

## President's Message

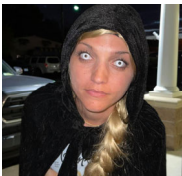
Üdvözlés!

We are in the home stretch for 2021! Finish Strong!!

The months and year just seem to be flying by and our activities are keeping the pace. We just finished up an informative series with our local leaders and legislators organized by our Government Affairs Committee and moderated by Government Affairs Committee Chair, Michelle Haggstrom. Great job Michelle! You can see the zoom meeting with Gardner Mayor Nicholson talking about all the exciting projects happening in Gardner up on our YouTube channel.

We had a fun and frightening time at Legends Bar & Grille for our NCMAR Costume Party sponsored by Rawson Insurance! Congratulations to our contest winners:

Total Mortgage – Most Creative



Sophia Bell of Total Mortgage – Scariest  
Kim Stone of Bay Equity - Funniest

Check out the NCMAR calendar and watch your emails for upcoming activities.

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NMLS#2764

On November 4<sup>th</sup>, we will have our Lunch and Learn on Trending Topics with the MAR Legal Team Catherine Taylor and Justin Davidson from Noon to 1 pm at Fidelity Bank sponsored by the Law Office of David Rocheford.

The National Association of REALTORS conference is happening November 12-15, 2021. There is a virtual option for \$150, so from the comfort of your own home or office, you can partake of all the great content there.

The November 18<sup>th</sup> NCMAR Night Out will be held at Hollis Hills Farm and sponsored by Salem Five with a food drive.

And our Broker Breakfast is happening November 19<sup>th</sup> at Apple Hill Farm in Leominster. We are opening the event up to Team Leaders this time as well. Kim Allard will be speaking to us on 10 things you need to know about the Massachusetts Real Estate Board and Rick Healey will be giving us an important update on changes at MLS PIN. Watch your emails for details on these events and more!

Speaking of changes, get ready for MAR's new forms service, Remine Docs+, a free member benefit coming November 1st and fully replacing ZipForm Plus on January 1st, 2022. There is a webinar on November 16 that you can sign up for on the MAR Website or through MLS. Also, download any documents you have in ZipForms as the platform will be unavailable once the switch is made.

Thank you for all that participated in the C2EX Challenge! We are planning on running a contest again in 2022, so watch for details on that. It is a great program that you can do on the go (I worked on mine during a home inspection!) and that will really help you strengthen your foundation and increase your REALTOR competencies.

This month in our Spotlight section we are excited to present our Business Partner Betty Anders of Workers Credit Union! Betty has decades of banking experience.

## President's Message

November 2021

She has been a Business Partner for many years and currently serves on our Member Services and Events Committee. Thanks for all your service Betty and for being part of the NCMAR Team!

Hope to see you at one of our upcoming events! Have a great November and finish strong for 2021!

"Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all." – Dale Carnegie  
Until next time, Be Kind and Be Real.  
Darlene Rossi

Until next time, Be Kind and Be Real.

*Darlene Rossi*



## Board of Directors Meeting 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

The October 2021 Board of Directors meeting was called to order at 9:34 am

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

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

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

MOTION: It was moved, seconded and carried to contribute \$1,100 to the NAR Realtor Relief Foundation which constitutes a contribution of \$2 per member.

MOTION: It was moved, seconded and carried to create a poster and handouts to promote and educate members on the C2EX program to be funded by a donation of \$500 from Morin Real Estate.

The Member Services/Events Committee minutes were discussed.

The Community Involvement Committee minutes were reviewed.

The Government Affairs Committee Zoom meetings with the Mayors and Legislators were discussed.

Executive Officer Kathy Lore gave an update on the Top Producer Guidelines and Broker Meeting topics.

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

The meeting adjourned at 10:37 am

**Justin Davidson, MAR General Counsel**  
**Catherine Taylor, Associate Counsel**  
**Jonathan Schreiber, Legislative & Regulatory Counsel.**

**Q. Can a landlord charge a tenant a monthly pet rent?**

A. Yes, according to a recent Massachusetts Appeals Court ruling in *Phoebe Flemming vs. Greystar Management Services, L.P.*, charging a tenant a recurring, monthly rent for the ability to keep a pet in a rental property is not a violation of the security deposit statute (Massachusetts General Laws Chapter 18, Section 15B).

