



## RASM Insider

October 2014

Volume 5, Issue 1



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## REALTORS® with HEART AWARD

*The REALTOR® Association of Southern MN (RASM) is pleased to announce Mary Weller, broker of Coldwell Banker Welcome Home as the 2014 REALTOR® with Heart Award recipient.*

The award is given to a RASM member that volunteers their time to make their community a better place to live. Mary was chosen as the winner from a pool of well qualified local REALTORS®. Mary's dedication to BENCHS exemplifies the meaning of the REALTOR® with Heart award. The REALTOR® Association of Southern Minnesota has made a donation to BENCHS in Mary's name. Congratulations Mary!

*Mary Weller (far right) and Susan Kroon (BENCHS) receiving check from RASM 2014 President Deb Richmond-Johnson.*



**RASM**  
REALTOR® ASSOCIATION OF SOUTHERN MINNESOTA  
2115 Rolling Green Lane  
North Mankato, MN

### Upcoming Education

October 29th, 2014

#### Broker/Salesperson Required Modules

##### Minnesota Disclosure Laws

Instructor: Brad Boyd  
8:30 am—12:15 pm

3.75 CE credits

Cost: \$39 for RASM Members  
on/before 10/22/14  
\$49 after

\$44 for Non-RASM Members  
on/before 10/22/14  
\$50 after

#### Broker/Salesperson Required Modules

##### Financing Issues, Earnest Money & Trust Accounts

Instructor: Brad Boyd  
1:15 pm—5:00 pm

3.75 CE credits  
Cost: \$39 for RASM Members on/  
before 10/22/14  
\$49 after  
\$44 for Non-RASM Members  
on/before 10/22/14  
\$50 after

*\*Please include an additional \$5 if  
you would like pizza brought in for  
lunch*

[Click here](#) for more information  
[Click here](#) for registration form

**THIS CLASS IS FULL  
THE MODULE WILL BE OF-  
FERED AGAIN IN JANUARY  
AND APRIL**



[Click here](#) for the complete  
2014-2015 Education  
schedule

**RASM**  
REALTOR® ASSOCIATION OF SOUTHERN MINNESOTA



## **NAR's Broker Involvement Program**

Are you a broker owner or managing broker? Are you involved with NAR's Broker Involvement Program? This dynamic program provides you, the broker-owner, with a quick and effective tool to rally your agents on critical legislative issues affecting our industry.

The Broker Involvement Program offers you and your agents:



### **A voice on Capitol Hill.**

The program is an opportunity to bring a strong and united REALTOR® voice to Members of Congress. With over 16,000 broker owners and 427,000 agents in the program, the REALTOR® voice will be heard loud and clear.



### **An easy-to-manage solution.**

Nothing needs to be downloaded and there is no cost to the broker. NAR gives the broker-owner or managing broker access to the Broker Portal.



### **Proven results.**

Your online participation report will show you response rates on Broker Calls for Action are significantly higher. The message is from you, the broker, to your agents. Nearly 40 percent of all responses on the Broker Calls for Action are from agents in the Broker Involvement Program. Your agents listen to you then take action!

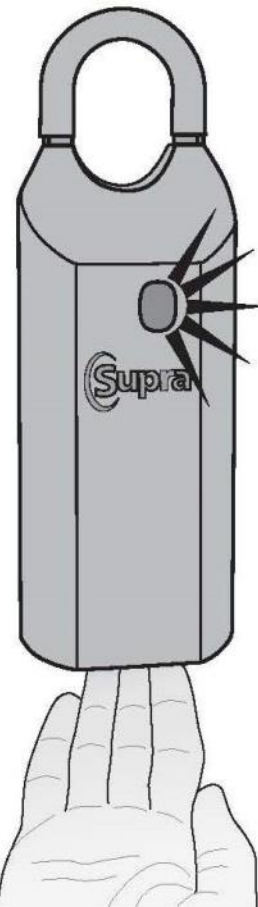


[Join now!](#)



## **Opening a Blue-tooth iBox with your Smartphone**

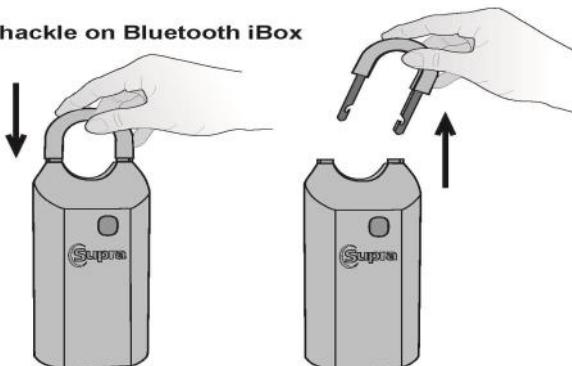
To open a Bluetooth iBox, start the operation on your smartphone. When prompted, press up on the bottom of the Bluetooth iBox to turn on Bluetooth in the iBox. A red light on the Bluetooth iBox flashes letting you know Bluetooth is on and ready.



