

ND REALTOR®

August 2016

Summer Issue

Interview with the Candidates

The NDAR Executive Committee met in June and interviewed the following candidates to be presented to the membership to be elected to office at the September 15, 2016 meeting in Fargo: Ben Schroeder (Fargo Moorhead)

- President Elect along with Lorrie Nantt (Badlands) and Amy Hullet (Bismarck) for Vice President. Lyn Dwyer (Fargo Moorhead) will automatically advance to the office of President.

Following are questions answered by

each NDAR candidate for office. Please note an absentee ballot can be found on page 17 if you will not be present at the General Membership Meeting in Fargo during the Dakotas Convention.



Ben Schroeder

Park Co. REALTORS®

Fargo

For President Elect

Please share why you have decided to submit your name to run for office to serve your peers and the real estate industry as a whole?

Our industry as REALTORS® and our relevancy in the eyes of the consumer have never been questioned as much as they are currently. With the booming

Schroeder see page 3



Amy Hullet

Century 21 Landmark

Bismarck

For Vice President

Please share why you have decided to submit your name to run for office to serve your peers and the real estate industry as a whole?

When I began my real estate career, I decided to become an active member of the local real estate organization. As my husband was the President of the

Hullet see page 3



Lorrie Nantt

RE/MAX Integrity Realty

Dickinson

For Vice President

Please share why you have decided to submit your name to run for office to serve your peers and the real estate industry as a whole?

If anyone had told me 10 years ago that this would be the path that I chose, I would've told them they were crazy. But – because I have been involved since I

Nantt see page 15

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President's Message



Cindy Harvey,
2016 NDAR President

Raising the bar is often the topic among REALTORS® at local, state and even national meetings. What does that mean exactly? Personally, I think it means many different things like raising the bar of your professionalism, ethics, education, services to clients, production goals and on and on. In this article, I would like to focus on raising

the bar in education through designations and certifications. I would like to place a challenge to all of you to set a goal for next year to earn a designation or certification.

Designations and certifications are a way to show the public that you are taking your real estate career seriously and that you are working on mastering your craft. They help members increase their skills, proficiency and knowledge and acknowledge experience and expertise in various real estate sectors.

Decide what your niche is or what you want your niche to be before you decide what the best designation is for you. If you live in a retirement community, you may want to look into SRES®. If you want to focus on younger buyers, you may want to look at ePro®. If you like working with buyers, you may want to earn the ABR® – consider what is best for you and your career path. A few of the designations and certifications offered through the National Association of REALTORS® are listed below:

ABR® Accredited Buyer's Representative - Designed for real estate buyers' agents who focus on working directly with buyer-clients at every stage of the home-buying process

CRB Certified Real Estate Brokerage Manager – one of the most respected and relevant designations offered in real estate business management. Better positions managers to streamline operations, integrate new technology and apply new trends and business strategies

CRS Certified Residential Specialist – one of the highest credential awarded to residential sales agents, managers and brokers. On average, CRS designees earn nearly three times more in income, transactions and gross sales than non-designee REALTORS®

GREEN – NAR's Green Designation – through NAR's Green Designation, the Green Resource Council provides ongoing education, resources and tools to help real estate practitioners find, understand and market properties with green features

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Schroeder continued from page 1

housing market and enormous amount of information available via the internet, it is imperative that we communicate not only our value to the consumer, but to make sure we are taking the appropriate steps to protect our most valuable asset....our Real Estate data. Specifically, the sold data. This among other related issues are not a local, state, or national directive, but a cooperative effort by all to make sure our relevancy in the marketplace is second to none. I believe it's our responsibility to serve our members no matter on which level, (committees, chairs, board of directors, executive leadership, etc.) because they are all extremely important to not only insure our industry's longevity but continue to add value for our members.

What previous leadership positions have you held either within the REALTOR® organization or outside of it?

Current Vice President for NDAR, Former Technology Committee Chair for NDAR, approved NDAR/Continuing Education Instructor for Paperless Transaction class, NAR Data Strategies Committee member, current local President for FMAAR, served 3 years on FMAAR Board of Directors, former Chair of FMAAR Technology Committee, Co-Chair of the Special Assessments Task Force with the Home Builders Association.

How (or why) did you get started in real estate?

Having spent the majority of my professional career in corporate leadership and sales I learned a lot, but always felt that something was missing. I had flipped homes as a casual hobby and really enjoyed real estate. I was at a point in my life where I figured it's either now or never and I took a leap of faith in myself and started my real estate career. I quickly realized that I was fortunate enough to find my true passion and have never looked back.

What is your most memorable moment in your real estate career?

The first time I was nominated for REALTOR® of the Year. In our industry - more than others - you want to feel like you belong, or at least you are respected by your peers. That was the first time I genuinely felt like I belonged and it was pretty cool.

Your strong points?

The saying "cooler heads prevail" is probably one of the hardest things to do in leadership and our industry. I think too often we don't take a step back in a difficult situation to see all of the angles and ideas, take a deep breath, and make an educated, thought-out decision. Growing up on our family farm has shown me over and over that sometimes you just have to dig in and get the work done. I guess the only other thing that comes to mind is that technology has always been something that comes fairly easy to me through education and a desire to always learn more. By no means do I know it all or even half as much as some very intelligent REALTORS® I know. I just enjoy everything that is technology and how directly related it is to our industry.

Your specific plans or ideas for NDAR?

NDAR has made great strides streamlining some of their processes by the use of technology. It would be great to be a part of not only continuing that, but to work on more time saving processes through technology. NDAR is highly regarded and respected nationwide for the year-over-year accomplishments and member participation which is an ongoing goal. One last thing is to continue to get new faces and members involved in leadership. I enjoy hearing new ideas and perspectives.

Anything additional you would like to share?

I can guarantee our members that in whatever position I am serving for them, they always will have my best effort. At our last leadership retreat, the phrase: "It's not what you get but what you become," was shared in terms of donating your time to the association and I believe no truer words have ever been spoken.

Hullet continued from page 1

Chamber, I realized the important role that associations play in professional development, representing the interests of its members and providing a positive image to the public. Since then, I have served in many capacities on the local board, including most recently as Chair of the board.

As my real estate career progressed, I expanded my involvement to the state association by volunteering for committees and attending the state and national conventions. I have come to a better understanding of how the local and state organizations complement each other and are integral to the success of the industry.

I also have a passion for involvement! I want to share the experiences that have changed my business because I volunteered to help the real estate associations. The relationships, engagement of issues and peer mentoring is making a tremendous difference in my business. I look forward to serving as NDAR VP to share my passion of involvement with the new and experienced members and how the knowledge you gain from being involved can help change the way one thinks about their business.

What previous leadership positions have you held either within the REALTOR® organization or outside of it?

- a.) I am currently the Local BMBOR Board President
- b.) Chair of the United Way Day of Caring in 2016 (Co-Chair in 2014-2015)
- c.) Chaired many committees for the Local and State Associations
- d.) ND REALTOR® Ring Day Chair for the last 5 years
- e.) Chaired the REALTORS® Back Pack Program for United Way and held the "REALTORS® Garage Sale" at our house the last two years to raise money for the program.
- f.) Women's Leadership in the church
- g.) Served as co-chair for Hospitality team at church

Hullet see page 15

Government Affairs Update

Nancy R. Willis, GAD

I recently returned from Nashville, TN, where I attended the annual Government Affairs Directors' Institute. It is always interesting to network with GADs from all around the country and find out what real estate issues are hot buttons in other states.

At the NAR Legislative Meetings in May, GADs were asked to consider introducing homebuyer savings accounts' legislation in their states. This type of account allows individuals to save for a down payment and closing costs tax free. Individuals are allowed to put a percentage of income or a maximum amount of funds into an account pre-tax to be used within a specified amount of time for purchase of a home. This again was a topic for discussion at the GAD Institute in Nashville. With the current budget shortfall in ND, this may not be the best time to bring forward, but we will consider.

