



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."

October 2019



THANK YOU to everyone who attended the Installation Banquet.

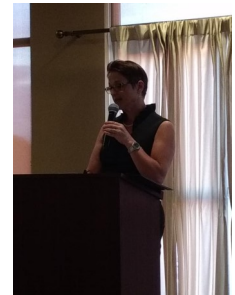
RANWW Christmas Parties

**Dec 5- The Steakhouse
Hayward**

**Dec 12 –Leinie Lodge
Chippewa Falls**

On September 25th we honored our Past Presidents and installed our incoming President. Several association members turned out for this event as we listened to the wisdom of those that came before us and received the message for what is yet to come. We need to encourage participation on committees, be present in our conversations both personally and professionally, be courteous and respectful to our fellow REALTOR® and Affiliate members. Don't miss those moments that only happen once as you move forward in the 2019 – 2020 leadership year.

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



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RANWW

Realtors® Association of
Northwestern Wisconsin

RANWW Officers

Gary Brenizer - President
715-215-0666
garybrenizer@gmail.com

Deb Hanson - President- Elect
715-456-0499
debhanson1@charter.net

Scott Rohde - Treasurer
715-651-8575
scott@1111sold.com

Stacey McKinney - Imm Past President
715-580-0126
stacey@mckinneyrealty.net

RANWW Directors

Lisa Stelter Graf	715-839-6308
Mary Jo Bowe	715-456-2014
Ben Rivard	715-205-1519
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
Martha Delong	715-790-5468
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

A Message from RANWW Treasurer

If I've heard it once I've heard it a hundred times. "Boy, this summer went fast". As someone who makes his living selling real estate, I can relate. The summer season is our busy season when it comes to listing and selling houses, lots, cabins, lake homes, etc. We are constantly on the move and don't ever seem to have the time to take that coveted summer vacation. Sure, spring and fall can be busy as well but summer is by far the busiest.

With summer at a close and the leaves beginning to change colors, we are reminded that winter is on its way. As we are all intimately familiar, winter in the Northwoods can drag on for months. Along with a long winter comes the inevitable slowdown in real estate sales for one reason or another. Hopefully we've stocked up the cupboard, figuratively and literally, for the long winter ahead of us all.

Even though fall may be upon us, I don't mind the slow down. It gives me the chance to re-energize for the next busy season and catch up on all of the things I have pushed aside over the warmer months. I find it refreshing to work with buyers this time of year as they are typically more serious buyers. These buyers are not looking because they are thinking about buying; they are looking at this time of year because they *have* to buy. No tire kickers here. So, appreciate the busy times and enjoy the slow down. It's the life that we have chosen.

Enjoy the seasons!

Scott Rohde
RANWW Treasurer



RANWW Membership Dues Are Out & Due!

- Pay dues before November 1 to take advantage of a \$25 discount
- Pay face amount on the dues statement by November 30
- Realtor® Members Pay \$25 fee for dues paid in December

If you have not received your statement or need a duplicate, contact Jane at 715-835-0923 or jane@ranww.org

Welcome New Members

Jeremy Koller
Whitetail Properties

Haley Rieder
Re/Max Affiliates

Brian Vitale
C & M Realty



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!

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Wait! That's My Listing Photo!

September 2019, REALTOR® Magazine by Erica Christoffer

In the world of real estate photography, image quality isn't the only thing that counts. To ensure you're doing right by your clients and your company, you need to understand and follow best practices in real estate photography law and technology.

It's not unusual for Shannon Hall to be scrolling through her social media news feeds and find agents from other firms sharing listing photos that belong to her agents. "I find images weekly that agents share on Facebook or Instagram from their personal and business pages," says Hall, broker-owner of Dwellings by Rudy & Hall, outside of Detroit. "A lot of them don't realize they can't use images they don't own."

When she spots a photo that she believes an agent doesn't have the rights or license to use, she makes a call. She explains the issue and asks them to remove the photo from their page. If she can't get through, or if the agent won't cooperate, she contacts the broker. But even outreach to broker-owners can be an exercise in frustration if they aren't vigilant about monitoring misuses or taking action, says Hall. "Most brokers are [not paying attention to] what their agents do on social media."

Knowing how important attractive, high-quality photography is for marketing properties, real estate pros may spend considerable time on obtaining great listing photos but overlook some critical legal aspects, including who owns the photos and videos and who has the right to give others permission to use these images or videos. But ignoring questions of legal ownership is wrong and poses serious legal risks.

