



The Greater Lakes Association of REALTORS®



VOLUME 2018, ISSUE 12 REALTOR® ADVISOR DECEMBER 2018

MESSAGE FROM YOUR ASSOCIATION PRESIDENT

Happy Holidays GLAR Association Members:

The year has started off with some great events with our GLAR Holiday Party and the Board Members coming back from National Realtor Meetings with some great insight to use throughout the year for all of us.



Some themes that I want to share with all of you from a National level....New National President John Smaby (from Minnesota) and John has asked us to embrace the "Own It" theme and is building upon it by challenging each of you to "Own our Story".

Launching of the National Commitment to Excellence Program with more details to come for all of us to view, in the near-future.

From the focuses at a National level, the GLAR Board established our Mission Statement:
"Promote Professionalism, Property Rights and Real Estate Ownership"

Let's work together to own our REALTOR® Story. After all, we all have a good story to tell!

Enjoy and celebrate this amazing time of year with your families and friends and I wish all of you a safe and joyous Holiday Season!



Sandy Swanson
President of GLAR
218-839-4390

MESSAGE FROM YOUR ASSOCIATION EXECUTIVE

November was riddled with activities from attending the NAR convention, to wrapping up member annual dues, Code of Ethics reminders, and finishing the month with a “grand” Holiday Celebration. Congratulations to **Matt Pecarich** (Citizen of the Year); **Pete Thomes** (Realtor of the Year); and **Suz Pohl** (Affiliate of the Year). Your leadership and unselfish service to your business, your clients, and your colleagues have proven you all worthy of those awards.

Having been a Realtor® I often wondered how my association could help my business and it has become painfully clear that I didn't use my association as much as I could have or possibly should have. I've since learned that each and every member has a voice that often doesn't get heard for one reason or another! Suggestions and ideas from member's can be crucial for making effective change, protecting your industry, and streamlining the real estate process. You can always contact the association office with your concerns. A representative from GLAR attends all State Board meetings, Agent Advisory Committees, RMLS Rules and Regulations meetings, etc. Another way you can help is by contributing to RPAC. In the past, RPAC has assisted in protecting the First-Time Home Buyers Savings account, introduced legislation addressing problematic title issues, stopped attacks on Mortgage Interest Deduction, **STOPPED THE THREAT OF TAXING COMMISSIONS**, stopped the increased transaction and industry fees and taxes.

New in 2019: Designated agency is going to be top on the list of priorities. Other than that, monitoring what is going to happen in terms of MN tax conformity following the 2017 federal tax reform.

This includes a number-of things, but probably most important is going to be whether-or-not MN separates itself from the federal tax code with a move to Adjusted Gross Income (AGI) or not. This has several implications for Minnesotans, especially homeowners. If we move to AGI, tax filers no longer have-to file according to what they do on their federal taxes. For example, if you currently take the standard deduction at the federal level, you have-to do the same on your state taxes. But if we move to AGI, you could take the standard at the federal level and itemize at the state level. More to come....

If you want to know more about RPAC or to make-a-contribution, please visit mnrpac.org If you simply have a concern or an idea that you feel strongly about – please let us know and we'll do everything we can to see it through. [View this video about RPAC](#) and see how they have helped you.

I hope your holidays are filled with family, joy, and cheer.



Dolly Matten
Executive Director of GLAR
218-828-4567



CONTINUING EDUCATION

For Online Continuing Ed,
click below



DATES	CLASSES	TIMES	CREDITS
<u>At GLAR</u>			
Jan 24	New Member Orientation	9am-12pm	3.00
Jan 24	Let's Be Professional-ETHICS	1pm-4pm	3.00
<u>At Breezy Point Resort - EXPO</u>			
Feb 7	Required Module Risk Management	9:30am-1:15pm	3.45
Feb 7	Sellers Concessions	9am-11am	3.00
Feb 7	Identifying Comparable Sales	11am-1pm	3.00

These classes have been approved by the MN DOC for the number of hours specified for CE. All Meetings and Education are held at GLAR unless otherwise noted.



Code of Ethics Required Every 2 Years.