A number of states are working on legislation that would allow only REALTORS® to list properties for management purposes and/or would require that any "property manager" be licensed. Short term rentals are a very hot issue in many states. The number of homeowners participating in programs like AIRBNB has increased and this has created many issues. One would be liability – does the homeowner's insurance cover individuals living for a short period of time in a person's home, not just for damage to the home, but for damage in the neighborhood. If a neighborhood is zoned residential are homeowners in violation of zoning laws if they are renting their house out regularly. Is this now a commercial venture? What kind of background checks do these companies like AIRBNB conduct or does the homeowner conduct? Does renting out to strangers put neighbors at risk? Other states are addressing issues related to vacation rentals and who to contact is if the owner is out of town or out of state when something happens. In one state a law now requires rental property owners to place contact information on a statewide registry so law enforcement and emergency personnel know who to contact in the event of a problem. Arizona has passed regulations related to safety,

health and welfare requirements that homeowners renting must follow, as well as assessing a hospitality tax make up for lost revenue to hotels and motels.

One state that ended up with a large number of foreclosed properties during the nationwide economic downturn has passed "squatter legislation" that allows law enforcement to use an expedited process to evict squatters and assesses criminal penalties if someone misrepresents him or herself as the owner or lease manager of a property.

Closer to home, NDAR monitored the special session to determine how budget and spending decisions will affect REALTORS®. We are gearing up for the 2017 Legislative Session by continuing to attend interim committee meetings and reviewing bill drafts and recommendations these committees plan to bring to session. By the time the next newsletter comes out, much should be finalized and we should be able to tell you with a fair amount of accuracy what the specifics are for interim committee legislation and recommendations to be introduced in the 2017 Session.



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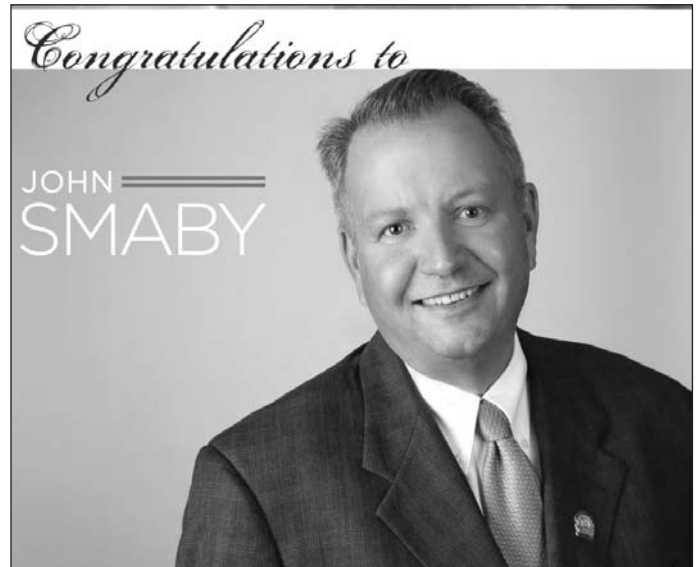
John Smaby Elected 2017 First Vice President Of NAR

On Saturday, May 14th, the Board of Directors of the National Association of REALTORS® ("NAR") elected John Smaby of Edina, MN, as its First Vice president for 2017, starting a multi-year commitment to the NAR's executive leadership that will include serving as President of the National Association of REALTORS® in 2019.

Smaby, 61, has worked as a broker and agent for Edina Realty and its predecessor companies for 36 years. He also has been active locally and nationally in the areas of membership, member advocacy and the multiple listing service ("MLS").

The NAR represents more than 1.1 million members, who are also active in one or more of some 1,200 local associations/boards and 54 state and territory associations of REALTORS®. All members are pledged to a strict Code of Ethics and Standards of Practice.

In his speech to the Board of Directors, Smaby highlighted the continued success of legislative advocacy that supports homeowners and professional REALTORS®, and a commitment to adapt to the technological changes that inform consumer behavior. He also applauded members for their commitment to community service and mentorship, encouraging them to continue to "give back while moving forward."



Smaby's term as First Vice President begins in November in Orlando at NAR's National Convention.

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NDAR 2016 Executive Committee



Left to Right (Back): Greg Larson (Past President), Jill Beck (CEO), Lorrie Nantt (Director-at-Large), Ben Schroeder (Vice President), Lyn Dwyer (President-Elect), Cindy Harvey (President)

President's Message continued from page 2

designation have in-depth training in legal and regulatory issues, technology, professional standards, and the sales process

SRS Seller Representative Specialist – the premier credential in seller representation

SRES® Senior Real Estate Specialist® - educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+.

These are just a few designations and certifications offered through NAR. For further information visit www.realtor.org. My goal for next year is to earn my GRI...what's yours?

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Chips From The Board

Badlands BOARD OF REALTORS®

Oil prices are on the incline and houses are selling. The average selling price is down, but the good news is that the market is stabilizing.

Our membership has grown from 86 in 2011 to 125 Primary members. We also have 25 Secondary members. 80 of our Primary members live in Dickinson; 60 live out-of-town; 8 are out-of-state and 12 of them are Appraisers. We have a great bunch of people to work with. The Business Partner count has grown as well -- up to 36 now and we certainly appreciate them!

This month, we are gearing up for our RPAC Phone Bank. Scott Breidenbach and Nancy Willis will be here to cheer us on and share pizza with us!



I neglected to mention in the last CHIPS that when NDAR President Cindy Harvey was here in May, we held our President's Round Table. It was good to share with her, great to get her take on things and absorb her advice. Thank you Cindy!

We have developed an Advertising Task Force and are utilizing the NAR campaign pictures along with our event results. Hopes are high that our good deeds and relevancy will be noticed.

The May Blood Drive was an outstanding success and the Business Partners won this year!

The Badlands Board of REALTORS® has begun the process of selecting our REALTOR® of the Year, Rookie of the Year and Business Partner of the Year. Our awards luncheon will be held on Thursday, August 18th.

We are holding a food drive from now until August 18th to help supply items to the Amen Food Pantry. Dickinson does not have a Girls and Boys Club of America, so we are reaching out to families who cannot afford groceries and hope to fulfill the need of children in our area.

See you all in Fargo in September!

Barb Lupo,
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

The Annual Meeting and Election is scheduled for August 11. We have one member running for Vice President, and five members seeking two open seats on the Board of Directors. We will also announce who our candidate will be for the NDAR REALTOR® of the Year Award. Our current president, Amy Hullet, has put her name on the state association's ballot for the office of Vice President.

We co-hosted a forum with the local Home Builder's Association on arterial road improvements and expansions that are needed in Bismarck, along with various funding options. This is part of a larger coalition involving the Chamber and Development Association as well. The next step is for the coalition participants to determine what, if any, path to pursue in terms of supporting one funding mechanism over another. In other advocacy efforts, we supported an effort for the City of Mandan to continue its tax exemption allowance on new construction. And, we appointed a member, Jackie Andahl, to serve on a committee evaluating infill development in Bismarck.

We are researching an option to provide a "single sign-on" option for our members. This would allow them to log in to one dashboard that would take them into other real estate-related programs they use without additional log-ins.

The next community involvement project is one that provides personal items for middle school and high school students who may be in need of these things. The effort is coordinated through the school system and area social workers. Lore Schneider is our local chairperson.

Plans for the Inaugural in November are underway. A theme of "100 Years of Distinction" is set to recognize the 100th anniversary of the REALTOR® trademark.

A new member orientation with 21 new members was held in July.

