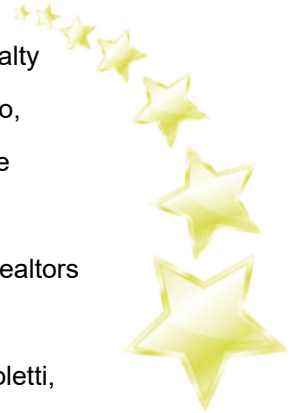
Tammy Morrison of Morrison Realty

Laurie Kraemer of Open Door Real Estate

Susan Rexford of Prospective Realty

Brenda Cormier and Maria Tolman of RE/MAX Property Promotions

Carey Carmisciano and Elizabeth LaBrack of Straight Real Estate Solutions.



 **No need to wear a Covid mask...  
Grab a masquerade mask instead and join us for the**

## **Top Producer Awards Masquerade Zoom**

**Monday, February 8th 3 - 4 pm**

Event includes:

- Recognition of New Members
- Recognition of Top Producers in  
Diamond, Platinum, Gold and Silver Categories
- Announcements
- Prizes for Best Masks and  
"Who's behind the Mask" contest!



## 2021 Continuing Education – Conducted via Zoom

2/9/2021	10:00am	Real Estate Professional Ethics (RE33RC11)	Taught by Paula Savard
2/10/2021	10:00am	Landlord/Tenant Part 1 (RE98R16)	Taught by Andy Consoli
3/10/2021	10:00am	Landlord/Tenant Part 2 (RE99R16)	Taught by Andy Consoli
3/16/2021	10:00am	Protect the Protected in Real Estate (RE111RC20)	Taught by Isabelle Perkins <b>NEW!</b>
3/22/2021	10:00am	FHA Loans (RE75R12)	Taught by Gary Bourque
4/7/2021	10:00am	Short Sales (RE78R13)	Taught by Attorney Nik Thalheimer
4/14/2021	10:00am	Condos, Coops, Timeshares (RE12R07)	Taught by Attorney Craig Reynolds
5/12/2021	10:00am	Title V (RE22RC13)	Taught by Andy Consoli
5/19/2021	10:00am	Contract Law (RE05RC12)	Taught by Attorney Craig Reynolds
6/9/2021	10:00am	Wetlands Protection Act (RE23RC12)	Taught by Andy Consoli
6/16/2021	10:00am	Understanding Title/Concerns (RE44R05)	Taught by Attorney Nik Thalheimer
7/13/2021	10:00am	Real Estate Professional Ethics (RE33RC11)	Taught by Paula Savard
8/11/2021	10:00am	Environmental Issues (RE63RC10)	Taught by Andy Consoli
9/8/2021	10:00am	MA RE License Law/Regulations (RE08RC12)	Taught by Andy Consoli
9/22/2021	10:00am	Purchase and Sales Agreement (RE89R14)	Taught by Attorney Craig Reynolds
10/6/2021	10:00am	M.G.L. c. 93A (RE04RC12)	Taught by Attorney Nik Thalheimer
10/13/2021	10:00am	Architecture (RE14R07)	Taught by Andy Consoli
11/10/2021	10:00am	Residential New Construction (RE46R05)	Taught by Andy Consoli
11/17/2021	10:00am	Residential Appraisal Process (RE26R20)	Taught by Gary Bourque <b>NEW!</b>
12/7/2021	10:00am	Real Estate Professional Ethics (RE33RC11)T	Taught by Paula Savard
12/15/2021	10:00am	Closing and Settlement (RE07R19)	Taught by Attorney Craig Reynolds

**Note: Classes are from 10:00am to noon, with the exception of the Real Estate Professional Ethics classes, which are 10:00am-12:30pm. Three NEW classes never offered before on the schedule for 2021!!**

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

Log on to [www.ncmar.com](http://www.ncmar.com)

Click on the Member Login button on the right top of the web page.

Login in 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.

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

Please email [kathyllore@ncmar.com](mailto: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](http://mass.gov).

CALENDAR

Tuesday, February 2nd

Lunch and Learn—Reimagine

Fitchburg

Noon to 1 pm

By MassDevelopment

Monday, February 8th

Top Producer Awards Masquerade  
Zoom

3 pm to 4 pm

Wear your masquerade mask!!

