



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."

November 2019

**REALTOR® Ring Day is
Friday, December 6th**

**November 11th-15th has been designated
as
"A Week of Giving and Volunteering"**



**Please write your
MLS invoice # on
your check when
submitting payment.
Thank you!**

For the past five years members have participated in the "Week of Giving", generously giving over \$58,000.00 to designated charities within their communities - charities that work to combat hunger and homelessness for men, woman and children!

This year RANWW is doing something a little different, you can either donate monetarily or we have a couple volunteer opportunities.

- **Donate monetarily to the Hope Village Tiny Home Project**
- **Volunteer at Feed My People in Eau Claire on Tuesday, November 12th from 1pm-3pm**
- **Volunteer at Fall Creek High School for the Tiny House project on Wednesday, November 13th from 11am-1230pm**
- **Volunteer at Benjamin's House in Rice Lake on Monday, November 11th and/or Thursday, November 14th**

[Click here for the video!](#)

[Click here to sign up for one of the volunteer opportunities.](#)

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RANWW

Realtors® Association of
Northwestern Wisconsin

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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

A Message from RANWW President

It's hard to believe but the Holiday season is actually upon us! I have no idea where this past year went but it for sure went; as I start to reflect on my year it has become clear to me that I haven't accomplished everything I set out to do. As we begin to reflect and set personal and professional goals for 2020 consider volunteerism as one of those goals!

Association events are a great opportunity to begin making your volunteerism goal a reality; this year's **Week of Giving** program has opportunities to "give of your time" "give monetarily" or "give of both". The **Week of Giving** is **November 11th – 15th** there are multiple volunteer opportunities for all to participate in; Feed My People in Eau Claire, Benjamin House in Rice Lake and helping build a Tiny Home with Fall Creek High School shop class. All monetary donations will benefit the Hope Village in Chippewa Falls; their program works at combating homelessness within the area; our funds will help further their mission.

Please consider being a part of the **Week of Giving** to sign up [Click Here](#)

Monetary donations

Make check payable to RANWW and mark the memo line with AWG.

Mail to: RANWW

3460 Mall Dr. Suite 5a

Eau Claire, WI 54701

Enjoy the Holiday Season it is upon us!

Gary – RANWW President



Brendan Pratt from Coldwell Banker-Brenizer

Welcome New Members

Emma Kostka

Bahnub Realty

Mike Larson

Marine Credit Union

Lecia Long

Prime Realty

Jeremy Mavis

Woodland Developments & Realty

Dwayne Mosley

Woods & Water Realty

Mandy Redemann

Asher Realty Group

Stephanie Stallman

Compeer Financial

Qiaoling Zeng

Kleven Real Estate



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How to Thwart 6 Hacking Threats

October 14, 2019 / by Melissa Dittmann Tracey

Are you doing enough to keep your personal data and that of your clients secure? Recent cyberattacks, including the [hacking of the Corcoran Group's computer systems](#)—which exposed agent commissions to company employees—should serve as a wake-up call to the industry. Wire fraud, another prominent problem in the real estate industry, also can cost your clients their entire down payment and unravel transactions in the final minutes.

[Real estate was the second-most targeted industry for malware](#) in the second quarter of 2018, according to a report from cybersecurity firm eSentire. October is National Cybersecurity Awareness Month, and security organizations are using this time to raise consciousness about making cybersecurity a priority in business. REALTOR® Magazine uncovers a few of the vulnerabilities that real estate pros are facing.

1. Wire Fraud Scams

[Download NAR's Data Security and Privacy Toolkit](#)

Before settlement of the transaction, hackers may send your clients an email that appears to originate from you or the lender and contains directions for wiring their down payment funds. Unsuspecting clients who follow the directions often lose their funds permanently; hackers can make the money trail untraceable in mere minutes. Security experts urge real estate pros to post warnings about such a wire scam to their email signatures and address the threats face-to-face with clients.

