



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 2019

Installation & Awards Banquet

Save The Date

RANWW Christmas Parties

**Dec 5- The Steakhouse
Hayward**

**Dec 12 –Leinie Lodge
Chippewa Falls**

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

Please join us Sept 25th, 2019 at Wild Ridge Golf Course, to honor the past Presidents, install new RANWW Leadership and award **David Masterjohn the RANWW Distinguished Service Award!**

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. David has served on the MLS Board for 4 years and he is a Past President.

Stacey McKinney will receive this year's Realtor® of the Year Award and we will install the following individuals: **Scott Rohde - Treasurer, Julie Flor - Director and Martha Delong - Director.** Please join us in congratulating them on their outstanding accomplishments and election to RANWW Leadership!

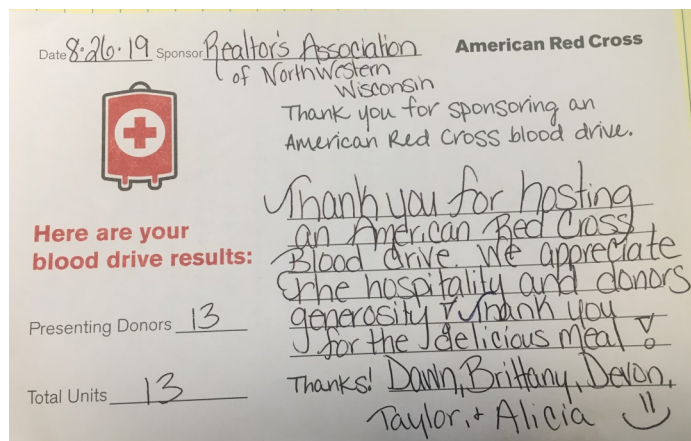
This year we will honor RANWW Past Presidents during the social hour at 5:00pm, thanking them for their steady guidance and wisdom throughout the history of this Association.

Installation Banquet: 5:00pm - 6:00pm Social hour, 6:00 - 6:45 buffet style dinner, 6:45pm - 7:45pm program. Enjoy music by "The Thundermen" from 8:00pm- 10:00pm.

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THANK YOU TO ALL WHO DONATED





RANWW

Realtors® Association of
Northwestern Wisconsin

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Judy Nichols 715-821-4765

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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

A Message from RANWW President

Just as I was getting into the swing of being President, it's time to pass the torch on to Gary. I have truly enjoyed the last 4 years of serving on the Executive Team. There is so much to learn and you get to meet some sincerely great people along the way. I wish I could say that I rocked RANWW's world in some way...yet I don't feel that is an accurate assessment of my year as President. Lol.

Seriously though, I hope I made a difference. We did a lot of things throughout the year, yet my main goal as President was to improve relations in our Association. I started The Golden Rule Award, hoping that REALTORS® might think about how they treat one another. You would expect that everyone treats their colleagues fairly, ethically, respectfully and negotiates for the best interest of their clients. I wanted to gently remind everyone that our industry will only get better if we take upon ourselves to step up and be the better REALTOR®. Please keep this in mind throughout your career in Real Estate.

But remember, don't only step up to be a better REALTOR® to other agents, be better to yourself. Take time off, shut off the phone and do what you love to do. You only get one trip in this life. Make it a good one! Thank you so much for allowing me to be your Association President. I sincerely cherished it.

Stacey
RANWW President



**“Do unto others as you would have them do unto you.”
Do you know someone deserving of the Golden Rule Recognition?**

**The Golden Rule
Award Recipient**



RANWW
REALTORS® Association of
Northwestern Wisconsin

Welcome New Members

William Bischel

Keller Williams Integrity

Michael Brown

Mission Realty

Steven Mann

Keller Williams Integrity

Jill Gengler

Re/Max Affiliates

Jade Green

Coldwell Banker Brenizer~RL

Randi Jo Market

Eau Claire Realty

Ryan Mickelson

Northern Investment Company

Clayton Rajek

Keller Williams Integrity

Allison Ruppel

C21 Affiliated

James Voigt

Andale Real Estate

Roxanne Woodford

Re/Max Affiliates



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

And the REALTORS® won this year!



