

## President's Message

Terveisiä

In this twilight of Summer, I hope you enjoy its last remaining weeks!



What a great time we had at our Business Partners Appreciation Celebration! Thanks to Michelle Haggstrom for the pictures! My phone doubled as the DJ for the night, so was preoccupied. The 228 was such a wonderful venue, so beautiful and spacious. Our hosts were awesome – friendly, cheerful and even helping with our cleanup! Food was delicious with something for every palate preference. We even had some Painted Ladies (butterflies) join us to help celebrate all we have been through together. The mood was “tropical”, but everyone kept their cool with some even playing corn hole! Congratulations to Jacqui Keogh of Salem Five for having the closest guess to the number of ice cubes on the Yetti cooler!

Special thanks to event elves Lisa Thomann from the Law Office of David R. Rocheford, Jr., P.C., NCMAR Staff Kathy Lore and Katey Adams for all their behind the scenes work to put together such a lovely event. Of course, the most important ingredient was all of you and especially our amazing Business Partners. We so enjoyed



celebrating You and look forward to working with you all in the coming year!

Our next banquet is on October 4<sup>th</sup> at the Great Wolf Lodge in Fitchburg, with our Business Partner Expo,

Premiere Sponsor

so be sure to put that on your calendar! Other upcoming events include the Habitat for Humanity build project in Athol on September 17<sup>th</sup>. Also, the MAR Annual Conference is September 28<sup>th</sup>-29<sup>th</sup> at Foxwoods in Ledyard, CT!

From the MAR website:

“Have the time of your professional life at MAR's 2021 REALTOR® Conference! Don't miss this 2-day, educational networking event at Foxwoods Resort Casino.”

I looked up the two Keynote Speakers and I am really excited to hear them. Mark Mayfield is a motivational speaker and comedian. From his website: “It's pretty simple what Mark Mayfield does: he talks about very serious stuff in a very funny way. Mark has one of the most diversified backgrounds in the speaking industry having owned and operated several businesses ranging from livestock production to nightclubs to golf instruction, and also spent ten years as a lobbyist in Washington, D.C. and in thirteen state legislatures for a Fortune 500 company. That business



experience combined with his work as a nightclub performer allowed him to create truly unique presentations. His tagline is simple: Solid Business Wisdom in a Brilliant Comedic Style. He is one of the rare individuals in the world who is equally adept at performing comedy shows or high content speeches.” You can read more about him and see a demo of his material at [www.markmayfield.com](http://www.markmayfield.com).

Meagan Johnson speaks on Generational Insights. From Meagan's website: “Generational Expert, Speaker and Author, Meagan Johnson was born 1970. She's a bright, funny delightfully obnoxious Generational Humorist! What exactly is a Generational Expert? It's somebody who

understands the differences between Baby Boomers (born 1945-1964), Generation Xers (born 1965-1980) and Gen Yers also called Millennials (born 1981-2000) and how they can live, and most importantly, work together successfully without name-calling or bloodshed." Lol!! Read more about Meagan and see some of her work at [www.meaganjohnson.com](http://www.meaganjohnson.com)

There are also great topics being presented, such as: Going Green, Up Your Game/Up Your Sales, The Economy and Housing Market, Legal Advice and even some Yoga! The event is filling up, so register ASAP! See the announcement on page 5 in this newsletter for all the details.

Thank you for all that are participating in the C2EX Challenge! There is still a little bit of time to jump in and complete the program before October. Just signing up earns us points! And, 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 (didn't do much this past month!), so time is running out to finish ahead of me!

This month in our Spotlight section we are excited to present our Business Partner Jeremy Madore of Madore Photography. Wade Webb, in his online article *Home*

*Buyers Are Asking for Better Photos – Are You Listening to Them?* states "It amazes me how important photography is in real estate and how it is probably one of the most ignored elements of real estate marketing." Don't ignore it any longer and give Madore Photography a call! Thanks for being part of NCMAR Jeremy!

For our Code of Ethics Scavenger Hunt: Third time's a charm!

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!

