

# RASM Insider

**Inside this issue:**

June Calendar	1
Membership	2
Required CE Module	3
RASM Golf Outing	4
RASM Blood Drive	5
Inside your Association	6
Did you know	7
Advertising	8
July Calendar of Events	9
NAR Mid Year	10
Tips of the Month	11
Affiliates	12



## June Calendar of Events

- 6th NAR/RASM Walkscore Event
- 7th RASM Board of Directors Meeting  
RASM Office 9:00am
- 13th Building Task Force Meeting  
9:30 am
- 20th Member Engagement Committee Meeting  
9:00am
- 21st Golf Committee Meeting  
9:30 am



@RASM1947

facebook.com/rasm47



## Welcome New Members!



Adam Hahn

Bridge Realty

Judy Havemeier

Krenz Real Estate

Dominique Winchester

Weichert Community  
Group

Chad Hoffman

HOM Realty Group

Dan Kruger

Secondary Member

(HOM Realty Group)

## Transfers & Changes

Gretchen Sadaka



Century 21 Landmark REALTORS

## Dropped Membership



## ***Hesitating taking the required CE Module?***

***REMEMBER that completion of all required CE is part of the renewal process. If your license is up for renewal on June 30, 2018, the renewal must be completed PRIOR to expiration on June 30<sup>th</sup>. When you submit your renewal application, the PULSE system will verify whether you have completed your required continuing education. It is in your best interest to have your CE completed as soon as possible and no later than June 15<sup>th</sup>, 2018. Education providers need time to upload their student rosters into the system. So, if you think you have until midnight on June 30<sup>th</sup> to complete the 2017-18 Required Module you may want to think again! (Remember to check page 2 of your transcript when checking your credits)***

***Follow the simple steps below and you can find out what your remaining CE requirements are (if any):***

***Go [www.pulseportal.com](http://www.pulseportal.com)***

***Choose “Minnesota Department of Commerce” as the program***

***Choose “Real Estate” as the Board***

***Select Review Your CE Transcript***

***Enter your information***

***Click “View/Refresh Report”***

***That’s it – it’s that easy!***



***MARK YOUR CALENDARS!!***



***ANNUAL RASM GOLF OUTING***

***AUGUST 2ND, 2018***

***11:30 am Shotgun start***

***NORTH LINKS GOLF COURSE***

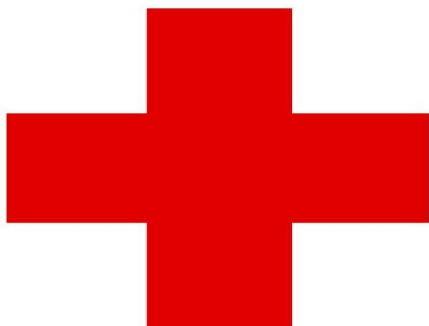
**STAY TUNED FOR MORE INFO**

# RASM BLOOD DRIVE



Thank you to all the volunteers that helped with the Red Cross Blood Drive.

Your time is greatly appreciated!



**American  
Red Cross**

# INSIDE YOUR ASSOCIATION

Quack Quack,

When it rains, it pours in Washington DC. The severe thunderstorm warnings and the heavy rains made the week seem like forever!

While trying to stay dry between hotels, most of the meetings that we attended were fabulous! A popular topic was lack of professionalism and how it affects all REALTORS® and their business. Each and everyone of us should have a RESPECT for the PUBLIC, RESPECT for the PROPERTIES and RESPECT for our PEERS. Real estate is a reputation business. “What you do today may affect your reputation—and business—for years to come.” Sitting in the meetings supporting NET NEUTRALITY PROTECTIONS as well as the NATIONAL FLOOD INSURANCE PROGRAM, TAX POLICY and EQUAL ACCESS TO HOUSING OPPORTUNITIES, one realizes just how important those **RPAC funds** are. We have amazing lobbyist that fight each and every day for our businesses to succeed and the cost of to us is so minimal. PLEASE do not hesitate to give to RPAC when the opportunity arises. Teamwork makes the dream work!

**Net Neutrality** is important to small, main street businesses –like REALTORS®- that depend on open internet access every day to run their businesses and serve customers. Removing net neutrality rules could make it impossible for the small real estate firms to compete with larger entities on the internet.

