



# RANWW

Realtors® Association of Northwestern Wisconsin  
Northwestern Wisconsin Multiple Listing Service, Inc  
Realtors® Association of Northwestern Wisconsin Foundation

# UPDATES

## News and Current Events

*"We are the trusted voice in real estate, united in providing value to the members and communities we serve."*

## December 2018

**Don't forget to sign up for the RANWW**

**Christmas Party.**

**December 13th at Cabin Ridge in Cadott.**

**See page 10 for the details!**

Please make sure you are using are new address and include invoice # on check.

3460 Mall Drive #5A  
Eau Claire, WI 54701

Thank you!

## Pay Membership Dues Today!

Anyone paying dues in the month of December, MUST add a late payment fee of \$25 to the total amount due.

## In this Edition

- "A Week of Giving".....1
- A Note from our Treasurer.....2
- New Members.....3
- Education Corner.....4
- NWWMLS Updates.....5
- Calendar Updates.....6
- Three RANWW gain Emeritus Status ....7
- RPAC Report.....8
- Affiliate Member Minute.....9
- Christmas Party Invitation.....10

**REALTORS® Association of Northwestern Wisconsin raised \$9090 during our "Week of Giving" program!**

Because of your generosity we were able to distribute to the following organizations!

- Chippewa County, ADRC
- ADRC of Trempealeau County
- ADRC of Pepin County
- Washburn County, ADRC
- Bayfield County, ADRC

Thank you to the RANWW membership for supporting the "Week of Giving".

**Your generosity is sincerely appreciated!**



*The Association/MLS office will be closed December 24-25. Happy holidays and best wishes for a safe and prosperous new year from your Association staff!*





# RANWW

Realtors® Association of  
Northwestern Wisconsin

## RANWW Officers

**Stacey McKinney - President**

715-580-0126

[stacey@mckinneyrealty.net](mailto:stacey@mckinneyrealty.net)

**Gary Brenizer - President -Elect**

715-215-0666

[garybrenizer@gmail.com](mailto:garybrenizer@gmail.com)

**Deb Hanson - Treasurer**

715-456-0499

[debhanson1@charter.net](mailto:debhanson1@charter.net)

**Dan Lawler - Imm Past President**

715-234-2948

[Dan@DanLawler.com](mailto:Dan@DanLawler.com)

## RANWW Directors

Sherry Stabenow 715-838-2800

Mary Jo Bowe 715-456-2014

David Fitzgerald 715-577-6444

John Flor 715-924-4806

Julie Flor 715-790-0564

Dana Decambaliza 715-579-8400

Amber Linhart 715-579-8351

Judy Nichols 715-821-4765

Shannyn Pinkert 715-379-3574

Scott Rohde 715-651-8575

John Sobota 715-505-8888

*The purpose of this publication is to inform Members of events, issues and accomplishments pertaining to the REALTORS® Association of Northwestern Wisconsin.*

*If you would like to submit information, ideas or articles to this publication please contact **Brenda Barnhardt** at:*

[brenda@ranww.org](mailto:brenda@ranww.org)

## **A Message from RANWW Treasurer**

Goodbye 2018, Hello 2019!

Every year has 365 days, this is the same for everyone. The difference is how we see them and how we use them. These days are different to a child, a teenager, an adult or to an elderly person. As a child it seems like a long time until Christmas and for a teenager it is forever until summer break. As we grow older time passes quickly, summer flies by and before you know it, summer is here again. This continues over and over and over. What will you do with these days in 2019?

Right now we are entering the New Year, a time when many make resolutions. Many of us make declarations about how we want 2019 to look for us. New Year, New You. We shut down all the things we consider failures from the current year and resolve to be better, do better and accomplish great things. There is new hope all around us. Shortly after the New Year when we pack away the decorations, and often we pack away those hopes, dreams and resolutions. It's normal to go back to what we have known and how we have acted.

