



MESSAGE FROM YOUR ASSOCIATION PRESIDENT



Here is an informative message from your Greater Lakes Association of Realtors, *President Sandy Swanson*.  
[CLICK HERE!](#) to watch the video.

*Happy Valentine's Day GLAR Association Members!*

*Tax Season is fast approaching, and I was reading an interesting article that I wanted to share from Joseph M. Ventrone Vice President, Federal Policy and Industry Relations Advocacy Group, NATIONAL ASSOCIATION OF REALTORS® I have downsized the article for a fast read on the 20 percent deduction on qualified business income:*

**Article from Joseph:**

Treasury Department and the Internal Revenue Service issued final regulations regarding the new 20 percent deduction on qualified business income. Friday's ruling from Treasury and the IRS, however, signaled a significant victory for the real estate industry and for many of the National Association of Realtors®' 1.3 million members.

A central component of the new tax law is a reduction of the corporate tax rate – from 35 to 21 percent. However, since nine out of ten American businesses are structured as pass-through entities rather than corporations, the Section 199A provision provides critical tax deductions for small businesses and self-employed independent contractors, which is how many real estate professionals are classified.

Within the 247-page rule issued last Friday, three major provisions for real estate professionals stood out as critical victories for members of the National Association of Realtors®.

\_Most importantly, the regulation clarifies that all real estate agents and brokers who are not employees but operate as sole proprietors or owners of partnerships, S corporations or limited liability companies are eligible for the new deduction, which can be as high as 20 percent. This includes those whose income exceeds the threshold of \$157,500 for single filers and \$315,000 for those filing a joint return.

\_Second, the rule simplifies the process that owners of rental real estate property must follow to claim the new deduction. As written in the Tax Cuts and Jobs Act, only income that is from a "trade or business" qualifies for the 20 percent write-off. However, because this distinction was not clearly defined by Congress when crafting the law, various court rulings and prior IRS guidance have caused confusion among tax professionals in determining which rental properties were merely investments and which could accurately be considered a business enterprise.

NAR strongly urged Treasury and the IRS to simplify the rules in order to give millions of rental real estate owners certainty surrounding their ability to qualify for this new deduction. Friday's final regulations included a bright-line safe harbor test requiring at least 250 hours per year spent on maintaining and repairing property, collecting rent, paying expenses and conducting other typical landlord activities.

\_Finally, within the proposed regulation released last August, those who had exchanged one parcel of real estate under Section 1031 for another parcel were unfairly denied deduction eligibility. However, NAR and multiple additional trade groups concerned with commercial real estate were vocal in highlighting this shortcoming. In a positive resolution to the situation, Treasury and the IRS recognized the initial ruling was misguided and corrected the policy in Friday's final guidance.



*Best of Success as you prepare your tax season and look to the Professionals to answer your questions and guide you. Be safe and Happy Valentine's Day!!*

Sandy Swanson  
President of GLAR  
218-839-4390

## MESSAGE FROM YOUR EXECUTIVE DIRECTOR

### **STATE NEWS:**

As of January 1, 2019 Radon Inspectors are required to be licensed. MAR released a news article informing Realtors about the temporary injunction pertaining to the “WHO” needs to be licensed. Please take a minute to read the article so you are not caught off guard.

Radon Licensing – Message following Court Injunction by Chris Galler:

[Quick Read Regarding Radon Licensing](#)

### **Information for Inspectors:**

Here is a link providing information concerning the MN Radon Licensing Act:

<http://www.health.state.mn.us/divs/eh/indoorair/radon/measurementprof.html>



### **LOCAL NEWS:**

I'm super excited about the 2019 EXPO this year. The Special Events Committee and the Participating Affiliates are doing a little something different this year.

**“Tools for your Success”** is the theme and I promise you, that the only way you'd be disappointed is if you miss it!

The morning education classes will start both at 8:00am & 8:30am – Watch for your respective class and start times. “Required Module-Risk Management” will be offered as well as “Identifying Comparable Sales” and “Seller Concessions”.

There will be lunch at the Expo; however, if you could register it will allow us to better plan for the number of people wanting to eat lunch.

Finally, don't forget about the Silent Auction this year. You're going to love what the Affiliates are putting together. Remember – proceeds from the silent auction go to the FOUNDATION. So far this year, the Foundation has donated funds to Christmas for Kids, Toys for Kids, Operation Sandwich, and March will be Food Shelf Awareness month. The foundation is focused on giving back to our 7- County Community. (Crow Wing, Cass, Aitkin, Todd, Morrison, Mille Lacs, & Hubbard).



Dolly Matten  
Executive Director of GLAR  
218-828-4567

## OUR FACEBOOK PAGE

IF YOU HAVEN'T DONE SO ALREADY OR DIDN'T KNOW THAT WE HAVE A PAGE ON FACEBOOK, BE SURE TO... **LIKE, FOLLOW & SHARE** our facebook page.