Market stats through June showed an increase of 5% in residential units sold over last year, and average sale prices on par with 2015.

Nancy Deichert,
Association Executive

Chips continued from page 6

Jamestown BOARD OF REALTORS®



The REALTOR® of the Year for the Jamestown Board of REALTORS® is Crystal Lytle from the Century 21 office. Congratulations Crystal! Mike Schwartz presented Crystal her award.



We held our annual Affiliate Appreciation Luncheon and honored our affiliates with a cake and a gift card. Thanks to all of our great business partners!

The Jamestown Board held their Summer Event dinner and silent auction - which proved very successful and were able to submit all proceeds from the silent auction to RPAC/Issues and Mobilization.

The summer already has been very busy in the Jamestown area and we are all excited for the remainder of the year.

Traci Redlin
Association Executive

Grand Forks Area Association of REALTORS®

Summer weather is finally here. Just like the weather, the market in the Grand Forks Area is HOT. As compared to 2015, the number of sold units is up by almost 10% and total sales volume is up by 8%, while days on market has increased 14 days. Inventory is still tight, but it seems to be loosening up a little. This could be a record year if things progress as expected.



In June, we held our Annual Golf tournament and Barbeque at Valley Golf Course in East Grand Forks. Weather was spectacular and a great time was had by all. Our event was successful thanks to our Affiliate sponsors, Committee Chair, Cindi Kouba, and the rest of the Program Committee. We changed the Tournament up this year and had a record number of golfers. After the golf tournament we had our annual RPAC raffle. Sharon Lunski and the rest of the RPAC team did a great job as this year's raffle was very successful.

In July we had our "Stars of 2016" Honors Luncheon. Most Outstanding Rookie winner was Jon Broden. The Affiliate of the Year winner was Mercedes Holte. 2016 Local Superstar winner was Lynda Hartmann, and the 2016 REALTOR® of the Year winner was Jodi Danzl.

John Colter,
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMAAR is having a very busy summer. A lot is happening at our Association:

We recently held our first FMAAR Olympics! Members and Affiliates got together for a fun-filled day of friendly competition. Six teams participated in various events such as ultimate Frisbee, kickball, tug of war, basketball and volleyball.

Chips see page 8

***Chips** continued from page 7*

We are getting ready to host our Annual Golf Outing on Monday, August 1 at The Meadows in Moorhead. This event is sold out and promises to be another fun day for those participating.

The Convention Planning Committee has been meeting frequently and is working hard to bring you a top notch Convention of the Dakotas. Just a reminder if you haven't registered yet, please take a minute and go to our website, fmrealtor.com, to check out the continuing education, entertainment and to sign up.

FMAAR will be hosting our Awards Gala on August 16 at the Sanctuary Events Center. We are pleased to announce the following members have been nominated for FMAAR REALTOR® of the Year and NDAR REALTOR® of the Year Candidate: Josh Boschee, Amber Carlton, Katherine Kiernan and Jodi Tollefson. We also will honor members with several other awards that night including Affiliate of the Year, Distinguished Service Award, Jim Fay Award, 25 Year Pins and Life Membership. FMAAR is pleased that NDAR President, Cindy Harvey, and NDAR CEO, Jill Beck, will be our honored guests that evening.

Also on August 16 at the Awards Gala, FMAAR will elect 2017 leadership. Running for board positions this year are:

FMAAR President Elect – Shawn Ostlie

FMAAR Vice President – Vicky Matson

FMAAR Director (two positions) – Michelle Borud, Kirk Carlson, Shane Cullen, Betsy Denis, Terry Ellingson

NDAR Director (two positions) – Chris Feickert, Emily Johnson

MNAR Director (one position) – Mary Goroski, Paul Krabbenhoft, Dave Lanpher

We have several terms ending: Bob Lee (Past President), Todd Anhorn (FMAAR Director), Peggy Isakson (NDAR Director) and Daryl Braham (MNAR Director). FMAAR thanks them for their service and their many contributions to our associations.

Enjoy your summer and we hope to see you in September at Convention!

Marti Kaiser,
Association Executive

Minot BOARD OF REALTORS®

On June 15th we held our annual Golf Social at Wildwood Golf Course with a record 84 golfers and 100 picnickers attending. The weather and atmosphere were fantastic. We couldn't have asked for anything more!

We also held the Brown Bag Raffle with all money raised going to RPAC investments. Through the Brown Bag Raffle, we

raised \$730 and increased our participating investors. This is the second year for the raffle and it has been a great success. The RPAC Fundraising committee also received approval for a grant to cover expenses of their next fundraiser. The committee will be awarding one raffle ticket for each \$50 invested by a member between January 1, 2016 and the drawing date of October 15, 2016. The tickets will be put in a drawing for a UND Hockey weekend getaway which includes four hockey tickets, accommodations, fuel and food. This committee is also preparing for the Silent Auction to be held in conjunction with our Recognition Social on August 18th.

A task force has been formed to recognize the law enforcement in and around Minot. Our board will be coming up with a recognition for each location to show our appreciation for each member of the law enforcement community and to remind them that the Minot Board of REALTORS® supports each one of them.

Beth Mayer,
Association Executive

Williston BOARD OF REALTORS®

Mitzi Bestall, Vice President, conducted New Member Installation at the General Membership meeting in June for seven new members. The Board has nine new members as of January 2016.

On June 22nd through the 24th, several of our REALTOR® and Affiliate Members volunteered to staff the Fair Office during the Upper Missouri Valley Fair. We are more than happy to do this every year... in return we get our meeting space at the Fairgrounds at no cost. Thank you to those that volunteered!

August 11th is the date for our REALTOR® and Affiliate Member Golf Social. The Board's REALTOR® and Affiliate of the Year will be announced at that time.

Williston is gearing up for the Babe Ruth World Series on August 13th through the 20th. Our REALTOR® Members and Affiliates will be volunteering to take tickets during this major event.

On August 31 Dave Flohr, Home Ownership Division Director with the ND Housing Finance Agency, will present a 3-hour CE course, "FirstHome Essentials". This will be a great opportunity to rack up some continuing education hours right here in Williston!

We are looking forward to the REALTOR® Convention of the Dakotas in Fargo. See you there!

Jane Marum,
Association Executive

Affordable Housing a Key Consideration

When making decisions about the future, having access to affordable housing is a key consideration for everyone from community and business leaders to workers and consumers.

"Without affordable housing, it is challenging for businesses to recruit and retain employees," says Jolene Kline, North Dakota Housing Finance Agency executive director. "And, seniors and disabled individuals need safe, suitable options to be able to remain in a community."

Through the support of state taxpayers, NDHFA's Housing Incentive Fund has proven to be an excellent resource in addressing the state's most critical housing needs. The program provides low-cost financing to developers of affordable housing.

"Since HIF's inception, we have allocated over \$89.6 million to 78 projects," said Kline. "These dollars have leveraged more than \$425 million in construction financing to support the development of 2,450 new housing units statewide."

NDHFA is currently focused on fully capitalizing the program so it can honor commitments made to projects in Bismarck,



Bowman, Devils Lake, Dickinson, Fargo, Gwinner, Minot, Valley City and Williston. The agency has until Dec. 31, 2016, to raise the \$3 million needed.

HIF contributors receive a dollar-for-dollar state income tax credit and can target contributions to a specific project or community. Learn more online at www.ndhousingincentivefund.org or by contacting NDHFA at (800) 292-8621 or hfainfo@nd.gov.



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A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Council

Where Is The Attachment?

A 2015 Connecticut court decision highlights the difference between contractual obligations and agency disclosure obligations.

