

A message from your GLAR Board President - Brad Wadsten

Health and Safety of our clients is certainly a term we have been inundated with over that past few months and we all have been working hard to do the right thing for both our Buyer clients and the owners of homes we visit. I would like to suggest how you truly could impact the health and safety of your past clients as it relates to Radon testing.

I recently received a call from a past client that closed a home purchase transaction with me in 2012. At that time, Radon testing was just beginning to be discussed, however, there was no mandatory disclosure as that did not begin until January 1st of 2014. This client had small children sleeping in the lower level bedrooms and a relative had asked if they had ever had the home tested for Radon? They had not, so engaged a testing service and found that Radon levels were quite high, and they did install a Radon Mitigation System to address the issue. As she and I continued our discussion, she asked why she wasn't made aware of the Radon issue when they purchased in the spring of 2012, and that brings me to my suggestion.

As a service to all clients that purchased a home from you prior to January 1, 2014, create a mailing letter, or email and include the two page "Radon in Real Estate Transactions" documents that are part of our real estate Disclosures. There may be many other families like this past client that could benefit from this information and this is something that you can impact, so please consider this at your earliest opportunity.



Thank you,

Brad Wadsten

GLAR Board President

218-821-2721



NATIONAL NEWS:

Have you ever considered running for a local government position? If so, here is an opportunity for you to learn how to do so. 2020 - Be the Change.

NAR—CANDIDATE TRAINING VIRTUAL CLASSROOM. Starts May 20, 2020

REGISTER HERE



Join the Live Stream May 12-14

NAR is a collective force of 1.4 million REALTORS® who understand that the buying and selling process is so much more than a transaction. Your proven resilience will not only sustain the real estate industry, it will protect and fulfill the dream of homeownership now and for years to come. In these challenging times, REALTORS® will not only survive, you will thrive.

Join NAR for the virtual 2020 REALTORS® Legislative Meetings May 12-14. The sessions featured below will focus on advancing issues important to the real estate profession and the livelihoods of REALTORS®.

Register for FREE to participate in the REALTORS® Legislative Meetings and watch the conference sessions.



Conference Session Schedule

Tuesday, May 12, 2020

- NAR 360
- Federal Legislative & Political Forum
- Regulatory Issues Forum

Wednesday, May 13, 2020

- General Session
- Residential Economic Issues & Trends Forum
- Real Property Valuation Forum: What's Going on with Appraisals?

Thursday, May 14, 2020

- Finding Peace in Turbulent Times
- Business
 Strategies that
 Meet the Moment
- Getting Your Financial House in Order: Evaluating Your Finances in a Crisis

Featuring Speakers:

- Vince Malta | Charlie Oppler | Leslie Rouda Smith | John Flor | John Smaby | Christine Hansen | Mabél Guzmán | Pete Kopf | Nate Johnson | Bob Goldberg
- Chris Christie & Rahm Emanuel
- Eugene Scalia & Jovita Carranza
- James E. Clyburn
- Lawrence Yun
- Jeremy K. Gray | Lyle Radke | James Heaslet
 I Chris Read
- Paula Monthofer
- Brian Buffini
- Leigh Brown

STATE NEWS:

Please visit MNAR's website for the most current information as this ongoing situation evolves



Updated COVID-19 Response Guide

Last month, MNR released *Guide to Federal and State COVID-19 Response Programs*, a guide containing information on programs available to small businesses, the self-employed, and independent contractors. Many changes have been made to these resources. Be sure you're up-to-date on what's available to you.

READ MORE

MNR's New Look!

We've got a new logo, a new look, and a renewed commitment to uniting, empowering, and inspiring our members. Check out our new brand video below.



MNR Open House Response

revised MNR Response to any Open House reconsideration requests.. we have updated the letter with the new brand in addition to including the Governor's latest order: Executive Order (Order 20-48).

Thank you for your request that the Minnesota Realtors® re-examine their position on urging members not to hold open houses during the COVID-19 pandemic. As you know, Governor Walz considered workers who facilitate real estate transactions as Critical Sector workers in his Executive Order (Order 20-48). Critical Sector Workers must comply, to the maximum extent possible, with the MN Department of Health (MDH), Centers for Disease Control (CDC) and Occupational Safety and Health Administration (OSHA) guidelines and the restrictions specified in the order while operating during the peacetime emergency. The Stay at Home order currently runs through May 17th 2020. The order states that "all persons who are able to perform their work from home must continue to do so." This includes Critical Sector Workers.

