

# The Realty Review

Volume 14, Issue 2



February 2024

Northwoods Association of REALTORS® & Greater Northwoods MLS®

## President's Message

Ed Raasch, NWAR

GREETINGS FELLOW REALTORS & AFFILIATES! BRING ON THE SPRING!

As we all know, the lack of a true Winter season has had a major impact on local businesses. I encourage everyone to patronize as many local establishments as possible. In addition, please help inform business owners that [U.S. SBA Economic Impact Disaster Loans \(EIDL\)](#) may be applied for that provide an interest-free loan for 1 year and max 4% rate for the remainder of the loan period. The deadline for applications is May 13th for businesses in Langlade or Lincoln County and May 29th for Forest, Iron, Oneida, Price and Vilas.

I would like to thank the 8 NWAR emissaries who attended WRA REALTOR & Government Day earlier this month, as well as the dozens who responded to the recent WRA Call for Action. Make sure you are keeping up with current legislative issues. When REALTORS speak with a unified voice, we are nearly unstoppable in standing up for property owners' rights and defending our pro-consumer business model.

Our NWAR Family Scholarship is open for soon-to-be grads to apply for a scholarship between \$500-\$1000 toward post-secondary



education. Read on for more info and if you have a graduating student at home, let them know a great opportunity is knocking!

Our committees are busy behind the scenes at present, and the mild weather may have you already thinking about our next golf outing and dinner. More to

come soon but the skinny is we're looking at courses we haven't been to in years (if ever) to mix things up a bit. That may mean our dinner is a less formal picnic-style affair since most courses in the area cannot seat 125+ indoors, but we'll do our best to make it a worthwhile event for golfers and diners alike! Before our golf and dinner event to kick off summer, we're working on a spring mixer since there's been plenty of gossip fodder in the news of late.

2024 is a leap year so we all have a whole extra day to catch up on whatever we've been pushing aside: taxes, CE, marketing plans, and/or tidying up your office/PC/car/home. Get after it soon since summer always sneaks up fast.

As always, make sure to make time for the important things in your life!

Ed

### The Buzz:

- **WRA REALTOR & Government Day 2024 - Recap & Photos**
- **Mar 13: "Lessons Learned the Hard Way" L&L - Tomahawk**
- **NAR ABR Courses FREE thru 2024 - Earn \$100 from NWAR**

### Affiliate Spotlight



Purpose First means we do things other lenders simply can't or won't!

Homebuyers know they are taken care of by local people who make local decisions. We service all of our loans in-house, keep our closing costs low, make our construction draws quickly and pain-free. We also finance unique property: vacant land, condos and seasonal cabins.

**Call us first!**

**Deb Duncan, VP Lending**

**NMLS #553391**

Locations in Merrill & Tomahawk serving the Northwoods

(715) 453.5354

[Crossbridge.bank](https://crossbridge.bank)

## NWAR Family Scholarship - Apply by April 30<sup>th</sup>

The **NWAR Family Scholarship** is now open for applications from graduating high school seniors (or equivalent learning experience) whose parent or legal guardian is a NWAR REALTOR or Affiliate Member of 1+ years as of the **April 30<sup>th</sup> application deadline**.

Applicants must be a 2024 first-year ("freshman") enrollee to a degree or trade certification program which includes pre-license courses for real estate or other professions. The scholarship award payment will be made directly to the college or learning institution upon confirmation of active enrollment.

A maximum of six qualified applicants will receive matching awards of \$500-\$1000 depending upon the total number of scholarships awarded. **Applications must be completed and returned to NWAR by April 30th to be considered**, and all qualified applicants will receive a scholarship unless we receive 7+ qualified applications, in which case they will be scored by the NWAR Scholarship Committee and recipients selected by the NWAR Board. Please share this fine opportunity to jumpstart their future if you have a soon-to-be grad at home!

**2024 NWAR Family Scholarship App: [bit.ly/NWAR-FS](https://bit.ly/NWAR-FS)**



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## President's Message

### Adam Redman, GNMLS



Welcome to Spring, though we may get winter in March and April! Regardless, it sure has been a different kind of winter for us all. As noted in my January message, it has been a very difficult season for many business owners. The state did announce disaster relief zero interest loans being offered through the SBA. Please make your contacts aware and suggest they contact their banker.

