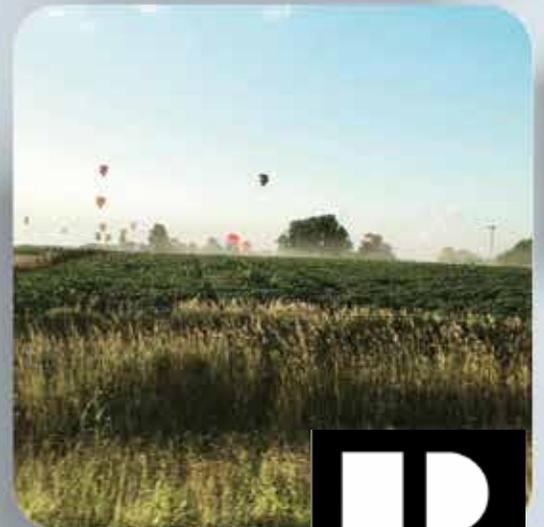


IOWA REALTOR® BENCHMARK

A publication by the Iowa Association of REALTORS®

Fall 2016



PRST STD
U.S. Postage
PAID
Des Moines, IA
Permit No. 4976



Volume 16, No. 4

Iowa



Association of REALTORS®

Inside this Issue

President's Message	3
Executive News	4
President's Cup	5
Legal News	6-8
Technology Update	9
National Committee Members	10-11
Winter Meetings	12-13
Get Involved	14-15
Education	16-17
#MyIowaHome Round 4	18
IAR Annual Convention	20-28
REALTOR® Foundation of Iowa	29

*Cover images were submissions from Round 4 of #MyIowaHome on Instagram.

IAR OFFICERS

Cindy Miller, President
Mark Kamps, President-Elect
John Goede, Vice President
Scott Wendl, Treasurer
Ken Clark, Past President

IAR STAFF

Gavin Blair, CEO
Paul McLaughlin, Legal Counsel
Cindy Pelz, Board Service Executive Officer
Terry Ottum, Bookkeeper/Membership
Judy Bookwalter, Board Services Coordinator
Dotty Schimmels, Education Coordinator
Stephanie Hamling, Member Services Coordinator
Katherine Anderson, Director of Professional Development
Mark Gavin, Director of Communications and Events
Heather Fegan, Marketing Project Manager
Josh Porter, Technology Coordinator
Jennifer Kingland, Contract Lobbyist
Jamie Rix, REALTOR® Party Advocacy Coordinator
Allison Ayres, Administrative Assistant

For more information about *The Benchmark* contact Heather Fegan 800-532-1515 EXT 347.

vision statement

"We are the trusted voice in real estate for information, advocacy and professionalism."

President's Message



November marks the beginning of my year as President.

Am I ready for this? Are you ready for this? Are we ever really ready?

To you, who are wondering if getting involved in our state association is all that - YES, it is!

This is your business. This is your livelihood. This is your time to get in the know. Learn of upcoming issues that could affect your business and know that you, can make a difference.

Have you ever wondered how a decision was made or a law was changed? REALTORS® are the voice of real estate and you can be a part of having a huge impact on the industry and homeownership as a whole, so make sure to give your input. **Get involved** to **become a revolutionist** as we make changes and move forward. **Be a part of the solution** - be a part of making decisions on how our industry performs, evolves and moves on into the future.

I may be the face of the Iowa Association of REALTORS®, but you - ALL of you - are the backbone. It is all of us working together to make homeownership matter. Whether it is here in our great state of Iowa or taking it nationally...Iowa is always at the forefront. As Iowa Realtors®, we step up, we care, and we make this a better state for homeownership.

Iowa Realtors® are highly respected at the National and Regional level. We don't just sit back and wait for whatever to happen next. We are looking to improve homeownership. We look for ways to make our industry better and more professional. I am proud to be among such an innovative group of people.

Start getting involved, attend Winter Meetings December 6th and 7th. Help YPN collect pop tabs for the Ronald McDonald House and bring them to Winter Meetings. Also, be looking for some Save the Date graphics for Project Jack 2017! The Foundation will be accepting applications for projects in the beginning of January. I hope to see you soon!

Sincerely,

A handwritten signature in cursive script that reads "Cindy Miller".

Cindy Miller, 2017 President

Executive News



A Year Ago I was attending a Council of MLS meetings in Kansas City before ending the week by driving up to Des Moines to interview with the selection committee for a new CEO on a cold and chilly October Iowa day. A year later I feel this association is on the move. My vision for this association is the strongest lobbying and PAC in Des Moines. We will raise more than \$300,000 for RPAC this year which sets a new record. We have hired an additional REALTOR® Party Advocacy Coordinator in Jamie Rix to help our advocacy efforts. Next year we will finally pass the Home Savings Account. We are currently merging many of our Rapatonni MLS systems into one system to lead the way in the country in consolidation which will benefit our members. The Convention last month had almost 700 attendees with over 16 hours of education. With the leadership of Jon Yocum, Ken Clark, Cindy Miller, Mark Kamps, John Goede and the entire leadership team of IAR we are striving to make this your association, and one you are proud of and to be a part of.

“It’s the Economy, stupid” was a famous line from James Carville (political consultant to President Clinton), but it really is true more so today. Iowa is still experiencing all time low unemployment numbers at mid 3%. This is a good thing but also we don’t see the big swings like many states around the country. Our membership is over 7,000 REALTORS® statewide which is just shy of a 3% increase for the year. Compare that to Florida which has much higher unemployment and 10% membership increase over 160,000 REALTORS® in the state. We are very well positioned in Iowa to weather storms or downturns, but this year has been a high note on all housing statistics.

Education of the Future is very important to all our members. We have at times struggled to hold classes around the state because of taking huge loses once you factor in paying an instructor and travel and hotel times with small class numbers. This has been a hindrance and to that notion, President Ken Clark formed an Education Presidential Advisory Group which looked at how to deliver better education in the future. This report will be issued later this year. It has also been shared with the Building Presidential Advisory Group which will determine our future building needs.

The Future is Bright for the Iowa Association of REALTORS®, and I could not be more honored to serve as your Chief Executive Officer. It was a privilege to serve under Ken Clark’s guidance. Ken has a heart of gold and was a fantastic President for IAR. Next year, Cindy Miller will be your biggest cheerleader and your REALTOR® Champion. She has a big agenda, but I know all of us together can help her accomplish it.