What if 2019 was different? How would it look if we each made a conscience effort to keep our resolutions alive? Better health, losing weight, better relationships, more business, kindness or calmness? Whatever it is you resolve to do or not do is possible if you let it be. Your mindset is key to achievement. If resolutions are not for you, I urge you to pick a word, just one word. Let this word be your guide and inspiration in 2019.

Let's all make some promises to each other for the New Year. As we go about our business let's do it with kindness and gratitude. We chose to be part of our great real estate community. Let's celebrate each other and every success as well as have grace in stressful times.

Merry Christmas and Happy New Year!

Deb Hanson  
RANWW Treasurer



**John Grossi - Coldwell Banker Real Estate Consultants**

# Welcome New Members!

*In accordance with our bylaws, notice is hereby given that the following individuals have applied for RANWW membership; written comment, which shall be kept confidential, is invited.*

**Kimberly Bump**

*Keller Williams Integrity*

**Leslie Ische**

*Re/Max Affiliates*

**Jenny Lancor**

*Edina Realty~Chippewa Valley*

**Elizabeth Lee**

*C21 Affiliated*

**Kelly Macone**

*Edina Realty~Spooner*

**Audrey Miller**

*Northwest Wisconsin Realty Team*

**Traci Yackel**

*Edina Realty~Spooner*

**Katie Warner**

*Woods & Water Realty*



## Don't delay, Get your Major Medical enrollment done today!

**Open Enrollment is on now, and your opportunity to make Major Medical benefit elections or changes for 2019.**

REALTORS® Insurance Marketplace makes it easy for you to find the coverage that works best for you, your family, and your budget. Round out your coverage with supplemental health plan options, REALTORS® Dental, REALTORS® Vision, and more.

Enroll online or call us to speak with our benefits specialists. Our consultative services are complementary and a benefit of your NAR membership.

**Call 1.877.267.3752**

## "What REALTORS® Need to Know About the New Tax Law"

NAR has recently completed a series of four informational videos about the Tax Cuts and Jobs Act of 2017. The series is entitled "What REALTORS® Need to Know About the New Tax Law," and consists of four videos with the following topics:

- Video #1 -- An Introduction to the Tax Cuts and Jobs Act of 2017
- Video #2 -- Major Changes for Individuals and Families
- Video #3 -- Changes Affecting Tax Incentives of Owning a Home
- Video #4 -- Tax Changes for the Real Estate Professional

These videos have now been posted to the NAR YouTube page and can be found here:

[www.youtube.com/user/NAREALTORS](http://www.youtube.com/user/NAREALTORS)

They are also embedded on NAR.realtor on a special page that includes the scripts and slides. Even better, they are presented in a way that viewers can look only at the segment that interests them. Please see:

[www.nar.realtor/taxes/...](http://www.nar.realtor/taxes/...)

Finally, the videos will be pushed out to large real estate brokers via the RES network and also put before NAR members through the Weekly Report, Business Tips Newsletter, and Realtor Magazine Online.



**Friday, December 7th, 2018**

**Please contact the following people if you can help!**

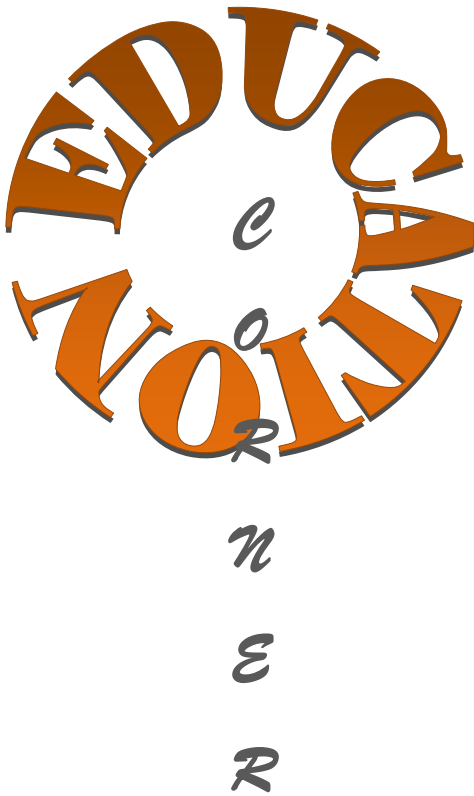
**Rice Lake** Judy Nichols 715-821-4765

[jnichols@westconsinrealty.com](mailto:jnichols@westconsinrealty.com)

