



318 W. Apollo Ave  
Bismarck, ND 58503-1412

# Interview with the President

## 1. What prompted you to go into the real estate business? When?

I got licensed in 1989 when my children were small. My husband Randy worked rotating shifts so I thought that real estate might be a career that would enable me to mesh my working hours around his hours. Instead we found that we were both working nights, weekends and holidays but by that time, I was hooked on real estate and 25 years later, here I still am!

## 2. Why did you get involved with the Association and what prompted you to seek leadership positions in the REALTOR® organization?

I give credit to my involvement to my first Broker, Vonny Huber. She always said that part of being a good REALTOR® was not only taking what the Association had to offer, but giving back to it. I went to my first state convention the second year I was licensed and have only missed two since 1989. Serving on local association committees as a committee member led to chairing committees which led to serving on the Board of Directors and I just progressed on to going up the chairs until I was local President. Then, when I thought I would have a break and be done, Rita Schuster (NDAR President at the time) asked me to serve on the NDAR Exec committee and one thing led to



Vicki Roller, CRS, GRI  
Aladdin Realty, Bismarck  
2014 NDAR President

another and here I am today!

## 3. What is something most people don't know about you?

Most people don't know I used to be a school bus driver! It was one of my three part time jobs I had while going to college. I could drive a manual transmission vehicle better than either of my brothers!

## 4. What changes have you noticed since you started in the real estate business?

In my Real Estate "lifetime", we have gone from having MLS books every

week to just getting it off the Internet. We have electronic key boxes and use our smart phones for access. Heck, we have cell phones! Boy, that ages me, but my first cell phone was a bag phone that weighed about six lbs and was like carrying around a briefcase! Having laptops was almost a luxury and now we use tablets and iPads more than those. Buyers research homes BEFORE coming to us and sometimes know more about the properties than we do. We are definitely more technology savvy today than 1989!

## 5. Where is your favorite vacation spot?

I don't have a "favorite" vacation spot but love tropical vacations in the Caribbean. We traveled with friends every winter for more than 10 years to Jamaica or Mexico but in the past few years we have all bought homes in Arizona so the ocean vacations have gone by the wayside. But, we still manage a trip every other year to Hawaii so get our ocean time then.

## 6. In your opinion, what is the most pressing issue today in real estate?

I would have to say that I feel there isn't just one major issue. Preserving the home mortgage interest deduction AND solving issues with flood insurance seem to be the hot topics I hear discussed when I attend national meetings.

\_\_\_\_\_ *President continued to page 3*

### INSIDE THIS ISSUE:

NDAR May Meetings Update..... 4

Government Affairs Update..... 9

Chips.....6-8

2014 REALTOR® Conventions of the Dakota ..... 18

# President's Message

By Vicki Roller, 2014 NDAR President



Happy spring! This year promises to be another hot market all around the state! Most areas continue to see a shortage of listings, multiple offers coming in and steady to increasing prices. ND's economy continues to boom and we are lucky to be a part of it!

So far this year, our NDAR committees have met in January and again in April. Good progress has been made on the goals we

created at retreat last October. We have task forces looking into the possibility of increasing our pre-licensing hours as well as working with the Real Estate Commission on issues that have arisen with license renewals. Jill and I put the word out to other states asking for information on various Leadership Academy programs that they have implemented. The response has been great and we are continuing to gather info and will have our task force review it all (hopefully at our next NDAR meetings July 23 and 24 in Fargo!)

April was a busy month for us. April 3 and 4, Jill and I traveled to Chicago for a special meeting for state Presidents, CEO's and Region Vice Presidents. All State Presidents were required to make a 3 minute presentation in front of the group discussing your goals as your year as President. It was at this meeting that National President Steve Brown unveiled NAR's plan for Organizational Alignment and Mandatory Core Standards for all associations. A lot of work will be needed for some of our smaller Boards in order for them to comply so Jill and I have asked Daryl Braham to help with that task. The three of us will begin our travels around the state, incorporating my President Board visits with help on the Organizational Alignment and RPAC issues if so desired! We look forward to visiting with anyone who has questions or concerns!

April 22 to 24 our Region 8 meetings were held in Sioux Falls, SD. Vice President Cindy Harvey, Jill and I were in attendance and of course the major topic discussed there was the Organizational Alignment. Our Region decided to write a letter to President Steve and the PAG addressing our concerns and asking that the deadline for compliance be extended. The Board of Directors voted to approve alignment in Washington DC on May 17. (See page 4) We hope to see a good ND contingency turn out for the

*President's Message continued to page 3*

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President continued from page 1

**7. What is the best piece of advice you have ever received?**

The best piece of advice I ever received is "Pause and think before you speak." It kind of follows the old adage that "he who speaks first, loses." Once it leaves your mouth you can't take it back so pausing, taking a deep breath and then speaking, can oftentimes make all the difference in the world with a difficult client, another REALTOR® or anyone else!

**8. What can you remember about your first real estate deal?**

My first real estate deal came from a "floor call" that was transferred to my desk. I was probably only an active agent for a couple of weeks at that time and was so nervous that I almost forgot to ask the guy for his name! I talked to him a bit and got up the nerve to ask for the appointment and get his name and phone number only to discover that he was a college fraternity brother of my husband's and I knew him from college also! We met the next day and I sold him a house that afternoon. Piece of cake!

**9. How important do you feel networking with other REALTORS® is to your business?**

Networking is a major part of my business! You can learn something from every person you talk to and you never know when that knowledge will become useful to you. I network

not only with agents from other cities and states, but with agents in my own Board. They are as much a part of our business as our clients and to get to know your competition can be a great benefit to the success of your business. I know agents in almost every city in ND and have developed friendships with agents from many other states through my Association involvement. Networking leads to referrals which can add considerable dollars to your income! Networking helps me grow both personally and professionally!

**10. Other tidbits of information on President or what else would you like to tell NDAR members?**

Being President of NDAR is the greatest honor of my real estate career! We have an association that other states are envious of, and we should be all very proud to be a part of it. We may be few in numbers but we are truly "small but mighty" and I thank all our members for letting me serve as your President!


President continued from page 2

Washington DC meetings May 12 to 17th. We did our Hill visits, Thursday May 15 where we met with Senator Heitcamp's staff and Senator Hoeven and chatted with staff from Representative Cramer's office, as the House was not in session at that time.


Don't forget to mark your calendars and register for the upcoming REALTORS® Convention of the Dakota's coming up in September in Bismarck. Register online at www.bmbor.org or contact the Bismarck Mandan Board of REALTORS®.

I hope everyone has a prosperous spring selling season! Remember, your leadership team is in place to help you as members of NDAR! Feel free to contact us with any questions or concerns you have! Thank you for giving me the opportunity to serve as your President. Let's make it a great year for everyone!

Vicki Roller, CRS, GRI  
2014 NDAR President




**Shirley K. Dukart**



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# NAR May Meetings Update:

Thank you to the 30+ North Dakota REALTORS® who traveled to Washington DC the middle of May and attended meetings and participated in forming the future of our industry as well as handling issues currently at hand.

