



# The Greater Lakes Association of REALTORS®



## REALTOR® ADVISOR

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### MESSAGE FROM THE PRESIDENT

#### *Are You Providing at Least Three Options to Your Clients?*

Our business is relationships and the way we do those relationships matters. Where is the line on what a vendor can do and not do for you as an agent?

Recently, the line in the sand has been drawn a bit more clearly. Below are two links concerning a ruling from the Minnesota Department of Commerce placed on an agent and a title company. It proves just how important it is to always give your clients at least three options on lenders, title companies, inspectors, etc. and to never encourage them to go with \_\_\_\_\_. Read these articles to learn more...



<http://www.startribune.com/maple-grove-real-estate-agent-title-company-fined-by-state/416777923/>

<http://www.inman.com/2017/03/23/agent-fined-5k-by-minnesota-department-of-commerce-for-alleged-title-company-ties/>

We do important work. The duty to our clients is to provide multiple options. Giving them choices is vital to the integrity of our industry. A common best practice is to always provide at least three options of any vendors to our clients and never encourage them which one to choose. It's their decision not ours.



Carrie Lee  
Keller Williams Realty Professionals  
carrielee@kw.com  
218-454-6300

### Informational Websites

Department of Commerce - [www.commerce.state.mn.us](http://www.commerce.state.mn.us)  
Greater Lakes Association of REALTORS® - [www.greaterlakesrealtors.com](http://www.greaterlakesrealtors.com)  
Minnesota Association of REALTORS® - [www.mnrealtor.com](http://www.mnrealtor.com)  
National Association of REALTORS® - [www.realtor.org](http://www.realtor.org)



## GLAR AFFILIATE SPOTLIGHT

### Ginger House - Mid-Minnesota Federal Credit Union

Ginger House loves building. Building relationships, building stronger communities and building opportunities for individuals and families to realize their dreams.

For over 19 years, Ginger has worked in the mortgage industry. Through her position at Mid-Minnesota Federal Credit Union as a Home Loan Consultant, she continually strives to build relationships with members and area realtors providing them with home loan services. "It's an incredibly rewarding field to be in," House said. "I get to witness, firsthand, people's dreams coming true with the help of careful planning, and rates and terms that fit their lifestyle and resources."



Having been born and raised in the Brainerd Lakes Area, Ginger also understands the importance of giving back time, talent and treasure to help build a stronger community. She is involved in the Brainerd Area Networking Group, the Chamber Golf Tournament Planning Group, is a member of the Mid-Minnesota Builders Association, and will participate in the Planning Group for the Chamber Shooting Clays Summer Fling.

"Mid-Minnesota and I take pride in providing the best service we can to our members. Your relationship with us is important. That's why it's also important that we service our own loans. My industry seems to be ever-changing and I thoroughly enjoy being part of it. With change, comes challenges; yet that hasn't stopped us from making people's dreams of becoming homeowners come true."

Mid-Minnesota has various home loan products and services to assist you in successfully getting your clients into their new home such as -

- Pre-approval process
- Rural Development loans
- Land Loans
- Free Educational Financial Workshops
  - First Time Home Buyers, Improving Your Credit Scores and more...
- Traditional Mortgages
- Construction Loans
- Jumbo Loans

Founded in 1956, Mid-Minnesota Federal Credit Union is a member-owned financial cooperative with offices in Aitkin, Alexandria, Baxter, Brainerd, Crosby, Detroit Lakes, Little Falls, Pequot Lakes, Twin Valley, and Staples. As a credit union, profits are returned to members by way of lower loan interest rates, higher dividends and enhanced product delivery opportunities. "I thoroughly enjoy working for a credit union and the opportunity it allows me to provide our members," Ginger noted. "The biggest reward in my job comes when I'm able to help people purchase their first home. I remember how that felt, personally; I want to give them the best possible experience I can."

People Helping People continues to be the cornerstone motto on which Mid-Minnesota operates, putting people before profit and taking pride in making a difference in the lives of others in the areas it serves. In 2016, MMFCU donated over \$65,000 in its nine-county service area. For Ginger that is also a very important aspect of her work with the credit union. "I enjoy being a part of an organization that takes on a sense of responsibility when it comes to community awareness and the well-being of its citizens."