Within the guidance on EO 20-48 it refers to examples of what non-critical exempt office-based businesses *cannot* do: (See the DEED Guidance.)

- Allow customers into retail stores or the business premises.
- Conduct customer visits in customer workplaces or homes.
- Invite customers into the workplace.
- Conduct meetings in conference rooms that don't allow social distancing.

• Work right next to co-workers.

Cont. page 4

Cont. from page 3 Open House Response

Although real estate transactions are considered Critical Sector Work, all persons are ordered to stay home except to engage in certain Activities & Critical Sector Work as specified in EO 20-48. Social distancing is a requirement of the MDH and CDC guidelines for Critical Sector Workers. The MDH defines social distancing to include:

- When individuals voluntarily choose to stay home versus going out in public.
- Keeping a distance between you and other people. At least 6 feet of space.
- Do not gather in small, crowded areas.
- If it's not an essential gathering, consider postponing or gathering virtually.

Open houses in residential properties are likely not an essential gathering and may result in people gathering in small crowded areas. For these reasons, the MN Realtors® strongly discourages members from holding any open houses during the stay at home order.

We realize open houses are one of your sales tools in real estate marketing. However, it must be noted that there is a difference between showings and open houses. Brokers can control the number and timing of people entering a property during showings, and they are generally an attempt to facilitate a real estate transaction. Conversely, an open house is holding an event with no control over the number of people who will arrive at the location at any one time. The MDH recommends that if it is not an essential gathering, that events should be postponed or utilize technology to gather virtually. Many consumers are using technology to view homes.

We hope this explains why Minnesota Realtors® has taken this position. We have a web page with useful tips and ways to comply with the Executive Orders:

https://www.mnrealtor.com/member-services/communications/covid19-resources

Respectfully,

Chris Galler, CEO Minnesota Realtors®



LOCAL NEWS:

Important information on how to reopen your business:

Information provided by Brainerd Chamber of Commerce, Crosslake Chamber, and Pequot Lakes Chamber

After last week's announcement that most customer-facing businesses must remain closed until May 18th, we have some new information: **The State of Minnesota will require businesses to create a safety plan before they can reopen.** For certain businesses to reopen in the past two weeks, the state has required a "COVID-19 Preparedness Plan." It must be posted, follow a template, and cover items unique to your business.

1. Create your safety plan now.

Review the state guidelines, template and checklist. Check with your industry association for best practices.

2. Send us your plan ASAP.

Upload it through this link. Let us know whether you'd like Crow Wing County Health Department staff to review your plan.

3. Participate in the Lake Country Cares campaign.

Help send a message that our businesses are safe, caring and ready to reopen. More details coming soon!

REVIEW THE GUIDELINES

SUBMIT YOUR PLAN

Pandemic Unemployment Assistance FAQ

Q. I am receiving Pandemic Unemployment Assistance (PUA) benefits; what happens to those benefits if I were to close on a transaction?

A: Unemployment Insurance (UE) & Pandemic Unemployment Assistance (PUA) benefit eligibility is determined on a weekly basis. You may be eligible for benefits some weeks while working as a self-employed individual and ineligible during others when you received income. You may be eligible for reduced PUA benefits or none at all depending on how much you earned the previous week.

Please visit MNREALTORS.com COVID-19 FAQs for the full response.

General Membership Meeting



(Tentatively) June 18, 2020 at 12:00pm Lunch will be served. RSVP requested @ office@greaterlakesrealtors.com

Join Sentrilock at the NAR 2020 REALTORS® "Home Front" virtual meetings!

SentriLock is proud to be a platinum sponsor of the <u>NAR 2020 REALTORS</u> <u>Legislative Meetings virtual event</u> being held May 12-14. Register for free to view streamed and live conference sessions, network with other REALTORS, and join the conversation around the important issues that shape the real estate industry now and in the future.

Join us as we sponsor the live virtual conference session, "<u>Finding Peace in Turbulent Times</u>," at 11 a.m. EDT Thursday, May 14. And, visit us in the Sponsor Showcase to learn more about our access management products and services, as well as our new **SentriKey Showing Service**, coming soon in 2020.