Press up until red light flashes to turn on Bluetooth

### **Releasing Shackle on Bluetooth iBox**

To release the shackle on the iBox, push down on the shackle and then pull up to remove it completely from the iBox BT.





# RPAC CHILI COOKOFF

Thursday,  
January 22<sup>nd</sup>

Location: RASM Association Office 5:00-8:00pm

**Suggested Donation Amount:**  
**\$10/per person to RPAC**

**Judging will  
be done by  
Attendees!**

**Guests are welcome!**

**RSVP's are required. If you plan to  
attend please let Brittini know!**

**[brittni@rasminfo.com](mailto:brittni@rasminfo.com) or  
507-345-6018**

**Winning Chili Recipe receives  
\$100 Visa gift card**

**2<sup>nd</sup> place receives \$50 Visa gift card**

**3<sup>rd</sup> place receives \$25 Visa gift card**

**Each attendee will  
receive 2 beer  
tickets.**

**ALL MONEY RAISED  
will be donated to  
RPAC\***

**You have an incredible chili  
recipe and want to enter?  
Please let Brittini know.  
[brittni@rasminfo.com](mailto:brittni@rasminfo.com)**

\*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

# Thank you!

**Thank you to all of the Affiliates that participated in the Affiliate Trade Show, it was a great success!!**



**We had 16 vendor booths with approximately 50 REALTORS® attending.**



# Congratulations!

## Pauline Kruger (Wells Federal Bank) won the “Cheesy” contest with Cheesy Cauliflower & Ham Soup !



1 cup chopped celery

2 cups chopped cauliflower

13 oz chicken broth

Cook till tender – 10 minutes

Add 1 cup half and half

Add 1 can cream of potato soup or cream of celery

Dissolve ¼ cup water and 2 tablespoons cornstarch

Add to above

Add 2 cups ham

Simmer 10 minutes

Add ½ cup cheddar cheese before serving.

Note: The recipe above is the standard recipe but I have adjusted the amounts of celery, cauliflower, ham and cheese to more or less for personal taste and then at serving top individual servings with extra cheese.

### **Cheeseburger Soup—Submitted by Randy King (Progressive Property Resources)**

1/2lb ground beef

3/4 cup chopped onion

3/4 shredded carrot

3/4 diced celery

1 tsp dry basil

1 tsp dry parsley flake

4tbsp of butter, divided

3 cups of chicken broth

4 cups diced potatoes

1/4 cup of all purpose flour

8pz of american cheese, slices or block cubed

1 1/2 cup of milk

3/4 tsp of salt

1/4 to 1/2 ground pepper

1/4 cup of sour cream

In a 3qt saucepan, brown beef drain and set aside. In the same saucepan saute onion, celery, basil, and parsley in 1tbsp of butter until vegetables are tender, about 10 minutes. Add broth, potatoes, and beef; bring to a boil. Reduce heat cover and simmer for 10-12 minutes or until potatoes

are tender. Meanwhile, in a small saucepan melt remaining butter, when butter is melted add flour and cook 3-5 minutes or until mixture is bubbly. Add to soup and bring to boil to thicken. Reduce heat to low and add cheese, milk, and salt and pepper. Remove from heat, add sour cream and stir. Additional cheese may be added if desired.