We made visits to our congressional delegation and shared our concerns and thanked them for their work on the flood insurance legislation. One night the North Dakota members got together for a pizza supper and there was lots of networking and laughs.

Schedules are busy and we appreciate the time taken to attend. Below are some of the items passed at the NAR Board of Directors meeting.

## NAR Board OKs Mandatory Core Association Standards

In a sweeping move to improve the professionalism of associations of REALTORS® across the country and the level of service they provide to members, the NAR Board of Directors today passed a set of mandatory standards that touch on every aspect of association operations.

"This is an issue of professionalism in our industry," said Andrea Bushnell, chair of the Organizational Alignment Presidential Advisory Group (PAG), which drafted the standards. "We want to ensure unity within—and the long-term viability of—the 100-year-old REALTOR® organization. All three levels of the organization must thrive together as a true and strong association, rather than acting as group of independent but federated organizations."

Specifically, the country's approximately 1,400 state, local, and territorial associations have to meet standards in six areas: 1) Code of Ethics education and enforcement, 2) advocacy, 3) consumer outreach, 4) organizational unification, 5) technology, and 6) financial solvency.

Among other things, under the new standards, associations must:

- Provide Code of Ethics training
- Participate in Calls for Action
- Make an effort to collect fair-share contributions to the REALTORS® Political Action Committee, or write a check to cover the fair share
- Promote the value proposition of using a REALTOR®
- Maintain a strategic or business plan
- Maintain a website with links to other levels of the association
- Meet minimum financial performance

The Board approved up to \$20 million to help associations meet their new responsibilities: \$5 million helps associations create or update their strategic plan; \$3

million helps states implement the standards; and \$12 million to facilitate association mergers or dissolutions.

## Leadership election process

The Board approved an overhaul of the association's process leading to the election of candidates for NAR leadership. The changes are intended to shorten and increase the transparency of the process. Under the changes, the Nominating Committee is changed to the Credentials and Campaign Rules Committee. The committee will no longer nominate candidates but will review candidates against objective criteria and qualify them based on the criteria.

The criteria include 1) no personal bankruptcy within the last seven years, 2) no personal foreclosures within the last seven years, 3) a credit score above the baseline required for a mortgage backed by the FHA, 4) no current delinquent federal, state, and local tax filings or payments.

Candidates not qualified by the committee will be able to appeal. For those cleared to run, the election timeline is shortened to a ten-month timeframe, to begin August 1 and run through the election the following May.

Aspects of the process requiring a constitutional change will go before the NAR Delegate Body at its meeting in November. If they pass, the changes take effect Jan. 1, 2015.

## MLS policy

With the increased use of automated valuation methods (AVMs) for valuing property, the Board amended MLS Policy Statement 7.79, Reproduction of MLS Information, to clarify that AVMs are to be included among the valuations

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## North Dakota Association of REALTORS®

MISSION STATEMENT: The North Dakota Association of Realtors® exists to promote, support and unify its members while acting as liaison to the National Association of Realtors®.

NAR continued from page 4

participants can develop for clients and customers, and that MLSs must make information available to participants in a manner that makes development of fully-automated AVMs possible. Participants are subject to payment of the costs of adding or enhancing the systems needed to meet this requirement.

**Professional standards**

The Board made several changes to the NAR Code of Ethics and Arbitration Manual.

Clarification that the chairs of hearing panels may convene pre-meetings to resolve administration questions.

Authorization of the CALIFORNIA ASSOCIATION OF REALTORS®, in a pilot program, to publish names and photographs of Code of Ethics violators on a broader basis than permitted under existing NAR policy.

Clarification that "probation" is not a form of discipline but can be coupled with an authorized form of discipline, which is held in abeyance during the probationary period.

Expansion of the disciplinary measures available to associations to require disciplined members to cease or refrain from continuing conduct found to violate the Code, and/or to take affirmative steps to ensure compliance with the Code.

**Tax policy**

With Congress considering legislation to modify the Foreign Investment in Real Property Tax Act (FIRPTA), encouraging foreign investment, the Board adopted a policy that supports the legislation but stipulates that Congress should not do away with laws subjecting foreign and U.S. real estate investors to similar tax rules.

**Issue mobilization and legal assistance**

The Board approved \$1.2 million in issue mobilization funds to three associations: \$777,000 to the North Dakota Association of REALTORS® for its effort to constitutionally prohibit transfer taxes; \$233,000 and additional funds carried over from last year to the North Carolina Association of REALTORS® for a tax reform effort; and \$176,000 to the Minnesota Association of REALTORS®

for its tax reform effort.

The Board also provided \$435,000 in legal assistance funds for six cases. The cases include issues over transportation utility fees, patent infringement, developer permits, MLS copyright infringement, and recognition of licensees as independent contractors.

**FHA 80-year anniversary**

Board members passed a resolution recognizing the 80-year anniversary of the Federal Housing Administration. The FHA was created in 1934 in the depths of the Great Depression. During the recent economic crisis and recession, the agency was critical in shoring up the housing market.

**2015 Leadership Team**

The Board filled out the leadership team of 2015 President Chris Polychron, Ark., by electing Tom Salomone, Fla., president-elect, and Bill Brown, Calif., first vice president. Treasurer Mike McGrew, Kansas, is in his second year of a two-year term. Polychron introduced the team's two appointed vice presidents, Charlie Oppler, N.J, and Mike Ford, Ark.

**Distinguished Service Award**

The Board was introduced to this year's two Distinguished Service Award (DSA) recipients to be recognized in November at the 2014 REALTORS® Conference & Expo in New Orleans, Mike Brodie of Plano, Texas, and James Helsel, Jr., of Lemoyne, Pa.

**REALTOR® University**

The Board heard a report on REALTOR® University, which held a commencement earlier in the week for the first graduating class of 10 students of the Master of Real Estate program.

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# Chips From The Board

## Badlands

### BOARD OF REALTORS®

It was a busy year last year, and this year seems to be moving in the same direction. The members of our association have been extremely busy, both in Real Estate and in their personal lives. With all that we had going on we still were able to pull off some very good things.

In October, we hosted our annual Chili Throw Down. Several offices (both affiliates and REALTORS®) made chili to be voted on and even more made bars/desserts to sell. We cleared just under \$1900 for that event and have donated the entire proceeds to "Little Links", which provides a place for young and pre-school aged children and their parents to interact with other parents and children. This program is extremely helpful here in SW North Dakota, due to all of our new citizens. It provides a place where they can go to meet people and support each other.