In the case, entitled *Bastarache v Edgerton*, Superior Court of Connecticut, Judicial District of Fairfield, Bridgeport, the judge was asked to review a dispute involving a seller, who refused to sell under a purchase agreement. When the seller refused to close the deal, the buyer sued the seller for specific performance.

In response, the seller asked the judge to dismiss the buyer's complaint. Apparently, the terms of the purchase agreement made reference to an attached dual agency disclosure form; unfortunately, the dual agency form was not attached to the agreement. Thus, the seller claimed that a contract was never formed because a material part of the contract, i.e., the dual agency form, was not attached.

In Connecticut, as in North Dakota, real estate agents are required to disclose dual agency in writing. However, again similar to North Dakota, there is no legal requirement that dual agency disclosure must be attached to the purchase agreement. The law simply requires disclosure.

The judge reviewed the matter based on contract law. A major question for the judge was whether the failure of the real estate agent to attach the dual agency disclosure form to the purchase agreement (as stated in the purchase agreement) constituted a material breach of the purchase agreement. The judge noted that the other terms of the purchase agreement were clear and complete. The judge concluded that there was sufficient evidence that the parties intended to enter a binding contract; as a result, the judge concluded that the agent's failure was not a material breach and thus was not fatal to the validity of the contract. As a result, the buyer was allowed to continue to pursue the court case for specific performance against the seller.

Although a Connecticut decision, this case offers some good reminders for North Dakota practitioners.

First, the obvious lesson is that, if the agreement calls for an attachment, make certain that the attachment is included.

Certainly, anyone reading this article could point out that, in the end, the judge ruled that the contract still existed, even in absence of the attachment. However, one also needs to remember that, in order to get to this point, the buyer paid an attorney, the seller paid an attorney, and it is possible that one, or both, of these parties may eventually make a claim against the real estate agent for the oversight.

Second, this case helps us to understand that a court determines the existence of a contract, based on a finding, following review of the written document that the parties intended to form a contract. In other words, judicial interpretation of the contract is not entirely about formalities. Instead, judges will look at the written document and attempt to decide whether there was a sufficient understanding between the parties to form a valid and enforceable agreement. In this case, the judge concluded that there was no evidence of an intent that the failure to attach the dual agency form would void the agreement.

Third, one needs to make a distinction between contractual requirements and agency requirements. Even if the contract is considered to be enforceable, that is an issue between the buyer and the seller. We remember that the real estate agent is not a party to the contract. However, the real estate agent is bound by the obligations of the Real Estate Commission. If there was a failure in this matter, regarding dual agency disclosure, the real estate agent may face discipline by the Real Estate Commission, even if the contract is found to be valid.

Contracts are technical documents. Blank spaces should either be "filled in" or crossed out, initials and signatures should be placed in proper locations, and referenced attachments should be included with the document. If any of those items are missing, it is an invitation to the courtroom, where the judge will try to decide whether the omission or oversight actually affected the validity of the contractual agreement. And, if the controversy ends up in front of a judge, no matter how the judge decides, everybody, seller, buyer, agent, loses.

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Changes at the North Dakota Real Estate Commission

Thank You Kris!

Sheridan's term on ND Real Estate Commission ends

The North Dakota Association of REALTORS® (NDAR) would like to recognize NDAR member, Kris Sheridan, for her 20 years of dutiful service to the North Dakota Real Estate Commission (NDREC). Kris was first appointed to the NDREC in 1996 and did not apply for a fifth term, so just recently attended her last meeting. In her role on the commission, Kris served as one of the five board members who grants real estate licenses, safeguards the public interest, investigates violations of the law, imposes sanctions and prescribes standards for real estate education.

Kris, who started in real estate in 1974, is broker associate with Park Company REALTORS® in Fargo, ND. She was NDAR REALTOR® of the Year in 1985, Past President of NDAR, having served as President in 1988, and was local board President of the Fargo Moorhead Area Association of REALTORS® in 1982-83. She also served as a member of the Greater ND Chamber Board of Directors. (GNDC is the statewide chamber organization for business.) Kris also has served on the National Association



of REALTORS® Board of Directors and was awarded Emeritus status in 2015 for her years of service combined with years in the business.

Kris said, "It has been my pleasure and a privilege to serve on the North Dakota Real Estate Commission. I am very grateful to have had an opportunity to impact the profession I love so much".

She holds the CRB, CRS and GRI designations.

NDAR thanks Kris for your years of service to our industry!

Congratulations Scott!

Breidenbach Appointed to the North Dakota Real Estate Commission

Governor Jack Dalrymple has appointed Scott Breidenbach, Park Co., REALTORS® in Fargo to the North Dakota Real Estate Commission (NDREC).

Scott is licensed as a broker-associate with Park Co., REALTORS® in Fargo and was licensed in 2002. He was NDAR REALTOR® of the Year in 2015, Past President of NDAR, having served as President in 2013, and was local board President of the Fargo Moorhead Area Association of REALTORS® in 2009. He also belongs to the Edgewood Lions, is a board member of the Leaf Lake Association and serves on the endowment committee for the YWCA. In addition, he also teaches confirmation at the Olivet Lutheran Church. In 2007, Scott retired from the North Dakota Air National Guard after 20 years of service.



Breidenbach said, "I look forward to serving on the Real Estate Commission and learning yet another aspect of the real estate industry. I realize that I have very big shoes to fill. Following in Kris Sheridan's footsteps is a tremendous honor and I promise I will not take this position lightly. I have only worked for one company my entire real estate career, and that was for Kris Sheridan. I believe that I have learned from the best and I hope to carry on the high level of respect, dedication and knowledge that Kris gave us for so many years."

The NDREC consists of five members, three of whom must be active real estate brokers. The primary responsibilities of the NDREC are to license qualified applicants as real estate agents, real estate brokers, to investigate alleged violations of the law, impose sanctions and prescribe curricula and standards of real estate education programs.

Breidenbach began his term July 1 and the term of service is for five years. Other NDREC Commissioners are Roger Cymbaluk, Williston; Diane Louser, Minot; Jerry Youngberg, Grand Forks and Jerry Schlosser, Bismarck.

Congrats Scott and we look forward to working with you!



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Did You Know?



Jill Beck
NDAR CEO

**Let your Voice be Heard!
The REALTOR® Party –
VOTE, ACT and INVEST**

"The REALTOR® Party is a powerful alliance of REALTORS® and REALTOR® Associations working to protect and promote homeownership and property interests. The REALTOR®

Party speaks with one voice to advance public policies and candidates that build strong communities and promote a vibrant business environment."

This is true at all three levels of our organization: local, state (NDAR) and national (NAR).

Like politics or not, we all have to face that it is an election year and the media is making sure we don't forget -- nor should we. As a United States citizen it is our duty to participate in all elections. Our son turned 18 a few weeks ago and is excited to vote this November. His comments have varied from excitement to dismay, "I will never forget the craziness of the first election I voted in" and "why is this the year I get to vote". I think that is how all our emotions are this year.

As REALTORS® you understand that the real estate industry faces constant legislative and regulatory proposals which can negatively impact your success by raising the cost of doing business or adding barriers to property ownership and real estate transactions. Our job is to protect you, our members, from harmful legislation, as well as to protect the property owners and your rights and theirs.

Why should you care about politics and be politically involved?

Foremost is public policy and how it impacts your ability to make a living. Government officials, whether it be local, state



or national, are continually making decisions that could have an impact on your business and private property rights.

Public policy is set by elected officials and we, as the voting population, have the opportunity to elect those government officials who support policies that impact property rights and support the real estate business.

After elections, we work on building these relationships and fostering them. These relationships open doors for us to discuss and express our viewpoint on the many issues that impact our industry, including those for private property rights. All three levels of our organization have helped move agendas and discussions along that impact you and your clients

In closing, mark your calendars for Tuesday, November 8, 2016. On that day, please do your civic duty and vote!