## 2014-2015 BOARD OF DIRECTORS AND COMMITTEES

### BOARD OF DIRECTORS

**Karla Van Eman – President**

**Dick Norland- President Elect.**

**Andrew Kolars-Treasurer**

**Deb Richmond Johnson -Immediate Past Pres/MNAR**

Jason Beal

Rich Draheim

Jeff Kaul

Judy Ness

Angie Jenkins

Lynn Gudgeon

Angie Van Eman

Laurie Cottingham

### SOUTHERN MINNESOTA MLS

**Jeff Kaul – Chairman**

Shannon Beal

Rich Draheim

Chris Thomas

Mike White

Marsha Larson

Jackie Graham

Patti Pherson

Nate Gruenzner

Sarah Gunderson

Annette Perry

Eric Bode

### GOLF OUTING:

**Chairman: Andrew Kolars**

Krista Thomsen

Ryan Gustafson

Christine Gerber

Chad Luscomb

### PROFESSIONAL STANDARDS

**Chairman: Laurie Cottingham**

**Instructor: Jason Beal**

Andrew Kolars

Deb Richmond Johnson

Jeff Kaul

Ellen Gruhot

Angie Van Eman

### SPECIAL EVENTS:

**Chairman: Lynn Gudgeon**

Pauline Kruger

Shannon Beal

Megan Smith

Judy Meyer

Chris Thomas

Krista Thomsen

Barb Connelly

### GOVERNMENTAL AFFAIRS COMMITTEE: (includes RPAC)

**Chairman: Angie Van Eman**

Dick Norland

Laurie Cottingham

Karla Van Eman

Jim Pfau

Jeff Kaul

Deb Richmond Johnson

### STRATEGIC PLANNING COMMITTEE

Executive Committee: President, President Elect, Treasurer, Immediate Past President

### BUILDING MAINTANENCE COMMITTEE

**Chairman: Rich Draheim**

Randy King

Jason Beal

### RPAC FUNDRAISING CHAIR: Deb Richmond Johnson

### LANDSCAPING TASK FORCE: Cheryl Lustig, Laurie Cottingham (Chairman)

### AFFILIATE COMMITTEE:

**Chairman: Angie Van Eman**

Russ Blaschko

Pauline Kruger

Nate Proper

Krista Thomsen

Jennifer Svien

Becky Wilson

Adam Macho

**Curious about next year's module requirements?**

The 2014 -2015 module requirement totals 7.5 hours. The 7.5 hours consists of TWO 2014-2015 general modules:

- one titled "Minnesota Disclosure Laws" for 3.75 credit hours; and,
- the other titled "Financing Issues, Earnest Money, and Trust Accounts" for 3.75 credit hours. (This course satisfies the 2014-15 broker module requirement.)

Both of these courses must be completed by all real estate salespersons and brokers alike. Licensees may complete the TWO modules with two different Minnesota-approved education providers, and completions may be on different dates and via different methods of instruction.



## Plant A Tree!

**The RASM Board of Directors is asking for your donation to help plant trees/bushes along the lot line to act as a wind barrier. In an effort to control the high costs of snow removal, the Board will be planting trees/bushes and putting up a snow fence this year. Will you help us out?**

**Please consider making a donation for a tree from your office. Any donation would be greatly appreciated.**

**Thank You!**





## Mark your Calendar

10/29/14—Module Classes—**CLASS IS FULL**  
10/31/14—DUES are due!      Happy Halloween  
11/4/14—Board of Directors Meeting  
11/5/14—Affiliate Committee Meeting  
11/19/14—MLS Committee Meeting  
11/27/14—Thanksgiving—Office Closed  
11/28/14—Office Closed  
12/3/14—Board of Directors Meeting  
12/5/14—REALTOR® Ring Day  
12/24/14—Christmas Eve—Office Closes at Noon  
12/25/14—Christmas Day—Office Closed  
12/31/14—New Year's Eve—Office Closes at Noon  
1/1/15—New Year's Day—Office Closed  
1/15/15—New Member Orientation  
1/21/15—Module Classes  
1/22/15—Chili Cook-off  
2/4/15—Board of Directors Meeting  
2/11/15—Negotiate with Confidence CE Class  
2/14/15—Valentine's Day  
2/18/15—MLS Committee Meeting



**RASM Annual Dues bills were emailed out on October 1st. Payments are due back to the Association by October 31st to avoid a late fee. If you did not receive your invoice on the 1st please let Brittni at the Association Office know.**



## Office Chatter..... Deb Hansen, CEO



### Board of Directors:

The Board of Directors has approved the recommendation from the Special Events Committee to support The Reach program as the charity cause.

### What is The Reach Program?

The Reach program is a gathering place for homeless youth in the Mankato and surrounding areas. **They have served over 3,000 youth since opening in 2011.** The Reach also includes "Sheltered Ground" Transitional Living Program, Street Outreach, a Host Home Program, Crisis Nursery Program, On My Own (16 week independent living skills class), and a support group for at-risk and/or homeless youth parents.