**National Flood Insurance Program** is in need of reform. The Senate should take up and amend the House bill to strengthen the flood mapping and mitigation but retain key provisions including the private-market and NFIP rate reforms.

**Tax Policy needs reform.** The **SALT** (State and local taxes) deduction limits and **Marriage Penalty** harm current and prospective homeowners. The new \$10,000.00 cap on the deduction currently provides the same \$10,000.00 limit for both single and married filers. This can discourage home ownership. **Mortgage debt** forgiveness has relieved millions of distraught homeowners from a tax penalty. This needs to be supported by congress as the bill has expired in December.

**Equal Access to Housing Opportunities.** The **LGBTQ** Community continues to face discrimination in housing. Code of Ethics was amended in 2009 to include sexual orientation as a fair housing protection and in 2014 was amended to gender identity as a fair housing protection.

Speaking of FAIR HOUSING. NAR 360 celebrated 50 years of the FAIR HOUSING act and it was an incredible display of the history of FAIR HOUSING! The story was so moving with so much emotion in the room. Oh, how far we have come and continue to grow as a fair and equal population.

**Things to look for in the near future....**

Coming Soon Policies....E KEY updates.... MLS policies....Realtor.com updates....Pathway to professionalism... Networking ideas...JUST TO NAME OF FEW!

As your President, if I could ask for one thing, it would be to get involved. Bring ideas to the table. Young professionals get together and network. Zillow, Redfin, and many other sites are taking away our Profession and together, we need to show the importance a REALTOR® is to a transaction!

Enjoy your summer!

Chris Thomas  
RASM President

# DID YOU KNOW?

**Change to Standard of Practice 1-7, a listing broker or agent is required to respond in writing that an offer was submitted to the seller if the cooperating broker who submitted the offer so requests. The listing broker or agent must respond in the affirmative unless the seller has provided written notification waiving the obligation to have the offer presented.**

The required Module for 2018-19 will be a 3.75 hour course on **Risk Management.**



## **Did you know that MNAR (Minnesota Association) forms (Listing Contract, Disclosures etc.) are protected by US copyright laws?**

\*Members of the MNAR may utilize, reproduce and distribute the Forms solely for purposes of real estate transactions and/or education within their real estate brokerage practice. Members may not sell or distribute the Forms as a separate product or service.

\*The Forms, whether provided in written or printed form, provided electronically, or provided in any other form or format are provided for the exclusive use of the Member and shall not be displayed, reproduced, transmitted, retransmitted, or provided in any manner to any unauthorized individual, office or firm.

\*The pre-printed text and format of the Forms may not be removed or modified in any way without removing the MNAR logo and copyright information from the Forms, except Members may place their brokerage logo in the upper left corner of the MNAR approved forms and may utilize a 'footer' at the bottom of the Forms to place non-contractual disclosures. No other information, marks or symbols may be added to the Forms.

When leaving these forms at a prospective sellers home, remember that these forms are for your exclusive use only. We have heard of sellers then using those Forms for their own use as "For Sale by Owner" Forms. Again, these Forms are protected by U.S. copyright laws.

# Advertising

\*Minn. Stat. § 82.69 and Article 12 of the Code of Ethics require that the real estate brokerage name be included in any advertising and be more prominently displayed than the team or individual licensee.

\*If a salesperson or broker is part of a team or group within the brokerage, the licensee may include the team or group name in the advertising ONLY under the following conditions:

+The team or group name is authorized by the primary broker of the brokerage to which the salesperson or broker is licensed

AND

+The real estate brokerage name is included and more prominently displayed than the team name or group name in the advertising (this includes print advertising, Facebook, etc)

We have received many complaints lately about advertising improperly. Please make sure that you are displaying the name of the firm that you are licensed to, more prominently than your team name or individual name as this is determined in MN Statute as well as the REALTOR® Code of Ethics.