Contact Gavin at Gavin@iowarealtors.com

IAR Qualifies Again!

National President's Cup



The Iowa Association of REALTORS® received news from the National Association of REALTORS® that IAR qualified for the 2016 President's Cup. This is a tremendous national honor. Thank you to all of the IAR members who helped IAR reach this remarkable goal!

Here are the Advocacy and RPAC Goals the REALTORS Political Involvement Committee (RPIC) established for 2016.

For more information visit: <http://www.realtoractioncenter.com/realtor-party/the-presidents-cup.html>.

Advocacy

A state must minimally achieve the NAR national CFA response rate goal of 20% and 100% CFA response rate for entire year by all Federal Political Coordinators in the state.

Run a Voter registration Drive before election day

Increase the number of REALTOR® Party Mobile Alerts subscribers based on state membership.

Utilize NAR's Broker Involvement Program on a state Call for Action Program at least one time during the calendar year.

Investing

RPAC

Goal 1: Achieving or exceeding the state's Fair Share Goal set by NAR.

Goal 2: Reaching or exceeding the NAR State RPAC Participation Goal of 37%.

Goal 3: Attaining or exceeding more than 1% of our membership as Major Investors (investments of \$1,000 or more).

Goal 4: Reaching or exceeding 10% of Major Investors as President's Circle members.

IAR met all of these goals, thus qualifying for the 2016 President's Cup. This is the 5th year in a row we have met and exceeded qualifications!



Legal News

Sign on the Dotted Line

By Lisa Reel Schmidt

originally published in the July 2016 Iowa Lawyer Magazine



Your blood, sweat, and tears have gone into negotiating and drafting an agreement. Now all you need to do is get the parties to sign it. Seems straightforward, right? Not so fast - if your contract involves some type of business entity, there are a few more steps to finalizing signatures on the contracts. First, you need to make sure that you have included the correct entities as parties to the contract. Second, you need to make sure that the person who is signing on behalf of the entity has the authority to bind the entity. Third, you need to ensure that the signature lines both reflect the correct name of the entity and identify the authority of the person who is signing on behalf of the entity.

One important aspect of ensuring that you have bound the correct parties is to confirm that you have the correct company names for the parties. In the course of negotiations and drafting, you've probably spent quite a bit of time with your client and the other contracting party. If both of these parties are entities, you may feel pretty confident that you know who the entities are. Maybe you've seen company letterhead or promotional materials, or you have visited the company website. However, ensuring that the agreement binds the proper parties may not be as straightforward as cutting and pasting the company name from these sources into the document. The company name used in promotional materials or social media may be a fictitious name under which the real company is operating and not the company name as it appears on the articles of incorporation. The "entity" may actually be a sole proprietor doing business under another name.

The first step in identifying the company name is to ask questions. Ask your client its legal company name, and find out from the other attorney the company name for their client. Once you've gotten that information, the next step is to visit the Iowa Secretary of State website to identify the official name

for the company. If there are related companies, be certain that the company you are integrating in the document is the correct company. I once was involved in contract litigation in which three different entities were named throughout the contract. In my defense, I didn't write the contract, but as the litigator I got to defend it. The "interchangeable" entities named in the contract were something along the lines of Smith Painting (a sole proprietorship), Smith Painting & Sons, LLC, and Smith Painting, Inc. These were three different but related entities all performing similar work. When the other party to the contract sued, it wanted to hold all of the named parties liable, including Mr. Smith personally in his capacity as a sole proprietor. Mr. Smith argued that the corporation was the only party to the contract. The conflict was ultimately resolved out of court, but it highlights the need for ensuring that the lawyer correctly identifies the desired party to the contract and consistently uses the correct name for that entity throughout the contract.

Once you have identified the parties to the contract, you need to make sure that the person who signs on behalf of the entity has the authority to bind that entity. This can get a little complicated because who has the authority to sign depends on the type of business entity that is a party to the contract. The primary types of business entities are sole proprietorships, partnerships, corporations, and limited liability companies. Technically, a sole proprietorship isn't an entity at all. It is merely an extension of the individual. A sole proprietorship may use the name of the individual, a business name that includes the surname of the individual, or a completely unrelated business name. Under the relevant Iowa statute, if a sole proprietor uses a business name that does not include his surname, he is required to make a public filing in the county in which he does business. In any event, the best way to deal with identifying a sole proprietor in an agreement is to either identify the individual or identify the person as

the individual doing business under a particular name. For example, John Smith d/b/a Yellow Bee Painting Services. The individual always has authority to sign on behalf of himself as a sole proprietor.

Once you get beyond the sole proprietor, identifying who has the authority to sign on behalf of any particular entity can get a little bit tricky. Partnerships seem complicated because there are several different types of partnerships. Interestingly, despite their differences, the signing authority for all partnerships is fairly consistent – a general partner has the authority to sign unless there is an agreement to the contrary. A general partnership is an entity separate from its partners. However, all of the partners are jointly and severally liable for the obligations of the partnership. Thus, it makes sense that in a general partnership, any general partner can sign on behalf of the partnership. This is true unless there is some enlargement or restriction in a partnership statement or partnership agreement that alters the right of a general partner to bind the entity. A general partnership is not required to file anything with the Secretary of State, although it may, if it desires, file a partnership statement.

A limited partnership (LP) includes two types of partners – general partners and limited partners. Limited partners enjoy some protection from liability for the obligations of the partnership. The general partners continue to be jointly and severally liable. Thus, the same rule that applies to general partnerships applies to limited partnerships – any general partner may sign on behalf of the partnership unless there is some enlargement or restriction in a partnership statement or partnership agreement. Like the general partnership, a limited partnership may, but need not, file a partnership statement. It must, however, file a certificate of limited partnership with the Secretary of State. The certificate of limited partnership will identify the general partners.

And if having general partnerships and limited partnerships doesn't create enough partnership options to cause some signing confusion, there are also limited liability partnerships. There are both limited liability general partnerships (LLPs) and limited liability limited partnerships (LLLPs). If a partnership decides to become a limited liability partnership, all of the partners are protected from liability. Both types of limited liability partnerships are required to file its election of that type of partnership with the Secretary of State. As with other

partnerships, unless there is a written agreement to the contrary, all general partners have the authority to bind the partnership.

