



BUSINESS, COMPUTERS, INSURANCE, & REAL ESTATE



Fall 2018

3

easy ways to register



ONLINE

nwicc.edu/continuing-education/



PHONE

800-352-4907
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IN PERSON

Stop in the Business Office
Building A, at NCC, 603 West Park St.
Sheldon, Iowa
8:00AM–4:30PM | Monday–Friday

Please save this brochure for future reference.
Classes start weekly through December 2018.

COMPUTERS

Microsoft Outlook 2016

Microsoft Outlook is used for emails and also personal management of information, and is generally part of the Office suite of applications, although it can be purchased separately as a single application. This course covers the basic functions and features of Outlook.

Email "Netiquette" will be taught as you learn how to read, create, send, and forward e-mail messages. You will also learn how to organize messages and attachments, manage your Outlook calendar, how to create contacts, how to set up and share calendar and contact groups, how to use Outlook tasks, rules, an e-mail business card and a standardized signature. Hands-on instruction will be provided with Microsoft Outlook 2016 software.

1 Session. Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
61251	TH	8/30	5:30-9:30p	427D	\$49

Microsoft Word 2016 (BEGINNER)

Do you have a basic knowledge of the computer? Then you are ready for this next level - learning how to use the different tools and features in Microsoft Word. Students will use formatting, inserting, styles, backgrounds, graphics and other features to create letters and to design a simple flyer and newsletter.

Also included will be how to print letters, envelopes and labels and how to include headers, footers, and page numbering. Hands-on instruction will be provided with Microsoft Word 2016. 2 Sessions.

Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
61252	TH	9/6-9/13	6-9p	427D	\$59

Microsoft Word 2016 (INTERMEDIATE)

Microsoft Word has many advanced features available to the user, so this course will help you learn about the use of tabs and tables in a document, how to create Word templates, merging documents, using comments, format painter, and how to use the remove background feature. 1 Session. Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
61253	TH	10/11	6-9p	427D	\$39

Microsoft Excel 2016 (BEGINNER)

If you have some experience with Microsoft Word, it is time to get hands-on experience discovering the tools and features of Microsoft Excel 2016. In this class, the instructor will guide you through the steps of building a user friendly worksheet, both for the reader and the creator. Then you will be introduced to the important formula/function feature in Excel.

Learning how to use Excel formulas is very critical for the successful use of spreadsheet software. The more you learn about formulas, the more you will want to know! Hands-on instruction will be provided with Microsoft Excel 2016 software. Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
61255	W	9/19-9/26	1-4p	***	\$59

* Location: NCC, Room 427D

61257	TH	9/20-9/27	6-9p	*	\$59
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Twyla Vogel serves as the NCC Continuing Education Business Coordinator and is certified as a Microsoft Office Specialist. She has a Business Administration Degree from Briar Cliff University and a Master of Business Administration degree from the University of Sioux Falls. Twyla has many years of experience working with financial businesses and in teaching both basic and customized computer training.

Microsoft Excel 2016 (INTERMEDIATE)

If you have had a taste of using formulas in Excel, you probably realize that you can use formulas and functions for a multitude of calculations. In this class, we will dig deeper into how to use the capabilities of Microsoft Excel 2016 to perform simple and complex tasks using formulas, functions, filtering, conditional formatting and if-functions. Then students will work on the enhanced analyzing tools in Excel 2016 - Charts, Sparklines, Slicers, Pivot Tables & more. The use of VLOOKUP to find values in Excel lists or tables will also be explored. 2 Sessions.

Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
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*** Location: Sioux Center Lib. Comp. Lab

61285	W	10/17-10/24	1-4p	***	\$59
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* Location: NCC, Room 427D

61283	TH	10/18-10/25	6-9p	*	\$59
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Microsoft Mail Merge (INTERMEDIATE)

Using mail merge for a multiple mailing not only saves you a lot of time, but allows you to personalize your correspondence. This session will guide you through the steps of linking files in Microsoft Word & Excel to assemble a customized mailing to all your contacts with one formatted letter, form, envelope, label or email. Making your mail merge "intelligent" by using IF fields will also be taught. Hands-on instruction will be provided with Microsoft Word & Excel 2016 software. 1 Session.

Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
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61286	TH	11/1	5:30-9:30p	427D	\$49
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Microsoft Power Point 2016 (INTERMEDIATE)

In today's environment, presentations have moved far beyond flip charts & overhead projectors. Audiences expect that your presentations are in an electronic format and that they be unique & sophisticated. You can learn how to create presentations for industry or pleasure, for a new proposal or for a wedding or family presentation. You will learn the keys of building a good powerpoint slideshow. How to build a master template, different layouts, backgrounds, links, pictures & inserting video will be taught in this hands-on class using Microsoft Powerpoint 2016. If you have some experience with Microsoft Word, it is time to discover the tools and features of Microsoft Power Point! 2 Sessions. Instructor: Twyla Vogel

Course#	Day	Date	Time	Loc.	Fee
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61287	TH	11/8-11/15	5:30-9:30p	427D	\$69
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BUSINESS

Estate Planning: Revocable Trusts & Wills

Class participants will learn about estate planning tools such as a revocable trust to assist in developing their long-term strategy to manage their assets from one generation to another.

Instructor: Melissa Grant

Course#	Day	Date	Time	Loc.	Fee
61302	TH	9/6	7-9p	519H	\$15

Iowa Mechanic's Liens: How Do I Protect My Business?

Has your business kept up with the changes in Iowa Mechanic's lien the last few years? Do you know how to protect your business with a mechanic's lien when supplying services or materials? We will walk through the procedural requirement to help you take advantage of this remedy for contractors and subcontractors.

Instructor: Melissa Grant

Course#	Day	Date	Time	Loc.	Fee
61303	T	10/2	7-8:30p	429D	\$15

Melissa Grant is an attorney and her general practice includes, but is not limited to, health, insurance medical malpractice defense, real estate, business law, employment law, and estate planning. Prior to entering private practice, Melissa performed legal and business due diligence within a large health system analyzing transactions in areas such as research, employment, call coverage, joint ventures, co-management, administrative services, clinic operations, and real estate. Melissa also spent several years in business operations with a focus on information technology and financial risk management. Melissa leverages her diverse business and legal background in advising companies and individuals on compliance, transactions, and strategic planning.

Drones for Business

This free informational session is for business owners and farmers to learn more about the use of drones to improve their business practices. Topics of discussion include opportunities for drones in business, as well as legal and licensing requirements associated with drones for business purposes. The session will also include hands-on operation of drones.

This session is limited to individuals who want to use drones for business use, not personal use. Preregistration is required.

Please call Continuing Education at 712-324-5061 to register.

Instructor: Bradley Gill

Course#	Day	Date	Time	Loc.	Fee
61328	W	9/12	1-2p	304C	FREE

USED AUTO DEALERSHIP Under the Hood — Dealer 101

This is the basic course on understanding dealer responsibilities. This will serve as a refresher & teach the requirements of being an auto dealer in Iowa and how to maintain a dealer's license. Updates of changes to state & federal law, rule and regulation will be provided. The trainer will discuss new laws enacted during the 2018 legislative session impacting auto dealers as well as providing new information from federal and state agencies pertaining to the auto industry. Dealers will be encouraged to bring areas of concern to assist with possible solutions to these concerns. Dealers will review videos from the staff of the IA Dept. of Transportation Bureau of Investigation and Identity Protection & the Consumer Protection Division of the Iowa Attorney General's office. An updated manual or a USB/flash drive will be provided to all attendees. Instructor: Clay Boer. *His career started over 46 years ago as a math teacher. His experience includes coaching, sales, dealership management, buy-here pay-here operations and owning his own dealership. He is an excellent role model for all dealers & a working dealer who will kindly share his knowledge of the auto industry with other dealers. Clay is a dealer who avidly believes in compliance with the rules, regulations and laws because he knows by doing so it makes being a dealer so much more rewarding and it takes the worry out of the day-to-day operation.*

Course#	Day	Date	Time	Loc.	Fee
60535	F	10/19	12-5p	328C	\$179

REAL ESTATE

Dodd Frank to the Rescue and the New TRID Disclosures

This presentation is designed to give REALTORS® a background to the Federal requirements that regulate settlement procedures pertaining to residential mortgage loans. After reviewing the development of these regulations over time, we will delve into the development of the Dodd-Frank Act, the Consumer and Financial Protection Bureau, and their new regulations to TILA and RESPA. We will review the new requirements for the Loan Estimate and Closing Disclosure that became effective on October 1, 2015, and we will discuss what REALTORS® can do to aid creditors and settlement agents in their work. This 3.00 credit hour course meets the following requirements: Renewal Elective.

