

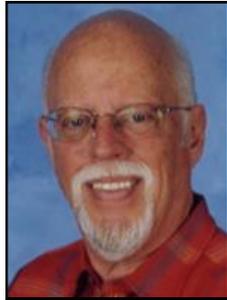
The Realty Review



Northwoods Association of Realtors® & Greater Northwoods MLS®

President's Message

John Morris, NWAR



There is no shortage of topics for the water cooler of late. Whether it's this record-setting "heat dome" generating some nasty storm fronts, the mudwrestling match for the US Presidency, nearly daily terrorist attacks or Pokemon mania, it seems like 2016 is shaping up to be one of those years we'll still talk about decades from now. Come what may, hopefully we will remember 2016 as a good year for REALTORS in our neck of the woods!

I want to extend my best wishes to NWAR Past President Patty Werner who hung up her "R" last month just after reaching the REALTOR Emeritus (40 year) milestone. This entire

organization owes her our gratitude for her yeoman efforts to lead, educate and support NWAR. I wish Patty all the best in her retirement and hope she has a good air conditioner down there in Phoenix.

As I bid one leader adieu, I welcome a new one - LeAnn Hayden of River Valley Bank in Minocqua. LeAnn is a long-time NWAR Affiliate who was on the NWAR ballot last month, but she was a few

votes short of the top 4. However, Shelly Cole was voted President-Elect which left an empty Director seat, and the board last week chose to appoint LeAnn to that seat. I welcome LeAnn and our other new Directors to the board and look forward to working with them.

Lastly, remember that 2016 is a CE year and you have until 12/1 to complete 18 hours of CE to renew your license. NWAR is offering discounted video CE in various locations, and I encourage you to seize this opportunity.

That's all for now - stay cool and go make headlines!

John

The Buzz:

- **WRA Convention Sep 13-14 - Kalahari Resort, WI Dells**
- **ADA Compliance for Business Websites**
- **ABR, CRS & RENE Webinars at NWAR Office**

Affiliate Spotlight



The reason homebuyers choose Peoples State Bank is simple – we make finding the right mortgage easy and hassle-free through our local decision making, local servicing, and a variety of competitive loan programs. Our mortgage team specializes in saving you time, trouble and money. In addition to offering some of the most competitive rates anywhere, we provide a wide array of special programs from which to choose. When you find the home of your dreams, speak to a Peoples Representative to help you select the right program for you.

Val Dreger, NMLS #412952
(715) 479-1794

1101 E Wall St
Eagle River



BankPeoples.com

WRA Convention Sept. 13-14 - FREE Registration Drawing

Hop on your surfboard and catch a wave down to Kalahari in September for another fun and feature-filled WRA Annual Convention!



drawing for a **FREE registration**? One lucky Northwoods REALTOR who registers by August 5th at goo.gl/jMVFMg will win a drawing for a free convention pass!

This year's guest speakers are six-time MLB All Star pitcher Kevin Brown and the amusing and enlightening Terry Watson (the "AHA Guy"). Three CE classes and 30+ workshops are also on the schedule, as well as Expanded Broker Track classes and numerous exhibitors handing out freebies (last year I got a free selfie stick!). Events include a golf tournament, RPAC breakfast, CRS lunch, Chairman's Reception and the Icebreaker Party featuring the band [Road Trip](#). If you want to attend but are afraid you won't

know anyone, your AE will be there and welcomes your company!

Visit www.wra.org/Convention and register by 8/12 to attend both days for just \$125 (\$40 off the door price). You can bring a colleague for a special two-fer price of \$62 so if you split the \$187 total, that's less than \$100 each! The three CE classes alone cost \$75 or more, so this is a heck of a deal with all the additional events and workshops!

If that's *still* not a enough of a bargain, then you can enter our

Last year only two NWAR Members entered the drawing, so you REALLY should enter if you plan to attend since the odds of winning are way better than your average turkey raffle!



