

President's Message

Welcome March

Do you know the word "March" is named for the Roman god of war, Mars. However, we know it as the beginning of spring, the vernal equinox, the Full Worm Moon and the return of Daylight Saving Time! Here are a few important dates to remember in March:

- March 8 is International Women's Day
- March 12 is the start of daylight Saving Time, which begins at 2:00 A.M
- March 15 is the Ides of March!
- March 17 is St. Patrick's Day
- March 20 brings about the March equinox

HUGE Thank you and Congratulations to all who came out to join us at the Denim & Diamonds Top Producer – Expo event.

The number of guests was amazing, It was great to see everyone. Thank you to all the volunteers who came to help us set up and take down, your time and energy is greatly appreciated.

To all the Top Producers ~ Well deserved! It was a tough year and you all thrived, congratulation.

To all the Business Partners ~ Thank you for joining us and showing our agents just what you offer.

To all the Sponsors ~ Thank you so much for supporting your local Realtors

NCMAR Announcement:

We are happy to announce we have a new part time employee at the North Central MA Association of REALTORS office. Caroline Sullivan has joined our staff, I have had the pleasure of sitting with Caroline getting to know her and her skills. Caroline has a bachelor's degree in Communication Studies and Public Relations/Marketing from the University of Rhode

Island. She has worked as a social media coordinator, personal assistant and marketing manager. Along with her experience as a REALTOR, Caroline will make an excellent addition to the staff.

In the upcoming months, you will see drastic uptick in marketing of our association internally and externally, many content updates to our website and eye catching graphic designs.

You may reach Caroline at caroline@ncmar.com or 978-345-2531. Please welcome her when you get a chance.

Just a quick reminder that the Licensing Board has changed the way you renew your license. Guidelines are as follows:

The Massachusetts Board of Registration of Real Estate Brokers and Salespersons has updated their license renewal portal and now requires more details regarding continuing education courses when renewing. Be prepared to renew your license by having the following information with you:

- The name of the school attended
- The name of the course taken
- The date you took the course
- The total hours of the course

Members that have taken courses through MAR's continuing education portal can log in to their Online Learning Center account to retrieve course information.

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Meeting Minutes

March 2023

Certificates for completed courses are located under the Dashboard tab. If you took a course through Learning Library and need the course certificates please email learn@marealtor.com and we will be sure to send those to you.

As a reminder, licensees are required to complete 12 hours of continuing education during each two-year renewal cycle. At least six hours of the instruction must be in the following subjects: fair housing; equal employment opportunity; accessibility for those with disabilities; agency law; environmental issues in real estate; zoning and building codes; real estate appraisal and financing; property tax assessments and valuation; and real estate board regulations. All of the courses provided by NCMAR Real Estate School meet these requirements.

Lots of fun things coming! Hope to see you all soon.

Jean

February Board of Directors Meeting

Members in attendance: President Jean Rubin, President elect Susan Wright; Treasurer Shauna Roberts, Secretary, Secretary Katey Tata, Past President Nick Pelletier, Business Partner Director Sophia Bell, (via Zoom) and Kathy Lore Executive Officer

Absent: Director at Large Denise Wortman

The meeting was called to order at 9:25 am

MOTION: It is moved, seconded and carried to approve the January 2023 BOD Minutes.

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

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

The 2023-2025 Strategic Plan was discussed and approved.

MOTION: It was moved, seconded and carried to allow branch locations at NCMAR real estate office locations with the new branch location completing all the requirements necessary on the application to open the branch location and the payment of the branch location and administrative fee of \$250 per year and per branch location.

The Community Involvement Committee minutes were reviewed. No motions presented.

The Government Affairs Committee minutes were reviewed. No motions presented. Realtor Day on the Hill will be June 12th in Boston. NCMAR will provide bus transportation. The Real Estate Summit in collaboration with the Chamber of Commerce is scheduled for May 23rd at Great Wolf.

Results of the Business Partner Trade Show were discussed.

Next BOD Meeting is Tuesday, March 21st at 9 am

The meeting adjourned at 10:43 am

NCMAR Leadership

President

Jean Rubin

Hometown, REALTORS

powered by Laer

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

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Secretary

Katey Tata

Keller Williams Realty

North Central

katey@kw.com

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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. Are there any limitations on the types of transactions a real estate licensee may engage in?