*Barb Lupo,  
Association Executive*

## Bismarck-Mandan

### BOARD OF REALTORS®

Much energy is going into the 2014 REALTOR® Convention of the Dakotas – Your Passport to Excellence - and plans are progressing nicely. See the full-page ad elsewhere in this publication for more exciting details! Register soon to take advantage of the best registration rates. There is still room for the golf tournament and on the 4 p.m. riverboat cruise (the 5:30 p.m. cruise is sold out). Sign up today!! ([www.bmbor.org](http://www.bmbor.org))

Education, education, education! After finalizing plans for the convention education, we dove right into scheduling three classes on 1031 Exchanges which will be offered free to Bismarck-Mandan Board members. In July we'll host three days of social networking classes, one day for "beginners", the second day is for "intermediate users", and the final day will focus on "advanced users". Those classes will be July 15, 16, and 17 and they're open to all REALTORS® in the state. Both the 1031 Exchange classes and the social networking classes are approved for CE.

The April lunch recognized Administrative Professionals and featured a special guest presentation from the

nationally acclaimed Bob Upgren, including the creation of one of his famous chalk art pieces. It was all very inspiring, motivating, and fun! Administrative Professionals were presented with a garden-themed gift including a pot, gardening tools, plant seeds, and gardening gloves.

Last November at the Inaugural Celebration and Awards Ceremony, we recognized Amy Hullet as the REALTOR® of the Year and Laurie Wentz as the Affiliate of the Year; and, we installed officers Bob Johnson, President; Kristin Oban, President-elect; and Amy Hullet as Vice President.



Volunteers delivered food collection boxes to offices for the Backpacks for Kids Project. Pictured are: Tami Stecher, Amy Hullet, Pam Hanson, and Gail Flom.

Our first REACT (Real Estate Affiliate Care Team) project, Backpacks for Kids, is underway and a collection of food items from participating offices piled up on tables and on the floor at the last membership lunch. After the program, volunteers transported the donations to the United Way offices where they will be stored until another team of volunteers gathers to pack the bags and deliver them to schools where they will be distributed to children who might not have reliable sources of nutrition.

See you at the convention in September!

*Nancy Deichert,  
Association Executive*

## Fargo-Moorhead Area

### ASSOCIATION OF REALTORS®

FMAAR has been busy working on spring education! Please feel free to check out our website or give us a call if you would like further information on future classes. This spring we offered:

*Chips continued to page 7*

*Chips continued from page 6*

- "MN Contracts" on April 7 at the Marriott in Moorhead. This course has been especially written for FMAAR. Because many of our members were not familiar with MNAR forms and FMAAR made them available for member use as of May 1st, this class covered many of the basics. One half of the class will be focused on seller related forms and the other half on the buyer. This class was approved for 7 hours ND CE and 7.5 hours MN CE.
- "FMAAR/MNAR Forms Comparison and Update" was held at the Hilton Garden Inn in Fargo. Members of FMAAR's Forms Committee updated attendees on changes to the FMAAR forms as well as comparing major differences between FMAAR forms and MNAR forms. A special thank you to Willy Jacobson, Gloria Palm Connor, Mary Goroski, Brenda Richert and Shannon Barnum for putting this course together and instructing.
- The "Financial Round Table" was on May 7 at O'Kelly's. There were three separate sessions covering a Financial Update, Flood Mitigation, and Radon. Instructors included Keely Schlicting and Glen Deeton from Bell State Bank (Financial Update); Dr. Robert Zimmerman or one of his associates from the City of Moorhead and Jeff Klein from the ND State Water Commission (Flood Mitigation); and, Daniel Tranter of the Minnesota Department of Health (Radon).

FMAAR's Annual Golf Outing is scheduled for August 4 at the Meadows in Moorhead. This event is always a fun time and sells out early! More information will be released soon.

FMAAR hosted an Affiliate Appreciation Event on March 11 at the Ramada in Fargo. Approximately 75 of our Affiliate Members attended, in addition to REALTOR® members, and were treated to a speech from new NDSU Bison Head Football Coach, Chris Klieman. Hors d'oeuvres and a social were also enjoyed.

FMAAR recently rolled out our newly updated website and logo. Our Technology Committee spent many months/years working on this project and it shows! If you haven't seen FMAAR's new website and new logo, check out our site at [www.fmrealtor.com](http://www.fmrealtor.com). Can you spot the houses in our logo?

Our market continues to be very busy! As of February 28, 2014 there were 1,121 active residential listings, down 4% from last year. We had 308 new listings which is up 5% over last year. Our sold numbers have trended down a bit, but it appears to be due to a lack of inventory. Average Days on Market is 73.

Marti Kaiser,  
*Association Executive*

## Grand Forks Area Association of REALTORS®

The Grand Forks Association of Realtors® hosted an Affiliate Appreciation Luncheon on April 17 to thank our great affiliates. We were working on our RPAC fundraiser as well. It began at our April 17th Association luncheon and will be completed at our June Association clay shoot/golf tournament. We plan to be #1 in the state. May 1 we hosted a Fair Housing class in Grand Forks.

Some residential stats for the first quarter in Grand Forks:

- 66 homes sold
- 68 homes pending
- 57 active homes on the market
- \$218,740 average sales price residential homes
- 81 DOM
- 97% list to sales price

The market has been brisk in Grand Forks and surrounding area. We desperately need inventory. Some Grand Forks Rental stats:

The apartment vacancy rate for February 2014 was 4.81% compared to February of 2013 the vacancy rate was 2.53%. We have had a good number of apartment houses built in Grand Forks in the past year. We have been told that we will see a fraction of apartment houses being built in 2014 compared to 2013. We needed more rental units and this really helps.

John Colter,  
*Association Executive*

*Chips continued to page 8*

### NDAR 2014 Executive Committee



Left to Right: Jeff Shipley (Director-at-Large), Scott Bredenbach (Past President), Vicki Roller (President), Greg Larson (President-Elect), Cindy Harvey (Vice President), Jill Beck (CEO).

*Chips continued from page 7*

## **Jamestown BOARD OF REALTORS®**

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The Jamestown Board of REALTORS® recognized Doris Hill and Char Broten for receiving their Emeritus Status from the National Association of REALTORS®. We are all very proud of their continued service to the Jamestown Area.

It has been a quiet first quarter and looking forward to spring. We have had some excellent speakers at our monthly noon meetings.

Darrell Wollan, Jamestown Tax Assessor spoke on upcoming building activity in the area. With the new Spiritwood Energy Center, there will be an influx of construction crews in the area. He also spoke on the new database they have implemented for tax records.

Jerry Bergquist, Stutsman County Emergency Manager, spoke to us on the 911 activity and the types of calls that they are receiving. He also spoke about the rail system going through Jamestown and what to do in the case of a rail accident.

Some of the Real Estate Companies here in Jamestown had booths at the Annual Home and Garden Show. There was an abundance of activity people were getting anxious to get into their yards and gardens.

We continue to support Meals on Wheels, which is greatly appreciated by the James River Senior Center.

The Jamestown Board of REALTORS® has been approved by the North Dakota Real Estate Commission for an MLS 3 Credit Hour Class, which will be on June 26th.