Register online at:
www.WRA.org/Convention

Inside This Issue:

| | |
|----------------------------------|---|
| GNMLS President's Message | 2 |
| Affiliates & Sponsors | 3 |
| MLS Memo & AE Corner | 3 |
| Member Recognition & Events | 4 |
| REALTORS on the Move | 4 |
| Board of Directors | 5 |
| About NWAR/GNMLS | 5 |
| Installation Dinner Registration | 6 |

President's Message

Bonnie Byrnes, GNMLS



You will have to pardon me if I don't sound like myself this month since I am busy cleaning up the mess after an overnight storm left my yard littered with live power lines and about 30 downed trees, one of which chose my boathouse for its final resting place. I therefore am writing this with one pair of hands while clearing my yard with my other two.

In our effort to increase our engagement with the public, we are working on a new GNMLS sales stats report that we plan to debut in FYI Northwoods, a local paper in the northern Vilas County area. We plan to debut it around Labor Day and will include a copy to Members (perhaps in this newsletter). We welcome your comments or suggestions on how we might improve the report, as our hope is to make it compelling enough that other

news sources will want to publish it as well.

Right now the Republican Convention is in full swing having officially named Donald Trump as the contender from the red corner. The GNMLS Board likewise met this week to name its final two winners for a Director seat after a three-way tie at the election dinner last month. We are pleased to welcome **Jackie Leonhard** and **Brenda Thompson** to the GNMLS Board,

each of whom will be sworn in with the rest of the NWAR and GNMLS board at the installation dinner in September. If you haven't been to White Oaks Grill at Chippewa Resort, I highly recommend you join us for some fine dining at a top-rate restaurant.

As the electoral and Olympic seasons both reach fever pitch, I felt it appropriate to quote former Olympian and US Senator Bill Bradley who said "Leadership is unlocking people's potential to become better." This is precisely what your leadership at NWAR and GNMLS hope to offer you, and on that note we welcome you to help us find ways to help unlock your potential.

I hope you are all busy with closings but if not, grab a chainsaw and come on down to my house - I have plenty of work for you!

Bonnie

ADA Compliance for Websites

The Americans with Disabilities Act (ADA) is something REALTORS know quite well as it applies to dwellings and commercial properties. The ADA was developed before widespread use of the internet however, so it lacks specific provisions relating to accessibility on consumer-facing business websites.

Recently, courts have begun hearing cases regarding whether ADA extends to business websites as well, and the majority of rulings suggest it does. It is therefore important to start taking steps to ensure your website is accessible to persons with disabilities. Definitive ADA compliance rules for websites have yet to be established, but there are some clear steps you can take to help reduce your risk. For the short term, NAR suggests adding an "Accessibility" link on your website with instructions for visitors to contact you for assistance with any information on your site they have difficulty accessing.

Please read the REALTOR Magazine article at goo.gl/8Dmgww and visit these links for more info:

- <https://www.ada.gov/pca toolkit/chap5 toolkit.htm>
- <http://webaim.org/blog/10-easy-accessibility-tips/>
- <http://html.cita.illinois.edu/tools/>



H.R. 3700 - Passed (with Help from REALTORS)

Last week just before going on recess (a term that brightens the eyes of congresspersons and kindergarteners alike), the Senate joined the House in voting unanimously to pass **HR 3700, the "Housing Opportunities Through Modernization Act"**. Given how rarely the parties agree on any issue these days, to pass completely unopposed is a true testament to the value of this legislation. Last year, NAR President Chris Polychron testified before Congress that the reforms in H.R. 3700 would help ensure qualified homebuyers have access to financing for condominiums. This bill helps reduce the burden and cost of the FHA recertification process, lowers the owner-occupancy requirement from 50 to 35 percent, and takes steps to support multifamily housing initiatives including Rural Housing Service and Section 8 Housing. "H.R. 3700 includes changes to FHA policies that will give current owners and potential buyers of condos access to more flexible and affordable financing and a wider choice of approved condo developments," said Polychron. For a summary of all the changes enacted in H.R. 3700, visit goo.gl/qwsyEX

It should not be left unsaid that passing pivotal policies to protect and promote homeownership is the primary purpose of RPAC. Even that tongue-twister is still far easier said than done, and that is why it is crucial for REALTORS to invest in RPAC. It truly is an *investment* since policies such as this help expand homeownership in America, which of course is the foundation of our livelihood. Please remember to include your RPAC investment when renewing your REALTOR membership later this year.



