

# THE MINNESOTA REALTOR

JULY / AUGUST 2020

**Realtors® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity.**

**- Realtor® Code of Ethics, Article 10**

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### Forms Update

The 2020 Revised MNR Forms are ready for release on August 1 through TransactionDesk. Read the summary of changes, in addition to watching the Forms Updates videos at [mnrealtor.com/forms](https://mnrealtor.com/forms).



### COVID-19 Update

Be sure to read the latest on model Preparedness Plans and the extension of the PPP from the SBA on our [COVID-19 Updates & Resources page](#).



### Voter Information

It's an election year — make sure you're registered to vote! And it's easier than ever — you can vote early by mail. To request an absentee ballot for the November general election, use the [online absentee application](#). Return your completed absentee application to your [county election office](#) by mail, fax, or email.



### Realtors® UNITE Convention Update

The Member Engagement Committee, with the support of the Leadership Team and the Board of Directors, has decided to cancel the in-person 2020 UNITE Convention in St. Cloud. Look for updates for an online version of the state convention on our website and in upcoming emails.



**Susan Dioury**

Senior Vice President,  
Risk Reduction &  
Legal Counsel

## SHARING A CUP OF KINDNESS

### *Reflections on Article 10 and the struggle for a more just and equitable society*

It was a sweltering hot day. I was a restless little girl living in Georgia. All of my siblings were in school leaving me on my own to find ways to entertain myself. But I knew that I had one thing to look forward to that day. It was garbage day! Garbage day meant that I would get to see my friend, the garbage man. He was the kindest person you would ever want to meet. He always had a smile and a kind word for me, and his visit was something to look forward to. It was my routine to wait for my friend so that I could give him an ice-cold glass of water and enjoy his kindness and smiling face. But it was a day where my innocence was shattered.

My father happened to be home working in the yard that day, when the neighbor came over to speak with him. After seeing me give my friend a glass of water, the neighbor loudly demanded why my father allowed me to give a Black man water to drink from our own cup. I have never seen my father angrier than that day, yet so controlled. As the neighbor spewed hate-filled words, my father ordered him off our property and told him to never return. All the while, I stood motionless, utterly confounded at how an adult white man could truly believe that another human being should be denied water on such a hot day.

I have come to learn in my years that the indoctrination of fear and forming factions to deny other humans the “blessings of liberty” is an extremely difficult challenge, but one which must be overcome. That is why I am proud to be part of an organization where over 21,000 Minnesotans and over one million Realtors® in our beloved country voluntarily adhere to Article 10 of the Code of Ethics. Central to that is the belief that to be a Realtor® you will not discriminate or deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. And, Realtors® also agree not to be a party to any plan or agreement to discriminate against another person based on those reasons.

No one should be denied the right to housing or the ability to start their own business in that commercial space. As leaders in your community, I challenge all of you to find just one person to enlighten, to free from fear and help them find the joy and peace in diversity and inclusion. And when they become enlightened, they can enlighten another, and one person at a time, we will make a better world for all.

**Susan Dioury**

SVP, Risk Reduction & Legal Counsel, Minnesota Realtors®



Minnesota Realtors®, its members, and its leadership foster an inclusive and welcoming environment that represents all of our Realtor® members, homeowners, and our Minnesota community. The National Association of Realtors® (NAR), its members, and all local and state associations abide by a Code of Ethics that calls on Realtors® to respect all. The Realtor® profession across the nation is firmly built on these ideals.