* Remember: The continuing education deadline is from November 16th of each year to November 15th of the following year. License renewals are due on November 15th of each year.

* You will need to complete 9 hours of continuing education by November 15, 2016 to renew your license for 2017.



The last live courses to be sponsored by NDAR will be held on October 18-19 in Bismarck. Nine hours of CE will be offered including the Code of Ethics class on October 19. This is the course (quadrennial requirement) that all members must have by December 31 to retain their membership in the REALTOR® organization. It must have been taken from January 1, 2013 to December 31, 2016. If you aren't sure if you have taken the course please contact your local board who is responsible for tracking this. If you have taken it from another entity other than NDAR you will need to submit proof to your local board AE to enter into your member record.

Class information & registration will be available soon.



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RPAC Corner



Ron Volk, Century 21 Morrison
NDAR RPAC Trustee

Your RPAC Dollars At Work

On July 14, 2016, the U.S. Senate passed the "Housing Opportunity Through Modernization Act" by unanimous consent. This same bill passed the House 427-0 in February of this year, so now it goes to the President's desk for his signature. This legislation includes reforms to current Federal Housing Administration restrictions on condominium financing, among other provisions, and has long been supported by NAR.

Some changes include efforts to make FHA's recertification process less burdensome, while lowering FHA's current owner-occupancy requirement from 50 percent to 35 percent. The legislation also requires FHA to replace existing policy on transfer fees with the less-restrictive model already in place at the Federal Housing Finance Agency. Tim Salomone, president of NAR, praised the legislation as a significant step towards eliminating barriers to safe, affordable mortgage credit for condos.

REALTORS® made their voices heard by reaching out to members of Congress to remind them how important this issue is to home ownership as overly-burdensome restrictions on condo financing has for far too long put that option out of reach for many creditworthy borrowers.

Our RPAC member contributions to the members of the U.S. House of Representatives and the U.S. Senate and our ability to work together on Calls for Action are what result in congressional committees inviting NAR President, Tom Salomone, to testify about the impact proposed laws have on the real estate industry and what educates and influences our members of Congress to support new laws or changes in the law that benefit home and property owners. Our success in getting this law changed is an example of what we mean when we say that RPAC is an investment in your business.

Spotlight on TAXBOT

NDAR has offered Taxbot as a member benefit since last summer. The word about this easy-to-use expense tracking program is spreading among our REALTOR® members! Take a look at the program's tax saving features and NDAR member plan discount at:

<https://spendingtracker.isrefer.com/go/2w2ppt/nd/>



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Amended FTC Rule a Boon to Consumers, Businesses

Burnsville, Minnesota – July 21, 2016 – The success of many fraudulent schemes hinges on scammers collecting payments via avenues that are difficult to trace. However, a recent amendment to Federal Trade Commission (FTC) rules now makes it easier for consumers and business owners to identify shady telemarketing offers. In an effort to inform the public about this important rule change, Better Business Bureau of Minnesota and North Dakota® (BBB) outlines the impact it will have and offers some tips on common phone scams.

The FTC recently amended the Telemarketing Sales Rule so that it's now illegal for telemarketers to ask for payment by cash-to-cash money transfers – such as those from MoneyGram and Western Union – or PINs from cash reload cards like MoneyPak and Vanilla Reload. This amendment also applies to unsigned checks called “remotely created payment orders,” which are never seen or signed and created when telemarketers are given bank account information. These changes went into effect on June 13, 2016.

“The amended Telemarketing Sales Rule is a boon to consumers and business owners,” said Dana Badgerow, president and CEO of Better Business Bureau of Minnesota and North Dakota. “Now, if people are asked to make payment via these methods over the phone, they’ll know they’re dealing with someone who is breaking the law - most likely a scammer.”

This amendment aside, consumers are offered many other protections under the Telemarketing Sales Rule, including:

- Calling times are restricted to the hours between 8 a.m. and 9 p.m.
- Telemarketers must promptly tell you the identity of the seller or charitable organization and that the call is a sales call or a charitable solicitation.
- Telemarketers must disclose all material information about the goods or services they are offering and the terms of the sale. They are prohibited from lying about any terms of their offer.

People can put their telephone numbers – including their cellphone number – on the National Do Not Call Registry by visiting donotcall.gov or by calling 888-382-1222. This will stop most telemarketing calls, but not all.

In the experience of BBB, some common phone scams beyond suspect telemarketing schemes include:

- The IRS/Law enforcement scam. Con artists demanding immediate payment pretend to be calling about unpaid taxes or outstanding warrants. Neither the IRS nor authorities make calls like this.
- Sweepstakes scams. People are told they’ve won large cash prizes and/or a new car, but need to pay taxes, fees or insurance to collect their winnings. But the calls are fraudulent and the prizes aren’t real.
- The Tech Support scheme. ‘Helpful technicians,’ sometimes claiming to work for Microsoft, call consumers and business owners and say something is wrong with their computer and they can help. However, all they’re seeking is credit card information. This scam is also perpetrated via pop-up messages that appear on computer screens.
- The grandparent scam. Scammers call seniors and pretend to be a loved one – often a grandchild – outside the country and in distress. This scheme plays on emotion and has proven very effective.

A good way to identify a fraudulent telemarketer or phone scam is if the caller is requesting any of the payment methods or bank account access outlined above. If you receive such suspect phone calls, you should hang up and report them at ftc.gov and also at BBB Scam Tracker.

Media Contact:

Dan Hendrickson, Communications Coordinator
651-695-2463 / dan.hendrickson@thefirstbbb.org

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. We are open 8 a.m. to 5 p.m., Monday through Friday. Contact BBB at bbb.org or 651-699-1111, Toll-free at 1-800-646-6222.

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dianeduchscher@homeandlandcompany.com

Hullet continued from page 1

h.) Local BMBOR Director for 5 years

i.) Was involved on the Organization team for the NDAR Convention in 2014.

How (or why) did you get started in real estate?

My family moved to the Bismarck area 13 years ago. While we lived in Lincoln, Nebraska, I was a successful Pampered Chef representative and grew my cluster to nine members. I always had an interest in real estate and utilized the move to try out the idea of being a real estate agent. Now, 11 years later, I must admit I had no idea the powerful impact that this career would have on me and the people that I have helped buy and sell homes. I will also admit that at that time I did not realize or understand the importance of a REALTOR® or what that really meant.

What is your most memorable moment in your real estate career?

I have many memorable moments, but my favorite still is and always will be calling the buyers to let them know that their offer has been accepted! The sounds in their voices remind me every time just how much this means to them and how much they look to us for guidance in this process.

Your strong points?

- a.) A passion for involvement and servant leadership – Helping people understand to give back and the meaningful difference it can make in someone else's life.
- b.) A belief in Leadership – Making a difference in the future of our organization
- c.) I am not afraid of change
- d.) Very personable, outgoing, have a love for people
- e.) Willing to speak my opinion (Right or wrong)

Your specific plans or ideas for NDAR?

- a.) Teaching the members what involvement truly could mean to them and our organization not to mention their business.
- b.) Determining new avenues to educate members about the important role of the state association. What it does and why.
- c.) Looking at the structure of the meetings – giving the members the option to feel welcome.
- d.) Reaching out to the members and seeing what this association means to them.

Anything additional you would like to share?

Too often, people think they are too busy to be involved. As I stated above, my engagement in the local and state associations is making a tremendous difference in my success as a real estate agent. While we all rely on technology and email to enhance our communications with each other and clients, the fact remains that involvement and face-to-face interaction is still the best teacher. That's why I look forward to serving on the State Board.

