

February 2005

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Visit the Association website at www.semnrealtors.org for this newsletter on line, links to MAR and NAR, and more! Check out the NEW link to NAR's REALTOR Magazine Online.



The REALTOR SEMiNAR is published monthly as a member service for the SE MN Association of REALTORS.

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Mon-Fri. except holidays

Jerry Van Hoof, President
Beckie Blecker, President Elect
Chad Carpenter, Treasurer
Duane Sauke, Past President
Kathy Schwartz, CEO

Code of Ethics Updates

Effective January 1, 2005 the following changes were made to the REALTOR Code of Ethics:

Article 10, the Fair Housing Article was clarified by amending SOP 10-1 and adopting a new Standard of Practice 10-3 to address giving out demographic information about neighborhoods or communities:

• **Standard of Practice 10-1**
Except as provided in Standard of Practice 10-3, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling. (Adopted 1/94, Amended 1/05)

• **Standard of Practice 10-2**
REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin. (Adopted 1/94, Renumbered 1/05)

• **Standard of Practice 10-3**
When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent,

and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05)

• **Standard of Practice 10-4**
As used in Article 10 “real estate employment practices” relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05)

Article 17, the Arbitration Article, has been changed to explain a new situation that can be arbitrated.

• **Standard of Practice 17-4**
Specific non-contractual disputes that are subject to arbitration pursuant to Article 17 are:

5) Where a buyer or tenant representative is compensated by the seller or landlord, and not by the listing broker, and the listing broker, as a result, reduces the commission owed by the seller or landlord and, subsequent to such actions, claims to be the procuring cause of sale or lease. In such cases arbitration shall be between the listing broker and the buyer or tenant representative and the amount in dispute is limited to the amount of the reduction of commission to which the listing broker agreed. (Adopted 1/05)



2004-2005
Association President
Jerry Van Hoof
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Email: vhoof@hbc.com



Members,

We're off to a new year! Hopefully the 'spring market' is upon us, and the weather cooperates.

However, here we go again. We have had at the State and local level numerous ethical complaints from consumers as well as from fellow REALTORS. It is not my job to police these activities. We must all police these activities.

I'm asking all of you to please, please follow through on complaints either by talking directly to the offending agent or broker, or using the exemplary Grievance process we have in place through the Minnesota REALTORS.

Unfortunately, the offending parties probably are not reading this newsletter in the first place, so it is all of our jobs as REALTORS to ensure that our Code of Ethics is followed. The Code was founded on good business principles that are still relevant today.

After all, it's simply the Golden Rule (see the article on Pathways to Professionalism on p. 5)

The public is watching us very closely and there are constant threats to our industry. We must above all maintain our integrity with buyers and sellers and just as importantly with each other. Please do it the right way the first time!

Jerry

REALTOR® of the Year 2004 for Rochester Area

Our immediate Past President, **Duane Sauke**, the broker and one of the owners of RE/MAX of Rochester was recently honored for a second time as REALTOR® of the Year.

Duane has been involved in Association leadership since joining in 1988. Please call or email Duane to thank him for his dedication to SEMAR, his leadership, and to congratulate him on this high honor.

Affiliates Fair!

Thursday March 3, 2005

NEW LOCATION: the spectacular Somerby Golf Club in Byron!! And have they got a deal for us – free beer and wine! EXCELLENT food! (A \$44 value for only \$18)

Drawing for a REALTOR in attendance for \$500 cash, courtesy of our Affiliate members

Call Mandy to register: 285-9833 or 877-885-4635 (Choose chicken or steak) or see p. 7 to register.

Minnesota Association of REALTORS®

Legislative Impact Day

Wednesday March 9, 2005

St. Paul River Centre

Get the details and register online at www.mnrealtor.com

SEMAR EDUCATION

Register NOW for **CRS Course RS200, Business Planning and Marketing for the Residential Specialist**, with crowd – favorite speaker Jerry Rossi on **Tue.**

April 12 and Wed. April 13 offered in Rochester at the Ramada Hotel & Conference Center (formerly the Best Western Apache).

