



The Greater Lakes Association of REALTORS®



REALTOR® ADVISOR

VOLUME 2017, ISSUE 4 APRIL 2017

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

Greater Lakes Association of REALTORS® - www.greaterlakesrealtors.com

Minnesota Association of REALTORS® - www.mnrealtor.com

National Association of REALTORS® - 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."

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

\$TOP

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

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

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

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

GLAR AFFILIATE MEMBERS

COMPANY

AgStar Home Mortgage
 American National Bank
 American National Bank
 Atlas Abstract & Title
 A.W. Research Labs
 B. Johnson & Assoc., LTD
 BlackRidge Bank
 BlackRidge Bank
 Brainerd Dispatch
 Brainerd Savings & Loan
 Brainerd Savings & Loan
 Bremer Bank
 Bremer Bank
 Cass County
 Central Choice Insurance Group
 Central Water Testing Lab
 Consolidated Telecommunications Co. (CTC)
 Costco Wholesale
 Crow Wing County Abstract Co.
 Crow Wing Power Credit Union
 Cutco Closing Gifts
 Cygnature Title & Abstract, Inc.
 Cygnature Title & Abstract, Inc.
 Deerwood Bank
 Deerwood Bank
 Deerwood Bank
 Eagle Vision Home Inspection
 Edina Realty Title, Inc.
 Elite Title & Escrow
 First American Title
 First National Bank
 Frandsen Bank & Trust
 Frandsen Bank & Trust
 Frandsen Bank & Trust
 Gold Key Home Inspection Service
 GR Promotions, A Vernon Company
 HealthSource Chiropractic-Progressive Wellness
 Hedlund Chiropractic
 Hi-Tech Home Inspections
 HomeTeam Inspection Service
 Insty Prints
 Insurance Advisors
 KC Companies, Inc.
 Klein & Fleming Insurance Services, Inc.
 Lakes Area Habitat for Humanity
 LakeVertising
 Larson Abstract Co.
 Leer Title Services
 Lifetime Fat Loss Center of Baxter

CONTACT

Jody Garceau
 Kurt Muesing
 Loren Alexander
 Nate Jensen
 Sara Ahlers
 Tad Johnson
 Sandy Bebler
 Darlene Hardy
 Linda Hurst
 Carol Donato
 Sam Horn
 Gary Johnson
 Brandon Larson
 Robert Yochum
 Brian Sedlachek
 Margaret Devorak
 Andy Isackson
 Jesse Clochie
 Diane Junker
 Scott Jackson
 Shane Huber
 Bill Goers
 Suz Pohl
 Becky Eckelman
 Casey Kannel
 Julie Mohs
 Bill Anderson
 Katie Bahma
 Shayna McCulloch
 Deb Kline
 Troy Friberg
 Chris Boelter
 Jennifer Carlson
 Jerry Graham
 Paul Misener
 Pam Braland
 Dillon Remmick
 Bryan Hedlund
 Todd Peterson
 Kyle Holm
 Ron Morris
 Tom Hice
 Cory Hendricks
 Mike Koop
 Mary Zimmermann
 Tiffany Schmidt
 Roxanne Matsen
 Ineke Leer
 Angela Remmick

EMAIL

jodie.garceau@agstar.com
 kmuesing@anbmn.com
 lalexander@anbmn.com
 njensen@atlasabstract.com
 sara@awlab.com
 tad@brainerdcpa.com
 sandy.bebler@blackridgebank.com
 darlene.hardy@blackridgebank.com
 linda.hurst@brainerddispatch.com
 carol.donato@brainerdsavings.com
 sam.horn@brainerdsavings.com
 gljohnson@bremer.com
 bllarson@bremer.com
 robert.yochum@co.cass.mn.us
 bsdelachek@sagepointadvisor.com
 cwtestinglab@gmail.com
 andy.isackson@ctctelecom.net
 w01122MBR@costco.com
 diane.junker@cwcac.com
 jackson@cwpower.com
 shanehuber@me.com
 billg@cygnatureonline.com
 suzep@cygnatureonline.com
 beckye@deerwoodbank.com
 caseyk@deerwoodbank.com
 julieh@deerwoodbank.com
 billand@brainerd.net
 katiebahma@edinarealtytitle.com
 shayna@elitetitle.co
 dmklane@firstam.com
 troy.friberg@fnbwalker.com
 cboelter@frandsenbank.com
 jcarlson@frandsenbank.com
 jgraham@frandsenbank.com
 paul@goldkeyhome.com
 pam.braland@charter.net
 drremmick@gmail.com
 doctorhedlund@yahoo.com
 hitechhomeinspections@outlook.com
 lakesarea@hometeam.com
 ron@brainerdinsty.com
 t.hice@jaimn.com
 cory@kccompaniesinc.com
 mike@kleinfleming.com
 mary.zimmermann@lakesareahabitat.org
 lakevertising@gmail.com
 rmatsen@larsonabstract.com
 ineke@leertitle.com
 lflcbaxter@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

