



**Appraisal
Institute®**

*Professionals Providing
Real Estate Solutions*



**North Star
Chapter**

NorthStarAI.org

January 2014 Meeting

1265 Josephine Rd., Roseville, MN ~ 651-633-0676 ~ Web site: www.northstarai.org

December, 2013

January 14, 2014

**Forecast:
Alpha-Confronting
Realities for 2014**

RERC Guest Speakers



Dane Anderson, MAI, CCIM



Brian Velky, CFA, CRE

Join our speakers as they review the

- Economy
- Capital Markets
- Commercial Real Estate Market (including the Twin Cities)
- And address some of the other risk factors Investors are facing in their search for alpha.

There will be a question and answer period following the presentation.

**Registration @ 11:00 am
Lunch Buffet @ 11:30 am**

2 Hrs. Appraisal Institute CE approved.
2 Hrs. MN Appraisal & Real Estate CE & Assessor CEUs Applied for.

The North Star Chapter of the Appraisal Institute
In conjunction with

IREM Minnesota Chapter #45

Present the

January Luncheon Meeting

with RERC Guest Speakers

Dane Anderson, MAI, CCIM
Director, RERC

Brian Velky, CFA, CRE
Managing Director, RERC

“Forecast: Alpha – Confronting Realities for 2014”

Tuesday, January 14, 2014

Time: 11:00 am - Registration
11:30 am - Luncheon Buffet
12:00 pm - 2:00 pm - Presentation

Location: Golden Valley Country Club
7001 Golden Valley Road
Golden Valley, MN 55427
Phone: 763-732-4100
www.gvgcc.com

\$25.00 Additional fee for those who have paid the Chapter Service Fee - (CSF) for 2014
\$75.00 - Those who belong to the North Star Chapter and have not paid the 2014 CSF
\$90.00 - Non-Members and Guests

****The first 200 registrants will receive a copy of the quarterly RERC Real Estate Report, a \$200 value.****

This program was developed and is administered by the North Star Chapter of the Appraisal Institute and IREM Minnesota Chapter #45.

Reservation Deadline is January 9, 2014

A very Happy and Healthy 2014 to you all!

2013 - President - Michelle Koeller's Corner

As the end of the year and my time as Chapter president draws to a close, it is the perfect time to reflect on the achievements of the Chapter and the members that contributed to its success.

Under the direction of our Education Chair, Kurt Ophus, we added the Basic Appraisal Educational Courses plus 14 additional courses and 8 seminars to our Education Schedule. Our Educational Programs generated great exposure for the North Star Chapter and the Appraisal Institute from Member and non-member appraisers to other professionals within the real estate community.

With the assistance of Steve Shaykett and Brian Gatzke, our Chapter was able to offer the 7-hour USPAP course in Sioux Falls, SD to reach our out-state members. Additionally, Steve Shaykett coordinated a mini-chapter meeting to assist our out-state Candidates for Designation to meet their required annual meeting attendance.

We continued our strong tradition of informative Chapter meetings, offering a Joint Meeting with IREM, a Joint Meeting with the Minnesota Association of Assessing Officers as well as informative seminars and workshops in conjunction with our Chapter meetings.

Our Trends Committee, under the direction of Vice President, Julie Bjorklund, worked very hard to ensure that our Chapter had a highly successful "Real Estate Trends" Seminar. This is a Chapter generated event that had a record attendance of 230 this year.

Our Chapter was able to send two participants to LDAC in Washington DC. Byron Miller, SRA and Brian Gatzke attended the LDAC Conference Meetings representing the North Star Chapter.

Co-Chairs of the Candidate Guidance Committee, Janene Herbert and Christy Mackaman, MAI, continued their assistance and encouragement to all the Candidates enrolled in the Candidate for Designation Program. Our chapter can be very proud of the fact that all of our Candidates for Designation have been paired with an Advisor.