A corporation is a creation of statute and is an entity separate and apart from its owners – the shareholders – and, therefore, shields its owners from liability. Every corporation must file its Articles of Incorporation with the Secretary of State. Unless granted authority to bind the corporation, shareholders and directors do not have authority to sign on behalf of the corporation. While the chief officer of the corporation has “apparent authority” to sign on behalf of the corporation, the actual authority to sign is granted by the other corporate documents. Rarely is the authority to sign identified in the Articles of Incorporation. Most often it will be found in the bylaws, in resolutions by the Board of Directors, or in a certificate of incumbency. These types of documents are generally not filed with the Secretary of State.

Finally, the law also allows for limited liability companies (LCs or LLCs). The limited liability company is not incorporated, but its members are protected from liability. The limited liability company must file organizational papers with the Secretary of State. Because a limited liability company can be managed by its members or by managers, there is no assumption that either a member or manager has the authority to sign on behalf of the company. That is, unlike the corporation, neither members nor managers have apparent authority. There are two sources of express authority to bind a limited liability company: an operating agreement or a statement of authority. Operating agreements are not often filed with the Secretary of State. A statement of authority may be filed, but that is at the option of organization.

So what's the best plan of attack in determining who has the authority to sign? First, look on the Secretary of State website and determine whether any of the documents on that website give specific authority to a particular person to sign on behalf of the entity. Remember, often there will be no document on the Secretary of State website that provides that information. Next, ask the organization to provide a document that grants authority to a particular person to sign on behalf of the entity. A grant of authority may be found in partnership agreements, statements of authority, operating agreements, bylaws, resolutions of the board of directors, or certificates of authority. Sometimes lawyers include a provision in the agreement itself

Legal News Continued

indicating that the person signing the document has the authority to bind the entity. This is a bit of a circular solution that I would not advise. If the person signing the document does not actually have authority, they cannot bind the entity to the representation that they do have authority. In that case, both the representation and the signature are not binding on the entity. Therefore, the wiser practice is to reference sources outside the contract being signed to ensure that the signing individual has authority to sign.

Once you have identified the correct name of the company and you have identified a person who has authority to sign on behalf of the company, make sure that your signature lines reflect this information.

To ensure that your contract is legally binding, you must do your homework. Get the entity names correct and make sure you consistently use only the name of the obligated entity throughout the contract. Make sure that the person signing on behalf of the entity has the authority to do so. Finally, make sure that your signature lines reflect the correct name of the entity, the name of the signing individual, and the relationship of the signing person to the entity that demonstrates the person has the authority to sign. Get it right and get it signed – now you can relax!

Signatures lines should always appear on the right hand side of the page with the signature of one party following the signature of the other. The correct name of the entity should appear above the signature line. I use all caps to better highlight the names of the parties. The signature line should identify by name the individual who is signing and the individual's position in the entity that gives them authority to sign. For example:

SMITH PAINTING, INC.

By: _____
John Smith, Chief Executive Officer

DOZEN DONUTS, LLP

By: _____
Ronda Wells, General Partner

Signature lines must also clearly identify the organizational layers of entities. For example, what if the party to the contract is White Smiles Dental Office, L.P., but HealthCare, Inc. is a general partner who has authority to sign? Who signs the contract and what does the signature line look like? You should indicate the layers in the identification of the signatory. You should also have an individual who is authorized to sign on behalf of the second organization sign the document. It will look something like this:

WHITE SMILES DENTAL OFFICE, L.P.,

By: HealthCare, Inc., a general partner
John Smith, Chief Executive Officer

By: _____
Jennifer Brown, President

Notice how the signature line identifies HealthCare, Inc.'s relationship to the signatory – it is a general partner. The ultimate signature line identifies the signing party's name and her relationship to HealthCare, Inc.

Information about the Author:

Lisa Reel Schmidt is an Assistant Attorney General for the Iowa Department of Justice, primarily representing the Iowa Medicaid Enterprise. She taught contract drafting for nine years at Drake University Law School and for two summers at University of Las Vegas, William S. Boyd School of Law. For a more extensive discussion of drafting contracts, she highly recommends Tina Stark, *Drafting Contracts: How and Why Lawyers Do What They Do* (2d ed. Aspen 2014).

MANAGE EXCHANGE AND PROFESSIONAL RISK WITH THE MIDWEST'S PREMIER EXCHANGE RESOURCE

1031 EXCHANGE

IPE 1031 QUALIFIED INTERMEDIARY SERVICES

CES 1031 Certified Exchange Specialists™



IFA FEDERATION OF EXCHANGE ACCREDITED
The Voice of the 1031 Industry

IPE 1031 • 6150 VILLAGE VIEW DRIVE • SUITE 113 • WEST DES MOINES, IA 50266
515.279.1111 • 888.226.0400 • FAX 515.279.8788 • INFO@IPE1031.COM

*Building Strong Relationships.
Creating Customized Value.*

WWW.IPE1031.COM

Technology Update

By Mark Gavin, Director of Communications and Events

The website is changing:

We are excited to tell you what's coming up because we're getting a makeover! No, not like one of those cheesy reality TV shows. The Iowa Association of REALTORS® is working on a new logo that will represent our Association and give us a new refreshed look.

In addition, our website will be completely revamped! We are working with an Iowa based company that has years of experience developing customized websites for small to large businesses across the country.

This is not only about looking good!

We are doing a deep dive into our website analytics to see what people use and what doesn't need to be there. We have been asking you in meetings and emailed surveys about the

website and how you want to consume the information that will keep you out of trouble and in business in the easiest way possible.

The new website will be mobile-friendly and will adapt to your favorite device. The search function will make it easier to find what you really want - education classes, legal articles, event information, and much more. The new site will boost our brand awareness while allowing IAR staff to efficiently and easily communicate with you.