NWAR Affiliates

| Affiliate Company | Location | Affiliate Name | Phone |
|---|-------------|-------------------------------------|--------------|
| Associated Title & Closing Services | Ironwood MI | Roy D'Antonio | 906-932-6340 |
| Big Moose Home Inspections | Bessemer MI | Tom Ruemenapp | 906-663-2221 |
| BMO Harris Bank | Wausau | Deb Duncan | 715-721-0721 |
| Community Financial Bank | Prentice | Jan Santarius | 715-614-2778 |
| CoVantage Credit Union | Antigo | Michelle Brettingen | 715-627-4336 |
| CoVantage Credit Union | Crandon | Angela Retzlaff | 715-478-5100 |
| Fairway Independent Mortgage Corp | Minocqua | Amy Davis | 715-358-9880 |
| Gowey Abstract & Title | Minocqua | Mike Brandner | 715-356-3000 |
| Knight Barry Title Service | Minocqua | Patrick Hugunin | 715-439-4114 |
| Northern Title & Abstract | Rhineland | Al Manc | 715-365-5000 |
| Northwoods Title & Closing | Eagle River | Maryann Fath | 715-479-6459 |
| People's State Bank | Eagle River | Val Dreger | 715-479-1794 |
| People's State Bank | Minocqua | Tim Sanderson | 715-358-7070 |
| River Valley Bank | Minocqua | LeAnn Hayden | 715-358-9319 |
| Shoreline Title Services | Rhineland | Greg Peckels | 715-369-3934 |
| The Cayo Group at Inlanta Mortgage | Minocqua | Dee Cayo | 715-358-9700 |
| Tomahawk Community Bank SSB | Tomahawk | Shelly Cole | 715-453-5354 |
| VanDyk Mortgage Corp | Arbor Vitae | Lee Simanek | 715-439-4052 |
| Vilas Title Service | Eagle River | Rick Ernst | 715-479-4070 |

Local Professionals*

ENV Property Solutions
Fifield
Ph: **715-661-0561**
[ENVPropertySolutions.com](#)
Mold/lead/asbestos investigations, soil/groundwater testing & more

VS Home Inspections
Minocqua
Ph: **715-356-6343**
[VS.Senkev.com](#)
Protect your family and your investment

ServiceMaster Specialty Restoration Services
Rhineland
Ph: **920-327-1393**
[SMRestorationServices.com](#)
Fire • Smoke • Water • Flood • Mold • Bio

* These are non-member paid advertisements that are not specifically endorsed or promoted by NWAR.



The "Home Essentials: If Houses Could Talk" video series will help appraisers and non-appraisers alike improve their understanding about property features both inside and outside the house. Details and Registration: www.wra.org/HomeEssentials

MLS Memo



Lon Fisk - NWARLonF@gmail.com

This month we'd like to review a mixed bag of items and ask that brokers discuss these at team meetings to spread the message reminding agents.

It is helpful to other subscribers if you take advantage of the Agent Info options in the MLS to mark "Electronic Lockbox" or "ESIGN-OK" when appropriate.

Remember that to reactivate an expired listing, you must use "Re-Open" rather than "Expiry Extension" to change the status back to active.

If you place a property "On Hold", you need to send a [waiver](#) to the Board office.

When you leave a showing, always be sure the doors are locked and leave it as you found it.

When the status changes, remember that you must update the MLS listing in 72 hours or sooner according to MLS policy.

Please review the [Policies & Procedures](#) on our website for definitions such as what does "On Hold" mean in GNMLS, what is a modular vs. a manufactured home or what defines a bedroom.

MLS Tip: In InterfaceExpress, go to Reports > My Listing Stats and click on the address to see how often your listing appears in search results, emails and PCS by other agents and clients.

