

Volume 46, Issue 1

News & Views

January 2023

President's Message

Happy New Year! I am excited to start 2023 with you all!

This year is definitely going to be different from others. I am excited to share with you some of the upcoming plans for 2023.

Communication and engagement are a huge part of what we do as Realtors. My plan is to increase and improve both this coming year.

Our first plan of action is TOP PRODUCER. Make sure you get your completed application in to the NCMAR office by January 10th. Top Producer Banquet theme this year will be part of the National Association of Realtors new logo, "Riding with the Brand", so don your favorite Denim & Diamond attire and join us for a wonderful night of recognition.

A few other items that will be occurring this year, are as follows:

In the springtime, NCMAR will host a Riding with the Brand fundraiser for our NCMAR Charitable Foundation fund, which helps local agents in time of need. So grab your motorcycles and join us for a fun filled day finishing with social time!

Of course we will still do the bowling night scholarship fundraiser as well as the June Awards Gala, which I hope to see you all in your best attire for a night of fun.

September will be the MAR conference at the Foxwoods Casino on the 26th, 27th and 28th.

October will bring the National Association of Realtors to Polar Park in Worcester on the 5th for a fun filled family day. Come join us, visit with the National Association President Kenny Parcell, see the Realtor Motorcycle! (which you can enter to win) and join in all the activities of the day!

November is that time of year for our wonderful meat raffle, which raises money for the cancer center, it is also the National Association Conference, which will be in Anaheim, CA on the 14th, 15th, and 16th.

December will be the annual installation and Holiday Party, as well as the Holiday NCMAR Night Out at the Old Mill!

If any of you are interested in volunteering for any of our committees, you will be welcomed with open arms! Just contact myself jean.rubin@gmail.com or Kathy Lore kathylore@ncmar.com at the NCMAR office. All of us working together will make this a wonderful place to be!

On that note, I hope you all have a wonderful month of January. See you all soon.

Stay Safe, and loved!

Jean



2023 Premiere Sponsor

total  mortgage

NMLS#2764

Meeting Minutes

January 2023

December Board of Directors Meeting

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Susan Wright, Secretary, Sophia Bell, Business Partner Director, Denise Wortman Director at Large (via phone) and Kathy Lore Executive Officer Guest Katey Tata, 2023 Secretary

The meeting was called to order at 9:32 am

MOTION: It is moved, seconded and carried to approve the November 2022 BOD Minutes.

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

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

MOTION: It was moved, seconded and carried to order the business card holders for the Business Partner Trade Show subject to the holder having 12 pages or more.

MOTION: It was moved, seconded and carried to recognize Peter Haley with Honorary Membership for his many years of membership and service.

MOTION: It was moved, seconded and unanimously carried to reinstate the non-mls transactions in the 2022 awards application.

The contract with MAR to administer the Professional Standards cases for our association has been signed and will go into effect on January 1, 2023.

The Core Standards paperwork was submitted and approved by MAR and NAR.

Strategic Plan for 2023 – 2025 is almost complete. As soon as it is completed it will be emailed to all BOD for their review.

The 2023-2025 Strategic Plan draft was reviewed. Each officer and director will review for comment at the next meeting.

The Community Involvement Committee minutes were reviewed. No motions presented. The presentation to Simon Sinond Cancer Treatment Center will be scheduled for January 2023.

There will be a meeting of the Charitable Foundation Board of Directors in January 2023 to discuss fundraising and fund distribution guidelines.

Next BOD Meeting is Tuesday, January 24th at 10 am

The meeting adjourned at 11:22 am

NCMAR Leadership

President

Jean Rubin

Hometown, REALTORS
jean.rubin@ymail.com
978-660-6185

President Elect

Susan Wright

EXIT New Options
swright@exitnewoptions.com
978-549-1146

Treasurer

Shauna Roberts

Bank Hometown
sroberts@bankhometown.com
978-877-7938

Secretary

Katey Tata

Keller Williams Realty
North Central
katey@kw.com
<:;0;8809<:##

Director

Denise Wortman

EXIT New Options Real Estate
dwortman@exitnewoptions.com
978-852-7955

Business Partner Director

Sophia Bell

Total Mortgage
sbell@totalmortgage.com
978-870-7152

Past President

Nicholas Pelletier

Keller Williams Realty
North Central
npelletier@kw.com
978-674-7146

Executive Officer

Kathy Lore

NCMAR
kathylore@ncmar.com
978-345-2531

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel

Q. Who has the legal obligation to remove snow and ice from a property?

A. The State Sanitary Code requires owners to keep all means of egress free from obstruction, including snow and ice. Property owners owe a duty of reasonable care to visitors of the property and may be liable for injuries caused to a visitor due to the failure to remove snow and ice. This duty extends to landlords, who are responsible for maintaining all entrances and exits to the property in a safe, operable condition at all times. No lease provision may negate this responsibility.