A complete overhaul of a website with hundreds of pages of content takes time and we are hopeful it will be completed in late winter/early Spring of next year. **Stay tuned for more information and attend IAR's Winter Meetings December 6th and 7th to see the progress being made!**

Member Benefit: Taxbot

Taxbot is an expense tracking system designed to save THOUSANDS every year. Sandy Botkin, a CPA, Tax Attorney, and former trainer for the IRS developed Taxbot with REALTORS® in mind! Did you know there are HUGE tax advantages for your business? Regardless of how much money you make... Taxbot teaches you how to **keep more of what you earn!**

Benefits

- Track your mileage with the Taxbot integrated GPS system on your smartphone! (No more mileage logs or clipboards!)
- Take pictures of receipts (on your smart phone) and answer simple questions to bulletproof your expenses against an IRS audit!
- All your records, including receipts are stored in the cloud so you don't have to worry about shoeboxes of receipts anymore!
- Integrates with your bank or credit card. Taxbot will search for deductions you might be missing!
- A full training library of short 5 minute videos will teach you strategies for lowering your taxes by thousands of dollars a year!

Iowa Realtors receive a discount on this service and you can get a free month trial! Make 2017 your most organized year yet.

Go to <http://www.taxbot.com/z/iar>



Iowans Serving on National



LANA BALDUS
Diversity Committee



JOAN BALLANTYNE
Board of Directors



DENNIS J. BELL
Risk Management Issues



GAVIN BLAIR
Vice Chair - State AE Forum
RPAC Trustees Fundraising



DALE GROSS
Conventional Financing
and Policy



RANDALL HERTZ
Commercial Legislation and
Regulatory Advisory Board
Public Policy



CARLTON JACKSON
Public Policy Coordinating



JO JENKINS
RPAC Trustees Fundraising



SHANER MAGALHAES
Federal Financing &
Housing Policy



DON MARPLE
Board of Directors
Executive



CINDY MILLER
Board of Directors
Housing Opportunity



KATHY MILLER
Multiple Listing Issues
and Policies



JOHN STARK
Business Issues Policy



LES SULGROVE
Member Communications



SCOTT WENDT
RPAC Major Investor Council

Committees in 2017



KEN CLARK
Membership Policy and
Board Jurisdiction



KRISTA CLARK
RPAC Participation Council
Strategic Thinking Advisory
Chair - YPN Advisory Board



JOHN GOEDE
Federal Financing & Housing Policy
Professional Standards



CAREY JENSON
Land Use Property Rights
and Environment



MARK KAMPS
Board of Directors
Broker Involvement Council



DICK KOESTNER
Public Policy Coordinating



TERESA MORROW
Commercial Real Estate
Research Advisory Board



KENNETH RIGGS
Commercial Real Estate
Research Advisory Board



KATIE SLATER
Idea Exchange Council
for Brokers



LINDA WESTERGAARD
REALTOR® Party Member
Involvement



DAVID WILSON
Commercial
Institute Advisory



Jon Yocum
Board of Directors
Federal Financing & Housing
Policy

Winter Meetings



IAR Winter Meetings, Dec. 6-7

Please join us for IAR's Winter Meetings December 6-7 at the IAR office in Clive. All of IAR's major committees will meet during this event. Committee members, please plan to attend! If you aren't on a committee member yet, this is a great chance to sit in on a meeting or two to see what each committee does and how you can get involved. IAR is continually in need of members to step up and provide leadership; and we need you to participate. YPN will be collecting pop tabs for the Ronald McDonald House. Please start saving them and bring them to the meetings! For more details and to RSVP visit www.iowarealtors.com/wintermeetings



Foundation Soup Luncheon December 6

The REALTOR® Foundation of Iowa will be hosting their 6th Annual Soup Luncheon Fundraiser on December 6 at 11:30am at the IAR office in Clive. The fundraiser will be held during IAR's Winter Meetings. Many of the homemade soups that you have come to know and love will be served! Enjoy some soup, visit with friends, and donate to the Foundation.



RSVP via www.iowarealtors.com/wintermeetings



2017 RPAC Kickoff Event

The RPAC Kickoff Event is IAR's way of thanking our previous investors that helped us reach our goals to qualify for the 2016 President's Cup. Iowa won this prestigious national award for the fifth year in a row. IAR looks to keep the momentum going with another great year in 2017!



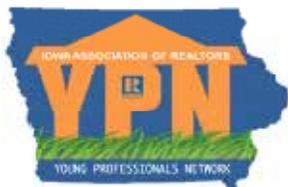
The 2017 RPAC Kickoff Event will be Dec. 6 from 6-8pm at 300 Craft and Rooftop: 300 W. Martin Luther King Jr. Parkway. Enjoy drinks, hors d'oeuvres, and great camaraderie with your fellow REALTORS®. You'll be entered into

a drawing for great prizes - gift cards, a free registration, and one-night hotel stay at IAR's Convention and more. Even better; your \$50 attendance fee counts toward your 2017 RPAC Investment! Cash, credit card, or personal check made payable to RPAC.

Please RSVP at iowarealtors.com/wintermeetings

YPN Ugly Sweater Networking Nightcap

The Young Professionals Network (YPN) Iowa Chapter will host a very special event the week of IAR's Winter Meetings. We'll meet immediately following the RPAC Kickoff Event on December 6th starting around 8pm at The Riverwalk HUB : 215 Water Street, Des Moines. Dig out that amazingly hideous sweater, festive garb, or crazy holiday pajamas for this fun event! A \$5 donation will be collected for those wearing an ugly sweater and \$10 for those without.



Please RSVP via www.iowarealtors.com/wintermeetings



Get Involved



2017 Legislative Bus-In Day

The 2017 Legislative Bus-In Day will be held Wednesday, February 1. This is an action-packed and exciting day when 400-500 REALTOR® members visit our legislators at Iowa's Capitol.

We have an important job to do because REALTORS® are the number one voice for real estate and defenders of homeownership. We need to let our legislators know how we feel about legislation that may impact our profession, our clients, and our livelihood. Come help us make a difference by talking to the people that make the laws. There will be buses traveling to Des Moines from multiple areas of the state. Look for more details soon online at:

www.iowarealtors.com/Busin



REALTORS® to Ring the Bell for Salvation Army December 2

This holiday season, nearly 100 REALTOR® associations will be supporting the Salvation Army through REALTOR® Ring Day on Friday, December 2. Iowa REALTORS® are teaming up with colleagues throughout the nation to ring the bell. Kettles in many areas across the country will be hosted by REALTOR® members and affiliates on this special REALTOR® Ring Day.