A. Once an individual is properly licensed as either a broker or a salesperson in Massachusetts, they are legally permitted to engage in any type of real estate transaction throughout the Commonwealth. Licensees, however, may be subject to discipline under 254 CMR 3.14(e) if they assume any duties or responsibilities that they are not adequately prepared to undertake or for which they have not achieved competency. Additionally, Article 11 of the REALTOR® Code of Ethics contains a similar requirement:

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client.

REALTORS® seeking clients in geographic areas or transaction types in which they are

unfamiliar or inexperienced are well-advised to seek the assistance of their broker or another licensee who possesses the requisite skill.

Q. Can a real estate broker directly compensate a salesperson who has unaffiliated with that broker and affiliated with a new broker?

A. Yes. Although [Massachusetts General Laws Chapter 112, Section 87VV](#) prohibits a salesperson from accepting “any valuable consideration for the performance of any act as a real estate salesman from any person except the broker with whom he is affiliated,” the [Board of Registration for Real Estate Brokers and Salespersons](#) has clarified the manner in which compensation may be remitted to a formerly affiliated salesperson. The former broker may distribute the commission owed to the salesperson in accordance with the contractual terms between the salesperson and the former brokerage. This underscores the importance of brokers and their affiliated salespersons entering into a comprehensive Independent Contractor Agreement, as well as a separation agreement that addresses pending transactions at the time of the salesperson’s departure from the brokerage.

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Thursday, March 16, 5:30 pm

NCMAR NIGHT OUT

Join us at the Fix Burger Bar
14 Monument Square, Leominster

Connect and Engage!

Sponsored by
Coldwell Banker Realty

Welcome November New Members!!

REALTOR Members:

(+5) New Members

<u>Name</u>	<u>Office</u>
Linda Hakala	The Hakala Group
Zuleide Lanzendorf	Real Estate Exchange
Paula LeBlanc	Seven Gables Realty
Emily Morrissey	Keller Williams Realty North Central
Adiel Silva	Real Estate Exchange

(+1) New Secondary Members

Kelly Page Trademark Real Estate Inc, Sunderland

Office to Office Transfer

<u>Name</u>	<u>From</u>	<u>To</u>
Catherine Benoit	Cornerstone Bank	Berkshire Bank
Timea Godor	Keller Williams Realty North Central	Laer Realty Partners
Tammi Wayman	Keller Williams Realty North Central	Lamacchia Realty

Business Partner Members:

(+) Business Partners

<u>Name</u>	<u>Office</u>
Yesenia Gil	Ross Mortgage Co
ygil@rossmortgageco.com	508-986-6100

MEMBERSHIP REPORT

New REALTORS	6	As of February 2023	As of February 2022
REALTOR Resignations	14	REALTORS	518 REALTORS 523
Office Transfers	3	Business Partners	<u>82</u> Business Partners <u>74</u>
New Business Partners	1	TOTAL MEMBERSHIP	600 TOTAL MEMBERSHIP 597
New Business Resignations	0		

Please help us collect non-perishable foods for non-profit organizations in North Central MA. This food drive serves many families in need within our communities

DROP-OFF AT ANY OF OUR EVENTS

Member Meetings

Monday, June 5th, Colonial Hotel Gardner

NCMAR Nights Out

Thursday, March 16th, The Fix

NCMAR Office

Monday to Friday 8:30 am to 4:30 pm

COMMUNITY INVOLVEMENT COMMITTEE

Food Drive



Continuing Education Classes In Person and Via Zoom

Thursday, March 9th 10am to Noon In person	Understanding Reverse Mortgage Taught by Lynn Devin/Niles Busler
Monday, March 20th 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
Tuesday, May 9th 10 am to Noon In Person	Financing Taught by Attorney Thalheimer & Kim Stone
Thursday, June 8th 10 am to Noon In Person	M.G.L. Ch 92A Taught by Attorney Thalheimer
Wednesday, June 14th 10 am to Noon In Person	Residential Mortgage Loan Market Taught by Brian Cormier/Niles Busler
Tuesday, July 11th 10 am to Noon Via Zoom	Americans With Disabilities Act Taught by Isabelle Perkins
Monday, July 31st 10 am to Noon Via Zoom	Antitrust Taught by Linda Kody

All NCMAR classes and instructors are approved by the MA Division of Professional Licensure.