### Where are they located?

709 South Front Street  
Mankato, MN 56001

### What can I do?

RASM is accepting donations of:

- Canned foods (those with pop off/pull off tops)
- Plastic silverware
- Fruit snacks
- Personal hygiene items (especially travel size)
- Cleaning supplies
- Towels
- Zip lock bags
- Bandaids
- Toilet paper
- Gift cards: Old Navy, Kohls, Target, etc
- School supplies
- Cash donations

When you come for education or meetings, we have a table display set up in the front reception area with samples of needed items. Please bring items or cash donations to fill our boxes. Maybe stop by the dollar store on your way and pick up items from the list, the hotel sample shampoos/soaps/lotions/mouthwash make great donations, or do you have extra supplies at home that you could donate? Cash donations are always welcome too.

Thank you to Pauline Kruger and Wells Federal Bank for starting the charity drive off with their very generous donation.

## RASM Rocks the Vote



### Governmental Affairs Committee Members

Laurie Cottingham, Jeff Kaul, Karla VanEman, Deb Richmond-Johnson, Angie VanEman



### **Be sure to Vote November 4th!**

Are you ready to hit the polls and support the REALTOR® Party?

[Are you registered to vote? Click here to find out!](#)

Also click the above link to find your Polling Place



## MLS Tip.... Jenny Simon, MLS Director



### School Districts and open enrollment:

When entering a listing in the RASM MLS, be sure you are entering the correct school district. You should enter the school district the property is located in. If the owners are currently open enrolling to another school it doesn't mean that option will be available for the next owners. Open enrollment is something that is done on a case by case and must be renewed yearly and is dependent on attendance levels at the desired school.

Here is some information in regards to open enrolling from District 77.

### **What is Open Enrollment?**

It is the option for parents to have their child attend another school outside of their resident school district.

Example: A family that lives in another school district like St Clair school district that has a child in kindergarten through 12th grade may apply for Open Enrollment for their child to attend Mankato Area Public Schools. The same applies for families that live in the Mankato area school district.

Applications must be sent to the nonresident district by January 15 in order to enroll beginning the following school year. OR, if the student, family or parent moved into the resident district on or later than December 1.

Nonresident agreement form is used when an open enrollment cannot be used.

A nonresident agreement is first signed by the Resident District and then by the district the student wishes to attend.

District 77 also has attendance exception option:

### ***What are attendance exceptions?***

Attendance exceptions are for those families that live within the School District boundaries and would like their child to attend another school outside their neighborhood attendance area based on the following criteria.

School board policy criteria.

- Change in residence (family moves during the school year.)

- Daycare resides in another attendance area.

- Legal matter.

For more information visit <http://www.isd77.org/page/4458>



# October 2014

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1 Installation of  
Officer  
Board of Direc-  
tors Meeting

2

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7 Supra lockbox  
Exchange

8 Supra lockbox  
Exchange

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16 New Mem-  
ber Orientation

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29 Module  
classes—**FULL**

30

31 Dues are  
Due!

Happy Halloween!





**Coming to an upcoming education class at RASM?  
Please bring an item for the REACH Program.**

**RASM is accepting donations for the REACH program.**

**The REACH is a gathering place for homeless youth in the  
Mankato and surrounding areas.**

**Please look for the collection box by the entrance doors.**

**Items needed:**

**Canned foods (those with pop off/pull off tops are best)**

**Plastic silverware**

**Fruit snacks**

**Personal hygiene items- especially travel size**

**Cleaning supplies**

**Towels**

**Zip lock bags**

**Band aids**

**Toilet paper**

**Gift cards– Old Navy, Kohl's, Target, etc.**

**School supplies**

**A BIG thank you to Deb Richmond-Johnson for her time and dedication as RASM President this past year! Your hard work was greatly appreciated!**



## Message about RPAC



You should have received your dues invoices by now. Included in your total is an amount for an RPAC contribution. Please remember the importance of RPAC and the Realtor Party when paying your invoice. RPAC contributions help to support candidates that support the issues that are important to our profession, our livelihood, private property rights and homeowner issues. Your RPAC contribution enables the REALTOR® voice to be heard. RPAC is nonpartisan and supports BOTH Democrats and Republicans who will help represent the “REALTOR® Party”. Please be thoughtful and generous when making your RPAC contribution this year!

**24/7/365 Toll Free  
Phone Support!**

**Instanet  
Solutions**

Yes, you read that right. Instanet Solutions now provides 24 hour a day, 7 days a week, 365 days a year live TOLL FREE phone and chat support. We won't close!