**Eau Claire** Kim Fisher 715-835-0923

[kim@ranww.org](mailto:kim@ranww.org)





## Broker Summit

December 6, 2018 | Milwaukee Area

If you're a manager, owner or broker, the WRA's Broker Summit is just for you! With several great sessions, you'll gain insight into the economy and your practice, relevant for both today and tomorrow. Exhibitors will be available to provide insight with products and services to benefit your business. [Click here to register.](#)

### Welcome to the 2019 WRA Virtual Conference!

Welcome to the WRA's first-ever Virtual Conference, "The Making of a Top Agent," live-streamed from the WRA on January 23-24, 2019. The conference will focus on how you can keep your transaction together with two keynotes, several workshops and an exhibitor showcase. At the end of the conference, you'll feel ready to rejuvenate your real estate practice and take your transactions and relationships to new heights.

- Gain access to two keynote sessions and 16 workshop sessions.
- Use a chat feature to connect with speakers as well as other REALTORS® from all across Wisconsin.
- Explore a virtual exhibitor hall to learn about new products and services for your real estate practice.
- Listen to real estate experts Leigh Brown and Marki Lemons in keynote sessions.
- Learn about the following topics related to real estate: pricing strategies, marketing to attract sellers, staging, property promotions, prospecting online leads, qualifying finance options, buyer counseling, buyer agency, negotiation techniques, home inspection/appraisal, justifying commissions, working with FSBOs, contact management, top of mind, teams, and taxes and expenses.

Registration also includes 3 months of access to all the session recordings post conference.

[Click here to register.](#)

**CONTINUING EDUCATION REQUIREMENT:** All licensees MUST complete six courses approved by the Department of Safety and Professional Services before December 14, 2018, if you were licensed before 10/1/2018.

Four of the classes are mandatory; licensees may choose two electives to complete the required 18 hours.

#### BROKERS/SUPPORT STAFF:

Please have new members contact the board office *prior* to stopping in to set up a time to meet regarding new membership. It takes over an hour to process an application and program a SentiCard for new members.

Thanks!

## Craigslist Scam

Please be aware of the newest Craigslist scam. Someone is taking listing information along with listing photos and advertising the property with an open house. Be sure to check Craigslist periodically to see if any of your listing information is being used incorrectly. Feel free to contact Tricia, MLS Admin for more details.

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## ShowingTime

Instant Access Details For Confirmed Showings

Our latest release introduces an improved integration between the ShowingTime mobile app and lockboxes. As part of this integration, we've streamlined how agents access showing instructions for confirmed appointments.

Upon arrival for your showing, you'll receive a push notification: "It looks like you've arrived ... " Tap the notification to open the ShowingTime mobile app and view access details for the home. If the lockbox has an access code, it will automatically pop up on your screen.

[Click here to learn more.](#)

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**Deeded Access** field has been updated to show as **Access**. When you select yes, it will be mandatory to fill in the **Access Type**. **Easement** will now have the same options.

<b>Access</b>	<b>Easement</b>
<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
<b>Access Type</b>	<b>Easement Type</b>
<input type="checkbox"/> Deeded	<input type="checkbox"/> Other – See Remarks

Feel free to contact [Tricia Henchen](#) - NWWMLS Admin with any questions.