# July 2018

**Sun      Mon      Tue      Wed      Thu      Fri      Sat**

**1            2            3            5            6            7**



**8            9            10            11            12            13            14**

RASM Board of  
Directors Meeting  
9:00 am RASM  
Office

Board Applications  
Due

**15            16            17            18            19            20            21**

Golf Meeting  
9:00 am  
RASM Office

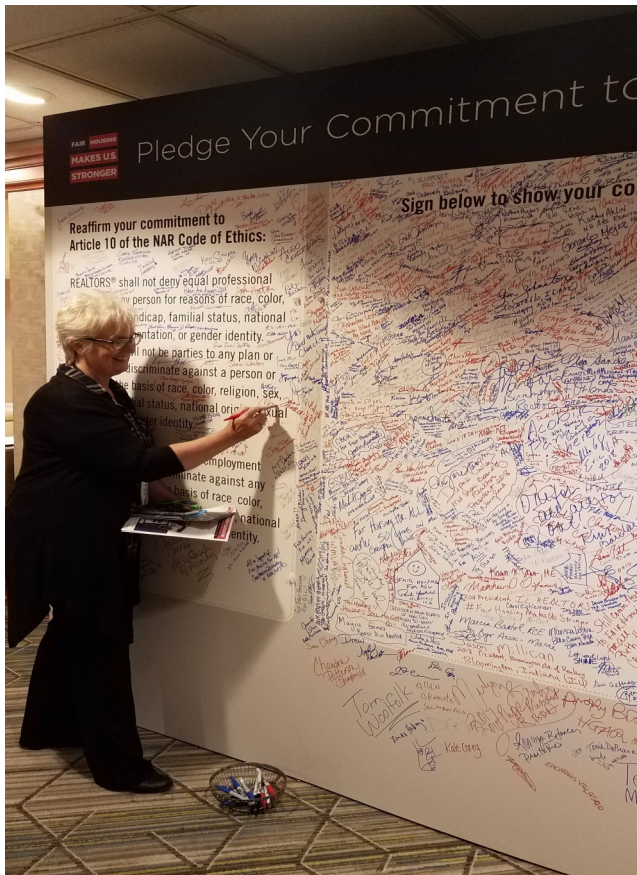
New Member  
Orientation  
8:30am

**22            23            24            25            26            27            28**

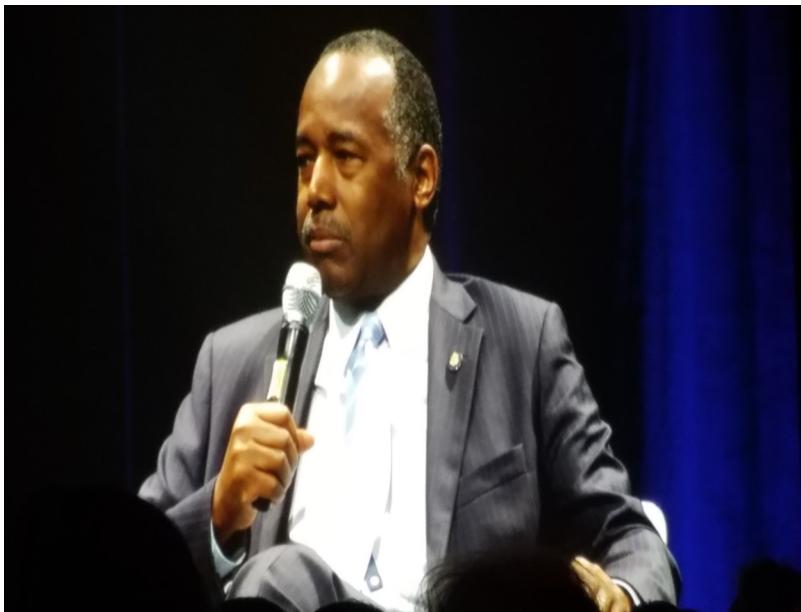
Nomination  
Committee Mtg  
9:30am

**29            30            31**

REALTOR  
w/Heart  
Nomination Forms  
sent out



**RASM President,  
Chris Thomas  
signing the  
“Commitment to  
Fair Housing” wall  
in Washington DC  
at the NAR Midyear  
meetings**



**Dr Ben Carson, Secretary of HUD discussing issues with REALTORS® and staff from around the country.**



**Elizabeth Mendenhall, President of the National Association of REALTORS®**

# Tips of the Month



**Ethics:** if you take a qualifying NAR Code of Ethics class online, be sure to send a copy of your completed course certification to Vicki at the Association



The hallways, text messages, and back channels at the NAR DC meetings were been buzzing on how to get the NAR 360 Fair Housing Presentation for you to show at your brokerages, local associations, and state associations.