Hope to see you at one of our upcoming events! As REALTORS we are committed to self-improvement. Thankfully the Organization provides many opportunities for doing that, and often helping others at the same time. That's who we R. If you are not already involved with one of our committees, and would like to volunteer, please talk to me about which one might be a good fit for you. I know you are busy, but we would love to have you!!

*"It is astonishing how short a time it takes for very wonderful things to happen."* - Frances H. Burnett

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. Absent; Irene Hayes, Director at Large

The August 18th meeting was called to order at 9:35 am

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

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

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

MOTION: It was moved, seconded and carried to approve the budget as recommended by the Finance Committee.

MOTION: It was moved, seconded and carried to approve the Slate of Officers for 2022: President Nicholas Pelletier, President elect Jean Rubin, Treasurer Shauna Roberts, Secretary Linda Lee and Immediate Past president Darlene Rossi.

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

The Community Involvement Committee minutes were reviewed.

The Member Services/Events Committee was discussed.

Next BOD Meeting: September 22nd at 9:30 am.

The meeting adjourned at 10:50 am

To: All Members of the North Central Massachusetts Association of REALTORS®

From: Kathy Lore, Executive Officer

Date: September 1, 2021

Subject: October Annual Business Meeting Announcement and Slate of Officers for 2022

As required by the North Central Massachusetts Association of REALTORS By-Laws, members are hereby given a 30 day notice of the Slate of Officers for 2022. Election and ratification of the officers and directors will take place at the October Annual Meeting, October 4th at the Great Wolf Lodge in Fitchburg

- (1) The Finance Committee and Board of Directors have approved the 2022 Budget that keeps NCMAR REALTOR dues at \$290 the same as 2021
- (2) There are no by-law amendments to be voted on at this meeting.
- (3) The slate of officers for 2022 is as follows:
  - President – Nicholas Pelletier, Keller Williams Realty, North Central
  - President elect – Jean Rubin, Hometown REALTORS
  - Treasurer – Shauna Roberts, Hometown Bank
  - Secretary – Linda Lee, Hometown, REALTORS
  - Immediate Past President – Darlene Rossi, Morin Real Estate

Additional candidates for the offices to be filled, whether Elective Officers, Regional Directors or the Business Partner Director, with the exception of the office of President, may be placed in nomination by petition signed by at least 10% of the REALTOR® members. The petition shall be filed with the Executive Officer at least two weeks before the election, no later than September 15th. The Executive Officer shall send notice of such additional nominations to all REALTOR® and Business Partner members before the election.



**North Central MA Association of REALTORS**  
**ANNIVERSARY CELEBRATION**

Monday, October 4th, 2021  
4-6 pm Business Partner Expo & Networking  
6-9 pm Program and 75th Anniversary Celebration  
Great Wolf Lodge, Fitchburg

**Ratify the 2022 Board of Directors, Recognize our Past Presidents and Celebrate the accomplishments and longevity of our association and members.**

**Buffet dinner of Caesar Salad, Cranberry and Sage Stuffed Chicken, Lemon Broiled Salmon, Country Style Rice and Fresh Seasoned Vegetables, Warm Rolls & Butter, Assorted Petite Cake Squares, Fresh berries and whipped cream, Iced Tea, Coffee and Tea**

**\$40 per person**

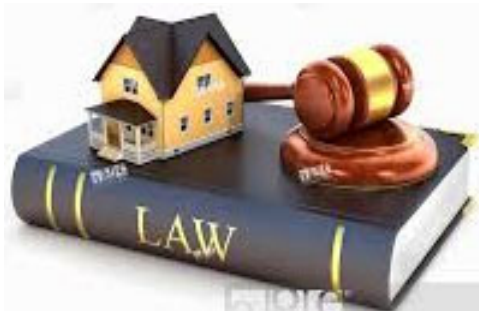
**Register online at [www.NCMAR.com](http://www.NCMAR.com) by Friday, September 24th, 2021**

**Event Sponsors: Total Mortgage, Fidelity Bank, Law Office of David Rocheford, Reynolds Law Offices, RMS Mortgage, Rawson & Sons Insurance, IC Credit Union, Rollstone Bank & Trust**

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

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



**Q.** May a landlord use COVID vaccination status in screening prospective tenants?

**A.** While vaccination status itself is not a protected class, the reason an individual is unvaccinated may be because of a protected characteristic, such as children under the age of 12 or individuals with disabilities. A landlord wanting to use vaccination status as a screening tool would need to be prepared to allow exemptions to the policy in these types of situations and should be advised to work closely with an attorney in doing so.