Wendy Walker continued the development of a "grass-roots" Appraisal Caucus comprised of Appraisal Institute Members and licensed appraisers in Minnesota. The group has defined issues that need to be brought to the attention of Minnesota legislators for the good of the public. The group continues to encourage all appraisers in Minnesota to become involved, take an active role and help the Appraisal Profession by discussing these issues with their legislators.

The Board approved continuance of the contract with Merrill Busch to help the Chapter manage PR efforts again in 2013. PR Committee Co-Chairs, Ev Strand and Tony Lesicka continued the PR effort with Merrill Busch to educate consumers to the fact that individuals having the MAI, SRPA, and SRA designations are the most thoroughly trained and knowledgeable commercial and residential valuation experts in the market. Additionally, they spearheaded an outreach to local colleges and universities in an effort to bring awareness of the profession to students in the hopes of attracting young professionals to the industry as well as to educate potential future clients that AI designated members are the top professionals in the industry.

Five people represented the North Star Chapter at the Region III and National Meetings in Indianapolis, Indiana this summer including Brian Tinjum, Mike Moynagh, Kurt Ophus, Julie Bjorklund, Jason Messner and myself.

Eight chapter members received their designations including seven new MAI's and one new SRA.

Three members from our Chapter serve at the National level. Jason Messner-2014 AI Board of Directors, Craig Harrington - Appraisal Institute Education Chair, and Julie Bjorklund – Region III Education Liaison. A great big thank you to all our active members and to the Board of Directors for their continued dedication and support of our very successful Chapter! Also, thank you Maribelle for trying to help us all!

I enjoyed this year as well as the previous six years serving first on the Chapter BOD and then on the Executive Committee. I learned a great deal and also made many friends during this time. One of the most important things I learned is that the North Star Chapter of the Appraisal Institute is a very strong and active chapter that we should take great pride in being a part of. We have many knowledgeable, talented, and passionate members donating their time and energy to ensure our professional success. Because of the many skilled individuals working hard for our chapter, we can be proud of this year's major accomplishments. Lastly, as I draw this letter to a close I want to wish all of you and your families a very joyous and safe holiday season. Thank you all for allowing me to serve as your President. I look forward to the continued success of the North Star Chapter.

Michelle Koeller, MAI
2013 Appraisal Institute North Star Chapter President

The Chapter thanks you for your hard work and dedication on behalf of the Chapter, Michelle! You've worked hard and it's been a good year for the North Star Chapter - thanks to your efforts!

2014 - President - Julie Bjorklund's Corner

Happy New Year to you all....

I was so very pleased to see so many candidates at the November meeting. Thank you all for coming to a very special meeting, where we got to hear from the incoming President of the Appraisal Institute, Ken Wilson. It was also special for me, to be installed as your new president of the North Star Chapter.

Thank you, Michelle Koeller, for the past year of hard work and your leadership of this Chapter. Thanks also to the Board of Directors, many of whom will be staying on for the next year. I am excited about leading this great professional organization! We have the best members, the best candidates, and the best education of any appraisal organization. Such a prestigious group! Remember, we are all appraisers, whether we are residential or commercial practitioners; assessors, bankers, city/county workers, independent or in a large firm.

I'd like to remember a great world leader, Nelson Mandela, with the following quote: "It is better to lead from behind and to put others in front, especially when you celebrate victory when nice things occur. You take the front line when there is danger. Then people will appreciate your leadership." I intend on being right behind you, especially our candidates. You are the future of this professional organization. Your advisors are here to encourage you, and help you achieve your goal.

We have a great January program lined up, arranged by our vice president and program chair, Frances Odenthal. Kurt Ophus, our education chair, has a wonderful schedule of top notch educational opportunities for the coming year. As Kurt always likes to remind us, "sign up early and often".