*Equal Housing Lender.*

# Bridges Career Event

More than 2000 students from area schools participated in a career event at CLC in Brainerd recently. This event gives students a look at a huge variety of careers that may take them to college or trade schools. GLAR promoted careers in the real estate field. We had six students sign up to follow a REALTOR®. If you are interested in being a mentor for a day or half day, please contact Janie at GLAR to talk about it!



Steven Gall,  
Century 21 Brainerd Realty

Matt Przybilla,  
Century 21 Brainerd Realty

Tanner Rogers,  
BlackRidge Bank

Janie Weston,  
GLAR

Raelyn Borg,  
Century 21 Brainerd Realty

Sandy Swanson,  
Century 21 Brainerd Realty



## April Education Classes at GLAR

April 13	TransactionDesk	9:30 - 12:30	3 hrs credit
April 13	Authentisign	1:30 - 4:00	2.5 hrs credit
April 18	Comparative Market Analysis	9:30 - 12:30	3 hrs credit
April 18	Can We Talk? <i>Approved for REALTORS® and Appraisers</i>	1:00 - 5:00	4 hrs credit
April 26	New Member Orientation	9:00 - 4:00	
April 26	Code of Ethics	1:00 - 4:00	3 hrs credit

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

# \$STOP

**Purchase your 2016-2017 GLAR**

## Education Card

*This card entitles you to 80+ hours of approved education and includes the MAR required module.*

**\$95**

new members

**\$125**

current members

**\$175**

non-member cost

**We accept Visa and MC, transaction fee applies**

*note: this card does not cover any fines incurred if you don't pre-register or cancel classes*

*Mail a check,  
give us a call, or  
drop by the GLAR  
office for your card*

*Valid through  
September 2017  
Education Cards  
are non-refundable.*



## GLAR AFFILIATE MEMBERS

### COMPANY

### CONTACT

### EMAIL

AgStar Home Mortgage	Jody Garceau	jodie.garceau@agstar.com
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American National Bank	Loren Alexander	lalexander@anbm.com
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B. Johnson & Assoc., LTD	Tad Johnson	tad@brainerdcpa.com
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Central Choice Insurance Group	Brian Sedlachek	bsedlachek@sagepointadvisor.com
Central Water Testing Lab	Margaret Devorak	cwtestinglab@gmail.com
Consolidated Telecommunications Co. (CTC)	Andy Isackson	andy.isackson@ctctelecom.net
Costco Wholesale	Jesse Clochie	w01122MBR@costco.com
Crow Wing County Abstract Co.	Diane Junker	diane.junker@cwccac.com
Crow Wing Power Credit Union	Scott Jackson	jackson@cwpower.com
Cutco Closing Gifts	Shane Huber	shanehuber@me.com
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Eagle Vision Home Inspection	Bill Anderson	billand@brainerd.net
Edina Realty Title, Inc.	Katie Bahma	katiebahma@edinarealtytitle.com
Elite Title & Escrow	Shayna McCulloch	shayna@elitetitle.co
First American Title	Deb Kline	dmkline@firstam.com
First National Bank	Troy Friberg	troy.friberg@fnbwalker.com
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Gold Key Home Inspection Service	Paul Misener	paul@goldkeyhome.com
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HealthSource Chiropractic-Progressive Wellness	Dillon Remmick	drremmick@gmail.com
Hedlund Chiropractic	Bryan Hedlund	doctorhedlund@yahoo.com
Hi-Tech Home Inspections	Todd Peterson	hitechhomeinspections@outlook.com
HomeTeam Inspection Service	Kyle Holm	lakesarea@hometeam.com
Insty Prints	Ron Morris	ron@brainerdinsty.com
Insurance Advisors	Tom Hice	t.hice@iaimn.com
KC Companies, Inc.	Cory Hendricks	cory@kccompaniesinc.com
Klein & Fleming Insurance Services, Inc.	Mike Koop	mike@kleinfleming.com
Lakes Area Habitat for Humanity	Mary Zimmermann	mary.zimmermann@lakesareahabitat.org
LakeVertising	Tiffany Schmidt	lakevertising@gmail.com
Larson Abstract Co.	Roxanne Matsen	rmatsen@larsonabstract.com
Leer Title Services	Ineke Leer	ineke@leertitle.com
Lifetime Fat Loss Center of Baxter	Angela Remmick	lfcibaxter@gmail.com

