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News & Views

October 2021

President's Message

Приветствия!!

We are definitely getting into sweatshirt weather, but the tradeoff is those beautiful Fall colors!

We have had a busy couple of weeks with the MAR Conference and our Annual Business Meeting. The MAR conference was chock full of informative sessions, such as Demographics in Massachusetts: Ongoing Trends & the Impact of COVID presented by Doug Howgate, Executive Vice President at the Massachusetts Taxpayers Foundation and a humorous look at The Economy & The Housing Market presented by Dr. Elliot Eisenberg of Graphs and Laughs.

We also received some valuable marketing advice from Antoine Dupont on upping our YouTube game and Barbara Betts showed us how we can take what we see on social media and use it as opportunities to build relationships offline. NCMAR was well represented there and enjoyed a wonderful dinner together on Tuesday evening. If you weren't able to make it this year, definitely carve out space in your calendar for 2022!

We had a packed house at the Great Wolf Lodge in Fitchburg for our Annual Business Meeting where we also celebrated our 75th Anniversary as a Board! The evening opened with our Business Partner Expo from 4-6 which was an excellent opportunity to see many of our Business Partners face to face and learn about the valuable services they provide. Some of the other highlights of the evening were our distinguished guests that serve on the state level of the Massachusetts Board of Realtors, including our incoming President Dawn Ruffini. We also voted in NCMAR's slate of officers for 2022. You can read more about that in this newsletter.

Premiere Sponsor



We received valuable economic and tax law information from David Sullivan, a partner at DiCicco Gulman & Company LLP, and watched a slide show of our past year of activities and accomplishments. There was a table set up with memorabilia going back to our inception in 1946 and up through the years. We ended the evening appropriately acknowledging and thanking Kathy Lore for her 32 years of service to the Board. Thank you Kathy, we LOVE you!!

Thank you for all that participated in the C2EX Challenge! We'll find out how we did when they announce the winner at NAR's annual conference & expo in San Diego, and will also be available at NAR.realtor/C2EX/Challenge on Friday, November 12. The C2EX curriculum is still available and I highly encourage you to equip yourself with its timely and pointed business-building information. <https://www.c2ex.realtor>

September was Realtor Safety Month. Unfortunately, we had to postpone our self-defense class, however NAR has several webinars that you can listen to at <https://www.nar.realtor/safety/safety-webinars>. I strongly suggest you listen to some of those. It is scary the scenarios Realtors find themselves in, even those with robust safety protocols. Be safe out there!

Thank you Bay Equity Mortgage for a fabulous time at the Fay Club and we are looking forward to our Costume Party at Legends Bar & Grille sponsored by Rawson Insurance on October 21st!

Watch for information in your email on all our upcoming events including meetings with some of our local Mayors and State Legislators.



President's Message

October 2021

In the next few days, I will have the opportunity to present a check to Stephanie Marchetti, Executive Director of the Montachusett Veterans Outreach Center in Gardner. The Veterans Center provides services to local veterans including housing, counselling and resources. The Massachusetts Association of REALTORS has awarded \$1500 to the Montachusett Veterans Outreach Center. #That'sWhoWeAre

This month in our Spotlight section we are excited to present our Business Partner Sophia Bell of Total Mortgage! Sophia has been a member of NCMAR for three years and has been active in our committees. In 2022 she will become our Business Partner Director serving as the liaison between our Business Partners and the Board. Thanks for all your service Sophia and for being an important part of the NCMAR Team!

Did you know that NAR has ready-to-go marketing materials for you at <https://www.nar.realtor/thats-who-we-are/assets-for-social>. On that page you find shareable images like this, with the suggested copy of "While shopping online for a new home might be helpful in the short run, I can help you focus on what matters most to find you a home in a community you'll love. #That'sWhoWeR". It's all there and ready for you to use. How cool is that?!

With the fourth quarter here, it's time to gear up and drive home your 2021 goals. If there is anyway the Board can help you achieve your goals, please don't hesitate to reach out. Our educational, networking and volunteer opportunities provide excellent fuel to propel you forward.

"Ambition is the path to success. Persistence is the vehicle you arrive in." - Bill Bradley

Until next time, Be Kind and Be Real.

Good#Uw!

**BEFORE YOU FIND A HOME,
FIND AN EXPERT.**



Board of Directors Meeting Minutes

September 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 9:09 am

It is moved, seconded and carried to approve the August 2021 BOD Minutes.

It was moved, seconded and carried to approve the August Membership Report as presented.

It was moved, seconded and carried to form an Investment Subcommittee with members Shauna Roberts, Rick Vallee, Darlene Rossi and Nick Pelletier to review current investment policies and make recommendations for the investment of reserves. A report and recommendations will be presented at the December Finance Committee meeting.

It was moved, seconded and carried to create a line item for the line item 2330 Community Service projects as a Liability and record it as an expense in the budget.

