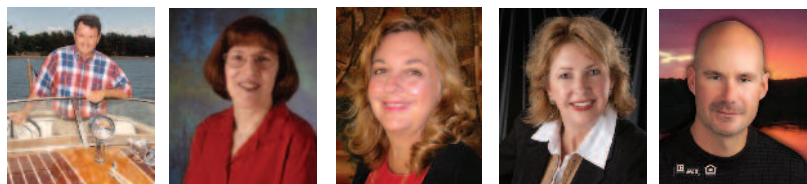


Meet the  
**CROSSLAKE**  
Team



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March 09

**GOING GREEN GIVING GREEN SAVING GREEN**

Spring time and St. Patrick's Day makes the color green "gentle on our minds". We know that after the white of winter the spring will come and soon to follow, those warm, lazy, hazy, days of summer will finally be here!

But this cover page of our newsletter is going to look at Green in a couple of different ways.

**SAVING THE GREEN OF YOUR PROPERTY TAX DOLLARS**

They say there are only two things certain in life: Death and Taxes. In Minnesota we might add a third item to the list: Property Taxes. Your Edina Real Estate Agent in Crosslake at 218-692-5200 may be able to help you with property valuation. Read on:

In March and April of every year, all of us who own property will receive greetings in the form of a Notice of Valuation and Classification from the Assessor's Office. This notice informs you of the estimated market value and classification of your property. All property in Minnesota has been assigned an estimated market value based on a history of sales and a classification based upon the actual use of the property or the highest and best use of the property. This estimated market value and the classification becomes the base for calculating the property tax.

If you believe your valuation and/or classification is not correct, you have an opportunity to respectfully challenge this assessment. Here is what you may do:

- Carefully review your Notice of Valuation and Classification.

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*This newsletter is not intended as a solicitation for representation of a currently listed property.*

**MORTGAGE RATES**

This Spring, mortgage Rates are still near a historic low in most of our lifetimes. Where Adjustable Rate Mortgages (ARMS) were King a few years back, today people are leaving those mortgage programs as fast as they can. 30 Year Fixed Rate mortgages are now the norm again. With good reason! The 30 Year Fixed Rates in January were between 4.625% - 5.25%. Currently, we are still right around 5%. The general consensus among mortgage professionals is that rates will hover between 4.5% - 5% for the next 90 days unless some unexpected economic situation occurs. Many feel the Treasury Department will put pressure on banks to ease credit to stimulate the economy. Look to see government backed 30 year loans at 4.5% for first time buyers to reduce the inventory of foreclosures and stop the fall of values.

The lower government backed loans like FHA and VA should also help keep conventional rates low. The Jumbo mortgages (those over \$417,000) had rates rise during 2008 because of the higher risk. Those rates have started to come down now during 2009 and we at Edina Realty Mortgage are still giving great rates for Jumbo mortgages that will help attract buyers to the supply of Lake Shore property in Central Minnesota.

**SEPTIC SYSTEMS**

The Minnesota Pollution Control Agency (MPCA) is the state agency responsible for adopting the rules to implement the statutory regulations of septic systems.

Disclosure. Minnesota state law requires that before signing an agreement to sell or transfer real property, a seller must disclose to a buyer in writing the status and location of any septic system, including abandoned systems. The disclosure must indicate whether the system is in use and in compliance with regulations. It must include a map indicating the location of the system on the property. Sellers who fail to comply at time of sale, may be liable to the buyer for compliance. An action for collection of these costs must be brought within two years of the closing date.

When is a septic inspection required? An inspection to determine compliance with applicable laws and rules:

- Is required for new construction or replacement of a system and some counties require an inspection at the time of sale or transfer of real property.
- Is required in some areas before a permit for new construction or for addition of a bedroom.

If an inspection is requested or required between November 1 and April 30, the permit may be issued without an immediate inspection if the inspection takes place by June 1 and a certificate of compliance is issued by September 30.

An inspection must be performed by a person licensed by the state, who will determine if the system is in compliance. A Certificate of Compliance for a new system is valid for five years and a Certificate of Compliance for an existing system is valid for three years.

To download a list of all the businesses that are licensed in Minnesota to install, inspect, design, and maintain septic systems go the MPCA web site at [www.pca.state.mn.us/programs/ists/index.html](http://www.pca.state.mn.us/programs/ists/index.html).