Right now, you can [view it NOW here, NAR 360 Fair Housing](#)



Under changes to Sections 23(j) and (n) of the NAR Code of Ethics and Arbitration Manual, local associations that choose to adopt the policy can publicize the names of members and the nature of their violations after a second violation of the Code of Ethics. They can also release a photograph of the member as part of that public disclosure. This decision will be handled by the State Association.

## Tips for Keeping Your Facebook Marketing Legal



Are you sure you're not inadvertently violating the Fair Housing Act or state and local fair housing laws with your Facebook ads? [Here's what to know](#) to avoid risk you may not even realize you're taking on



## Home Prices Expected to Rise in 2018

A stronger economy, steady job creation, and an improving job market are likely to drive home sales and prices higher in 2018, but at a slower rate than in previous years because of the continuing shortage of properties for sale, NAR Chief Economist Lawrence Yun said during the REALTORS® Legislative Meetings & Trade Expo in Washington last week. [More](#)



# AFFILIATES

## ADVERTISING

**Home Magazine** ..... 507-387-7953  
Mary Degrood—maryk@homemagonline.com

## APPRAISERS

**Appraisal Services of Mankato**.....507-387-1137  
Erin Tisdell, Gordon Oslund, Kathy Thielges  
staff@appraisalservicesmankato.com

**Banner Appraisals**.....507-647-3060  
Phillip Klenk—banner@means.net

**Bode Appraisal**.....507-359-9623  
Robert Bode—rbode@newulmtel.net

**First American Staff Appraisals**...507-385-0417  
David Koppendrayner -  
david.koppendrayner@smn.forsytheappraisals.com  
Nicholas Ackerman nackerman@firstam.com

**Hinrichsen Appraisal**.....507-526-2433  
Brad Hinrichsen—brich@bevcomm.net

**Pete Peterson Appraisal**.....507-243-4213  
Darwin Peterson—appraise@hickorytech.net

**River City Appraisal Services**.....507-388-1276  
Brian Schultz—vit4041@hickorytech.net

**RLT Appraisals**.....507-399-1794  
Melissa Bruellman - rltappraisals@bevcomm.net

**So. MN Appraisal Services**.....507-526-3947  
Layne McCleary—smasgm@bevcomm.net

**So. MN Real Estate Services**.....507-655-6650  
Tim McParland—staterwidetim@earthlink.net

**Valuation Specialists**.....218-765-4148  
John Daley—valuspecs@charter.net

## CLOSING SERVICES

**N. American Title Company**.....507-385-0227  
Janean Winter—jwinter@nat.com

**Premier Title Services, LLC** ..... 507-385-4488  
Stacey Edwards-Jones—stacey@joneslawmn.com

**Stewart Title**.....507-386-0664  
Deb Throldahl—debra.throldahl@stewart.com  
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Kim Schmidt—kimberlyschmidt@stewart.com

## FINANCIAL INSTITUTIONS/MORTGAGE

**BankVista** ..... 507-387-5626  
Habib Sadaka—Habib.sadaka@bankvista.com

**Bremer Bank**.....507-386-2226  
Wayne Murra—wamura@bremer.com

**Cardinal Financial Company LLP**... 612-987-8687  
Noel Stiller—noelstiller@cardinalfinancial.com  
Megan Smith—megan.smith@cardinalfinancial.com  
Jennifer Svien—jennifer.svien@cardinalfinancial.com

**CCF Bank** ..... 507-345-4558  
Pauline Kruger—pkruger@ccf.us

**Community Bank**.....507-385-4444  
Alyssa Bowers—alyssa.bowers@cbfg.net  
Justin Giefer—justin.giefer@cbfg.net

## FINANCIAL INSTITUTIONS/MORTGAGE

**First National Bank MN**.....507-625-1121  
Russ Blaschko—russell.blaschko@fnbmn.com  
Jenny Hokanson—jenny.hokanson@fnbmn.com

**Frandsen & Trust**.....507-385-4510  
Joslyn Manske—jmanske@frandsenbank.com

**MN Valley Fed. Credit Union**.....507-625-1121  
Becky Wilson—beckyw@mnvalleyfcu.coop  
Jessica Wheelock—jessicaw@mnvalleyfcu.coop