Nantt continued from page 1

started real estate, I've learned that one (especially me) cannot sit back and wait for things to happen. I believe in our industry and I want great things for us. I want consumers to know the difference between a real estate agent and a REALTOR®. I want our agents to know that difference. I am also very passionate about protecting the consumer. I can't NOT be involved.

What previous leadership positions have you held either within the REALTOR® organization or outside of it?

I have been President of United Way, Women of Today (Dickinson Chapter), the Women's Bowling Association in Dickinson, and the Badlands Board of REALTORS®. In all associations, I started at the bottom and went through the chairs so I could learn as much as I could before becoming President.

How (or why) did you get started in real estate?

I've always loved houses and I've always loved people. My dad told us to love what you do; so when he passed away of cancer at 64, I decided that life is way too short to not be doing what you love to do. My sister-in-law was a REALTOR® and "gently" suggested that I become an agent. I'm so happy I listened.

What is your most memorable moment in your real estate career?

I have so many – each client, each house, each closing, has something that is memorable. My first sale is my most memorable however; because I had no idea what I was doing (I was only 1 month in). I remember the date and I remember the couple. They got married the following week, so we were all starting on a new adventure. This memory keeps me humble.

Your strong points?

I care. And I'm pretty straightforward. While too much of a good thing isn't always good, I believe both are necessary for leadership in any organization.

Your specific plans or ideas for NDAR?

My main goal is to continue the work that we have started with our strategic plan. We've come a long way and have set a path to follow. My idea/plan is that every REALTOR® in North Dakota will know why NDAR and the local boards exist. And that we all, in turn, will let consumers know why both are so important.

Anything additional you would like to share?

I am so thankful that I have been able to serve the REALTORS® of North Dakota for the past two years as Director at Large. I have learned so much sitting in that chair. While I have been involved at the state level on committees, etc. and at the local level as leadership, there was so much more to learn. It's a privilege to work with the leaders of our organization. It's been a privilege to have that time to take it all in and learn as much as I could. I think everyone should be able to have that privilege – and I think everyone should take it seriously, as I have. Thank you for the opportunities that come with being active in NDAR.

Official Notice of Bylaw Change Proposal

(new language is underlined; language to remove is stricken)

All REALTOR® members of the NDAR are hereby notified of the General Membership Meeting as follows:
Thursday, September 15, 2016, 2:45 pm – Holiday Inn, Fargo, ND to vote on the proposed bylaw change below.

#1) Article II Membership – Section 1

E. ~~Affiliate Member~~ Business Partners

An individual or institution, who is an Affiliate/Business Partner Member of a Member Board.

F. Honorary Member

An individual who has contributed in a notable and lasting manner towards the betterment of the Association.
Nomination for such a membership is made to the Association's Board of Directors by a Member Board or by the Association's ~~Membership Services~~ Member Involvement Committee.

Updates the name change of committee

#2) Article III Dues –

Section 1 The Amount of Dues

D. Institute Affiliate Member

The annual dues for each Institute Affiliate Membership ~~in the State Association~~ shall be as established in Article II of the Bylaws of the NATIONAL ASSOCIATION OF REALTORS®.

E. Affiliate Member Business Partners

The annual dues shall be in such amount as determined annually by the Board of Directors.

Section 2 The Payment of Dues

~~Likewise, each Member Board shall file with the Association a list of its Institute Affiliate Members and Affiliate Members.~~

Updates policy of NAR and Institute Affiliate Member – NAR now collects dues and distributes to locals and states.

#3) Article IV – Officers

References to ~~Executive Vice President~~ updated to Chief Executive Officer

Updating job title change from several years ago.

#4) Article V – Board of Directors

G. Ex-officio members (these individuals do not have power to vote nor do they need to meet the membership eligibility requirements of the regular Board.)

1. The ~~Executive Officer~~ Association Executive from each Member Board.
2. The President or (designated alternate) from any North Dakota society, council or institution.
3. The ~~Executive Officer~~ Director (or designated alternate) from the North Dakota Real Estate Commission.

Updates to current title references

OFFICIAL NOTICE OF MEETING

ALL REALTOR® members of the NDAR are hereby notified of the Annual General Membership Meeting as follows: Thursday, September 15, 2016 – Holiday Inn, Fargo, ND

ELECTION OF OFFICERS

The Election

The election of officers and directors shall be held at the Annual Membership Meeting of the Association. **Date:** Thursday, September 15, 2016; **Time:** 2:45 pm; **Place:** Room TBD, Holiday Inn, Fargo, ND

ARTICLE VIII. Section 1. Nominations Task Force

The Task Force shall nominate at least one candidate for each office and position on the Board of Directors, which is filled by election of the membership. Additional candidates, who must be members in good standing, may be placed into nominations by submitting a nominating petition, provided by the Association that contains signatures of at least 50 members in good standing. Such petitions must be received at the Association office no later than 45 days before the election.

Nominations by the Nominating Committee and by petitions shall be disseminated to the general membership at least 30 days prior to the election. The election is held during the Annual Membership Meeting of the Association.

As the need should arise, the Task Force shall additionally nominate candidates for the position of Director to the National Association of REALTORS®.

ARTICLE VI. Section 1. Annual Membership Meeting

The Association shall have an Annual Membership Meeting for its Members in the month of September at a time and place as has been designated by the Board of Directors. The meeting will always be held in conjunction with the Annual Convention of the Association. Members, as listed in Article II, Section 1, B, C, and D, and who are considered to be in good standing per Article III, Section 3, are entitled to fully participate and vote on all matters which come before the Annual Membership Meeting without any further restriction as to qualifications.

Section 1(A). Voting procedures for REALTOR® Members. Voting in Person

REALTOR® and REALTOR® Associate members who are present at the annual or special membership meeting and who are members in good standing (Article III Section 3) shall be entitled to vote at such meetings.

Absentee Voting

REALTORS® and REALTOR® Associates who are members in good standing (Article III, Section 3) and who are not present at the annual or special membership meeting may vote by absentee ballot. Absentee ballots will be published to members by the Association with descriptions of the substance of any proposals at least 30 days prior to a membership meeting.

Section 1(B). Absentee Ballots

Absentee ballots must be received by the Association office 10 days prior to the annual membership meeting.

2016 ABSENTEE VOTING BALLOT

Any REALTOR® member who will **not** be able to attend the General Membership Meeting on September 15, 2016 at 2:45 pm at the Holiday Inn, Fargo, ND may vote by Absentee Ballot. A vote on these candidates is scheduled at this time. **ALL ABSENTEE BALLOTS MUST BE RECEIVED AT THE NDAR OFFICE NO LATER THAN SEPTEMBER 7, 2016.**

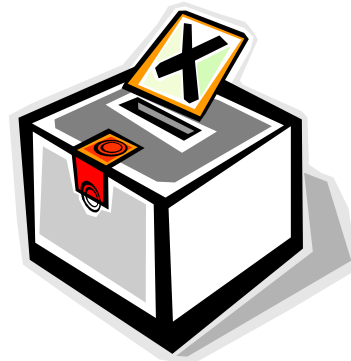
NDAR Election of Officers:

The Nominating Committee places in nomination the following REALTORS®:

For President: ☐ Lyn Dwyer
(automatically advances to President via last year's election)

For President Elect: ☐ Ben Schroeder

For Vice President: (Vote for 1) ☐ Amy Hullet ☐ Lorrie Nantt



I hereby certify that I am a REALTOR® in good standing.

Print Name

Local Board

Signature

Date

Ballots must be received at the NDAR Office no later than September 7, 2016.

NDAR ♦ 318 W Apollo Ave ♦ Bismarck, ND 58503-1404 ♦ Phone: 800-279-2361 ♦ Fax: 866-665-1011 ♦ e-mail: info@ndrealtors.com

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EVOLVE

2016 REALTOR® Convention of the Dakotas

Come Join Us at the REALTOR® Convention of the Dakotas!