Landlords looking to prevent the spread of COVID in their properties may instead want to consider policies for common areas of the building, such as frequent sanitization, asking tenants to wear masks and avoid congregating in large groups.

**Q.** What happens now that the Supreme Court struck down the CDC Eviction Moratorium?

**A.** On August 26 the U.S. Supreme Court issued an opinion that ended the CDC moratorium on evictions that was in place through October 3. As many expected, the Supreme Court reasoned that the CDC exceeded its authority in issuing the moratorium and any such rule would have to be enacted by Congress.

With the moratorium no longer effective, Massachusetts courts may now issue final execution orders in eviction cases regardless of COVID-19 impacts. Those eviction cases in which tenants have pending rental assistance applications will continue to be placed on hold until the applications are resolved.

Massachusetts is a national leader in distribution of rental assistance funds. REALTORS® working with landlord clients should continue to be an educational resource for these clients regarding what rental assistance funds may be available and explaining a landlord's options when a tenant is in arrears.

### **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

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## GET READY TO UP YOUR GAME AT THE MAR 2021 REALTOR® Conference

#UpYourREALTORGame

September 28 - 29, 2021

Foxwoods Resort Casino in Ledyard, CT

Tickets are selling fast for our highly anticipated 2-day event filled with educational break-out sessions, inspirational speakers, action-packed networking events, and all the adventure that Foxwoods has to offer. You will have the time of your professional life and together again, we'll all come out winners!

### BREAKOUT TRACKS INCLUDE:

Up Your Sales: Learn new techniques to double your business

Go Green: Smart home technology

Are You Being Social?: Social media marketing, trends, and tips

Legal Advice: Trending Legal Hotline topics and more

New This Year! Earn CE Credit: Protecting the Protected Class in Real Estate (RE111RC20)

### *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.

Welcome New Members!!

**REALTOR Members**

<u>Name</u>	<u>Office</u>
Stephanie Doucette	Keller Williams Realty North Central
Josef Monette	Keller Williams Realty North Central
Kayli Olinde	Keller Williams Realty North Central
Gilda Rosario Rivera	Lamacchia Realty
Justin Sargent	LAER Realty Partners
Corina Wells	Foster-Healey Real Estate

**Deceased**

<u>Name</u>	<u>Office</u>
Kevin Feeley	Townsend Center Realty

**Business Partners**

<u>Name</u>	<u>Office</u>
Sean Ashe	CrossCountry Mortgage
Lynn Devin	CrossCountry Mortgage
Frank DiCostanzo	Bay Equity Home Loans
Lucas Sexton	Bay Equity Home Loans
Laurel Cliendo	Bay Equity Home Loans
Kaleigh Marrama	The Law Office of David R Rocheford Jr

**Office to Office Transfer**

<u>Name</u>	<u>From</u>	<u>To</u>
Karin Anderson	Results Realty	Harbor Classic Realty

*August  
Membership Numbers*

New REALTORS	6
Resignations	1
Secondary Broker	0
Association Transfers	0
Business Partners	6

As of August 2021

REALTORS	547
Business Partners	70
<b>TOTAL MEMBERSHIP</b>	<b>617</b>



**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)

*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*

## Business Partner Spotlight—Jeremy Madore

Hello, I'm Jeremy Madore, owner and operator of Madore Photography. Photography has been a part of my life since my teenage years. It all began with capturing the landscapes of Maine, to photographing life's moments with weddings and portraits and just flourished from there. I have been photographing real estate for almost 10 years now. It hasn't been an easy road, but we have been blessed and have made it work. Running a business is not an easy feat. It takes so much time, patience, and sometimes reinventing the wheel if something doesn't work. 9 years ago, I began Madore Photography by myself as a way to provide for my family. Over time, one referral became another, and another. We have had a tremendous amount of help along the way. Today, we have a team of 6 photographers and our business would not be possible if we had not met the clients we have over the years. We are so grateful for those who took the chance and stayed with us.