## GLAR AFFILIATE MEMBERS

### COMPANY

Members Cooperative Credit Union  
Mid MN Builders Association  
Mid MN Federal Credit Union  
Mortgage Lending Services, LLC  
Navigator Home Inspections  
Neighborhood National Bank  
Noble Escrow & Title  
Nor-Son, Inc.  
Odor Eliminators  
Pine Country Bank  
PrimeLending  
Property Source  
Randall State Bank  
RiverWood Bank  
ServiceMaster  
Surety Home Inspection Team, LLC  
Tanner Motors  
Tradition Mortgage  
US Bank  
US Bank  
Wells Fargo Home Mortgage  
Whitebirch Home Inspection Services

### CONTACT

Travis Betley  
Colleen Faacks  
Ginger House  
Mike Engel  
Jonathan Kline  
Maria Orlowski  
Krista Fogarty  
Renee Johnson  
Jay Kellner  
Katie Kapus Jackson  
Laurie Whitlow  
Crystal Reed  
Todd Brown  
Jaime Rowlette  
Bill Bailey  
David Strunk  
Jeremy Ryder  
Lynn Mittelsteadt  
Michael Engen  
Joseph Sparks  
Benjamin Holland  
Scott Ebnet

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## GLAR Happy Hour with the Board and Jail and Bail Fundraiser

**April 12, 2:00 - 6:00**

Gull Dam Brewing, Nisswa



Come join your Leadership Team and other  
GLAR members for Happy Hour!  
Refreshments and appetizers served!

***Jail and Bail Fundraiser for RPAC  
Help your fellow members  
Get Out of Jail!!***



## GLAR LEADERSHIP TEAM 2016 - 2017

### President

Carrie Lee  
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218-454-4300

### President Elect & Foundation Pres.

Laurie Moe-Greer  
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### Past President Rep.

Jim Fogarty  
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### Director

Galen Johnson  
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### Director

Bill Satre  
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### Director

Pete Thomes  
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### Director

Becky Sandelands  
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651-270-6681

### Secretary & MAR Director

Sandy Swanson  
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218-839-4390

### Treasurer

Brad Wadsten  
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### Affiliate Director

Shayna McCulloch  
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218-829-4450

### MNAR Executive Committee

Sheila Holley  
sheilaholley@edinarealty.com  
218-838-5933

### MNAR Director

T.J. Simon  
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218-366-1455

## GLAR COMMITTEES

### **BUDGET**

Pete Thomes, Chair  
Brad Wadsten, Director  
Galen Johnson  
Albin Kuschel  
Jim Ruttger  
T.J. Simon

### **BYLAWS**

Doug Zaske, Chair  
Sheila Holley, Director  
Tim Nelson  
Mike O'Connell  
Matt Pecarich  
Viny Van Roekel

### **EDUCATION**

Renee Nieman, Chair  
Jim Fogarty, Director  
Traci Balder  
Dolly Matten  
Preston Peters  
Keith Schwankl  
Breanna Sheley  
Dennise Sonnee  
Dinah Sundberg  
Sandy Swanson

### **GOV AFFAIRS/RPAC**

Brian Wallin, Chair  
T.J. Simon, Director  
Bill Brekken  
Kevin Goedker  
Doug Kern  
Dolly Matten  
Carrie Ruud  
Brad Wadsten

### **MEMBERSHIP**

Theresa Bilben, Chair  
Sandy Swanson, Director  
Sandy Bebler  
Raelyn Borg  
Steve Gall  
Krista Norquist  
Matt Przybilla

### **MLS**

Jim Eisler, Chair  
Becky Sandelands, Director  
Jack Antolak  
Galen Johnson  
Rod Osterloh  
Jim Ruttger

### **TECHNOLOGY**

Tom Sandelands, Chair  
Matt Wadsten

### **PUBLIC RELATIONS/ MARKETING**

Suz Pohl, Chair  
Bill Satre, Director  
Chris Jacques  
Anthony Koop  
Jeremy Ryder  
Marty Schwab

### **SPECIAL EVENTS**

Mike Koop, Chair  
Shayna McCulloch, Director  
Pam Braland  
Jodie Garceau  
Sam Horn  
Carolyn Olson  
Rebecca Sellnow  
Shanks, Sindy