The REALTOR® Ring Day came from a REALTOR® member in Fargo, N.D., who wanted to give real estate professionals an opportunity to support a cause familiar to them - housing. The Salvation Army was the perfect fit because it offers so many housing-related programs.

This is IAR's fifth year participating in this great event joining 26 other states ringing the bell for the Salvation Army. More than 300 Iowa REALTORS® representing all 17 local boards participated in this event and raised more than \$30,000. Help us make a bigger impact this year! It promises to be an exciting and rewarding day!

Contact your Local Board and your company to sign up or go to www.iowarealtors.com/ringday to find your local Salvation Army office.





IAR School of Real Estate

Providing Premier Professional Development

Get on the cutting edge with these top-notch national classes!

Register online at www.iowarealtors.com

Or call IAR Education Department at 1-800-532-1515

*Prices noted are for IAR members who register online. Additional fees apply to mail, phone, and at-the-door registrations.

CRS 206



Technologies to Advance Your Business

Today's real estate market requires agents to work faster and be more responsive than ever before. Learn to use the latest technology tools to become more productive, increase your profits, and differentiate yourself in the marketplace.

Date: November 16-17, 2016 8:30-5:00

Location: ICAAR, Coralville, IA

Instructor: Robert Morris, CRS

Tuition: \$285*

15 hrs IA RE elective

16 CRS Education Credits/Iowa GRI Credit

CRS 202



Effective Buyer Sales Strategies

What motivates and influences your customers? To win over prospective buyers, you should identify their interests and offer them strategies that make their purchases quick and efficient. This course will teach you how to work with today's new buyer through counseling, salesmanship and negotiation—skills that enable you to earn customers for life.

Date: November 29-30, 8:30-5:00

Location: IAR, Clive, IA

Instructor: Rich Sands, CRS

Tuition: \$285*

Iowa GRI Credit/

16 hrs IA RE elective/16 CRS Education Credits



Professional Standards Administrator Training

This course is an in depth study of the administration & procedures of ethics complaints and requests for arbitration. It also familiarizes the attendees with many aspects of the Code itself. Designed to cover all required learning objectives of NAR's policy for qualification as a Professional Standards Administrator, this full day course is a combination of resources, information & practice activities.

Date: December 8, 8:00-5:00

Location: IAR Office in Clive, IA

Instructor: Bruce Aydt, DSA, ABR, CRB, GRN, SRS

Tuition: \$65*

8 hrs IA RE elective

Iowa GRI Credit



Seller Representative Specialist

Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your 'normal' and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today's marketplace.

- Increase listings and grow your business
- Demonstrate & communicate your value package
- Understand & apply methods, tools & techniques to provide support & services that sellers want & need.

Date: December 12-13, 8:00-5:00

Location: IAR Office in Clive, IA

Instructor: Holly Mabery, GRI, ABR, SRS, RSPS, rCRMS

Tuition: \$285 * 16 hrs IA RE elective/IA GRI Credit/SRS Core course /ABR elec.



Your Secret Weapon!



They're not your average grandparents.

The largest and wealthiest buyer's group in the country is made up of Baby Boomers. Understand what motivates this mature demographic with an SRES® designation.

Date: December 15-16, 8:00-5:00

Location: ICAAR, Coralville, IA

Instructor: Rich Sands, CRS

Tuition: \$235 *

16 hrs IA RE elective / Iowa GRI Credit

16 CRS Elective Credits / ABR elective / SRS elective

Start Pricing Homes with Confidence.



Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs). In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.

December 14, 2016

8:00 AM – 5:00 PM

Location:

Iowa Association of REALTORS®
1370 NW 114th St., Ste. 100
Clive, Iowa 50325

Instructor:

Holly Mabery, ABR, GRI, RSPS, SRS, rCRMS

8 hours IA Real Estate elective credit
SRS elective

Core course for PSA Certification
PSA Certification is an elective for ABR

IAR Member Price: \$125*

when you register online at
www.iowarealtors.com/education

*Additional processing fee applies to non-member, mail, phone, and at-the-door registrations.

Email education@iowarealtors.com or call 515-453-1064 or 800-532-1515 with any questions.

Visit PricingStrategyAdvisor.org to learn how to earn the PSA certification.



NATIONAL
ASSOCIATION of
REALTORS®
Official Certification



#MyIowaHome

Round 4 Winners



Round Four of #MyIowaHome has come to an end. The submissions received were incredible and truly showed what a summer in Iowa looks like! The winners portrayed the variety of interests Iowa residents enjoy each and every day.

First Prize goes to @farmersbestpopcorn for the awesome picture of paddle boarding on the lake.

Second Prize goes to @simplydesmoines for reminding us why we love summer so much.

Third Prize goes to @mott_shots for a nice fall picture at Preparation Canyon State Park.

Each of the winners will take home a gift card and will be featured on iowarealtors.com as well as our social media platforms. Runners Up will be posted in a blog on iowarealtors.com and will receive an Instalowa t-shirt.

Continue to use #MyIowaHome in your posts about Iowa! We may be featuring more photos...

To see all the entries, visit [instagram.com](https://www.instagram.com) and type “#MyIowaHome” in the search bar.





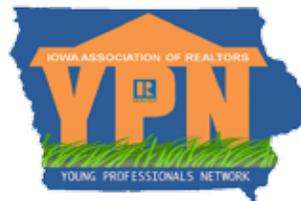
Project Jack was a collaboration between the REALTOR® Foundation of Iowa and YPN. RFI donated \$32,000 to schools across the state to pay-it-forward. 136 different classrooms participated in the inaugural project in 2016.

Applications will be taken for 2017 beginning in January.

Spread the word and check out the video at www.projectjack.org.

Pop Tabs for Kids

Save your pop tabs and help a family in need. YPN is collecting tabs to donate to the Ronald McDonald House. All you have to do is save your pop tabs and bring them to Winter Meetings December 6th and 7th!





2017 LEADERSHIP TEAM

President: Cindy Miller, Burlington
President-Elect: Mark Kamps, Iowa City
Vice President: John Goede, Spencer
Treasurer: Scott Wendl, Des Moines
Past President: Ken Clark, West Des Moines

Regional Vice Presidents

Region 1: Katie Slater
 Region 2: Mike Allmon
 Region 3: Zelda Elwood
 Region 4: Krista Clark
 Region 5: Gary Doerrfeld
 Region 6: Mindy Huls
 Region 7: Dawnita Neff
 Region 8: Steve Campbell

Thank You

IAR would like to thank the many people that contributed to the great success of this year's Annual Convention.