Real estate is in a similar state as the publishing and music industries of the early 2000s, when the internet and the proliferation of digital content forced those businesses to readdress intellectual property laws and licensing as illegal music downloads escalated. Now real estate photographers are grappling with similar copyright and permissions issues related to the unchecked use of images showing up on websites and social media feeds.

"Photographs get lumped in with listing data, but they're not listing data; they're intellectual property."

"Photographs get lumped in with listing data, but they're not listing data; they're intellectual property, and there are laws that govern how they're used," says Brian Balduf, CEO of VHT Studios, the nation's largest real estate photography service and a leader in the burgeoning movement to crack down on misuses. Copyright statutes say that the person who creates a work owns it and can transfer rights only through writing. "If you don't have something in writing from your photographer or photography partner, assume you don't have rights," Balduf says.

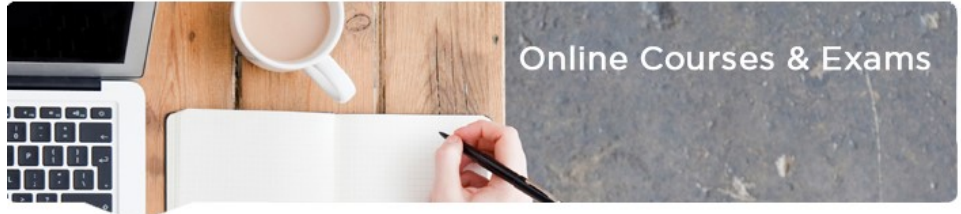
The number one step real estate professionals can take to ensure they aren't violating image copyrights is to read and follow the licensing agreement provided by the photographer, says Chloe Hecht, senior counsel at the National Association of REALTORS®.

[Click here for more.](#)



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Education made simple!

The WRA offers convenient online options for many courses, and these options range from On Demand videos to online exams with self-study booklets or DVDs.

Key benefits:

- ▶ Take courses on your own schedule.
- ▶ Complete your coursework from anywhere.
- ▶ No need for travel.

 [Watch product video trailer](#)

1-800 Legal Hotline

The WRA's Legal Hotline provides REALTORS® with the opportunity to talk one-on-one with a WRA staff attorney.

You can call, fax, email or submit a question online to the Legal Hotline.

MEMBERS take charge of your finances and join us on Oct. 10 at 1pm CT for the first Financial Source Webinar from NAR's Center for REALTOR® Financial Wellness. This FREE, monthly webinar series grants REALTORS® access to live presentations from subject matter experts to help gain a deeper understanding of financial topics.

[Click here for the webinars.](#)

NEW WB 11 Offer

[Click here](#) to find the link to the education copy of the new WB 11 offer. Optional use date November 1, mandatory January 1.

We will be offering LIVE training with Tracy Rucka from WRA at our office on Wednesday, October 16th at 3:30pm-5:00pm.

[Click here to sign up.](#)

Congratulations to Bruce King for completing his C2EX program.





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

REALTOR® Safety Tip

NATIONAL ASSOCIATION *of* REALTORS®





**REALTOR®
SAFETY**
PROGRAM

Make sure your phone is fully charged before arriving to an open house, showing, or meeting a client. Carry a portable charger or power bank to charge your phone on the go.

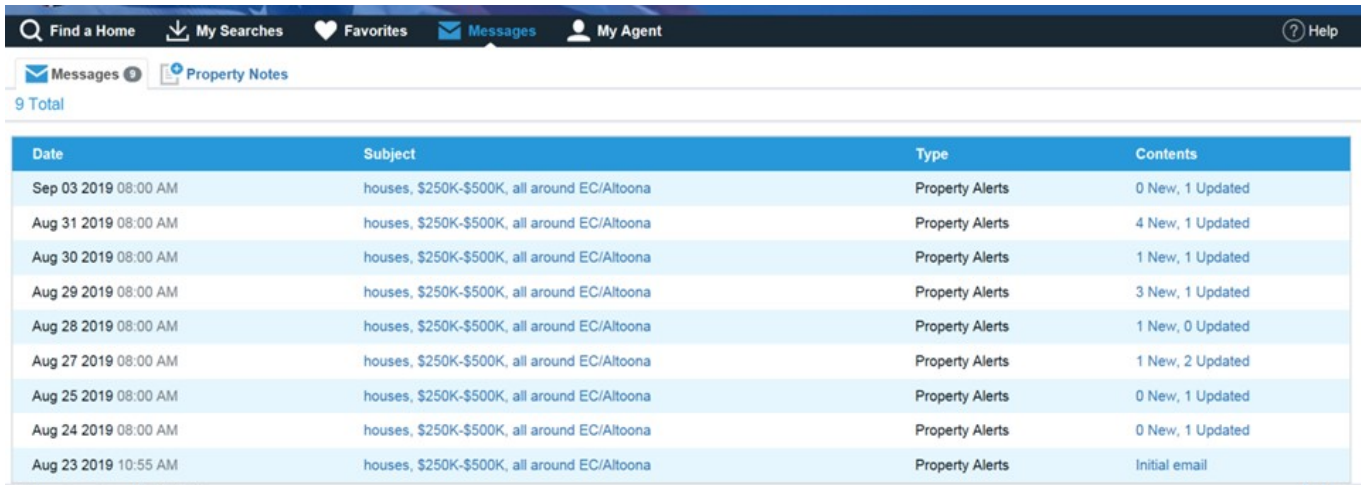
FOR MORE SAFETY TIPS FROM NAR, VISIT www.NAR.realtor/Safety

