



# 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."*

### September 2018

### *Installation & Awards Banquet*

### *Past Presidents Social*

### SAVE THE DATE

Thursday, December 13th

RANWW Christmas Party

Cabin Ridge Rides  
in Cadott

### Postponed

### till 2019

RANWW Safety Course

**Please join us .....** Sept 12th, 2018 at River Prairie Center, to honor the past Presidents, install new RANWW Leadership and award **Bruce King and Ray Van Gilder the RANWW Distinguished Service Award!** (Ray will be awarded his DSA at a later date).

The Distinguished Service Award (DSA) is RANWW's most *prestigious* award. Recipients must demonstrate a high level of commitment and contribute a substantial amount of time, effort and creative imagination to RANWW. **Ray** has served on the Rice Lake Area MLS, Chaired the Regional and RACV MLS Committee and served on the Executive Committee. He was President of the Realtors® Association of Northwestern Wisconsin in 2004-05. Additionally - he was awarded Realtor® of the year 3 times - in 1994, 2001 & 2005. **Bruce** began his career with RANWW in January of 2005, where he has worked on housing, zoning and comprehensive planning. Bruce has served on the NAR State and Local Issues Policy Committee and State and Local Issues Coordinating Committee, WRAs Public Policy committee and GAD Institute Advisory Committee. Bruce co-chairs the Eau Claire Alliance for Substance Abuse Prevention, is on the Executive Committee for the Alliance for Strong Communities, is a current member of the Eau Claire Invest Health team and is President of the Board of Directors of Disaster Ready Chippewa Valley, a business continuity and disaster prevention organization that serves businesses in the Chippewa Valley.

**Dan Lawler will receive this year's Realtor® of the Year Award and we will install the following individuals: Deb Hanson - Treasurer, Shannyn Pinkert - Director, Dana Decambaliza - Director, and Amber Linhart - Director.** Please join us in congratulating them on their outstanding accomplishments and election to RANWW Leadership!

Prior to the Installation Banquet, we will honor RANWW Past Presidents, thanking them for their steady guidance and wisdom throughout the history of this Association.

**Past Presidents Social: 4:30pm - 5:30pm Social Hour and hors d'oeuvres - cost is free to past presidents and members, guests are \$10.**

**Installation Banquet: 5:30pm - 6:30pm Social hour, 6:30 - 7:15 buffet style dinner, 7:15pm - 8:15pm program. Enjoy music with Brian Bethke from 4:30pm-6:30pm and again from 8:00 - 10:00pm.**

### *In this Edition*

Installation Banquet.....	1
A Note from our President .....	2
New Members.....	3
Education Corner.....	4
NWWMLS Updates.....	5
Calendar Updates.....	6
RPAC Report.....	7
Affiliate Member Minute.....	8
Installation Banquet.....	9



# RANWW

Realtors® Association of  
Northwestern Wisconsin

## RANWW Officers

Dan Lawler - **President**  
715-234-2948  
[Dan@DanLawler.com](mailto:Dan@DanLawler.com)

Stacey McKinney - **President -  
Elect**  
715-580-0126  
[stacey@mckinneyrealty.net](mailto:stacey@mckinneyrealty.net)

Gary Brenizer - **Treasurer**  
715-215-0666  
[gary@brenizer.com](mailto:gary@brenizer.com)

Marty Tauger - **Imm Past Presi-  
dent**  
715-770-9181  
[taugers@gmail.com](mailto:taugers@gmail.com)

## RANWW Directors

Krag Blomberg	715-579-0684
Mary Jo Bowe	715-456-2014
Paul Canfield	715-828-0819
John Flor	715-924-4806
Julie Flor	715-790-0564
Deborah Hanson	715-456-0499
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 President**

This past year as president has been a whirlwind! Many changes and accomplishments have happened at RANWW. We moved our office, built out a new office and moved in! New technology, more space and a conference center for all members to use. Another great addition is One Call Now, our new text messaging platform. Texting will be used to alert membership of an MLS outage, an impending REALTOR® Safety situation, RANWW and NWWMLS office closures and membership reminders of upcoming meetings and events. Texting is a great way to communicate in real time!