Please note: Email support will be answered from 9am-5pm ET M-F for the next few weeks. Email support will transition to 24/7 in a few weeks and you will be notified when that happens.

Our goal is to provide our clients and users with the best experience possible. This change is just one of several we are making. We are currently undergoing major infrastructure upgrades, system/engineering support changes and application upgrades. We'll be sending you further updates and details on these great new additions over the next few months.

We continue to strive to always be the best paperless solutions provider in the real estate industry and we're excited to share what's coming.

**Agent Support #: 800-668-8768**



# Thank you to those that attended the Installation of Officers



Pauline Kruger (Wells Federal Bank) presenting Jane (REACH Program) a \$500 donation



REALTOR® with Heart Recipient Mary Weller and BENCHS representative Susan Kroon receiving a donation from Deb Richmond-Johnson



Treasurer Andrew Kolars and President-Elect Dick Norland being sworn in by MNAR CEO Chris Galler



RASM President Karla VanEman being sworn in by MNAR CEO Chris Galler



RASM President Deb Richmond-Johnson passing Presidential gavel onto Karla VanEman

## RPAC Review



### RPAC Donors for 2015

- Matt McBride
- Angie Jenkins
- Tim Schultz
- Chad Luscomb
- Emily Swalve
- Scott Jameson
- Stacey Edwards-Jones
  - Jen True
  - Lisa Besemer
- Angie VanEman
  - Pam Davey
- Deb Richmond-Johnson
  - Matt Brostrom
  - Shari Brostrom
    - Lee Pell
  - James Brostrom
- Kellie Krumwiede
  - Cheryl Kregel
    - LaNaye Kral
- Laurie Cottingham
  - Lynn Gudgeon
  - Cathy Sieberg
  - Andrew Kolars
  - Vonda Herding
- Michelle Starkey
  - Pat Hruby
  - Sue Waletich
  - Gary Sturm

- Kelly Brown
- Susan Larvick
- Del Meinen
- Bonnie Kruger
  - Joe Maidl
- Patti Pherson
- Deb Atwood
- Crrhistine Gerber
- Karry Meyer
- Linda Roth
- Dan Christensen
- Vickie Foix

### What is RPAC?

RPAC is a voluntary political action committee consisting exclusively of REALTOR® members who care about protecting the real estate industry and the American Dream by participating in government affairs at the local, state, and federal levels.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.



**VOTE ★ ACT ★ INVEST**  
[WWW.REALTORACTIONCENTER.COM](http://WWW.REALTORACTIONCENTER.COM)

***Don't forget RASM has Online Education!***

To access online education go to  
[www.rasminfo.com](http://www.rasminfo.com)

Can be found on the Online Education page under the Education tab

Click on either the CE Shop classes or Agent Campus classes

### Online Education



The CE Shop



Agent Campus





#### Brokers—

Do you have a new licensee? If so, the RASM Bylaws state that "Designated" REALTOR® Members shall also notify the Board of any additional individual(s) licensed with the firm(s) within 30 days of the date of affiliation or severance of the individual, failure to do so will result in a \$300 fine.



**RASM is still looking for a few volunteers: Building Maintenance Committee and Special Events Committee. Please let us know if you would be willing to help out.**

"Thank You" to the volunteers that served on the Board of Directors and Committees this past year"

#### **RASM Bylaws:**

Membership dues shall not be prorated if the licensee held REALTOR® membership during the preceding calendar year.



## NAR News....

### Share the Message of REALTOR® Safety

The tragic disappearance and death of Arkansas real estate agent Beverly Carter is a sad reminder of the potential dangers REALTORS® face. "As an industry, we collectively work very hard to promote safety awareness among our members. We are fully committed to educating REALTORS® about potential threats and providing them with resources to protect themselves," said NAR 2014 President Elect Chris Polychron. Visit [NAR's REALTOR® Safety website](#) for helpful resources, including articles, videos and webinars.

### Voice for Real Estate: Election Webcast

In case you missed it: The latest The Voice for Real Estate news video looks at NAR's upcoming live webcast on the November midterm elections. It also looks at efforts to speed rural home loan processing, NAR's call to ease credit access, and the 70-year anniversary of the GI Bill, which created the VA home loan program and has served 20 million borrowers. [Access and share link](#) with your members.

### Be Alert to Wire Transfer Scam

In case you missed it: A scam in Colorado came close to succeeding but quick work by a real estate professional stopped it in its tracks. Other wire-transfer scams of a similar kind, though, have slipped through. Learn about the nature of the scam in an [update on REALTOR.org](#).