Video CE Schedule 2016

\$25 discount if you take all 6 required CE courses through NWAR (live or video)

| Town & Type | Location | Dates |
|---|-------------------------|--|
| Manitowish Waters - DVD | Koller Library | 6/6, 6/20, 7/18, 8/1, 8/15, 8/29 - 9:30-1:00 |
| Woodruff - DVD | NWAR Office | 9/6, 9/13, 9/20, 9/27 - 8:30-12 10/4, 10/11 - 2/day 8:30/1:00 Restarting: 10/25, 11/1, 11/8, 11/15 - 8:30-12 11/22, 11/29 - 2/day 8:30/1:00 |
| Tomahawk - DVD | Tomahawk Community Bank | 9/13, 9/20, 9/27 - 8:30 - 4:30 |
| Eagle River - DVD | Northland Pines HS | 10/27, 11/3, 11/10 - 8:30-4:30 |

See next page for details about NWAR-hosted webinars for designation & certification courses coming up in October!



AE Corner

Matt Seegert - NWARMatt@gmail.com

Securely Sharing Docs: Sending files that contain SSN, DOB or other personal and confidential info to customers, clients and business partners **must** be done securely; simply attaching it to an email without encryption is not sufficient. This can't always be done easily with Zipform & Digital Ink, for example if the docs are already signed.

One free & simple tool that's up to the task is [Whisply](#), which can be linked to cloud storage like Dropbox or Google Drive so you can encrypt & upload a password-protected file to your cloud drive with a simple drag & drop. It then helps you email the recipient a link to the secured file while also text messaging them the password you assigned (though calling them is safer). Emailing the password is a bad idea since if a hacker can access to their email to see the link in one email and the password in another, you have accomplished nothing. Texting the password at least separates the delivery methods for the link and password.

AE Tip: Another simple way to receive files is using [DropItTo.me](#) which lets you send a link to a party so they can securely send you a file in just one click. The file is then uploaded to your cloud storage (Dropbox, Google Drive or OneDrive).

REALTOR Anniversaries

Congratulations to the following NWAR Members celebrating a quinquennial anniversary this month:

20 Years:

Scott Soder - Re/Max Northern Lakes, Three Lakes

15 Years:

Wes Delasky - Re/Max New Horizons, Phillips

Mary Radtke - C21 Burkett & Assoc, Three Lakes

5 Years:

Faye Witulski - Re/Max Property Pros, Tomahawk

Note: Members must attend a general meeting within 1 year of anniversary to receive a free anniversary pin. If you cannot attend, contact the board office to order a pin (cost \$10).

Prof Stnds Quarterly Update

No hearings in Q2-2016

Lunch & Learn Poll

They said the third time's a charm, so we are once again asking you to **please take our 2016-17 L&L poll at goo.gl/tN9INE** to let us know which classes would interest you or to share your own class ideas. Thanks!!

Financing & Testing - Dodging Dealbreakers

When filling out the Offer to Purchase, please remember that the Buyer's Loan Commitment (lines 235-246) **must** be accompanied by a buyer's written direction for delivery. Some lenders include this with the loan commitment, but not all. If no written delivery instructions are included, this can cause a deal to collapse. Read more at: goo.gl/3ZaSYj

Another important thing to note with the Offer to Purchase is that the Inspection Contingency starting on line 410 **cannot** be used to include water, well or POWTS testing. These should be done by completing and referencing the Addendum B that can be found in ZipForms or using another appropriate contingency. Read more about Addendum B on the WRA website at (login required): goo.gl/U5BfqD

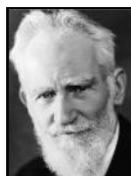
REALTORS® on the Move

New GNMLS Subscribers:

| Name | Office |
|---------------------------------|---|
| Carol Becker Samsa ¹ | First Weber - Minocqua |
| Scott Gerami | Scott Gerami, Broker - Naperville, IL* |
| James Lemke | SC Swiderski Land Co - Mosinee* |
| Paul Ross ¹ | Birchland Realty - Phillips |
| Jeremy Schlitt ¹ | First Weber - Eagle River |
| Jean Slaktoski | Re/Max Excel - Weston |
| Tammy Trapp ¹ | Coldwell Banker Mulleady - Mani. Waters |