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.

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.



2023-2025 STRATEGIC PLAN

Vision: To be the trusted voice for real estate by providing value to our members and the communities we serve.

Mission: To protect our culture, provide member value and represent the real estate industry to our local communities.

Motto: Bringing Homes and Families Together in the Heart of Massachusetts

Core Values: Professionalism— We value the highest standards of professional service and ethical conduct.

Advocacy – We value advocacy efforts that promote and protect private property rights.

Community Engagement- We value partnerships that enhance the quality of life in North Central Massachusetts.

Education—We value knowledge and experience in dealing with the everchanging real estate industry.

Respect – We value a culture that encourages healthy, respectful interactions between members and consumers.

1. Member Engagement - Create a robust and mutually supportive membership by growing in diversity, numbers, and participation

Strategy A: Create a Member Engagement Task Force

- Educate potential members about the value and benefits of participation, with an emphasis on personal connection
- Hold welcoming mixers to engage more potential members and dispel feelings of clique-iness
- Define what an optimum relationship with NCMAR looks like

Strategy B: Develop outreach campaign based on data-driven decisions

- Determine which messages, benefits, and qualities have attracted current members. Build on that success.
- Capture data regarding participation in current and new services and benefits
- Identify and define outreach roles for board members
- Create a plan to embrace and attract diversity and inclusion in ur membership

Strategy C: Grow business and community partnerships

- Develop messaging based on positive experiences of current affiliate and REALTOR members
- Identify ways to appeal to trades people and start-up companies
- Develop revenue-generating services
- Promote a diversity, equity and inclusion activity, fair housing activity, At Home with Diversity course or implicit bias training

2. Internal Capacity - Create and sustain a staff, board and committee structure that aligns with member needs and financial resources.

Strategy A: Increase our human capacity in operations

- Intentionally hire to increase our marketing/communication capacity
- Develop a robust volunteer program
- Ensure that current staff is not spending time on activities with less impact (limit requests for staff's time)
- Identify operational and marketing activities that can be championed by Realtor/business partner members

Strategy B: Intentionally recruit new board and committee members that will bring needed expertise, networks, voices, and diversity (age and other demographics)

- Regenerate committees by recruiting younger members
- Set clear expectations for participation and engagement
- Grow engagement among business partners

Strategy C: Develop a financial sustainability plan to ensure the organization's ability to have an impact on its community now and into the future

- Create roles for board, staff, and volunteers related to revenue
- Utilize potential grant, community, and NAR resources
- Monetize our assets (such as parking lot)
- Grow membership income by exploring new membership levels (including in-kind donors) and better explaining our worth and value
- Enhance our sponsorship program, including sponsors of current line items
- Consider new earned-income (fee-for-service) programmatic ideas, including workshops for diverse audiences (the home-buying public, Business Partners, Realtors)

Strategy D: Review, revise, and better utilize our Ambassador program so that it bolsters other aspects of our strategic plan

- Make personal outreach to better develop Ambassadors as a pipeline for board and committee membership
- Utilize Ambassadors as a means for communicating our messaging
- Diversify our Ambassadors by including non-Realtors and office managers

3. Communications: Articulate our value to a variety of audiences to grow membership, financial resources, engagement, and our profile in the Realtor community and the community at large

Strategy A: Create a communications plan that incorporates new communications vehicles and new sources of membership

- When developing messaging, incorporate the "attractions" and "When the organization is at its best..." themes
- Identify new communication vehicles (videos, YouTube etc.) that align with our capacity and our targeted audiences
- Identify the purpose and message for each communication
- Utilize the Navigating NCMAR committee for this work, unless and until a Communication Committee is established
- Measure the plans effectiveness by capturing and analyzing data

Strategy B: Identify marketing partners to reach other audiences

- Consider town website visitors, town officials, other Realtors
- Emphasize that we are a welcoming and collaborative organization
- Identify associations or organizations that have potential talents for engagement and inclusion in NCMAR activities
- Make clear our emphasis on home, family, and community

Strategy C: Raise our community profile, especially as a collaborator that gives back to, and inspires, the community

- Offer an educational workshop for the public about the real estate market
- Build new business partnerships, especially with out-of-area industry pros
- Be the role model association in Massachusetts (and make sure people know!)
- Be an inspiration to other boards and associations
- Promote the association through marketing materials, real estate trends, press releases, interviews, local market statistics
- Distribute NAR Research reports, local/state analysis of NAR Statistics through social media
- promote the value proposition of using a REALTOR

4. Advocacy - Support advocacy efforts locally, statewide and nationally and meet RPAC goals as set by the state association.