Diane Dillman,  
*Association Executive*

## **Minot BOARD OF REALTORS®**

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First and foremost, Mike McEown retired on March 31st after almost 37 years serving the Minot Board of REALTORS®, and on their behalf I'd like to congratulate him and wish him a fulfilling, well-deserved retirement. Someone recently said that people don't retire, they re-fire. My opinion is that the campground at Ft. Stevenson better have their extinguishers ready.

We sponsored the 5th Annual Walk to Defeat ALS on May 17th, with a benefit auction prior to the event. On June 11th, we will be holding the Golf Social and Picnic for our members.

The number of residential sales is down a bit from last year while the average sale price has increased slightly to \$217,000. The main impact is from the number of

flooded homes that were selling last year (both repaired and unrepaired), which has slowed as those properties are now occupied. We continue to see very promising growth in our city and surrounding areas which helps to maintain our position as a strong market for housing as well as most other industries.

Beth Mayer,  
*Association Executive*

## **Wahpeton-Breckenridge BOARD OF REALTORS®**

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Spring looks like it has finally arrived!! The Wahpeton-Breckenridge Board of REALTORS® has begun the planning for our RPAC picnic/fundraiser happening in June!

The market is finally heating up and like most, we are short of listings in our area at present.

At our last board meeting we had a presentation done on Radon that we found very informative and interesting. It was good timing, as Minnesota has more requirements on Radon information.

Simone Sandberg,  
*Association Executive*

## **Williston BOARD OF REALTORS®**

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The pace seems to have picked back up around here. We have gotten a few new REALTORS® in the past few months and they are excited to start their real estate careers here in Williston.

We have several new developments coming down the pipeline and even more in the planning process. On March 28, 2014 the Williston Area Recreational (ARC) Center opened their doors. I believe this is the biggest rec center in North Dakota and we've heard that it's in the top 5 in the United States. The public is very excited to have this new facility to use. This is probably the most exciting new development that has happened in Williston this winter.

We had our annual Band Day in May which is another huge event for Williston. The Home Show was April 4, 5 and 6th and hopefully that always brings new business to many people in the area.

Keith Hammer,  
*Association Executive*



# Government Affairs Update

By Nancy R. Willis, GAD

## Transfer Tax Campaign Underway

**Vote YES on Measure 2!** is our logo and our request to all of you! Be talking to any one with whom you come in contact and ask them to **Vote Yes on Measure 2!**



The Campaign has begun. We have registered with the Secretary of State's Office as required by law. We have opened a separate checking account. The Transfer Tax Committee has selected Odney Advertising Agency as our marketing partner and we will be asking coalition partners to contribute \$3000-\$5000 to assist with the campaign. All of our eight local boards have signed commitments to support our campaign with volunteers and promoting a Yes vote. If need be, contributions to the Issues Mobilization Fund also will assist us with this campaign.

In concert with the National Association of REALTORS® and Odney, we have developed a website and a logo. Go to [voteyesonmeasure2.com](http://voteyesonmeasure2.com) to see our website and encourage others to go there.

We recently were in Washington D.C. for NAR's REALTOR Party Convention and Trade Expo. As you know, in November we submitted a grant to fund our campaign in the amount of \$1.8 million. We requested the funds in Phases. We received \$492,500 for Phase I and requested \$776,500 for Phase II.

Our request was approved! We will use most of the Phase II dollars to purchase advertising ahead of supporters and opponents of other ballot measures, so we can educate the public to Vote Yes on Measure 2!

Please support us in this campaign by spreading the word, visiting the website for updates and considering giving a contribution to Issues Mobilization for the campaign. And of course in November

Vote Yes On Measure 2!

## Interim Legislative Meetings

The Interim Legislative Committees have been busy and the big issues to look forward to during the next legislative session will be appropriations for infrastructure, taxes and water.

Taxes are high on the agenda. Discussion has been about increasing appropriations back to political subdivisions to reduce property taxes even further, but also to

determine what property taxes are supporting and how those services should be supported. This has included a lot of discussions on fees for services. A bill to assess a service fee for emergency services to non-profits that are property tax exempt will be introduced again.

Other bills being discussed are ones that would revise the notification of increases in taxes to the property owner, not the tenant, and to combine notices if the owner owns multiple properties and eliminating the requirement that the increase notifications be in the newspaper and instead be direct mail or e-mail notifications; requiring uniform property tax statements for statewide use; changing the practice of calculating mills in the tax code to a format using dollar amounts; reducing the number of classes of tax assessors in the state from four to one and specifying that only elected officials can levy property taxes.

The Governor's Property Tax Task Force is limiting itself to looking at ways to simplify and consolidate taxes assessed other than for education. They are looking at streamlining the process for assessing property values and replacing some taxes with state funding. They also are examining all taxes levied, who levies them, what their authority is and how the tax revenue is used. They are proposing eliminating and consolidating levies and ensuring that only elected bodies can levy taxes.

Other big issues to watch for are new requirements to obtain economic development funding and a review of current funded projects; additional appropriations for infrastructure throughout the state, not just in oil country and significant discussions about how to fund water projects, the most controversial being the Fargo-Moorhead Area Diversion Project.

Legislators have promised to have large appropriation packages ready to go early in the session so those can be moved quickly through both the House and Senate and be approved with emergency clauses to address infrastructure, especially roads. That promise was in lieu of having a special session.

We will keep you updated.

## Homeowner Flood Insurance Affordability Act

We were successful in advocating for the passage of the 2014 Homeowner Flood Insurance Affordability Act which rescinded many of the provisions that were bad for homeowners and REALTORS® in the Biggert-Waters Act.

If you have a current flood insurance policy or know people who do, be sure to keep those policies, rather than cancelling and looking for a new policy. The new law lowers the recent rate increases on some policies, prevents some future rate increases, and implements

*Update continued to page 11*

# A Legal Review

By Casey Chapman



Casey Chapman,  
Attorney at Law,  
NDAR Legal Council

We completed the mandatory agency class caravan in March...four days, seven cities, good turnouts, great traveling companions, and good chats with lots of REALTORS®.

I sensed, from feedback during the agency class caravan, that it would be a good idea to offer a suggested form for customer disclosure. The Board may recall that, in the aftermath of the legislative changes to real estate agency law, the Real Estate Commission mandated written customer disclosure. Although we do not have standardized forms in North Dakota, and instead leave the preparation of forms to the local boards, it never hurts to offer suggestions; therefore, I do intend to set up a basic template for the customer disclosure form. The form could serve as a comparison against existing forms and, in the event that some brokers are not yet using the form, it will provide them with an example for their use. My plan is to prepare that form in the near future.

On the Hotline, although the focus still seems to center around earnest money, there have been a number of interesting questions which arise. Within the last couple months, we have dealt with short sales, construction liens, zoning questions, and many other subjects. On occasion, I do need to remind brokers that the Hotline is a basic information source and not a substitute for legal advice. However, it is still interesting, and rewarding, to hear the many issues that arise in the daily lives of brokers. Real estate, as we well know, is not readily susceptible to quick fixes and requires, instead, constant attention to analysis.