Sponsors. Thank you to our generous annual and convention sponsors! We appreciate your partnership and support and look forward to working together in the future.

Annual Sponsors



Iowa's Largest

Iowa Realty & Berkshire Hathaway Home Services First Realty

Platinum Annual Sponsor



American Home Shield

Gold Annual Sponsor

Convention Sponsors

Iowa City Area Association of REALTORS®
 University of Iowa Community Credit Union
 Lepic-Kroeger, REALTORS®
 Blank & McCune

Century 21 Property Professionals
 Skogman Realty
 Hills Bank and Trust Company
 Veridian Credit Union
 Collins Community Credit Union
 Jeff Edberg, Lepic-Kroeger, REALTORS
 Teresa Morrow, CCIM
 IPE1031
 VIA Group REALTORS®

Zillow
 Coldwell Banker RE Professionals
 RE/MAX Central, Inc.
 Southeast Iowa Regional Board
 Des Moines Area Association of REALTORS®
 Home Warranty
 Iowa Finance Authority
 Vizzi Media Solutions

Expo Exhibitors. Thank you to all of the representatives from the many businesses and organizations who participated in the Exhibitor Expo. It was great to see all of your products and services.

REALTOR® Participants. Thanks to everyone who attended convention, including the almost 60 first-time attendees. Thank you for being active in the IAR and participating in this event.

REALTOR® Volunteers/Staff. Thanks also to the Iowa City Area Association of REALTORS® for all of your help promoting the event and to the many members that worked at convention! Thank you to the IAR staff who did a great job of planning, coordinating and staffing this successful event!

Convention



2017 IAR Leadership Team (left to right): John Goede, Vice President; Mark Kamps, President-Elect; Cindy Miller, President; Ken Clark, Past President; Scott Wendl, Treasurer.

2017 Leadership Installed

The Iowa Association of REALTORS® introduced its 2017 Leadership Team at the Annual Convention held recently at the Marriott in Coralville, IA.

Cindy Miller of Burlington was installed as the 2017 President. The remaining members of the 2017 Leadership Team include Mark Kamps of Iowa City as President-Elect, John Goede of Spencer as Vice President, Scott Wendl of Johnston as Treasurer, and Ken Clark of West Des Moines as Immediate Past President.

Cindy, a native of Southeast Iowa, started her career in real estate back in the mid 90s. Prior to real estate, she worked her way up through various Hy-Vee Stores in their Bakery Department. Her hard work paid off and was eventually managing the bakery in a large Hy-Vee in the Kansas City area. After several years in the military with several tours in Europe and the Middle East for Cindy's husband Terry, the couple decided to relocate back to Burlington to raise a family. Her father encouraged her to get her real estate license and she worked at Midwest Real Estate Land Company in Burlington for 12 years. In 2009, she joined the Century 21 office in Burlington. Cindy continued working part-time at the Hy-Vee bakery in Burlington throughout her real estate career.

Cindy has been very active in the community supporting local organizations such as Whitetails Unlimited, DM County Youth Jamboree, Relay for Life, and baking for her church. She served as the President of the Burlington Board of REALTORS® in 2001. Prior to that, Cindy was actively involved with her local board as the chair of Education, Programs, Legislative, RPAC, and Professional Standards. She continued serving at the local board for several years after.

Cindy has also been very involved at the state level and has served 4 years as a delegate on the Board of Directors for the Iowa Association of REALTORS (IAR), Regional Vice President for 8 years, multiple committees and forums including Legislative Committee, RVP/Bylaws Committee, Education Workgroup, Public Policy Committee, RPAC Trustees, and Executive Committee. In 2015 Cindy was installed as Treasurer of the Iowa Association of REALTORS® beginning her journey to presidency. We look forward to 2017 and beyond!

Per IAR's bylaws, the 2017 IAR Leadership Team will start the terms of their positions on November 7, after the end of the National Association of REALTORS® Conference.

IAR Awards

Congratulations to all of the award winners highlighted on the next few pages. The awards were presented at the IAR Annual Convention in Coralville.

Jan DeMott Receives 2016 O.G. Powell/Joan Ballantyne Award

Last year's recipient, John Goede, presented Jan DeMott the 2016 O.G. Powell/Joan Ballantyne Award.



Tracy Brus Named 2016 REALTOR® of the Year

Last year's recipient, Kathy Miller, presented Tracy Brus the REALTOR® of the Year Award.



Dick Koestner Receives L. Martin Lee Political Involvement Award

Last year's recipient, Dale Gross, presented Dick Koestner the L. Martin Lee Political Involvement Award.

President's Special Recognition Award Given to Mike Romig

Ken Clark presented Mike Romig the President's Special Recognition Award at the Past President's Dinner Tuesday September 13th.







Convention Memories

#IARConv



Annual Convention Highlights

More than 600 REALTORS® attended IAR's Annual Convention at the Coralville Marriott September 13-16, 2016 in Coralville.

The Convention offered more than 30 sessions from top-notch real estate instructors including Leigh Brown, Craig Grant, and Josh McGrath.

Cindy Miller was installed as the 2017 President along with all the IAR officers at the Inaugural Gala where attendees enjoyed entertainment and dancing from Standing Hampton. There were many opportunities to network at events like the 1st Annual YPN Furniture Build, kickoff event, and Fun Night. In addition, hundreds of REALTORS® and affiliates gave back to lowans in need. More than \$20,000 was raised at the Joan Ballantyne Charity Auction presented by the REALTOR® Foundation of Iowa.

To see photos of yourself and colleagues who attended visit www.flickr.com/photos/iowarealtors/ albums or view the albums on IAR's Facebook page: facebook.com/iowarealtors.



