

# The Realty Review

Volume 13, Issue 8



Northwoods Association of REALTORS® & Greater Northwoods MLS®

## President's Message

### Andy Harris, NWAR

While it came in hot, August has been rather cool of late and in my case, cruel as well. I was blessed to spend plenty of time recently with my wonderful mother before her passing earlier this month. My family and I will miss her dearly, but the horrible wildfires in Maui remind us all how precious and fleeting life can be. REALTORS are often up to our eyeballs this time of year, but I implore you to find some time to spend with those you hold dear - it's one thing you can be certain to never regret.

As another summer winds down all too soon and the usual relaxed pace of Northwoods life returns with a refreshing lack of fanfare, I encourage you to also take time to meet your new neighbors at a local community event. It's good for business when REALTORS get involved in the community and when you volunteer at a neighborhood event, you are protecting your livelihood by keeping your community vibrant and attractive to future Northwoods residents. Make sure to bring plenty of business cards too!

Our annual Installation Dinner is coming up September 28th where Dan Pudlo and I will hand the reigns over to 2023-24 GNMLS President Adam Redman and 2023-24 NWAR President Ed Raasch. WRA President & CEO



Mike Theo will be joining us to talk about the many programs and benefits WRA provides to Members and while I know nobody is excited over recent news of a WRA dues increase next year, it's the first in over a decade when everything was much less expensive. From that perspective, I am thankful that

WRA fended off a dues increase as long as they have, and I'm pleased to report that NWAR dues will stay unchanged again for 2024. I hope you will join us for fine dining as we swap fish stories and take in the lovely fall colors along the shore of Lake Nokomis.

Before we get to partying, I ask Members to please participate in our RPAC Auction and Laptop Contest that are open through early September. RPAC Chair Cheryl Eskridge and Matt put a huge effort into it each year, and I hope you will reward them and our generous donors by supporting RPAC in their key mission of protecting property owners and our industry. Thank you in advance to all who vote in favor of our new 2023-24 budget which continues a controlled drawdown of reserves while doing right by our Members, local communities and trusty board staff. See you next month at Dan's and my last hurrah!

Andy

### The Buzz:

- **RPAC Auction & Lenovo Laptop Contest - \*Ending Soon\***
- **2023-24 GNMLS & NWAR Budget Votes - Online Sept 12 & 18**
- **LAST CALL: WRA Convention @ Kalahari Resort Oct 1-3**

### Affiliate Spotlight

**NORTHWOODS TITLE**  
& CLOSING SERVICES, LLC

Northwoods Title & Closing Services has been serving title insurance needs since 1972 and is dedicated to delivering the best title service available to Oneida and Vilas County.

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- Closing Services
- Preliminary Title Searches for Realtors (Search and Hold)
- Title Searches (Letter Reports)
- Construction Disbursing

**Maryann Fath, Office Manager**  
Eagle River: (715) 479-6459  
Minocqua: (715) 358-0810  
Rhinelander: (715) 362-8780  
[NorthwoodsTitleandClosing.com](http://NorthwoodsTitleandClosing.com)

*We invite you to experience the commitment of Northwoods Title & Closing Services!*

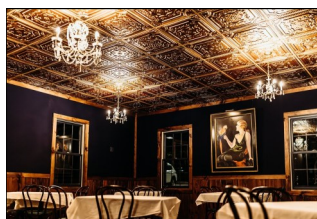
## Annual Installation Dinner - Tomahawk Thu 9/28

Registration is open for our annual **NWAR/GNMLS Installation Dinner at Bootleggers Lodge in Tomahawk on September 28th**. WRA President & CEO Mike Theo will install our new leadership, after which 2023-24 NWAR President Ed Raasch will induct new REALTORS and hand out quinquennial anniversary pins before wrapping up with a 50/50 drawing for Habitat for Humanity.

Attendees will enjoy your choice of beef tenderloin, roast chicken breast, grilled mahi-mahi or veggie primavera, and each includes salads and bread with sides of whipped potatoes and grilled asparagus. Doors open at 4:30p for appetizers followed by the call to order at 6:00p with dinner to follow. Seating is limited to ~100 in the main dining room so plan to arrive a bit early for good seats (and/or the best finger foods), though there will be additional tables in the bar area so nobody will have to eat standing up!

See page 6 for registration form and **please register by Thursday 9/14**. Contact Matt to inquire about sponsoring an appetizer (\$150) - thank you and we'll see you soon!