Our Address and Phone

Greater Lakes Association of Realtors
15344 Pearl Drive
Baxter, MN 56425
218-828-4567

IMPORTANT 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.nar.realtor

*GLAR AFFILIATES***COMPANY**

A.W. Research Labs
 Alder Creek Custom Cabinets
 Almost Home Inspections
 American National Bank
 American National Bank
 American National Bank
 American National Bank NW
 Atlas Abstract & Title
 B. Johnson & Assoc., LTD
 BlackRidge Bank
 BlackRidge Bank
 BlackRidge Bank
 Brainerd Dispatch
 Brainerd Savings & Loan
 Brainerd Savings & Loan
 Brainerd Savings & Loan
 Brainerd Savings & Loan
 Brainerd Weightloss & Wellness Center
 Bremer Bank
 Bremer Bank
 Central Choice Insurance Group
 Central Lakes Insurance Brokers
 Central Water Testing Lab
 Compeer Financial
 Consolidated Telecommunications Co. (CTC)
 Costco Wholesale
 Crow Wing County Abstract Co.
 Crow Wing Power Credit Union
 Cygneture Title Solutions
 Deerwood Bank
 Deerwood Bank
 Deerwood Bank
 Diversified Handyman LLC
 Eagle Vision Home Inspection
 Edina Realty Title, Inc.
 Elite Environmental Services, LLC
 Elite Title & Escrow
 Fine Line Finishing
 First American Title
 First National Bank
 First National Investment Services
 Frandsen Bank & Trust
 GR Promotions, A Vernon Company
 HealthSource Chiropractic-Progressive Wellness

CONTACT

Sara Ahlers
 Michael Brenny
 Terry Barrows
 Loren Alexander
 Sam Horn
 Kurt Muesing
 Malissa Tandeski
 Nate Jensen
 Tad Johnson
 Sandy Bebler
 Darlene Hardy
 Tanner Rogers
 Linda Hurst
 Jennifer Carlson
 Joseph Sparks
 Maria Orlowski
 Mike Kuck
 Angela Remmick
 Gary Johnson
 Brandon Larson
 Brian Sedlachek
 Shane Paskey
 Margaret Devorak
 Jodie Garceau
 Andy Isackson
 Sandy Drennen
 Diane Junker
 Scott Jackson
 Suz Pohl
 Becky Eckelman
 Casey Kannel
 Julie Mohs
 Jed Jackson
 Bill Anderson
 Katie Bahma
 Brad Johnson
 Shayna McCulloch
 Glen Burkhalter
 Deb Kline
 Troy Friberg
 Tom Paubeck
 Chris Boelter
 Pam Braland
 Dillon Remmick

EMAIL

sara@awlab.com
 mike@aldercreekcabinets.net
 terry@almosthomeinspection.com
 lalexander@anbm.com
 shorn@anbm.com
 kmuesing@anbm.com
 mtandeski@anbm.com
 njensen@atlasabstract.com
 tad@brainerdcpa.com
 sandy.bebler@blackridgebank.com
 darlene.hardy@blackridgebank.com
 tanner.rogers@blackridgebank.com
 linda.hurst@brainerddispatch.com
 jenny.carlson@brainerdsavings.com
 joseph.sparks@usbank.com
 maria.orkowski@brainerdsavings.com
 mike.kuck@brainerdsavings.com
 lflcbaxter@gmail.com
 gljohnson@bremer.com
 bllarson@bremer.com
 bsedlachek@sagepointadvisor.com
 shane@clakeins.com
 cwtestinglab@gmail.com
 jodie.garceau@compeer.com
 andy.isackson@ctctelecom.net
 w01122mk04@costco.com
 diane.junker@cwccac.com
 jackson@cwpower.com
 suzep@cygnetureonline.com
 beekye@deerwoodbank.com
 caseyk@deerwoodbank.com
 julieh@deerwoodbank.com
 diversifiedhandyman@gmail.com
 billand@brainerd.net
 katiebahma@edinarealtytitle.com
 brad.johnson.elite@gmail.com
 shayna@elitetitle.co
 finelinefinishing16@gmail.com
 dmckline@firstam.com
 troy.friberg@fnbwalker.com
 paulbeckt@ceteranetworks.com
 cboelter@frandsenbank.com
 pam.braland@charter.net
 drremmick@gmail.com