- Learn how one buyer who fell prey to a wire fraud scheme [lost the down payment that took his family years to save](#). Now he's helping real estate pros protect their clients against cyber scams.
- Brokerages and individual agents are increasingly becoming targets for cyber criminals who [discreetly hack into email to intercept high-dollar transactions](#).

2. Unsecure Wi-Fi

As a road warrior, you often have to plug into your business from

[Click here for more information.](#)

Dues Reminder: Payment of dues made November 1-30 must pay the amount shown on the statement. Payment of dues must be made or postmarked no later than November 30 in order to avoid a \$25.00 fee increase. All payments made December 1 and after MUST ADD \$25.00 to the total amount shown on the statement. Please keep in mind that the closing of the Eau Claire postal station has added a couple of days to delivery time, and factor in the Thanksgiving holiday. Pay early to avoid added fees! If you have not received your statement or need a duplicate, contact Jane at 715-835-0923 or jane@ranww.org



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Broker Summit

December 2019 | 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 today and tomorrow. You'll learn about boosting your firm's success with marketing, technology and more with information from various workshops offered at Broker Summit.



Don't Miss One of the WRA's Best-kept Secrets

January 2020 | Lac du Flambeau

Mark your calendar for January 28-29, 2020, and kick off the new year with Winter Convention, featuring motivational speakers, informative workshops, CE, exhibits and winter fun, including a bags tournament, casino gaming and some of the best snowmobiling trails in the state.

WRA Tech Helpline

Scratching your head with tech questions? The WRA Tech Helpline can answer your questions, and the service is completely free with your WRA membership. Free support on PC/MAC, Tablets, Phones, Printers, Networking, Outlook, Virus Removal & More!
WRA Tech Helpline: Call toll-free at 866-610-7997
Email: support@techhelpline.com
Chat: chat.techhelpline.com

WB-11 Changes

[Click here for Ep. 1](#) Changes

[Click here for Ep.2](#) Creating Hacker-Proof Passwords

[Click here for Ep.3](#) Tips on Cleaning Up Credit





THERE'S NO TIME LIKE THE PRESENT FOR

REALTOR® SAFETY

Knowledge | Awareness | Empowerment

Keep Safety Top of Mind for Office, Home & Electronically

Knowledge
Awareness
Empowerment

Real Estate Pros on Alert After Camera Captures Attack on Agent

REALTOR® Magazine September 25, 2019

Los Angeles police are investigating an attack on a real estate agent in Encino this weekend at an open house that was recorded on a home's surveillance camera. A man can be seen abruptly pushing a real estate agent standing outside the front door onto a ground as she screams.

On Sunday, an agent, who has chosen not to be identified publicly, was holding an open house for a property in Encino, Calif. The agent walked outside of the home when a male visitor—who she recognized from a previous open house—had been acting suspiciously and was trying to lure her into a back room inside the home. The man then followed her outside.

The agent can be heard on the surveillance video telling the man at the front door outside: “You saw the house. You're done. That's it.”

The man glances up at the security camera. He shakes the agent's hand, but then suddenly pushes her backwards off the front porch and into nearby bushes.

“I'm not really sure what I did,” the woman tells NBC Los Angeles. “I just remember yelling loudly for help.”

The man ran off after the agent screamed. The agent told NBC that she has bruises and abrasions to her knee and injured her back in the fall.

The agent had remembered seeing the man at an open house she held for the same house a week earlier. At that time, she recalls him asking her to check something on the plumbing for the washer and dryer, and she said he had suddenly reached down and physically lifted her up at that time.

[Click here for the rest of the story.](#)



Complete and Accurate Data

When entering a property into the MLS please enter as much data as possible; **even if it is not a mandatory field**. The more complete and accurate the listing is when entered into the NWWMLS, the better representation of the property when syndicated out. Also, the data base will be more accurate for future CMA's and appraised values.

Research shows that the average buyer views a property online at least once before contacting a REALTOR®, therefore, it is imperative to present the most complete and accurate picture as possible of the listing.