I'd like to again thank the Board of Directors and Maribelle for the behind the scenes work that goes on for all of us, every day. Thanks also go to all the past presidents of this chapter; I've learned from all of you the past 25 years. I hope I can do as well! Have a wonderful holiday everyone, and see you in 2014!

Julie Bjorklund, SRA
2014 North Star Chapter President



Julie and Ken Wilson, MAI, SRA - A.I. Pres.-2014

ARE YOU INTERESTED IN SERVING ON A 2014 COMMITTEE??

Our 2014 President, Julie Bjorklund, SRA, would like to find "committed" people who are interested in participating in the operations of the Chapter. This is one of her main goals for the year. She would like each of you to be given the opportunity to volunteer for positions on the Chapter Committees. If you are interested, please consider one of the Committees listed below and send an e-mail to the Chapter Office indicating which committee you would like to be involved in.

Julie would be happy to hear from you if you would send her an e-mail: Julie@bclappraisals.com or you can send an e-mail to: maribelle@northstarai.org or maribellec@aol.com

CANDIDATE GUIDANCE COMMITTEE

GENERAL (3-YEAR TERM) _____

RESIDENTIAL (3-YEAR TERM) _____

EDUCATION COMMITTEE

GENERAL (3-YEAR TERM) _____

RESIDENTIAL (3-YEAR TERM) _____

BYLAWS _____

FINANCE _____

GOVERNMENT RELATIONS _____

HOSPITALITY MEMBER SERVICES _____

PROGRAM COMMITTEE _____

PUBLIC RELATIONS _____

RESEARCH COMMITTEE _____

WEB-SITE COMMITTEE _____

Would you be interested in attending LDAC? May 19 - May 21 - Washington, D.C.

What is LDAC?

- A revolutionary approach to leadership development!
- An incubator of new programming ideas!
- A mouthpiece to our Nation's lawmakers!

The Leadership Development & Advisory Council (LDAC) has served as a source of leadership and as an inspiration for new programming ideas for the Appraisal Institute for over 30 years. Through a series of roundtable discussions, LDAC provides a forum where ideas and opinions of targeted topics of concern in the appraisal profession are exchanged.

Capitol Hill Trip

LDAC establishes an "appraiser presence" in Congress. Organized into Congressional Teams, LDAC participants lobby Capitol Hill and demonstrate that the Appraisal Institute is made up of professionals who recognize the importance of being actively involved in the political process. Visit the Appraisal Institute [Government Affairs](#) page.

Up to 100 individuals will be selected based on the following criteria:

1. Work experience (minimum of 3 years real estate experience or have taught real estate courses for 3 years)
2. Professional quality of work, demonstrating an outstanding ability in appraising or related profession
3. Personal attributes, to be described in letter of recommendation (i.e. **an up-and-coming leader in his/her Chapter**, a strong contributor to discussion on a sophisticated level)
4. Balance and diversification of the Council

If you have any interest in attending these meetings, please let the Chapter know as soon as possible.



The Chapter would like to ask you to consider this a 3 year commitment if possible as the Appraisal Institute likes to have 3 years of consistency from the attendees. We will send you an application, post haste. The Chapter must send the applications with the registrant fee, a resume and recommendation of the Chapter Board to the Appraisal Institute by March, 2014.

North Star Chapter Education News.... 2014 Schedule

USPAP Courses

- April 9 **7 Hour National USPAP Update Course - 2014-2015** - 7 Hours Appraisal Real Estate CE
Instructors: Craig Harrington, SRA
- July 16 **7 Hour National USPAP Update Course—2014-2015** - 7 Hours Appraisal & Real Estate CE
Instructors: Craig Harrington, SRA
- July 17 **Business Practices and Ethics** - 7 Hours - Appraisal Institute CE; 4 Hours Appraisal & Real Estate CE - MN
Instructor: Craig Harrington, SRA

NEW - Review Courses

- April 1-3 **Review Theory: Residential**
Instructor: Craig Harrington, SRA—17 Hrs. (15 Class/2 exam)
- TBD **Review Theory: General** - will be available to schedule after April 15 - 33 Hours (30 class/3 exam)