EMAIL

travis.betley@membersccu.org
 cmfaacks@brainerd.net
 ghouse@mmpfcu.org
 mike.engel@trustonefinancial.org
 jonathan@navigatorhomeinspections.com
 morlowski@pnbmora.com
 kfogarty@nobleescrow.com
 renee.johnson@nor-son.com
 odoreliminators02@gmail.com
 katie@pinecountrybank.com
 lwhitlow@primelending.com
 crystalr@brainerd.net
 todd.brown@randallstatebank.com
 jaime.rowlette@riverwoodbank.com
 jackie@servicemasterretka.com
 suretyhome@gmail.com
 jeremy.ryder@tannercompanies.com
 lynn@homeloanmn.com
 michael.engen@usbank.com
 joseph.sparks@usbank.com
 benjamin.holland@wellsfargo.com
 scottebnet@gmail.com

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
carriellee@kw.com
218-454-4300

Director

Galen Johnson
galen@unitelc.com
218-255-0345

Director

Becky Sandelands
becky@sandelandsrealty.com
651-270-6681

Affiliate Director

Shayna McCulloch
shayna@elitetitle.co
218-829-4450

President Elect & Foundation Pres.

Laurie Moe-Greer
lauriem@upnorthpropertysearch.com
218-838-7816

Director

Bill Satre
bill.satre@gmail.com
218-829-2222

Secretary & MAR Director

Sandy Swanson
Sandra.Swanson@Century21.com
218-839-4390

MNAR Executive Committee

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

Past President Rep.

Jim Fogarty
jfogarty@tds.net
218-562-4700

Director

Pete Thomes
petethomes@edinarealty.com
218-828-7000

Treasurer

Brad Wadsten
bradwadsten@edinarealty.com
218-828-7000

MNAR Director

T.J. Simon
tj@wolffsimonrealestate.com
218-366-1455

GLAR COMMITTEES

BUDGET

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

MEMBERSHIP

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

BYLAWS

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

MLS

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

TECHNOLOGY

Tom Sandelands, Chair
Matt Wadsten

EDUCATION

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

PUBLIC RELATIONS/ MARKETING

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

GOV AFFAIRS/RPAC

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

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

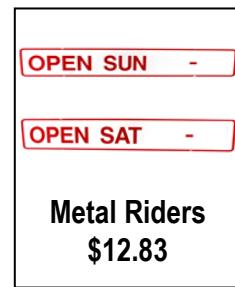
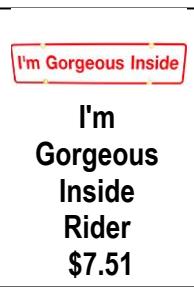
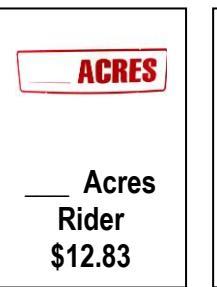
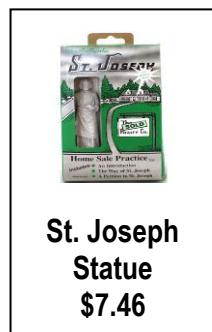
NO LONGER GLAR MEMBER

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.



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!



APRIL 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 15344 Pearl Drive, Baxter MN 56425 218-828-4567 office@greaterlakesrealtors.com						1 
2	3	4	5	6 Gov't Affairs Meeting	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 
23	24	25	26 New Member Orientation Ethics	27 Continuing Education	28	29 
30 						

All meetings and education held at GLAR unless otherwise noted