With the final emergence of springtime, and thus with the traditional rise in market activity, I anticipate a very active Hotline over the next several months.



## Skip Greenberg

Realtor/Broker, ABR, CRB, CRS, GRI  
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Update continued from page 9

a surcharge on all policyholders. The Act also repeals certain rate increases that have already gone into effect and provides for refunds to those policyholders. The Act also authorizes additional resources for the National Academy of Sciences (NAS) to complete the affordability study.

Recently FEMA released new rate tables that capture the lower rates as prescribed by H.R. 3370. If you are covered under H.R. 3370 and are still seeing rate increases, please contact your insurance company as they may be using outdated rate tables. The property sales penalty has been completely repealed. FEMA advises policy holders NOT to cancel policies. The basement exception provision and home improvements provision have been fully implemented. For more info go to:

<http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-14016.pdf> and for general flood insurance program information, list of insurers, assistance for flood mitigation, etc. go to:

<http://www.fema.gov/national-flood-insurance-program>

**Federal Policy Update**

NDAR members Scott Breidenbach, John Colter, Tate Cymbaluk, Cindy Harvey, Bob Johnson, Joyce Kuntz, Greg Larson, Beth Mayer, Kristin Oban, Weezie Potter, Vicki Roller, Mary Splichal, Dewey Uhlir, Arlene Volk, Ron Volk, Jerome Youngberg; NDAR staff members Jill Beck and Nancy R. Willis; NAR staff members Karl Eckhart and Dan Blair and guests Randy Roller, Renee Woehl and Sue Uhlir met with Sen. Heitkamp's staff and with Sen. Hoeven and his staff. Rep. Cramer was in North Dakota during the visit, but one of his staff members attended the visit with Sen. Hoeven.

**To advertise in the  
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**Contact Sarah at 1-800-658-3485**

Federal issues of importance to REALTORS® were discussed with NDAR's Federal Political Coordinators Tate Cymbaluk, Greg Larson and Mary Splichal leading the discussions.

**Taxes**

Our group asked our senators and legislative staff to ensure that no action occurs on the draft tax reform legislation being circulated by the House (Rep. Camp) and the Senate (Sen. Baucus). Many provisions in these drafts would be detrimental to REALTORS® and homeowners. The NDAR group asked that the Mortgage Interest Deduction (MID) and the ability to waive income taxes on mortgage debt forgiveness be preserved. We also asked that like-kind exchanges continue to be allowed to be exchanged on a tax-deferred basis.

**Secondary Mortgage Market**

Our group asked our senators and legislative staff to support the restructure of the secondary mortgage market to ensure that affordable mortgages are available to consumers in all types of markets. The Housing Finance Reform and Taxpayer Protection Act of 2014 ("Johnson-Crapo bill") is being worked on by the Senate Banking Committee; the Protecting American Taxpayers and Homeowners (PATH) act (Reps. Garrett and Hensarling) was passed by the House Financial Services Committee and is awaiting action in the Senate. The Housing Opportunities Move the Economy Forward (Home Forward) Act has been introduced in the House by Rep Waters (D-CA).

Our group asked our senators to oppose the PATH act and work with the Johnson-Crapo bill to ensure the finished product is something that will ensure that there is government participation in the secondary market; safeguard the availability of long-term, fixed-rate mortgage products (i.e. 30-year FRM); encourage private capital to return and provide consumers in all markets with access to affordable mortgage credit under all economic conditions.

**Preserve FHA**

Our group asked our senators and legislative staff to oppose H.R. 2767, the PATH Act, because it reduces the role of FHA, curtailing opportunities for homeownership for millions of qualified American families. Support S. 1376, the FHA Solvency Act, which would provide additional tools to FHA to better manage risk to taxpayers.

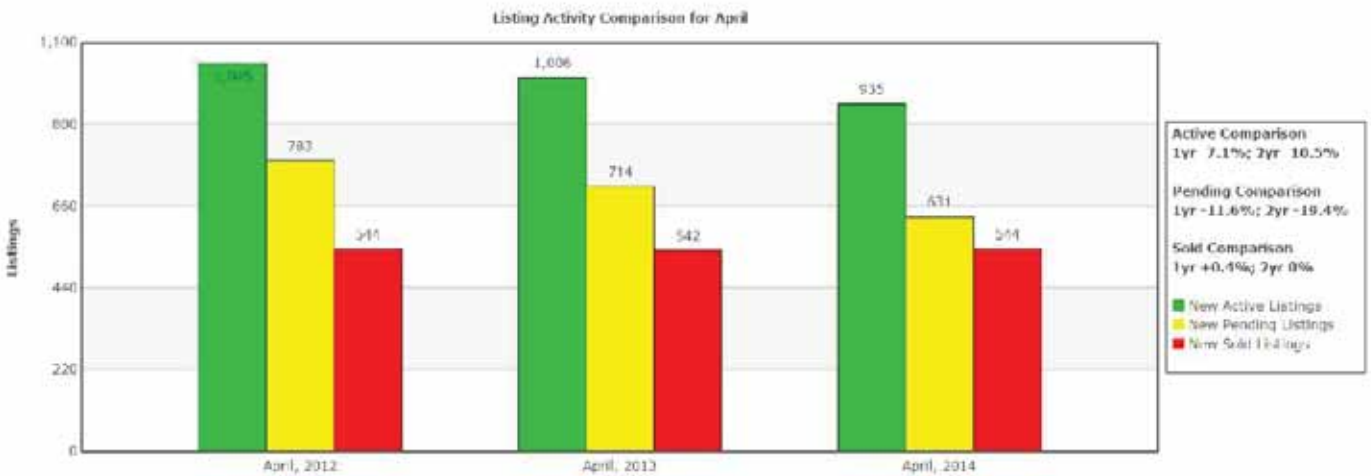
Our Senators and legislative staff were well informed on these issues and assured NDAR members, staff and guests that they will be working hard on our behalf.

If you have any questions about any state or federal legislative issues, please feel free to contact Nancy R. Willis, NDAR GAD at 701-355-1010 or [nancy@ndrealtors.com](mailto:nancy@ndrealtors.com)

# North Dakota Statistics

Figures presented:

- Are deemed reliable, but not guaranteed;
- Are based on information received from the eight local boards/associations in the state;
- Do not necessarily reflect all activity in a market.