**2023 Installation Dinner:** [northwoodsrealtors.org/installation-dinner-2023](http://northwoodsrealtors.org/installation-dinner-2023)



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## President's Message

### Dan Pudlo, GNMLS

The end of August is fast approaching and I join many of you in wondering where the summer went. Once again, I did not get several projects completed as I intended to. I know September and October are very busy months in real estate when we typically have a majority of sales go to closing.

Once again the discussion of accurate data in the MLS came up at the board meeting. I know we are all not perfect and mistakes will be made, but our shared goal remains to have the most accurate and complete MLS data possible. Some of the items others and I have noted were under lake, it states "unknown" and it is located on a large, named lake. Basement is another one that has mistakes in which there is a 0 in



the basement square footage, but the comments mention a full basement - sometimes with finished rooms. One broker said there is nothing worse than a seller calling you up after seeing the multiple mistakes on their property listing. Please take time to review the MLS data you enter to ensure it is accurate and complete. Sometimes as busy as we are, you might have others

enter your listings which can lead to simple omissions or mistakes that you as the listing agent would spot easily by doing a quick proofread. Remember what you enter in the MLS is a direct reflection of your image as a REALTOR professional!

Thank you all who reached out to your favorite 501-C to apply for support from GNMLS. We awarded over a dozen donations to local organizations that do many great things for our neighbors and community. Remember before summer ends to take some time to enjoy it before it's gone. As a good friend told me years ago "Do not take so much time working that you forget to make a life".

Dan Pudlo

## REALTOR Safety Month & FOREWARN™

September is REALTOR Safety Month, and NAR is hosting a free live webinar at noon on 9/13. REALTOR, safety instructor and law enforcement officer Geoff Fahringer will host a special **"Unmasking Threats: Enhancing Safety through Situational Awareness"** class on identifying potential threats and avoiding them proactively. We strongly encourage you to take time to attend since safety is *always* a REALTOR's most important duty!

**NAR Safety Month Webinar:** [www.nar.realtor/safety](http://www.nar.realtor/safety)

GNMLS also recently rolled out a well-timed new program trial: the FOREWARN mobile app. With just a phone number or name, FOREWARN provides you instant insights into a prospective client or customer by checking a broad variety of public records: identity, phone & address history, property transfers, criminal record, and financial indicators. Scan the QR code at right or visit the link below to download FOREWARN to start protecting yourself and your sellers today! See pages 7-8 for more details!



**GET FOREWARN:** [app.forewarn.com/membersetup](http://app.forewarn.com/membersetup)

## September NWAR/GNMLS Budget Votes

Our Finance Committee volunteers did a fine job once again in preparing 2023-24 budgets that were recently approved by our NWAR and GNMLS Boards of Directors. That leaves one final step: asking for *your* approval so we can forge ahead in the new fiscal year that starts October 1st.



GNMLS voters are just the principal Broker or Appraiser for each firm, and each will receive an ElectionRunner email by 9:30am on **Tue 9/12 to view the 2023-24 GNMLS budget and vote online**. NWAR voters are all REALTORS and Affiliates with primary or secondary NWAR Membership, and each will receive an ElectionRunner email by 9:30am on **Mon 9/18 to view the 2023-24 NWAR budget and vote online**.

Please make sure to cast your ballot(s) promptly in the budget vote(s) above for which you are an eligible voter. If you don't see the email by 9:30am the morning of your vote(s), check your spam folder and contact the board office to have your instructions resent. **Online voting closes at 9pm the day of each vote** - and we of course hope you choose to vote "Yes"!

## ENDING SOON: RPAC Auction & Laptop Contest by RPAC Chair Cheryl Eskridge

Our **2023 NWAR-RPAC Online Auction is OPEN through 9pm on Wed 9/6**. We have over two dozen items to choose from including gift baskets (great closing gifts for clients or fellow REALTORS) with themes like *Gone Fishin'* or *A Toast to Real Estate*, gift certificates for local businesses, print and radio ads for which you could score a nice discount, and a pair of concert tickets for a band everyone knows - visit the auction see who! This auction is only open to NWAR Members so the link was shared in recent NWAR-only emails - [email Matt](#) for the link or watch for reminder emails and place your bid(s) online before 9pm on Wed 9/6.