#REALTORSafetyNetwork




Two ways to view New and Updated listings in Portals:

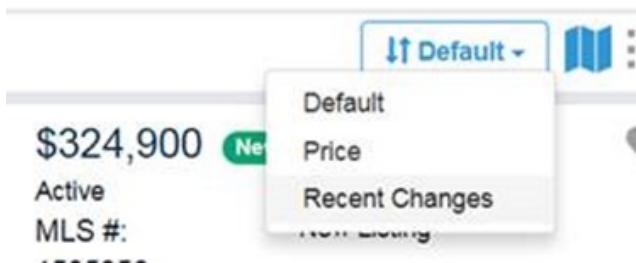
Clients go to Message Center in their Portal and view the contents > Click on each hyperlink under the contents tab to see the new or updated listings.



The screenshot shows a web portal interface with a navigation bar at the top containing 'Find a Home', 'My Searches', 'Favorites', 'Messages', and 'My Agent'. Below the navigation bar, there are tabs for 'Messages' (with a notification icon) and 'Property Notes'. A sub-header indicates '9 Total' messages. The main content is a table with the following columns: Date, Subject, Type, and Contents.

Date	Subject	Type	Contents
Sep 03 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	0 New, 1 Updated
Aug 31 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	4 New, 1 Updated
Aug 30 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	1 New, 1 Updated
Aug 29 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	3 New, 1 Updated
Aug 28 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	1 New, 0 Updated
Aug 27 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	1 New, 2 Updated
Aug 25 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	0 New, 1 Updated
Aug 24 2019 08:00 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	0 New, 1 Updated
Aug 23 2019 10:55 AM	houses, \$250K-\$500K, all around EC/Altoona	Property Alerts	Initial email

On Portal main page, Select Recent Changes. All new and updated listings will be displayed first.



Schedule your office training today! Tricia Henchen, 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 Henchen at 715-835-0923 or Tricia@ranww.org to schedule your training!



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Multiple Listing Service, Inc

Updates & Changes

October 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		

10th - New Member Orientation

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

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

28-29th - Winter Convention, Lac du Flameau



NATIONAL ASSOCIATION of REALTORS®



IMAGINE THE POSSIBILITIES

2019 REALTORS® CONFERENCE & EXPO
SAN FRANCISCO
CONFERENCE NOV 8-11 | EXPO NOV 8-10

RPAC Report

Legislative Updates

Legal Challenge Update: Association Health Plans (AHPs)

Update: June 10, 2019 Nar.realtor

A Federal court has held provisions of the Department of Labor's (DOL) Association Health Plan (AHP) rule as unlawful, including specific provisions regarding eligibility for working owners (i.e. sole proprietors). The Department of Justice has filed an appeal in this case.

What is this case about?

On June 19, 2018, the Department of Labor (DOL) issued a [final rule](#) to expand access to health coverage through Association Health Plans (AHPs) by broadening the definition of "employer" to include "working owners" (sole proprietors/self-employed/independent contractors). Thanks to NAR's advocacy efforts, the final rule reflected important changes that ensured access to AHPs for independent contractors, increasing health insurance options that are better suited to the health care needs of members and their families.