THANK YOU to all the SPONSORS for the 2019 RANWW GOLF OUTING!

All Title Services Associated Bank
Bremer Bank CCF Bank Charter Bank
Chippewa Valley Home Inspections
Citizens State Bank Flagstar Bank
Finance of America Mortgage Home Warranty Inc
Knight Barry Title United LeaderOne Financial
Legends Title Services LLC
Marine Credit Union New Age Inspection
Northwestern Bank Royal Credit Union
Saltness Home Inspections Sterling Water
Wells Fargo Home Mortgage
Westconsin Credit Union
WI Building Inspectors WNB Financial
Vinopal Title & Abstract



W
E
R

Congratulations to
Andrea Lapacinski
from Lakeplace.com for
winning the free
convention pass!



September 10-11, 2019 | Kalahari Resort | Wisconsin Dells

Real estate is always an adventure. Ready for your adventure?

Enhance your bottom line? Resolve disputes? Increase productivity? If these are on your list of goals — and why wouldn't they be? — your practice can't miss the WRA's annual convention on September 10-11 in Wisconsin Dells. With two days of opportunities for learning, networking and enhancing business strategies, you'll leave with convention takeaways that will lead you down the adventure trail to real estate success!

"The WRA's Annual Convention is THE event of the year for my agents. The best of the best speakers bring new insights to our unique business models and give everyone a great time away from the office mingling with colleagues from many different markets." — Andy Beiser, Beiser Realty LLC in Winneconne, WI

Broker Summit

December 2019

Milwaukee Area



BROKER SUMMIT



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.

[Download and complete the application here.](#)



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

5 Keys to Internet Safety

Tips to take away the easy tools criminals can use against you

Jack Lindberg | September 10, 2018

It's been more than 10 years since social media became mainstream, and few people in the developed world can go without it. Families communicate through sites like Facebook, people look for jobs using LinkedIn, and many like to spout off on Twitter. Younger generations enjoy the quick "one and done" effect of Instagram and the photo-oriented approach to Pinterest.

Combined with many direct chat systems, and we have a world that it could be argued is "over-connected." With all this information flowing back and forth, many don't realize the kind of personal information they have made available to the public. What you post online serves as a microscope into your life — whether it's your family, your success or even the toys and assets you own. The philosophy is if you look successful online, you must be successful as a person and a business owner, capable of achieving similar results for your clients. However, too much online transparency can pose significant safety risks.

This article points out five key areas of online information that can be used against you as well as steps you can take to control the offending information so you don't become a victim of crimes such as wire transfer fraud, burglary, kidnapping or worse.

Passwords

Passwords and password protection are part of an ever-moving area of technology, similar to law enforcement and speed trap technologies versus radar detectors where they're legal. One year, the police will come out with the latest technology that's better than the current radar detectors that enables them to capture more speeders — especially those speeders who use older radar detectors and are lured into a false sense of security. Later, the next level of radar detectors come out that can detect the latest radar guns, and these detectors allow speeders to detect police before they can be caught for speeding.

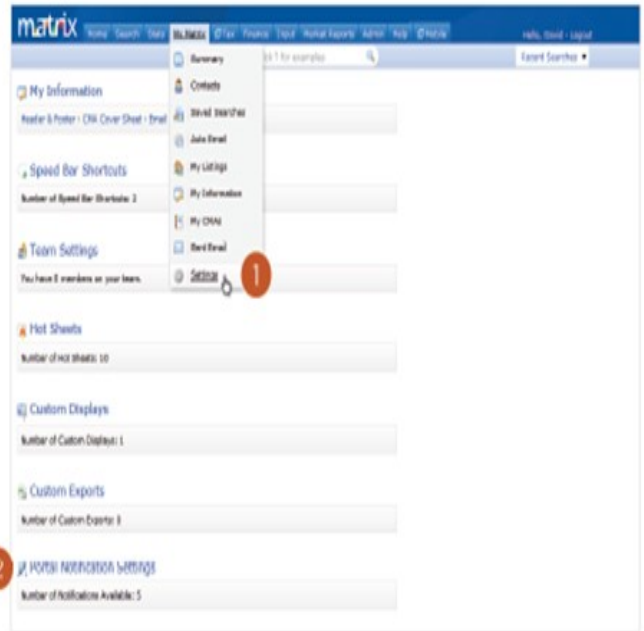
This cat-and-mouse game is the same with passwords. According to Moore's Law, the computing speed of a computer doubles every two years — so computers today are exponentially faster than those from 10 years ago. This means the average person with the average computer can use that computer with the proper algorithm to break down possible password combinations using a "brute force attack." In 1995, using an Intel Pentium Pro processor at a rate of 166,927 keys per second (kps), the eight-character alpha-numeric password "john1981" would take over six months to break.