**LENOVO LAPTOP CONTEST:** NWAR Members with \$25 to spare can take a punt (or several) at winning a brand new **Lenovo Thinkpad E14 Gen 4** to help speed your sales across the goal line! To enter, NWAR Members must invest \$25+ in RPAC (or Direct Giver - \$100 min.) and complete an online form to record your prediction(s) of the final score of the Packers-Falcons game on Sunday 9/17. Whoever comes closest to the Packers final score (w/ tiebreakers if needed) will win and multiple entries can be purchased for \$25ea so you can cover a few different game outcomes. **Secure Your Entry(ies) ASAP at:** [bit.ly/NWAR-Laptop23](http://bit.ly/NWAR-Laptop23)





Affiliate Company	Location	Affiliate Name	Phone
<a href="#">AmeriSpec Inspection Services</a>	Rhineland	<a href="#">Brad Francis</a>	715-493-0185
<a href="#">Associated Title &amp; Closing Services</a>	Ironwood MI	<a href="#">Roy D'Antonio</a>	906-932-6340
<a href="#">Big Moose Home Inspections</a>	Bessemer MI	<a href="#">Tom Ruemenapp</a>	906-663-2221
<a href="#">Comparion Insurance Agency</a>	Stevens Point	<a href="#">Jordan Schmidt</a>	715-571-4605
<a href="#">CoVantage Credit Union</a>	Antigo	<a href="#">Michelle Brettingen</a>	715-627-4336
<a href="#">CoVantage Credit Union</a>	Antigo	<a href="#">Pam Jansen</a>	715-627-4336
<a href="#">Crossbridge Community Bank</a>	Tomahawk	<a href="#">Deb Duncan</a>	715-453-5354
<a href="#">Crossbridge Community Bank</a>	Tomahawk	<a href="#">Jennifer Nerva</a>	715-453-5354
<a href="#">Gowey Abstract &amp; Title</a>	Minocqua	<a href="#">Mike Brandner</a>	715-356-3000
<a href="#">Home Warranty Inc.</a>	Park Falls	<a href="#">Jason Probst</a>	877-977-4949
<a href="#">IncredibleBank</a>	Minocqua	<a href="#">LeAnn Hayden</a>	715-358-9319
<a href="#">Knight Barry Title Service</a>	Minocqua	<a href="#">Patrick Hugunin</a>	715-439-4114
<a href="#">Nicolet National Bank</a>	Eagle River	<a href="#">Leah Brown</a>	715-479-8484
<a href="#">Northwoods Property Inspections</a>	Park Falls	<a href="#">Michael Weidman</a>	715-934-9105
<a href="#">Northwoods Title &amp; Closing Svcs</a>	Eagle River	<a href="#">Maryann Fath</a>	715-479-6459
<a href="#">Oneida Title &amp; Abstract</a>	Rhineland	<a href="#">Jeanne Smith</a>	715-362-3348
<a href="#">People's State Bank</a>	Eagle River	<a href="#">Tori Dunlap</a>	715-337-2614
<a href="#">People's State Bank</a>	Minocqua	<a href="#">Tim Sanderson</a>	715-358-7070
<a href="#">Shoreline Title Services</a>	Rhineland	<a href="#">Hunter Piasecki</a>	715-369-3934
<a href="#">The Cayo Group at Novus Mortgage</a>	Minocqua	<a href="#">Dee Cayo</a>	715-482-7022
<a href="#">Vilas Title Services</a>	Eagle River	<a href="#">Rick Ernst</a>	715-479-4070
<a href="#">Wisconsin Benefit Planning</a>	Minocqua	<a href="#">Charlie Ouimette</a>	715-356-2300

## NWAR Sponsors\*

### ENV Property Solutions

Butternut  
Barbara Herbst (Flietner)

Ph: 715-661-0561

[ENVPropSolutions@hotmail.com](mailto:ENVPropSolutions@hotmail.com)

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& PHOTOGRAPHY EXPERTS  
715-437-0090  
[www.KimSwisher.com](http://www.KimSwisher.com)

### loanDepot.com

Schaumburg, IL

Larry Potesman

Ph: 847-668-1441

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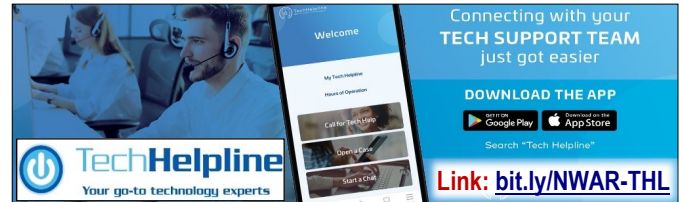
888.631.9666

[sonicnet.us](http://sonicnet.us)

103 N Railroad St,  
Eagle River



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



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just got easier  
DOWNLOAD THE APP  
GET IT ON Google Play  
Download on the App Store  
Search "Tech Helpline"  
Link: [bit.ly/NWAR-THL](http://bit.ly/NWAR-THL)

## MLS Memo



Lon Fisk - [lon@northwoodsrealtors.org](mailto:lon@northwoodsrealtors.org)

**On/Off Water & Other:** Is it a lake or is it a pond? There is no fixed state or international definition, but we can use DNR guidance to help determine what you are properly putting into the MLS. If the answer to any of the following is "yes", then we accept that it's a lake and the property can be On Water, have Deeded Access/Rights, listed as Lake Front, etc:

- Has the DNR assigned it a lake name?
- Is the open water surface area over 10 acres?
- Does the DNR regulate boating restrictions?
- Is it subject to Shoreland Zoning (not wetlands)?

