

## President's Message

Bonjour!

Hope you are enjoying your summer. It has been beautiful weather...when it hasn't been flooding!

So great to see some of you at our first Third Thursday networking event post lockdowns. Our venue was the Harbor Restaurant in Winchendon and our Sponsor, Athol Savings Bank provided a sumptuous array of delicacies, both the healthy and the not-so-much varieties. Roy Graves, mortgage loan originator at Athol Savings Bank, shared with us some of the great products and programs that Athol Savings Bank has including their Good Neighbor Reward program where they will give you a 0.125% interest rate discount on a purchase or construction of a primary or secondary home in many of the towns in our Board area and beyond! Roy can also write loans in New Hampshire and Athol Savings Bank does loans for mobile homes and parks! You can give Roy a call for more details at 978-321-5013.



For our August networking event we have our Business Partner Appreciation Celebration at The 228 in Sterling!

Hope many of you can make it! The price is \$FREE! and we just need you to register so we can give The 228 a count so we have enough victuals. Kathy will have more to say about this later in the newsletter!

Now that we are into the 2<sup>nd</sup> half of 2021, how are you doing on the goals you set at the beginning? Need a re-boot? Maybe it's time to re-evaluate those goals earlier set and modify and/or replace them. Did you know there's a "S.M.A.R.T." way do that?

Premiere Sponsor

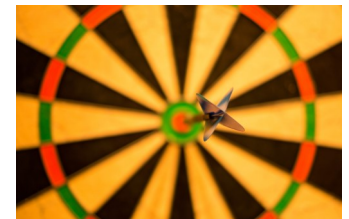


NMLS#2764

An article entitled "Top 5 SMART Goals for Real Estate Agents in 2021" by Christy Murdock Edgar for ReminderMedia explains. A SMART goal turns the path forward into the goal itself. That's because SMART goals narrow the focus, make sure the goals are meaningful and doable, and require you to determine how you will measure your progress. In other words, S.M.A.R.T. stands for: Specific, Measurable, Attainable, Relevant and Time-based. When you set a SMART goal, it is easier to plan for the goal and to determine whether or not you have achieved it.

The article goes on to suggest 5 goals to help take your business to the next level:

1. Develop one new content marketing platform.
2. Cultivate a referral strategy.
3. Commit to professional development.
4. Put together a professional brain trust.
5. Take on a new leadership role.



You can read the rest of the article here: <https://remindermedia.com/blog/top-5-smart-goals-for-real-estate-agents-in-2021/>.

If you would like to get working on some of the goals ASAP, we can help! The REALTOR organization provides many opportunities for professional development (Goal #3) such as the Designations and C2EX (more on that in a bit!). Locally we have our free continuing education classes as well as our Lunch and Learns. If you attend our events and join one or more of our committees, you are surrounding yourself with some of the most experienced and successful agents in the area (Goal #4). Perhaps, if you have an area of expertise or strong interest that aligns with the work of one of our committees, you might step into leadership at some point (Goal #5).

## President's Message

August 2021

Being on our committees and joining in our events and volunteer opportunities will give you great content for your marketing efforts (Goal #1). And, going to some of our statewide and national events could really help you develop a referral business plan (Goal #1). It's a great system that the more we seek to help and serve others, we are often one of the beneficiaries as well.

Thank you for all that are participating in the C2EX Challenge! There is still plenty of time to jump in and complete the program before October. In addition to the prizes from NAR and NCMAR I am also offering a President's Challenge: Anyone that completes the program during the contest time before I do, I will give them a \$20 Gift Local card from the North Central Mass Chamber of Commerce, that way we are both incentivized! My dashboard says I am 93% complete, so time is running out to finish ahead of me!

This month in our Spotlight section we are excited to present our Business Partner Bob Rueter of Rueter Foundation Repair. It's good to know who to call when you see those alarming cracks in foundations! Thanks for being part of NCMAR Bob!

I guess July was vacation month for our ethics scavenger hunt, as it still hasn't been found! Maybe it's not in there....?

This month's clue is: Define "dual or variable rate commission arrangements" from the Code of Ethics and state where you found it. 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!

Can't wait to see you all at our Business Partner Appreciation Celebration! And I would love to have more of you get involved, so we could get to see you even more often!

Thank you for all that you all are already doing. YOU are the reason REALTORS have such a great reputation. It's not always easy, but, that's who we R. Thank you and enjoy the final month of Summer 2021, and maybe set a few new goals!

"The road leading to a goal does not separate you from the destination; it is essentially a part of it." - Roman Saying  
Until next time, Be Kind and Be Real.