Transfers & Releases:

| Name | From | To |
|--------------|----------------------------------|----|
| Kay Koszarek | Integrity Realtors, LLC - Antigo | |



"Both optimists and pessimists contribute to society. The optimist invents the aeroplane, the pessimist the parachute." - George Bernard Shaw

Lockbox Leaders

| Office & Percent Assigned | Percent Assigned |
|-------------------------------|------------------|
| Eskridge Real Estate | 100% |
| Compass Land Consultants | 100% |
| Gohlke Properties | 100% |
| Redman Realty Group | 92% |
| Gregory Realty | 90% |
| Re/Max Northern Lakes | 85% |
| Re/Max Property Pros | 82% |
| C21 Burkett & Associates | 81% |
| Absolute REALTORS Sure Realty | 75% |
| Woodland Lakes Realty | 74% |

Need a refresher? View SentiLock lockbox training guides, tip sheets and more at: www.goo.gl/kN7F3



NWAR Committees 2015-16

| Committee | Chairperson |
|--------------------|----------------------|
| By-Laws Review | John Morris |
| Christmas Party | Linda Long Wohlleber |
| Education | Andy Harris |
| Fair Housing | Adam Redman |
| Finance | Denise Goldsworthy |
| Golf Outing | Erik Johnson |
| Legislative | Ron Welnetz |
| Strategic Planning | Shelly Cole |
| Membership | Cheryl Eskridge |
| Personnel | John Morris |
| Prof. Standards | Rick Zoerb |
| Public Relations | Bonnie Byrnes |
| RPAC | Cheryl Eskridge |
| Scholarship | Marcia Pluess |

Designation Webinars

NWAR will be hosting a remote webcast at the board office of the following certification/designation classes:

- [RENE Certification](#) - Oct. 4-5
Instructor: Darren Kittleson - \$250 by 9/20 (\$270 after)
 - "Power Negotiator's Playbook" & "Advanced Field Negotiations"
[ABR Designation](#) - Oct. 27-28
Instructor: Bonnie Dixon - \$250 by 10/13 (\$270 after)
 - [CRS 204](#): Buying & Selling Income Properties - Nov. 2-3
Instructor: Doug Richards - \$250 by 10/19 (\$270 after)
- Click the class names above for details/registration, and note that classes with under 6 enrollees may be cancelled so it would help if you convince a colleague to join you!

1 New NWAR REALTOR
^ Closed MLS Office
***** New MLS Office



Board of Directors 2015-16

(Area code 715 unless otherwise noted)

Northwoods Association of REALTORS®

Officers (Term[^]):

John Morris, President 356-9521
 Judi Schmidt-Arnold, President-Elect 543-2300
 Denise Goldsworthy, Treasurer (1) 356-3207
 Patty Werner, Past President (623) 696-5942

Directors (Term-Year - limit 2-2):

Sheri Benson (1-1) 892-2972
 Jerry Burkett (1-2) 479-3090
 Shelly Cole (1-1) 453-5354
 George Gunderson (2-1) 358-0450
 Jonathan Long (1-1) 453-2637
 Julie Manthei (1-2) 358-7873
 Jim Olsen (1-2) 356-3207
 Ron Welnetz (1-1)* 627-4885
 Rick Zoerb (2-2) 365-3028

Greater Northwoods MLS®

Officers (Term[^]):

Bonnie Byrnes, President 686-2481
 Mark Wagner, President-Elect 762-3291
 Adam Redman, Treasurer (1) 358-0450
 John Misina, Past President 479-4431

Directors (Term-Year - limit 2-2):

Ed Choinski (1-2) 493-7827
 Cheryl Eskridge (1-1) 891-7446
 Joe Flanders (2-1) 420-1110
 Scott Freimuth (1-2) 282-7130
 Dan Pudlo (1-1) 547-3033
 Julie Winter-Paez (2-1) 480-4333

[^] President, President-Elect and Past President terms are 1 year each; Treasurers may serve up to two 1-year terms.
 * Merger-related appointment to 2-year term

Next Board Meetings:

Thursday, August 18
 NWAR / GNMLS Board Office
 GNMLS: 8:30am | NWAR: 10:00am
 Meetings are the third Thursday of each month - Members welcome!



