



President's Message- Duanne Swift

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The start of any New Year generally causes us to not only reflect on the past, but also plan for the future. This is probably the only time of the year when most Americans think about what we would like to be different for the next year and develop some sort of loose plan. Sometimes called a New Years Resolution.

Regardless if these resolutions survive very long we at least think of the future and how we would like to alter it in a positive fashion. Soon the Northwoods Association of Realtors will begin a process of thinking about its future and how it might better serve you, its membership. Generally, referred to as strategic planning it is a worthwhile visit to where we have been and where we would like to be. Enough of us now have attended strategic planning sessions that the mere mention of such an event causes immediate and hasty planning to be out of town on the anointed day of the session. Please avoid doing that in this case.

Jim Klaric, of Coldwell Banker is the chair of the planning effort this year and while the details are being worked out at this writing, if Jim calls and asks you to participate in some fashion I hope you will agree. NWAR needs to consider its future if it is to continuously improve. Even if you don't hear from Jim I hope you will feel free to provide input into the organization's future direction by contacting him or Dawn at the board office with your suggestions. Most of us have thoughts from time to time about how the organizations we support perform. The spring strategic planning effort is a great time for you to put some of those thoughts into action.

Duanne Swift
NWAR President
Butternut Creek

TIP OF THE WEEK

PRINCIPAL BROKERS— PLEASE REGISTER FOR THE FREE BROKER UPDATE WITH KEVIN KING (WRA LEGAL COUNSEL) MONDAY JANUARY 15th AT 8:30AM AT THE THIRSTY WHALE IN MINOCQUA
Email mlspat@verizon.net

The next regularly scheduled Board of Directors Meetings
Thursday February 22, 2007 at the board offices.

NWAR: 8:30
GNMLS: 10:00am

Members are always Welcome! **If you would like a copy of the minutes please email your request to:**
nwardawn@verizon.net



The Northwoods REALTOR®

A publication of the Northwoods Association of REALTORS®

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The Northwoods REALTOR® is a monthly publication intended to inform members of events and REALTOR® requirements, educate members as to important issues, and provide a forum for communication.

If you would like to submit an article or purchase advertising to be published in the newsletter please contact us at nwardawn@verizon.net or at 715-356-3400.

Editorial Staff

MEMBERSHIP UPDATE-

First Notice of Orientation-

Second Notice of Orientation

Orientation is a National Association and local requirement of membership and contains the requisite NWAR® ethics and fair housing training. New members are given two consecutive opportunities to attend. Failure to attend will result in a reassessment of association dues and fees.

First Notice of Installation

Julie Sexton– First Weber MQA
Rick Lovdal—Eliason Realty St Germain
Gina King-Jaeger– First Weber RHI

Second Notice of Installation

Installation is the final step to becoming a REALTOR®. Applicants have two consecutive opportunities to attend a GMM and complete installation. Failure to attend will result in a reassessment of association dues and fees with the continued requirement to be installed. The next scheduled installation is March 22, 2006 at the General Membership Meeting at the Holiday Inn commencing at 4:30pm

HURRY AND SIGN UP FOR THE JAN 29th FINANCING SEMINAR!

Educate your buyers to avoid dry closings—attend this **FREE** Class! Continental breakfast served compliments of M&I bank. Class runs 8:30–10:00am call Dawn at 356-3400 to register.

Membership Transfers

NAME	FROM	TO
James Cleary	High Point Realty	Released
Jennifer Coy	Gregory Realt	Released
Pete Steinwand	Gregory Realty	Released
Terry Urban	First Weber –ER	Released
Michael Steckel	First Weber-ER	Released
Justin Pierce	C21 Pierce	Released
Brian Ernst	Coldwell Banker Larson	Released
Sig Stellberg	Vacationland– MQA	Released
Jerome Keen	Whitewater North	Released
Gene Alexander	Coldwell Banker Larson-PF	Released
Joan Carpenter	eProperties	Released
William Misina	Eliason Realty-St Germain	Released
Scott Pavlow	RealtyMatrix	Released
Andrew Teichmiller	Community Realty	Released

Designation Week 2007
Wisconsin REALTOR® Association
February 12-17



GRI ABR CRS
CRS Electives
ABR Electives
Networking & Referral Systems
1031 Tax-Deferred Exchanges
Land 101: Fundamentals of Land Brokerage
Resort & Recreational Specialist
Radisson Paper Valley
Hotel & Conference Center
Appleton, WI



Time is running out to make your RPAC contribution for this fiscal year!