Specialized Courses

- May 14-15 **Litigation Appraising: Specialized Topics & Applications** - 15 Hours CE with Exam
Instructor: Vincent Dowling, MAI, SRA
- July 23 - 25 **Condemnation Appraising: Principles and Applications** - 22 Hours CE w/Exam, 21 Hours no/Exam
Instructor: Vincent Dowling, MAI, SRA

Seminars

- Jan. 29 **New - The Discounted Cash Flow Model: Concepts, Issues and Applications**
Residential - 7 Hours Instructor: James Vernor, PhD, MAI General/Residential
- April 16 **Income Approach for Residential Appraisers**
Residential - 7 Hours Instructor: Rich DuBay, SRPA, SRA—Residential
- May 8 **16th Annual Real Estate Trends Seminar**—General/Residential - 8 Hours
Local Professionals in Related Real Estate Fields
- May 13 **Litigation Assignments for Residential Appraisers: Doing Expert Work on Atypical Cases** - 4 Hours
Instructor: Vincent Dowling, MAI, SRA
- July 29 **Real Estate Finance, Value and Investment Performance - Seminar**
Residential/General - 7 Hours Instructor: James Vernor, PhD, MAI—General



Courses to Upgrade Your License and General Designation Courses

- Jan 27-28 ***NEW*-Real Estate Finance, Statistics & Valuation**— 15 Hrs.PL/QE/CE w/Exam (Residential/General)
Instructor: James Vernor, PhD, MAI
- Mar. 10-11 **Advanced Residential Applications and Case Studies, Part 1**— 15 Hrs PL/QE/CE w/Exam
Instructor: Rich DuBay, SRPA, SRA
- April 21-24 **General Appraiser Sales Comparison Approach** - 30 Hrs PL/QE/CE w/Exam
Instructor: James Vernor, PhD, MAI
- July 28-31 **General Appraiser Income Approach, Part 1** - 30 Hrs. PL/QE/CE w/Exam
Instructor: Kerry Jorgensen, MAI
- Sept. 3-6 **General Appraiser Income Approach, Part 2** - 30 Hrs. PL/QE/CE w/Exam
Instructor: Kerry Jorgensen, MAI
- Dec. Early **General Appraiser Report Writing and Case Studies** - 30 Hours PL/QE/CE with Exam
Instructor: Rich DuBay, SRPA, SRA

New Advanced Designation Course

- May 19-23 **Advanced Market Analysis and Highest and Best Use**—33 Hours CE with Exam
30 Hours CE— no Exam Instructor: Vincent Dowling, MAI, SRA
- Sept. 15-19 **Advanced Income Approach** - the Appraisal Institute will be coming to town to offer this course
33 Hour—Instructor: Kern Slucter, MAI, SRA—Location TBD

We plan to schedule the following NEW Seminars as they become available

- **Residential Market Analysis & Highest & Best Use** (being re-written & available the end of June) - QE/PL course 15 Hours
- **Residential Applications: Using Technology to Measure and support Assignment Results**
Back to back with...
- **Residential Applications Part 2: Using Microsoft Excel to Analyze and Support Assignment Results** (2014)
- **Unraveling the Mystery of Fannie Mae** - 4 Hour Seminar (2014)
- **And possibly Complex Litigation Appraisal Case Studies** - NEW - 7 Hour Seminar



Please Help Us Promote the “Trainee” Appraiser Course Package (75 Hour)

If you know of anyone who would like to become an appraiser and needs the best training possible to do so, please recommend that they take these courses from the North Star Chapter! If they take these courses as a package they will save over \$200.00.

The two courses, *Basic Appraisal Principles* and *Basic Appraisal Procedures* together with the 15—Hour *National Uniform Standards of Professional Appraisal Practice* combined meet the MN requirement of 75 Hours for Classification #1—“Trainee” Appraiser. The courses can be taken separately or as a package which offers a great discount!

