

THE MINNESOTA REALTOR[®]

SEPT / OCT 2020

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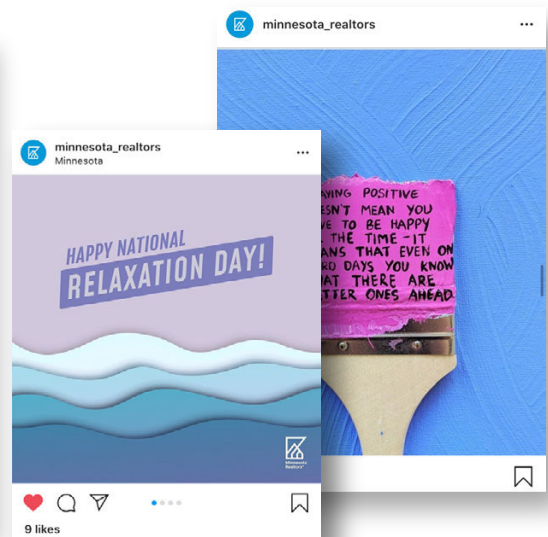
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How Do You Decide on Your Go-To Gift for Clients?

Meet a Member: Sandy Swanson



Follow Us on
Social Media





Bob Clark
2020 MNR President

A NEW HOME FOR MINNESOTA REALTORS®

Since 1985, Minnesota Realtors® has made its home in an office on Lincoln Drive in Edina. As the years passed, that space has seemed smaller as the staff and membership have grown. This fall, Minnesota Realtors® will move into a spacious new headquarters at 11100 Bren Road West in Minnetonka. Conveniently located within a couple miles of our Edina location, the 14,500 square-foot building provides generous office space for our staff, and comfortable classrooms and four large conference areas for our members. As part of our initiative to enhance communications, we are also building a video production center. The association saved and budgeted for this acquisition and closed on an excellent deal in February 2020. We will realize even more value by leasing 6,700 square feet of the space to other tenants.

A very special thank you to all involved in the purchase of our new home. The past board of directors and executive committees led the way with sound financials and strong leadership. This was the result of great leadership over the years that came to fruition during our tenure as leaders.

Our association has always been committed to our mission of uniting, empowering, and inspiring our members. We exist to help our members excel in their careers through legal resources, innovating education, professional training, and advocating for our industry at the Capitol. Although our address is changing, our commitment to you—our members—is ever lasting. We're excited about the move and all the improved ways it will help us serve you. We look forward to seeing you at a class, conference, committee meeting, or other event in the near future.

A handwritten signature in black ink that reads "Bob Clark".

Bob Clark
2020 Minnesota Realtors® President



MNR Past President Matt Loskota, MNR CEO Chris Galler, and MNR President Bob Clark

NOW TRENDING



Buyer Love Letters

The August issue of The Legal Download includes an article on the hot topic of buyer love letters. Do you know the risks involved?

Learn how fair housing and the Code of Ethics can be impacted by love letters. Avoid issues by reading it at mnrealtor.com/legal-download.



COVID-19 Updates

In August, the **COVID-19 Housing Assistance Program** was put in place to help prevent eviction and maintain housing stability. Additionally, the **Lost Wages Assistance Program** was launched to provide additional money to unemployment insurance applicants who are out of work due to COVID-19. Visit our **COVID-19 Resources page** for the latest updates at mnrealtor.com/covid19.



2020 GRI Scholarship Winners

Congratulations to the GRI Scholarship Recipients!

Tami DiGiovanni	Joseph Eslait
Randi McDonald	Danielle Pelton
Miranda Peterson	Gary Raeker
Lucas Shuster	Katie Siepel-Anderson
Jenny Stahlbusch	Jessica Stark
Lou Thao	Ker Vang



Safety Month

September is Realtor® Safety Month. See [our article](#) at mnrealtor.com for safety tips; watch our **ShareSource video** with Patty Zuzek (bit.ly/3k7cYcy); and be sure to visit NAR's Safety page at nar.realtor/safety.



Consumer Campaign Metrics

mnrealtor.com/myrealtorstory

Engagement

1,015

Impressions

93,339

Reach

60,039

Views

22,328

Likes

773

Shares

114

DID YOU KNOW?
In Minnesota, the average Realtor® has **10 years** of experience.