WE ARE HERE TO KEEP EVERYONE INFORMED WITH INFORMATION THAT WILL BENEFIT EVERYONE!

You can click on the photo below to bring you to our GLAR Page!



### **Home Inspections for the Red River Valley & Lakes Country**

Pro-Tech Home Inspection Services is a veteran owned and operated small business serving the entire Red River Valley from the South Dakota to Canadian borders, as well as the lakes area of West Central Minnesota. We take pride in our work and our commitment to providing home buyers the most valuable home inspection experience possible. The trust our clients place in us to bring peace of mind to the largest investment that many of us will make is humbling, and it's something that we take very seriously and personally. We can promise that we will never see a client as just another inspection fee to collect, but rather as a person who has put their faith in us to do right by them and their families. If you put that faith in us, we will provide our absolute best in return.

For more information on what they have to offer, go to their website at [www.inspectionhomepros.com/](http://www.inspectionhomepros.com/)

## UPCOMING CONTINUING EDUCATION

For Online Continuing Ed,  
click below



DATES	CLASSES	TIMES	CREDITS
<u><a href="#">At Breezy Point Resort - EXPO</a></u>			
Feb 7	Required Module Risk Management	8:30am-12:15pm	3.75
Feb 7	Sellers Concessions	8:00am-10:00am	3.00
Feb 7	Identifying Comparable Sales	10:00am-12:00pm	3.00
<u><a href="#">At GLAR - Baxter</a></u>			
Feb 13	MLS Basics 101	8:30am-12:30pm	4.00
Feb 13	CMA – Comparable Marketing	1:00pm-5:00pm	4.00
Feb 20	Good Better Best: When Quality, Price, Value Matter	8:30am-5:00pm	8.00

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.

*Sometimes having the right tool for the job is half the battle! Knowing how to get the most out of those tools is the other half.*

### Training Videos from NorthstarMLS

For the Beginner NorthstarMLS user:

<https://www.northstarmls.com/matrix-beginner-videos/>

For the Advance NorthstarMLS user:

<https://www.northstarmls.com/matrix-int-videos/>

### Our Address and Phone

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

### Association Hours:

Monday thru Friday  
9:00am-5:00pm  
Closed Saturdays

Code of Ethics Required Every 2 Years.

## IMPORTANT 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.nar.realtor](http://www.nar.realtor)

GLAR AFFILIATESCOMPANY

A.W. Research Labs  
 Alder Creek Custom Cabinets  
 Almost Home Inspections  
 American National Bank-Baxter  
 American National Bank-Brainerd  
 American National Bank-Pequot Lakes  
 Atlas Abstract & Title  
 B. Johnson & Associates, 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)  
 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  
 First American Title  
 First National Bank  
 Frandsen Bank & Trust  
 GR Promotions, A Vernon Company  
 HealthSource Chiropractic-Progressive Wellness  
 Hedlund Chiropractic  
 Hi-Tech Home Inspections  
 HomeTeam Inspection Service  
 Home Warranty, Inc.  
 Hubbard Radio-Brainerd  
 Insty Prints  
 Insurance Advisors

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 Jennifer Carlson  
 Joseph Sparks  
 Maria Orlowski  
 Mike Kuck  
 Angela Remmick  
 Gary Johnson  
 Brandon Larson  
 Brian Sedlachek  
 Shane Paskey  
 Margaret Devorak  
 Jodie Garceau  
 Andy Isackson  
 Diane Junker  
 Scott Jackson  
 Suz Pohl  
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 Casey Kannel  
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## GLAR AFFILIATES

### COMPANY

Jamie Koop Insurance  
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 Lakes Area Habitat for Humanity  
 Larson Abstract Co.  
 Lasered From The Heart  
 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  
 Odor Eliminators  
 Pine Country Bank  
 PrimeLending  
 Pro-Tech Home Inspections  
 Property Source  
 Randall State Bank  
 RiverWood Bank  
 ServiceMaster  
 Surety Home Inspection Team, LLC  
 The Blue i Group LLC  
 Tradition Mortgage  
 US Bank  
 Wells Fargo Home Mortgage  
 Whitebirch Home Inspection Services

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## **Committee Members Wanted! 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 on the next page for more information.

**VOLUNTEER**

*all that's missing is U!*

\*Come be on any of these committees...Budget, Bylaws, Education, Government Affairs, Membership, MLS, Public Relations, Special Events and/or Technology

\*We welcome new faces and embrace new ideas!

\*Next page lists our awesome group of people that already volunteer on one or more GLAR's Committees!