Cost: **\$285 through March 15, 2005**
\$335 after March 15, 2005

Registration fee includes: Lunch and refreshment breaks each day, plus all course materials. Register at www.mnrealtor.com

The **SEMAR Spring Education Calendar** will be out in February. We'll have classes in late March, April, May and early June.



Membership Report

In accordance with the adopted bylaws of the Southeast Minnesota Association of REALTORS® the following applications or changes have been received:

NEW BROKER: Roxanne Johnson, Broker of RE/MAX Select Properties, 25 W Center St, Harmony, MN 55939, 507-886-4221. **NEW IREM MEMBER:** Dawn Taylor, INH Property Management, 504 25th Ave NW, Austin, MN 55912. **NEW MEMBERS:** Denise Kasper of Help U Sell Heritage; Joshua Harmdierks of Blecker-Paulson Realty; Roger Morrison of Blecker Realty; Jeremy Jirele of ERA Gillespie. Banji Adafin and Michael Loucks at Coldwell Banker Burnet; Justin Schwirtz, Cheryl Bluhm-Sweeney, Joel Bell and Seth Fetzer at Edina Realty Rochester; Michael Sak of C21 Vision; Melanie Leth at RE/MAX of Rochester; Karl Sprig at Ulwelling & Hollrud Real Estate Company; Erica Bunce at Elcor Realty; Ryan Pennington at Coldwell Banker At Your Service; Toni Van Esch of Coldwell Banker Home Connection; Kristine Eder, Susan Wendt, Amber Hunt and Michael Neumann at Prudential Metrowide; Peter Nett at Keller-Williams Premier Realty; Heidi Speedling at Montgomery-Holst Realty; David Towey and Kammi Books at Realty Executives, The Power of Professionals; Allan Watts at Hamilton Real Estate.

TRANSFER: Francie McGovern to Elcor Realty; Anita Schuth to Marcou Realty; Char Kness to Realty Executives, The Power of Professionals; Liza Larsen to Realty Executives The Power of Professionals; Bob Vondal to Millennium Homes and Realty; Mike Forsythe to Key Real Estate.

SUSPENDED: Brad Gorman of Gorman Appraisals and Mitch Roe of Roe Real Estate Appraisal.

DROP: Jingfang Li of Coldwell Banker Burnet; Will Giese of C-21 Alpha Realty; Bonnie Braasch of RE/MAX of Rochester; Bill Wiczorek of Coldwell Banker Skeels/Moore & Associates; Ron Henderson of Edina Realty Winona; A.J. Kanz of Edina Realty Winona; Jeremy O'Reilly of Elcor Realty; James DeBoef of Steichen Real Estate; Erika Wilson, Tony Awad and Mark Perkins of Coldwell Banker Burnet; Terry Timmerman of Blecker-Paulson Realty; Rene Melendez of C21 O'Byrne.

NEW AFFILIATES: Johnny Mangouras and Brian Jones of Somerby Golf Club, 975 Somerby Parkway Ln NE, Byron, MN 55920, 507-775-3700; Candy Lahann, Wells Fargo Home Mortgage, 501 N. Main St, Austin, MN 55912; Jeff Gilster, Wells Fargo Home Mortgage; 309 Trondheim Rd, Kenyon, MN 55946; Kate Fish, Lakeland Mortgage Corporation, 3270 19th St NW, Suite 109, Rochester, MN 55901; Charles Enger, Enger Abstract Co, Inc., 508 1st Dr NW, Austin, MN 55912,

507-433-9020; Sara Moe and Nancy Drackley of m.o.d. – Modern Organizational Design, 3270 19th Street NW, Suite 202, Rochester, MN 55901, 507-951-0301; Heather Haehn, Leading Lenders, 1903 S Bdwy, Rochester, 55904, 507-536-7283; Mark Wilcox at Zumbro Valley Mortgage; L Williamson at Baudler, Baudler, Maus & Blahnik, LLC, 108 N Main St, Austin, 507-433-2393.