SOLD!
My Realtor® Story

SOLD!
My Realtor® Story

MEET COLTON

Sold! My Realtor® Story | Colton of Richfield, MN
1,326 views

Minnesota Realtors®

SUBSCRIBE

SOLD!

My Realtor® Story



COMMUNITY UPDATE

Since June, the MN Realtors® Rebuilding Community workgroup has been discussing ways the Realtor® community can help build a better future through collaborative brainstorming and idea sharing between MNR, MAR & SPAAR. Below are a few updates on the group's projects:

Education

The “Racism in Real Estate” course offered by Rethos was subsidized and promoted in the metro by a joint MAR/SPAAR effort in August, with MNR extending the course to Greater MN in September. MNR is also working on bringing the “At Home with Diversity” course to all members on October 21 & 22. We also debuted a new course offered by Julia Israel called “The Color of Real Estate” at the 2020 UNITE! Sessions.

Giving Back

This summer, the MAR Foundation created a matching Giving Campaign to help rebuilding efforts in the Twin Cities. This program was brought to the working group and evolved into a larger effort under the MN Realtors® Rebuilding Community. MAR and SPAAR are each contributing a \$50K match opportunity, with MNR donating an additional \$20K. All dollars donated are distributed by the MAR Foundation to specific funds that each association has chosen. The Giving Campaign runs from September 10 through September 22.

Together, this online Giving Campaign will have an exponential effect by engaging more donors, raising the profile of this industry as good community members and socially responsible change makers who live the “We Are Minnesota” ideals. Please visit donate.onecause.com/mnrealtorsgivingcampaign for more information.

Building a Better Realtor®

For the past 23 years, the Wisconsin Realtors® Association (WRA) has had a program called “Partnership for Success” that promotes diversity within their Realtor® membership. This program forges a partnership between the Realtor® applicant, sponsoring broker, local association, and the WRA. Applicants must be people of color and demonstrate a commitment to becoming successful real estate licensees. The program is intended to provide startup assistance to applicants who have not previously held a real estate license. Learn more about WRA's program: www.wra.org/Partnership.

The MNR Executive Committee approved a similar program as a state initiative to also promote diversity in the membership. **Next steps:** attain local association and broker support. The goal is to launch this program in 2021.





AMERICAN DREAMING ON LAKE STREET

Wilson Molina, Molina Realtors®

Building a vibrant Latino community in Minneapolis, one home at a time

It was snowing on the day Wilson Molina and his family arrived in southeast Minneapolis in 1992. Freshly relocated from Cuenca, Ecuador, seven-year-old Wilson had never seen snow or felt bitter winter wind on his face. He longed for his homeland's warm subtropical breezes. But determined, skilled, and resourceful, he and his family were ready to embrace opportunities and pursue dreams they could never follow in Ecuador.

Molina didn't waste much time getting started. Enrolled in a bilingual school in North Minneapolis, he picked up English quickly and made friends with his natural, easy-going charm. At 16, he was flipping burgers at Burger King, and saving money for his first business venture. With \$2,000 of his own money, his parents helped him get an FHA loan for an abandoned single-family home that was owned by the city. Working together, they rehabilitated the dilapidated structure.

"I rented it out and thought I'd start making some money," Molina recalled. "But it turns out I rented it

to the wrong people. They trashed the place." Molina was crushed but his spirit remained unbroken.

It was a hard lesson. He flipped more burgers, saved money, and rehabilitated the property again. This time, he vetted the renters more carefully. By 18, Molina had his real estate license and went to work for RE/MAX. After a decade of learning the trade, he obtained his brokerage license and opened Molina Realtors® in 2013.

As his career grew, so did the Latino community in Minneapolis. Settling along Lake Street in the late 1990s, thousands of immigrants from Central and South America revitalized the declining commercial corridor with hundreds of small businesses and restaurants. A strong community began to take root.

Many of the new arrivals struggled to find decent, affordable housing. Molina made it his mission to help them find rentals, and when they were ready, homes of their own. As time passed, the city's real estate escalated in value, threatening to put homeownership out of reach for many. Ever resourceful, Molina worked with the city of

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Minneapolis to acquire and renovate the kind of abandoned dwellings that had first sparked his real estate career. In this and other ways, Molina and his team built a reputation for finding affordable homes where no one else could. It has led to some of his proudest moments.