A Big Thank You to



Iowa Association of REALTORS®: The Iowa Association of REALTORS® is your provider of multiple services that helps you be the best REALTOR® you can be. Make sure to come by the booth and check out the REALTOR® gear you need! www.iowarealtors.com



Iowa Finance Authority: The Iowa Finance Authority works with Iowa Realtors® to provide Iowa home buyers with affordable mortgage products, unique down payment assistance, mortgage credit certificates and Iowa Title Guaranty. Ask us how! www.iowafinanceauthority.gov



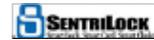
EXIT Realty: EXIT Realty is one of the fastest growing real estate companies in the Upper Midwest. EXIT Realty's unique business model addresses the problems in the industry offering revenue sharing, retirement/beneficiary income, free leads, technology training, leadership roles, and no desk fees. Where agents come first. At EXIT you will do better. www.exitrealty.com/uppermidwest



ShowingTime: ShowingTime takes inefficiencies out of the appointment scheduling, feedback and reporting process for agents, offices, associations and MSLS, resulting in more showings and quicker sales. Its mobileapp enables users to schedule showings, review buyer's tours, access directions or submit feedback. ShowingTime serves 900,000+ real estate professionals across North America. www.showingtime.com



Isagenix: Isagenix is one of the fastest-growing companies in North America. Our solution-based products and culture have redefined the health and wellness industry for almost 15 years. Science backs our products and statistics back to our success. Our no-compromise approach to health has helped thousands achieve their dreams! www.isa-lifestyle.com



SentriLock: Experience SentriLock's REALTOR® NXT Electronic Lockbox System owned by the National Association of REALTORS®. SentriLock provides controlled access services used by 285,000 agents from 280 Boards, Associations and MLSs in North America. Our exceptional Customer Care Team provides support seven days a week from our facility in West Chester, Ohio. www.sentrilock.com



University of Iowa Community Credit Union: University of Iowa Community Credit Union is the #1 mortgage lender in Iowa. We offer low fixed rates, no 1% origination fee, 100% financing and exceptional service. Our loan programs include conventional, jumbo, USDA, VA loans, construction and in-house ARMs. We invite you to visit www.uiccumortgage.com to learn more.



Vizzi Media Solutions: Vizzi Media Solutions is the industry leader in amazing photography and marketing for Real Estate Professionals. Our talented network of photographers are equipped with the latest technology and training to make your listing stand out. When you choose Vizzi you choose the best—customer service, amazing photography and most importantly results! www.govizzi.com



America's Preferred Home Warranty Inc.: America's Preferred Home Warranty (APHW) offers **Control, Security and Easy Claims**. Your clients are in **control** because they choose their own licensed contractor! Our ClientSecure® gives you (the agent) **security** as it protects you with complimentary E&O legal protection. Our **Easy Claims** process provides 24/7/365 person-to-person service. Contact Brad Gehring at 314.399.7858, or visit: www.aphw.com



Casey's General Store Advertising: Advertise where your customers or clients shop - Casey's Advertising www.caseys.com



Associations Marketing Group, Inc.: AMGI provides expertise in individual and group health insurance. Special group programs available for IAR members with Delta Dental and vision coverage. www.amgi-dsm.com



Home Warranty Inc.: Home Warranty, Inc. is proud to be an Iowa-based home warranty company providing home and appliance protection plans to customers throughout the Midwest. Home Warranty, Inc. is committed to having local representatives who are able to assist Iowa REALTORS® with their home warranty needs. Nobody covers you like Home Warranty, Inc.™ www.homewarrantyinc.com

Our Expo Exhibitors



SellState Iowa-Nebraska Region: a newer National Franchise company that per RIS Media is a Total Package brokerage.

www.joinsellstate.com



Supra: Supra is a leading electronic key and keybox provider, delivering real-time showing notifications, mobile productivity tools, and activity reports that help create sales opportunities.



Amerispec: AMERISPEC is Iowa's largest Inspection Company with nine inspectors available for residential home inspections, termite/WDI inspections and radon and mold testing. www.amerispecia.com



HMS Home Warranty: For over 30 years, HMS National has been working for millions of homeowners and tens of thousands of real estate professionals to make the process of buying, owning and selling real estate safer, more enjoyable, more efficient and more profitable. In short, our goal is to "Protect Your Every Move". www.hmsnational.com



Form Simplicity: Form Simplicity is the transaction solution for REALTORS® to create, manage, share and store paperless transactions from start to finish. Tech support service, Tech Helpline, serves 300,000 REALTORS®.



Wells Fargo Home Mortgage: With more than 150 years of home lending experience, we understand the importance of homeownership for our customers and the communities in which we serve. We want to help our customers succeed financially through sustainable homeownership. We want to be known as America's premier mortgage home lender and servicer - the #1 mortgage provider recommended by our customers and clients.



Iowa CRS: Certified Residential Specialist (CRS) is the largest not-for-profit affiliate of NAR. A CRS REALTOR® designation demonstrates outstanding professional achievement in residential real estate! For more information see: www.iowacrs.com or www.crs.com



World Class Coaches: World Class Coaches® facilitates The Moving Families Initiative® (MFI). This initiative focuses on helping children deal with the challenges of moving and on protecting families during this transition. The MFI also helps participating agents become trusted advisors to families moving with children and helps these agents increase their client acquisition, satisfaction and retention rates while serving this target market.

www.worldclasscoaches.com



American Home Shield: Worry less. Live more. Visit us online at pro.ahs.com



Uniquely Me: Uniquely Me is a home based business that sells jewelry, accessories and some home décor. We enjoy providing Fashion at Affordable prices.



RE/MAX Central: Success is Born From Your Desire to Succeed! Ready for more freedom? RE/MAX can open the right doors for you! Talk to your local RE/MAX broker or go to www.remax-central.com.



USDA Rural Development: USDA, Rural Development is committed to the future of rural communities. Income and otherwise eligible applicants may receive no down payment loans to purchase or build a home in a community with a population of 20,000 or less. www.rurdev.usda.gov/ia



Lowen Sign Company: Lowen Sign Company is the exclusive sign supplier endorsed by the Iowa Association of REALTORS®. We have teamed up to offer Iowa REALTORS® some great discounts on already low prices. Go to "Benefits for Members" on the IAR website or contact Lowen directly. www.lowensign.com



Joan Ballantyne Charity Auction

Thank you to the following individuals who purchased items at the auction.