Home Stretch Workshops



Information from the
**Community Housing
Partnership, Inc.**
By Judy Plank

Help your buyers become better educated about the process of purchasing. Send them to this series of classes so they can then qualify for special financing. (All selected buyers for the First Homes Project will need to attend these classes.)

Fall/Winter Classes

Feb 3, 10, 17	6:30-9:30 PM
(Feb Sat 12 – Wabasha)	8:30 AM – 5:30 PM
March 3, 10, 17	6:30-9:30 PM
March 7, 14, 21	9 AM - Noon

Location: 2122 Campus Dr. SE, Rochester 55904. Call to register: 281-7396. A **\$25 registration fee** PER HOUSEHOLD is required. Advanced registration required. See the website at: www.rochestermn.com/community/chp

This is a **national curriculum** that certifies buyers for home buying in all states. Homebuyers' education is a requirement of the Guaranteed Rural Housing Program. The Homebuyer Training Certificate must be in the credit file before a Conditional Commitment will be issued.

Borrowers should be made aware of the classes before they sign a Purchase Agreement.

Other Locations and Contacts for classes:

Albert Lea – Freeborn Comm. Action - 507-373-1329
Austin – SEMCAC – 507-433-5889
Faribault – 507-281-7396
Wabasha – call for schedule
Winona – SEMCAC (Rushford office) 507-864-7741

Thanks for the Support

Dear Members,

Thanks for the thoughts, prayers, flowers, cards and great advice. I especially appreciate all the stories you shared of people with similar medical problems, and the support you've offered for my family.

I'm home now and taking one day at a time and learning to cope with being blind in one eye. I know I'm blessed to just be alive! Your prayers continue to sustain me.

Amy Schwartz (formerly known as "MLStthisisAmy!")



MLS Participants Report

NEW MLS ONLY: Great River Real Estate, 4660 Slater Rd #112, Eagan MN 55122, Suzanne Braaten-Marshall; Kelly Miller of Assist 2 Sell

Faribault; Joe Hoialmen of Realty Guild. N Main St, Austin, 507-433-2393. Paula Ford, Paula Ford Appraiser, 6633 Jersey Ave N, Brooklyn Park, MN 55428.

WELCOME BACK MLS ONLY: Randy Burg of Realty Guild.

DROP MLS ONLY: Billie Sayer of Realty Executives Consider It Sold; Anne Clayton of Prudential Action Realty; Anthony Dulski of Assist 2 Sell Faribault; Carol Pumper of D&L Real Estate; David Nolan of David Nolan Real Estate; Spencer Nunemaker of Anderson Family Homes; Althea Bellville of Bellville Appraisal Services; David Christensen of Keller Williams Preferred.

Recent Policy Changes

FILING DEADLINES

The filing deadline for all property types is **2 business days** except for Commercial/Industrial properties, which are no longer mandatory.

FILING DEADLINE LATE FEE

The fine is **\$10 a day**.

FINE FOR EXEMPT NOT FILED ON TIME

The fine is **\$10 a day** (from the list date to the date it is properly filed) for failing to file a withheld listing of a mandatory property type with the MLS office, with a copy of the Request to Withhold Property from the MLS form and a copy of the listing agreement. Exempt listings must also be filed within two business days of listing date.

FINE FOR NOT REPORTING STATUS CHANGES WITHIN ONE BUSINESS DAY AFTER THEY OCCUR OR UPON CLOSING

Per Commerce regulation that requires the disclosure of the true status of a listing at all times, **any status change: contingent, pending, SOLD is to be reported within one business day and if not completed a \$25 fine will be imposed after the second day.**

OFF MARKET TIME/NEW LISTING NUMBER ISSUED

If a property is off the market for 90 days, it can get a new listing number.

If a listing expires within the 90 days off market period, it retains the same number if relisted.

There is no new number issued just for changing listing offices.