*Darlene Rossi*

## Board of Directors

July 2021

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 Absent: Irene Hayes, Director at Large

The meeting was called to order at 9:30 am on July 28th

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

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

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

MOTION: It was moved, seconded and carried to endorse Kevin Sears for the position of NAR First Vice President for 2023. A letter will be sent to MAR to show our endorsement.

The Community Involvement Committee minutes were reviewed.

The Membership/Events Committee minutes were reviewed.

Next BOD Meeting: August 18th at 9:30 am in person at the NCMAR office.

The meeting adjourned at 10:35 am

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

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

**Q.** How should a REALTOR® handle a seller who wants to meet the prospective buyers before accepting an offer?

**A.** As a real estate professional, it is the job of the REALTOR® to educate their clients on the home selling process and assist the seller in achieving the most favorable terms and conditions for the sale of their property. Determining which offer to accept should be based solely on objective criteria. A seller wanting to meet interested buyers prior to selecting an offer introduces subjective information that may lead to a Fair Housing violation.

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 are all protected classes in Massachusetts. In meeting prospective buyers, the seller will learn information that will identify a buyer as belonging to one or more protected classes, information which is not relevant in determining that buyer's qualifications to purchase the property. The seller is not required to act with malice or intent to have violated the Fair Housing Act.

If faced with a seller wanting to meet interested buyers, first determine why the seller thinks a personal meeting is important. Counsel the seller on the risks associated with a personal meeting and try to develop a solution that will satisfy the seller within the parameters of the fair housing laws. To avoid any potential liability as the listing agent, decline to arrange an in-person meeting between the seller and the buyer.

**Q.** Who can be paid a referral fee?

**A.** Much like commissions earned from a real estate transaction, the payment of referral fees is limited to licensed real estate professionals. A referral from a neighbor cannot result in the payment of a referral fee, but a referral from a fellow REALTOR® may. A salesperson affiliated with a broker does not have the ability or authority to pay a referral fee to another agent, so it is important to ensure referral agreements are signed off by the brokers involved (see MAR Form 521). All referral fees to salespeople with active licenses must be paid through the salesperson's broker.

Massachusetts General Laws Chapter 112, Section 87XX ½ created an "inactive" license status for those licensees who have not completed the required continuing educational credits. This status prohibits the inactive licensee from affiliating with a broker or engaging in real estate brokerage activities; however, an inactive licensee may engage in referral business and receive a referral fee directly. This is the only instance in which a salesperson may be compensated directly.



## 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

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).

<i>Welcome New Members!!</i>			<i>July Membership Numbers</i>	
<b>REALTOR Members</b>				
<u>Name</u>	<u>Office</u>		New REALTORS	6
Clifton Bowers	Keller Williams Realty North Central		Reinstatements	1
Danye Doucette	Keller Williams Realty North Central		Secondary Broker	0
Deborah Mathieu	EXIT New Options Real Estate		Association Transfers	2
Martha McFarland	Keller Williams Realty North Central		Business Partners	1
Ana Pediet Perdomo	Lamacchia Realty			
James Piermarini	Wellington Realty Group			
(-1) Resignation/Drops			As of July 2021	
<u>Name</u>	<u>Drops / Office</u>		REALTORS	541
Lee Gibbs	Lamacchia Realty		Business Partners	64
(+1) Business Partners			TOTAL MEMBERSHIP	605
<u>Name</u>	<u>Office</u>			
Kim Stone	Bay Equity			
Office to Office Transfer				
<u>Name</u>	<u>From</u>	<u>To</u>		
Julie Byars	Keller Williams Realty North Central	JByars Realty		
Schuyler Minckler	Keller Williams Realty North Central	William Raveis Realty		

## *Member Services/Events Committee Meeting—July 6, 2021*

Committee Members In Attendance: Jean Rubin, chair, Yasmin Loft, Stephanie Pandiscio, Michelle Haggstrom, Rick Cuddy, Christina Sargent, Kendra Dickinson, Lisa Thomann, Linda Lee, Darlene Rossi, and Sarah Mayer.

The meeting began at 9:02 am

MOTION: It was moved, seconded and carried to approve the meetings of the May 2021 meeting minutes.

The October Annual Meeting and Business Partner Expo has been confirmed for the Great Wolf Lodger on October 4th, 2021

The Holiday Party/Installation Banquet is confirmed for the Fitchburg Art Museum on December 6th, 2021.