FYI: While SentriLock's office is closed on Monday, May 25th for observance of Memorial Day, SentriLock Support will be available from 8am - 6pm EST to assist you. 1-866-736-2322 or support@sentrilock.com.



Dolly Matten GLAR - Director 218-828-4567

Industry Resources

Fannie Mae Approach to COVID-19

Freddie Mac Guidance Related to COVIC-19

MN Multi-Housing Association COVID-19 Preparation

MNR COVID-19 Update

NAR COVID-19 Guidance

NAR Financial Wellness

State Resources

Guide for Small Businesses: View this guide on the DEED website to see all the programs available now to businesses.

MNSure: 30-day special enrollment period (SEP) for qualified individuals who are currently without insurance. The SEP opened on March 23 and runs through April 21 through <u>MNsure.org</u>.

Small Business Assistance: The program administered by the Department of Employment and Economic Development will help Minnesota small business owners who need immediate assistance during COVID-19 closures.

Deadline extensions: Minnesotans filing their state annual Individual Income Tax return have until July 15, 2020 to file and make payments. The deadline to apply for the REAL ID has also been pushed back by one year.

Unemployment Insurance: The Governor expanded the state's unemployment insurance program, which can provide quick relief for employees who are unable to work as a result of COVID-19.

Suspension of evictions: Landlords and financial institutions cannot begin eviction proceedings that would remove tenants from stable housing during the COVID-19 pandemic. If you or someone you know has been wrongfully evicted, you can contact the Attorney Generals' Office here or at 651.296.3353.

State of MN Executive Orders

MN Dept of Health Coronavirus Guidance

MN Dept of Revenue: Response to COVID-19

NAR and Federal Resources

4/8: USDA Implements Immediate Measures to Help Rural Residents, Businesses and Communities

4/7 NAR Video: Let's All Comply With COVID-19 Guidelines

4/1 NAR Offers TeleHealth to Realtors® who Lack Access to Service

3/29 FEMA Extends Grace Period for Flood Insurance Renewal Premiums

3/27 NAR CARES Act and Provisions for Realtors® and Their Consumers

3/23 FHA Authorizes Fannie Mae and Freddie Mac to Support Additional Liquidity in the Secondary Mortgage Market

U.S. Small Business Administration (SBA) Disaster Loans Now Available

3/18 HUD Suspends Foreclosure & Evictions on Single Family Homeowners with FHA-Insured Mortgages for the Next 60 Days

IRS Extending Federal Income Tax Payments to July 15, 2020

NAR's COVID-19 Updates

Northstar News

Remine Pro Upgrade

Experience Remine Pro's Recently Enhanced Platform

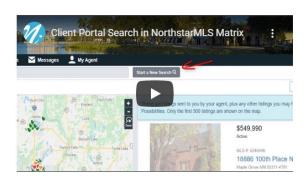
Did you hear the news? All NorthstarMLS subscribers have been upgraded from the Remine Starter plan to Remine Pro as a core service -- at no additional charge!

Remine Pro includes map-based, public records-enhanced property searches, unlimited contact information for prospecting, a fully integrated comparative market analysis (CMA) tool, that incorporates NorthstarMLS & off-market properties, a customer relationship management (CRM) system, chat and collaboration client portal tools, a scoring system that predicts the likelihood that someone will sell, integrated tracking, a mobile app and more.

Watch the Training Video below for a complete walk-through of Remine Pro



Client Portal Search



Matrix Client Portal Search Coming May 12th!

The Matrix Client Portal will soon have a new feature that will allow your clients to conduct their own searches right within their own Portal. And, through Matrix, you will be able to monitor any searches they save, opening opportunity for further dialog with your clients. This new feature will be released Tuesday evening May 12th, but we want to let you know about it now so you are prepared. Watch our quick 4-minute video to see how it will work.

HOMESNAP

Dear Industry Colleagues:

We are all facing a truly unprecedented situation. The global COVID-19 pandemic is affecting our homes and families, our businesses, our communities, and our way of life. During this time, I wanted to reach out and update you on how the Broker Public Portal with Homesnap is specifically addressing the needs of brokers and agents around the country.

First and foremost, our hearts go out to anyone who's been impacted by the virus, either directly or indirectly. We're focused on the health and safety of our staff, colleagues and members. And we're truly inspired by the selfless healthcare workers around the country who are on the front lines working tirelessly to care for people in need.