“I met a family from Ecuador who couldn’t find a home. They’d been looking for six months and were really discouraged,” Molina said. “There was nothing they could afford. So, they thought they were going to be renting forever. We worked with them and eventually found them the right property for the right price. Now they live there with all the things they thought they’d never have, like a big backyard for the kids. They invited me to a barbecue after they moved in. It was so great to be a part of that—to see them living their American dream.”

Molina’s own American dream is to help more families like this one acquire homes—except on a much larger scale. His long-term vision is to become a developer and build affordable high-density housing, transforming Minneapolis into a city where everyone who needs a home can have one. To that end, he is pursuing his builder’s license, and plans to eventually put management of the 14-agent brokerage in trusted hands while he concentrates on urban development.

Molina believes in the potential of Minneapolis and its resilient Latino community. So, while times are difficult, he is confident that the environment will improve as people come together and build something better than before. Demonstrating his commitment, Molina bought a building on Lake Street that he will renovate and transform into the brokerage’s new offices sometime next year. More

spacious than their current location, it will also be more visible—underscoring Molina’s efforts to elevate the presence of his business and its central message: if you can afford to rent, you can afford to buy a home.

“A lot of people in the Latino community don’t know that they can get into a home of their own for a mortgage that’s lower than what they’re paying in rent. We need to educate them and show them what’s possible. They don’t need to be renters forever.”

Recently becoming a father for the first time, Molina thinks a lot about what the future holds for his nine-month old daughter, Victoria Antonella. He hopes that she will choose to follow him into the real estate industry.

“She could be an architect, an engineer, a designer, an electrician—they’re all connected to this business. You can do anything you want in real estate. The sky’s the limit. You just have to go after it,” Molina said.



STAY ALERT. STAY SAFE.

TIPS & TOOLS FOR PERSONAL SAFETY ON THE JOB

For most Realtors®, being in the public eye is part of the job description. Every day, they openly share contact information, meet unknown clients, and walk through vacant properties. This puts them in a uniquely vulnerable position that most working professionals never experience. According to a report from the National Association of Realtors® (NAR), nearly 70% of Realtors® have worried about their personal safety while doing their jobs. Some recent headlines have rightfully increased that fear factor.

In late December 2019, Realtor® Monique Baugh was lured to a Minneapolis location where she was abducted and murdered. The year before, Steven Wilson, a marketing representative for Ryan Homes in Hanover, Maryland, was found brutally beaten to death at the model home where he had been working. A few years earlier in Scott, Arkansas, Realtor® Beverly Carter was kidnapped while showing a home and then killed. While incidents like this are rare, Realtors® need to be vigilant and smart about how and where they interact with clients.

“We Realtors® are particularly vulnerable because we publicize a lot of personal information in the course of doing business,” said Tracie Fogelson, a Realtor® and broker at Counselor Realty of Rochester who helps real estate professionals increase their personal safety. “We post our picture, cell phone, email, and our work address. We post the open house where we’re going to be Saturday afternoon from 2 to 4 pm. Anyone looking at pictures of that house online can see the layout and tell whether it’s vacant. For predators, it’s a trove of information they can use against you.”

As frightening as this sounds, Fogelson says Realtors® can do a lot of things to prevent the possibility of assault. It all begins with the very first client interaction. The fact that most of these encounters now happen on a Zoom call instead of an in-person meeting adds an additional layer of safety, she says.

“This first meeting is a credentialing process where you get to know the client,” Fogelson said. “You find out if they’ve met with a lender and have a pre-approval letter. You discuss whether they have a property to sell. You see if they have the resources to make a viable offer. You go over COVID-19 protocols for showing homes. If they’re willing to sit through a half-hour presentation on all of these things, and if they’ve done their due diligence with a lender, it shows that they’re motivated and serious. So, it’s a pretty good bet that they are legitimate customers.”

If your meeting leaves you feeling uncertain, don’t hesitate to take advantage of free, online resources for learning more about your clients. Fogelson says social media is a good place to start. You can also check for involvement in criminal cases or sex offender status at these websites administered by the state of Minnesota:

- MN Dept. of Corrections – Offender Search Criteria: coms.doc.state.mn.us/PublicViewer
- Minnesota Judicial Branch – Access Case Records: mncourts.gov/access-case-records.aspx

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Realtors® should be very careful to use this information in strict compliance with Fair Housing laws, particularly those concerning disparate impact. Of course, even if everything checks out, you shouldn't let down your guard when you start touring homes with your new clients. Fogelson notes it's important people pay attention to their environment and take small but critical measures to prevent assault.