**RANWW**  
Northwestern Wisconsin  
Multiple Listing Service, Inc

## Updates & Changes

## December 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

**7th** - REALTOR® Ring Day

**13th** - RANWW Christmas Party

**24th** - RANWW/NWWMLS Closed for Holiday

**25th** - RANWW/NWWMLS Closed for Holiday

## January 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

**1st** - RANWW/NWWMLS Closed for Holiday

**11th** - NWWMLS BOD Meeting

**16th** - RANWW BOD Meeting

**21st** - RPAC Coffee & Calories 730am-9am

## February 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

**1st** - Professional Standards Training

**7th** - New Member Orientation

**21st** - RANWW Foundation Meeting

**26th - 27th** ABR Course 2-day

## March 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**8th** - NWWMLS BOD Meeting

**14th** - RANWW BOD Meeting

**29th - Apr 1st** - AE Institute in Austin, TX

**Destination CE**  
 March 5-8, 2019  
 Saint Lucia

**St. Lucia**  
 DESTINATION CE  
 MARCH 5-8, 2019

## Three RANWW Members Awarded Realtor® Emeritus Status!!

**Stephen Bodenschatz, Geoffry Pedersen and Susan Ross** have been awarded the prestigious Realtor® Emeritus membership; a status recognizing at least 40 years of continuous membership!



**Stephen Bodenschatz** has served as president of the Hayward Board of Realtors®. He is the Broker of Pinewood Realty in Hayward, which has been in operation for over 30 years.



**Geoff Pedersen** served as President of the Northern Waters Board of Realtors® and served as Chamber Ambassador. He is the Broker/Owner of Alliance Realty in Rice Lake, which has been in operation for over 50 years.



**Sue Ross** has served on numerous committees, including the Educational, Professional Standards, and MLS Committees. She is the Broker/Owner of Ross Realty in Hayward, which has been in business for over 20 years.

**Thank you** Steve, Geoff and Sue, for your hard work, years of dedication and contributions to the Association! We are honored to have you as RANWW Members! **CONGRATULATIONS!**

Are you or is someone you know eligible for Emeritus status?! [Please contact Jane](#)

# RPAC Report &

## *Legislative Updates*

### **WRA Large Donor Council**

The WRA Large Donor Council (LDC) is made up of dedicated REALTOR® contributors who partner with NAR to shape the political future for the real estate industry. Members of the LDC are eligible to participate in the RPAC Recognition program, with specific benefits that acknowledge their support of RPAC.

With a minimum annual investment of \$1,000, there are three levels within the Large Donor Council: Sterling “R,” Crystal “R” and Golden “R.” NAR affiliates and state or local associations that make a corporate contribution to RPAC are also recognized at these various contributor levels.

Benefits and recognition:

Major Investor plaque for introductory year.

New lapel pin every year denoting number of years as a major investor.

Name on electronic banner at national meetings.

Biennial RPAC Election Cycle Investors Report.

Online recognition on WRA/NAR websites.

Annual recognition in the WRA's magazine, Wisconsin Real Estate Magazine.

Regular RPAC Major Investor Report.

Annual recognition reception with interesting speakers and updates.

Free Subscription to The Cook Political Report and The Rothenberg Political Report.

Respect and admiration of REALTORS® across Wisconsin and the nation.

To become a member of the WRA RPAC Large Donor Council, contact Sandy at 800-279-1972 or [sandyb@wra.org](mailto:sandyb@wra.org). For complete information about this WRA and NAR program, visit the Realtor Party Center.



**REALTOR® & Government Day is  
Wednesday, April 24th, 2019**



# Affiliate Member Minute

## Wire Fraud and Tips to Protect Yourself and Your Clients

The biggest financial threat in our real estate world today is wire fraud. I am sure you have been inundated with those words incessantly. That's good, because the Chippewa Valley is the type of community thieves like to attack. In 2016, roughly 19 million dollars was stolen via wire fraud...in 2017 that number jumped to almost 1 billion dollars. Yes...1 billion. 2018 could be even higher. The threat of wire fraud causes worry to us as the escrow agent, but also you, as the REALTOR®. Don't panic yet!!! It is a scary subject, but with effective communication and procedures in place we can outsmart the thieves.