The North Star Chapter of the Appraisal Institute proudly presents:

<i>Basic Appraisal Principles (30 Pre-Licensing Hours)</i>	Feb. 3-6. 2014
<i>Basic Appraisal Procedures (30 Pre-Licensing Hours)</i>	Feb. 24 - 27, 2014
<i>15 Hour National USPAP (15 Pre-Licensing Hours)</i>	March 17-18, 2014



These courses meet the education requirements of 75 hours for the “Trainee” Appraiser classification in Minnesota prior to taking the licensing exam. They may be taken individually or as a package. Complete descriptions, schedules and fees are available by calling 651-633-0676 or can be found on the chapter website: www.northstarai.org/education

Attention: Designated Members - Are your CE Requirements Current?

The Appraisal Institute Admissions and CE Department currently is contacting chapters to ask for help in reaching out to local members. AI records indicate that Designated members from chapters across the U.S. have yet to complete their Continuing Education cycles from either 2012 or 2013

So please check your Status report to see if you belong to one of these two groups!

Members who were required to complete their CE by the end of 2012 currently have suspended memberships and must meet their hours and/or requirements by Dec. 31, 2013, or their membership will be terminated.

Members with a CE cycle end date of 2013 must meet their hours and/or requirements by Dec. 31, 2013, or their membership will be suspended.

If you do belong to one of the groups, the Appraisal Institute National office has made every effort to contact you about your current CE requirements via phone, email and mailed letters, and now AI is contacting local chapters to assist it in its efforts. The department has sent an email to chapter directors with a summary report of those members who have yet to fulfill their CE requirements and what requirement(s) they need to satisfy. If you have questions/concerns you can contact

AI has asked the North Star Chapter for their assistance in reaching out to our members that need to complete these requirements. If you have Questions: please contact CE at ce@appraisalinstitute.org or 312-335-4401 or Maribelle @651.633.0676 or maribellec@aol.com



Online Education:
Learn at your own pace anytime, anywhere.

Visit appraisalinstitute.org/online for a list of classes!



**Appraisal
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Residential Associates

Are You Interested in taking the 45-Hour Demo Package? (Alternative to Residential Demo for SRA Associates)

If you are a Residential Associate of the Chapter or the Appraisal Institute and would like to take the 45 Hour Demo Package, which can be used as an alternative to writing a Residential Demonstration for the SRA Designation, we are asking that you let the Chapter Education Committee know at once.

In order to receive the 45 Hours of credit, you would need to take both Advanced Residential Applications, Part 1 (15 Hour course) and Advanced Residential Report Writing/Part 2 . as back-to-back offerings at the same location. It is not permissible to take Part 2 for the Residential Demonstration Report alternative at a later time, nor is it permissible to register for Part 2 unless it is taken immediately after Part 1 at the same location.

**We have scheduled the
Advanced Residential Applications and Case Studies, Part I on March 10-11.**

If there are enough of you interested - at least 15 - the Education Committee would be pleased to offer Part 2—Advanced Residential Report Writing immediately following the 2-day, Part 1 course.

Important Note: If you wish to become a State Certified Residential Appraiser, *Advanced Residential Applications and Case Studies/Part 1* is approved by the Appraiser Qualifications Board for 15 content hours in advanced residential applications and case studies. *Advanced Residential Report Writing/Part 2* is approved for 30 hours in the appraisal subject matter elective category.

**The package does meet the qualifying education requirements for the
AQB's Certified Residential classification.**

Call the Chapter office at 651-633-0676 if you are interested—NOW!!!

Appraisal Institute Scholarship Opportunities

AIET Candidate for Designation Scholarship - July 1

Candidates for Designation who are active in appraising and need financial assistance to take Appraisal Institute courses leading to the MAI or SRA designations. This Scholarship was developed to cover all post-certification education needed to complete the Candidate for Designation Program.