The **fine** for not using the old listing number when a listing is relisted within the 90 day period is **\$50**. SEMAR MLS staff will reassign the original number.

An agent taking over a listing should write the old listing number on the new data entry form.

MISSING PHOTO FINE

Photos have to be in the MLS system within **2 business days**. The fine will be **\$10 a (business) day until it is in**.

The FINE FOR MISSING DATA will remain the same (\$5 in Rochester).

MLS Data Must be Accurate

The NATIONAL ASSOCIATION OF REALTORS 2005 Code of Ethics and Arbitration Manual includes a new case interpretation for Article 2 of the Code that addresses “deceptive information in MLS compilations.”

Article 2 advises REALTORS to avoid exaggeration, misrepresentation, and concealment of pertinent facts. The new case interpretation illustrates a situation in which an agent cited a use for a property in the Remarks section of the MLS for which the property was not zoned. This action was deemed “deceptive information” and the agent was found guilty of violating Article 2 of the Code of Ethics.

Your obligation to follow all the MLS Rules and Policies is included in your obligation to abide by the Code of Ethics. Any violation of MLS Rules or Policy could result in the filing of an ethics complaint.

Hands-On Technology Training Courses

LOCATION: Association office; Contact Mandy to register 285-9833 or 877-885-4635 to pay by credit card.

All courses are limited to twelve people. Courses will be cancelled if fewer than SIX sign up. **You MUST sign up at least one week before the scheduled class date.**

Cancelled classes will NOT be rescheduled. Cost: \$15 per credit hour for classes of 4 hours or less. \$12 per credit hour for classes over 4 hours.

NEW* Wednesday February 9 - MLS Apps for Palm PDAs 12:30-4:00 PM (3.5 Credits) \$49

Tuesday March 15 - Basic MLS Tools 12:30-4:00 PM (3.5 Credits) \$49

Also offered: April 5, April 26, May 17, June 7

Wednesday March 16 - Ultrex Sales Assistant 12:30-4:30 PM (4 Credits) \$55

NEW* Wednesday May 4 - MLS Apps for Palm PDAs 12:30-4:00 PM (3.5 Credits) \$49

Wednesday May 18 - Email from A to Z 8-12, 1- 4 PM (7 Credits) \$80

Wednesday May 25 - Ultrex Sales Assistant 12:30-4:30 PM (4 Credits) \$55

Pathways to Professionalism

While the Code of Ethics and Standards of Practice of the National Association establishes objective, enforceable ethical standards governing the professional conduct of REALTORS, it does not address issues of courtesy or etiquette. Based on input from many sources, the Professional Conduct Working Group of the Professional Standards Committee developed the following list of professional courtesies for use by REALTORS on a voluntary basis. This list is not all-inclusive, and may be supplemented by local custom and practice.

I. Respect for the Public

1. Follow the "Golden Rule" – Do unto others as you would have them do unto you.
2. Respond promptly to inquiries and requests for information.
3. Schedule appointments and showings as far in advance as possible.
4. Call if you are delayed or must cancel an appointment or showing.
5. If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
6. Communicate with all parties in a timely fashion.
7. When entering a property, ensure that unexpected situations, such as pets, are handled appropriately.
8. Leave your business card if not prohibited by local rules.
9. Never criticize property in the presence of the occupant.
10. Inform occupants that you are leaving after showings.
11. When showing an occupied home, always ring the doorbell or knock – and announce yourself loudly – before entering. Knock and announce yourself loudly before entering any closed room.
12. Present a professional appearance at all times; dress appropriately and drive a clean car.
13. If occupants are home during showings, ask their permission before using the telephone or bathroom.
14. Encourage the clients of other brokers to direct questions to their agent or representative.
15. Communicate clearly; don't use jargon or slang that may not be readily understood.
16. Be aware of and respect cultural differences.
17. Show courtesy and respect to everyone.
18. Be aware of – and meet – all deadlines.
19. Promise only what you can deliver – and keep your promises.
20. Identify your REALTOR® and your professional status in contacts with the public.

