

Volume 44, Issue 5

# News & Views

May 2021

## President's Message



Darlene Rossi  
2021 NCMAR President

Saudações! I hope you are all shoveled out and enjoying the nice warm weather.

Spring time is a time of renewal and hope and here at NCMAR we are looking at renewing some of our annual events soon and are hopeful we'll be able to have some in person indoor events by year's end!

May is National Moving Month and NAR has some great handouts on moving and other topics that you can customize and handout to your clients at

[https://magazine.realtor/sales-and-marketing/handouts-for-customers#term-](https://magazine.realtor/sales-and-marketing/handouts-for-customers#term-For-Homeowners)

[For-Homeowners](#). You can also provide your clients with current market data from the MAR website. Go to [www.marealtor.com](http://www.marealtor.com) > Data and Tools > Market Data. On that page you can find market data by region, Board and Towns for example, as well as videos you can share on social media. The stats for our Board show a 71.3% reduction in inventory in March over the same period last year, for example, which was already down from the previous year by 29.5%. Check these out and see how this information might be able to help you help your clients!

Thank you to those participating in the National Association of Realtors® Commitment to Excellence (C2EX) program! Associations earn points two ways: Three points for every member who starts the C2EX program and five points for every member who earns their C2EX Endorsement between April 1 and October 1.

The state and local associations with highest point totals will win \$5,000 grants to further their promotional efforts of the Commitment to Excellence program! So, just for signing up you are helping the cause! And for everyone that completes the program during the contest, in addition to earning the Board extra points, we will highlight them in the newsletter and their name will go into a drawing for 1 of 5 \$50 Amazon gift cards from NCMAR, a win/win for everyone!

Also, as a reminder, we are looking for members that are fluent in

another language besides English. If you are, you just may be able to help another board member who has a client for whom English is a second language. We hope to get names of our board members who are fluent in other languages and put them on our website as a resource for our members. Please reach out to Kathy Lore if you fit that description and would be willing to help fellow members. Thank you!

This month in our Spotlight section we are excited to present our Business Partner Suzanne Thelen from New England Title. We are so grateful for our Business Partners and the services they provide our clients. Many of them serve on our board and committees and show up for our volunteer opportunities as well!

There are all kinds of ways that you can get involved with NCMAR too. Some recent volunteer opportunities discussed were a Habitat for Humanity build, planting fruit trees and vodka tasting! Something for everyone! Watch your emails for details and you can always reach out to the Board office for more information at 978-345-2531.

Our Code of Ethics Scavenger Hunt winner for April was Judy Scotland of Keller Williams Realty North Central!

Last month clue was: What does Standard of Practice 1-3 say? The answer is: REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

This month's clue is: REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

Which Article of the Code is this from?

The first person to email me at [darlenerossi@morinrealestate.com](mailto:darlenerossi@morinrealestate.com) will be the winner of this Month's DD card! Good Luck!

Thank you for being part of NCMAR and working together as we serve the wonderful people of North Central Mass with their real estate needs. That's Who We R.

"The world's favorite season is the spring. All things seem possible in May." —Edwin Way Teale

Until next time, Be Kind and Be Real.

*Darlene*

Premiere Sponsor



NMLS#2764

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

**Jonathan Schreiber, Legislative & Regulatory Counsel.**



**Q. What information am I able to provide clients when they ask a legal question?**

A. Due to the nature of the real estate business, Realtors® often receive requests from clients for what amounts to legal advice. In an industry controlled by contracts, this is unsurprising. Realtors® must walk a fine line in representing their clients' interests without engaging in the unauthorized practice of law. You, as a Realtor® may provide legal information, but you may not provide legal advice or draft legal documents or clauses.

Article 13 of the Code of Ethics not only prohibits the unauthorized practice of law, but also places an affirmative duty on Realtors® to "recommend that legal counsel be obtained when the interest of any party to the transaction requires it."

Realtors® may assist clients in the completion of standard form contracts, such as those contained within the MassForms™ library. If edits are being made to the terms of the contract, or additional clauses are being included, legal counsel should be engaged in the process. Another common scenario where clients should be directed to seek legal counsel is when an escrow dispute occurs.