Northwoods Realty of Manitowish Waters is now C21 Pierce Realty.
Century 21 Lakeland Group has changed its name to Century 21 Woods to Water.



AT THE BOARD OFFICES

The board offices have been busy with end of the year bookwork, last minute CE and year end dues reconciliation. If REALTORS® did not fulfill their 2006 CE requirements under Wisconsin Law they are not eligible to practice. At the end of each CE cycle, the board is required to return all unused tests and test booklets to WRA. To complete 2006 CE the REALTOR® will need to contact WRA at www.wra.org to enroll in one of the three self-study options: online, video or study book.

December found the board offices in a sea of computer malfunctions. Two computers were felled, one hard drive crash and one damaged windows installer. The board web site also was affected and it is anticipated that it should be up and functioning by the end of this week. The office wishes to thank all the members who have given us positive feedback regarding the elimination of the phone tree. Kim Kelling now directs all incoming calls.

This week GAD, Kevin Jenkins, is in Washington DC receiving special training and also to participate in policy meetings. Kevin will also be in Madison this month with RPAC chair, Adam Redman, to receive training and updates.

Finally, M&I bank (landlord) has informed us that the expansion of our space should be completed within the next few months. They are meeting with the contractors on January 15th. Happy New YEAR!- Dawn M. Kennedy

REALTYSERVER TIPS!!

Please use the Photo Maintenance Tool in Broker Load for entering all photos. While the feature still works in the INTERFACE Load (Distributed Base) pictures may not always “take”. Please use Broker Load (the online program) for entering your listings.

The #1 fix to any problem in INTERFACE (the distributed based system) is to rebuild your indexes. Go To File>Maintenance>Rebuild all indexes.

The #2 fix to any problem in the INTERFACE (the distributed base system) is to reboot your computer.

The board offices can not assist you if there is a problem with the INTERFACExpress online program; this is because this program is not stored locally on your computer but on the RealtyServer servers in Texas. Errors in this programming should be directed to technical support at 1-866-531-7065 or angela@realtyserver.com

Trouble logging in to INTERFACExpress? Make sure you have selected Greater Northwoods as the board> Make sure your numeral lock is on> Make sure you aren't transposing a number.



A WAY TO SAVE BIG \$\$\$- by Kevin Jenkins, Governmental Affairs Director

A lot of us are on the road at times, whether it be for meetings, training or other events. Travel can get very expensive, and yes, there are those that are reimbursed by the company, but we still have limits that we have to live within.

Recently, while booking reservations for upcoming meetings in Washington DC, I tried a website that has been successful for me in the past – www.priceline.com – you probably have heard of it.

Here’s how it works. You enter what you are looking for – hotel, car, flight, or a combination of them. A search will list what is available, most often the same as other websites. Why would go on a website that has the same as everyone else offers? I’ll tell you why, because on this website you also have the option of naming your own price. When you name your own price you cannot select, for example the hotel, but you can select the “star level” & location. You also name what you are willing to pay.

I figured I’ll try for something nice & end up lowering what I am looking for in the end. I selected a 4 star hotel near the White House, with a price of \$75 per night. I figured it would never go through but much to my surprise my offer was accepted and I received confirmation that I have a reservation at the Westin Grand DC for \$75 a night, normally a \$400 per night hotel. This sure beats the Red Roof Inn, which would have been \$150 a night!

Yes, there are drawbacks, but if your plans are definite, they are worth it. When you name your own price, your credit card is charged at that time, and the reservations are non-refundable. You can purchase travel insurance which allows for a refund, and is worth the little bit extra that it costs. No, you don’t get to select exactly what you want when you name your own price, but I can honestly say this will now be the third time I’ve used Priceline, and I’ve never experienced problems. In this case, I have helped to save the association money, but I bet you’d do the same if it was coming out of your pocket!

BROKERS....PLEASE REGISTER FOR THE BROKER UPDATE WITH WRA LEGAL COUNSEL, KEVIN KING. Brunch will be served.