On February 7th I attended REALTOR & Government Day in Madison with by far the most fellow local REALTORS in the 15 years I've attended. We advocated some important issues on behalf of local property owners. In addition to WRA's top priorities, we discussed local hot topics such as TRHs and STRs, wake boat

ordinances, aquatic invasive species and the dwindling deer herd.

This week I received a postcard sent to homeowners regarding the commission class action lawsuits. Just a heads up that clients past, present or future may inquire on this matter. It's good to be prepared and have an idea on how to handle these conversations.

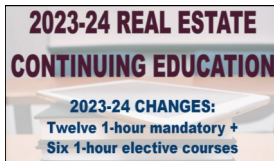
You may have heard [transaction & title fraud](#) are on the rise of late. This has happened locally and local Sheriffs' departments are aware. To summarize, impostors are posing as owners to get REALTORS to list the property with the end goal of a remote closing to facilitate wire fraud of transferred funds. Please practice vigilance when you get that magical call to list a property by first confirming they are the actual owner or properly authorized to list for the owner. Gather their contact info including a valid phone number to utilize our new [Forewarn app](#) to confirm they are the owner of record.

Thanks for reading!

Adam

## Real Estate CE: Video & On-Demand

We are already halfway through our livestream CE classes at the board office, but we still have several seats open for video CE at NWAR starting April 2nd. At just \$6 per course for REALTORS and with our NWAR Member "18-for-15" discount, this is the best deal around at just (\$6 x 15) = \$90 to complete all 18 hours of Real Estate CE for the current biennium! Check out our video CE schedule starting in April and again in October and sign up to save big at the link below!



**Video Real Estate CE @ NWAR:** [bit.ly/NWAR-VCE24](https://bit.ly/NWAR-VCE24)

If you prefer taking CE at your home, office, or home office, WRA has On-Demand video CE courses that also offer deep discounts for WRA Members. Signup at the link below if you'd prefer taking CE at your preferred time, place, and pace!

**WRA On-Demand Online CE:** [bit.ly/WRA\\_CEOD\\_24](https://bit.ly/WRA_CEOD_24)

## Free NAR Webinar: "AI in Action"

NAR's *NXT UP!* program has a webinar titled "*AI in Action*" scheduled for Tuesday March 5th from 12-1p with speaker Hassan Riggs, Founder & CEO of Smart Alto.

This free webinar will explore how REALTORS can integrate Artificial Intelligence technologies easily and affordably - some AI tools are even free - to streamline your business operations, provide better experience for your clients and customers, overcome challenges, and boost your business outcomes.

Don't miss this fine and free opportunity to learn how AI can put you on a faster track to success. Also available at the link are several past *NXT UP!* sessions worthy of exploring!

**"AI in Action" Registration:** [narnxt.realtor/nxt-up](https://narnxt.realtor/nxt-up)



## WRA REALTOR & Gov't Day Recap

A large group of 9 NWAR emissaries headed to Madison early this month for 2024 WRA REALTOR & Government Day.



**Samantha Ausloos, Connie Brayton, Cheryl Eskridge, Noel Fitzgerald, Kristin Gullickson-Wild, Keith Hanse, Pamela Hupf, Jackie Leonhard & Adam Redman** made the journey to meet Reps. Swearingen and Mursau plus staffers for Rep. Callahan and Sen. Felzkowski, with whom they cited real-world experiences to drive home WRA's top legislative concerns.

Big thanks to our 9 REALTOR ambassadors for standing up for property owners' rights on issues like foreclosure equity theft and discriminatory covenants/deeds. They also covered WRA's real estate practice priorities including liability, advertising, professionalism and transparency.

**RGD Attendee Photos:** [bit.ly/49Lsnt2](https://bit.ly/49Lsnt2)

**2024 WRA RGD Program:** [bit.ly/49jhhq1l](https://bit.ly/49jhhq1l)

## Partnership for Success Program

The WRA *Partnership for Success* Program helps ensure new REALTORS from diverse backgrounds thrive in their new career by providing startup assistance to applicants from a minority race, color or national origin.