Please be sure to check your Area on the MLS. Here is a link to the MLS Areas:

<https://www.ranww.org/documents/resources/mls-areas-with-definitions.pdf>

Eau Claire has changed some school boundaries. See the link to the interactive boundaries map:

<https://www.ecasd.us/District/SpecialPages/InteractiveBoundaryMap>

Vacant Land Showing Appointments

Please remember that showing appointments must be scheduled with the listing broker regardless of property type (Residential, Vacant Land, Multi-Family, etc). Potential buyers should not view properties without their agents, unless previous arrangements are made with the listing office. It is a privilege to access a seller's property, whether a home, vacant lot, duplex, farm or business. Please adhere to MLS Rules and extend to sellers, and listing brokers and agents, the courtesy of scheduling appointments ahead of time.

Schedule your office training today! Tricia Hennen, MLS Admin, is available to visit your office for Matrix/Realist training. It is never a bad time to refresh your NWWMLS Policy knowledge. Tricia can include that in your office training visit too. You can also schedule a one on one training. Call or email Tricia Hennen at 715-835-0923 or Tricia@ranww.org to schedule your training!



RANWW

Northwestern Wisconsin
Multiple Listing Service, Inc

Updates & Changes

November 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

11th - 15th - "A Week of Giving"

15th - NWWMLS Board Meeting

18th - RANWW Board Meeting

28th - RANWW/NWWMLS Office Closed

29th - RANWW/NWWMLS Office Closed

December 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				

5th - RANWW Christmas Party
The Steakhouse in Hayward

6th - REALTOR® Ring Day

12th - RANWW Christmas Party
Leinie Lodge in Chippewa Falls

24th - RANWW/NWWMLS Office Closed

25th - RANWW/NWWMLS Office Closed

January 2020

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 Office Closed

10th - NWWMLS Board Meeting

15th - RANWW Board Meeting

28-29th - Winter Convention, Lac du Flambeau

February 2020

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

5th - REALTOR® & Government Day

20th - RANWW Foundation Meeting



SHAPING THE FUTURE OF REAL ESTATE
BROKER SUMMIT

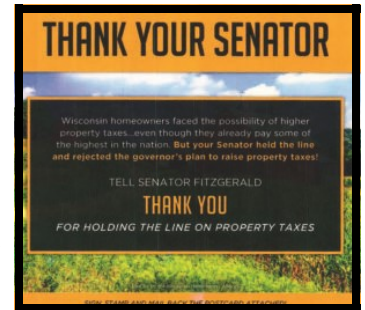
RPAC Report

Legislative Updates

Wisconsin REALTORS® Urge State Senate to ‘Hold the Line’ on Property Taxes

August 2019

Property taxes are already plenty high in the state of Wisconsin – the fifth highest in the nation – and in the first budget bill introduced by the new governor, there was a provision to increase them even further. With help from an [Issues Mobilization grant](#), the Wisconsin REALTORS® Association (WRA) launched a campaign called ‘Hold the Line on Property Taxes’ that made voters’ preferences abundantly clear to the statehouse.



The 2019-2021 budget proposed by Governor Tony Evers would have lifted a freeze on municipal and county property tax levies enacted by the state in 2011, which has meant considerable savings for Wisconsin families in recent years, explains Joe Murray, WRA’s Director of Political Affairs. “High taxes are already a real problem, especially for aspiring home-buyers and the elderly on fixed incomes,” he says. “The governor’s plan would have made housing even less affordable.”

WRA had the luxury of a two-month planning period before executing its full-blown advocacy campaign, for which it allocated \$250,000 of its own funds, in addition to receiving the [Issues Mobilization grant](#). They used a local consulting firm with more than 20 years’ experience in Wisconsin politics to conduct initial polling and frame the onslaught of digital, direct mail, radio, and billboard advertising; they also created a campaign website. Murray notes that, “the old legacy media really worked best in this case. Direct mail, which was superbly targeted, combined with heavy advertising on conservative talk-radio shows, was a powerful combination, and created a significant political force.” Three rounds of mailers were sent out, spelling out the property tax issue and equipped with handy tear-off postcards to forward to the senator representing that household. “Let’s just say the governor’s plan to raise property taxes really touched a nerve,” says Murray. “The reaction was strong and swift, and the Wisconsin state senate did, in fact, ‘hold the line’ on property taxes!”