"Always be situationally aware of where you are and what you are doing," Fogelson said. She recommends five practical, easy tactics for avoiding trouble and escaping from a potentially dangerous situation.

FIVE WAYS REALTORS® CAN STAY SAFE

- 1 Don't park your car in the driveway**
Park on the street where another vehicle cannot block you in.
- 2 Never enter a room before the client**
When escorting clients through a home, always have them enter rooms or staircases before you. That way you're not trapped in an area where they're controlling the exit.
- 3 Make sure someone knows where you are**
Tell someone you know and trust about your itinerary. Give them addresses and times for those appointments. As an added precaution, you can ask that person to periodically check in with you.
- 4 Don't go solo to open houses**
Try to make sure you're always with another professional at open houses.
- 5 Activate emergency features on your smartphone**
If you have an iPhone, activate the Emergency SOS feature in Settings. Other smartphones have similar features. Be sure to check the manufacturer's website for all the details on its emergency features.

A WORD ON WEAPONS

Although many Realtors® carry personal safety devices like mace, pepper spray, and guns, Fogelson counsels caution in using them. You may find yourself in a situation where the predator can overpower you. Consider the possibility that your protective item could be taken and used against you."

There's also a legal dimension to consider. There are strict rules about discharging weapons, even in self-defense, observes Fogelson, who is licensed to carry a firearm.

"If you fire that weapon and you injure someone or worse, you will be arrested and go through the legal process," she said. "You can never use your weapon over personal property. It has to be a personal safety issue. And you'll need a lawyer to help prove that."

SAFETY STARTS WITH AWARENESS

The golden rule of safety is be aware of your surroundings. "Listen to your instincts. If something doesn't feel right, don't dismiss that. Act before you're in a situation where you have to take a more drastic measure," Fogelson said. "Most of all, educate yourself about safety, take advantage of resources to check out your clients ahead of time, and make a plan for how to conduct yourself in every situation. A little effort up front can prevent a lot of trouble down the road."



To learn more about ways to improve your personal safety and security, check out **56 Safety Tips for Realtors®** on [NAR's site](#).

AN OFFICE WITH A LAKE

Transforming a vacation home into a telecommuting paradise



Dave Reski was a well-seasoned road warrior. Serving clients across the upper Midwest, the Sioux-Falls-based sales agent regularly crossed lonely expanses of South Dakota, Minnesota, and North Dakota.

“Sometimes I’d drive four and a half hours for a meeting that took fifteen minutes,” Reski said.

Now, he meets with most clients at a single location—the end of his dock overlooking the clear waters of Boot Lake in northern Minnesota. How he went from high plains drifting to lakeside telecommuting is part of a larger story that’s changing the way Americans do business and where they choose to live. Here in Minnesota, Reski joins the growing ranks of distance workers seeking their own slice of paradise along a lakeshore.

Well before the pandemic, Reski’s employer wanted him to relocate closer to their home office in St. Paul and his clients in Greater Minnesota. Dave’s wife, Treasure, was not thrilled about trading in her hometown for the Twin Cities metro. But she did concede that Minnesota offered something hard to come by in South Dakota—lakes.

“Treasure’s biggest condition was a house on a shoreline with a sandy beach,” Reski said. “And it had to be a flat lot because she’s thinking ahead to retirement and the grandchildren we’ll eventually have.”

Just as they were readying their South Dakota home for sale, COVID-19 rippled across the country, shutting down offices and public spaces. For Reski, the looming question over the move became internet connectivity. Did the northern Minnesota

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communities they were considering have the bandwidth to support his job? Could he really function as a full-time telecommuter?

For the answer to that and many other questions, he turned to T.J. Simon, founding partner of Wolff and Simon Real Estate in Park Rapids. Simon, who has spent most of his life in northern Minnesota, is intimately familiar with the area's countless lakes and the communities surrounding them.

"Dave needed a high-speed connection up and running from day one," Simon noted. "We're seeing a lot more clients with the same needs. The question used to be, 'can I get access—at all?' Now, for people planning to telecommute, it's all about access and speed. The sale pivots around it. So, the transition time to achieve that has to be faster now, too."