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**FOUNDATION FOOTINGS  
BUILD BY GIVING GREEN**

The Edina Realty Foundation is a non-profit organization that contributed over \$342,000 in 2008 to Minnesotans, our neighbors in Wisconsin and in Fargo, North Dakota. In the lake country our Brainerd/Baxter and Crosslake Edina Realty offices have raised and granted through the foundation thousands of dollars spent locally to the Women's Center of Mid-Minnesota in Brainerd, Habitat for Humanity, the Salvation Army, local food shelves and other similar groups. Every transaction with Edina Realty results in a contribution to the foundation from each agent's earned commission. Agents also raise money through special community events such as the Brats and Pop sold at the Crosslake Edina office during the St. Pat's festivities on March 14th.

**GOING GREEN**

The Crosslake Edina Realty agents are keenly aware of environmental issues in our beautiful lake country. After all, it is the great recreational opportunities that only a natural environment can offer that enhances and protects your lakeshore investment.

To help us stay "green" we will soon offer you our newsletter on-line only. If you opt to use this resource, we will no longer send this hard-copy of the newsletter to your post office address. If you are already working with an Edina agent in Crosslake, you may immediately contact your agent and ask that you be emailed a newsletter.

**CELEBRATING  
GREEN MARCH 14th  
IN CROSSLAKE**

The annual Saint Patrick's Day Parade starts at 2 PM on Saturday, March 14th in Crosslake's Town Square. The Route will again be on Route 66 through Crosslake.

Crosslake merchants will be selling the famous "Blinkie" buttons for \$5 that entitles you to great discounts and fabulous raffle prizes.

"Blinkie" Buttons, brats, and pop can be purchased at the Edina Realty office in Crosslake starting at 11 AM on Saturday the 14th. Proceeds from sale of brats and pop are contributed to the Edina Realty Foundation.



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## TREASURE THE TRAILS AT THE UPPGAARD WILDLIFE MANAGEMENT AREA

This spring as you are getting ready to enjoy another great summer at the lake, take a break and enjoy a great treasure in your own backyard.

Sandwiched between Moonlite Bay in Crosslake and Ideal Corners on County Road 16 is the Uppgaard Wildlife Management Area. These beautiful 100+ acres of woodland sanctuary came into being over 35 years ago thanks to two very special people in the lakes country.

Barb and Dr. Bob Uppgaard owned property on the Whitefish Chain since 1956 and eventually moved Bob's Minneapolis dental practice to Pequot Lakes. The Uppgaard's were busy in the community with their dental office and civic involvement including Barb's service on the school board and county board and other organizations they volunteered countless hours too. But then they saw a threat to the natural beauty of the area when 150 acres of heavily wooded, gently rolling hills and small lakes was about to be turned into a privately held campground.

Borrowing money, the Uppgaard's purchased the acreage in an effort to preserve the area for future generations. Over time, they sold 40 acres to family and close friends they knew would be good stewards of the land and in 1987 they received the happy news that the Minnesota Department of Natural Resources would take over ownership of this woodland treasure. The Minnesota DNR would insure the Uppgaard's personal investment would carry-on for generations to come.

The "Grub Club" a loosely knit group of volunteers organized years ago by the Uppgaard's, still keep the acreage user friendly with winding, paths and trails, foot bridges and rustic park benches that invite visitors to sit a spell and drink in the

quiet of the forest sounds, and quietly commune with the furry and feathered inhabitants. Bob's beloved partner Barb passed on several years ago but those of us who frequent the area know she's there watching over us and guarding the forest with smiles and warm chuckles. Bring the kids and grandkids and enjoy a sweet spring at the Uppgaard Wildlife Management Area.



### REAL ESTATE MATTERS

by Jim Eisler, Manager  
Crosslake/Brainerd-Baxter Office  
*We help buyers and sellers find each other*

### THE NAME YOU KNOW THE BRAND YOU TRUST

Like trusted friends, when times are a little uncertain, you share your life and your work with the people you know you can count on. It is that quality of trust that is the hallmark of every Edina real estate transaction. That invaluable Trust Factor is what keeps Edina Realty Home Services one of the few real estate companies in the United States profitable in 2008. In the lakes country, our company also remains number one. We maintain your trust and keep business profitable one client at a time as we work to maximize your real estate potential.

How we stay #1...

Our focus remains on our sellers and buyers because at the end of the day, your satisfaction and profitability is all that matters.

Training has always been a vital part of our real estate business and our lakes area Edina Agents took advantage of the winter months to get even more skills training in preparation for the spring market. One of these outstanding opportunities was at the EXPO, an Edina Realty Sales and Marketing annual meeting at the X-Cel Center in St. Paul. Hundreds of agents gathered to hear from the experts how to price, market, and sell your home in 2009. For example, the savvy seller will learn from their Edina agents about what has sold in the market place and you will also learn how to fully understand what your competition is in this competitive market. Your Edina agent is ready to take you through these informative steps so that together, you know how to price your home to maximize your sale.