To apply for a Partnership for Success award, the applicant and their broker must apply and interview with WRA. If granted an award, the recipient receives 1 free year of REALTOR dues *plus* 6 months of MLS fees. Recipients can also take steps to qualify for more dues credits in year two.

**WRA "P4S" Details:** [www.wra.org/Partnership](https://www.wra.org/Partnership)



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 Ruenenapp</a>	906-663-2221
<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="#">IncredibleBank</a>	Minocqua	<a href="#">LeAnn Hayden</a>	715-358-9319
<a href="#">Knight Barry Title Group</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="#">US Bank Home Mortgage</a>	Minocqua	<a href="#">Jake Heyroth</a>	715-498-9004
<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

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### loanDepot.com

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Larry Potesman

Ph: 847-668-1441

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\* 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)

Here's a refresher about displaying commissions in GNMLS:

**Seller Commission:** This is your offer of compensation to another GNMLS REALTOR subscriber who brings a buyer and acts as a seller subagent.

**Buyer Commission:** This is your offer of compensation to a GNMLS REALTOR subscriber who brings a buyer and has a buyer agency agreement with the buyer. Nowhere in the GNMLS system does it show the listing firm commission that is owed by the seller upon the sale, and the listing firm's commission cannot and should not be inferred based upon the seller or buyer commission fields above.

Commissions offered are a percent of the gross selling price of the real property only - any personal property is not part of the commission and must be excluded from the reported sale price. Be clear in by using dollar or percent signs.

You are contractually bound to the terms in the listing contract regarding payment to others, so draft carefully and engage an attorney if help is needed.

**MLS Tip:** Use Market Features to add a Custom Link to share branded content with your customers.

## FREE ABR Courses!



NAR just announced that thru 2024, the Accredited Buyer's Representative (ABR) course (normally \$295) is available to REALTORS at no cost!

See the link below for 2-day ABR virtual courses you can complete online at any time, or you can register for live 2-day webinars throughout the year!

This is a terrific opportunity to save big on earning your ABR Designation, and NWAR Members earning a new NAR Designation or Certification will also score a \$100 NWAR Educational Incentive Award!

**2024 FREE ABR Courses:**  
[become.abr.realtor](http://become.abr.realtor)

ABR FAQs (pdf): [bit.ly/ABR\\_FAQ](http://bit.ly/ABR_FAQ)



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

WRA Legal Update:  
"Licensees Purchasing  
or Selling Their Own  
Real Estate"

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



**WRA HOUSING**  
**REPORT**

WRA January  
Home Sales Report:

[wra.org/HSRJan2024](http://wra.org/HSRJan2024)



## AE Corner

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

New NAR CEO Nykia Wright recently posted an article "[The Real Story](#)" to update Members on the challenges we presently face. REALTORS can help by sharing content from these sources that explain how the MLS marketplace gives consumers transparent, reliable info they need and an equitable, competitive marketplace in which compensation is always negotiable:

[www.competition.realtor](http://www.competition.realtor)

[www.realestatecommissionfacts.com](http://www.realestatecommissionfacts.com)

If you are interested in serving on the WRA Board in 2025, please visit [bit.ly/WRA-BoDApp24](http://bit.ly/WRA-BoDApp24) to apply by the March 15<sup>th</sup> deadline. For those near/beyond 40 years of membership who may be interested in [REALTOR Emeritus](#) status, NAR now requires at least 1 year of service at the national level. Learn more about NAR committees at [bit.ly/48ykndL](http://bit.ly/48ykndL) and to apply for a 2025 NAR committee role, visit: [www.committeeapp.realtor](http://www.committeeapp.realtor)

Thank you to all who give your valuable time serving as leaders for your local, state or national REALTOR association!

**AE Tip:** AI is the talk of the town (and ticker) lately despite being less than 2 years old. Learn how AI is already reshaping real estate at: [bit.ly/3uUiyKq](http://bit.ly/3uUiyKq)

## REALTOR Anniversaries

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

### 35 Years:

**Gary Goska** - Eliason Realty of the North, Land O Lakes

### 25 Years:

**Bob Slowik** - Bolen Realty, Antigo

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.