Striking the right balance between technology and lakeshore aesthetics is a tall order, but Simon helped the Reskis quickly narrow their choices.

"T.J. was honest and upfront about properties to avoid. He didn't want to waste our time. A place might look good in the photos, but he knew about its problems. He educated us about things we just didn't have a clue about coming from Sioux Falls, like septic systems, and powering a home on propane electric. He pointed out a lot of stuff and definitely earned his commission."

Eventually, Dave and Treasure found that coveted home on a flat lot with a sandy beach along the shores of Boot Lake, a secluded spot known for its walleye fishing about 18 miles northwest of Park Rapids, and 216 miles from St. Paul. With stunning lake views, four-bedrooms, vaulted beam ceilings, weathered oak flooring, and two fireplaces, the spacious home will make even the coldest winters cozy but not confining. Well situated on an acre and a half with 159 feet of

lakeshore, the home has a sunroom, generous patio, and of course the dock where Reski has been doing business since they moved in on July 31st.

As for fast internet, Reski enjoys taking advantage of the blazing speed provided by the newly installed fiberoptic connection.

"My office is in my hand these days," he said, referring to his smartphone. "So, I don't really need a home office, per say. I used to have bookshelves stacked with catalogs. But my customers don't want them anymore. Everything is digital and online. This is the way it's going for a lot of us. There's no getting away from it now."

When Reski isn't making dockside business deals, he's out on the water in his new boat trying his luck at those elusive walleyes and enjoying the cool lake breezes. This new lifestyle, he says, sure beats racking up highway miles en route to the next client meeting.

“These days, as long as you can connect to your job, you can live anywhere you want.”

"There are worse places to live than northern Minnesota," Reski said. "Winters are long, but there's a lot of fun stuff to do in the winter, too. Whether it's raining or snowing, you just need to get a different set of toys out. These days, as long as you can connect to your job, you can live anywhere you want."



MINNESOTANS ESCAPE INTO THE GREAT WIDE OPEN

MNR survey finds buyers want home offices and lots of space — in the suburbs & beyond

Minnesotans are craving wide-open spaces. A survey conducted by Minnesota Realtors® this summer found that today's home buyers want spacious homes with more rooms, home offices, and flex spaces. Untethered from their urban offices by the pandemic, many of these remote-working buyers are opting for suburbs with big lawns and nearby outdoor recreation areas. Many people are purchasing lakeshore properties that offer peace, safety, and natural beauty.

As interest rates plunged under 3% when the pandemic hit the economy, droves of highly motivated buyers began competing for scarce housing stock in the Twin Cities metro and other areas of the state. Prices are up statewide. This gold-rush of home buying contrasts starkly with a current Minnesota unemployment rate of 8 to 10%. It most certainly is a seller's market.

Topping the buyers wish list is home office space. Across the state, 74% of Realtors® agree that the pandemic has had a moderate to significant increase in buyer interest in spaces dedicated to working from home.

“Many buyers are finding their ‘new normal’ is telecommuting on a permanent basis, so they’re looking for a dedicated office – not just a space,” said Katherine Onan, Coldwell Banker, Wayzata. “Buyers want a light and bright office with privacy for conference calls and other business activities. And preferably that office is on the main level.”

Of course, not all buyers are deterred by a home office on a higher floor. Many of them are escaping cramped condos and apartments and are thrilled by the prospect of a quiet space of their own, no matter where it's located in the home. Theo Lorenz of EXIT Metro Realty in Minneapolis recently sold a home to a couple who fell in love with the two extra bedrooms on the third floor.

“Oh, here are our home offices! They were so

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excited,” Lorenz said. “Neither of them plan to go back to their employers’ offices full-time after the pandemic, now that they have the option to work from home.”

“**Buyers will eliminate a property as a possibility if it cannot support working from home.**”

Although the location of a home’s office space might be negotiable, its internet access is not. In fact, it has become a make-or-break component of the deal.

“Buyers will eliminate a property as a possibility if it cannot support working from home,” Onan said.