Some little known facts about me. I am third oldest of 9 children. As some of you may or may not know, my mother Susan was my administrator & scheduler for Madore Photography for 4 years. I grew up in Maine. I met my wife Jennifer in college in New Hampshire. We have been married for seventeen years and together we have four girls (yes, you read that correctly) FOUR girls: Samantha (14), Sarah (12), Gabrielle (6) and Alexandra (5).

When I am not photographing, in my spare time, I enjoy being outside whenever possible. I love yard work and landscaping at our home. I truly enjoy being with my family and those who feed my soul with good conversation.



You can reach Jeremy Madore of Madore Photography at 978-751-9116  
email Jeremy at [admin@madorephotography.com](mailto:admin@madorephotography.com).  
Check out his website at <https://www.madorephotography.com>

## Member Services/Events Committee Meeting Minutes

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.

**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.

*Government Affairs Committee*

Attendance: Michelle Haggstrom, chair, Stephanie Pandiscio, Rick Vallee, Nick Pelletier, Laura Shifrin, Brian Cormier, Kendra Dickinson, Jean Rubin, Darlene Rossi, Katey Adams and Kathy Lore, Liaison

The August 19th meeting was called to order at 10:02 am

Meetings via Zoom with the Gardner, Leominster and Fitchburg Mayors will be scheduled for three separate mornings in late September, early October.

A meeting via Zoom will be scheduled for October to meet with State Legislators.

A Lunch and Learn will be held with Jonny Schreiber to discuss recent legislation and eviction moratorium.

A sign up sheet will be distributed for committee members to sign-up for a time slot for the Expo on October 4th. RPAC Information will be available for all members at the table.

The RPAC goals were reviewed. NCMAR has met all three levels: fundraising, participation and major investors. An email will be sent to the members in late August, early September to explain the benefits and legislative issues regarding RPAC.

Next meeting date September 16, 2021 @ 10:30 am

**NCMAR LUNCH AND LEARN**  
**THURSDAY, SEPTEMBER 9TH, NOON TO 1 PM**  
**VIA ZOOM**

**LEGISLATIVE UPDATE**

By Jonathan Schreiber  
MAR Legislative & Regulatory Counsel

Topics to be covered:  
Eviction Moratorium  
Residential Evictions/Non Payment of Rent  
RAFT  
Permit Extensions  
Title V  
RON and PPP forgiveness  
Transfer Taxes  
Multifamily production  
Brokers fees  
And more...

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

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

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



All tips are taken from the NATIONAL ASSOCIATION OF REALTORS'® REALTOR® Safety Program.

For additional tips go to [nar.realtor/safety](http://nar.realtor/safety) for more information on the important topic of REALTOR® safety.

### **TIP #1 Keep it light**

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights and open shades prior to going inside with your client.

### **TIP #2 Checking in**

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at [nar.realtor/safety](http://nar.realtor/safety)). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

### **TIP #3 Don't be too public**

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

### **TIP #4 Touch base**

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

### **TIP #5 Open house: it ain't over till it's over**

Don't assume that everyone has left the premises at the end of an open house. Have a colleague or buddy help you check all of the rooms and the backyard prior to locking the doors.

### **TIP #6 Stranger danger**

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

### **TIP #7 Sturdy doors are key to home safety**

Make sure that all your home's doors to the outside are metal or solid, 1 3/4" hardwood and have good, sturdy locks.

### **TIP #8 Block identity theft**

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

### **TIP #9 Keep track of colleagues**

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.

### **TIP #10 Wear your REALTOR® ID**

Always wear visible company identification such as a badge, and always carry your photo id card on you. These will be invaluable for identification if you need to get assistance.