If the answer are ALL above is "no", then it is a pond and the waterfront may be listed as Other but not as On Water.

**Stream/Creek frontage:** If the DNR has designated it as a navigable waterway and it flows year-round, you may list the feet of frontage and say it is On Water.

### References:

**10+ Acres = "Lake"**

**Boat Regs & Shor Zon = "Lake/River"**

**MLS Tip:** Be careful not to open multiple tabs of Autoload or auto-save may overwrite your work!

## NAR WTTL: Cryptocurrency Best Practices

NAR's **Window to the Law** video series provides REALTORS with risk identification and mitigation advice, updates on legal issues, best practices for real estate professionals and more.

The August "Cryptocurrency Best Practices" video with NAR Attorney Matt Troiani discusses the risks and challenges agents should beware of in cryptocurrency transactions, plus best practices to guide your clients through transactions involving cryptocurrencies.

Watch NAR's latest WTTL video at:  
[bit.ly/NAR-WTTL](http://bit.ly/NAR-WTTL)

WTTL "Must-Watch List for New REALTORS": [bit.ly/WTTL-MW](http://bit.ly/WTTL-MW)



**WRA**  
WWW.WRA.ORG  
LEGAL UPDATE



**WRA**  
HOUSING  
REPORT

"Separation of Buyer  
Agency & Tenant  
Representation"

[wra.org/LegalUpdates](http://wra.org/LegalUpdates)

WRA July  
Home Sales Report:

[wra.org/HSRJul2023](http://wra.org/HSRJul2023)



## AE Corner

Matt Seegert - [matt@northwoodsrealtors.org](mailto:matt@northwoodsrealtors.org)

Do you know of a fellow Northwoods REALTOR and/or NWAR Affiliate who has exceeded the call of duty in recent times - be it in service to fellow Members, their local community or both? If so, consider taking a few moments to nominate them by October 15th for a **2023 NWAR Distinguished Service Award** at: [bit.ly/NWAR-DSA-Nom](http://bit.ly/NWAR-DSA-Nom). 2023 recipients of this admirable accolade will be recognized at our Christmas party, and we'll let you know by late October if your nominee is selected by the NWAR Board to allow you ample time to talk them into joining you for an evening they'll never forget!

Congratulations to FH & DEI Committee Chair **Vanessa Giles** who just earned her broker's license, as well as new Real Estate Investing (REI) designee **Luke Durkee** and CRS designee **Greg Harvey**. NWAR Members who earn a new **NAR Designation or Certification** or complete **WRA Quick Start** training also earn a \$100 NWAR Educational Incentive Award!

Back to school means less crowded boat ramps, so get busy floatin' while you can!

**AE Tip:** We have \$230 left in our current FY budget (ends 9/30) for community investments in Langlade County and \$130 for Oneida - ideas welcomed!

## REALTOR Anniversaries

Congratulations to the following Northwoods REALTORS celebrating a quinquennial anniversary this month:

### 35 Years:

**Rick Lovdal** - Eliason Realty of the North, St. Germain  
**Shelby Tallroth** - Tallroth Realty, Boulder Junction

### 20 Years:

**Ed England** - England Realty, Rhinelander  
**Denise Goldsworthy** - Re/Max Property Pros, Minocqua  
**Tom Kolinsky** - Century 21 Burkett & Assoc, LandOLks  
**Kathleen Kornowski** - Lakeview Appraisals, Pound  
**Julie Winter-Paez** - Re/Max Property Pros, Eagle River

### 5 Years:

**Kevin Dunn** - EXP Realty, Minocqua  
**Lisa Kuenzli** - Absolute REALTORS, Antigo  
**Jeremy Oberlander** - Redman Realty Group, Minocqua

Members who attend a general meeting within 1 year of anniversary will receive a free anniversary pin. All others may order a pin (cost \$10) by contacting NWAR.