The National Association of REALTORS® created the MVP Program to encourage members to take Actions that will benefit NAR and its members, as well as to reward members for being active within their Association.

If you "Like" HouseLogic on Facebook by July 31st, you'll earn a free **Define Your Niche & Ditch Your Door Knocking Strategy Webinar- Download** (a \$30 value) AND have a chance to win an **iPad Mini!**

Claim your MVP reward at:

MVP.REALTOR.ORG

Northwoods Association of REALTORS® & Greater Northwoods MLS®

PO Box 377 Phone: 715-356-3400
 320 Oak St, Suite B Fax: 888-399-2118
 Woodruff, WI 54521 Staff@NorthwoodsRealtors.org

Office hours are 8am-5pm Monday through Friday

Board Office Location: www.goo.gl/qRzxH
 Use East entrance (double doors by drive-up window)



About Us

The Northwoods Association of REALTORS® was founded in 1953 as a non-profit organization dedicated to serving real estate brokers and agents in the Northwoods area. NWAR provides a central hub for our 400+ Members to communicate, establish policy, receive training and implement new solutions to better serve their clients.

Greater Northwoods Multiple Listing Service®, a wholly-owned subsidiary of NWAR, is dedicated to providing our Members with first-rate service and support in listing and viewing properties and conducting business in accordance with the ethical standards of the industry. GNMLS currently serves more than 170 member offices comprised of over 450 brokers, agents and appraisers.

NWAR & GNMLS on the Web:

NWAR Homepage: NorthwoodsRealtors.org
 NWAR Group Page: Facebook.com/Groups/NorthwoodsRealtors

www.goo.gl/2pnHM

www.goo.gl/2fjJs

www.goo.gl/6aOAZ

www.goo.gl/KI9MI

NWAR/GNMLS 2016-17 Installation Dinner



NWAR and GNMLS cordially invite REALTORS, Affiliates, Sponsors & guests to our Installation Dinner at White Oak Grill in Manitowish Waters on Thursday September 22nd.

Tracy Rucka from WRA will head home to install our new leadership, and members will vote for our annual budgets and (if necessary) bylaws revisions. We will also induct several new REALTORS, recognize quinquennial service anniversaries and announce our Distinguished Service Award winner(s). The evening will conclude with a door prize drawing and 50/50 drawing benefitting Habitat for Humanity.



Chippewa Retreat Resort
THE NORTHWOOD'S FINEST ALL SEASON RESORT

Entree selections include:

NY Strip Steak w/Smashed Yukon Gold Potatoes •

Pan-fried Walleye w/ Wild Rice •

Chicken Parmesan w/ Butter Pasta •

Mushroom Risotto (gluten free) w/ Arborio Rice & Parmesan

All entrees include mixed green vinaigrette salad, seasonal vegetable and apple crisp dessert



When & Where:

Thursday, September 22nd
White Oaks Grill @ Chippewa Retreat Resort
37 Deer Park Rd, Manitowish Waters

4:30pm - Cocktails & Hors D'Ouvres
6:00pm - Call to Order & Dinner
7:00pm - Guest Speaker, Installation, Recognition & More

Please arrive by 5:30 to vote & be seated
Entrée prices listed below - **Register by 9/10**



Map: <https://goo.gl/maps/MN7xziceJLB2>

Registration Form

Return with payment (checks only) to: NWAR, PO Box 377, Woodruff WI 54568

NOTE: After 9/10, reservations may not be guaranteed and cancellations are non-refundable

Member Email (for confirmation): _____

Attendee Name(s) and Entrée(s):

| Name(s): | NY Strip - \$30 | Walleye - \$30 | Chick Parm - \$25 | Risotto - \$25 | |
|----------|-----------------|----------------|-------------------|----------------|-----------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| TOTALS: | | | | | TOTAL ENCLOSED: |

Sponsorship Opportunity: Contact Matt at 715-356-3400 if you would like to sponsor hors d'ouvres.