

General Membership Meeting

November 13, 2003 8:30 am - 9:00 am
Location: Comfort Suites, Baxter

Septic System Issues

Tom Esperson
November 13, 2003 9:00 am - 11:00 am
Location: Comfort Suites, Baxter
Krono Inspection Services, Sponsor

Tom Esperson is a licensed septic inspector and designer who will give you the information you need when discussing septic issues with buyers and sellers. What to look for on site as a "heads up" on a piece of property? Why worry about the stuff? Get your questions answered at this class.

Finding & Solving Pollution Problems in Real Estate - MPCA

November 19, 2003 9:00 am - 12:00 pm
Brainerd Savings & Loan, Sponsor

The Minnesota Pollution Control Agency has many rules and regulations. The four points that will be covered in the class are underground storage tanks, feedlots, asbestos, and water quality. You will have time for questions. Bring your latest "deal" that has these problems and find out how to resolve them.

Real Estate Safety Issues

November 19, 2003 12:30 pm - 2:30 pm
Brainerd Savings & Loan, Sponsor

How safe is the real estate environment? How do agents address the conceal and carry law? Can you identify a drug house when you see one? Do you want to go in one? When are living conditions of a home a safety issue? Learn how to address these issues and get some self-defense tips.

Ethics for 2004

Linda Modlinski
January 7, 2004 9:00 am - 12:00 pm
Becky Butcher, Wells Fargo Home Mortgage, Sponsor

Does your business conduct measure up to the Code of Ethics? Do you know what your ethical duties and obligations are? Come and explore the Code through examples and real life case studies that this class offers. The information is practical and useful and will help you avoid costly mistakes. (Satisfies NAR Code of Ethics training requirement.)

Agency/Fair Housing

Chris Galler
January 7, 2004 12:30 pm - 2:30 pm
Becky Butcher, Wells Fargo Home Mortgage, Sponsor

Agency Law - Comprehensive review of Minnesota's Agency Law as it relates to real estate representation. This course will look at various scenarios that licensees may face in the field.

Fair Housing - A review of the federal Fair Housing Act and Amendments. This course will include information on the Minnesota Human Rights Act and a review of legal cases.

General Membership Meeting

January 8, 2004 8:30 am - 9:00 am
Location: Initiative Foundation, Little Falls

Disclose, Disclose, Disclose

January 8, 2004 9:00 am - 11:00 am
Location: Initiative Foundation, Little Falls

Play the game, Dis.clue.sure, created by NAR, and learn what needs to be disclosed.

1031 Exchange

Wendall Malby
January 21, 2004 1:00 pm - 5:00 pm
Atlas Title, Sponsor

What is the difference between a sale and an exchange? A sale is an exchange of real property for cash. A sale and repurchase of like-kind property following the Internal Revenue guidelines is an exchange; a "non-taxable" sale. Learn how this can be done.

Appraisal Determination

Denny Montegue
January 29, 2004 9:00 am - 12:00 pm
ATI Title, Sponsor

Denny is back to speak on residential and lakeshore appraisals. This course will help you in your evaluations of homes; this is "Appraisals made easy". Great class - don't miss it!

3 D's of Safe Practice- Discover, Disclosure, Document

Stanford Hill
January 29, 2004 12:30 pm - 4:30 pm
ATI Title, Sponsor

This class will give you knowledge of what you should have to

Discover (what and how), and what do you have to Disclose (when & where), and Document (what, where, how, who and when). Stanford spoke to us last year and this is one class you do not want to miss!

General Membership Meeting

February 5, 2004 8:30 am - 9:00 am
Location: 40 Club, Aitkin

Disclose, Disclose, Disclose

February 5, 2004 9:00 am - 11:00 am
Location: 40 Club, Aitkin
Lynn Roettele, MidAmerica Mortgage, Sponsor

Play the game, Dis.clue.sure, created by NAR, and learn what needs to be disclosed.

Listing Contracts and Associated Forms

Jo Christensen
February 19, 2004 9:00 am - 12:00 pm
Kennedy Appraisals, Sponsor

This is an in-depth look at the MAR forms starting with the listing contracts, reviewing agency, facilitator, disclosures, arbitration, and estimate of seller net forms.