Under the law, landlords are prohibited from collecting monies in excess of first month's rent, last month's rent, a security deposit not to exceed the first's month's rent, and a fee to change the lock and key at or prior to the commencement of a tenancy. In this case the "pet rent" was collected on a recurring, monthly basis, and therefore not a violation of section 15B(1)(b).

The court additionally analyzed the applicability of section (1)(d), which prohibits a landlord from collecting rent in advance or a security deposit in excess of one month's rent. The court opined that Section 15B(1)(b) and (d) must be applied individually and, as such, "pet rent" is not considered rent paid in advance or an additional security deposit, and therefore is not a violation of the security deposit statute.

This is a ruling of the Appeals Court and therefore the Massachusetts Supreme Judicial Court may weigh in on the case if it so chooses.

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).



**Q. What needs to be disclosed to prospective buyers after a property is placed back on the market following a failed inspection?**

A. Chapter 93A states that it is an unfair or deceptive act if a person acting in trade or commerce "fails to disclose to a potential buyer or prospective buyer any fact, the disclosure of which may have influenced the buyer or prospective buyer not to enter into the transaction." Any newly discovered material defects that a listing agent becomes aware of must be disclosed to a prospective buyer prior to that buyer entering into a contract to purchase that property. If a Realtor® fails to disclose a material defect discovered in a home inspection to future buyers, there may be legal liability.

Realtors® must also be careful not to share an inspection report provided by the initial buyer with subsequent buyers without the permission of the buyer who commissioned the inspection report. The obligation to share material information does not extend to sharing the actual inspection report.

*Welcome New Members!!*

**REALTOR Members**

<u>Name</u>	<u>Office</u>
Louis Benoit	Coldwell Banker Realty
Jacquelyn Butler	Coldwell Banker Realty
Kristy Nurmikko-Pappas	ReMax Patriot Realty
Tiffany Ordile	Keller Williams Realty North Central
Antonio Similia	Keller Williams Realty North Central
Taja Williams	Lamacchia Realty

**Association Transfers and Resignations**

Katelyn Brown transferred to NEAR  
 Natalia Espindola transferred to non-REALTOR office

*October  
 Membership Numbers*

New REALTORS	6
Resignations	1
Secondary Broker	0
Association Transfers	1
Business Partners	0
As of October 2021	
REALTORS	555
Business Partners	72
<b>TOTAL MEMBERSHIP</b>	<b>627</b>

*Thank You For  
 Your Support*

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*Fidelity Bank*

Silver Sponsors

*Law Office of David Rocheford*

*Reynolds Law Office*

*RMS Mortgage*

*Rawson and Sons Insurance*

*IC Federal Credit Union*

*Rollstone Bank & Trust*



## 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  
 November 18, 2021  
 9 am to 1 pm  
 40 Summer Street  
 Fitchburg, MA 01420

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



## Business Partner Spotlight

November 2021

### Betty Anders of Workers Credit Union



I've been in banking for over 30 years with more than 16 years in residential mortgage experience. I love to help borrowers get into the right program, whether it is the first time homebuyer, a refinance to do some home-improvements or a full construction loan, I am there to get the borrowers through the whole process step by step.

My husband and I have lived in Rindge, NH for over 22 years. In 2013 we officially became a farm and now have 20 alpacas, 4 goats, 2 donkeys, a Holstein steer and an emu, as well as numerous chickens and roosters and 2 dogs and 4 cats. I don't have much spare time, but I do volunteer as a board member of the Magzalea Farm & Sanctuary in Fitzwilliam, NH where they rescue and rehabilitate farm animals from all around the Northeast.

Let me know if I can help you or your clients anytime.  
I can be reached at 603-398-2717 or [banders@wcu.com](mailto:banders@wcu.com)



Betty and Gracie

Betty Anders, Senior Mortgage Loan Officer NMLS #857468  
Workers Credit Union, 815 Main Street, Fitchburg, MA 01420



**NOVEMBER 10, 2021  
10 AM TO NOON  
VIA ZOOM**



**RESIDENTIAL NEW CONSTRUCTION  
(RE46R05) CE CLASS  
TAUGHT BY ANDY CONSOLI**

#### Class Objectives:

- \*Better assist consumers considering the purchase, remodel, alteration or renovation of an existing dwelling
- \*Better assist consumers considering the purchase of new construction
- \*Better assist land owners, builders and developers by gaining knowledge of the complex subdivision approval process.