Many times, clients may be resistant to hire an attorney due to financial concerns, or simply thinking an attorney is unnecessary, and as a result, may push the Realtor® for more assistance than the Realtor® can legally provide. In these situations, it is recommended that the client be informed in writing that the Realtor® is unable to offer legal advice and once again recommend the use of an attorney.

**Q. An attorney is asking to be compensated for a referral or as a cooperating agent. Is this allowed?**

A. It is a common misconception that attorneys in Massachusetts are automatically licensed as real estate brokers, as well. Prior to being legally able to engage in real estate brokering and be compensated for real estate services, including referrals, an

attorney must apply for and be issued a Real Estate Broker's License from the Board of Registration of Real Estate Brokers and Salespersons.

Massachusetts licensed attorneys in good standing are exempt from the Board's examination requirements prior to licensure but must still submit an application for licensure accompanied by a letter of good standing from the Massachusetts Supreme Judicial Court. Only once a broker's license is issued, may a Massachusetts attorney operate as a broker or be compensated as such.

Additionally, only MLS participants are entitled to compensation as offered through the MLS. If the attorney-broker is not a participant of the applicable MLS, they would either need to enter into an agreement with the listing broker pertaining to cooperating compensation or seek compensation from their buyer-client.

**Q. Is a seller required to sign the rejection on the offer form?**

A. No, a seller is not legally required to formally reject an offer. If using the MAR Contract to Purchase (Form 501), section 2 provides for the duration of the offer by including a date and time that the offer is valid until. If the seller fails to accept the offer by the date and time included in this section, the offer is considered rejected. While the buyer can always request that a seller formally reject their offer, there is no legal obligation for the seller to honor this request.

If the listing agent is a REALTOR®, the cooperating broker may make a written request that the listing broker provide written affirmation that the offer was submitted to the seller, or that the seller waived the obligation to have the offer presented. This obligation is contained within Standard of Practice 1-7 in the REALTOR® Code of Ethics.

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: April 21, 2021 Minutes

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

The meeting was called to order at 9:02 am

MOTION: It is moved, seconded and carried to approve the March 2021 BOD Minutes.

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

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

MOTION: It was moved, seconded and carried to terminate the membership of Prospective Realty for non-payment of membership dues.

MOTION: It was moved, seconded and carried to decline the request to sponsor a program ad and solicit sponsors from the membership for the Worcester Smile Soccer team.

The C2EX program was discussed and it was agreed to continue to market the program to the members.

The Community Involvement Committee minutes were reviewed.

The Government Affairs Committee minutes were reviewed.

The Membership/Events Committee minutes were reviewed.

Staff has submitted a grant application to the MAR Charitable Foundation for North Star Family Services.

The basement cleanout has been completed except for the cleaning up of boxes full of paperwork that needs special attention.

Next BOD Meeting: May 26th at 9:30 am via Zoom

The meeting adjourned at 9:53 am

## 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

## Community Involvement Committee

The committee met on April 19, 2021 10:00am.

Brianna Kelley (chair), Alyssa Durkin, Brooke Ratcliffe, Michelle Haggstrom, Shauna Roberts, Darlene Rossi, Sarah Mayer, Tom Ruble, Kendra Dickinson, Stephanie Pandiscio, Susan Wright, Kathy Lore, Katey Adams

Call to Order – 10:14am via Zoom

3-15-2021 minutes approved

Abolitionist Park Updates – David Thibault – Munoz, the coordinator of the project, notified us that there have been delays. Our volunteer dates are June 3rd and June 4th to help prepare for the ribbon cutting on Juneteenth Day.

Food Donations / Collections – A letter has been sent to the Market Basket Corporate Office to gain permission for the food collection event. An online application has been filled out with Price Chopper as well. There have been banners made. A weekend in May will probably be selected for the event, and collection will take place at multiple sites. It was mentioned that this could possibly be a reoccurring event.

Activate Mill Street Volunteerism – There is hope that we will help with painting and clean-up at the Activate Mill Street Project, possibly in August. Kathy has been keeping in touch with Francisco Torres from MassDevelopment.