Tuesday, February 9th

CE Class on Professional Ethics  
10 to 12:30

Taught by Paula Savard

Wednesday, February 10th

CE Class on Landlord/Tenants

10 to noon

Taught by Andy Consoli

Monday, February 15th

President's Day Office Closed

Thursday, February 18th

Leadership Training

9:30 am to Noon

Monday, February 22nd

Community Involvement Committee

10 am via Zoom

Tuesday, February 23rd

Member Services Committee

9:30 to 10:30 am via Zoom

Wednesday, February 24th

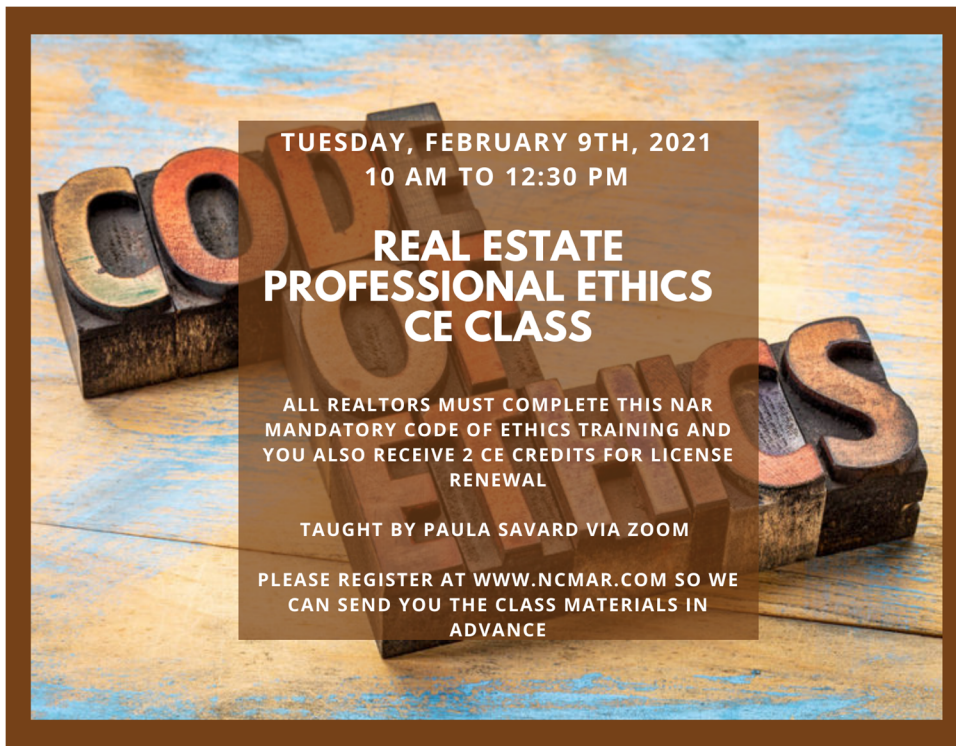
Board of Directors Meeting

9:30 am to 10:30 am via Zoom

Thursday, March 18, 2021

New Member Orientation

to 12:30 via Zoom



**TUESDAY, FEBRUARY 9TH, 2021**  
**10 AM TO 12:30 PM**

**REAL ESTATE  
PROFESSIONAL ETHICS  
CE CLASS**

ALL REALTORS MUST COMPLETE THIS NAR  
MANDATORY CODE OF ETHICS TRAINING AND  
YOU ALSO RECEIVE 2 CE CREDITS FOR LICENSE  
RENEWAL

TAUGHT BY PAULA SAVARD VIA ZOOM

PLEASE REGISTER AT [WWW.NCMAR.COM](http://WWW.NCMAR.COM) SO WE  
CAN SEND YOU THE CLASS MATERIALS IN  
ADVANCE

**LUNCH AND LEARN**  
FEBRUARY 2, 2021 NOON TO 1 PM

*Fitchburg*



**Learn about the Revival of Downtown Fitchburg**

- MassDevelopment will present the downtown visual revamp which includes banners, colored crosswalks, community billboards, website design, and creative communication programs.
- Several new restaurants and business are scheduled to open their doors in downtown Fitchburg.
- MassDevelopment will introduce members to the work recently completed in downtown Fitchburg.
- They would like to learn about REALTORS experience with and perceptions of the neighborhood. They would like to know what REALTORS would need to actively market this neighborhood that is in the midst of revitalization.