It was moved, seconded and carried to create a line item for

UBIT (Unrelated Business Income Tax Expense) in the 2022 Budget for \$1000.

It was moved, seconded and carried to approve the August Financials subject to review.

The uptick in Covid cases was discussed and it was agreed to keep holding in person meetings as scheduled.

The 2021-2022 Strategic Plan was discussed and the progress reviewed on all the strategies and goals.

The minutes of the Member Services/Events Committee, Community Involvement Committee and Government Affairs Committee were reviewed.

President elect Nick Pelletier gave a summary of the NAR Leadership Summit classes/speakers.

Executive Officer Kathy Lore gave an update on the NAR Grant received for the Blair Square Pocket Park and the MAR Homeless Grant received on behalf of the Montachusett Veterans Outreach Center of Gardner.

Executive Officer Kathy Lore, President elect Nick Pelletier and Mayor Nicholson will be meeting to discuss the NAR Grant opportunity for the City of Gardner.

Next BOD Meeting: October 27th at 9:30 am.

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel.

Q. What tasks may an assistant perform in a real estate office?

A. The tasks that may be performed by an assistant in a real estate office is going to depend on whether the assistant is licensed or unlicensed. A licensed assistant may perform any tasks permitted of licensees in a real estate transaction, but an unlicensed assistant is much more limited in the tasks they may perform. Some examples of activities in which an unlicensed real estate assistant can engage in are:

General administrative tasks, such as answering the phones and sending mailers

Placing signs on listed properties

Scheduling appointments for the licensee

Preparing open house materials

Unlicensed assistants should avoid tasks which place them in direct contact with clients or customers.

Specifically, the following are some activities unlicensed assistants should avoid:

- * Providing specific details of a property
- * Discussing marketing strategies or home values
- * Hosting an open house or conducting showings
- * Negotiating the terms of a sale
- * Presenting offers

Engaging in any activities that go beyond the scope of an administrative task could violate Massachusetts licensing laws.

Q. There has been a lot of talk about antitrust lately – how can I avoid violating the antitrust laws?

A. The best rule of thumb to avoid an antitrust violation is to make all business decisions unilaterally and independently within the brokerage. Any time two or more competitors discuss business practices, there



is risk of an antitrust violation. In real estate, the most common antitrust issues that arise are price fixing and boycotts, both of which are per se violations of the antitrust laws.

Price fixing can occur when two or more real estate brokerages agree to on the commission that will be charged to consumers. This also applies to any agreement on commission splits with other cooperating brokerages. When discussing fees with potential clients, never suggest that the fee is “standard” or “what everybody charges.”

A group boycott results when two or more brokerages refuse to cooperate with another competitor or cooperate only on less favorable terms. This may arise in an attempt to change the competitor’s business practices or force them out of business. Regardless of intent, group boycotts are treated as per se violations.

The business of real estate is fraught with potential antitrust violations, particularly when engaging with peers, who are also competitors, on social media platforms and at association events and meetings. REALTORS® must always be alert to discussions that focus on commission rates, pricing structures, listing policies, or marketing practices of other brokerages. If a discussion becomes troubling, immediately suggest a change of topic, or remove oneself from the conversation.

A finding of an antitrust violation can result significant penalties. A civil judgment may include treble damages and the payment of attorney’s fees and court costs. A criminal penalty may result in fines, court supervision of the business, and even prison time.

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.

Welcome New Members!!

REALTOR Members

<u>Name</u>	<u>Office</u>
Timothy Machunsky	Keller Williams Realty North Central
Denise Santana	Lamacchia Realty
Tammi Fletcher	Foster-Healey Real Estate
Madysen Bailey	Four Columns Realty
Fiona King	RE/MAX Patriot Realty
John Kyprianos	Harley House Realty Group

Business Partners

<u>Name</u>	<u>Office</u>
Betty Anders	Workers Credit Union
Robert Dlott	Allstate Insurance
Piper Levine	Total Mortgage
Chelsey Flynn	IC Credit Union

Office to Office Transfer

<u>Name</u>	<u>From</u>	<u>To</u>
Rhonda Keene	Lamacchia Realty	Keller Williams Realty North Central

September Membership Numbers

New REALTORS	6
Resignations	4
Secondary Broker	0
Association Transfers	0
Business Partners	4
As of September 2021	
REALTORS	551
Business Partners	72
TOTAL MEMBERSHIP	623



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

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

Member Spotlight

October 2021

Business Partner Sophia Tocci-Bell of Total Mortgage



I'm a Leominster native where I've spent 14 years of my professional career in the banking industry. I most recently left as Assistance Vice President of Retail to pursue a career in the mortgage industry as a licensed Loan Officer.