We have partnered with Minneapolis Area Realtors® (MAR) and St. Paul Area Association of Realtors® (SPAAR) to focus on learning, partnership, and action to help build a better bridge to the future. Our work includes:

- **Governmental Affairs** and partnering with lawmakers on policies that will help close the homeownership inequity gap
- **Education** on the history of real estate's past and resources in the quest to be anti-racist; this means going beyond Fair Housing education, offering continuing education classes on this topic as well as providing non-CE related opportunities
- **Donating/Giving Back** to organizations that are assisting in the recovery and rebuilding effort
- **Grant application** toward programs and initiatives that are making a difference

The Realtors® Rebuilding Community work includes members and staff from all three associations working together to finding solutions and opportunities. Below are the members:

MNR: Bob Clark, Minnesota Realtors® 2020 President

MNR: John Smaby, NAR Past President (MNR)

MNR: Heather Boschke, MNR Vice President of Marketing & Communications

MAR: Carrie Chang, MAR CEO

MAR: Nene Matey-Keke, Realtor®

MAR: Dakota Olds, Realtor®

SPAAR: Patrick Ruble, SPAAR 2020 President

SPAAR: Man Huynh, Realtors® Rebuilding Community Working Group Chair

SPAAR: Joe McKinley, SPAAR Vice President of Advocacy & Community Engagement

We are committed to continually looking at what we can do as an association to make meaningful changes that address racial injustice in our community.

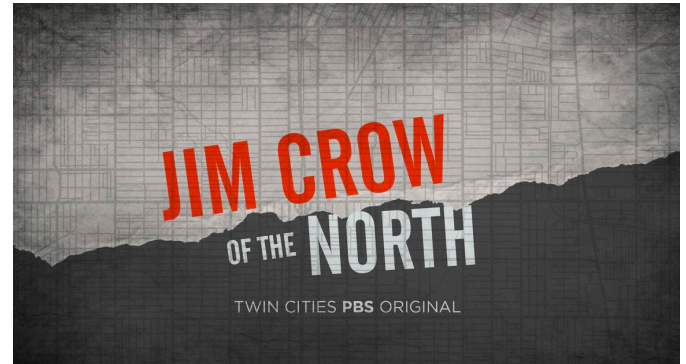
# JIM CROW OF THE NORTH

**Documentary explores the history of racist real estate practices in the Twin Cities**

*Jim Crow of the North*, a powerful documentary produced by Twin Cities Public Television (TPT), takes an unflinching look at the history of racist real estate practices in Minnesota. Tracing the early 20th-century origins of race-restrictive real estate covenants and the U.S. government-backed redlining that followed, the film chronicles a devastating legacy that still adversely impacts African Americans and other people of color today.

Emmy-award winning director Daniel Pierce Bergen tells a deeply personal story about the people whose lives and aspirations were profoundly disrupted for generations by systemic, institutionalized bigotry. The film explores the shameful, sometimes shocking tactics the leaders and residents of Minneapolis used to segregate African Americans into poor, ill-served parts of the city, and intimidate them from purchasing or renting properties in more affluent, all white neighborhoods.

Opening in the year 1909 and concluding in 2019, the documentary follows the evolution of the laws, codes, and restrictions that created one of the widest racial wealth gaps in the country. Their impact still lingers.



[Watch from TPT's website](#)

In Minneapolis today, while 75% of white residents are homeowners, only 25% of African Americans own homes.

But *Jim Crow of the North* also offers reason for hope. The Minneapolis-based Mapping Prejudice Project brings people together to precisely pinpoint areas of the city most hurt by covenants and redlining, and mobilize to prioritize those communities for reinvestment.

Although only 60 minutes long, *Jim Crow of the North* is an important resource for understanding both the root cause and potential solutions to racial injustice in our state.

## NAR GUIDELINES ON GUARDING AGAINST HATE SPEECH

As racial tensions mount across the country, reports of racist and hateful remarks being made on social media have pressed on brokerages and Realtor® associations. NAR offers the following guidelines:

**Remove offensive posts.** If an inappropriate comment was made on an association or firm's social media channel, remove it. That includes posts that are shared and originally posted by others containing quotes or attached images of hate speech. Posts threatening violence should be referred to authorities.