### Free realtor.com® Webinar on Open Houses

Attendees will receive tools and dialogue to maximize the value of open houses. Space is limited. [Register](#).

### REALTOR® Safety Tips Cards Available

Help your members keep safety top of mind with the REALTOR® Safety Tips Card. Available as a free download or in a pack of 100 for only \$9.99, this handy, wallet-sized card offers practical tips to help your members stay safe while on the job. [Order yours now](#).

### Prepare Members to Claim .REALTOR Domains

NAR will begin offering .REALTOR domains on Oct. 23 at 11 a.m. Eastern Time. To proceed, agents will need their [NRDS ID number](#), a credit card and [ideas for the domain names](#) they'd like to claim. Remember, [multi-year and multi-domain discounts](#) are available. [More information](#).

Like us on Facebook!



[Facebook.com/RASM47](https://www.facebook.com/RASM47)



## Membership Update

Members are hereby notified that the following individuals have applied for REALTOR® Membership in the REALTOR® Association of Southern Minnesota. Comments concerning any of the following applicants should be in writing and directed to the Association office.

### New REALTORS®:

- ◆ Zac Murra—American Way Realty
- ◆ William Cowell—Cox Realty & Land Services

### REALTORS® Who Dropped Membership:

- ◆ Tony Schmitz—Schmitz Real Estate
- ◆ Lisa Schmitz—Schmitz Real Estate
- ◆ Owen Viker—Appraisal Services of Mankato
- ◆ Tiffany Hoffmann—New Ulm Real Estate

### Affiliates Who Dropped Membership:

- ◆ Dale Schmoll—International Health Partners
- ◆ Jennifer Dunham—Wells Fargo Home Mortgage
- ◆ Chris Mihm—Wells Fargo Home Mortgage
- ◆ Jennifer Trcka—Profinium
- ◆ Nancy Bellig—Frandsen Bank & Trust



**December 5th is  
REALTOR® Ring Day!**



**Register at [www.registertoring.com](http://www.registertoring.com)**





**AgStar Financial Services**—507-386-4625  
Megan Smith, megan.smith@agstar.com

**American Waterworks**—800-795-1204  
Nate Proper, n.proper@american-waterworks.com

**Ameradon Services, LLC**—507-304-3537  
Thomas Hamberg, test@ameradon.com

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

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

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

**Bremer Bank**—507-386-2226  
Wayne Murra, Kale Riley  
wamurra@bremer.com, kpriley@bremer.com

**Bolton & Menk**—507-625-4171  
Rory Jensen, roryje@bolton-menk.com

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

**Citizens Community Federal**—507-386-0200  
Ryan Gustafson, Adam Macho  
rgustafson@ccf.us, amacho@ccf.us

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

**Farmers National Company**—402-590-2382  
Terri Jensen®, TJensen@FarmersNational.com

**First National Bank Minnesota**—507-625-1121  
Russ Blaschko, russell.blaschko@fnbm.com

**Frandsen Bank & Trust**—507-345-5455  
Nancy Galston  
ngalston@frandsenbank.com

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

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

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

**I & S Group**—507-387-6651  
Eric Lennartson, eric.lennartson@is-grp.com

**Jones & Magnus, Attorneys at Law**—507-385-4488  
Stacey Edwards-Jones, stacey@jonesmagnus.com

**Kakeldey & Koberoski**—507-625-1030  
Nicole Feltault, nfeltault@hickorytech.net

**Ken's Certified Home Inspections**—507-838-7276  
Ken Skok, kenskok@yahoo.com

**Lamm, Nelson & Cich**—507-345-4607  
Joel Cich, jcich@lammnelsoncich.com

**Mankato Free Press**—507-344-6339  
Ginny Bergerson, gbergerson@mankatofreepress.com

**MN Valley Federal Credit Union**—507-387-3055  
Dean Wellner, Becky Wilson  
Dean@MNValleyFCU.Coop, beckyw@mnvalleyfcu.coop

**North American Title Company**—507-385-0227  
Janean Winter, JWinter@nat.com

**Northern Star Bank**—507-387-2265  
Judy Hayes, judy.hayes@northernstarbank.com

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

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

**Premier Inspections, LLC**—507-399-3011  
Aaron Dunigan, aarondunigan@premierinspectionsllc.com

**Prime Lending**—507-345-1330  
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