I have a passion for helping people reach the ultimate goal of home ownership with a focus on financial comfortability. When I'm not working with my clients and business circle; I'm a mom of two young children, a member of St Leo's parish, volunteer within my community and/or give back anyway I can and most recently – I was voted in as a board member of Leominster Lassie League where I've been player for 18 years.

I look forward to working with the Leadership Team as the

Business Partner Director for 2022, feel free to reach out to me with any comments, questions or feedback you may have. I will happily bring them to the Board of Directors on your behalf. Thank you for this opportunity to serve the members of the North Central MA Association of Realtors and I look forward to adding any value I can during my term.



Sophia Tocci-Bell

Senior Mortgage Originator

NMLS# 655065

C: 978.870.7152

F: 978.268.0775

Email sbell@totalmortgage.com



CE Class - Architecture (RE14R07)

WEDNESDAY, OCTOBER 13TH 10 AM TO NOON

VIA ZOOM

TAUGHT BY ANDY CONSOLI

Learn about the different types of architecture including roof styles, window styles, house styles, and architectural styles like Colonial American, 19th century American, English, French, Swiss, Latin, Oriental styles and much more.

Register at www.ncmar.com



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

Committee Meetings

October 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

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.

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.

Member Services/Events Committee Meeting Minutes

In attendance - Jean Rubin, chair, Stephanie Pandiscio, Michelle Haggstrom, Kendra Dickinson, Lisa Thomann, Beverly D'Agostino, , Christina Sargent, Brooke Radcliffe, Tom Ruble, Yasmin Loft and Kathy Lore.

The meeting began at 9:40 am

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

The October Annual Meeting and Business Partner Expo will be at the Great Wolf Lodge in Fitchburg on October 4th, 2021

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. 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.

The September 16th NCMAR Night Out will be held at the Fay Club sponsored by BayEquity Mortgage.

The October 21st NCMAR Night Out will be at Legends sponsored by Rawson and Sons Insurance with a Halloween theme.

The November 18th NCMAR Night Out location TBD 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.

A Bowling event fundraiser will be held in 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: October 18th, 9:30 am. The meeting ended at 10:30 am.:

Government Affairs Committee Meeting Minutes

In attendance: Michelle Haggstrom, chair, Brian Cormier, Tom Ruble, Stephanie Pandiscio, Rick Vallee, Jean Rubin, Laura Shifrin, Darlene Rossi, Kendra Dickinson and Kathy Lore

The meeting was called to order at 10:30 am.

The minutes of the August meeting were approved.

The Mayor Meetings schedule is as follows: Mayor Mazzarella Thursday October 7th 10 am, Mayor Dinatale Thursday October 14th 10 am and Mayor Nicholson Tuesday October 26th 10 am

The Meeting with Local Legislators will be October 22nd at 10 am via Zoom. The following have confirmed Sen John Cronin, Rep Natalie Higgins, Rep Jonathan Zlotnik, Rep Sheila Harrington, Rep Michael Kushmerek (Waiting for response from Rep Danillo Sena and Rep Suzannah Whipps)

The Legislative Update Lunch and Learn with MAR Legal & Legislative Counsel Jonny Screiber was discussed.

NCMAR has met all RPAC goals, participation, fundraising and major donor for 2021.

Next meeting date is November 15th at 10:30 am via Zoom. The meeting adjourned at 10:52 am

75th Anniversary Celebration

October 2021



Incoming President Nick Pelletier



President Darlene Rossi



Congratulations to Kathy Lore for 32 years at NCMAR



MAR Leadership



Speaker David Sullivan



Rick Healey shares our history and toasts to the next 75 years



NCMAR REALTORS with 30+ years of membership

Cheers to 75 years, NCMAR! Celebrating NCMAR's 75th Anniversary with 120 members and leadership from the Massachusetts Association of REALTORS. Thank you to our speaker David Sullivan and all the members that came to celebrate with us.

Photos courtesy of Tim Lebel of Ten Mangoes Photography.

Meetings with Our Mayors



**Mayor Mazzarella
City of Leominster**

**Thursday, October 7th
10 am via zoom**

**Mayor Dinatale
City of Fitchburg**

**Thursday, October 14th
10am via zoom**

**Mayor Nicholson
City of Gardner**

**Tuesday, October 26th
10 am via zoom**



Our cities have many projects, plans, new businesses, opportunities and challenges. Hear from our local Mayors what is happening in each city. REALTORS and Business Partners will have the opportunity to have insights into the all their upcoming plans.

There will be lots of opportunities to ask questions. Join us for these interactive

Zoom meetings.