## WRA Convention - Register by 9/1

Congrats to Judy Mixis who won a drawing for free registration to the **2023 WRA Convention** on **October 1-3** at Kalahari Resort in the Dells. WRA once again has a **fantastic lineup** featuring popular past speakers like **Chandra Hall** and energetic new faces like *American Ninja Warrior* competitor/host **Alex Weber**. Add-on courses/events include four CE courses, CRS and Ninja courses, golf outing, 5k race, home inspection education house PLUS a free reception, live music, a trivia contest and more!

**Register and book your room at Kalahari by 9/1** before the price increases by \$30 and the room block is released. "REV" Up & Unleash Your Potential at:

**2023 WRA Convention: [wra.org/Convention](http://wra.org/Convention)**



## REALTORS® on the Move

### New GNMLS Subscribers:

Name	Office
Grace Balistreri	Keller Williams Green Bay/UP - DePere
Anna Bolich	Northern Trails Realty - Ironwood
Brian Bottcher	EXIT Realty HGM - Janesville
Jon Coldwell <sup>1</sup>	Coldwell Banker Mulleady - MW
Kim Corcoran	Northern Trails Realty - Ironwood
Herbert Coulthurst	eXp Realty - Minocqua
Caitlin Cravillion	Keller Williams Green Bay/UP - DePere
Sara Dreyer	Keller Williams Prestige* - Germantown
Jodi Gruhn <sup>1</sup>	Coldwell Banker Mulleady - Eagle River
Karen Gryszkiewicz	eXp Realty - Minocqua
Karen Gullan	Northern Trails Realty - Ironwood
Leslie Haverland <sup>1</sup>	Restaino & Associates ERA - Madison
Dallas Kennedy	Keller Williams Green Bay/UP - DePere
Dean Lantta	Northern Trails Realty* - Ironwood
Teresa Nasi	Northern Trails Realty - Ironwood
Faith Newberry	Northern Trails Realty - Ironwood

### New GNMLS Subscribers (cont'd):

Name	Office
Maggie Reed	Keller Williams Green Bay/UP - DePere
Mary Reidinger	Keller Williams Green Bay/UP - DePere
Ann Senn	Keller Williams Green Bay/UP - DePere
David Wall	eXp Realty - Minocqua
Ron Williams	EXIT Realty HGM* - Janesville
Joanne Yoap	Keller Williams Green Bay/UP - DePere

### Transfers & Releases:

Name	From	To
Hannah Knox	SCS Real Estate - Mosinee	eXp Realty - Minocqua
Tom Ponik	Zak's Realty - Ironwood	
Tony Trola	First Weber - Bessemer	

<sup>1</sup> = New NWAR Mbr  
 \* = New GNMLS Ofc  
 ^ = Closed MLS Ofc



## Up North Update

On/Off Water	Median Price		Units	
	2022	2023	2022	2023
SFH Off	159,900	170,000	669	537
SFH On	394,000	400,000	546	384
Land Off	35,000	37,900	425	356
Land On	75,000	100,000	272	175

**The Bad:** Volume is down sharply across the board YTD-over-YTD at -20% off-water SFH, -30% on-water SFH, -16% off-water lots and -36% on-water lots.

**The Good:** Medians are all up by +6%, +1.5%, +8% and +33% respectively.

**Hot Take:** We remain in a seller's market as inventory is still low and medians still rising. Interest rates have dampened higher-end SFH prices, but off-water SFH & lot medians are still climbing. Economists forecast rates easing to ~6-6.5% by year-end, so we likely should expect more of the same.

## Lockbox Latest

GNMLS Actives (exc land/comm): 962  
 LB Participants Actives: 712 (74%)  
 Eligible Listings w/LBs: 315 (44%)

GNMLS Lockbox Resources:

[bit.ly/GNMLS\\_LBs](http://bit.ly/GNMLS_LBs)



## FAQ of the Month

**"How do I input a sale where the seller was a FSBO or non-GNMLS firm?"**

AFTER the sale closes, input the listing including all required fields/docs and at least 1 photo. Put yourself as listing agent (temporarily) so you can submit the listing, mark it sold with yourself on sell side, then promptly contact the GNMLS office with the MLS # asking us to change listing side to non-member.

**MLS FAQs:** [bit.ly/GNMLS-FAQ](http://bit.ly/GNMLS-FAQ)

## NAR "Level Up" Video Series

NAR recently launched a new **"Level Up: The Real Story from REALTORS"** video series featuring panel discussions with industry leaders covering timely topics of relevance to REALTORS.