[Click here for more.](#)



Portal Notification Settings

- 1 From the Matrix top menu, hover over the, **"My Matrix"** option then click, **"Settings"**.
- 2 Click the, **"Portal Notification Settings"** link to set how, and when, you would like to receive Client Portal notifications.



Configure Notification Settings

- 1 **When a contact does this:** the action take by the Client in their Portal
Options: Visits Portal, Saves a favorite, Adds Notes, Saves a Search, Visits Portal First Time.
- 2 **Notify me ASAP via Email:** select a checkbox if you would like to be notified - via email - of the associated Client action.
- 3 **Notify me ASAP via Text:** select a checkbox if you would like to be notified - via text message - of the associated Client action.

2

3a Click the, **"Click here to edit your cellular information"** link to add/edit your phone number and to select your cellular provider.

3b Once your phone details have been entered, click the, **"Send me a verification code"** button.

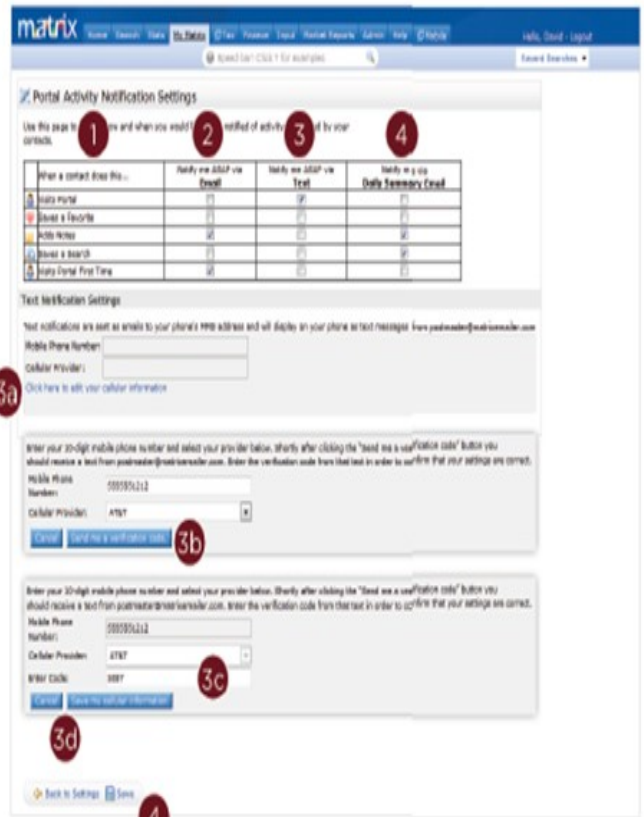
Note: some mobile carriers may send you an initial text requiring you to first confirm that you would like to accept, "Email to SMS" messages.

3c Check your mobile device then, back in Matrix, enter the **verification code** that was received.

Note: be sure to read the entire text message to ensure you have entered the correct verification code.

3d Click the, **"Save my cellular information"** button.

4 Click the, **"Save"** button to save your Portal Notification settings.



RANWW
 Northwestern Wisconsin
 Multiple Listing Service, Inc

Updates & Changes

09001984

September 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					

2nd - RANWW/NWWMLS Office Closed
4th - RANWW Foundation Meeting
10th-11th - WRA Annual Convention
13th - NWWMLS BOD Meeting
23rd - RANWW BOD Meeting
25th - Installation Banquet at Wild Ridge

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"
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



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 Action Update

[The WRA joins lawsuit involving association health plans](#) (Tom Larson, WRA, July 8, 2019)

On June 7, 2019, the WRA joined the National Association of REALTORS® (NAR) and numerous other state and local REALTOR® associations in filing an amicus curiae brief, or “friend of the court” brief, in the appeal of a federal district court’s ruling, which strikes down the federal Department of Labor (DOL) rules that made it easier to create association health plans (AHPs).