The July 15th NCMAR Night Out will be held at Harbour Restaurant. Sponsor is Athol Savings Bank.

The August 26th NCMAR Night Out will be held at the 228 in Sterling. This event will be the Business Partner Appreciation event. The sub committee planning the event will consist of Lisa Thomann, Susan Wright, Darlene Rossi and Kathy Lore.

NCMAR will continue to encourage members to take the C2EX course. There will be 5 \$50 Amazon gift cards given to members that complete the course. President Rossi has challenged members to complete the course before she does to receive a \$20 Chamber gift card.

Suggestions for topics for upcoming Lunch and Learns were discussed.

There was a suggestion to hold a baseball/softball/kickball fundraiser.

Next Meeting Date: August 9th, 9:30 am via Zoom

The meeting ended at 10:10 am.:

## Business Partner Spotlight—Bob Rueter, Rueter Foundation Repair

Bob is in his 8th year doing foundation repair. He & his wife, Joanna, moved from Brattleboro, after 28 years, to Turners Falls in December of 2019. They are now less than 10 minutes from their daughter & 8 year old granddaughter, whom they see multiple times per week, as Joanna is retired!

They like to flat water canoe on ponds and the Connecticut River in the summer. They have a pair of litter-mate brother cats, Caruso, the orange tabby, and Hafiz, the grey/brown.

Bob has a daily meditation practice and loves to sing. He has been in several choirs, including Rock Voices and Greenfield Harmony. He does the occasional home project, such as putting up a Japanese style clothes line and lally columns for the basement.

He came to New England in 1983 after graduating from the University of Chicago in 1981. He grew up corn fed in Indiana, where his father introduced him & his brother to the Indianapolis 500.

His favorite vehicle, a 2006 Mazda Miata, never fails to give enjoyment.

Bob has recently started attending the Montague Energy Committee meetings, having been an energy auditor in Vermont before his current business.



Bob Rueter  
Rueter Foundation Repair  
bob@rueterfoundationrepair.com  
413-345-6800  
<https://www.rueterfoundationrepair.com>



## Community Involvement Committee

### July 12th Meeting Minutes

Attendance: Brianna Kelley (chair), Darlene Rossi, Sarah Mayer, Kendra Dickinson, Rick Cuddy, Julie Millar, Alyssa Durkin, Stephanie Pandiscio, Brooke Ratcliffe, Susan Wright, Shauna Roberts, and Katey Adams

Call to Order – This meeting was conducted via zoom.

MOTION: It was moved, seconded and carried to approve the minutes of the June 14, -2021 meetings.

Abolitionist Park Updates – NCMAR worked at the park on four separate days. We were involved in purchasing and installing trees, planting beds, perennials, a flagpole and a fence. Katey, Kendra and Nick Pelletier were present at the opening.

The Fill a Cruiser food event scheduled for July24th has been postponed.

The United Way Day of Caring will be held on Friday, September 17th. There is a grab & go Breakfast at 7:30 to 8:30 am at the Boys and Girls Club, Habitat for Humanity Team Build from 9 to 1 pm and thank you BBQ from 1 to 3 pm at MT Wachusett Community College.

North Star Family Services—Comfort of Home Linen Drive—collection information on bed sizes will be collected and the program discussed at the next meeting..

Upcoming events were discussed : hat/glove/sock collecting in October dinner meeting, meat raffle, adopt a family and Habitat for Humanity.. We can look in to a build day for NCMAR.

Next Meeting: August 16th at 10am

## 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

## Upcoming Education Sessions

August 2021

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

Please email suggestions to [kathyllore@ncmar.com](mailto:kathyllore@ncmar.com).

We are looking for member input on topics for continuing education classes and lunch & learn topics.

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).



CE Class RE63RC10

## ENVIRONMENTAL ISSUES

**AUGUST 11TH, 2021  
10 TO NOON VIA ZOOM**

This class will cover the following topics:  
Lead Paint, Title V, Asbestos, Radon, Hazardous Waste, Mold, Drinking Water, EMF's, Wetlands Protection, Smoke and Carbon Monoxide Detectors, UST, UFFI and more.



**Taught by Andy Concoli  
Register at [www.ncmar.com](http://www.ncmar.com)**



CE Class RE110R20

## RESIDENTIAL INSPECTIONS

**AUGUST 16TH, 2021  
10 AM TO NOON VIA ZOOM**

Taught by Andy Concoli

What you will learn: \_\_\_\_\_  
Why use a Home Inspector Consumer Fact Sheet?  
What are the qualifications of a home inspector?  
What is the scope of an inspection?  
What is included in an inspection report?  
What are the responsibilities of the REALTOR?  
and much more.