21. Do not tell people what you think – tell them what you know.

II. Respect for Property

1. Be responsible for everyone you allow to enter listed property.
2. Never allow buyers to enter listed property unaccompanied.
3. When showing property, keep all members of the group together.
4. Never allow unaccompanied access to property without permission.
5. Enter property only with permission even if you have a lockbox key or combination.
6. When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc). If you think something is amiss (e.g. vandalism) contact the listing broker immediately.
7. Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.
8. Use sidewalks; if weather is bad, take off shoes and boots inside property.

III. Respect for Peers

1. Identify your REALTOR and professional status in all contacts with other REALTORS.
2. Respond to other agents' calls, faxes, and e-mails promptly and courteously.
3. Be aware that large electronic files with attachments or lengthy faxes may be a burden on recipients.
4. Notify the listing broker if there appears to be inaccurate information on the listing.
5. Share important information about a property, including the presence of pets; security systems; and whether sellers will be present during the showing.
6. Show courtesy, trust and respect to other real estate professionals.
7. Avoid the inappropriate use of endearments or other denigrating language.
8. Do not prospect at other REALTORS®' open houses or similar events.
9. Return keys promptly.
10. Carefully replace keys in the lockbox after showings.
11. To be successful in the business, mutual respect is essential.
12. Real estate is a reputation business. What you do today may affect your reputation – and business – for years to come.

Copyright: NATIONAL ASSOCIATION OF REALTORS

These excerpts from the **2005 NAR Professional Standards Training Guide** are a good reminder of our objectives and responsibilities as a REALTOR association:

Objectives of Organized Real Estate

The objectives of the NATIONAL ASSOCIATION OF REALTORS® and its constituent Member Boards are to:

- (1) provide facilities for education, to raise the standards of real estate practice, and preserve the right of property ownership in the interest of the public welfare
- (2) promote and maintain high standards of conduct in the transaction of real estate business
- (3) formulate and promulgate a Code of Ethics for members of the National Association
- (4) license the right to display and use the emblem seal of the NATIONAL ASSOCIATION OF REALTORS® and the right to use the terms REALTOR®, REALTORS®, and REALTOR-ASSOCIATE®
- (5) inform the public of the advantages of transacting business with REALTORS®, and to encourage use by members of the term REALTOR® and the emblem seal

Role of Board and State Association in Code Enforcement

The State Association and local Member Boards are the important basic entities through which the foregoing objectives are accomplished. For a Code of Ethics to be meaningful, it must be enforced.

Section 1: Each Member Board shall adopt the Code of Ethics of the National Association as a part of its governing regulations for violation of which disciplinary action may be taken.

Adoption of the Code of Ethics includes responsibility for providing applicant/new member Code of Ethics orientation and ongoing member ethics training that satisfies the learning objectives and minimum criteria established by the National Association from time to time.

Section 2: Any Member Board which shall neglect or refuse to maintain and enforce the Code of Ethics with respect to the business activities of its members may, after due notice and opportunity for hearing, be expelled by the Board of Directors from membership in the National Association. Enforcement of the Code of Ethics also requires Member Boards to share with the state real estate licensing authority final ethics decisions holding REALTORS® in violation of the Code of Ethics in instances where there is reason to believe the public trust may have been violated. The “public trust,” as used in this context, refers to demonstrated misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm.

Enforcement of the Code of Ethics also requires Member Boards to provide mediation and arbitration services to members and their clients so that the dispute

resolution requirements of Article 17 of the Code of Ethics can be met. (Amended 01/02)

Strength and Vulnerabilities of Codes of Ethics

There is the most urgent need for business people and professionals to discipline themselves to gain and hold the respect and trust of those they serve and to avoid being harassed, burdened, and restricted severely in their business or profession by agencies, by legislation, and by litigation. The National Association and Member Boards have a proud history of obligatory Code enforcement since 1924.

The strength of a code of ethics lies in the demonstrable benefits derived by the public from it. A code is vulnerable and subject to challenge if it does not primarily serve the public interest.