Next Meeting: Monday, May 10th, 10am

# Committee Minutes

May 2021

## Membership/Events Committee

Committee Members In Attendance:

Jean Rubin, chair, Darlene Rossi, Yasmin Loft, Stephanie Pandiscio, Beverly D'Agostino

Committee Members Absent: (excused) Kendra Dickinson, Susan Wright, Rick Cuddy, Lisa Thomann, Brooke Radcliffe, Michelle Haggstrom, Tom Ruble, Brieanna Kelley, Linda Lee, Christina Sargent and Sarah Mayer

The meeting began at 9:40 am

A quorum was not present to conduct an official meeting.

Members of the committee inquired about the C2EX program and what it entailed. The NAR C2EX challenge was explained.

The results of the recent survey asking for input on whether to hold NCMAR Nights Out and Membership Meetings in person was discussed.

Apple Hill Farm and Conference Center is not open until June.

Taking into consideration the results of the survey, the committee agreed to check to see if Red Apple Farm would host our June Awards Banquet in their venue.

The Business Partner Expo should be held in conjunction with the October Annual Meeting and 75th Anniversary Celebration.

Business Partner Appreciation Event typically held in August will be an outdoor event (COVID permitting)

Next Meeting Date: May 11th, 9:30 am via Zoom

The meeting ended at 10:10 am.

## Government Affairs Committee

Minutes of March 25, 2021 Meeting

Attendance: Michelle Haggstrom, chair, Tom Ruble, Stephanie Pandiscio, Rick Vallee, Jean Rubin, Susan Wright, Darlene Rossi, Kendra Dickinson and Kathy Lore, Liaison  
Excused: Yasmin Loft, Nick Pelletier, Laura Shifrin and Brian Cormier

### AGENDA

The meeting was called to order at 11:01

The Real Estate Summit in cooperation with the North Central MA Chamber of Commerce is tentatively scheduled for May 18th from 8 am to 9:30 via Zoom.

The REALTOR Day on the Hill event will be included in Week of Advocacy. Monday June 7th MAR will hold it's Week of Advocacy kickoff event with a keynote speaker followed by a week of meetings with state legislators.

Meetings with our Mayors, Representatives, Senators, Selectmen and Planning Board Members will be scheduled during May and June.

NAR Mid Year Legislative Week will be May 3rd to May 14th.

*The RPAC goals were reviewed and there is a need for \$919 and one more major investor. An email will be sent to the members asking for contributions with bullet points about the 2020 wins.*

*Looking for SPC's for Senator Benson and Senator Higgins.*

*Next meeting date April 22, 2021 @ 10 am*

*Adjourned at 11:30 am*

## 2021 Committee Chairs

### Executive Committee

Darlene Rossi

### Finance Committee

Shauna Roberts

### Government Affairs

Michelle Haggstrom

### Member Services/Event Planning

Jean Rubin

### Community Involvement

Brieanna 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





### Meet Your Business Partner—Suzanne Thelen



Suzanne Thelen is the Director of Business Development for the real estate closing firm, New England Title. In this role, Suzanne supports the business goals of partnering real estate agents and mortgage professionals. Suzanne is proud to work for a company that offers a Community Heroes Purchase Program, providing discounts for Veterans, Teachers, First Responders (Police/Fire/EMT), Doctors and Nurses. New England Title conducts closings everywhere in Massachusetts, as well as in NH, ME and RI.

In addition to her work at New England Title, Suzanne is the founder of Divorce Squad which connects divorcing

women to professionals who can support them. These professionals include real estate agents, lenders, insurance professionals, financial advisors, CPAs, estate planners, coaches, tax professionals, health/wellness professionals and divorce attorneys/mediators.

Suzanne is the mother of 3 children, an avid reader, a wine aficionado and a beginner golfer.

Suzanne can be reached at 617-909-7089 and [sthelen@newenglandtitle.com](mailto:sthelen@newenglandtitle.com)

New England Title & Escrow Services, PC  
841 Main Street Tewksbury MA 01876



**C2EX**  
REALTORS®  
COMMITMENT  
TO EXCELLENCE

**PUMP  
UP  
THE  
VOLUME.**

Ready to rock? C2EX can help you  
take it to the next level.  
Amp up your career at [C2EX.realtor](http://C2EX.realtor)

**REALTORS®**  
NATIONAL  
ASSOCIATION  
OF  
REALTORS®

Commitment to Excellence (C2EX) from the National Association of REALTORS® empowers REALTORS® to evaluate, enhance and showcase their highest levels of professionalism. It's not a course, class or designation—it's an Endorsement that REALTORS® can promote when serving clients and other REALTORS®.