*GLAR AFFILIATES***COMPANY**

Hedlund Chiropractic
 Hi-Tech Home Inspections
 HomeTeam Inspection Service
 Hubbard Radio-Brainerd
 Insty Prints
 Insurance Advisors
 Jamie Koop Insurance
 Klein & Fleming Insurance Services
 Lakes Area Habitat for Humanity
 Larson Abstract Co.
 Leer Title Services
 Mayo Creek Home Inspection Services
 Members Cooperative Credit Union
 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
 Pro-Tech Home Inspections
 PrimeLending
 Property Source
 Randall State Bank
 Restoration 1 of Northern MN
 RiverWood Bank
 ServiceMaster
 Surety Home Inspection Team, LLC
 The Blue i Group LLC
 Tradition Mortgage
 US Bank
 US Bank
 Wells Fargo Home Mortgage
 Whitebirch Home Inspection Services

CONTACT

Bryan Hedlund
 Todd Peterson
 Kyle Holm
 Jeff Hilborn
 Ron Morris
 Tom Hice
 Mike Koop
 Brad Fleming
 Mary Johnson
 Roxanne Matsen
 Ineke Leer
 Robert Malecha
 Travis Betley
 Ben Berghuis
 Colleen Faacks
 Ginger House
 Mike Engel
 Jonathan Kline
 LeeAnn Hohenstein
 Krista Fogarty
 Renee Johnson
 Jay Kellner
 Katie Kapus Jackson
 Bill Lewis
 Laurie Whitlow
 Crystal Reed
 Todd Brown
 Jason Gorr
 Jaime Rowlette
 Bill Bailey
 David Strunk
 Lou Hagen
 Lynn Mittelsteadt
 Michael Engen
 Joseph Sparks
 Troy Loftus
 Scott Ebnet

EMAIL

doctorhedlund@yahoo.com
 hitechhomeinspections@outlook.com
 lakesarea@hometeam.com
 jhilborn@hubbardradio.com
 ron@brainerdinsty.com
 t.hice@iainm.com
 mike@coopinsurance.com
 brad@kleinfleming.com
 mary.johnson@lakesareahabitat.org
 rmatsen@larsonabstract.com
 ineke@leertitle.com
 mayocreek@gmail.com
 travis.betley@membersccu.org
 benjamin.berghuis@membersccu.org
 cmfaacks@brainerd.net
 ghouse@mmfcu.org
 mike.engel@trustonefinancial.org
 jonathan@navigatorhomeinspections.com
 leeann.hohenstein@neighborhood.bank
 kfogarty@nobleescrow.com
 renee.johnson@nor-son.com
 odoreliminators02@gmail.com
 katie@pinecountrybank.com
 service@protechinspects.com
 lwhitlow@primelending.com
 crystalr@brainerd.net
 todd.brown@randallstatebank.com
 jason.gorr@restoration1.com
 jaime.rowlette@riverwoodbank.com
 jackie@servicemasterretka.com
 suretyhome@gmail.com
 lou@theblueigroup.com
 lynn@homeloanmn.com
 michael.engen@usbank.com
 joseph.sparks@usbank.com
 troy.loftus@wellsfargo.com
 scottebnet@gmail.com

page(2 of 2)



GLAR LEADERSHIP TEAM 2018-2019

PRESIDENT SANDY SWANSON	SANDRA.SWANSON@CENTURY21.COM	218-839-4390
PRESIDENT ELECT BRAD WADSTEN	BRADWADSTEN@EDINAREALTY.COM	218-821-2721
PAST PRESIDENT REP SHEILA HOLLEY	SHEILAHOLLEY@EDINAREALTY.COM	218-839-9058
SECRETARY THERESA BILBEN	THERESABILBEN@GMAIL.COM	218-556-3980
TREASURER PETE THOMES	PETETHOMES@EDINAREALTY.COM	320-630-0994
DIRECTOR ANGIE PETERSON	ANGIE.PETERSEN@KW.COM	320-232-9156
DIRECTOR MARK PIETIG	MARK@PIETIGPROPERTIES.COM	218-821-0767
DIRECTOR LAURIE SIMONSON	LAURIE@SANDELANDSREALTY.COM	763-607-8409
DIRECTOR KEVIN KRUCHTEN	KEVINKRUCHTEN@EDINAREALTY.COM	218-251-4949
AFFILIATE DIRECTOR SANDY BEBLER	SANDY.BEBLER@BLACKRIDGEBANK.COM	320-295-9714
MNAR DIRECTOR SANDY SWANSON	SANDRA.SWANSON@CENTURY21.COM	218-839-4390
MNAR DIRECTOR LAURIE MOE-GREER	LAURIEM@UPNORTHPROPERTYSEARCH.COM	218-838-7816
GLAR FOUNDATION	OFFICE@GREATERLAKESREALTORS.COM	218-828-4567