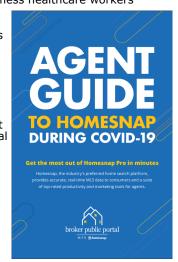
Second, the BPP is working closely with the industry, to ensure that MLSs, brokerages, and agents have the tools they need to weather this storm. We published the <u>electronic Agent Guide to Homesnap During COVID-19</u> to highlight key features of Homesnap that help keep real estate business going while social distancing measures are in place, such as <u>Virtual Open Houses</u> and <u>Homesnap Stories</u>.

Third, the BPP with Homesnap remains laser-focused on the success of MLSs and brokerages. We continue to enhance our product to better serve our partners and their communities. This moment reminds us that we're all connected like never before, and being of service to one another is crucial in this moment.

As we move forward, the BPP stands committed to serving the industry through this pandemic, and we always value your questions, ideas and feedback. I invite you to read the guidebook to learn more about Homesnap's offering and partnership opportunities. Please contact our team at BPP@Homesnap.com anytime with questions or feedback. Stay safe!

Sincerely,

John Mosey President & CEO, NorthstarMLS Chairman, The Broker Public Portal



UPCOMING CONTINUING EDUCATION

Code of Ethics Required Every 3 Years.

Current Cycle: JANUARY 1, 2019 – DECEMBER 31, 2021

Future Cycles: January 1, 2022 – December 31, 2024

January 1, 2025 – December 31, 2027

Are you wondering what CE courses are required or what you still need to take? Go to Pulseportal.com. Here you will find that information and other services. Follow these simple steps...

1st Choose a Program "Minnesota Department of Commerce"

2nd Choose your Board (the profession you are in).

3rd To see what your current status is for licensing and class requirements, you will need your last name, Social Security#, and License#.

4th Scroll down to "Other Services" and click on "Review your CE Transcript" That will open a page that shows what you have taken and what is required.

The PULSE Portal offers online licensing capabilities for the Minnesota Department of Commerce in the following industries: Real Estate, Collections, Appraiser, Abstracter and Bullion Product Dealers.

If you have questions about specific licensing procedures, many of them can be answered by reviewing that specific license on our website: MN Department of Commerce - Licensing If you have any further questions, you may contact the Licensing Division at: Phone: 651.539.1599 E-mail: Licensing.Commerce@state.mn.us Education E-mail: Education.Commerce@state.mn.us





New Online Courses Now Available through NAR!

Click the photo link below to visit all the online education options



**Please note all in classroom CE classes have been cancelled until further notice. There is no guarantee we will be able to resume classes in advance of June 30, 2020.

Thank you for your understanding!

A FEW SEATS REMAINING—If you still need to fulfill your 2019-2020 Required Module course you can do so by registering **HERE** for the virtual classroom being offered **FREE** to all Greater Lakes Association of REALTOR® members Wednesday 5/13/20 at 8:30am

EDUCATION CARD HOLDERS

As we experienced the cancellation of our classroom-education we were able to secure an agreement with TheCEShop for our card holders to complete their necessary CE hours online. Please use the link and the promo code listed below.

REGISTER HERE

Promo Code: GLAReducationcard

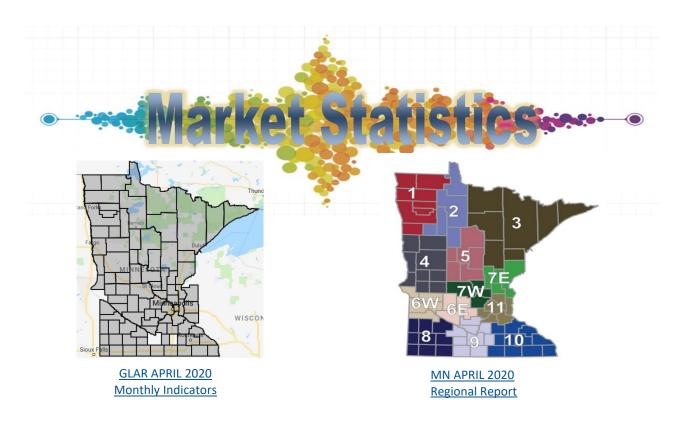
GLAR Education Card Holder:

Our records show that you may still be obligated to fulfill some CE Credits. Please check Pulse Portal to view your transcripts. (CLICK HERE)

If you are in need of credits to get to your required 15, you may now complete them by logging onto <a href="https://docs.ncb.nlm.nih.google-sty

For Non-Card Holders - that same link will get you to the correct site and you can save 40% by using:

PROMO CODE: Support40



Support Phone Numbers & Emails

ShowingTime or InfoSparks Support:

1-800-379-0057 or support@showingtime.com

NorthstarMLS HelpDesk:

1-877-251-5455 or email help@northstarMLS.com

<u>Instanet Solutions for TransactionDesk/Authentisign:</u>

1-800-668-8768 or support@instanetsolutions.com

SentriLock, LLC.