This innovative engagement tool encourages participation in all levels of the REALTOR® organization, and at no additional cost.

Get started on your journey today by logging in to [www.C2EX.realtor](http://www.C2EX.realtor) and taking any one of our 11 self-assessments to measure your proficiency in 10 aspects of professionalism (11 for brokers), ranging from customer service to use of technology. The platform generates a customized learning path and recommends experiences and resources to enhance your individual skill-set.

Be an advocate for the future of our industry. Be committed to excellence. Go to [www.C2EX.realtor](http://www.C2EX.realtor) to get started with this award-winning program!

**Congratulations Stephanie Pandiscio for  
obtaining the C2EX endorsement!**



## Welcome New Members!!

### REALTOR Members

<u>Name</u>	<u>Office</u>
Maureen Borinski	Crown Ledge Realty
Lauren Durand-LaRoche	Central Mass Real Estate
Ibrahim Kallon	LAER Realty Partners
Lee Michael Gibbs	Lamacchia Realty
Nancy Heald	Lamacchia Realty
Rhonda Keene	Lamacchia Realty
Michael McNamara	LAER Realty Partners
Matthew Ryan	Results Realty
Donya Sammon	Keller Williams Realty North Central

### Secondary Members

<u>Name</u>	<u>Office</u>
Michael Barbera	Real Living Barbera Associates

### New Business Partner

<u>Name</u>	<u>Office</u>
John Stringer	Cutco Closing Gifts/360 Business Growth 18 MacArthur Rd. N. Reading MA 01864 john@360businessgrowth.com 978-968-3331

## Membership Numbers

New REALTORS	9
Reinstatements	0
Secondary Broker	1
Resigned REALTORS	19
Unpaid	13
Association Transfers	0
New Business Partners	1
Resigned Business Partners	10

As of March 31, 2021

REALTORS	508
Business Partners	62
<b>TOTAL MEMBERSHIP</b>	<b>570</b>



## 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  
May 13, 2021  
9am to 12:30 pm  
via Zoom

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

## Thank You For Your Support

Premier Sponsor  
**Total Mortgage**

Gold Sponsor  
**Fidelity Bank**

Silver Sponsors  
**Law Office of David Rocheford**  
**Reynolds Law Office**  
**RMS Mortgage**  
**Rawson and Sons Insurance**  
**IC Credit Union**  
**Rollstone Bank & Trust**

## 2021 Continuing Education – Conducted via Zoom

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).





#NationalEthicsDay

**4TH ANNUAL EVENT!**

# JUNE 17, 2021 BROADCAST LIVE!

**Be BOUND! to the Code**  
**Be PROUD! to be a REALTOR®**

The REALTOR® Code of Ethics ensures our progress is steadfast, professional at all times, and honorable. It's now time to embrace and renew our pledge to our Code ...  
**it's triennial renewal time!**



NationalEthicsDay.com



NationalCodeofEthicsDay



A historic day for real estate  
and a game changer for the  
REALTORS® Relief Foundation.  
World-renowned speaker, **Leigh Brown**  
shares the Code of Ethics - LIVE!





**THE NORTH CENTRAL MA ASSOCIATION OF REALTORS  
AND THE NORTH CENTRAL CHAMBER OF COMMERCE  
ARE HOSTING THE 2021  
REAL ESTATE SUMMIT**

**TUESDAY MAY 18, 2020  
8:00 TO 9:30 AM  
ONLINE VIA GOTOMEETING  
\$10**

**REGISTRATION IS REQUIRED  
GO TO NCMAR.COM**

The North Central Real Estate Summit is a collaboration between the North Central Massachusetts Chamber of Commerce and the North Central Massachusetts Association of Realtors. The program aims to provide an in-depth look at the real estate market in North Central MA.

Real Estate Summit is a great opportunity to connect with real estate professionals and gain insight into the current and future real estate market in North Central Massachusetts.