GLAR'S COMMITTEES

GLAR COMMITTEE VOLUNTEERS			
BUDGET	BYLAWS	EDUCATION	GOV AFFAIRS – RPAC
Pete Thomes, Treasurer/Liaison	Sheila Holley, Past President Rep.	Angie Peterson, Director/Liaison	Brad Wadsten, Director/Liaison
Kevin Kruchten, Director/Liaison	Doug Zaske	Breanna Sheley	Becky Rentz
Albin Kuschel	Mike O'Connell	Colleen Goedker	Bill Brekken
Galen Johnson	Tim Nelson	Dennise Sonnee	Brad Wadsten
Jim Ruttger	Viny Van Roekel	Dinah Sundberg	Brian Wallin
T.J. Simon	Matt Pecarich	Keith Schwankl	Carrie Ruud
Pete Thomes		Preston Peters	Doug Kern
	MLS	Ronda Bjornson	Kevin Goedker
		Sandy Swanson	
	Theresa Bilben, Director/Liaison	Traci Balder	
Laurie Simonson, Director/Liaison	Galen Johnson	Renee Nieman	SPECIAL EVENTS
Matt Przybilla	Jack Antolak		
Raelyn Borg	Jim Ruttger		Sandy Bebler, Director/Liaison
Steve Gall	Rod Osterloh	PUBLIC RELATIONS	Ben Bergjuis
Tanner Rogers	Jim Eisler	MARKETING	Carolyn Olson
Sandy Bebler			Dan Evans
	TECHNOLOGY	Mark Pietig, Director	Jodie Garceau
		Anthony Koop	Pam Braland
	Matt Wadsten	Chris Jacques	Sam Horn
	Shelly Satre	Jenny Carlson	Sindy Shanks
	Eli Kohorst	Suz Polh	Traci Balder
	Tom Sandelands	Bill Satre	Mike Koop
			Shayna McCulloch

COME VOLUNTEER WITH US!

Are you looking for something rewarding to do and would like to be amongst other great people? Not sure what it involves, ask any one of the volunteers above for more information.



- *Come be on any of these committees listed above.
- *We welcome new faces and embrace new ideas!
- *Above is our awesome group of people that already volunteer with GLAR's Committees.

Click on the application form to your right. Fill it out and email it to office@greaterlakesrealtors.com or stop by the office to drop off.

GLAR BOARD ACCEPTED MEMBERSHIP



Jodi Carley – Weichert Realtors Tower Properties
Kristina Foster – Positive Realty
Jeff Hilborn – Hubbard Radio Brainerd
Erin Holmes – Legacy Real Estate Group
Mike Kuck – Brainerd Savings & Loan
Cindy Bisping – Lakeplace.com
Bill Lewis – Pro-Tech Home Inspections
Chasidy Greenwaldt – EXIT Lakes Realty Premier

GLAR Members Retired! Congrats!!

Vernon Spaeth of Preferred Properties of Park Rapids
Carolann Medek of Century 21

New GLAR Applications

Carrie Maurer-Ackerman of Gilchrist Realty
Ed Simonson of Sandelands Realty
Chad Moore of NextHome Horizons

Members on The Move

Cynthia Reit-Erickson of NextHome Horizons

No Longer GLAR Members

Justin Steck of Westwood Realty
Andrew Blaeser of Positive Realty
Linnea Beyer of Century 21
Rachel Creager of Clack Appraisals
Brooke Novak of EXIT Lakes Realty Premier
Chasidy Greenwaldt of EXIT Lakes Realty Premier



OFFICE CLOSED.....

Greater Lakes Association of Realtors will be
closed for the upcoming holidays

- Dec 24 Christmas Eve
- Dec 25 Christmas Day
- Jan 1 New Year's Day

Recap of Greater Lakes 2018 Holiday Party-Ugly Sweater



We were not sure what the turnout would be for everyone to participate in the Ugly Sweater Contest.

As to our surprise, there were only a few that didn't have something ugly to show off!

We had great conversation, food and entertainment!

Congratulations to Trent Bauman for raising the most money during the Ugliest Sweater Contest. The money raised will be benefiting children in the surrounding a greater part of the greater lakes area. This will help buy gifts and food for this holiday season.

We want to say thank you to all who helped on the Special Events Committee. You did an awesome job!

Here are a few photos from the party.