Strategy A: Support the REALTOR party's "Vote-Act-Invest" goals and annually conduct at least two initiatives or activities.

- Meet 100% of the RPAC fundraising dollar and MAR participation goals.
- Distribute information and communications from NAR and MAR regarding the value of investing in and the benefits received from member's participation in the RPAC, PAF and MREAC.
- Enlist the assistance of brokers to disseminate information to explain MREAC, RPAC and PAF to their agents.

Strategy B: Heighten awareness of the Broker Involvement Program and NAR and MAR Calls to Action.

- Explain the broker involvement program to broker/owners.
- Promote members to download and use the REALTOR Action Center App or Text # at meetings and educational events.
- Promote participation in NAR and MAR Calls to Action.

Strategy C: Support property rights, housing and real property ownership by being active in the political process.

- Recognize and encourage member involvement in the local political process (Real Estate Summit, Mayor Meetings, REALTOR Day on the Hill and Meetings with legislators).
- Hold Legislative event with local officials and state representatives to discuss current legislation and local issues and provide local market data at the event.
- Investigate possible revitalization projects and other NAR funded opportunities to increase visibility and participation in the community

5. Community Involvement – Engage in community activities that enhance the image of REALTORS

Strategy A: Organize member involvement for local charitable organizations or conduct fundraising activities to benefit local community or charitable organizations.

- Participate in a Habitat for Humanity Build
- Participate in fundraising for local organizations that need assistance (Holiday Helping Hands, Food drives, etc)
- Conduct a fundraising activity to raise funds for the scholarships

CALENDAR

Professional Ethics

Continuing Education RE33RC11

ALL REALTORS MUST COMPLETE THIS
NAR MANDATORY CODE OF ETHICS
TRAINING EVERY 3 YEARS.
YOU ALSO RECEIVE
2 CE CREDITS FOR LICENSE RENEWAL

Taught by Paula Savard
in person at the NCMAR OFFICE

This class will cover:

- Fundamentals of the Real Estate Industry
- Business Ethics
- Ethical Duties
- Specific Ethical Issues for licensees
- Industry Code of Conduct
- NAR Code of Ethics with examples
- and much more.



Thursday, March 23, 2023

10 am to 12:30 pm in person
NCMAR, 40 Summer St, Fitchburg

Register at www.ncmar.com

Reverse Mortgage

Continuing Education Class RE104R18



Instructors:
Lynn Devin and Niles Busler



This Class will cover:

- Origins of the Reverse Mortgage
- Eligibility Requirements
- Benefits of Reverse Mortgages
- Safeguards and Consumer Protection
- Cost and Pay out Options
- Difference between Home Equity Line of Credit and Reverse Mortgage
- What is a reverse fr purchase?
- The 4 Nevers of Reverse Mortgages
- Impact of Death of Spouse
- and much more!!

March 9th, 2023
10 am to Noon
at the NCMAR Office,
40 Summer St.
Fitchburg

Seating is limited.
Please register at
www.ncmar.com

Thursday, March 9th
Understanding Reverse Mortgage
Taught by Lynn Devin/Niles Busler
10am to Noon
In person at the NCMAR office

Monday, March 13th
Community Involvement Committee
Meeting
10 am via Zoom

Monday, March 13th
Government Affairs Committee Meeting
11 am via Zoom

Tuesday, March 14th
Finance Committee Meeting
9 am in person at the NCMAR office

Thursday, March 16th
NCMAR Night Out
The Fix Burger Bar, Leominster
5:30 pm

Monday, March 20th
10 to 12:30
Professional Ethics
Taught by Paula Savard
In person at the NCMAR office

Thursday, March 23rd
NCMAR Board of Directors
11 am at Apex, Marlborough

Date
Lunch and Learn
Credit and Credit Scores
Noon to 1 pm
Taught by Brianna Kelley of Total
Mortgage

Tuesday, March 28th
Member Services/Events Committee
9:30 am at NCMAR Office
Via Zoom

Thursday, April 16th
New Member Orientation
9 am to 1 pm
NCMAR Office