That simple market logic might seem to put much of northern Minnesota out of the running for remote workers. But the area’s rapidly developing infrastructure is changing all that, especially in the lakes country. T.J. Simon, founding partner of Wolff and Simon Real Estate in Park Rapids is seeing a flurry of buyers who want to telecommute from their new lake-side residences. A recent client who settled on the rustic shores of Boot Lake needed high-speed access to work for his St. Paul-based employer. Despite the remote location, he had a fiberoptic connection up and running shortly after he moved in on July 31st.

“We’re seeing a lot more clients with the same needs. The question used to be, ‘can I get access—at all?’ Now, for people planning to telecommute, it’s all about access and speed. The sale pivots around it.

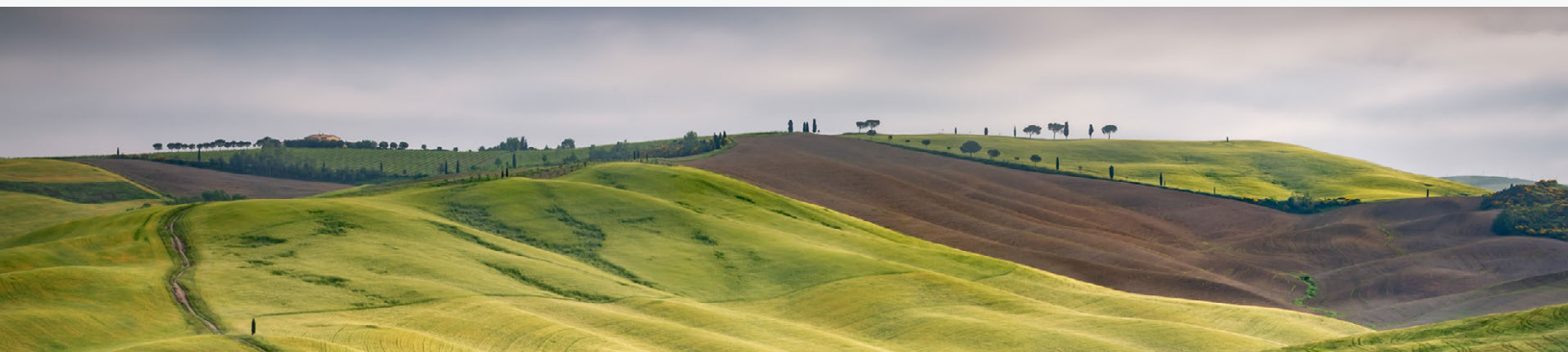
So, the transition time to achieve that has to be faster now, too,” Simon observed.

The perennial attraction of lakeshore living is boosted by improving internet infrastructure that makes telework more practical. That, coupled with lockdown fatigue, is spiking demand for lake-front properties. The MNR survey found that 79% of Realtors® reported an increase in second home purchases and/or an interest in second-home purchases after the pandemic hit in March.

“There’s a lot less lakeshore real estate available this year as more buyers come into the market,” said Simon. “Some of that’s due to potential sellers waiting to see where the pandemic and the market are going before they consider listing. Now that baseball, softball, and all those sports are on hold, they’re also spending more time up here with the kids or grandkids. They used to spend no more than one or two weekends a year. Now they’re here for the duration.”

Although Simon is not seeing a huge increase in lakeshore pricing, he notes there are more properties going for the asking price. This is driven in part by multiple offers, he says.

In most of the state, the booming housing market has come a long way from the activity in March. What develops in the months to come depends on a wide range of factors: the status of the pandemic, business activity and unemployment numbers, and the rate of evictions and foreclosures. However it plays out, the demand for home work spaces is likely to increase as more and more workers earn their livelihoods at desks only a stone’s throw from all the comforts of home.



MNR SURVEY RESULTS

Home offices & outdoor living spaces rank high in demand

Minnesota Realtors® conducted a summer trend survey of Realtors® statewide to gage the interests of current Minnesota home buyers and sellers. Survey results found that the top requests from buyers since the pandemic hit in March include more space (bedrooms, home offices and flex spaces), location (less noise, safety, more privacy), move-in ready homes, the importance of yard/outdoor spaces and price/affordability.

Outdoor Living Spaces Are in Demand

66.5% of Realtors® agree that the pandemic has had a moderate-to-significant impact on buyer interest in outdoor spaces.



Home Offices Are Critical

74% of Realtors® agree that the pandemic has had a moderate-to-significant increase in buyer interest in home office spaces.