Board Member’s Basic Rights—Due Process

Any person, including Board Members, may charge a member with violating an Article or Articles of the Code of Ethics, and if the charge is properly drawn, is entitled to have the charge heard by a Hearing Panel of the Professional Standards Committee.

If charged, a respondent has the right to proper notice and adequate time to prepare an answer. When a reply is received from a respondent, the complainant has a right to know the details of the reply. The complainant and respondent are each entitled to have such witnesses testify as they deem necessary. Each party is entitled to legal counsel and is entitled to know if any other party to the complaint intends to use legal counsel. They have the right to cross-examine witnesses testifying against them at a hearing. They have a right to have only qualified persons sit on any Hearing Panel for a hearing to which they are a party.

Due process means nothing more or less than the right to a full and fair hearing before an impartial tribunal with a full and complete knowledge of the charges made and with adequate opportunity to prepare a defense.

A party to an ethics or an arbitration hearing has a right to due notice as to complaint and/or arbitration request and answer, time to prepare, right to legal counsel, right to continuances, right to challenge members of Hearing Panel, right to testify, right to cross-examine, right to know decision rendered, and right to appeal, if any.

Concepts of Board Membership

When accepted as a Board Member, the member has all the rights, privileges, and obligations of such membership set forth in the Board’s bylaws but only so long as the professional remains a member in good standing. **Board membership has been recognized by the courts as a valuable property right.**

Affiliates Fair!

Thursday March 3, 2005

NEW LOCATION: the spectacular **Somerby Golf Club** in Byron!!
And have they got a deal for us – free beer and wine! EXCELLENT food! (A \$44 value for **only \$18**)

Drawing for a REALTOR in attendance for \$500 cash, courtesy of our Affiliate members
Come meet all the businesses who help you do business!!

Call Mandy to register with VISA or MasterCard: 285-9833 or 877-885-4635

Or fax this in to 282-2450 or 877-240-0567 with credit card information.



NAME _____

_____ Steak _____ Chicken

___VISA _____ MasterCard

Expiration Date _____

ZIP Code _____

Or mail registration and check to: SEMAR, 3400 East River Rd NE, Rochester MN 55906

Deadline: Friday February 25, 2005

THANKS to Our Affinity Partners

These offers of savings are for ALL members

TechnologyForRealtors.com 280-6400 Ken McCasland. Now offering Spotlight Video tours, REALTOR.com 360 Virtual tours,

Flash tours, and more. Save \$50 with this newsletter.

Communication, Inc. 507-280-0879 Aaron Thompson

aaron@thedesignconnection.net 10% off cell

phones/accessories. Wireless services available.

Country Inn & Suites 507-287-6758 Terri Fiebke.

Cx_rocm@countryinns.com. 77 Wood Lake Dr. SE

Room rate \$69 + tax, Sun-Thur, on Fri-Sat 10% off rack

rate. When reserving room, ask for SEMAR rate. Does not apply to groups.

Splish Splash Touchless and Self-Service Car Wash

discounts on many services! \$1 off coupons and large tokens, 20% additional services on Splish Splash Wash

Card, Fleet Codes available with 10% discount on monthly billing. All available at all 3 locations. Brad Kluck 285-3281 or brad@splishsplsh.us Stop at assn for coupons, cards, etc.

The Growth Coach 273-1234 Jim Fiebke

J.Fiebke@TheGrowthCoach.com 20% discount on one-year business coaching program.

Final Touch Clean Up 507-528-2250 Bobbi Suhr 10% discount on cleaning of your properties.

Charter Communications 285-6107 or 208-0045 Brent Fredrickson Free installation, one month free, free upgrades.

Home Interiors 281-8284 Carrie Riggott \$25 gift cert. in decorated basket w/ candle jar & topper or 20% off gifts purchased from Home Interiors book – cost for basket gift: \$25.