### **TIP #11 Bring up the rear**

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position at least 3-4 arm lengths behind them. You can gesture for them to go ahead of you and say, for example, "The main bedroom is in the back of the house."

### **TIP #12 Pick up some self-defense skills**

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

NCMAR is hosting a Hands on Defense class on Saturday, September 16th from 3-5 pm



865 Merriam Ave. Leominster, MA

**\$20 donation**  
to support the Spanish American Center

# Committee Meetings

September 2021

## Community Involvement Committee

Committee members: Brianna Kelley (chair), Darlene Rossi, Sarah Mayer, Julie Millar, Alyssa Durkin, Stephanie Pandiscio, Shauna Roberts, Jean Rubin, Kathy Lore and Katey Adams

The August 17th meeting was called to order at 11:08 am and conducted via zoom.

MOTION: It was moved, seconded and carried to approve the minutes of the July 12<sup>th</sup> meeting.

MOTION: It was moved, seconded and carried to schedule a Fill A Cruiser Food Drive for Saturday, October 23<sup>rd</sup> at three Market Basket locations and Hannaford in Gardner. Staff will send letters to Market Basket and Hannaford for permission to hold the event. Alyssa and Stephanie will request cruisers for the events at the different locations.

MOTION: It was moved, seconded and carried to hold an Outdoors Corn Hole Tournament Fundraiser at the PACC in Gardner on September 23<sup>rd</sup> from 4 to 7 pm. The fundraiser will be for schools supplies for local schools. The entry fee will be \$20 per team.

Since school children are in need of school supplies now, the committee will have a drive so members can contribute school supplies, cash or gift cards to those in need of assistance. The drive will begin as soon as advertised to the members. Drop off sites will be at the NCMAR office, Total Mortgage Office and Keller Williams

Realty North Central office.

The United Way Day of Caring is scheduled for Friday, September 17<sup>th</sup> from 9 to 1 pm at the Habitat for Humanity Build in Athol. We need 15 volunteers for the project. To date the following have volunteered: Jim Darcangelo, Shauna Roberts, Julie Millar, Judy Patterson, Jetti Lopez and Walden, Brianna Kelley, Alyssa Durkin, Jean Rubin, Steve Kelley, Lisa Hurlbert, Stephanie Pandiscio, Jamie Burgoyne and Darlene Rossi.

The North Star Family Services Comfort of Home Linen Drive will be held in February of 2022. Members will be asked to donate twin size comforters, sheet sets, pillows and blankets to the shelter residents. North Star just received 20 comforters from donors so the need is not immediate.

MOTION: It was moved, seconded and carried to rename the Adopt a Family Program to Holiday Helping Hands. The committee would like a table at the Expo on October 4<sup>th</sup> to share the program and get support for the holiday gift program that provides gifts for seniors, veterans, homeless and children.

The Meat Raffle is being planned for the 19<sup>th</sup> of November at the Acadian Club. Brianna will contact Tom for assistance with the planning.

The meeting adjourned at 11:00 am. Next Meeting: September 7<sup>th</sup> at 10am



**BACK TO SCHOOL  
SUPPLIES DRIVE**

**DURING THE MONTH OF SEPTEMBER**

**We are helping local schools that need supplies for the coming year.**  
We are collecting pencils, pens, crayons, notebooks, binders, glue, scissors, rulers, construction paper, erasers, colored pencils, sharpener, watercolor paints, kleenex, clorox wipes, purell, etc.