Instructor: Jorge Gomez, Jr.

Course#	Day	Date	Time	Loc.	Fee
61329	W	12/5	9a-12p	116-119A	\$65

Table Manners: Getting to the Closing Table & Staying There

This class will explore the responsibilities of all participants to a closing. Students will learn what each party must provide and perform to get to the closing table, and will be refreshed on what their responsibilities are as sellers' or buyers' agents. We'll discuss issues that can delay a closing and how to avoid them - including the new 2015 federally mandated loan disclosures. Finally, we will review updated Iowa law and the NAR Code of Ethics to determine how to best update Realtor's practices for compliance. Attendees will leave with a better understanding of the issues that can arise at the closing table, and a renewed understanding of how Iowa law and the NAR Code of Ethics applies to their work. This 3.00 credit hour course meets the following requirements: Renewal Elective.

Instructor: Jorge Gomez, Jr.

Course#	Day	Date	Time	Loc.	Fee
61382	W	12/5	1-4p	116-119A	\$65

Jorge Gomez, Jr. was born and raised in Bettendorf, Iowa. In 1975 he graduated from the University of South Dakota, with a teaching degree in Political Science, minors in music and math. He was a school teacher for 6 years. He obtained a real estate license in 1981 and a broker's license in 1983. Upon graduation from the University of Iowa College of Law, Jorge became the founding member and senior partner in the law firm of Gomez May LLP and has been in practice for more than 39 years. The Law firm of Gomez May LLP has offices located in both Davenport, IA and Moline, IL. Jorge is also the founding partner and part owner of Gomez Title and Closing Company LLC, located in Moline, IL, which provides settlement and closing services as well as title insurance for Illinois closings. Jorge is an approved abstractor for the state of IA and established Abstracting Services. This company mainly serves Scott County. Jorge is a member of both the State of Iowa and Scott County Iowa bar associations. He is licensed to practice law in the State of Iowa and in the U. S. District Court for the Southern District of Iowa and has served as a Bar Examiner for the Iowa State. He has also been a presenter on many occasions for the State of Iowa Continuing Legal Education Program. Jorge's law practice emphasizes in the area of real estate and banking law. He has personally completed over 20,000 real estate closings and transactions of both residential and commercial properties. His experience in this field makes him a highly sought after real estate continuing education instructor. He brings hands on knowledge to the classroom to inform agents of the rights and wrongs and the many pit falls they can and should avoid.

Ethics

During this course licensees will identify the major ethical issues and problems within their industry. They will then design and apply a method to deal with those issues. During this course students will learn to be sensitive to the origin of their own and others' value system, be sensitive to the many responses possible to ethical dilemmas, accept responsibility for their own ethical decision-making and value the importance of leadership in ethical decision-making. This 4.00 credit hour course meets the following requirements: Renewal Elective/Renewal Mandatory. Instructor: Carol Halstead

Carol Halstead has been a REALTOR® for over 10 years and is currently licensed in IA & SD. Prior to being a REALTOR®, Carol was in Human Resources for over 15 years working in South Dakota, Montana and Iowa.

Carol received her Bachelor's Degree from the University of Sioux Falls and now as a REALTOR®, achieved the CRS Designation from the Residential Real Estate Council and also served as an Iowa State RRC Officer for 4 years. Carol lives in Sioux City, IA, with her husband, Mike, and has 3 grown children as well as 6 grandchildren and one great-grandchild.

Course#	Day	Date	Time	Loc.	Fee
61383	T	11/6	8a-12p	116-119A	\$75

Law Update

The purpose of this mandatory law update course is to insure that licensees review important areas of law that significantly impact their day-to-day business. This course includes group discussion and activities about Agency, Broker obligations to clients, Education Requirements, Real Estate terms, Federal Laws, Code of Iowa, Real Estate Commission violations, Contracts, Trust Accounts, Advertising, RESPA, ADA, Fair Housing and more. This 8.00 credit hour course meets the following requirements: Renewal Elective/Renewal Mandatory. 1 Session. Instructor: John Goede, ABR, CRB, CRS, GRI.