Residential Purchase Agreement and Associated Forms

Jo Christensen
February 26, 2004 9:00 am - 12:00 pm
Discover Mortgage, Sponsor

Learn how to protect your self and your clients! Take an in-depth class reviewing changes and updates of the purchase agreements, financing addendums, counter offer forms and more!

General Membership Meeting

March 4, 2004 8:30 am - 9:00 am
Location: Community Center, Breezy Point

Dislose, Disclose, Disclose

Janie Weston
March 4, 2004 9:00 am - 11:00 am
Location: Community Center, Breezy Point
Gold Key Home Inspection, Sponsor

Play the game, Dis.clue.sure, created by NAR, and learn what needs to be disclosed.

Double Your Marketing Impact with the Latest Technologies

Todd Butzer
March 25, 2004 9:00 am - 12:00 pm
Bremer Bank, Sponsor

If you built your own website from scratch, this isn't the program for you. However, if you've been feeling a little behind the technology curve, this course prioritizes some tech tools you can learn now that will dramatically help your marketing efforts.

Build a Perfect Business Plan in a Weekend

Todd Butzer
March 25, 2004 12:30 pm - 3:30 pm
Bremer Bank, Sponsor

You've never looked at business planning like this before. This is real strategic thinking. Discover how three simple circles can change the way you do business forever. This course walks you through a step-by-step planning process used by many successful companies.

General Membership Meeting

April 1, 2004 8:30 am - 9:00 am
Location: Country Suites, Walker

Disclosure, Disclosure, Disclosure

April 1, 2004 9:00 am - 11:00 am
First National Bank, Walker, Sponsor

Play the game, Dis.clue.sure, created by NAR, and learn what needs to be disclosed.

Houses: Toxic Mold Alert

ProSource
April 14, 2004 9:00 am - 12:45 pm
Midwest Bank, Sponsor

Mold is the hot topic in the housing markets. This course zeroes in on the key issues of mold, moisture, liability and disclosure. In this course, you'll understand what contributes to moisture and water problems and how they interact to promote mold growth. We'll teach you how to educate clients about mold and present their houses honestly and accurately.

Real Estate Legal Issues

Don Smith, MAR Legal Hotline Attorney
April 15, 2004 1:00 pm - 5:00 pm
Wendy Johnson, Wells Fargo Home Mortgage, Sponsor

Don will address such issues as agency, facilitator, buyer representation, multiple offers and the new ethics rule on disclosure, company policy on commission splits with co-op brokers, when is a contract binding and enforceable.

New Construction

James Diebert
April 22, 2004 9:00 am - 12:00 pm
Cygnature Title, Sponsor

Here's a fast paced informal presentation that takes you from the ground up in understanding the basics of new construction. You'll clearly visualize and remember components of a home by seeing over 100 color slides and graphics.

Agency, Fair Housing, Mold

James Diebert
April 22, 2004 12:30 pm - 3:30 pm
Cygnature Title, Sponsor

Agency - Your complete understanding of agency law is not to be taken lightly. The courts certainly don't. And the plaintiff's attorney is using agency misrepresentation and undisclosed dual agency as a basis for lawsuits.

Fair Housing - Your understanding of what fair housing laws mean and how you should practice them properly are key components in your professional makeup. Learn how to stand on the right side of fair housing issues.

Mold: Another lawsuit threat? What are the causes of mold-what can be done to eradicate it? How can you protect yourself from litigation? Right now there are over 5000 lawsuits pending!

Impacts of Wetlands on Real Estate Deals

Landmark Environmental LLC
May 5, 2004 12:30 pm - 2:30 pm
Pat Kuss, MidAmerica Mortgage, Sponsor

Many people are concerned about the impact of real estate development on wetlands, but what about the impacts of wetlands on real estate development? If your transaction includes future construction or any other impact to the "lay of the land", the buyer needs to know if wetlands are present on the property and what potential impacts it could have.

Meth Labs: Implications for Res. & Commercial

Landmark Environmental LLC
May 5, 2004 3:00 pm - 5:00 pm
Pat Kuss, MidAmerica Mortgage, Sponsor

This course is designed for real estate professionals wishing to better understand the environmental laws and guidelines that

pertain to buildings that were used as methamphetamine laboratory (meth lab) sites. Attendees will be provided information about the potential health concerns and cleanup costs associated with clandestine drug operations.