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

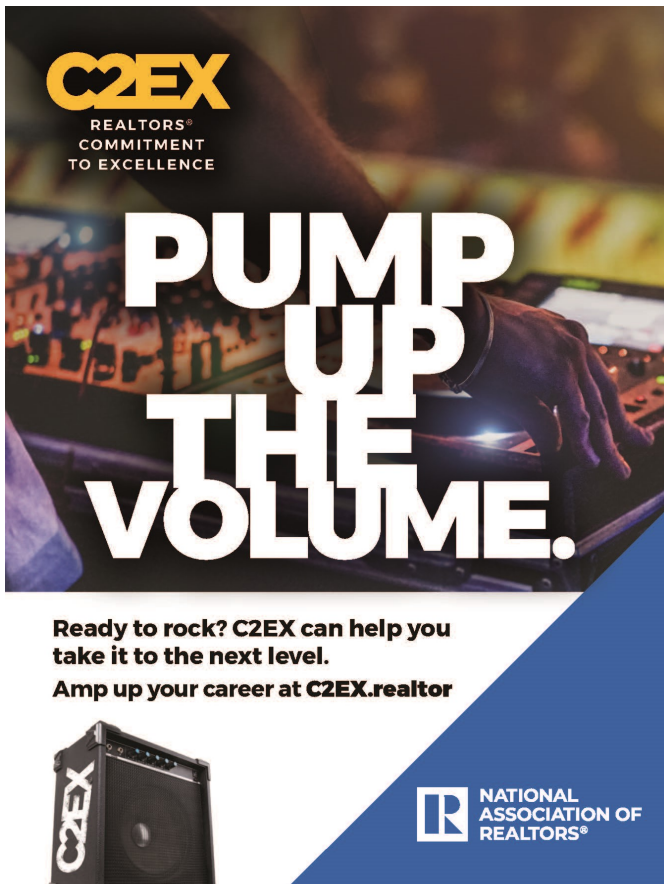
Your CE's will be listed there. This list will not include classes that you took at other schools.

2021 Continuing Education – Conducted via Zoom

8/11/2021	10:00am	Environmental Issues (RE63RC10)	Taught by Andy Consoli
8/16/2021	10:00 am	Residential Home Inspections (RE11OR20)	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.**


**Register for classes at [www.ncmar.com](http://www.ncmar.com)**



**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)**



**NATIONAL  
ASSOCIATION OF  
REALTORS®**

*Commitment to Excellence*

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 skillset.

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!

**Challenge:** You could win 1 of 5 \$50 Amazon gift cards if you complete the course in 2021. Complete the program before President Darlene Rossi and receive a \$20 Chamber gift card.

CALENDAR

Monday, August 9th  
9:30 am  
Member Services/Events Committee Meeting

Wednesday, August 11th  
10 am to Noon  
Environmental Issues CE Class  
Taught by Andy Consoli  
Sponsored by Cutco

Thursday, August 12th  
9:30 am  
Finance Committee (Budget) Meeting

Monday, August 16th  
10 am to Noon  
Residential Inspections CE Class  
Taught by Andy Consoli

Tuesday, August 17th  
10 am  
Community Involvement Committee Meeting

Wednesday, August 18th  
9:30 am to 10:30 am  
Board of Directors Meeting

Thursday, August 19th  
10 am  
Government Affairs Committee Meeting

August 22 to 24  
NAR Leadership Summit

Thursday, August 26th  
5:00 to 8:00 pm  
NCMAR Night Out & Business Partner Appreciation Event

*Business Partner Appreciation Event*



**THURSDAY, AUGUST 26, 2021  
5-8PM  
THE 228 IN STERLING**

The 228 Sterling is a premier venue that is located on a lovely and comfortable 10-acre property with easy access to I-190, Rt 2 and Rt 12.

Please join the North Central MA Association of REALTORS for a special event in honor of our valued Business Partners.

Paired with our Third Thursday NCMAR Night Out, this is sure to be a celebration to look forward to. Tasty appetizers, networking, games, s'mores and cash bar.

**No cost, but all attendees must pre-register as there is a limited capacity.**

RSVP to [kathylore@ncmar.com](mailto:kathylore@ncmar.com) by August 13th.




**NEW MEMBER ORIENTATION**

REALTOR and Instructor Niles Busler

- 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  
September 23, 2021  
9 am to 12:30 pm  
40 Summer Street  
Fitchburg, MA 01420**




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