The RANWW Board of Directors has been a pleasure to work with and I want to thank them for their hard work, sacrifice of their time away from work and family to "give back" to our members. If you have never been a part of our Board, MLS Board, or even a committee, I'd encourage to you step up and serve, you won't regret it. Call the RANWW office anytime and ask what you can do to help our members and your Association. Giving back is a great way to make lifelong friendships!

It has been my pleasure to serve you as the RANWW President this past year. I hope you feel I did a great job as I tried hard to do so! Thanks to our staff at RANWW- Brenda, Tricia, Kim, Jane and Bruce, they are wonderful group of people and we are lucky to have them!

Thanks for your trust and support in me!

Dan Lawler  
RANWW President



## **REALTORS® Win This Year!**



## **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.*

**Joan Dickie**

*Keller Williams Premier*

**Cora Ness**

*Elite Realty Group*

**Heather Westley**

*Ross Frontier Realty*



It gives me great pleasure to introduce the Center for REALTOR® Financial Wellness, a new online resource

designed to meet the specific financial planning needs of REALTORS®. This new program began as a need identified by 2017 NAR President Bill Brown and was later validated through extensive member research. Also in 2017, a Presidential Advisory Group was formed to help shape the program, identify the financial resources members need most, and determine how to best deliver them.

Members will get started by taking an online assessment, which will generate a set of personalized financial planning goals based on where they are today.

[Click here](#) to see the full Fact Sheet about the education materials and resources now available. To easily share this important information with your members via Facebook or Twitter, click on the appropriate icon, sign in, and seamlessly share it.



### **ATTENTION!!!**

2018 REALTOR® Dues Statements are being mailed to brokers. Please distribute to agents, if applicable. These are NOT MLS dues— they are the annual membership dues paid to NAR, WRA and RANWW.

## **THANK YOU to all the SPONSORS for the 2018 RANWW GOLF OUTING!**

**All Title Services      AMEC Home Loans**  
**Associated Bank      Bremer Bank      CCF Bank**  
**Chippewa Valley Home Inspections**  
**Compeer Financial Services      Flagstar Bank**  
**Golden Home Inspections LLC**  
**Knight Barry Title United**  
**Legends Title Services LLC**  
**Marine Credit Union      New Age Inspection**  
**Royal Credit Union      Sterling Water**  
**United Bank      Valuation Specialists**  
**Vinopal Title & Abstract      Wells Fargo**  
**Western Wisconsin Title Services**  
**WI Building Inspectors**



n

e

r

### CRS Two-day Course: Effective Buyer Sales Strategies

October 1-2, 2018 | 8:30 a.m. – 5:00 p.m.

Top sales associates enjoy a competitive advantage because they understand what motivates and influences their customers. The CRS “Sales Strategies” course gives you the inside track to win over prospective buyers by teaching them the necessary strategies that make their sales quick and efficient. You will learn how to work with today’s new buyer through effective strategies like counseling, salesmanship and negotiation so you can secure customers for life! [Click here for registration.](#)

### Live CE is Scheduled for October 16th, 17th & 24th, 2018 Turtleback Golf & Conference Center, Rice Lake

Robert Sayas will be covering CE 1, CE 2, CE 3, CE 4 and Elective’s C & D. For more information please contact Kim at [Kim@ranww.org](mailto:Kim@ranww.org) or [click here to register.](#)



**CONGRATULATIONS** to Adam Sieth of Kleven Real Estate for winning the Free Convention Drawing!

### September 17-18, 2018 | Kalahari Resort | Wisconsin Dells

Save the date for the WRA's showcase event of the year! The WRA Annual Convention is back in Wisconsin Dells on September 17-18, 2018. During two jam-packed days, hundreds of REALTORS® will gather together from all corners of the state for classes, networking and fun! With the “It's Time to Shine” theme for the convention, you'll learn how to put your best foot forward and shine in your market. You'll leave the convention with good vibes so you'll be ready to take the lead and boogie your way to success.

### We will be offering the Two-Fer program again.

A WRA member registers for a full convention pass and receives a promotional code that can be sent to another WRA member who has never been to the WRA Annual Convention or has not attended in the past 5 years. This person is able to register for a lower fee. Example: Early registration (if you register by 8/16), the fee would be \$125 and the Two-Fer would be \$62. Registrations can be made online at: <http://www.wra.org/convention>.