**DROP OFF LOCATIONS**

NCMAR OFFICE 40 Summer St. Fitchburg  
TOTAL MORTGAGE 975 Merriam Ave Suite 212, Leominster  
KELLER WILLIAMS REALTY North Central 670 Mechanic St, Leominster

# Upcoming Events

September 2021

## Continuing Education Schedule

Classes conducted via Zoom

9/8/2021 10:00am to noon  
MA RE License Law/Regulations (RE08RC12)  
Taught by Andy Consoli

9/22/2021 10:00am to noon  
Purchase and Sales Agreement (RE89R14)  
Taught by Attorney Craig Reynolds

10/6/2021 10:00am to noon  
M.G.L. c. 93A (RE04RC12)  
Taught by Attorney Nik Thalheimer

10/13/2021 10:00am to noon  
Architecture (RE14R07)  
Taught by Andy Consoli

11/10/2021 10:00am to noon  
Residential New Construction (RE46R05)  
Taught by Andy Consoli

11/17/2021 10:00am to noon  
Residential Appraisal Process (RE26R20)  
Taught by Gary Bourque **NEW!**

12/7/2021 10:00am to 12:30pm  
Real Estate Professional Ethics (RE33RC11)  
Taught by Paula Savard

12/15/2021 10:00am to noon  
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)**

CE CLASS RE08RC12

## MASSACHUSETTS REAL ESTATE LICENSE LAW AND REGULATIONS



**SEPTEMBER 8TH, 2021  
10 TO NOON VIA ZOOM**

Instructor Andy Consoli  
Register at [www.ncmar.com](http://www.ncmar.com)

Class topics include:

- Licensing requirements
- Active vs Inactive Status
- Practicing Law
- Disclosures
- Handling money
- Discipline
- Standards of Practice
- Advertising
- Record keeping
- Brokerage relationships and more

## PURCHASE AND SALES AGREEMENTS

RE89R14

**WEDNESDAY  
SEPTEMBER 22, 2021  
10 TO NOON  
VIA ZOOM**



This course provides a comprehensive overview of all the customary clauses that may typically be included in the Purchase and Sale Agreement (P & S) for residential transactions. The P & S may include any additional clauses as agreed upon between the parties. It is important to recognize many clauses may be worded to benefit either buyer or seller.

INSTRUCTOR ATTORNEY CRAIG REYNOLDS  
REGISTER FOR THE CLASS AT [WWW.NCMAR.COM](http://WWW.NCMAR.COM)

CALENDAR

**UNITED WAY DAY OF CARING**

Friday, September 17th  
9 to 1 pm

Join the North Central MA Association of REALTORS team

We will be working on the home at 326 Old Keene Road in Athol. Habitat for Humanity NCM is building a new 3 bedroom, 2 bath, energy efficient home and YOU can help!

If you would like to volunteer please email [kathylore@ncmar.com](mailto:kathylore@ncmar.com)



Saturday, September 4th  
Deadline to Submit Director Signature Forms

Month of September  
Back to School Supplies Collection

Monday, September 6th  
Labor Day—Office Closed

Tuesday, September 7th, 10 am  
Community Involvement Committee Meeting  
Via Zoom

Wednesday, September 8th, 10 am to Noon  
Real Estate License Law & Regs CE Class  
Via Zoom

Thursday, September 9th, Noon to 1 pm  
Lunch and Learn—Legislative Update  
Via Zoom

Monday, September 13th. 9:30 am  
Member Services/Events Committee Meeting  
In person at NCMAR Office

Thursday, September 16th, 10:30 am  
Government Affairs Committee Meeting  
Via Zoom

Thursday, September 16th, 5 to 8 pm  
NCMAR Night Out at the Fay Club  
Sponsored by BayEquity Mortgage

Friday, September 17th, 9am to 1 pm  
United Way Day of Caring Habitat Build

Saturday, September 18th  
Self Defense Class

Wednesday, September 22nd, 10 am  
Board of Directors Meeting in person  
NCMAR Office

Wednesday, September 22nd, 10 am to Noon  
Purchase and Sales CE Class via Zoom

Thursday, September 23rd, 9 am to 12:30  
New Member Orientation Class  
In person at NCMAR Office

September 27-29  
MAR Convention at Foxwoods.

Thursday, September 16, 2021  
5:30 pm

**NCMAR NIGHT OUT**

at the Fay Club in  
Fitchburg

sponsored by  
Bay Equity Mortgage

Connect and Engage!  
Join your fellow NCMAR members for a night out with plenty of networking and good conversation at the historic Fay Club of Fitchburg!