General Membership Meeting

May 6, 2004 8:30 am - 9:00 am
Location: Gary's Sports Bar, Crosby

Disclose, Disclose, Disclose

May 6, 2004 9:00 am - 11:00 am
Location: Gary's Sports Bar, Crosby
Lynn Roettele, MidAmerica Mortgage, Sponsor

Play the game, Dis.clue.sure, created by NAR, and learn what needs to be disclosed.

New Member Orientation, Ethics, Forms, MLS

10-23-03, 01-28-04, 04-29-04, 07-22-04, 10-21-04
I Like It Like That, Sponsor

New Member Orientation

6 hrs continuing education credit 9:00 - 4:30

Code of Ethics only

3 hrs continuing education credit 9:00 - 12:30

Forms only

1.5 hrs continuing education credit 1:00 - 2:30

MLS only

1.5 hrs continuing education credit 2:45 - 4:30

The New Member Orientation class is a requirement for all new agents, but ANY member may take the class and get credits for it. This class fulfills the NAR's requirement that all members take a Code of Ethics class every two years. Learn about the Code of Ethics using the code and case studies. Also included are classes on MAR Forms and the rules of the MLS. Each class has its own course number.

Voyager, Paragon and Internet

All Voyager, Paragon and Internet classes are held at CTC, in Baxter (former NorSon building).

Beginner Voyager 9:00 - 12:00

November 12, 2003; April 21, September 16, 2004

Advanced Voyager 9:00 - 12:00

December 18, 2003; May 18, October 27, 2004

Beginner Paragon 9:00 - 12:00

January 22, June 24, 2004

Advanced Paragon 9:00 - 12:00

February 18, July 14, 2004

Internet Basics 9:00 - 12:00

October 15, 2003; March 10, August 18, 2004

2003-2004 Cont. Ed. Schedule

10-15-03	Internet Basics	3 **
10-23-03	New Member Orientation	6
10-23-03	Ethics, Forms, MLS	6 **
11-12-03	Beginner Voyager	3 **
11-13-03	Gen Mbrshp-Septic System Issues	2 *
11-19-03	Pollution Problems-MPCA	3 **
11-19-03	Safety Issues	2 *
12-18-03	Advanced Voyager	3 **
01-07-04	Ethics for 2004	3
01-07-04	Agency/Fair Housing	2
01-08-04	Gen Mbrshp-Disclose	2
01-21-04	1031 Exchange	4 **
01-22-04	Beginner Paragon	3 **
01-28-04	New Member Orientation	6
01-28-04	Ethics, Forms, MLS	6 **
01-29-04	Appraisal Determination	3 *
01-29-04	3 D's of Safe Practice	4
02-05-04	Gen Mbrshp-Disclose	2
02-18-04	Advanced Paragon	3 **
02-19-04	Listing Contracts/Forms	3
02-26-04	Purchase Agreements/Forms	3
03-04-04	Gen Mbrshp-Disclose	2
03-10-04	Internet Basics	3 **
03-25-04	Double Marketing Impact	3
03-25-04	Perfect Business Plan	3
04-01-04	Gen Mbrshp-Disclose	2
04-14-04	Toxic Mold Alert	3.75 **
04-15-04	Real Estate Legal Issues	4
04-21-04	Beginner Voyager	3 **
04-22-04	New Const. Environ. Issues	3 **
04-22-04	Agency, Fair Housing, Mold	3
04-29-04	New Member Orientation	6
04-29-04	Ethics, Forms, MLS	6 **
05-05-04	Wetlands/RE Deals	2 **
05-05-04	Meth Labs	2 **
05-06-04	Gen Mbrshp-Disclose	2 **
05-18-04	Advanced Voyager	3 **
06-24-04	Beginner Paragon	3 **
07-14-04	Advanced Paragon	3 **
07-22-04	New Member Orientation	6
07-22-04	Ethics, Forms, MLS	6 **
08-18-04	Internet Basics	3 **
09-16-04	Beginner Voyager	3 **
10-21-04	New Member Orientation	6
10-21-04	Ethics, Forms, MLS	6 **
10-27-04	Advanced Voyager	3 **

** *Appraiser Approved*

**CLASS LOCATIONS TO BE ANNOUNCED!
MAKE SURE YOU KNOW WHERE THE CLASS IS
BEING HELD - LATE TO CLASS, NO CREDIT.**



The Greater Lakes
Association
of REALTORS®

2003-2004

**Continuing
Education
Schedule**