[Click here to fill out application](#)

GLAR LEADERSHIP TEAM 2018–2019

President	Sandy Swanson	<a href="mailto:Sandra.Swanson@Century21.com">Sandra.Swanson@Century21.com</a>	218-839-4390
President Elect	Brad Wadsten	<a href="mailto:BradWadsten@EdinaRealty.com">BradWadsten@EdinaRealty.com</a>	218-821-2721
Past President Rep	Sheila Holley	<a href="mailto:SheilaHolley@EdinaRealty.com">SheilaHolley@EdinaRealty.com</a>	218-839-9058
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MNAR Director	Laurie Moe	<a href="mailto:LaurieM@UpnorthPropertySearch.com">LaurieM@UpnorthPropertySearch.com</a>	218-838-7816
GLAR	Associate Staff	<a href="mailto:Office@GreaterLakesRealtors.com">Office@GreaterLakesRealtors.com</a>	218-828-4567

GLAR COMMITTEE VOLUNTEERS

<u>BUDGET</u>	<u>BYLAWS</u>	<u>EDUCATION</u>	<u>EDUCATION(Cont.)</u>
Pete Thomes, Liaison	Sheila Holley, Liaison	Angie Petersen, Liaison	Keith Schwankl
Kevin Kruchten, Chair	Matt Pecarich, Chair	Renee Nieman, Chair	Preston Peters
Albin Kuschel	Doug Zaske	Breanna Sheley	Ronda Bjornson
Galen Johnson	Mike O'Connell	Colleen Goedker	Sandy Swanson
Jim Ruttger	Tim Nelson	Dennise Sonnee	Traci Balder
T.J. Simon	Viny Van Roekel	Dinah Sundberg	
<u>GOV AFFAIRS - RPAC</u>	<u>MEMBERSHIP</u>	<u>MLS</u>	<u>PUBLIC RELATIONS</u>
Brad Wadsen, Liaison	Laurie Simonson, Liaison	Theresa Bilben, Liaison	Mark Pietig, Liaison
Gary Scheeler, Chair	Raelyn Borg, Chair	Jim Eisler, Chair	Bill Satre, Chair
Becky Rentz	Matt Przybilla	Galen Johnson	Anthony Koop
Bill Brekken	Mandy Peterson	Jack Antolak	Jenny Carlson
Brian Wallin	Steve Gall	Jim Ruttger	Malissa Tandeski
Carrie Ruud	Tanner Rogers	Rod Osterloh	Ruth Ann Veith
Doug Kern			Suz Pohl
<u>SPECIAL EVENTS</u>	<u>SPECIAL EVENTS (Cont.)</u>	<u>RPAC</u>	<u>TECHNOLOGY</u>
Sandy Bebler, Liaison	Jodie Garceau	T.J. Simon	Sandy Swanson Liaison
Mike Koop, Chair	Molly Nelson		Tom Sandelands Chair
Ben Bergjuis	Sam Horn		Eli Kohorst
Carolyn Olson	Shayna McCulloch		Matt Wadsten
Dan Evans	Sindy Shanks		Trent Baumann
Ginger House	Traci Balder		

GLAR FOUNDATION BOARD

Laure Moe	Sandy Swanson	Jennifer Werham	Angie Schultz
Kelly Woodman	Janene Imgrund	Laure Simonson	

## Members Retired ~ Congratulations! *Deb Cline* of First American Title

### GLAR Board of Directors Accepted Memberships

Sarah Bruen of Wells Fargo Home Mortgage  
Gregory Anselmo of Edge of Wilderness  
Clinton Nelson of Positive Realty  
Jeffrey Kaul of Century 21-Atwood to Century 21  
(previously Mills Lacs Realty in Onamia, Isle & Garrison)



### New GLAR Applications

Peter Jackson of Home Warranty, Inc.  
Leslie Mattson of Lakeshore Properties, LLC  
Sarah Knutson of Lakeshore Properties, LLC

### New Secondary MLS Members

Tina Ladner of RE/MAX Thousand Lakes

### New Office Staff

Tom Flesher of Counselor Realty Brainerd Lakes  
Ashley Evans of Kuschel Real Estate Group

### Previous Members with New Business!

Brett Anderson of Lasered From the Heart  
Glen Burkhalter of Lasered From the Heart  
Suz Pohl of Ultimate Courtesy Services, LLC

### Members on The Move

Carolyn Wood to Edina Realty-Baxter	Christopher Cullen to Lakesplace.com
Reed Franklin to Lakeplace.com	Darcy Osburnsen to First National Bank-Baxter
Michelle Terrill to Lakeplace.com	Pamala Kaye-Williams to Edina Realty-welcome back!
Brian Larsen of RE/MAX internal move, Crosslake to Nisswa	

### No Longer GLAR Members

Marissa Skuza of Century 21	Jason Gorr of Restoration Damage Experts
Pam Braland of GR Promotions	Janet Kiley of Weichert Realtors Tower Properties
Jay Kellner of Odor Eliminators	Glen Burkhalter of Fine Line Finishing
Mike Engel of Mortgage Lending Services	Haley Larson of Keller Williams Professionals
Andrew Blaeser of Woods to Water	Alicia Elson of Weichert Realtors Tower Properties