When: Monday, January 15th at 8:30am Where: Thirsty Whale in Minocqua

How: Contact Pat to register at 356-3400 or mlspat@verizon.net Cost: Free to Brokers (guests \$20)



Calendar of Events

JANUARY 2007

S	M	T	W	T	F	S
	1	2	3 NWAR Orientation 8:30-noon MLS Intro 1-4pm	4	5	6
7	8	9	10	11	12	13
14	15 Kevin King- MQA	16	17 PCS 9-12	18	19	20
21	22MLS Intro 9-12	23	24	25	26	27
28	29 M&I Bank Financial Series 8:30am	30	31			

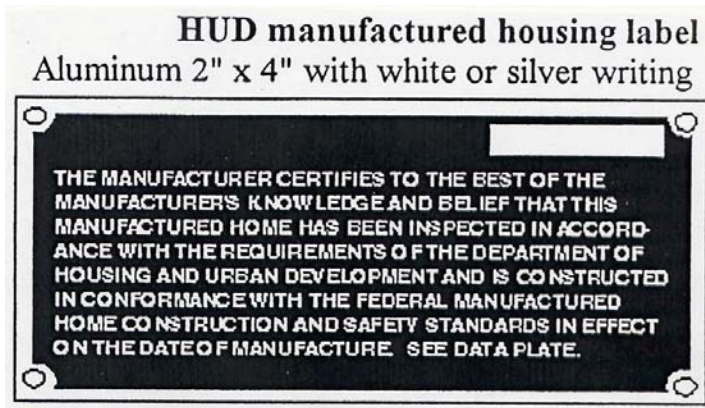


MANUFACTURED HOMES

There continues to be much misclassification of manufactured homes in the MLS. The most egregious error is to fail identify the home as a manufactured home under "Construction Type". In the current system under "Property Type" manufactured homes are not listed. This allows the REALTOR® to list the property as a single family home due to the evolution of the manufactured home. According to the Appraisal Institute, any pre-fabricated moveable home built **after 1976 cannot be classified as a mobile home**. Homes constructed pre-1976 were not subject to the construction and safety standards of the HUD code. According to author Richard Heyn of The Appraisal Institute, "One way to put this into perspective is to remember that there hasn't been a mobile home built in the United States since June 15th 1976...In 1980, the United States Congress enacted Public Law 96-399, officially changing the name of mobile home to manufactured home."

In response to the GNMLS membership requests, manufactured home was moved to construction type. This means that when searching, if a REALTOR® wishes to eliminate manufactured homes from their search, they must specify the construction type(s) they are looking for. There are many reasons that a REALTOR® may want to exclude manufactured or mobile homes from their search. The primary reason for most is the request of the customer. A secondary reason is that many manufactured homes may not qualify for available financing. Failing to properly identify a home's construction type puts an undue burden on fellow REALTORS® and the buying public.

But how is a REALTOR® to know the difference between a manufactured or modular home (another type of prefabricated home)? Many of today's manufactured homes have fully finished basements, finished drywall, 3-4 bedrooms and baths, skylights, etc. There are two indicators of a manufactured home: the data plate and the HUD label. The data plate typically is located in the electrical service panel door, on the wall inside a closet, or inside the kitchen cabinetry. "This is usually a plastic covered sheet that lists the name and address of the manufacturing plant, the date of manufacture, the serial number, a list of factory-installed equipment and information relative to the wind zone and snow load zone for which the unit was designed (Heyn)." All manufactured homes also have a small red label located near the rear of the unit at the non-hitch end. The label looks like this:



Finally, another indicator to assist the REALTOR® in ascertaining the difference between modular and manufactured homes is the chassis. The HUD code mandates that all manufactured homes have a permanent (typically steel) chassis. In most modular homes the support is borne by foundation walls, floor joists, and a center beam. The manufactured home is supported by its chassis and piers (usually concrete blocks) strategically positioned under the chassis to support the weight (Heyn). However, according to Heyn, a small percentage of modular homes are built on a permanent chassis just like manufactured homes. These "On-Chassis" modulares are not eligible for Fannie Mae and may be difficult to finance.

Information reprinted with permission from Author Richard Heyn, SRA, of the Appraisal Institute, *Appraising Manufactured Housing*, Copyright 2003.



GAD REPORT

It's a new year – have you contributed to RPAC?

Hopefully your answer to this is yes, but if you haven't made your contribution to RPAC, please allow me to share a few reasons why you should make your contribution today.