The REALTOR® Convention of the Dakotas is quickly approaching and we hope you are registered. Top reasons to consider attending:

*The **EDUCATION** scheduled is top notch! Sessions are planned that are relevant to your business today and you can receive up to 9 hours CE. Speakers are Mark Given, Daryl Braham and David Knox.

*Need some time away to relax? Take part in the **GOLF** Tourney or downtown events to unwind.

*In addition to the top-notch education there is also great **ENTERTAINMENT**. For your entertainment pleasure featured will be the Dueling Pianos with "Deuces Wild" and live music with "32 Below".

***NETWORKING** and reconnecting with friends and counterparts from both North Dakota and South Dakota! Get those friendships renewed and hope the referrals will be there.

Play a part in the future of your organization by attending the General Membership meetings and casting your ballot for election of officers.

*Find new **FRIENDS** – you are all good at conversation!

You'll come back re-energized and ready to get back to work. (Although you may not be re-energized right away as we know you will be up late enjoying the entertainment.)

Education, fun, food and entertainment await you!

See you September 13-15, 2016 in Fargo, ND.

Find registration information at www.fmrealtor.com or www.ndrealtors.com and click on the convention button.

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2016 REALTOR® Convention of the Dakotas

REGISTRATION

Holiday Inn, Fargo

September 13-16, 2016



Full registration includes all convention activities and education. Additional events are available for sign-up, including the Tuesday night "Downtown Experience," Wednesday "Creatively Uncorked" painting event and Wednesday golf outing at Oxbow.

Please make sure you fill out the proper registration form for each event you'd like to attend...space is limited!

NAME OF REGISTRANT

TODAY'S DATE

COMPANY NAME

CONTACT PHONE

COMPANY ADDRESS

CITY, STATE, ZIP

EMAIL

LOCAL BOARD

PAYMENT

To register by **credit card** please do one of the following:

- Go to www.fmrealtor.com and click on the Convention Tab
- Scan and email to patti@fmrealtor.com
- Fax this form to FMAAR at 701-232-1831, attention Patti

To register by **check** please:

- Make check payable to FMAAR
- Mail to: Fargo-Moorhead Area Association of REALTORS®
813 N University Drive, Fargo, ND 58102

_____ Enclosed is a \$_____ check payable to FMAAR

_____ Please bill \$_____ to my credit card below

CARD NUMBER

EXPIRATION DATE

VERIFICATION NUMBER

NAME ON CARD

BILLING ADDRESS

SIGNATURE

ATTENDING

REALTOR®

Register on or before August 1	\$235 _____
Register August 1 - 31	\$275 _____
Register September 1 - Convention	\$300 _____

Affiliate

Register on or before August 1	\$200 _____
Register August 1 - 31	\$225 _____
Register September 1 - Convention	\$250 _____

Spouse/Guest

Register on or before August 1	\$125 _____
Register August 1 - 31	\$175 _____
Register September 1 - Convention	\$200 _____

Additional Events**

Fargo's Downtown Wine, Brewery & Distillery Experience	\$50 _____
Oxbow Golf Outing	\$110 _____
"Creatively Uncorked" Canvas Event	\$50 _____

TOTAL

\$ _____

Refund Policy: With a written cancellation before July 31, 2016, FMAAR will refund your registration fee minus \$50 administrative processing fee. After July 31, 2016, one-half of the registration fee will be refunded. No refunds available after August 15, 2016. No shows will not be refunded. All refund requests will be processed following the convention.

**Price for additional events not included in registration fee and requires completion of separate form.



Seeking Entries for Good Neighbor Award

The North Dakota Association of Realtors® will present the fourth Good Neighbor Award at the Realtor® Convention of the Dakotas in Fargo in September. This is only awarded those years the convention is held in North Dakota. A cash contribution of \$500 will be made to the charity of the winner's choice. The award recipients are as follows: 2010 - Jeff Botnen, Park Company REALTORS®, Fargo; 2012 - Randy Clark, Park Company REALTORS®, Fargo and 2014 - Jenny Schuster, Park Company REALTORS®, Fargo.

PURPOSE: To encourage individual activity that will identify and recognize REALTORS® as compassionate, involved, sympathetic community members.

The NDAR Good Neighbor Award was designed to recognize North Dakota's Realtors® for their efforts in community and charitable service in helping to make their communities a better place for all citizens.

Please complete and submit the entry form (which can be found on our website – www.ndrealtors.com) no later than August 22, 2016. E-Mail completed form to NDAR at Info@ndrealtors.com or mail to NDAR, 318 W. Apollo Ave., Bismarck ND 58503.



CRITERIA FOR NOMINEES:

- Must be a REALTOR® member in good standing
- Must be a primary member of the North Dakota Association of REALTORS®
- Service must be a non-business endeavor
- Award recipient may win only once in a lifetime
- Nominee shall be recognized primarily for service contributions
- Award recipient shall not be a full-time employee of the charity or be compensated for any work or service
- Some portion of the nominee's community work must have taken place during the previous year
- Realtor® may nominate themselves or may be nominated by another NDAR member, state or local association or the community organization they serve

The award will be presented at the NDAR General Membership meeting held during the In-state Convention.



WE'RE EXCITED TO HAVE YOU RIDE INTO FARGO!
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RansomWare – What is it and how do we protect ourselves?

-Steve Kelsch, Vice President, NRG Technology Services

Wikipedia Definition: Ransomware is a class of malware which restricts access to the computer system that it infects, and demands a ransom paid to the creator of the malware in order for the restriction to be removed.

This has become a growing concern, and has already affected many organizations in North Dakota. Basically, a machine gets infected with the malware by going to a bad website or opening a bad email. Once the machine is infected, it begins encrypting mostly Word, Excel, and .PDF documents on that system, and any other machines it has access to (including servers). It begins encrypting these files and locking them. When you try to open one of these files, it will give an error like "Invalid File Format" or "This file has been corrupted". At this point, there is no way to fix these files, as the encryption they are using would take

a super-computer years to crack the encryption code. More recent versions of Ransomware are now attacking database files and financial files like QuickBooks, etc. A message will pop up on a machine telling you that the only way to get your files back is to pay them for the encryption key, which may or may not work even if you pay them what they want.

Studies show that only about 60% of the people who actually pay the ransom are able to get their files back. The best way to deal with ransomware is to restore files from backups made before the network was infected. Many places have resorted to doing hourly backups of critical data to avoid the loss of critical data. Now more than ever, backups need to be done on a more regular basis and you need a good backup solution to ensure your data is safe in the event that something like this happens to your organization.