Michael Allmon	William Grabe	Gary LaChapelle	Margie Robinson
Karen Ashby	Emily Graeve	Shaner Magalhaes	Ruthi Rogers
Lana Baldus	Dale Gross	Donald Marple	Jon Ryder
Susan Banks	Bob Hackney	Julie McQuaid	Juda Saemisch
Gavin Blair	Erika Hansen	Byron Menke	Mary Shileny
Tracy Brus	Megan Hill-Mitchum	Kathleen Miller	Gale Shinkle
Jennifer Burkamper	Melissa Ihnen	David Moore	Katie Slater
Travis Bushaw	Sheryl Jahnel	Teresa Morrow	Sue Stanek
Brian Carlson	Jo Jenkins	Kelley Myers	Tammy Stuart
Kelsey Carper	Traci Jennings	Jeff Nelson	Rich Vogelzang
Nicole Chavas Schwegler	Mark Kamps	Beth Nolting	Scott Wendl
Ken Clark	Barbara Kerr	Karen Ott	Jon Yocum
Katherine Cole	Jennifer Kingland	Kameron Pope	
Sheila Crowner	Peggy Kreutner	Josh Porter	
Deborah Fowler	Diane Kroll	Tom Randall	

Thank you to the following individual donors for your contributions to the auction.

Donna Arnold	Bob Hackney	Larry Pickering
Lana Baldus	Mark Kamps	Sue Raby-Struthers
Joan Ballantyne	Donald Marple	Gale Shinkle
Kris Brend	Julie McQuaid	Katie Slater
R. Scott Case	Byron Menke	Judith Stevens
Ken Clark	Kathy Miller	Les Sulgrove
Krista Clark	Scott Olson	Scott Wendl
Dale Gross	Karen Ott	Jon Yocum

Thank you to the following boards, associations, and businesses for your generous donations.

Cedar Rapids Board of REALTORS®	Mid-Iowa Regional Board of REALTORS®
Central Iowa Board of REALTORS®	North Central Iowa Regional Board of REALTORS®
Des Moines Area Association of REALTORS®	Northeast Iowa Regional Board of REALTORS®
East Central Iowa Board of REALTORS®	Northwest Iowa Regional Board of REALTORS®
Greater Mason City Board of REALTORS®	Quad City Area REALTOR® Association
Heart of Iowa Regional Board of REALTORS®	Southeast Iowa Regional Board of REALTORS®
Iowa City Area Association of REALTORS®	Southwest Iowa Board of REALTORS®
Iowa Great Lakes Board of REALTORS®	West Central Iowa Regional Board of REALTORS®

REALTOR Foundation of Iowa



REALTOR®
Foundation of Iowa
REALTORS® Helping Iowans in Need

The Joan Ballantyne Charity Auction presented by the REALTOR® Foundation of Iowa (RFI) held this fall at the Marriott in Coralville raised over \$20,000!

Byron Menke has generously volunteered to be the auctioneer for the Auction since 2006. Thank you, Byron, for your support again this year!

Auction donations will benefit several Iowa charities and programs across the state, including: Project Jack and Chris Norton with the SCI CAN Foundation. The REALTOR® Foundation of Iowa has made contributions to individuals and groups in need in communities across Iowa this year. Many times local boards have matched the Foundation's contributions, working together to make an even greater impact in their local communities. Thank you to the many boards that have partnered with the Foundation in these efforts.

Because of your support and generosity, the RFI will be able to help Iowans across our state. Thank you to those of you who donated items and to those of you who purchased items this year. What a fantastic event!

Thank you to everyone who participated in some manner in the Auction and supported the Foundation.

YOU MAKE A DIFFERENCE!

For more information or to get involved with the REALTOR® Foundation of Iowa, please contact R. Scott Case, RFI President, at SCASE91527@aol.com.

RealtorFoundationOfIowa.org





— CHOOSE —
**A HOME WARRANTY
THAT'S BUILT FOR**

EVERY HOME.
EVERY TRANSACTION.
EVERY TIME.



ahs.com/realestate

**Grow your nest egg,
not your tax bill.**



Qualified intermediary
services for all types of
Section 1031 Exchanges



800-805-1031 • 515-224-5259

4800 Mills Civic Pkwy Suite 205
West Des Moines IA 50265

iowaequityexchange.com



Ken Tharp



INTEGRITY. PRECISION. SECURITY.

Our mission is to move you.
We believe in building relationships and
exceeding expectations - one client, one
property, one community at a time.
Together we are Iowa Realty.



www.IowaRealty.com

Helping
to build
community
good will

FREE
Legal Hotline

Events and
Meetings for
Networking

REALTOR®
Branding

Real Estate
News

Discounts on
In-Class and
Online
Education



Housing
Stats

Timely
communications on
legal, political, best
business
practices and
housing trends

Legislative
Representation

Convenient
Education

Professional
Staff

Free
Online Forms
(Form Simplicity)

Discounts on
products to save
you MONEY!



A CRS MEMBERSHIP IS SIMPLY THE BEST WAY TO BUILD YOUR BUSINESS

Get best-in-class training with your choice of classroom courses, e-learning, webinars and events. CRS Designees also get exclusive listing in the CRS Referral Network, including our “Find A CRS” online directory and the new *Qualified Consumer Leads* program.

Not to mention, complimentary subscriptions to Inman Select (a \$199 value) and our award winning magazine, *The Residential Specialist*. And every CRS Member also has access to a State CRS community for additional local events, classes, support and networking.

Contact Us

Carol Halstead, CRS	Sioux City	Chair	carol@C21prolink.com
Erika Hansen, CRS	West Des Moines	Membership/Technology	erika.hansen@cbdsm.com
Brian Hoel, CRS	Cedar Rapids	Education	brianhoel@skogman.com
Dave Vandeventer, CRS	Cedar Falls	Financial	vande@oakridgerealtors.net

Upcoming Events

CRS 202: Effective Buyer Sales Strategies	November 3 & 4 (Moline)
CRS 206: Technology	November 16 & 17 (Coralville)
CRS 202: Effective Buyer Sales Strategies	November 29 & 30 (Clive)

Welcome New CRS Designees

Victoria Levins, CRS | Century 21 Property Professionals, Burlington

Check out the Iowa CRS Community website at iowacrs.com

Like us on Facebook – Search **“Iowa Council of Residential Specialists”** 



Council of
Residential Specialists
The Proven Path To Success