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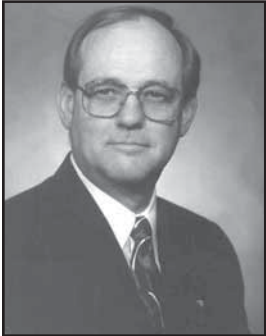
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# RPAC Corner



Larry Louser,  
Preferred Minot Real Estate  
RPAC Trustee

Many local boards will be having their RPAC fundraising events in the next few weeks. As you all know, North Dakota will be voting on the most important issue that REALTORS® and the real estate industry in general have seen in our state's history - the transfer tax. NAR is assisting NDAR with grant money for this issue. With that in mind, you may wish to consider making your annual investment to issues and mobilization. We have received a fundraising grant- prize money to be awarded to as many as nine investors. Your chance for the big bucks award will be a \$500 ticket (or two investors @\$250 each) for a square in the golf fundraiser. Bottom line, dig deep into your pockets-this year NAR will again be handing out RPAC state awards but also to local boards. We kicked butt at the state level-let's show NAR that North Dakota can also kick butt at the local level. Look for more information on our golf event to come.

**Don Schmeling**  
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# Technology Tip

Apps for Tracking  
Expenses



Shoebboxed

&



MileBug

Tax season is over and moving forward there are some apps that might be helpful for you in getting ready for tracking your business expenses for next year.

Deductr PRO – A fast and easy way to track expenses, mileage and time to help you maximize your tax deductions. DeductrPRO –can track expenses from your computer or smartphone when you enter your receipt information, provide a brief description and assign a tax category. Enter your earnings and it tracks your income. It uses GPS tracking to log every mile you drive and tracks your work time simply by using its calendar. It customizes reports based on your need and provides real time analytics. DeductrPRO also has a mobile app which is free with a DeductrPRO subscription.

This app can be used on smartphones, laptops, tablets or desktops and is endorsed by NAR.

Shoebboxed – Keeps your receipts organized. Ever have a hard time keeping all your receipts in order? Shoebboxed is an app that does it for you. A REALTOR® user added this app to REpurposedApps and here's what she said about why she likes it:

"I use this app to capture all my receipts and business cards. All I do is snap a picture and it's uploaded to my account. It sorts and organizes it all for me so all I do each quarter is download and send to my CPA."

This app is available for both iOS and Android and is free.

MileBug – Mileage tracker

Another REALTOR® user recommended MileBug and he says it's:

"Absolutely the best mileage app. Tracks multiple vehicles and reminds you to close out your log at the end of a trip. Reports can be e-mailed from the app in an Excel format and ready to go to your accountant!"

MileBug is available for iOS and Android – There is a cost for the app, but if it streamlines your mileage tracking and makes life simpler, it may be worth the price.

So, whether you're tracking your mileage or your expenses, REach or REpurposedApps has apps for you. Search the list of apps for things like productivity, business, lifestyle, communication, social networking, travel and finance at REALTOR.org



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# Q & A on Advertising Rule

## North Dakota Administrative Code §70-02-03-02.1

### 70-02-03-02.1. Advertising.

1. Definition. As used in this section, the terms "advertise", "advertising", and "advertisement" include all forms of representation, promotion, and solicitation disseminated in any manner and by any means of communication for any purpose related to real estate brokerage activity, including, at a minimum, advertising the sale or purchase of real estate or promotion of real estate brokerage services conducted by mail, telephone, the internet, the world wide web, electronic mail, electronic bulletin board, or other similar electronic common carrier systems, business cards, signs, television, radio, magazines, newspapers, and telephonic greetings or answering machine messages.
2. Trade name. Advertising must be done in the real estate brokerage agency's trade name as licensed with the commission and the trade name must be prominently displayed.
3. Contact information. Advertising must include information on how the public can contact the real estate brokerage agency.
4. Advertising by licensees. Advertising by licensees must be under the supervision of the designated broker. Such advertising may include a licensee's name and telephone number or other contact information, provided the real estate brokerage agency's registered business name or trade name and contact information are also clearly included as required in this section.
5. Deception and misrepresentation prohibited. Advertising and promotion must be free from deception and shall not misrepresent the terms of the sale or purchase, real estate brokerage agency policies, or real estate brokerage services.
6. A real estate broker may advertise, in the licensee's own name, property which is owned by the licensee, provided that immediately following the licensee's name where it appears in the advertisement, the words "Owner/Licensed Broker" must also appear. The provisions of this subsection apply both to active broker licensees and licensees whose license is on an inactive status.
7. A real estate salesperson may advertise in that person's own name property which is owned by the salesperson, provided that immediately following the name where it appears in the advertisement, the words "Owner/Licensed Salesperson" must also appear. The provisions of this subsection apply both to active salesperson licensees and licensees whose license is on an inactive status.

\*\*\*\*\*  
\*\*\*\*\*

### 1. Can the contact information be the company's website or email address rather than the telephone number?

The rule requires that advertising include information on how the public can contact the real estate brokerage agency. The purpose is to provide the consumer with a workable means to contact the company, not just the licensee. Contact information can be any of the following:

- the company street address
- the company telephone number
- the company email address
- the company website address

### 2. If I have my company contact information in my twitter profile do I also need to include it on every tweet?

The intent of the advertising rule is to ensure that it is clear to the consumer who a licensee works for & how to contact that entity. If you have your information in your twitter profile & the consumer can easily access that information it is not necessary to put it on every tweet.

### 3. Do I have to have my company name and contact information on my home answering machine or on my personal cell phone voice mail?

Personal numbers are just that, personal. The company name and contact information are not required on the voice mail or answer machine greetings of your personal numbers.

### 4. How small is too small for the company name on an advertisement?

The requirement is that the brokerage agency's trade name be **prominently displayed** on advertising. The company trade name, as licensed with the commission, must be easy to read and apparent to the public as it views the advertisement.

### 5. Do I need to include my company's contact information on giveaway items such as pens, pencils, etc.?

Yes, as the rule states: "**Advertising.**" 1. Definition. As used in this section, the terms "advertise",

"advertising", and "advertisement" include all forms of representation, promotion, and solicitation disseminated in any manner and by any means of communication for any purpose related to real estate brokerage activity, including, at a minimum,





# Calendar of Events

Updated 5/20/14

## 2014

- June 11-17** Education Caravan, **Real Estate Safety Practices**—11 Grand Forks, 12 Fargo, 16 Dickinson, & June 17 in Minot.
- July 19** RPAC Trustees Meeting, Minot
- July 23-24** NDAR BOD and Committee Mtgs, Fargo
- Aug 18-19** NAR Leadership Summit, Chicago, IL
- Sept 10-12** REALTOR® Convention of the Dakotas, Bismarck
- Oct 1** Education CRS: **Exclusively By Referral THE PROGRAM**, Fargo, ND
- Oct TBA** NDAR BOD and Committee Mtgs, TBA
- Nov 5-10** NAR Convention, New Orleans, LA
- Dec 2-3** December Education, Bismarck
- Dec 5** REALTOR® Ring Day

## 2014

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### August

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### December

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For more 2014 Calendars Visit [www.wikinewstime.com](http://www.wikinewstime.com)