Committee Meetings

October 2021

Community Involvement Committee

Committee Members: Brianna Kelley (chair), Sophia Bell, Jean Rubin, Sarah Mayer, Julie Millar, Stephanie Pandiscio, Michelle Haggstrom, Kathy Lore and Katey Adams

Call to Order – The meeting was held via Zoom beginning at 10:06am

September 7, 2021 Minutes Approved

Old Business:

- United Way Day of Caring/Habitat Build update: The event was successful and very nice.
- Fill a Cruiser / Food Donation: Market Basket is not allowing outside events. They are postponed again due to COVID. It was discussed that perhaps Walmart could be a location.
- North Star Family Services: Comfort of Home Linen Drive Planning: We will be holding this in 2022, most likely February.
- Holiday Helping Hands Update: The committee is looking for

an online option for donating. Kathy will be researching this.

- Meat Raffle: The venue was booked for November 19th. More planning on the event and the Supra Raffle will need to be done.

New Business:

- Trivia Night: A trivia night could be done in combination with the scholarship committee. The DJ offers a 3 hour trivia night. Kathy will check with the DJ for availability for February.

Next Meeting: November 9th, 10am Adjourned: 11:00am

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.

CE Classes via Zoom

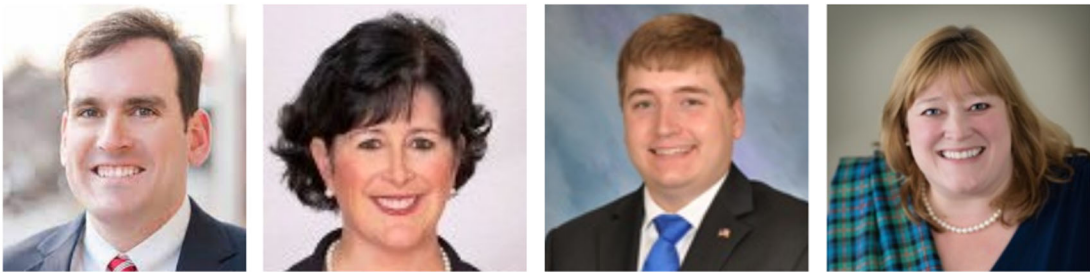
10/13/2021	10am to noon	Architecture (RE14R07)	Taught by Andy Consoli
11/10/2021	10am to noon	Residential New Construction (RE46R05)	Taught by Andy Consoli
11/17/2021	10am to noon	Residential Appraisal Process (RE26R20)	Taught by Gary Bourque NEW!
12/7/2021	10am to 12:30pm	Real Estate Professional Ethics (RE33RC11)	Taught by Paula Savard
12/15/2021	10am to noon	Closing and Settlement (RE07R19)	Taught by Atty Craig Reynolds

Register for classes at www.ncmar.com



**JOIN US ON FRIDAY, OCTOBER 22ND AT 10AM
VIA ZOOM**

FOR A MEETING WITH OUR LEGISLATORS



Senator John Cronin, Representative Sheila Harrington, Representative Jonathan Zlotnik,
Representative Susannah Whipps, Representative Danillo Sena,
Representative Natalie Higgins and Representative Michael Kushmerek

Updates will be given on the following

- REALTORS Support Bill H.333 and S.204 - Fair Housing Law Education
- REALTORS Support Bill H.2840 and S.1834 - First Time Home Buyer Savings Accounts
- REALTORS Oppose Transfer Taxes (10+ Bills)
- REALTORS Oppose Bills H.1378/ S.886 and H.1440/S.889 Rent Control

Our legislators will give us an overview of all that is happening in their district.

Join Us for this informative event. Register at www.ncmar.com



CALENDAR

Monday, October 4th
 Business Partner Expo 4 to 6 pm
 75th Anniversary Celebration Banquet 6 to 9 pm at Great Wolf Lodge in Fitchburg

Tuesday, October 5th, 10 am
 Community Involvement Committee Meeting
 Via Zoom

Wednesday, October 6th, 10 am to Noon
 Ch 93 A CE Class Via Zoom

Thursday, October 7th, 10 to 11 am
 Meeting with Mayor Mazzarella Via Zoom

Monday, October 11th Columbus Day
 NCMAR Office Closed

Wednesday, October 13th, 10 am to Noon
 Architecturs CE Class via Zoom

Thursday, October 14th, 10 to 11 am
 Meeting with Mayor Dinatale Via Zoom

Tuesday October 19th. 10 to 12:30 pm
 Code of Ethics CE Class in person at
 NCMAR Office

Thursday, October 21st, 5:30 pm
 NCMAR Night Out at Legends Bar & Grille
 Sponsored by Rawson and Sons Insurance

Friday, October 22nd, 10 am
 Meeting with Our Legislators via Zoom

Thursday, October 26th, 10 to 11 am
 Meeting with Mayor Nicholson Via Zoom

Wednesday, October 27th, 9:30 am
 Board of Directors Meeting in person at
 NCMAR office

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

IN PERSON CLASS:
 OCTOBER 19TH FROM 10 TO 12:30
 FIDELITY BANK

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)