Their latest 10-minute video **"Level Up: Innovation"** is led by [Drive with NAR](http://DriveWithNAR) podcast host Marki Lemons-Rhyal who is joined by REALTOR and innovator Tommy Choi and Miami REALTORS Board Chair Ines Hegedus-Garcia. This talented trio discuss how Artificial Intelligence (AI) and Augmented Reality (AR) tools can Level Up your business by improving your listing info and photos, boosting efficiency and managing customer relationships so you can get a good night's sleep!

**NAR "LEVEL UP" Video Series:** [nar.realtor/magazine/level-up](http://nar.realtor/magazine/level-up)



*"A day of worry is more exhausting than a day of work."*  
 - John Lubbock

## Board of Directors 2022-23

(Area code 715 unless otherwise noted)

### Northwoods Association of REALTORS®

#### Officers (Term^):

Andy Harris, President	543-8900
Ed Raasch, President-Elect	224-3800
Jon Long, Treasurer (1)	996-2251
Pete Rondello, Past President	358-0450

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

Tynan Anderson	(1-2)	453-3365
Tom Bird	(2-2)	356-9521
Kim Brixius	(2-2)	453-1188
Kristin Gullickson-Wild	(1-1)	356-4457
Ryan Hanson	(2-1)	358-5263
Cliff Kolinsky	(1-1)	547-3400
Janel Pagels	(1-2)	525-1008
Paul Ross	(1-2)	762-3276

### Greater Northwoods MLS®

#### Officers (Term^):

Dan Pudlo, President	493-7630
Adam Redman, President-Elect	358-0450
Jackie Leonhard, Treasurer (1)	453-2673
Ed Choinski, Past President	493-7827

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

Kathy Flannery	(1-1*)	889-0330
Jim Mulleady Jr.	(1-1)	479-1774
Chris Raasch	(1-1*)	224-3800
Steve Petersen	(1-1*)	614-3878
Adam Speer	(1-1*)	339-2181
Julie Winter-Paez	(1-1)	480-4333

^ President, President-Elect and Past President terms are 1 year each; NWAR Treasurers may serve up to two 2-year terms; GNMLS Treasurers up to two 1-year terms. \* - Appointed/elected to <= 1-year term to fill vacancy.

**NWAR Committees, Chairpersons & Duties:** <https://northwoodsrealtors.org/committees>

## 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 54568 [Staff@NorthwoodsRealtors.org](mailto:Staff@NorthwoodsRealtors.org)

Our office hours are 8am-5pm Monday through Friday

**Board Office Location:** [bit.ly/NWAR-Map](https://bit.ly/NWAR-Map)  
Use East entrance (double doors by drive-up window)



**NORTHWOODS  
ASSOCIATION  
OF REALTORS®**



**MLS**  
MULTIPLE LISTING SERVICE  
Greater Northwoods  
[UpNorthMLS.com](http://UpNorthMLS.com)



## 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 460+ 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 just over 200 Member firms comprised of ~720 brokers, agents and appraisers.

## NWAR & GNMLS on the Web:

**NWAR Homepage:** [NorthwoodsREALTORS.org](https://NorthwoodsREALTORS.org)  
**Member FB Group:** [facebook.com/groups/northwoodsrealtors](https://facebook.com/groups/northwoodsrealtors)



[bit.ly/NWAR-FBK](https://bit.ly/NWAR-FBK)



[bit.ly/NWAR-TW](https://bit.ly/NWAR-TW)



[bit.ly/NWAR-YT](https://bit.ly/NWAR-YT)



[bit.ly/NWAR-LI](https://bit.ly/NWAR-LI)

### Next Board Meetings:

Thursday, September 21<sup>st</sup>

GNMLS - 8:30am

NWAR - 10:00am

Meetings are (usually) the third Thursday monthly - Members always welcome!



The National Association of REALTORS® MVP Program encourages members to take actions that will benefit NAR and members while rewarding them for being active within their association.

If you log into [C2EX.REALTOR](https://C2EX.REALTOR) to test your skills in any of the 10 competencies by 8/31, you'll earn a free **Be an Inclusion Warrior** microcourse (\$9 value).

**Earn your MVP reward at:**

[MVP.REALTOR](https://MVP.REALTOR)





## NWAR/GNMLS 2023-24 Installation Dinner

NWAR and GNMLS welcome REALTORS, Affiliates, Sponsors & guests to our 2023 Installation Dinner at the recently-renovated Bootleggers Lodge in Tomahawk on Thursday September 28<sup>th</sup>.