## 2015

- Jan 6** ND Legislative Session begins
- Feb 16-18** NDAR Meetings & Leg Impact Day
- Mar 13-16** AE Institute, Vancouver, BC
- April 15-16** Region 8 Meeting, Sioux Falls, SD
- May 11-17** NAR Midyear Mtgs, Washington, DC
- Aug 10-11** NAR Leadership Summit, Chicago, IL
- Sept 16-18** REALTOR® Convention of the Dakotas, Watertown, SD
- Nov 11-16** NAR Convention, San Diego, CA

## 2016

- Mar 11-14** AE Institute, San Antonio, TX
- May 9-14** NAR Midyear Mtgs, Washington, DC
- Aug 22-23** NAR Leadership Summit, Chicago, IL
- Sept 14-16** REALTOR® Convention of the Dakotas, Fargo, ND
- Nov 2-7** NAR Convention, Orlando, FL

## 2017

- Feb 6-8** NDAR Meetings & Leg Impact Day
- Mar 17-20** AE Institute, Denver, CO

## 2019

- Feb 4-6** NDAR Meetings & Leg Impact Day

NAR continued from page 16

advertising the sale or purchase of real estate or promotion of real estate brokerage services conducted by mail, telephone, the internet, the world wide web, electronic mail, electronic bulletin board, or other similar electronic common carrier systems, business cards, signs, television, radio, magazines, newspapers, and telephonic greetings or answering machine messages.

6. Do I need to have my company's contact information on my text messages or my emails?

Yes, as noted in question #7 advertising is defined as and includes telephone, internet, email, electronic bulletin board or other similar electronic carrier systems (Facebook, LinkedIn, etc.).

7. We run our open house advertising in the MLS advertisement. Is the full company name and telephone number required if the advertisement is a part of the MLS open house advertisement?

If an open house advertisement is part of the Board's or Association's MLS open house advertisement, the following guidelines apply:

- The ad must contain the Board or Association name and contact information, such as telephone number and website address, and
- Each individual open house advertisement must include the real estate company name as licensed.

8. My company's ad in the real estate magazine is more than one page. Do I need to have the company name and contact information on every page?

Yes, each page would be viewed as a separate ad.

9. I use my "DID" (direct inward dial) number, that is, the company number that rings directly to my desk, on my advertising materials such as sign riders and written advertisements. Is this acceptable as a company number?

No, it is not. The company contact information also must be on the advertisement. As the rule states, "advertising must include information on how the public can contact the real estate brokerage agency."

**Provided by the North Dakota Real Estate Commission**

# 2014 REALTOR® Convention of the Dakotas – Your Passport to Excellence!!

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**Dwayne Carte** is on tap to bring you "Deal or No Deal" and "Filling the Pipeline".



**Jared James**, our headliner for the convention, and will keynote the banquet and teach Friday morning's class "Bridging the Gap" (mixing basic principles with today's technology). Jared James is in hot demand as a real estate instructor. Don't miss this chance to see him!

### BUILD YOUR BUSINESS!

Whether you're brand new or seasoned with experience, this convention will put you in contact with people from all over North and South Dakota to help you build your business network. Only those who attend will have access to this opportunity!!

### EXPO AT SEA!

Exhibitors and vendors bring you information and tools to enhance your business! And, they give away some pretty neat door prizes too!

## FUN, FOOD, and ENTERTAINMENT!



The "Welcome Aboard Reception and Bon Voyage" party will kick off the convention with great eats and will feature entertainment by ZuZu Band!

Recognize the REALTORS® of the Year at lunch on Thursday, and participate in a tribute to members who are veterans or in active service and/or are first responders at this special 9-1-1 commemoration.



The Captain's Banquet features another mouth-watering menu and the installation of officers. But don't leave yet...the Johnny Holm Band will kick it up a notch to carry us through the evening!



Golf at Hawktree! Polish your clubs and plan to golf the beautiful course at Hawktree!



Enjoy a scenic and relaxing cruise on the Missouri River aboard the Lewis & Clark Riverboat!  
(The 5:30 cruise is sold out, limited space is available on 4:00 p.m. cruise)

For more information on registration, hotel rooms, golf registration, and a schedule of events

visit: [www.bmbor.org](http://www.bmbor.org) (Choose 2014 REALTOR® Convention)

# Good Neighbor Award

The North Dakota Association of Realtors® will present the second Good Neighbor Award at the Realtor® Convention of the Dakotas in Bismarck 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 winner in 2010 was Jeff Botnen, Park Company REALTORS® in Fargo and in 2012 the winner was Randy Clark, Park Company REALTORS® in Fargo.

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

The NDAR Good Neighbor Award is 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 15, 2014. E-Mail completed form to NDAR at Info@ndrealtors.com or mail to NDAR, 318 W. Apollo Ave., Bismarck ND 58503.

## CRITERIA FOR NOMINEES

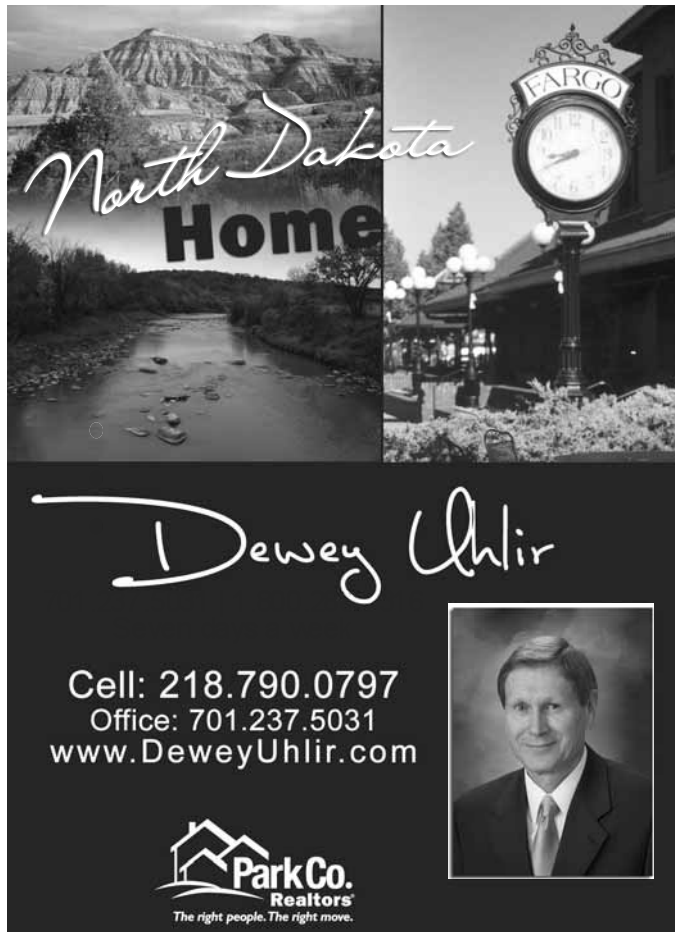
- Must be a REALTOR® member in good standing
- Must be a primary member of the North Dakota Association of REALTORS®
- Service must be a non-business endeavor
- Award recipient may win only once in a lifetime
- Nominee shall be recognized primarily for service contributions
- Award recipient shall not 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

## Selection Procedure:

The first year the NDAR Executive Committee, the Membership Chair and the two Immediate Past Presidents will make the selection from a list of nominees submitted. The following years the member at large on the Executive Committee shall be replaced with the newest award recipient followed the next year by replacement of the Vice President, President Elect, President and finally the Immediate Past President. Once the selection committee has the most recent 5 recipients serving on this committee the longest standing recipient of the award shall be the chair. The most current recipient shall present the next award.