CLR Décor & More 281-8284 Carrie Riggott. Free consultation for room decorating/remodeling @ 20% discount for you and/or customers.

best-agent.com 866-650-8687 or 287-0477 Nick Culp. \$50 virtual tours incl. 10 scenes, 10 stills (travel charges may apply) see www.best-agent.com

www.TechnologyForRealtors.com

Staybridge Suites Hotel by Holiday Inn 507-289-6600, Dean Rich. 30% off studio, 1 Br, 2 BR suites

Deer Creek Speedway and Campground, Grand Meadow 507-754-6107 Randy Queensland. 20% discount on tickets to the races (excluding fall Jamboree).

Sweet Accents (507-634-7571) 705 13th Ave NW, Kasson. Customize any event, party, occasion. 10% off Custom labeling-candy, wine bottles, etc.

SoundTronics - free dinner music (\$100-\$150 offer) to those who buy DJ services 1-800-355-7735

Rochester Business Law Center - \$25 off on will or estate plan (includes simple will, durable Power of Attorney, Health Care Directive). Kathryn Moe, 281-5711.

Chateau Theatres, Inc. – Rochester - \$5.00 tickets, any show, any time (unless “NO PASSES”) get tickets at assn Apollo Wine & Spirits (Next to Best Buy) 288-7335

(Roger Daly) 15% discount on 3 bottle of champagne or wine; “We’ll deliver; you pay monthly, get a gift bag.”

Flowers by Jerry 289-3967 and Whitings Flowers 282-2771 Free delivery on all local orders. Must present Affinity Card when placing order.

Trugreen ChemLawn-Rochester. 289-8798

10% off lawn/landscape services. Call Jeff Koski

EcoWater Systems of Rochester 288-6941

\$100 off water softener or iron filter or \$50 off reverse-osmosis drinking system

Nature’s Best Cleaners 281-5765

10% off on dry-cleaning. 1 bag per order.

Insty Prints 282-6112 10% discount on full color copies.

Rennings Flowers 289-1818 10% off on all local orders.

Onyx Waste Services - 281-5850

15% off monthly disposal services on your home + free car wash for every referral

Midwest Wireless Communications 800-829-talk

Specials on new A Clearly Digital@ service

FREE first month with one-year contract

**Members may attend any event
or Committee Meeting!**

February 2005 Meetings and Events

- 1 8:30 AM Austin MLS Committee - Sterling Bank
- 2 9 AM Rochester Member Services Committee - Assn office
- 3 11 AM Albert Lea Member Services Committee- Elks
12 Noon Albert Lea General Membership Mtg – Elks
1 PM Albert Lea MLS Committee - Elks
- 7 9 AM Owatonna Member Serv Comm- Chamber of Commerce
- 8 8:30 AM Winona MLS Committee – Beier’s
- 9 9 AM Education Committee – Assn office
- 10 9:30 Am MLS Board of Directors – Assn office
- 15 9 AM Affiliate Committee – Assn office
- 17 9:30 AM Board of Directors – Assn office
- 28 9 AM Owatonna MLS Meeting – United Prairie Bank

March 2005 Meetings and Events

- 2 9 AM Rochester Member Services, Assn office
- 8 11:30 AM Owatonna FYI – United Prairie Bank
- 17 9:30-11 AM Board of Directors
- 24 9:30 AM MLS Board of Directors

Education, Meetings and Events

- 2 12:30-4:30 Sales Assistant class
- 14 8:30-12:30 New Member Orientation
- 16 12:30-4 PM Basic MLS Tools class
- 16 12 Noon Rochester Survival 101 at THINK
Federal Credit Union – Members Parkway (off
West Circle Dr.)
- 23 8:30-4:30 Email From A – Z class

Education, Meetings and Events

- 3 **5:30 PM AFILIATES FAIR – Somerby Golf Club**
- 7 8:30-12:30 New Member Orientation
- 9 **MAR Legislative Impact Day – St. Paul**
- 9 12:30-4 PM Basic MLS Tools class
- 16 12 Noon Rochester Survival 101 - THINK