DID YOU KNOW?

- RPAC works - 91% of RPAC supported candidates are elected to office
- Of the RPAC \$ you contribute, 70% remains with WRA, while the other 30% is forwarded to NAR
- If you are not happy with who RPAC endorses, you have another option – direct giver. You control where your funds are distributed. Think of direct giver as a political savings account – the money remains in the account until YOU make the decision to disburse it to particular a candidate(s) or committee(s).

We should be proud of our association and the dollars we contribute to RPAC! Of all associations in the state, we are #3 in the state with respect to percent of money donated toward our goal. As of December 2006, we were at 146.26 % of goal, only to be topped by Washington & Door Counties. This is something to be proud of,

but we can only continue this tradition with your help.

Contribute to RPAC, whether it is RPAC or direct giver. When we elect pro-REALTOR® candidates, we help ensure a successful career for you. More importantly, we help to ensure the rights of us as property owners are protected. Just like real estate, RPAC is an investment, so do your part and invest today!

As always, should you have any questions about RPAC or any other issues, please feel free to contact me by e-mail at gad-kevin@verizon.net or cell of (715) 367-0206.

Kevin Jenkins
Governmental Affairs Director

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To make travel arrangements, please call Debbie Corio, travel representative for Travelog at: 800-242-8457. Remember, passports are required. If you do not have one, it may take up to two months to acquire one.



EDUCATION!!!!

LEARN THE INS AND OUTS OF TITLE INSURANCE– Protect your clients, customers, and most importantly yourself!

This is an excellent opportunity for newer REALTORS® to fully understand the processes involved in a completed real estate transaction– Feb 26th at 8:30am at the board offices– sponsored by Oneida Title.

Call Dawn at 356-3400 to register



MLS NEWS



GNMLS President's Message- Jim Gabrielsen

Our Board of Directors, our Research and Development Committee, and our staff is charged with the mandate to continually look for ways to do things better. In turn, we ask each of you to do the same. Any suggestions for improvements can be emailed to our Association Executive, Dawn Kennedy, at nwardawn@verizon.net

We have a great staff, a superior MLS systems provider, and a history of working together for the common good. As we all do our part, 2007 will be a great year!!!

Jim Gabrielsen
GNMLS President

P.S. Principal brokers remember the Jan. 15th meeting. It will be worthwhile

Happy 2007!

As we start out the new year, we can't help but wonder what 2007 will bring. Both as individuals and as an organization we can take a "wait and see" approach or we can take steps to insure our success. It's been said that "the best way to predict your future is to create it". As individuals, if we want to be successful we must be proactive and do the things that successful Realtors do.

As an MLS, we must do the same. Our success is linked to our ability to make you our participants and subscribers more successful.

IMPORTANT REALTYSERVER UPDATE

The MLS Board of Directors had requested that RealtyServer change the defaults when printing out listing sheets. RealtyServer responded by giving each user the ability to permanently change the print defaults on their PC. Go to **FILE>MAINTENANCE>PRINT BUTTON DEFAULTS>** Then choose the options you prefer click **SAVE** then go to the file menu tab and repeat **>SAVE**. Call Kim or Pat with any questions at 356-3400



2006-2007

GNMLS Officers &

Directors

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Erik Johnson- RE/MAX
First- MQA-356-3207