## **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 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).

## *Member Services/Events Committee Meeting Minutes*

Committee Members In Attendance: Jean Rubin, chair, Lisa Thomann, Beverly D'Agostino, Sarah Mayer, Christina Sargent, and Tom Ruble

Committee Members Absent: (excused) Stephanie Pandiscio, Michelle Haggstrom, Kendra Dickinson, Yasmin Loft, Susan Wright, Linda Lee, Rick Cuddy, Brianna Kelley, Brooke Radcliffe and Darlene Rossi,

The meeting began at 9:35 am

The number of committee members present did not constitute a quorum.

The minutes of the August 2021 meeting were reviewed.

The October Annual Meeting and Business Partner Expo at the Great Wolf Lodge in Fitchburg on October 4th, 2021 was discussed. Suggestions were that we reserve seats for the business partners attending dinner that had a booth, have the raffles from the business partners before the dinner and the Business Partners preferred the layout (long hallway) of the Doubletree.

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

NCMAR will continue to encourage members to take the C2EX course. It was suggested that we purchase a poster to advertise C2EX to members attending classes/meetings in person.

### NCMAR Nights Out

The November 18th NCMAR Night Out will be held at Hollis Hills Farm and sponsored by Salem Five with a food drive.

The December 16th NCMAR Night Out will be held at the Old Mill and sponsored by Total Mortgage and several REALTORS.

### Lunch and Learns

November 4th Trending Topics with the MAR Legal Team Catherine Taylor and Justin Davidson Noon to 1 pm at Fidelity Bank sponsored by the Law Office of David Rocheford.

Bowling event scholarship fundraiser late March or early April at the Gardner Ten Pins. A sub committee was formed to work on the plan: Kendra, Stephanie, Sarah, Brianna, Bev and Jean.

Next Meeting Date: November 22nd, 9:30 am

## *Government Affairs Committee Meeting Minutes*

The Mayor Meetings with Mayor Mazzarella on Thursday October 7<sup>th</sup> 10 am, Mayor Dinatale Thursday October 14<sup>th</sup> 10 am and Mayor Nicholson Tuesday October 26<sup>th</sup> 10 am were held via Zoom.

The meetings with the mayors were very informative. Leominster, Fitchburg and Gardner have many new projects underway and businesses opening up in the cities.

The Meeting with Local Legislators was October 22<sup>nd</sup> at 10 am via Zoom.

NCMAR has met all RPAC goals, participation, fundraising and major donor for 2021 and encourages all members to contribute in 2022..

Next meeting date is November 15<sup>th</sup> at 10:30 am via Zoom.



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## Upcoming CE Classes

11/10/2021 10am to noon via Zoom	Residential New Construction (RE46R05) Taught by Andy Consoli
11/17/2021 10am to noon via Zoom	Residential Appraisal Process (RE26R20) Taught by Gary Bourque <b>NEW!</b>
12/7/2021 10am to noon via Zoom	Real Estate Professional Ethics (RE33RC11) Taught by Paula Savard
12/15/2021 10am to noon via Zoom	Closing and Settlement (RE07R19) Taught by Atty Craig Reynolds
1/13/2022 10am to noon in person at NCMAR, 40 Summer St, Fitchburg	Understanding Title/Title Concerns (RE97R15) Taught By Atty Craig Reynolds
1/18/2022 10am to noon via Zoom	Real Estate Advertising Compliance (RE41R20) Taught by Andy Consoli
2/11/2022 10am to noon in person at NCMAR, 40 Summer St, Fitchburg	Zoning and Building Codes Taught By Atty Nik Thalheimer