**Consider ethical violations.** A Realtor® could be subject to disciplinary action under NAR's Code of Ethics if the offense relates to real estate activities and transactions, including within the agent's marketing or while they've offered real estate services.

**Alert the member's broker.** Realtor® associations can report any offensive remarks to the Realtor's broker. Brokers may want to take separate action to limit harm to their business.

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# A TIME FOR LISTENING, LEARNING, AND REBUILDING

BY EMILY GREEN

**A broker and Realtor® who lives in the city where George Floyd was killed offers insights for building empathy, community, and lasting change.**



Emily Green, Sandy Green Realty

**O**n the morning of May 29<sup>th</sup>, I woke up to my neighbor asking me to coordinate a building evacuation because the business directly south of our condos was buckling to a raging fire. I live in the vibrant and beautiful Midtown Exchange Community. The response to the Coronavirus in the preceding months and the generous neighbor-to-neighbor support had expanded my heart and deepened my commitment to my beloved community. We had all stayed put in our homes, made grocery runs for our seniors and sewed countless masks. We never imagined that it would all seem like a distant memory juxtaposed by a terror that threatened to destroy the very homes we had tethered ourselves to since early March.

As we gathered in response to the fires, over the coming days we connected, we cried, we listened to each other, we stood watch, and repeat. Our homes survived but our community is forever changed. I know the bonds with those I have spent the last week with have deepened, but so has the sorrow. I am so sorry. I need to listen more. I need to try harder.

I want to thank everyone for checking in, for asking what they can do, and for expressing their concern for the businesses and people who were directly affected by the rioting and destruction. But the greater concern is for the people of color who live this nightmare daily. We can't let a Facebook post, a donation, or a rebuild relieve the discomfort we all feel when we think about racial disparities and inequities. When you look around the country and see the national reaction to George Floyd's homicide it's almost unbelievable that our state of Minnesota ignited this flame. Minnesotans are so kind. We are so helpful. But we are so very silent.

We are at a point in time that offers us the opportunity to change. Your donations are needed and appreciated, please know that they are. But beyond that, we need a tenacious attempt to understand this moment. I encourage you to join me in seeking a deep understanding of the personal experiences of people of color. Not from people who look like me, but from the first-hand experiences of the people who live in our state with a different set of rules, higher levels of scrutiny, and a paralyzing fear of violence against them.

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**We are at a point in time that offers us the opportunity to change.**



It is a challenge to listen deeply, but this is what we need to do. I had a recent experience that highlighted the work ahead for me when I checked in on a neighbor I have known for some time. We both have little dogs and have enjoyed many lighthearted conversations. I asked him how he was doing and we shared our experiences of these traumatic days. He told me that he saw all the food donations that were dropped off and that it was nice, but he felt sad that there might be a message along with the deliveries. He thought it could be an effort to keep him from shopping in their neighborhoods, at their grocery stores, their Target. My immediate thought was to jump in and assure him that no, that was not at all the message. They were trying to show support

and to fill a need. But I stopped myself. What did it matter what I thought, or what the lovely people who donated thought they were doing? This man is sharing his experience, his reality, with me and I honored that by listening. I resisted the urge to quell my discomfort by silencing his view of reality and replacing it with mine. I am sitting with that discomfort because that is what is going to motivate me to search for ways to bring about a day when our individual realities align. If I fail, I will fail forward.

I have dedicated a significant part of my life to this organization because I believe in the Realtor® family. We are problem solvers, creators, and tireless community builders. Some might judge us by the number of transactions we complete or the percentage of a list price we get on our sales, but I know the true measure of Realtors® is found in their commitment to stronger communities. I also believe in Minnesota and that we have the ability to fix what is broken and to end what has been started. If my words have offended you in any way, be kind to yourself and turn it into curiosity. Find firsthand experiences from people with a different view. If you get stuck, call me. I'm listening.