Carolyn Cwik- ePropert-
ies North- 453-1188

Helen Wanca- Advantage
Realty- 627-7272



Dec 2006 Oneida County Sales- All Offices

Average Sale Price: \$174,508

Average Days On Market: 207

Total Cash Value (Residential): \$12,396,605

Total Cash Value (Commercial): \$168,000

Total Cash Value (Overall): \$12,564,605

Units Sold 72

Dec 2006 Vilas County Sales- All Offices

Average Sale Price: \$252,357

Average Days On Market: 173

Total Cash Value (Residential): \$10,911,498

Total Cash Value (Commercial): \$1,454,000

Total Cash Value (Overall): \$12,365,498

Units Sold 49

Dec 2006 Price County Sales- All Offices

Average Sale Price: \$106,508

Average Days On Market: 229

Total Cash Value (Residential): \$2,556,200

Total Cash Value (Commercial): \$0

Total Cash Value (Overall): \$2,556,200

Units Sold 24

Dec 2006 Forest County Sales- All Offices

Average Sale Price: \$199,007

Average Days On Market: 181

Total Cash Value (Residential): \$1,393,050

Total Cash Value (Commercial): \$0

Total Cash Value (Overall): \$1,393,050

Units Sold 7

Dec 2006 Lincoln County Sales- All Offices

Average Sale Price: \$136,068

Average Days On Market: 241

Total Cash Value (Residential): \$1,311,750

Total Cash Value (Commercial): \$185,000

Total Cash Value (Overall): \$1,496,750

Units Sold 11

Dec 2006 Iron County Sales- All Offices

Average Sale Price: \$114,822

Average Days On Market: 328

Total Cash Value (Residential): \$1,837,150

Total Cash Value (Commercial): \$0

Total Cash Value (Overall): \$1,837,150

Units Sold 16

December 2006 Langlade County Sales- All Offices

Average Sale Price: \$101,700

Average Days On Market: 200

Total Cash Value (Residential): \$1,423,800

Total Cash Value (Commercial): \$0

Total Cash Value (Overall): \$1,423,800

UNITS SOLD 14

2006

All Counties- All Offices

2005

Average Sale Price: \$176,369

Average Days On Market: 209

Total Cash Value (Residential): \$36,465,128

Total Cash Value (Commercial): \$1,807,000

Total Cash Value (Overall): \$38,272,128

Units Sold 217

Average Sale Price: \$169,627

Average Days On Market: 516

Total Cash Value (Residential): \$36,408,613

Total Cash Value (Commercial): \$3,284,000

Total Cash Value (Overall): \$39,692,613

Units Sold 234



A Word About Ethics— by Bob Sandlin



At the turn of the nineteenth century there were very few, if any, laws protecting the public in the sale of real estate. The standard of practice in most metropolitan areas was for a "real estate practitioner" to take a look at a property and make a list of the things it had (hence the term listing). He kept a file on these properties and when he located a likely buyer he would return to the seller and purchase the property at the

price then sell it to the buyer at the highest possible margin (hence the term thief, crook, charlatan and many more that I'll leave to your imagination).

We'd like to think that we've come a long way since then, but have we? The term 'agent' means to represent *another* in the market place. When we refer to ourselves as real estate agents we mean literally that we are placing another's interests ahead of our own in a transaction.

But what happens when an "agent" purchases a property with the sole intention of reselling that property to the public.

Is that individual acting as an agent with the protection of a client's interests in mind?

I contend they are not. They are acting in their own interest and using their position and experience as an agent to take advantage of both buyer and seller.

This area of practice is the tautest of all tightropes for an agent to walk and, justly so, the Department of Regulation and Licensing and the Professional Standards Committee closely monitor those REALTORS who choose to venture there. Support the Code of Ethics...it's what separates us from all the rest.





As approved by the NWAR®, Inc Board of Directors December 14, 2006

Northwoods Association of REALTORS® Board Meeting October 25, 2006

Board Offices Woodruff, WI – 8:30am

Called to Order: NWAR President Duanne Swift 8:34am

NWAR Board Members:

Present: Joan Seramur (late 8:45), Theresa Williams, Cheryl Kelsey, Nancy Kuczmariski, Anita Wilde, Aprelle Rawski, Adam Redman, Rick Zoerb, Jim Klaric(late 8:55)

Absent: Sandy Ebben & Mike Mulleady

Staff: Dawn Kennedy & Kevin Jenkins

Proceedings:

- M/S/C (Kuczmariski/ Kelsey) to approve Consent Agenda
- M/S/C (Kuczmariski/Redman) to approve and place on file September Treasurer's Report
- M/S/C (Zoerb/Wilde) granting AE authority to exceed budgeted line item by 20% up to an initial budget item total of \$500 with approval of the NWAR Secretary-Treasurer.
- Committee Report: Convention update presented by Chair Anita Wilde
- Committee Report: Fair Housing Update

Committee Report: Habitat Fundraiser- sponsorships filled

- *Old Business:*

Lease Signed

- *New Business:*

1. M/S/C (Seramur/Klaric) to enter executive session
2. M/S/C (Seramur/Wilde) ratification of Professional Standards committee Recommendation.
3. M/S/C (Seramur/Klaric) to exit executive session

Adjournment:

M/S/C (Seramur/Rawski) to adjourn at 9:47am