WRA President & CEO Mike Theo will install new NWAR/GNMLS leadership including 2023-24 NWAR President Ed Raasch and 2023-24 GNMLS President Adam Redman. We will also induct new REALTORS, celebrate anniversaries, and announce NWAR & GNMLS budget vote results before concluding with a 50/50 drawing benefiting our friends at Habitat for Humanity.

### Entrée Selection:

- Hand-Carved Beef Tenderloin w/ Mushroom Marsala
- Roasted Bell & Evans Chicken Breast w/ Herb Butter
  - Grilled Mahi-Mahi w/ Late Harvest Pesto
- Roasted Veggie Primavera - Linguine w/ asparagus, onions & mushrooms

*Sides: Leafy greens salad w/ maple vinaigrette, table bread, whipped potatoes & grilled asparagus*

### When & Where:

**Thursday, September 28<sup>th</sup>**  
**Bootleggers Lodge on Lake Nokomis**  
**2001 Indian Pine Point Rd, Tomahawk**

### Schedule:

- 4:30pm - Cocktails & Hors D'Ouvres
- 6:00pm** - Call to Order & Leadership Installation
- 6:30pm - Dinner
- 7:15pm - REALTOR Induction, Anniversaries, 50/50

**\$40 per attendee - Register by Thursday 9/14**



Map: [goo.gl/maps/p3XhCtuZPNTTr3QxR8](https://goo.gl/maps/p3XhCtuZPNTTr3QxR8)

### 2023 NWAR/GNMLS Installation Dinner Registration Form

Return by 9/14 with check (\$40ea) to: NWAR, PO Box 377, Woodruff WI 54568

FREE for new REALTOR inductees & anyone w/ a free dinner credit - see list at: [bit.ly/NWAR-DC23](https://bit.ly/NWAR-DC23)

**NOTE:** Late registrations subject to approval. Main room seating limited - arrive early!

Member Email (for confirmation): \_\_\_\_\_

Attendee Name(s):	Beef Tndrln	Chicken Brst	Mahi-Mahi	Veg Primav	Inductee?	Free Din Crdt?	
Subtotal (\$40ea exc. Induct/FDC):							TOTAL AMOUNT:

**Appetizer Sponsorships \$150 - Call 715-356-3400 or email [matt@northwoodsrealtors.org](mailto:matt@northwoodsrealtors.org) for info**

## Greater Northwoods MLS® is thrilled to announce a COMPLIMENTARY PROACTIVE SAFETY AND LEAD INTELLIGENCE service for all GNMLS members!

**FOREWARN** brings intelligence to the real estate industry through innovative solutions to help ensure safer engagements and smarter interactions.

The **FOREWARN** application gives an agent the ability to gain instant insight on a prospective client (within seconds, without exposing any protected class information) using only a phone number! *Don't have a phone number...* you can also search by name.

**NOTE: This is a pilot program at present but will continue as a GNMLS benefit should the proposed 2023-24 GNMLS Budget be approved by the GNMLS Participant budget vote in September.**

### Instantly Verify:

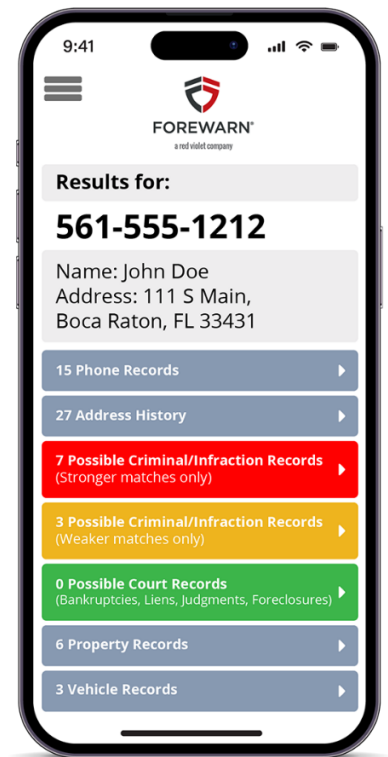
- **Identity** (first name, last name, alias, and age)
- **Phone numbers** (residential and mobile history)
- **Address history** (rental, ownership, and associated addresses)
- **Financial indicators** (bankruptcy, lien, judgement, and foreclosure history)
- **Property records** (nationwide property ownership history)
- **Criminal records** (nationwide criminal history search)

Verifying your prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also a benefit to your listing homeowners, providing an added layer of protection for their homes and families.

### Setting Up Your Complimentary FOREWARN Account

As a GNMLS member, setting up your complimentary FOREWARN account is quick and easy!