**"THEY TRIED TO BURY US,  
THEY DIDN'T KNOW WE WERE SEEDS."**

- Dinos Christianopoulos

*Emily Green is a broker, Sandy Green Realty in Minneapolis. She has been a Realtor® for 27 years, specializing in residential sales, urban development, and investment properties. She currently serves on the board of directors for the National Association of Realtors® and has been appointed as the 2020 Chair of the Communications Committee for the Minnesota Association. Emily is a Past President of the Minneapolis Area Realtors®, one of the largest local associations in the country. Emily is also Minnesota Realtors® 2021 Treasurer Elect.*

# A PLACE TO CALL HOME

How one broker fights to end homelessness, increase diversity, and make Minnesota welcoming to all who live here



I wanted to build my community from within my community.



Mazone said. “That’s because home ownership takes you to the next level. You don’t have to worry that every 12 months you have to find a new place or your rent’s going to go up exponentially. Stability is so important. You can’t get anywhere when you don’t know where you’re going.”

To take her community building efforts to the next level, Mazone launched Mazone Real Estate Group in 2009 with a mission to serve a diverse clientele, inclusive of all. One of Mazone’s big passions is helping homeless people off the streets into safe housing, and on a path to a better life that could include homeownership.

“I know a family right now living in a hotel. Husband, wife, and two kids. It’s very hard,” Mazone said. “Well, we’ll work on getting them into affordable housing, and eventually I think we’ll get to home ownership. It can be a long road.”

Part of the solution to achieving these goals is mobilizing the Realtor® community. That’s one reason why Mazone joined committees at the Minneapolis Area Realtors® (MAR) and Minnesota Realtors® (MNR) that foster multiculturalism and diversity.

**F**or Denise Mazone, founder of the Mazone Real Estate Group and Chair of Minnesota Realtors® Diversity Committee, community is the driving force behind her career in real estate.

“I wanted to build my community from within my community,” said Mazone, recalling what inspired her to enter the profession 28 years ago. Coming from a family that owned numerous rental properties in Minneapolis, Mazone fielded a lot of inquiries from people who wanted to rent; people whose families had rented for generations and were having a hard time getting ahead. “And I’m thinking, ‘why aren’t you buying your own house?’ So, I got licensed to sell.”

From those early sales to family and friends, Denise expanded her clientele and watched community thrive and grow strong for new generations.

“Not only have they maintained where they’re at, they’ve called me to sell them another place. And now I’m selling to their children and their grandchildren,”

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As Chair of MNR's Diversity Committee, she is working to get the word out about the importance of diversity, equity, and inclusion. But making a plan that is truly effective requires bringing more diverse membership to the table. So, she is soliciting more participation from ethnic minorities within the real estate community and encouraging members of more diverse groups to join the ranks of Realtors. To achieve this, she recently recommended having a local expert on diversity join the committee.



**We all come together on diversity. I think everybody should be involved.**



She is also partnering with the National Association of Realtors® and diversity-affiliated groups like the National Association of Real Estate Brokers (NAREB), which is a group for African American real estate professionals, the National Association of Hispanic

Real Estate Professionals (NAHREP), the Asian American Real Estate Association of America (AREAA), and others.

"We all come together on diversity," Mazone said. "I think everybody should be involved."

She strongly encourages new Realtors® who are people of color to explore opportunities with their local, state, and national associations as soon as possible.

"Get involved with whatever your area of interest and expertise is. We need your voice and perspective," Mazone says. "Communication is key. Talk to each other. Join various groups, especially diversity. You can make a difference."

Looking forward, Mazone sees a more open, united real estate industry that represents the ethnic tapestry of the state, and better serves its diverse clients. She envisions a time when everyone who needs a home has one.

"I think that if we stay on the course that we're on now, we will see justice. The only thing that we're asking for is equality. Nothing else. Nothing more. I would hope that we would accomplish that," Mazone said.