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

### NCMAR Leadership

#### President

Darlene Rossi  
Morin Real Estate

#### President Elect

Nicholas Pelletier  
Keller Williams Realty  
North Central

#### Treasurer

Shauna Roberts  
Hometown Bank

#### Secretary

Jean Rubin  
Hometown, REALTORS

#### Director

Vacant

#### Business Partner Director

Steven Kelley  
Total Mortgage

#### Past President

Kendra Dickinson  
Keller Williams Realty  
North Central



## IT'S TIME TO COMPLETE CODE OF ETHICS TRAINING

ALL REALTORS MUST COMPLETE THIS  
TRAINING BEFORE THE END OF THE YEAR!  
DEADLINE: DECEMBER 31, 2021

VIA ZOOM:  
DECEMBER 7TH FROM 10 TO 12:30

TAKE IT ONLINE ANYTIME AT  
[HTTPS://LEARNINGLIBRARY.COM/MAR](https://learninglibrary.com/mar)  
OR  
[HTTPS://WWW.NAR.REALTOR/ABOUT-  
NAR/GOVERNING-DOCUMENTS/CODE-OF-  
ETHICS/CODE-OF-ETHICS-TRAINING](https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training)



## NCMAR Holiday Helping Hands Gift Program

Previously Called the Adopt A Family Gift Program



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.

### Homeless Men and Women

Wishlist: Warm Clothes

### Veterans

Wishlist: Gift cards to Walmart and Market Basket

### Seniors

Wishlist: Walmart Gift cards

### Children

Wishlists are on their way to us from children 3-8

Want help with the shopping? You may make a monetary donation and the shopping and wrapping will be done for you. Checks should be written to NCMAR or call Kathy Lore with your credit card information.

## RESIDENTIAL APPRAISAL PROCESS CE CLASS (RE26R20)

NOVEMBER 17, 2021 10 AM TO NOON  
VIA ZOOM INSTRUCTOR GARY BOURQUE

### Course Topics:

- What is the Objective of an Appraisal?
- What is an appraisal?
- What are the appraisal licensing process?
- How is an appraisal different from a CMA?
- What are the most common appraisal terms and definitions?
- What are the steps of the Appraisal Process?
- What are the red flags in residential appraisals?
- And so much more..

Register to attend at [www.ncmar.com](http://www.ncmar.com)





## TRENDING TOPICS WITH THE MAR LEGAL TEAM

NOVEMBER 4TH, 2021  
NOON TO 1 PM IN PERSON  
FIDELITY BANK COMMUNITY ROOM

Get up to speed on the legal and ethical challenges REALTORS in the state are facing. This interactive Lunch and Learn will answer questions and advise attendees on how to be out in front of challenges such as Agency, Seller Instructions, Covid restrictions, Teams, Advertising, Contracts, LLCs and more.

Please register at [www.ncmar.com](http://www.ncmar.com)

Lunch sponsored by



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DAVID R. ROCHEFORD, JR., P.C.

### CALENDAR

Tuesday, November 2nd  
Election Day

Thursday, November 4th, Noon to 1 pm  
Lunch and Learn on Trending Topics with MAR Legal Team at Fidelity Bank's Community Room

Sunday, November 7th Daylight Savings Time

Tuesday, November 9th 10 am via Zoom  
Community Involvement Committee Meeting

Wednesday, November 10th, 10 am to Noon  
Residential New Construction CE Class Via Zoom

Thursday, November 11th Office Closed  
Veteran's Day

Monday, November 15th 10:30 am  
Government Affairs Committee Meeting via Zoom

Wednesday, November 17th, 10 am to Noon  
Residential Appraisal CE Class via Zoom

Thursday, November 18th, 9 to 12:30 pm  
New Member Orientation at the NCMAR Office

Thursday, November 18th, 5:30 pm  
NCMAR Night Out at Hollis Hills, Fitchburg  
Sponsored by Salem Five

Friday, November 19th, 8:30 to 10 am  
Broker Breakfast Meeting  
Apple Hill Farm sponsored by Total Mortgage

Monday, November 22nd, 9:30 am  
Membership/Event Planning Committee

Wednesday, November 24th, 9:30 am  
Board of Directors Meeting in person at NCMAR office

Happy Thanksgiving  
NCMAR Office Closed November 25th & 26th

## NCMAR Night Out

Sponsored by:

**SalemFive**  
MORTGAGE COMPANY



**Thursday, November 18, 2021  
5:30-8:30**

**Hollis Hills Farm  
340 Marshall Rd. Fitchburg, MA  
Heavy appetizers and cash bar**

In the spirit of the season, you're invited to bring canned goods/ non-perishable item or grocery store gift card to be eligible for a raffle!

There will be two drawings to win:  
2 Celtics tickets  
2 Bruins tickets  
courtesy of  
**Silva Law Office, LLC**

All donated items will be given to  
Catholic Charities food bank

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