AIET Minorities and Women AI Course Scholarship - Deadline Jan. 1, April 1, July 1, Oct. 1

Minorities and women Candidates for Designation who are active in appraising and need financial assistance to take Appraisal Institute courses leading to the MAI or SRA designations

AIET AI Course Scholarship - Deadline Jan. 1, April 1, July 1, Oct. 1

Candidates for Designation who are active in appraising and need financial assistance to take Appraisal Institute courses leading to the MAI or SRA designations.

AIET Undergraduate Scholarship - Deadline is April 15

Awarded on the basis of academic excellence, this scholarship helps finance the educational endeavors of undergraduate students concentrating in real estate appraisal, land economics, real estate or allied fields.

AIET Graduate Scholarship - Deadline is April 15

Awarded on the basis of academic excellence, this scholarship helps finance the educational endeavors of graduate students concentrating in real estate appraisal, land economics, real estate or allied fields.

AIET Minorities and Women AI Education Scholarship - Deadline is April 15

Minorities and women students pursuing academic degrees in real estate appraisal or related fields.

**These scholarships are funded by the Appraisal Institute Education Trust (AIET)
For more information go to: <http://www.appraisalinstitute.org/education/scholarship.aspx>**

NEW - Appraisal Review Education & Designation Program

The Appraisal Institute soon will begin offering a review designation program. Those pursuing an Appraisal Institute review designation will be able to fulfill certain education requirements by completing one or more review courses, depending on what designation is being pursued (residential or general) and what Appraisal Institute designation, if any, already is held. For more information on the requirements for the review designation, please see <http://www.appraisalinstitute.org/airesources/review-designations/>.

The first of four new review courses, *Review Theory-Residential*, premiered in October. A second course, *Review Theory-General*, premieres in December. *Review Case Studies-Residential* and *Review Case Studies-General* will premiere in June 2014. These four new courses expand on the review education already offered by the Appraisal Institute in its two *Appraising the Appraisal: Appraisal Review* seminars.

Review Theory Courses

To be a reviewer, an appraiser must learn how to develop opinions of completeness, accuracy, adequacy, relevance and reasonableness relative to the work under review. These opinions must be refined through tests of reasonableness in order to develop opinions of appropriateness and credibility. By taking these courses, participants may gain invaluable confidence on the fundamentals of review. By the end of the course, participants should be able to:

- Define review
- Distinguish between appraisal and review.
- Evaluate the necessary knowledge and skills required to complete reviews.
- Distinguish between trivial and material errors.
- Identify types of review assignments and the process employed in the reviewer's scope of work.
- Recognize regulatory compliance issues for review appraisers.
- Identify the steps necessary to effectively communicate the review.

Review Theory - Residential

- The fundamental review course that all residential reviewers should have in their education background.
- Required course for individuals pursuing the Appraisal Institute Residential Review Designation.
- 3 days (exam day 3, optional 1 hour review)
- 17 CE hours (15 class/ 2 exam)
- No prerequisites, however the course is written for appraisers at the Residential Certified level.
- Release to chapters: February 15, 2014

Review Theory - General

- The fundamental review course that all general reviewers should have in their education background.
- Required course for individuals pursuing the Appraisal Institute General Review Designation.
- 5 days (exam day 5, optional 1 hour review)
- 33 CE hours (30 class/, 3 exam)
- No prerequisites, however the course is written for appraisers at the General Certified level.
- Premiere Dec. 3-7, 2013, Chicago
- Release to chapters: April 15, 2014

Review Case Studies Courses

By exploring techniques and methodologies used by professional reviewers, participants will learn practical application through problem solving case studies. They will cover the fundamentals of review as well as comparative techniques for effectively analyzing appraisal reports. Other topics include tests of reasonableness and communication. Participants will learn how to compose a review appraisal that has effective communication of appraisal review results, and they will gain a thorough understanding of Standard 3. After completing this course, participants will gain recognition for their skill set, have greater confidence in addressing review assignments, and enhance their business opportunities.