**Pioneer Bank**.....507-625-3268  
Alissa Brekke—abrekke@bankwithpioneer.com

**PrimeSource Funding** ..... 507-389-8240  
Ryan Stangl- rstangl@primesourcefunding.com

**Profinium** ..... 507-389-8910  
Jeremiah Gaul—jeremiahg@profinium.com

**Roundbank**.....507-837-4807  
Carrie Claybaugh—carriec@roundbank.com  
Larry Johnson—larryj@roundbank.com

**SouthPoint Financ. Cred.Union**.....877-794-6712  
Jay Gostonczik—jay.gostonczik@southpointfinancial.com

**United Prairie Bank**.....507-344-1450  
Mary Rettmer—mrettmer@unitedprairiebank.com

**US Bank** ..... 507-387-9436  
Chad Borgmeier- chad.borgmeier@usbank.com  
Deanna Henderson- deanna.henderson@usbank.com

**Wells Fargo**.....507-387-9243  
Andy Nessler—andy.m.nessler@wellsfargo.com  
Brad Brozik—bradley.brozik@mortgage.wellsfargo.com  
Catherine Bushard—catherine.a.bushard@wellsfargo.com  
Chris Harstad—chris.harstad@wellsfargo.com  
Daniel Sprague—Daniel.j.sprague@wellsfargo.com  
Kim Weise—kim.m.weise@wellsfargo.com  
Kris Kall—kristy.a.kall@wellsfargo.com  
Nate Olsen—Nathan.olsen@wellsfargo.com  
Ryan Greene—ryan.w.greene2@wellsfargo.com

**Wintrust Mortgage**.....507-269-3057  
Deb Ikier—dikier@wintrustmortgage.com  
Ron Pickett—rpickett@wintrustmortgage.com

## HANDYMAN/HOME REPAIRS

**Reliable Home Services**.....507-327-8641  
Steve Macgregor—steve@reliablehomeservicesllc.com

## HOME WARRANTIES

**Home Warranty, Inc.**.....877-977-4949  
Del Meinen—info@homewarrantyinc.com

## HOME STAGING/DESIGN

**Next Stage Designs**.....507-382-1592  
Kendy Bibbs—kendy@nextstagedesigns.net



## INSPECTORS

**A+ Certified Home Inspections**.....507-625-8882  
Carl Mulder—info@mulderhomeinspections.com  
CJ Mulder—mulder.cj@gmail.com

**Anchor Home Services**.....507-995-1886  
Josh Ardolf—ardolfhomeservices@gmail.com

**C.Block Inspections**.....507-357-6453  
Corey Block—cblock@frontiernet.net

**Carlstrom Home Inspections**.....507-317-0516  
Ian Carlstrom—iancarlstrom1@gmail.com

**Central Inspections**.....507-382-8866  
James Watts—wattstileandstone@gmail.com

**Haas Home Inspectors**.....507-304-3500  
haasinspection@gmail.com

**Home Inspections by Hutch**.....507-240-0165  
William Hutchinson- hutch1014@newulmtel.net

**Prokore Property Resources**.....507-388-4224  
Randy King—randy@prokoreresources.com

**Reliable Home Services**.....See Handyman

**Superior Inspection Services**.....507-676-3950  
Mike Danberry—superiorinspections101@gmail.com

**Willette Inspections**.....507-995-6960  
Jonathan Willette—jhw@hickorytech.net

## LEGAL SERVICES

**Gislason & Hunter**.....507-354-3111  
Maureen Gustafson- mgustafson@gislason.com

## PHOTOGRAPHERS

**Mankato Home Tours**.....419-450-3306  
Jordan Powers—info@mankatohometours.com

## RADON

**Ameridon Services**.....507-304-3537  
Thomas Hamberg—test@ameradon.com

**Carlstrom Home Inspections**.....See Inspectors

**Central Inspections**.....See Inspectors

**Prokore Property Resources**.....See Inspectors

**Radon Solutions**.....507-351-2413  
Andy Kelley, Mitch Kelley,  
radon@hickorytech.net

**Willette Inspections**.....See Inspectors

## TITLE COMPANIES

**N. American Title Company**.....See Closing Services

**Premier Title Services**.....See Closing Services

**Stewart Title**.....See Closing Services

**Title Resources**.....507-388-4425  
Jan O'Marron—jomarron@gislason.com

## WATER TESTING/WATER TREATMENT

**McGowan Water Conditioning**...507-388-3361  
Ben Ney—benn@mcgowanwater.com  
Mike McGowan—mikem@mcgowanwater.com