Only in situations where a tenant has an independent means of egress not shared with other tenants and the responsibility for snow removal is included in a written lease agreement may the landlord shift this obligation to the tenant. Placing this responsibility on the tenant, however, may not absolve the landlord, as the owner of the property, from liability if someone suffers a personal injury on the property due to snow and ice. The landlord remains responsible for maintaining all shared walkways, exterior staircases, and doorways free of snow and ice.

Property owners listing their properties for sale in the winter months must also take care to ensure that driveways, walkways, and stairs are free from snow and ice when showings, inspections, appraisals, and walkthroughs are occurring. REALTORS® should not take on the responsibility of snow removal on behalf of their sellers because they may be exposing themselves and their clients to liability for injuries.

REALTORS should advise their clients to:

(1) ensure they have adequate insurance coverage;

(2) determine whether those hired to remove snow and ice have insurance; and

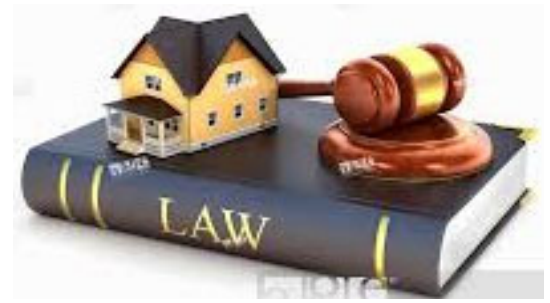
(3) be vigilant when there is newly fallen snow, melting or freezing.

If complete clearing is not possible, warning signs may be appropriate. Clients that have specific questions regarding their duty to clear snow should consult their attorney.

Q. Can a team be paid their commissions through an LLC?

A. In most circumstances paying commissions to a team through an LLC would be illegal. A broker may only pay fees and commissions from real estate transactions to an affiliated salesperson, a broker, or a business entity with a corporate broker's license. In order for a corporation to become licensed, a partner or officer must hold an individual broker's license and act as the representative of that corporation.

The challenge for teams wanting to incorporate in some fashion is the subsequent disbursement of commissions to the appropriate team members. Any team member who holds a salesperson's license can only be compensated by the broker with whom they are affiliated. It would be illegal for those commissions to be disbursed to a salesperson by another broker. An incorporated team also raises questions about whether salespersons within the team are affiliating with multiple brokers, which is prohibited by license law.



Written by: Justin Davidson, General Counsel; Catherine Taylor, Associate Counsel; and Jonathan Schreiber, Legislative & Regulatory Counsel.

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North Central MA Association of REALTORS

DENIM AND DIAMONDS

Business Partner Expo, Networking & Awards Banquet

Monday, February 6, 2023

Expo: 4:30 pm

Dinner and Program: 6 pm

Doubletree by Hilton Leominster

\$50 pp

The North End Buffet will include caesar salad, chicken parmesan, Italian meatballs with marinara sauce, baked ziti with three cheeses, warm garlic bread, mini cannolis and tiramisu

Office Name: _____

Names of attendees

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Only full tables of 10 can be reserved.

Event Sponsor \$100 _____

Centerpiece Sponsor \$ 350 _____

Check enclosed ____ Amount \$ _____

Credit card # _____ Exp _____ Code _____

Complete this form and email to kathyllore@ncmar.com or
register online at www.ncmar.com by January 23, 2023



Membership

January 2023

Welcome November New Members!!

REALTOR Members:

(+2) New Members

<u>Name</u>	<u>Office</u>
Juan Jimenez	Keller Williams Realty North Central
Daniel Ortiz	Keller Williams Realty North Central

(+2) Secondary Members

<u>Name</u>	<u>Office</u>
Amanda Hannon	Real Broker MA LLC
Daniel M Loring	Keller Williams Realty North Central

Affiliate Members:

(+2) Business Partners

<u>Name</u>	<u>Office</u>
Crystal Caron	Taylor Made Graphics 70 Benson St. Fitchburg, MA 01420 978-829-4415
Leonard W. Foy III, Esquire	Foy Law Office, PLLC 402 Amherst St Suite 100 Nashua, NH 03031 603-292-3786

Membership Numbers

New REALTORS	4
Resignations	0
Office Transfers	1
New Business Partners	2

As of November 2022

REALTORS	550
Business Partners	<u>83</u>
TOTAL MEMBERSHIP	633

As of November 2021

REALTORS	557
Business Partners	<u>73</u>
TOTAL MEMBERSHIP	630



Business Partner Spotlight—Chris Carreira

Chris Carreira has been with the Law Office of David R. Rocheford Jr. since March 2022. He has been in the real estate legal field since he was trained as a Title Examiner as in 1994. Chris grew up in new Bedford, Massachusetts and lived there until his Mother and Father moved him and his Sister to Rindge, NH in 1991 when he was 15 years old. He has lived in Rindge, NH ever since.