Review Case Studies-Residential

- Required course for individuals pursuing the Residential Review Designation who do not hold an Appraisal Institute residential or general designation
- 2 days (exam end of day 2)
- 15 CE hours (14 classroom, 1-hour exam)
- Prerequisite: Review Theory: Residential
- Premiere: June 30 – July 1, 2014
- Release to chapters: TENTATIVE October 2014



NEW! Review Case Studies-General

- Required course for individuals pursuing the General Review Designation who do not hold an Appraisal Institute general designation
- 4 days (exam day 5)
- 32 CE hours (30 classroom, 2-hour exam day 5)
- Prerequisite: Review Theory: General
- Premiere: June 23 – 27, 2014
- Release to chapters: September 2014

**The North Star Chapter will offer the
“Review Theory—Residential” - April 1-3, 2014
And plans to offer the
“Review Theory—General after the release this summer
Please let the chapter know if you are interested: maribellec@aol.com**

New Professional Development Program Coming Soon

A new Professional Development Program, *Analytics for Valuation*, will be available in 2014. View FAQs for more information. Courses that will make up this program include:

- **Quantitative Analysis (AE course, available now)**
- **Advanced Spreadsheet Modeling for Valuation Applications**
 - An exam will be added to the two-day seminar and the seminar will become a course
 - Debuts in January, available for chapters February 2014
 - Individuals who have already completed this seminar must successfully challenge the exam to be placed on the registry (in addition to passing the other two courses)
- **Application and Interpretation of Simple Linear Regression**
 - New two-day course
 - Will use some of *Practical Regression Using Excel* seminar content and have more statistical application.
 - Premieres in April 2014, ready for chapters in June or July 2014

Practical Regression Using Excel, will retire Jan. 1, 2014. More information on a future Excel course will be available in the coming months.

Education for 2014 begins in January with.....

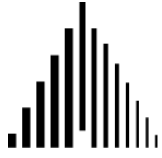
Real Estate Finance, Statistics and Valuation Modeling

January 27 - 28, 2014 - 15 Hour Course

The Discounted Cash Flow Model: Concepts, Issues, & Applications

January 29, 2014 - 7 Hour Seminar

Registration Available - Sign-Up NOW
<http://www.northstarai.org/pages/education>



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North Star Chapter

Fax

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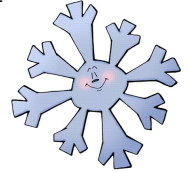
To Maribelle From _____

Fax: 651-633-5956 T _____

Phone: 651-633-0676 F _____

Date: _____

Total Pages: 1



**Schedule: 11:00 am ~ Registration
11:30 pm ~ Luncheon followed by the two-hour program**

Please reserve the following space(s) for me on January 14th at the Golden Valley Country Club for the Luncheon and Program presented by RERC

Name: _____

Guest: _____

If you have paid your Chapter Service Fee there will be a \$25.00 additional fee for this meeting only.
\$75.00 - Those who belong to the North Star Chapter and have not paid the 2014 CSF
The fee for Outstate members and Guests - \$90.00
(This will help cover additional costs for this meeting offered with IREM)

Please make your reservations for the Luncheon by January 9, 2014
Cancellations not called in by January 13, 2014 will be billed.
No Shows will be billed.

Fax: 651/633.5956
E-mail: maribellec@ aol.com
or mail your reservations to: Maribelle Cushman
1265 Josephine Road, Roseville, MN 55113

You can fax this form back to 651-633-5956 or send an e-mail: maribellec@aol.com

And you can register online at:

**** Golden Valley Country Club, 7001 Golden Valley Road, Golden Valley, MN 55427**
For Directions: 763-732-4100 or www.gvgcc.com