Calendar of Events

Updated 7/22/16

2016

2016

January	February	March	April
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2	1 2 3 4 5 6	1 2 3 4 5	1 2
3 4 5 6 7 8 9	7 8 9 10 11 12 13	6 7 8 9 10 11 12	3 4 5 6 7 8 9
10 11 12 13 14 15 16	14 15 16 17 18 19 20	13 14 15 16 17 18 19	10 11 12 13 14 15 16
17 18 19 20 21 22 23	21 22 23 24 25 26 27	20 21 22 23 24 25 26	17 18 19 20 21 22 23
24 25 26 27 28 29 30	28 29	27 28 29 30 31	24 25 26 27 28 29 30
31			
May	June	July	August
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2 3 4 5 6 7	1 2 3 4	1 2	1 2 3 4 5 6
8 9 10 11 12 13 14	5 6 7 8 9 10 11	3 4 5 6 7 8 9	7 8 9 10 11 12 13
15 16 17 18 19 20 21	12 13 14 15 16 17 18	10 11 12 13 14 15 16	14 15 16 17 18 19 20
22 23 24 25 26 27 28	19 20 21 22 23 24 25	17 18 19 20 21 22 23	21 22 23 24 25 26 27
29 30 31	26 27 28 29 30	24 25 26 27 28 29 30	28 29 30 31
		31	
September	October	November	December
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2 3	1	1 2 3 4 5	1 2 3
4 5 6 7 8 9 10	2 3 4 5 6 7 8	6 7 8 9 10 11 12	4 5 6 7 8 9 10
11 12 13 14 15 16 17	9 10 11 12 13 14 15	13 14 15 16 17 18 19	11 12 13 14 15 16 17
18 19 20 21 22 23 24	16 17 18 19 20 21 22	20 21 22 23 24 25 26	18 19 20 21 22 23 24
25 26 27 28 29 30	23 24 25 26 27 28 29	27 28 29 30	25 26 27 28 29 30 31
	30 31		

Aug 22-23 NAR Leadership Summit Chicago, IL
Sept 14-16 REALTOR® Convention of the Dakotas Fargo, ND

Sept 28 Taxbot Webinar
Oct 18-19 End of Year Education Bismarck, ND
Nov 2-7 NAR Convention Orlando, FL
Dec 2 ND REALTOR® Ring Day

2017

Feb 6-8 NDAR Meetings & Leg Impact Day
Feb 7-8 ND Housing Conference Bismarck, ND
Mar 17-20 AE Institute Denver, CO
May 15-20 REALTORS® Legislative Mtgs Washington, DC
Aug 13-14 NAR Leadership Summit Chicago, IL
Nov 1-6 NAR Convention Chicago, IL
Dec 1 ND REALTOR® Ring Day

2018

Mar 23-26 AE Institute Charlotte, NC
Aug 20-21 NAR Leadership Summit Chicago, IL
Oct 31-Nov 5 NAR Convention Boston, MA

Badlands Board
1st Look Inspection
American Bank Center
Choice Financial Group
Consolidated
Cornerstone Bank
Dacotah Bank
Dakota Community Bank
Dakota West Inspection Service
Denny's Electric
Dickinson Area Chamber of Commerce
Dickinson - Assessors Office
Dickinson Press
Don's Filters & Furnace
Ebeltoft Sickler Lawyers
ENG Lending
First Dakota Title
Floor to Ceiling Carpet One
Gate City Bank
Homestar Financial Corp.
Howe & Howe
HUB International Insurance
Jon's Home Comforts, Inc
Kirkwood Bank & Trust
Kubik Bogner Ridl & Selinger
Mackoff Kellogg Law Firm
Nodak Mutual Insurance
ND Guaranty & Title
Patriot Home Inspections
Prairie Marketing Association
Premier Home Mortgage
Queen City Abstract & Title
Real Estate & Rental Guide
Roughrider Electric
Stark Development Corporation
Wells Fargo
Western Coop Credit Union
Minot Board
Allstate Insurance
American Bank Center
Bertsch Home Inspection
Bremer Bank
Central Home Inspections
City Assessors Office
Clean Tech
Country Financial
Dacotah Bank
eLending Now
Elite Property Inspection
Farmers Union Insurance
First International Bank
First Western Bank
Gate City Bank
Grand Hotel
Midcontinent Cable
North Dakota Guaranty & Title
ServPro
State Farm
Town & Country Credit Union
TRN Abstract
United Community Bank

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Bain Agency	Mahlum Goodhart, PC
Baymont Inn	Meridian Land Surveys
BEK Communications	Midcontinent Communications
Bis Man Development Assoc	ND Guaranty & Title
Bismarck-Mandan Elks Lodge	ND Guaranty & Title (Mandan)
Bismarck-Mandan Home Builders	ND Housing Finance Agency
Bismarck Title Company	ND Real Estate Commission
Bismarck Tribune	Plains Commerce Bank Loan
BlackRidge Bank	Prime Property Inspections, LLC
BNC National Bank	Professional Property Inspection
Bremer Bank	Quality Title
Capitol City Advertising	Railway Credit Union
Capital Credit Union	Ramada Hotel Bismarck
Chapman & Chapman P.C.	Ramkota Hotel
Choice Financial	Reiten Television
Choice Financial Insurance	Rocky Gordon & Company
Cornerstone Bank	Rubicon Mortgage Advisors
Dakota Awards	Security First Bank of ND
Dakota Community Bank & Trust	Starion Financial
eLending Now	State Farm Insurance
First Community Credit Union	Superior Insurance Agency
First International Bank & Trust	US Bank Home Mortgage
Flash Printing	Vue Credit Union
FM Mortgage Corp	Wells Fargo Home Mortgage
Gate City Bank	
Horizon Financial Bank	
Kirkwood Bank & Trust	
Williston Board	
All State	Dana Schau Appraiser
American State Bank	Stone Countertop Outlet
Dakota Appraisal & Consulting	Thelen Appraisal
Farm Credit Services of ND	Western Coop Credit Union
First National Bank	Williams County Abstract
First International Bank	Williams County Tax Director
Gate City Bank	Windsong Custom Homes
Major Mortgage	
ND Guaranty & Title	
Perry Appraisals	
Premier Home Mortgage	
Grand Forks Area Association	
1st State Bank	Grant H Shaft, PLLC
Alerus Financial	In-Depth Inspections
American Federal Bank	National Property Inspections
Bank Forward	Pillar to Post Home Inspection
Bremer Bank	Priority Title
Choice Financial	Reis Law Firm, PC
Cornerstone Mortgage	Rent-A-Home
Country Financial	Rubicon Mortgage Advisors, LLC
Farmers Union Insurance	Steamatic
First Class Mortgage	United Valley Bank
Forx Builders	US Bank
Frandsen Bank & Trust	Vilandre's
Gate City Bank	Wintrus Mortgage
Grand Forks Abstract	
Grand Forks City Assessor	

Fargo Moorhead Area Association	
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A+ Nordic Home Inspection	Midcontinent Communications
All American Commercial Title	Mid America Inspection Services
Alerus Financial	National Property Inspections
American Federal Bank	ND Guaranty & Title
Ams Home Inspection, LLC	Northern States Inspection
Arch Mortgage Ins Co	Northern Title Co.
A-Team Inspections, LLC	Northwestern Bank
Bauer Inspections, LLC	Northwestern Mutual
Baymont Inn & Suites	OnPoint Insurance Services
Bell State Bank & Trust	Park Company Mortgage
Beutler Home Inspection	Pillar to Post Home Inspectors
BlackRidge Bank	Plains Title LLC
Border Appraisals	Radisson Hotel Fargo
Bremer Bank	Rainbow Internat'l Restoration
Cambria Suites	Ramada Plaza & Suites
Capital Credit Union	Ramsey National Bank
Cass-Clay Appraisals, Inc	Rebuilding Together F-M
Cass County Abstract	Red River Home Inspectors
Cass County Director	Regency Title, Inc.
Cass County Electric	River Cites Home Inspection
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First Class Mortgage	Valley Mortgage
First Community Credit Union	Value It
First International Bank	VISIONBank Mortgage & Loan
F-M Mortgage Corporation	Weber Home Inspections, LLC
Foto Art & Design	Wells Fargo Home Mortgage
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Harwood State Bank	Wood Welder Repair
Heritage Homes	
Hilton Garden Inn	
Homeowners Financial Group	
Integrity 1st Insurance	
Jordahl Custom Homes, Inc	
Jorge L. Pagan	
Legacy Agency	
Lakeland Appraisal Service	
Larson Home Inspection, LLC	
Jamestown Board	
Bank Forward	Unison
First Choice Home Inspections	
First Community Credit Union	
Gate City Federal Savings Bank	
Jamestown Sun	
Stutsman County Abstract	



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