## MEMBERSHIP UPDATE

Anderson, Antje - Positive Realty  
Borg, Raelyn - Century 21 Brainerd Realty  
Clochie, Jesse - Costco Wholesale  
Harguth, Amy - Edina Realty  
Mills, Trenton - Weichert REALTORS®, Tower  
Sparks, Joseph - US Bank



### NEW GLAR MEMBER APPLICATIONS

Engen, Michael - US Bank, Little Falls  
Imgrund, Janene - Century 21 Brainerd Realty  
Kopca, Sara - Moran Realty  
Mueller, Randy - Sandelands Realty  
Rebollo, Melissa - Weichert REALTORS®, Tower  
Weeres, Joanne - Moran Realty  
Williams, Briana - LakePlace.com

### NEW COMPANY

Legacy Real Estate Group - Ivy Hunter, Broker  
*Congratulations, Ivy!*

### MEMBERSHIP REINSTATEMENT

Boyd, Pam - Sandelands Realty  
Klatt, Gary - Edina Realty

### MEMBERS ON THE MOVE



Cato-Spicer, Maureen - Keller Williams Realty Prof.

### NEW MLS ONLY APPLICATIONS

Reiner, Dorothy - Minnesota Lakes Realty of Alexandria  
Reiner, Brian - Minnesota Lakes Realty of Alexandria  
Reiner, Glen - Minnesota Lakes Realty of Alexandria

### NO LONGER GLAR MEMBER













Boheman, Kassandra - Keller Williams Realty Prof.  
Roden, Pam - Keller Williams Realty Professionals  
Schrupp, Judy - Edina Realty  
Timothy, Elizabeth - Keller Williams Realty Prof.





## GLAR REALTOR® STORE

The following items are available for purchase. Price includes MN Sales Tax.

 <p><b>Door Hanger: Open House In Progress \$1.07</b></p>	 <p><b>Please Remove Your Shoes \$3.17</b></p>	 <p><b>Assorted Colors (stainless steel) \$12.83</b></p>	 <p><b>R® Tumbler \$9.40</b></p>	 <p><b>St. Joseph Statue \$7.46</b></p>	 <p><b>Spring Clips Set of 12 \$6.39</b></p>
 <p><b>Acrylic Frame 8x10 \$13.91</b></p>	 <p><b>Brochure Box w/Stake \$19.97</b></p>	 <p><b>Brochure rack w/Business Card \$16.05</b></p>	 <p><b>Shoe Covers 10 pair \$10.68</b></p>	 <p><b>Magnetic SOLD &amp; PENDING Strips \$5.32</b></p>	 <p><b>000000111111 0123456789 1122334455 Magnetic Number Strips \$5.32</b></p>
 <p><b>Open House Arrow \$7.46</b></p>	 <p><b>Home For Sale Arrow \$7.46</b></p>	 <p><b>____ Acres Rider \$12.83</b></p>	 <p><b>I'm Gorgeous Inside Rider \$7.51</b></p>	 <p><b>OPEN SUN - OPEN SAT - Metal Riders \$12.83</b></p>	 <p><b>Shown Only By Appointment Rider \$7.51</b></p>
<p><i>If you are looking for a particular item that we don't carry, please let us know and we will try to get it for you!</i></p>		 <p><b>SOLD and Sale Pending Riders \$7.51</b></p>	 <p><b>PRICE REDUCED LOT FOR SALE Riders \$7.51</b></p>	 <p><b>Deeded Access LAKE ACCESS Riders \$7.51</b></p>	 <p><b>25' Tape Measure \$9.61</b></p>
 <p><b>Pepper Spray \$9.98</b></p>	 <p><b>Pins \$9.98</b></p>	 <p><b>House Pins \$8.95</b></p>	 <p><b>Note Cards \$9.95</b></p>		

# APRIL 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 15344 Pearl Drive, Baxter MN 56425 218-828-4567 office@greaterlakesrealtors.com						1 
				Gov't Affairs Meeting		
2	3	4	5	6	7	8
9	10	11	12 Happy Hour 2-6 Jail & Bail Gull Dam Brewing, Nisswa	13	14	15
	17	18 Continuing Education	19	20 Committee Meetings Board Meeting 10:15	21	22 
	24	25	26 New Member Orientation Ethics	27 Continuing Education	28 	29
30 						

All meetings and education held at GLAR unless otherwise noted