This litigation is part of an ongoing effort by NAR to take a more proactive role in improving access to affordable health care options for self-employed individuals and small employers. This includes supporting legislative and regulatory changes allowing bona fide trade associations to offer AHPs to their respective memberships, including working owners.

This article provides an overview of AHPs, the efforts by Congress to address the cost and availability of health care, and the litigation surrounding AHPs.

Background

With the rising cost of health insurance, self-employed individuals, such as REALTORS®, often have difficulty affording health insurance or necessary medical care. Prior to 2013, approximately 33 percent of REALTORS® across the country were uninsured, according to surveys conducted by NAR. As a result, NAR made reforms to health insurance coverage for self-employed and small employers a top priority. In doing so, NAR adopted several principles for guidance on public policies related to health care, including “health care coverage and/or insurance should be made available to all” and “a ‘single payer’ health care system in which the government pays for and allocates health care services should be opposed.”

The Affordable Care Act (ACA), enacted in 2010, made health insurance more attainable for many Americans. As of 2016, the number of REALTORS® uninsured decreased to approximately 19 percent. However, under the ACA, the cost of health insurance continues to rise, and some self-employed individuals have found it more difficult to obtain coverage due to changes made to the underwriting and rating rules regulating individual policies.

After attempts by Congress to repeal and replace the ACA failed in 2017, President Trump issued an executive order later that year aimed at expanding health insurance coverage options for small groups and individuals outside of the ACA market. One of the options created by the executive order was AHPs for small groups and certain individuals.

What is an AHP?

[Click here for more.](#)

Affiliate Member Minute

"Dear Realtor®, we want you to sell our house! Now what?"

Many Americans have too much stuff and are totally befuddled by all their possessions. They want a quick sale but are overwhelmed when they realize the time and effort it will take to empty their home. Some may have wonderful friends, neighbors, and relatives nearby that are ready and willing to drop everything and jump right in to help. Great! But what if they don't?

Consult an Organizer can assist with the project from start to finish. We sort and organize all contents for removal. Contracted work is done by local, insured experts. We supervise all work and maintain communication with our client throughout the process. Full financial accounting, receipts, and a photographic history of the project are provided.

Consult an Organizer provides a full line of Professional Organizing services for business and residential clients. Some examples are:

- Designing efficient, comfortable spaces
- Organizing items in rooms, cabinets, closets, basements and garages
- Setting up for thrift and estate sales
- Arranging for qualified appraisers of valuables
- Packing and arranging delivery of items for donation
- Assisting in removal of junk, hazardous chemicals, and electronics



Consult an Organizer is fully insured, and belongs to the National Association of Productivity and Organizing Professionals.

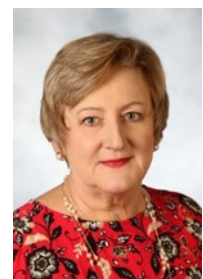


Connie Kees, Owner

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RANWW
Realtors' Association of
Northwestern Wisconsin

Proud Member of
The CHAMBER
Eau Claire Area Chamber of Commerce



RANWW

REGIONAL Association of
Northwestern Wisconsin

2019 Awards & Installation Banquet

AND PAST PRESIDENTS' SOCIAL

Wednesday, September 25th, 2019
at Wild Ridge Golf Course
3647 Kane Road, Eau Claire

2019 Awards & Installation Banquet

Social Hour with our Past RANWW Leadership from 5:00pm - 6:00pm
Dinner from 6:00pm - 6:45pm
Program from 6:45pm - 7:45pm
The Thundermen from 8:00pm - 10:00pm

Name: _____

Guest: _____ (Members pay for guest meals only)

Will Attend:

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

RSVP by September 18th, 2019
To: RANWW, 3460 Mall Dr. Ste #5a, Eau Claire, WI 54701
or email kim@ranww.org