

Stewart – Massachusetts Mid-Week Update – March 31, 2021

Dear Stewart Partners,

It is hard to believe that tomorrow is April! As we look forward to the start of the new month, we wondered how April 1st became known as April Fools' Day. Although the day has lost some of its luster since we left middle school, curiosity got the best of us and a Google search revealed that some believe that the annual day of practical jokes has its origins as far back as early 1582! This was the year that France switched from the Julian calendar to the Gregorian calendar, which switched the new year to January 1. In the Julian calendar the new year began with the spring equinox around the 1st of April. Some folks didn't receive timely news of the calendar change and continued to celebrate the new year during the last week of March through April 1. They became known as April fools.

This week's update doesn't have any pranks or hoaxes, but we do have a few items you might find interesting. The first item is the ABA's report on the ethical duties of attorneys who practice in a virtual world. While we are on the topic of clients and the virtual world, we wanted to let you know about an inexpensive tool to stay in touch with current and past clients. Lastly, we wanted to share an article recently published by realtor.com about the tax implications a refinance in 2020 may have on your 2020 taxes.

As a reminder, you can always access past mid-week updates on our COVID-19 resource page. Details can be found below.

- *Practicing in a Virtual World - ABA's Standing Committee on Ethics and Professional Responsibility – Formal Opinion 498*
On March 10th of this year, the ABA issued a formal opinion on the ethical and professional obligations of attorneys who practice virtually. The opinion delves into commonly implicated Model Rules of Professional Conduct and sets forth what attorneys should consider when selecting technologies for use in their practice. To read the full opinion issued by the ABA, follow this link: https://www.americanbar.org/content/dam/aba/administrative/professional_responsibility/aba-formal-opinion-498.pdf
- *Electronic Greeting Cards from American Greetings*
It's Sales 101: future clients come from existing clients, so staying in touch is important. A client needs to remember who you are in order to refer new business your way. American Greeting Cards offer a low-cost membership option. This isn't an ad for American Greetings, but we really liked the cost, less than \$20 for 1 year, and the automated features membership provides, such as a reminder service and a future send option. You could set up e-cards during down-time and not worry about remembering important dates, like the date a client bought their first house, and sending them a personalized card. To check out what American Greetings offers, follow this link: <https://www.americangreetings.com/faq/membership-faqs>
- *Did you refinance in 2020? How that might affect your taxes.*
We all know that business was busier than anyone would have anticipated in 2020 given the historically low interest rates. This is a great article that you can share with all your borrower clients of 2020, just in time for tax season. To read the full article from realtor.com, follow this link: <https://www.realtor.com/advice/finance/did-you-refinance-your-mortgage-last-year-heres-how-it-could-affect-your-taxes/>

- [Stewart's Massachusetts COVID-19 Resource Page](#)

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click [HERE](#) and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>



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