### CONTINUING EDUCATION

**REQUIREMENT:** All licensees MUST complete six courses approved by the Department of Safety and Professional Services before December 14, 2018. Four of the classes are mandatory; licensees may choose two electives to complete the required 18 hours.

# Auction Properties in NWWMLS

NWWMLS presents, Scott McKinney, MLS Chair:

## [Auction Video](#)

**AUCTION PROPERTIES:** NWWMLS allows exclusively listed property that is subject to auction or Online Auction; however, any listing submitted is entered into within the scope of the Listing Brokerage’s licensure and in accordance with all other requirements for listing input. Such listings must include an actual list price, assessed value, starting bid or market value in the list price field, and all required fields must be completed. The “Starting Bid” must be an amount the seller would accept if it is the only bid received. If a “Starting Bid” cannot be established then “List Price,” “Assessed Value” or “Market Value” must be input into the “List Price” field. Compensation must be offered as described in the entire Section 5 of the Policy and Procedure Manual. The auction firm name/ auctioneer and auction firm/auctioneer license number must be included in the “Public Remarks” field, but no other contact information may be included in the “Public Remarks.” Any other contact information or bidding website, if applicable, must be included in the “Agent Remarks.” Auction properties must allow showings prior to auction date. Agent **MUST** submit all offers made prior to Auction date.

Click [Here](#) for the Request to Withhold form.

---

NWWMLS wants to thank everyone for their feedback on Matrix improvements. I hope you all enjoy some of the new fields and additions we have made with your help. We look forward to hearing more ideas on how to improve Matrix. We will try hard to make any changes that are presented to us. There are some changes that may take more time to complete or are unable to happen.

---

Great news! NWWMLS is happy to say, you can now upload up to **40** photos in Matrix. Please be sure your primary photo for Residential type listings are of the homes Exterior Elevation.

---

When inputting addresses on Matrix, please be sure to match the address with the tax documents. Also, don’t forget to use the Street Type dropdown box for Street, Road, Circle Etc.

Street #	Street Direction	Street Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Type	Street Direction Suffix	Unit #
<input type="text"/>	<input type="text"/>	<input type="text"/>



**RANWW**

Northwestern Wisconsin  
Multiple Listing Service, Inc

## Updates & Changes

## September 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						

- 3rd** - RANWW Office Closed for Holiday
- 5th** - RANWW Foundation Meeting
- 12th** - Installation Banquet at River Prairie Center
- 14th** - NWWMLS BOD Meeting in Rice Lake
- 17th & 18th** - WRA Convention
- 24th** - RANWW BOD Meeting

## October 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			

- 1st & 2nd** - [CRS: Effective Buyer Sales Strategies](#)  
(2 day)
- 16th** - [CE at Turtleback in Rice Lake/ Course 1 & 2](#)
- 17th** - [CE at Turtleback in Rice Lake/Course 3 & 4](#)
- 24th** - [CE at Turtleback in Rice Lake/ Elec C & D](#)

## November 2018

Sun	Mo	Tue	We	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	

- 2nd-5th** - REALTORS® Conference & Expo
- 12th - 16th** - A Week of Giving
- 22nd** - RANWW/NWWMLS Office Closed/Holiday
- 23rd** - RANWW/NWWMLS Office Closed

## 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					

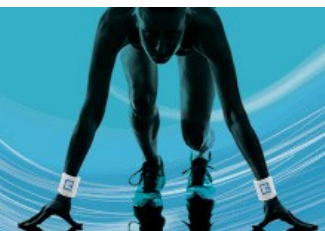
- 13th** - RANWW Christmas Party
- 24th** - RANWW Closed for Holiday
- 25th** - RANWW Closed for Holiday



NATIONAL  
ASSOCIATION of  
REALTORS®

READY  
SET  
**BOSTON!**

>>>>>>> REALTORS' CONFERENCE & EXPO  
NOVEMBER 2-5, 2018



# RPAC Report &

## *Legislative Updates*

### 50th Anniversary of RPAC



The REALTOR® Party works hand-in-hand with the REALTORS® Political Action Committee (RPAC); however, RPAC is a voluntary program and provides the “hard” dollars the association uses to make direct contributions to national, state and local candidates. This partnership is what makes us a force to be reckoned with at the local, state and national levels...