Second Home Purchases / Cabins Are on the Rise

79% of Realtors® report an increase in second home purchases and/or an interest in second home purchases after the pandemic hit.



Location is Key

52% of Realtors® see most buyers searching for a home in a less populous area since the pandemic hit Minnesota in March.



GET-READY-TO-VOTE GUIDE

Everything you need to register, read up, and vote on November 3

The November 3rd, 2020 election is fast approaching and there is a lot going on. In addition to the presidential race, members of both chambers of the Minnesota State Legislature are up for re-election, and Minnesota has the only divided State Legislature in the country with Democrats controlling the House and Republicans controlling the Senate.

We've consolidated the resources you'll need as you prepare to cast your vote this election. Each link takes you to a different portion of the Minnesota Secretary of State's website where you can register to vote, find what's on your ballot, locate your polling place, request an absentee ballot, as well as see all the relevant dates and deadlines.



QUICK LINKS

Quick and easy online resource for voter registration: sos.state.mn.us/elections-voting/register-to-vote

From local school board members to the presidency, see everyone and everything on your ballot: sos.state.mn.us/elections-voting/whats-on-my-ballot

If you are voting in person, locate your polling place and its election-day hours at: sos.state.mn.us/elections-voting/election-day-voting

If you prefer to vote by mail, request an absentee ballot: sos.state.mn.us/elections-voting/other-ways-to-vote

Finally, the Secretary of State's elections calendar where you will find all the relevant dates and deadlines including early voting and early registration deadlines: sos.state.mn.us/election-administration-campaigns/elections-calendar

UPCOMING WEBINARS



Essential Real Estate Marketing Guide *

9/28, 1 - 4pm

Brandon Johnson will help you identify components of an effective marketing campaign in connection with today's new media uses.



2020 Forms Update **

9/30, 9 - 10am

Susan Dioury will review recent changes to the MNR Forms and cover common contract issues. 1 hour of CE PENDING.

FREE Freddie Mac Webinar



10/13, 10 - 11am

Learn about Freddie Mac's affordable lending programs. NO CE



Proper Pricing and Secrets of the CMA *

10/15, 9am - Noon

Zoe Liston covers various aspects of researching, developing and presenting a Comparative Market Analysis when working with sellers.



Guide to Navigating Real Estate Transactions *

10/19, 1 - 4pm

Julia Israel will show you how to successfully navigate through a real estate transaction from accepted offer to closing.



At Home With Diversity ***

10/21 - 10/22

This two-day course covers how to work effectively with diverse populations so you can build business success in today's multicultural real estate market.



How Much Home Can You Really Afford *

10/26, 9am - Noon

Todd Rooker covers financial issues in purchasing real estate including taxes, return on investment, planning, budgeting, and more.



CRS Course — TBD

10/28 - 10/29

Stay tuned for more details.



Resolving Transaction Disputes *

10/29, 9am - Noon

Jon Kopecky explores common scenarios faced by real estate professionals and the conflicts they face, offering both practical and ethical solutions.

For class information and registration, visit our calendar at mnrealtor.com/calendar.

* Course counts towards the GRI Designation. This course has been approved by the Minnesota Commissioner of Commerce for three hours of real estate continuing education.

** This course is pending approval for one hour of real estate continuing education.

*** Course counts towards the AHWD Certification. This course is pending approval for seven hours of real estate continuing education.