## CONSUMER CAMPAIGN

Minnesota Realtors® launched **Sold! My Realtor® Story** — a consumer campaign that highlights the value of a Realtor® through a series of consumer testimonials, stats and facts, and videos of clients talking about their experience. Using the words of satisfied customers from around the state, the campaign educates customers about the value Realtors® bring to every transaction.

[www.mnrealtor.com/myrealtorstory](http://www.mnrealtor.com/myrealtorstory)

**Look for this on Facebook, Instagram, Twitter, and LinkedIn!**



**Our Realtor® explained all of the documents we needed to sign & what they meant.**

**She made all those complex details easy to understand.**



**SOLD!**

**My  
Realtor®  
Story**

**- Lisa,  
Homeowner  
EDEN PRAIRIE, MN**



# WE ARE MINNESOTA REALTORS®

## The Velie Real Estate Foundation brings disaster relief to the Twin Cities

**W**hile listening to the radio during a long drive through Florida last March, Bonnie and Decker Velie were overwhelmed by all the bad news about the COVID-19 pandemic. Determined to help the growing numbers of people in crisis, in April, the entrepreneurial couple created the Velie Real Estate Foundation, a disaster relief organization that helps Twin Cities residents and businesses impacted by the pandemic, as well as those affected by destruction from civil unrest. The foundation makes payments directly to landlords, mortgage lenders, and other entities on behalf of the individuals or businesses receiving assistance.

“The idea is to help individuals or small businesses that were functioning economically before these crises threw them off the rails,” said Decker Velie, who was CEO of numerous businesses in film, music and entertainment before joining his wife’s real estate practice. Bonnie, a former director of Dayton-Hudson / Target Corporation, also served as director of Coldwell Banker Distinctive Homes division for seven years and then founded Velie Real Estate/Coldwell Banker Realty with Decker in 2018.



That’s what they needed—just enough time to get the doors open.



In only a few months, the Velies have raised almost \$50,000 from individual donors, and are looking to expand funding with contributions

from private foundations. Getting the word out via social media, print fliers, and meetings with community leaders, the foundation has a rapidly growing list of applicants.

One recent recipient was working in a restaurant and recovering from substance-abuse when the pandemic hit. In short order, he was laid off and struggled to pay the rent at the transitional housing facility where he lived in St. Paul.

“This is a very good example of someone who did everything right and was on the right course,” said Decker. “So, we helped him with a few months of rent. It really appeared to change



Bonnie and Decker Velie

his immediate life. He didn’t have to worry about the rent and could focus on finding work and managing his addiction issues.”

Another recipient was a clothing shop in Wayzata, which had been a local institution for almost 30 years. The business shut its doors following the governor’s state-wide lockdown order in March and teetered on the brink of extinction. After evaluating the situation, the foundation began making payments to the business’ landlord. When restrictions eased, they were able to reopen and are now on the road to recovery.

“It’s not like it was,” Decker said, “but at least they can start selling again. That’s what they needed—just enough time to get the doors open.”

As the Twin Cities rebuilds, Decker says the foundation will continue helping area residents and businesses affected by all manner of catastrophes, from storms, floods, and fires to economic downturns.

“It’s something that we would like to perpetuate forever, and leave to our kids,” Decker said. “Whenever there’s a disaster that prevents people or businesses from paying the rent, mortgage or utilities, we want the foundation to help get them on the other side of it.”

Learn more about the foundation’s work by visiting the [Velie Real Estate Foundation](#) page.

# WHAT'S YOUR FAVORITE WAY TO SURPRISE AND DELIGHT YOUR CLIENTS?



**Karl Rogers**  
Dwell Realty Group

One of the things I do for clients who are building new homes is a weekly visit to the property with a full video walk-through which I share privately via YouTube. Clients love seeing the progress of their home being built, and it's a great keepsake to look back on!

We put together a fun pop-by to celebrate the start of summer. We took a sand bucket and added a beach ball, bubbles, sand toys, candy and water balloons and surprised our clients by dropping off at their front doors. Everyone was very surprised and so happy!