1-866-736-2322 or support@sentrilock.com

Tech Support: 513-618-5800

Department of Commerce:

1-800-657-3978 or licensing.commerce@state.mn.us

Pulse Portal Link

Do not use your browser's back button or all your data will be lost. Be sure to disable your pop-up blocker to view reports

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

Association Hours:

Monday thru Friday 9:00am-5:00pm Office@GreaterLakesRealtors.com



NEW and RETURNING REALTOR MEMBERS:

ELLIE NELSON – EDINA REALTY BAXTER
BRENDA BESCH – BEAR CREEK REAL ESTATE
MIKE FULFORD – RE/MAX CENTRAL

New Affiliate Members – Welcome!

DAVE SAFFRIN – GARAGE DOOR STORE – 218-824-0022

Members on the Move

Olga Archer – woved to Realty Group

Theresa Scherping – moved to Realty Group

Jim Flesch – moved to PMI Minnesota

John Groenwold – moved to Woods to Water

Stacy Wellnitz – *moved* to Lakeplace.com Crosslake

Sherry Wangen – moved to Whitefish Property Finder

Gordon Greenwaldt.... woved to The Gores Company

No Longer Members

Xiong Vang Pamala Kaye-Williams Casie Pederson Jeff Nardello



Check out the new items in the Realtor® Store

https://greaterlakesrealtors.com/about/glar-store/



Great Gifts for your Clients!!



Homeowner's Book of Records





Keeping Your Office Going While Working from Home

Calling all Office Staff!!

What tips and tricks do you use to help keep your office running smoothly while not always being able to be there? We want to hear from you.

We would like you to share with us your stories on what is working, what did not work, what is the most frustrating and what you think could help and any funny or unusual happenings in your office/work from home office.

Please email your stories to office@greaterlakesrealtors.com. You may just get featured in our next "Buzz" or Newsletter.

Let's start with mine...

"I have found everything to run pretty smoothly except at times trying to keep my dogs quiet when I am on the phone or in a zoom meeting. They tend to be verbal at the most inopportune times.

Keeping a routine and a to do list is very helpful to me while still fitting in the unexpected. I love that we can get your voicemails and emails from home so we can address your needs in a timely manner.

I have found good communication, cooperation and a positive attitude that we can do this together even though we are not always physically together gives me a great sense of accomplishment at the end of the day!" - Roxanne Schackman



"I am proud to announce that my team (AMEC) has taken the next step in our mortgage careers! We have moved to Supreme Lending.

Supreme Lending is a full-service mortgage lender licensed in all 50 states. The company has established relationships with all major investors, is a direct lender to all agencies; Fannie Mae, Freddie Mac, and Ginnie Mac and offers a full range of mortgage programs, at competitive rates.

Supreme Lending is recognized as a Scotsman Guide 25 Top Lender in the nation in overall retail volume (2013-2019) and named best places to work by Dallas Business Journal (2013-2019)."

Ann Vanderloo

Producing Branch Manager NMLS #411316
Direct: (612) 889-4667
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Greater Lakes Association encourages you to reach out to the participating affiliate members, as these members see the value in belonging to your association and working with REALTOR® members and their clients.

Know of someone you think would benefit from belonging to this membership – please refer them to: office@greaterlakesrealtors.com or by calling 218-828-4567

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Whitebirch Home Inspect.	Scott Ebnet	218-820-7464	scottebnet@gmail.com