[Learn More](#)



### History The REALTOR® Party

Since the National Association of REALTORS® (NAR) hired its first lobbyist in 1973, America’s largest trade association has been working together to advance public policies and candidates that build strong communities, protect property interests and promote a vibrant business environment. In 2010-2011, NAR ramped up its efforts at the state and local levels by launching the REALTOR® Party Initiative. This included grants and tools to help state and local REALTOR® Associations run candidate and issue campaigns, and implement smart growth, housing opportunity and diversity programs, and much more.

As the only advocacy group in America that fights exclusively for homeownership, real estate investment, strong communities and the free enterprise system, the REALTOR® Party is not focused on the right, left or even the middle of the aisle; it is focused on the issues that matter to existing and future homeowners and the real estate industry.

Supporting candidates and campaigns and engaging in community outreach, the REALTOR® Party leverages the association’s best asset—its grassroots network of 1.2 million REALTORS® across the U.S. and its territories—to work hard on behalf of America’s 75 million homeowners and those who aspire to one day own property of their own.

In recent years, our local level activities have increased; REALTORS® have gained political clout through legislative victories in every corner of the country; and state and local REALTOR® Associations have expanded their community and political presence...all because of the actions of the REALTOR® Party.

# Affiliate Member Minute

## A Message from Royal Credit Union.....

Over the past few years increases in mortgage lending technologies have led to efficiency gains for both the lender and borrower. A handful of purely online mortgage originators have adopted and marketed these technologies but local lenders are starting to implement them as well with the added ability of also offering face-to-face or over the phone service to borrowers.

One of the technologies that realtors have likely already begun seeing is the ability to finance homes without appraisals. Larger investors such as Fannie Mae & Freddie Mac have both been gathering home sales data for years and are now using that gathered data to approve home values without the need for an outside appraisal. They continue to grow their database with every transaction and so the percentage of appraisal waivers will continue to grow. From a time and cost standpoint this is a very large gain. Some national numbers show that up to 20% of transactions are currently being financed without appraisals. Locally the numbers aren't as high but will likely grow over time.

Another technology that impacts borrowers is the ability to gather income & employment data online and have that income calculated and "validated" by an automated system with no need for W2's, paystubs, and the more traditional income documentation. This validation means that underwriters don't need to review the income either which minimizes time, resources and the lenders risk. As this technology advances it will include the ability to electronically pull borrowers asset documentation. Borrowers will be able to link their bank account information with their online application for lenders to gather information more immediately and also validate borrowers assets at the same time.

As younger generations are purchasing homes and are more comfortable allowing technology to be a large part of the transaction we'll likely continue to see changes implemented but statistics show that only a small portion of homebuyers both young and old want a purely digital experience. Purchasing a home is a major financial transaction in a person's life regardless of age and the desire to interact on a more personal level is still strong with most buyers which is why local lenders can still offer the best of both worlds.

Jacob Spies  
Regional Mortgage Sales Manager  
Royal Credit Union







# 2018 Awards & Installation Banquet

and Past Presidents' Social

Wednesday, September 12th, 2018  
at River Prairie Center  
1445 Front Porch Place, Altoona

Please join us to honor our Past RANWW Leadership  
from 4:30pm - 5:30pm

---

After the Social Hour, we invite you stay and participate in the  
**2018 Awards and Installation Banquet**

Social hour from 5:30pm - 6:30pm

Dinner from 6:30pm - 7:15pm

Program from 7:15pm - 8:15pm

Enjoy music with Brian Bethke from 4:30pm - 6:30pm and after the banquet - 10:00pm

---

Name: \_\_\_\_\_

Guest: \_\_\_\_\_ (Members pay for guest meals only)

Will Attend:

\_\_\_\_\_ Past Presidents Social with Hot & Cold Hors D'Oeuvres (Guest \$10)

\_\_\_\_\_ Awards & Installation Banquet with buffet dinner (Guest \$20)

\_\_\_\_\_ Both Past Presidents Social and Awards & Installation Banquet (Guest \$30)

RSVP by September 5th, 2018

To: RANWW, 3460 Mall Dr. Ste #5a, Eau Claire, WI 54701

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