EDUCATION + EVENTS

September, October, & November Calendar

SEPT.	SEPT.	OCT.
28 Essential Real Estate Marketing Guide with Brandon Johnson 1 - 4 pm Online mnrealtor.com/calendar	30 2020 Forms with Susan Dioury 9 - 10 am Online mnrealtor.com/calendar	7 Fall Business Meetings Communications Committee Meeting Time TBD Online Member Engagement Time & Location TBD Committee Meeting Time & Location TBD Professional Development Committee Meeting Time & Location TBD Strategic Issues Forum Meeting Time & Location TBD Governmental Affairs Committee Meeting 10 am-Noon Online AE Council Meeting Noon-1:30pm Location TBD
OCT.	OCT.	OCT.
8 Board of Directors Meeting 10 am - 1 pm Marriott or Online Minneapolis Marriott Northwest 7025 Northland Drive North Minneapolis, MN 55428	14 Diversity Committee Meeting 1 - 3 pm Online	15 Proper Pricing and Secrets of the CMA with Zoe Liston 9 am - Noon Online mnrealtor.com/calendar
OCT.	OCT.	OCT.
19 Guide to Navigating Real Estate Transactions with Julia Israel 1 - 4 pm Online mnrealtor.com/calendar	21 Forms Committee Meeting 9:30am-12:30pm Location TBD	21 At Home With Diversity Certification Course Thru 22 mnrealtor.com/calendar
OCT.	OCT.	OCT.
26 How Much Home Can You Really Afford with Todd Rooker 9 am - Noon Online mnrealtor.com/calendar	28 CRS Course Online Thru 29	29 Resolving Transaction Disputes with Jon Kopecky 9 am - Noon Online mnrealtor.com/calendar
NOV.	NOV.	NOV.
6 Professional Standards Policy Committee Meeting 10 am - 1 pm Location TBD	18 Forms Committee Meeting 9:30 am - 12:30 pm Location TBD	19 Governmental Affairs Committee Meeting 10 am - Noon Location TBD RPAC Trustees Meeting 12:30 - 2:30 pm Location TBD

HOW DO YOU DECIDE ON YOUR GO-TO GIFT FOR CLIENTS?



Paige Kahle
VIBE Realty

I try to give closing gifts that are house-related and helpful. Currently, I'm giving buyers a personalized 3-ring "HOME" binder complete with folders and separator tabs. Closing gifts for sellers is a little trickier — if the home has a lot of sentimental value, I'll have an artist do a simple drawing or a painting of their home. Otherwise, I might give sellers a bottle of champagne or a gift card to a local restaurant.

I like tailoring my closing gift to my clients and their purchase. If the property purchased needs paint, new fixtures, etc., I'll provide a gift card to Lowes or Ace Hardware. If the property has deferred maintenance items, older mechs, etc., I'll provide a home warranty as a closing gift.

Solomon Thomas
RE/MAX Advantage Plus



Mary Lindgren
RE/MAX Results - Austin

I make sure to have an arsenal of items on hand that can be used by almost everyone: branded bluetooth speakers, cutting boards, phone chargers, and gift cards. One size does not fit all, however. I also listen carefully to the client during the relationship and often a more personal gift idea comes up that can be tailored to a particular buyer or seller.

I like to give my buyers and sellers a gift card to our local meat market, Stittsworth Meats, because I figure they need to treat themselves to a great dinner after closing. If they are vegetarians, I look for a nice wine that they can enjoy! I like to say I'm providing food and shelter, one house at a time!

Corey Stittsworth
Counselor Realty of Bemidji



MEET A MEMBER

SANDY SWANSON

Century 21 Brainerd Realty, Inc
Brainerd

Hometown: Crosslake, MN

How did you get into real estate?

“For 25 years, I was a district manager in store operations, which allowed me to be involved in the commercial retail leasing and real estate side of the business. And eight years ago, I came back home to Brainerd to sell residential and commercial real estate.”



“ Don't give up.
There is *always* a
solution. ”

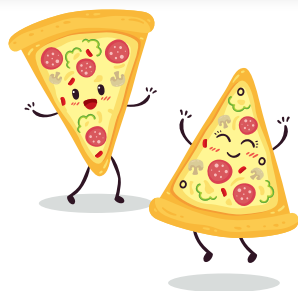
Words to live by

Best vacation ever

Estes Park, Colorado

“Stay by a stream and just chill or head to the Rockies.”

Go-to dance move



“I can do a mean **Pizza Dance.**

.... always a hit at any wedding, party, or convention!”



Two things on your bucket list

“Eat a fish fry on the coastline of Maine and Play Senior Tennis . . . slow motion”



REALTORS® **UNITE!**

SESSIONS

Thank you to everyone who participated in our UNITE! Sessions – Virtual Conference! While we weren't able to meet in person, it was nice to see many of you online! Several sessions were recorded and can be found at www.mnrealtor.com/learning-lab.

We'd also like to give a great, big "Thank You" to our UNITE! Sessions sponsors.
Their participation allowed you to attend at no charge!



We hope to see you all next year – IN PERSON – on October 6 & 7 at the
St. Cloud River's Edge Convention Center!



11100 Bren Road West | Minnetonka, MN 55343 | www.mnrealtor.com