This event is of interest to anyone involved in real estate, including developers, residential and commercial realtors, lenders, property owners and professional service providers with presentations on residential and commercial properties and an overview of the market.

**Register today at [www.ncmar.com](http://www.ncmar.com)!**

**Panel of Speakers:**



Taylor Healey  
Foster-Healey  
Real Estate



Kurt Thompson  
Keller Williams  
Realty North Central



Catherine Taylor,  
MAR Associate  
Counsel



**WEDNESDAY, MAY 12TH  
10 TO 12 PM**

## **TITLE V** continuing education class

**Attendees will learn**

1. The basics of the Title V regulation
2. Definition of systems and components
3. History of Title V regulations and revisions
4. Title V Inspections and reporting results
5. System Failure and Conditional Pass
6. MA Tax Credits and Financial Aid
7. New Systems and System Design
8. Questions and answers.

**Via Zoom      Instructor Andy Consoli**

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### **CALENDAR**

Thursday, May 6th  
Scholarship Committee Meeting  
10 am via Zoom

Monday, May 10th  
Community Involvement Committee  
10 am via Zoom

Tuesday, May 11th  
Member Services Committee  
9:30 am via Zoom

Wednesday, May 12th  
CE Class on Title V  
10 to noon  
Taught by Andy Consoli

Thursday, May 13th  
New Member Orientation  
9 to 12:30 pm

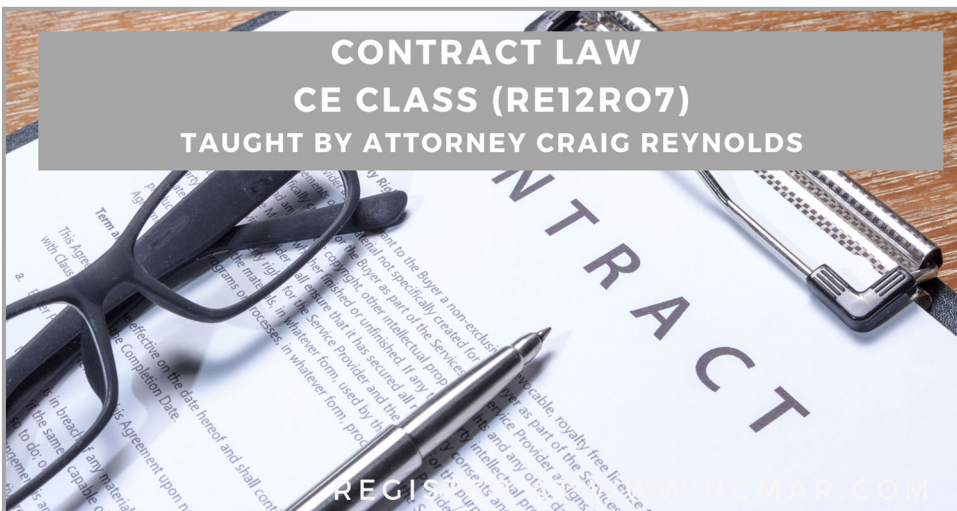
Tuesday, May 18th  
Real Estate Summit with North  
Central MA Chamber of Commerce  
8 am to 9:30 am via Zoom

Wednesday, May 19th  
CE Class on Contract Law  
10 to noon  
Taught by Attorney Reynolds

Thursday, May 20th  
Government Affairs Committee  
10 am via Zoom

Thursday, May 26th  
Board of Directors Meeting  
9:30 am to 10:30 am via Zoom

Thursday, June 17th  
National Ethics Day  
More info to come! Save the Date!



## **CONTRACT LAW CE CLASS (RE12RO7) TAUGHT BY ATTORNEY CRAIG REYNOLDS**

**MAY 19, 2021  
10AM TO NOON**

Class sponsor:  
Reynolds Law Offices

### **THIS CLASS WILL COVER:**

*Contracts used in real estate  
The history of contract law  
The Statute of Frauds  
The types and classifications of contracts  
Termination and remedy of breach explained and so much more.....*

**Publication by the North Central MA Association of REALTORS**

**40 Summer Street, Fitchburg, MA 01420**

**(978) 345-2531      www.ncmar.com**