**Charles &  
Rebekah Gran**  
Edina Realty



**Robin Forrest**  
Future Realty

Give them a thank you card at closing with a gift card to a local home improvement store as well as gift cards for a neighborhood pizza place. My clients love that I took the time to search out what will hopefully be a go-to place in their new community.

Being flexible with my fees has allowed many of my clients to purchase a home or even move-up. What delights them most is advocating for them with professionalism, managing expectations and working to remove barriers and stressors from the process, especially in this market!

**Jackie Funk**  
BrBaGa Real  
Estate Services







# LEGISLATIVE UPDATE

**T**he Minnesota Legislature's 1<sup>st</sup> Special Session of 2020 was triggered on June 12th, when Governor Tim Walz signed Executive Order 20-75, extending the COVID-19 peacetime emergency. In the weeks preceding the 1st Special Session, legislators raised several potential items for consideration: distributing the Federal CARES Act money to cities and counties, a bonding bill, addressing the damage created by the civil unrest, and police reform.

One of the bills considered during the Session was Rep. Hassan's House File 82. This bill would place a cap on rents for commercial and residential property that were eligible for state funds aiding the recovery from damage caused during the recent civil unrest.

Minnesota Realtors® submitted written testimony to each House Committee reviewing the bill as it rapidly moved through the process. We expressed our appreciation for the Legislature's attempt to help those impacted by the civil unrest, however, we also shared concerns that the bill appeared to create a form of rent control.

Our letter states, "...the potential loss in revenue for property owners may result in a decreased ability for them to meet routine expenses associated with maintenance, particularly during a time when many are struggling due to COVID-19. Controlling rent for

some could also increase rent for those who do not qualify under this bill. In addition, rent control will likely discourage investment in new and existing properties."

Negotiations in the House broke down while the four Legislative caucuses were working toward an agreement on distributing federal CARES Act money. Discussions on police reform and the bonding bill also fell apart\*. So, the Senate and the House adjourned around 6:00 AM on Saturday, June 20th with little accomplished.

Governor Walz extended the peacetime emergency on July 13 with an expiration slated for August 12 (if he does not extend it again). The same day, the Legislature was called back for the 2nd Special Session of 2020 which concluded on July 20. Some of the bills taken up there include: Property Tax Classification of Short-Term Rental Properties, which MNR opposed; Requiring Well Testing at Property Transfer; and COVID-19 Emergency Housing Assistance. For details about these and other legislation addressed at the 2nd Special Session, see the *2020 Minnesota Legislative Sessions Update*.

\*On July 21st during the 2nd Session, the Legislature passed a slate of measures for improving police accountability.



# MNR MEMBERS GET UP CLOSE & VIRTUAL WITH DC LAWMAKERS

**D**uring May and June, Minnesota Realtors® Federal Political Coordinators (key contacts for Members of Congress) held a series of Virtual Hill visits for Realtors® with Senator Tina Smith, Congressman Jim Hagedorn, Congresswoman Betty McCollum, Congressman Pete Stauber, Congresswoman Angie Craig, and Congressman Collin Peterson. During these Virtual Hill visits, members got a unique glance at life in Washington, D.C. Minnesota Realtors® members also engaged with the Members of Congress by asking questions and providing their perspectives on their local markets.

MN-RPAC hosted another “Pancakes and Politics” event with Senator Amy Klobuchar. The Senator was very engaged and wanted to know what the housing market was like during the current pandemic. Minnesota Realtors® members asked questions and engaged with the Senator on several topics.

There is still time to become an RPAC investor. If you would like to continue electing Realtor® Champions to local, state, and federal offices **please invest today**.



Senator Amy Klobuchar

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★★★★★

# NO EXCUSE VOTE BY MAIL!

★★★★★



LEARN MORE AT:  
**MNVOTES.SOS.STATE.MN.US**



GET INVOLVED!