Lacking the support of the senate, the governor signed the budget without the tax increase provision on July 3, 2019.

To help express tax-payer gratitude, the final mailer in the campaign series featured a tear-off ‘thank-you’ card to senators for ‘holding the line’ on property taxes. “You want to reward your friends,” says Murray.

With 32 years on the job and several such campaigns under his belt, Murray is continually impressed by the strength of NAR’s advocacy program. “Seven or eight years ago when the REALTOR® Party was really ramping up and encouraging states to tap into its resources, Wisconsin was glad to do so – and to great effect! We’re grateful to the REALTOR® Party for all the support it makes available to us.”

To learn more about how Wisconsin REALTORS® are keeping vigilant and protecting homeowners from the threat of increased property taxes, contact [Joe Murray](#), Director of Political Affairs, at 608-575-0023.

**REALTOR® & Government Day is
Wednesday, February 5th, 2020**

Affiliate Member Minute



Do you have a property or borrower that may not fit in the four walls of the secondary market guidelines?

Charter Bank's experienced mortgage bankers think outside those four walls for other loan options that may fit your buyer's needs.

Charter Bank is an independently owned community bank that values commitment to the public and remaining a profitable and expanding business. We feel local operations and local decision-making offer our clients the best possible customer service.

At Charter Bank we offer:

- Competitive interest rates and closing costs
- Prompt, local loan approval
- Local servicing on some loan products
- Various loan types and programs

Call a Charter Bank Mortgage expert today to find out how we can help you!

Dawn Malcolm - VP Mortgage Banking
715-852-2307 dmmalcolm@charterbank.com

Dawn Malcolm has 30 years of banking experience and has been awarded top performer recognition for her portfolio and customer service. She has held various positions with financial institutions, giving her a good perspective on all aspects of loans and banking.

Suzie Twite - AVP Mortgage Banking
715-830-5139 smtwite@charterbank.com

With over 20 years of experience in the financial services, Suzie prides herself on building lasting relationships; ensuring a smooth, simple process. She says the best compliment is receiving a referral from a past satisfied customer.

Suzie Twite
NMLS# 619000

Dawn Malcolm
NMLS# 712508



charterbank.bank



— WEEK OF —
GIVING
NOV 11-15, 2019

- Donate monetarily to the Hope Village Tiny Home Project.
- Volunteer at Feed My People in Eau Claire on Tuesday, Nov. 12th.
- Volunteer at Fall Creek High School for the Tiny Home project on Wednesday, Nov. 13th.
- Volunteer at Benjamin's House in Rice Lake on Monday, Nov. 11th and/or Thursday, Nov. 14th.

[Click Here to Sign Up!](#)



RANWW

REALTORS[®] Association of
Northwestern Wisconsin

[CLICK HERE FOR THE VIDEO!](#)

**TO DONATE (all donations MUST be received IN THE
RANWW OFFICE no later than Fri, Nov 15):**

Make your check payable to RANWW

Drop it off or mail it to RANWW

**3460 Mall Drive #5A
Eau Claire, WI 54701**

\$ _____ *(fill in amount of donation)*



RANWW Holiday Parties

**December 5th at The Steakhouse
in Hayward 6pm-9pm**

Casual dress with cocktails/appetizers

Cost is \$15.00 per person

December 12th at the Leinie Lodge

in Chippewa Falls 6pm-10pm

Casual dress with beer/appetizers/tour

Cost is \$15.00 per person

RSVP to Kim (kim@ranww.org) by Dec 2, 2019 with payment payable to RANWW.

Mail to: RANWW, 3460 Mall Drive #5A, Eau Claire, WI 54701

Attendee(s) _____

Hayward _____

Chippewa Falls _____ **How many want to take a tour** _____

_____ **attending at \$15/per person**

\$ _____ **Total due**