John Goede, the educator, is a graduate from University of South Dakota, with a teaching degree in Political Science, minors in music and math. He was a school teacher for 6 years and obtained a real estate license in 1981 and a broker's license in 1983. He is active in all levels of real estate. He has the ABR, ABRM, CRB, CRS, GRI, and broker designations. He is the past president of the local MLS and Board of REALTORS®. He is a member of the State Board of Directors. He is also currently state officer for the Iowa CRS chapter. John is a Co-owner and designated broker of Century 21 Jacobsen Real Estate in Spencer, Iowa.

Course#	Day	Date	Time	Loc.	Fee
61384	M	11/12	8a-5p	116-119A	\$115

INSURANCE

Alphabet Soup by Medicare

So we have Medicare A, B, C, D and Supplements A, B, C, D, F, G, K, L, M and N. And that's only because Medicare has gotten rid of Supplements H, I, and J twice and now E. So, is it any wonder that people who do not deal with this and even those who do get confused as to whether we are talking about Medicare benefits or Medigap types? We try really hard in this class to sort all this out and have the Producer leave with a better grasp as to what Medicare's identifying designations mean. Come enjoy the alphabet soup. 3 hours general credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61218	W	10/10	8-11a	118A	\$45

Pre-Need Regulations & Process

This course, while open to the general public will probably be of more interest to funeral directors and those who work directly in the pre-need or final expense market. We review the Pre-Need Regulations with particular emphasis in the areas which seem to cause the most trouble between the two types of producers. We incorporate the elements of Single Premium Life and address the common questions that arise with Long Term Care, Long Term Care Partnership plans and Medicaid (Title XIX). 6 hours general credit. Tuition includes state filing fee. 1 Session. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61219	W	10/10	12-6p	118A	\$90

Larry J. Battaglia LL.B. is a Certified Instructor of Insurance for the States of Nebraska, Iowa, and South Dakota. Mr. Battaglia has been in the insurance profession since 1977 and has been a Certified Instructor since 1990. In addition to writing over 65 classes, Mr. Battaglia has moderated classes for Bank Iowa, St. Ambrose University, Career Achievement Insurance School, Lincoln Financial Insurance Co., AAA Nebraska, Mutual of Omaha, Primerica, AFLAC, Humana and numerous private agencies.

Conduct Becoming

Perhaps a bit more academic than our other ethics classes, but still a great class. We look at the state regulations that seem to get us into the most trouble and cause the most problems. We look at current events that have ethical issues such as the modern view of lying vs. acting. We look at the specifics of rebating, twisting, churning and how to avoid problems both now and years from now. 3 hours ethics credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61220	W	10/10	6-9p	118A	\$45

Third Party Administration

With the Affordable Health Care Act still the law of the nation, many companies are evaluating the risk posed to their employees and what can be done from a management level to reduce and/or modify them. Therefore more companies are incorporating health awareness programs and along with them the viability of self-insuring with third party administration. The experience underwriting process used with the self-insured company makes this an attractive alternative to traditional group insurance. 3 hours general insurance credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61221	TH	10/11	8-11a	304C	\$45

Viaticals, Life Settlements & Accelerated Benefits

This course will not only partner with our class on Tax Issues for Life & Health insurance products, but also give us an in-depth look here with what people are being advised on what they can do with their death benefit, not just their cash value. A requirement for those holding a Viatical license and a valuable resource for those who do not. Serious tax issues can arise from a careless market. 6 hours general insurance credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61223	TH	10/11	12-6p	304C	\$90

INSURANCE

Demystifying Medicare Part D

Would you invest over \$5,000 to get barely \$1,900 back? That's how Medicare "D" works until you are out of the donut hole. Medicare "D" is confusing by design. There are a lot of interested groups making unbelievable profit from the loopholes in Medicare "D". And those same people have the general elder population scared to not have prescription drug coverage insurance through a "D" plan. It doesn't have to be a "D" plan, it only has to be a plan substantially equivalent to a "D" plan. Simply put, everyone is supposed to have "credible" coverage. True...but it doesn't have to be a Medicare "D" plan. Come see how the public is being tricked, and how the math works 4 hours general insurance credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61224	W	11/7	8a-12p	304C	\$60