Wire fraud is most commonly being perpetrated via email. Fraudsters are hacking non secure email accounts of REALTOR®, Lenders or Escrow Agents and monitoring them until the right time to strike. This is how it works: The fraudster will send an email to your client. It looks legitimate to your client, probably has your signature area and has some specific information about their transaction in the body of the email. They are diligent enough to send a few "tester" emails to gain your client's trust and then go for broke. They will send an email to your client with attached wire instructions from the title company, telling them to wire a certain amount which is needed to close. Your clients think this is all legitimate so they wire the funds to the fraudster's account. 99.9% of the time that money is long gone. What to take away from this is that fraudsters are patient....they will monitor 100's of emails from all over, waiting until the time is right to pounce. It is up to us as joint partners in real estate to stay diligent.

To prevent a catastrophic loss of your client's money and their trust in you, please educate every one of your clients in every transaction.

- Some REALTORS® like using Gmail, Outlook, AOL, etc. These are not secure platforms and it is the easiest route for criminals to hack. If your agency has a secure email platform, use it, it is there for your protection. Once they have your email account it's game over.
- Inform your clients which title company they will be working with and who from that company will be contacting them.
- Never send the title company's wiring instructions. That is the title company's job. Let your clients know that they will never receive requests to send money from you. If they do, they should notify you immediately because your email has been compromised.
- Fraudsters are clever. They will send emails to you, your client, title companies and lenders and the emails can be made to look like they are legitimate. They will cut and paste signature lines making it all look formal. The best way is to scroll over the senders email address; that is something the fraudsters cannot replicate. They will make it look good to try and fool you and make [john@vinopaltitle.com](mailto:john@vinopaltitle.com) look like [jon@vinopaltitle.title.com](mailto:jon@vinopaltitle.title.com). It is good practice to use your company email rather than generic email domains. The more secure the better!
- Wiring money has become commonplace in our fast paced, get it done now world. Title companies respect that, but as a reminder, we don't require funds to be wired. A cashier's check brought to closing is just as good.
- Title companies should have a wire fraud plan in place. There are insurance coverages available to protect the clients' money in case of fraud.
- Do not rush. We all want deals to close and close as quickly as possible. That's what the fraudsters want as well. They want us to rush and hopefully make a mistake. Communication is key all around. If something doesn't seem right please trust your instinct and question the situation. We are still a small community in which most of us know each other, don't hesitate to call the title company directly to discuss anything out of the ordinary. Don't leave it to chance.

We do not want to scare people away from selling or buying a home. It is the largest purchase most people will make in their lifetime. We all need to be cognizant of today's cyber threats and treat each transaction with concern for the client's financial well-being. Cyber fraud is a dangerous, pervasive and a continuing problem in our industry. Staying one step ahead of the fraudsters will require all of us to remain diligent and paranoid; don't take anything for granted. Working together as an industry, we can help stop would-be fraudsters in their tracks!

Sara Vinopal, Attorney

Vinopal Title & Abstract



**2018 RANWW CHRISTMAS PARTY**

**AT CABIN RIDGE RIDES**

4271 220TH ST, CADOTT, WI 54727

**THURSDAY, DECEMBER 13, 2018**

**6:00PM – 10:00 PM**

**\$15.00 PER PERSON**

**\* PARK IN THE PARKING LOT \***

**HORSE DRAW WAGON RIDES TO THE LODGE**

**\* DRESS FOR THE WEATHER \***

**RSVP TO KIM BY DEC. 6, 2018 \*  
AT (715) 835-0923 OR KIM@RANWW.ORG**

ATTENDEE(S) \_\_\_\_\_  
\_\_\_\_\_

PAYMENT / MAIL TO: RANWW - 3460 MALL DR #5A, EAU CLAIRE, WI 54701

#\_\_ ATTENDING AT \$15/PERSON = \$\_\_ TOTAL DUE