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Secretary	Theresa Bilben	TheresaBilben@gmail.com	218-556-3980
Treasurer	Kevin Kruchten	KevinKruchten@EdinaRealty.com	218-251-4949
Director	Sandy Swanson	Sandra.Swanson@Centrury21.com	218-839-4390
Director	Mark Pietig	Mark@Pietigproperties.com	218-821-0767
Director	Molly Nelson	Molly.Nelson@kw.com	218-820-9002
Director	Mandy Peterson	mandy@c21brainerd.com	218-851-7800
Affiliate Director	Sandy Bebler	Sandy.Bebler@BlackridgeBank.com	320-295-9714
Past President Rep	Sheila Holley	SheilaHolley@EdinaRealty.com	218-839-9058
MNAR Director	Sandy Swanson	Sandra.Swanson@Century21.com	218-839-4390
MNAR Director	Laurie Moe	<u>LaurieM@UpnorthPropertySearch.com</u>	218-838-7816





AAC: Agent Advisory Committee

<u>What is the AAC?</u>: REALTORs® have a voice in helping to identify and prioritize NorthstarMLS® system improvements and enhancements. The Agent Advisory Committee (AAC) serves as that voice, representing all NorthstarMLS subscribers.

AAC Mission Statement: A group of systems users that partners with NorthstarMLS staff and validates the most relevant issues as they pertain to real estate agent tools.

NorthstarMLS Priorities: These are based on many sources, including the associations, brokers and your calls to their help desk. The AAC validates or invalidates those priorities, assists with enhancements where agent preferences are involved, and evaluates potential new agent tools.

YOUR 2020 AGENT ADVISORY COMMITTEE REPRESENTATIVES FOR GLAR:

Theresa Bilben, Tom Sandelands and Brad Wadsten

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.



*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!

*See the lists of our awesome group of people that already volunteer on one or more GLAR's Committees!

Click here to complete the application

Your Association Committee Members

BUDGET	<u>BYLAWS</u>	<u>EDUCATION</u>	<u>RPAC</u>
Pete Thomes, Liaison	Sheila Holley, Liaison	Molly Nelson, Liaison	Brad Wadsten
Kevin Kruchten, Chair	Matt Pecarich, Chair	Angie Petersen, Chair	Pete Thomes
Albin Kuschel	Doug Zaske	Dennise Sonnee	Theresa Bilben
Jim Ruttger	Mike O'Connell	Linda Steffen	Kevin Kruchten
TJ Simon	Tim Nelson	Sandy Swanson	Sandy Swanson
Brad Wadsten	Viny Van Roekel		Mark Pietig
	Dustin Kuschel		Molly Nelson
			Miranda Peterson
GOV AFFAIRS - RPAC	MEMBERSHIP	MLS	Sheila Holley
Brad Wadtsen, Liaison	Mandy Peterson, Liaison	Theresa Bilben, Liaison	Sandy Bebler
, Chair	Raelyn Borg. Chair	Jim Eisler, Chair	Laurie Moe-Greer
Doug Kern	David Jensen	Galen Johnson	
Bill Brekken	Melissa Whitted	Jack Antolak	
Brian Wallin	Amanda Cline	Jim Ruttger	
Doug Zaske		Rod Osterloh	
Matt Wadsten		**Debra Flam	
Molly Nelson		**Dustin Kuschel	
<u>SPECIALEVENTS</u>	SPECIALEVENTS-CONT	<u>PUBLICRELATIONS</u>	TECHNOLOGY
Sandy Bebler, Liaison	Jodie Garceau	Mark Pietig, Liaison	Sandy Swanson Liaison
Linda Hurst, Chair	Maria Orlowski	Brittney Boeder, Chair	Matt Wadsten, Chair
Ben Berghuis	Amye Miller	Ruth Ann Veith	Eli Kohorst
Mike Koop	Sam Horn		Tom Sandeland
Molly Nelson	Justin Fox		Trent Baumann
Ginger House	Shayna McColloch		
Jamie Wells	Annika Oʻbyrnes		
GLAR FOUNDATION			
Sandy Swanson, President	Amye Miller, Pres Elect	Laurie Moe-Greer, Sec/Tr.	Ruthann Veith, Director
Linda Hurst, Director	Angie Schultz, Director	Laurie Simonson, Director	

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Sunday	Monday	Tuesday	Wed.	Thurs.	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
			Required Mod- ule—Virtual Class			
LE	IGISLA	TIVESE	ESSION	I-VIRTC	IAL ON	ILY
17	18	19	20	21	22	23
				GLAR BOARD OF DIRECTORS MEETING		
				10:15AM		
24 /	25	26	27	28	29	23
	Memorial	40	41	40	40	40
	Day					
	GLAR office					
31	Closed					
<u>/</u>			18			