Since being trained as a Title Examiner, Chris has held the jobs of Legal Assistant, Paralegal, and Attorney. Chris is licensed as an Attorney in the states of MA and NH. He loves to travel to the closings. He has done closings near the MA-NY border to as far north as Colebrook, NH near the Canadian border and the Navy shipyard in Bath, Maine.

Chris strives to make his transactions as smooth as possible and to ease the stress of his clients and business partners. He will talk to his clients at whatever times are convenient for them during the week and on the weekend, morning, day or night. He has performed closings at 5am in the morning and 11pm in the evening, and in hospitals, at the airport, and at places of employment. He also has been known to drive his red pickup truck to properties to help clean them out if needed.

When not working, you can find Chris with his wife and dogs. Chris and his wife have 4 dogs and have fostered and rescued over 40 dogs since they bought their home in Rindge in 2004. Snoopy, an abused Beagle from Puerto Rico is always at Chris' side. Chris is not afraid to work around the house and is handy. He jacked up his house and built a 10 X 20 deck in 2017. He also enjoys golfing and skiing in his spare time.

You can reach Attorney Chris Carreira at the Law Office of David Rocheford
156 Hamilton Street, Leominster Phone (978) 728-5129
email - chris@thebestclosings.com



Continuing Education Opportunities

January 2023

Continuing Education Classes In Person and Via Zoom

January—February 2023

Real Estate Legal Series—"From Offer to Closing"

Thursday, January 26th 10 am to Noon Via Zoom	Offers Taught by Attorney Reynolds
Thursday, January 26th Noon to 2 pm Via Zoom	Purchase and Sale Agreements Taught by Attorney Reynolds
Tuesday, February 21st 10 am to Noon Via Zoom	Contract Law Taught by Attorney Reynolds
Tuesday, February 21st Noon to 2 pm Via Zoom	Closing and Settlement Taught by Attorney Reynolds
Thursday, March 9th 10am to Noon In person	Understanding Reverse Mortgage Taught by Lynn Devin
Tuesday, March 21st 10 to 12:30 In person	Professional Ethics Taught by Paula Savard
Tuesday, April 4th 10 to Noon In person	Zoning and Building Codes Taught by Attorney Thalheimer
Tuesday, April 18th 10 to Noon Via Zoom	Protecting the Protected Classes Taught by Isabelle Perkins
Wednesday, May 4th 10 am to Noon Via Zoom	Alternative Dispute Resolution and Procuring Cause Taught by Linda Kody

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

Please email suggestions to
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.

Good News About NCMAR's Continuing Education!

1. Our goal for 2022 is to have live in person classes that are also broadcast via zoom for members who prefer to attend virtually. We hope to maximize accessibility to all our CE offerings.
2. Continuing education classes in 2022 will generally be held twice a month, typically Tuesday and Thursday.
3. Classes taught by Andy Consoli are eligible for both MA and NH credit.
4. We have 25 free continuing education classes scheduled for 2023, and we will advertise them in future emails.

Register for classes at 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

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.

CALENDAR

CE Classes

**REAL ESTATE
LEGAL SERIES**

**FROM OFFER TO CLOSING
VIA ZOOM**



**ATTORNEY R. CRAIG REYNOLDS
INSTRUCTOR**

THURSDAY, JANUARY 26TH 10 AM TO NOON
OFFERS

THURSDAY, JANUARY 26TH NOON TO 2 PM
PURCHASE AND SALES AGREEMENTS

TUESDAY, FEBRUARY 21ST 10 AM TO NOON
CONTRACT LAW

TUESDAY, FEBRUARY 21ST NOON TO 2 PM
CLOSING AND SETTLEMENT

REGISTER AT WWW.NCMAR.COM

Monday, January 9th
Community Involvement Committee
Meeting
10 am via Zoom

Tuesday, January 10th
Top Producer Application Deadline

Monday January 16th Martin Luther King
Birthday Office closed

Thursday January 19th
MAR Realtor Party Training
MAR Headquarters, Foxboro

Thursday January 19th
NCMAR Night Out
TBD

Monday, January 23rd
Government Affairs Committee Meeting
10 am via Zoom

Tuesday, January 24th
NCMAR Board of Directors
10 am at NCMAR Office

Thursday, January 26th
CE Class Offers
10-noon via Zoom

Thursday, January 26th
CE Class Purchase and Sales
noon – 2 pm via Zoom

Lunch and Learn TBA
Noon to 1 pm

Member Services/Events Committee
9:30 am

Monday, February 7th
Business Partner Expo
4:30 to 6 pm
Top Producer Awards Banquet
6:00 to 8:30 pm
Doubletree by Hilton, Leominster

*We're kicking off the New Year in style
at The Fay Club.*

NCMAR NIGHT OUT

Thursday, January 19th, 2023

Sponsored by Kim Stone of Bay Equity Home Loans

Ring in the New Year in style. First drink will be on Kim and Bay Equity.