Turning Challenges into Profitability...

Bob Peltier, President and CEO of Edina Realty, was a featured guest speaker at EXPO. In a sometimes halting voice with some obvious breaks in his normal speech pattern, Bob told about how an unexpected, debilitating stroke in May of last year brought him face-to-face with adversity he had not ever experienced

and hard times never anticipated. He compared his stroke and rehabilitation to feelings about this current real estate market. He said he had a clear understanding of how Edina agents are working harder than ever in a market they had not anticipated a few short years ago. Yet Edina Realty stays on top because Edina agents have made the decision to work even harder to be the Best of the Best. He thanked agents for their dedication and outstanding performance in the face of what looked like certain adversity.

Put our dedication to a successful real estate market in 2009 to work for you. Call us at Edina Realty in Crosslake 218-692-5200. A name you know, a brand you trust.

### GOING GREEN GIVING GREEN SAVING GREEN Cont. from pg.1

- Contact your county appraiser first to discuss any question or concerns. Often your issues can be resolved at this level. Call Crow Wing County at 218-824-1010 or Cass County at 218-547-7298 if you do not know how to contact your county appraiser.

- If you do not resolve your issue with your appraiser, you may attend the Local Board of Appeal and Equalization or an Open Book meeting at the set date, time and place as listed on the Notice of Valuation and Classification. YOU MUST start at your most local unit of government before appearing at your County Board of Equalization. All Local and County meeting dates are listed on your Notice.

- If your questions are not resolved at the local level, you may attend the County Board of Appeal and Equalization by making an appointment on the set date, time and place as listed on your notice.

- You may appeal your property value/classification by letter, in person or through a representative authorized by you.

You are encouraged to document your claim to your local Board and to your County Board. One way to help you know what these comparative values are is to contact your Edina Realtor at 218-692-5200 and ask them for this information and explain your purpose. Edina Realtors are happy to help with this information.

To check with the Crow Wing County Assessor office for more information, call 218-824-1010 and in Cass County 218-547-7298.

A website we recommend to help you understand property taxes in general in Minnesota is called Property Tax 101  
<http://www.house.leg.state.mn.us/hrd/pubs/ss/ssptvart.htm>

## CALENDAR of EVENTS

~ CLIP AND SAVE ~

Edina Realty 218-692-5200

or 1-877-893-5775

- Mar 10 Business After Hours - Tom's TV - Brainerd Lakes Chamber
- Mar 13 Fish Fry Brainerd VFW
- Mar 14 - Mar 15 Cuyuna Range Chamber Trade & Sport Show
- Mar 14 - Mar 15 Vacationland Figure Skating Clubs Annual Ice Show
- Mar 14 Downtown Crosslake St Patrick's Day Parade
- Mar 19 - Mar 22 Brainerd RV & Boat Show - Brainerd Civic Center
- Mar 24 Taste of Home Cooking Show
- Mar 25 - May 15 Coronary Health Improvement Project - CHIP
- Mar 25 8th Annual Cuyuna Range Chili Cook - Off Contest
- Mar 26 CHOW - Diamond Willow Assisted Living - Brainerd Lakes Chamber
- Mar 27 - Mar 29 MMBA Show
- Mar 28 100 Orchards Grafting Workshop
- Mar 28 Greater Lakes Area Performing Arts - Gaudete Brass Quintet
- Apr 1 CHOW - Hearth Room - Brainerd Lakes Chamber
- Apr 3 - Apr 4 2009 Commerce and Industry Marketplace - Brainerd Lakes Chamber
- Apr 4 Ready, Set, GROW! Garden Expo 2009
- Apr 4 HART Animal Shelter - Young Educational Program
- Apr 4 - Apr 5 Heartland Symphony Orchestra- "A Taste Of France"
- Apr 18 Lakes Area Women's Expo
- Apr 23 CHOW - Ferguson - Brainerd Lakes Chamber
- Apr 24 - Apr 25 Run For The Lakes
- Apr 25 10th Annual Community Clean Up
- May 6 CHOW - Bliss Spalon - Brainerd Lakes Chamber
- May 7 Women's Walk-about - Downtown Brainerd
- May 8 Fish Fry Brainerd VFW
- May 9 Walleye & Northern Fishing Opener 2009
- May 9 Spring Arts & Craft Festival
- May 16 14th Annual YMCA Charity Ball
- May 28 CHOW - Party Time Rental - Brainerd Lakes Chamber
- May 30 7:30 AM to noon Crosslake Area Garden Club annual Plant Sale at the Crosslake Community Center