# GET INVOLVED AND MAKE A DIFFERENCE

## Why you should join a Minnesota Realtors® Committee

**W**hatever your skills, experience, or interests, there's a place for you on our many volunteer committees. Run by Realtors®, these groups tackle issues that impact your business, career, and community.

We sat down with Man Huynh, who started volunteering on the MNR Governmental Affairs Committee in 2011 and is now its Chair. Additionally, he's a member of eight committees.

### **What made you decide to serve on an MNR committee?**

I love participating and seeing our industry evolve and grow.

### **How has serving on an MNR committee helped you in your real estate career?**

Serving on MNR committees helps me stay current and make meaningful impacts on our industry.

### **What has been the best part about serving on a state committee?**

The friendship with the volunteers, MNR staff and industry experts who make our industry better and inclusive.



Man Huynh, Edina Realty

## MNR Committee Applications Now Open!

You have until September 30<sup>th</sup> to submit your application. The Leadership Team meets in mid-October to review applications and appoint committee members.

Below is a listing of the available committees. For full committee descriptions, [click here](#). To apply, follow the links below to any committee.

### **BOARD OF DIRECTORS**

### **DIVERSITY COMMITTEE**

### **FINANCE COMMITTEE**

### **COMMERCIAL FORMS SUBCOMMITTEE**

### **MEMBER ENGAGEMENT COMMITTEE**

### **PROFESSIONAL DEVELOPMENT COMMITTEE**

### **PROFESSIONAL STANDARDS POLICY COMMITTEE**

### **RISK MANAGEMENT COMMITTEE**

### **STRATEGIC ISSUES FORUM**

### **COMMUNICATIONS WORK GROUP**

### **EXECUTIVE COMMITTEE**

### **FORMS COMMITTEE**

### **GOVERNMENTAL AFFAIRS COMMITTEE**

### **NOMINATING COMMITTEE**

### **PROFESSIONAL STANDARDS COMMITTEE**

### **PUBLIC ADVOCACY COMMITTEE**

### **RPAC TRUSTEES**

# OH NO! DID YOU LOSE YOUR LICENSE?

## If you didn't complete your CE requirements by the June 30th deadline:

**What CE options are available?** The required DOC-Module, "Agency, Fair Housing & Energy Efficiency" and other approved CE is still available online. Look for it through your local association or click [HERE](#).

## If your Salesperson or Broker license was terminated on 6.30.20 because of CE noncompliance:

- Become CE compliant
- Re-apply for the license through [www.pulseportal.com](http://www.pulseportal.com)
- A fee to reactivate the license may be required

**Limitation on earning CE credits:** When taking continuing education online, keep in mind that the DOC allows no more than 8 hours of continuing education per day.

**Note to Commercial only licensees:** Brokers with commercial-only licensees who are exempt from the module and agency law/fair housing CE requirements must indicate this during the online mass renewal process. Paper exemption forms are no longer accepted. After confirming commercial-only status, you will be sent back to the original landing page to continue the license renewal process by selecting the state and board again and clicking on "Renew Brokers, Salespeople and Companies." For further information on state licensing, including fees & renewal, visit [HERE](#).

## GRI SCHOLARSHIP

Twelve scholarships valued at \$800 each are available to Realtors® who are 2-10 years into their career. The scholarship will apply towards GRI courses.

The deadline for submitting applications is August 14<sup>th</sup>.

**CLICK HERE  
TO APPLY!**

Catch FREE webinars at the



learning lab



### 2020 Forms Revisions

Susan Dioury, MNR Sr. V.P. Risk Management, explains the 2020 Forms Revisions.



### COVID-19 Preparedness Plan

Susan Dioury reviews what you need to know to work safely.

CHECK THEM OUT, PLUS  
GREAT DEALS ON ONLINE CE  
**HERE**

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