The NDAR Board of Directors has approved the award criteria and guidelines.

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



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Submitted for hours in MN*

## June 11-17, 2014

This class will provide an overview of what safety risks are faced by agents and clients during residential real estate sales. Agents will learn how to mitigate and/or avoid dangerous situations for their safety and that of their clients. Agents will learn how to understand risks; trust your instincts; create a Safety Plan for yourself, your client and your office and be prepared during Open Houses. The instructor also will review the Fair Housing Discrimination Act and unique circumstances of FSBOs; REOs/Foreclosures and Social Media and Smart Phone Safety.

**Please check (✓) which location you plan to attend:**

**Grand Forks** – Canad Inn – 100 S 42nd St      701-772-8404  
 Wednesday, June 11 – 9:00 am – 12:00 pm

**Fargo** – Hilton – 4351 17<sup>th</sup> Ave S      701-499-6000  
 Thursday, June 12 – 9:00 am -- 12 pm

**Dickinson** – Astoria Hotel – 363 15<sup>th</sup> St W      701-456-5000  
 Monday, June 16 - 9:00 am – 12 pm

**Minot** – Grand Hotel – 1505 N Broadway      701-852-3161  
 Tuesday, June 17 – 9 am – 12 pm

**Tracey Hawkins**  
 Tracey is known as the “Safety Lady” and is a safety expert and former real estate agent. She has been in the safety and security business since 1995. Content for her classes has been created specifically for real estate agents. Tracy is a webinar host and safety column writer for realtor.org

<i>Cost for each course:</i>	REALTOR®	Non-Member
With CE	\$50	\$75
No CE	\$25	\$35
After June 6 & walk-ins with CE	\$75	\$100
After June 6 & walk-ins <b>no</b> CE	\$40	\$60

Enclosed is my check for \$ \_\_\_\_\_

MC     Visa     Discover     American Express

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**I will be taking the classes for Minnesota renewal.**

**Please make checks payable and mail to:**  
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If you plan on attending the classes and will need assistance relating to a disability, please contact NDAR (800-279-2361) as soon as possible.

**REFUND POLICY:** Full refund (less \$10 processing fee if registration was paid by credit card) may be returned only if notice of cancellation is submitted in writing to the ND Association of Realtors® five days prior to classes. Refund of half the fee will be returned upon receipt of written cancellation no later than two days prior to classes. **NO REFUNDS OR CREDITS THEREAFTER.** Any refunds will be mailed immediately following the seminar. Email refund requests to [info@ndarealtors.com](mailto:info@ndarealtors.com), fax to 866-665-1011, or mail to 318 W Apollo Avenue, Bismarck, ND 58503.

## Why Learning Safety and Security Can Help You Be a More Productive Agent \$\$\$ - Real Estate Safety Classes coming to Four Locations in North Dakota By "Tracey, the Safety Lady"



As a former real estate agent, I understand that your priority is to make a living. You spend your time improving your skills and learning more ways to be profitable. Safety training isn't often high on your priority list. I get it. You only really think about it when you have a close call or there is news of a crime against an agent.

That has to change. Starting today.

By the time you have a close call or there is an agent who has been victimized, it is too late. You need to start thinking about safety now. Get a safety plan in place beforehand. There have been 5 crimes against agents in the past 2 months! There has been 1 crime of a criminal impersonating an agent. Don't be a statistic!

What if I told you that I can show you how you can learn to work more safely, teach your clients how to maneuver the real estate sales or buying process in a safe and secure manner, PLUS, show you how you can make more money. Would you love me?

Get ready. I am.

Let's start with your cold calls and appointments for expired listings and FSBOs. Are you saying anything new and different than the other 50 agents who interviewed before you said? You can all put them in the same MLS system. You can all hold the same open house. You can print a really pretty sales flyer. Yada yada yada. What about educating your Buyers? Are agents telling them what to look for when researching neighborhoods? Giving them tools to buy safely?

### 5 Ways You Will Learn to Stand Out From the Crowd and Endear Yourself to Your Clients By Practicing Safely:

- What if you were the agent who approached FSBOs with a safety and security tip sheet with topics and dangers they never thought about as they opened their home up to strangers? And you offered solutions?
- Wouldn't you want to be the agent who walked through the Seller's home with a safety/security checklist and pointed out to-do items that they never thought about? Most are do-it-yourself and really simple.
- What would your Buyers think if you offered online resources for them to research crime statistics in the neighborhoods they are considering?
- What if you gave Buyers the resources to learn how

to research contaminated and dangerous houses before they bought into the headache and expense?

- Who else is talking to the whole family about what not to say while using social media while their house is on the market? Especially the kids in the family and those who don't understand how their words in cyberspace can jeopardize their safety and security?

Imagine gaining these skills and earning CE credits! If you take both 3-hour CE classes, you also earn the Consumer Safety and Security Specialist (CSSS) designation that shows your clients that you invested in learning how to protect them. The bonus is that you will also learn safe work practices from a former real estate agent who has taught thousands of agents how to work safely for over 19 years! See you in class!

Tracey Hawkins, President and Owner of Safety and Security Source, is a former real estate agent who has taught thousands of U.S. Real Estate Agents over the past 19 years how to work safely. "Tracey, the Safety Lady" worked on behalf of the National Association of REALTORS® on the agent safety initiative by writing regular articles for realtor.org and hosting a record-breaking webinar during Safety Month. She has been interviewed about crimes against agents, agent safety tips, techniques and products by Trulia, Inman, realtor.org and more industry-related publications. She owns the "Real Estate Agent Safety Forum" group on Linked in with over 2,300 members. Hawkins has created a new designation called the Consumer, Safety and Security Specialist (CSSS) which allows agents to earn 6 CE credits (by completing 2, 3-hour CE safety classes) and learn how to use their safety training to not only work safely, but to be more productive and profitable by sharing safety and security techniques and information with prospective and current clients. Twitter: TraceySafeTLady, FaceBook: Safety and Security Source. [www.safetyandsecuritysource.com](http://www.safetyandsecuritysource.com). E-Mail: [safetyandsecuritysource@gmail.com](mailto:safetyandsecuritysource@gmail.com). 816.372.0939.

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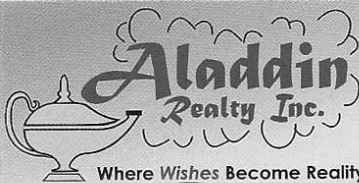
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