Tax Issues for Life & Health Insurance

We cannot give legal advice, but we are expected to be able to explain an insurance policy, which is a legal document, to our customers. We cannot give tax advice either, but nearly every product we sell has or could have tax consequences attached to it. We are expected to know how our products work and that includes the tax issues. One question popular with "market conduct" people is; "...did you explain the potential tax issues of this transaction to the customer...". So, while we do not give tax "advice," we are expected to be able to give tax information and answer our customers' questions. This course will surprise many with the amount of tax issues we are involved with. 5 hours general credit. Tuition includes state filing fee. 1 Session. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61225	W	11/7	1-6p	304C	\$75

Unethical Creativity - Dealing with the Unethical Customer

So! It's the customer who is unethical! This unethical stuff is not always our fault. In this class we identify the characteristics of the unethical customer by education, culture and most of all personality. Every personality type presents an unique challenge for us, but if we identify the ethical composite of the customer, it makes our jobs easier and being unethical with us more difficult. Still our most popular insurance ethics class. 3 hours ethics or general insurance credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61226	W	11/7	6-9p	304C	\$45

But He Didn't Die!

So our client is disabled and about to lose everything. He goes to his attorney to see if anything can be done for him. And the first question the attorney asks is if his insurance agent ever mentioned an income replacement policy to him. And as soon as the answer is "no"...now what? Income replacement policies are going to grow in importance the more the Affordable Health Care goes into force. It never hurts to review the basics of this insurance product as it protects our most valuable asset. 3 hours general insurance credit. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61227	TH	11/8	8-11a	304C	\$45

Who Gets Well. Who Gets Wealthy

With any controversy, there must be a villain! In the early '90s it was the drug companies. Today it's the insurance industry. This course presents a review of health care economics without necessarily going totally into the Affordable Health Care Act itself. There is plenty of other information available. We go after the pharmaceutical companies quite aggressively. We will look at cost, availability, the delivery system and the creative maneuvering being used by the medical and pharmaceutical industries to protect profit at all costs. (This class has been one of our most requested.) 6 hours general insurance. Tuition includes state filing fee. Instructor: Larry J. Battaglia LL.B.

Course#	Day	Date	Time	Loc.	Fee
61239	TH	11/8	12-6p	304C	\$90

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GENERAL INFORMATION

Payment

Payment must be made at time of registration unless indicated otherwise in the section description.

Refunds

You may cancel your registration by calling the Continuing Education Office at least one business day before the start of class to receive a 100% refund.

Cancellations

The Continuing Education Department makes every effort to maintain the schedule announced in our tabloid. If a class does not have sufficient enrollment, we reserve the right to cancel, combine, or change the class schedule. If the class you registered for is cancelled, you will be contacted and 100% of the tuition will be refunded.

Postponement of Classes

In the event of inclement weather, classes may be postponed. Listen to local radio stations or check our website for college announcements.

Certificates

Certificates of attendance are awarded at the end of each program. These must be retained by licensed professionals for four years. Duplicate certificates are provided for a fee. No credit will be given for partial attendance.

Accreditation

Northwest Iowa Community College is fully accredited by North Central Association of Colleges and Secondary Schools, Iowa Department of Education, and Iowa State Board of Regents, acting jointly.

Photo Release

Northwest Iowa Community College may use your photo in publications, brochures, videos, web, facebook and similar documents, or releases for public relations purposes. If you would not like your image used, please email ce@nwicc.edu or call the Continuing Education office at 800-352-4907 and talk to your instructor prior to the start of the class.

Policy of Nondiscrimination

It is the policy of Northwest Iowa Community College not to discriminate on the basis of race, color, national origin, sex, disability, age, sexual orientation, gender identity, creed, religion, and actual or potential parental, family or marital status in its programs, activities, or employment practices as required by federal and state civil rights statutes and all other applicable federal and state laws, regulations and orders. The Board of Trustees shall monitor progress on this policy through the President's appointed Affirmative Action/Equity Coordinator(s).

If you have any questions or complaints related to compliance with this policy, please contact one of the Equity Coordinators at Northwest Iowa Community College, 603 West Park Street, Sheldon, Iowa, room D403b or room A101D, email equity@nwicc.edu, phone number 712-324-5061, extension 113 or extension 242, fax 712-324-4136; or the Director of the Office for Civil Rights, U.S. Department of Education, Citigroup Center, 500 W. Madison, Suite 1475, Chicago, IL 60661, phone number 312-730-1560, fax 312-730-1576.

Gainful Employment

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at www.nwicc.edu/compliance.

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