However, in July of last year, twelve attorney generals (AGs) filed suit against DOL challenging the final rule in the U.S. District Court for the District of Columbia. State AG's include New York, Massachusetts, California, Delaware, Kentucky, Maryland, New Jersey, Oregon, Pennsylvania, Virginia and Washington, plus D.C. The AG's argued that DOL exceed its authority in issuing the rule, which would also circumvent protections put in place by the Affordable Care Act (ACA). NAR joined in [amicus brief](#) in support of DOL's rule through the Coalition to Protect and Promote Association Health Plans.

On March 28, 2019, the U.S. District Court for the District of Columbia held in favor of the AGs, striking down essential parts of the rule that would allow self-employed individuals to participate in an AHP and also for "unrelated" employers to band together to sponsor an AHP.

- The court held that DOL's redefinition of "employer" under the Employee Retirement Income Security Act (ERISA) to (1) re-characterize self-employed ("working owners") as eligible to join an AHP and (2) allow unrelated employers to band together under an AHP, exceeds the statutory authority delegated by Congress under ERISA.
- The court argued that the rule conflicts with the intent of the ACA to provide fundamental protections to individual and small group insurance market participants, as allowing working owners to join an AHP would forgo the ACA's individual market protections and put consumers' health and financial security at risk.

What will happen next?

The Department of Justice filed an appeal in the case on May 31, 2019. Pending the appeal, the Department of Labor has issued a series of "question and answer" guidance on the court ruling to address outstanding questions related to AHP operations ([NAR Summary](#); [DOL Part 1 Q&A \(link is external\)](#); [DOL Part 2 Q&A \(link is external\)](#)). In short, current AHPs will continue "business as usual" until the appeal is decided and honor current policy commitments until renewal, but insurers may not enroll any more participants in the meantime, subject to exceptions and overall plan structure.

[Click here for more.](#)

Affiliate Member Minute

The importance of The Register of Deeds hasn't changed since it became a constitutional office established by the Wisconsin state legislature in 1848 as a permanent part of county government in the 72 counties and as the official county repository for real estate and vital records, however the method of how we do business has changed with technology. The Register of Deeds office holds the key that unlocks the history of each parcel of land in Chippewa County. As the public information network, we are the life flow to our economic system and records are accessible online.

- E-recording documents require same statutory requirements as paper. If you are not E-recording, seriously consider it, docs are reviewed and with one click recorded in seconds
- Chippewa County has the document number on the tax bill hyperlinked to Tapestry (LandRecords.net) and to Chippewa County GIS system for public searching.
- Chippewa County provides a free Property Fraud prevention notification program
- Chippewa County scanned all documents for permanent storage and Disaster Recovery plan and available online
- Genealogists can trace family records through land deeds online

Nearly every citizen will invest in real property at some point in their lives. Most of the time, as you know, it will be the largest investment these citizens ever make. Therefore, the integrity of these records is extremely important. Most folks do not often think about the deed to their home, or its importance in their lives. Then along comes some form of devastation: fires, flooding, crushing snow and tornados. In every case, lives are disrupted. They have often lost most, if not all, of their possessions. In order to collect from FEMA or multiple other insurance options (state, homeowner, property, flood), they need to be able to prove what they own and where it is, or was. Our industry comes to the forefront. We store, protect and distribute the very proof people need: the deeds to their property, which become a path to establishing their rights, their ownership and the legitimacy of their claims.

That is only one part of our job; we also file and access all the vital records for birth, marriage, domestic partnerships, death and divorce certificates. Wisconsin now provides statewide issuance of birth records and some marriage and death records, which means if the event occurred in WI you could go to any WI Register of Deeds and apply for the certificate. We also permanently record and store DD-214's for our veteran citizens. Vital records are needed every day for identification purposes, for medical insurance, driver's license, passports, school, child support, court orders, medical benefits, sports, employment, human service assistance, and for many other identification needs.

Reminder: The Real ID Act goes into effect Oct 1, 2020 which means when you are renewing for your driver's license, you will need to bring your current driver's license, social security card, birth certificate and if your name has changed your marriage and any divorce certificates.

We are in this industry together and I am here to assist you in any way possible. We have public terminals available in the office to assist you and the public if needed. Check out our Webpage <https://www.co.chippewa.wi.us/government/register-of-deeds> to keep up on all the information available in the Chippewa County Register of Deeds Department.

Chippewa County Register of Deeds

Marge L. Geissler, CPM

711 N. Bridge Street Room 109
Chippewa Falls, WI 54729
715-726-7994 mgeissler@co.chippewa.wi.us