1. [CLICK HERE](#) and enter your email address when prompted to do so (be sure to use the same email address you use within GNMLS, as it will serve as your FOREWARN 'Username').
2. You will receive an activation email from FOREWARN, open it and click the link as instructed. If you do not see the email, be sure to check your junk/spam folder.
  - a. **If you do not see the email after checking your junk of spam folder, this may be due to the fact that your account could not be setup as FOREWARN does not have your cell phone number. Please contact FOREWARN Support at 561.757.4551 to provide them with your cell phone number.**
3. You will be prompted to enter an authentication code that will have just been texted, or optionally read to you via automated call, to your phone number on file. Upon completion you will be prompted to create a password.
  - a. If you are not receiving the text/call authentication code, FOREWARN may have the wrong phone number on file. Please contact FOREWARN Support at 561.757.4551 to update them with your correct cell phone number.
4. Now you are ready to download the FOREWARN app by clicking on the appropriate link below from your mobile device, or searching for FOREWARN in the app store:  
[Click here from your mobile device for iOS / Apple / iPhone / iPad app](#)  
[Click here from your mobile device for Android app](#)
5. After activating your account, you can also log into your FOREWARN account from any web browser via the FOREWARN.com homepage (click 'Sign In' at top-right) or via this link:  
<https://app.forewarn.com/>



### Searching FOREWARN in Seconds:

- FOREWARN provides instant & mobile identity verification and public records (criminal, property, court, etc.) for over 98% of the U.S. adult population.
- With FOREWARN's roughly 90% coverage of mobile and residential phone numbers, you should be able to search and verify most people from their phone number alone.
- When you are unable find an individual in FOREWARN using a phone number, this does not necessarily mean fraud or criminal intent. FOREWARN users are encouraged to gather further details and use the additional search functionality (the "Search by name" link) within the FOREWARN app to ensure verification of the prospect.
- Name search tip: When searching by name, if there are more than 100 results to your query, FOREWARN will display "Too many records found" and prompt you to re-run your search using additional criteria.
- Phone search tip #1: In the search results, FOREWARN displays all the individuals who have ever been associated/linked with the searched phone number. It is normal for multiple people to be linked to a single phone number, either as previous owners of the phone number, or relatives.
- Phone search tip #2 – "Record not found": If you search missed calls from telemarketing companies (typically they will not leave a voice message), you will get the result "Record not found" because that phone number has never been owned by, or associated with, a person.

### **IMPORTANT – COMPLIANCE:**

*As a professionally licensed agent, you can use FOREWARN to verify the identity and potential risks associated with your business prospects. Please note that you must limit your FOREWARN searches to professional use only. FOREWARN is only to be used for verifying inbound prospects that have initiated the interaction, such as when a potential buyer or seller have contacted you or initiated a request for information. The FOREWARN service is not to be used for marketing (e.g. prospecting for potential leads/clients) or to determine anyone's eligibility for credit, insurance, or employment, or for any other purpose regulated by the Fair Credit Reporting Act. Search activity is actively monitored (search terms and volume) to ensure proper use by our Subscribers as outlined in the Subscriber Agreement and the FOREWARN Terms and Conditions. Any use that is outside of the outlined proper usage that you agree to upon activating your account is prohibited and can result in your service being terminated. The specific compliance and use terms can be viewed here (<https://www.forewarn.com/termsandconditions/>), however below are a few examples of ways you should NOT use FOREWARN:*

- **DO NOT** use FOREWARN to search for anyone who is not engaging in business with you (including, but not limited to celebrities, public figures, friends, family).
- **DO NOT** share information from FOREWARN, or your FOREWARN access credentials, with any third-party and **DO NOT** publicly post such information.
- **DO NOT** tell a prospect that they are not permitted, or unqualified, to purchase or sell a property because of information you obtain from FOREWARN.
- **DO NOT** use information from FOREWARN to harass or intimidate anyone, or to otherwise violate applicable laws.

*The above examples are NOT meant to be all-encompassing, and you should refer to the Subscriber Agreement and the FOREWARN Terms and Conditions for additional information. FOREWARN is a powerful tool intended for the increased safety and efficiency of your business. Proper use of the service by real estate professionals ensures that we can continue to provide this valuable tool to the industry.*

For a **brief video introduction and tutorial** on FOREWARN, you can also [click here](#).

### **FOREWARN Customer Support**

If you experience any difficulty setting up your password or logging into FOREWARN, please reach out to **FOREWARN support** at **561-757-4551** or [support@forewarn.com](mailto:support@forewarn.com) (Monday – Friday; 9AM-5PM ET).