## Take Charge of Your Future

NAR REALTOR Benefits partner IRAR Trust can help you leverage your real estate expertise with a self-directed retirement account that invests in real estate.



Learn how to leverage your resources to buy rentals, flip properties, and/or introduce your clients to self-directed IRAs that can help increase their buying power as well. Schedule a free consultation at the link below.

Learn More: [www.iraresources.com/nar](http://www.iraresources.com/nar)

## Up North Update

On/Off Water	Median Price		Units	
	2023	2024	2023	2024
SFH Off	159,000	182,000	53	54
SFH On	430,000	328,500	49	46
Land Off	28,500	49,900	37	54
Land On	79,500	120,000	22	27

Perhaps land being more walkable this winter helps explain the big YOY jump in vacant lot sales, particularly for off-water lots which remain relatively plentiful and affordable. Buildable waterfront lots are becoming scarce, but land numbers are strong overall.

Off-water SFH medians are also up suggesting Northwoods life is still attractive to many, but pricier on-water SFH medians may be peaking from the pressure of higher rates. Sellers should take note and act accordingly since the longer they wait to sell, the more money they may be leaving on the table!

## Lockbox Latest

GNMLS Actives (exc land/comm): 566  
LB Participants Actives: 422 (75%)  
Eligible Listings w/LBs: 158 (37%)

GNMLS Lockbox Resources:

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



## FAQ of the Month

**"How can I report a problem I see with info on a listing?"**

To report a listing error, open the listing page in Xposure and use Actions > Report this Listing. You will see dropdown choices for error type and may check one or more, then add remarks for clarify. This anonymously notifies the listing agent and MLS staff.

Read [more here](#) or in our full GNMLS FAQ list at the link below.

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

## March L&L: "Lessons Learned the Hard Way"

## LUNCH & LEARN

Join us at the **Tomahawk Chamber March 13th 11:45a-1:00p** for a special **"Lessons Learned the Hard Way"** Lunch & Learn round table. **NWAR Director & C2EX Ambassador Chris Raasch** will lead the round table, and all attendees must vow to never again speak of the embarrassing tales of woe they hear - but also never to forget lest they reenact it! Bring a war story to share to cleanse your conscience by making it a "teaching moment" for your peers. Some may snicker in the moment, but this one's a judgment-free safe space!

Please click the link below to inform us of 2023-24 Lunch & Learn classes that interest you and mark your calendar. We will email you a reminder as the date approaches to confirm your live or (if offered) virtual attendance.

**NWAR LUNCH & LEARN REGISTRATION:** [bit.ly/NWAR-LL24](http://bit.ly/NWAR-LL24)

Date	Lunch & Learn Course - Venue
Mar 13	Round Table - Lessons Learned the Hard Way w/ NWAR Director Chris Raasch Tomahawk Chamber of Commerce & Virtual
Apr 3	MLS: 1-Party Listings & MLS FAQs w/ MLS Coordinator Lon Fisk Antigo CoVantage Credit Union & Virtual
May 8	Ethics: Staying Between the Lines w/ WRA Attorney Tracy Rucka NWAR Office & Virtual

## REALTORS® on the Move

### New GNMLS Subscribers:

! = New NWAR Mbr  
\* = New GNMLS Ofc  
^ = Closed MLS Ofc

Name	Office
Chad Albrecht	Local Living Realty* - Laona
Gary Driscoll	Driscoll Property Management* - Rhndlr
Michele Fancy <sup>1</sup>	4 Star Realty - Lake Tomahawk
Owen Jones	Jones Real Estate Grp* - Wausau
Allen Photopoulos	Jones Real Estate Grp* - Wausau
Jared Rothmeier <sup>1</sup>	Eliason Realty of the North - Eagle River
John Wasleske	Jones Real Estate Grp* - Wausau
Theresa Werner <sup>1</sup>	First Weber - Rhinelander
Chad Will	Jones Real Estate Grp* - Wausau
Terry York <sup>1</sup>	Zillow, Inc - Seattle

### GNMLS Transfers & Releases:

Name	From	To
Harold Aldrich	Coldwell Banker Bartels - Lakewood	
Darren Barany	Rieckmann Real Estate - Appleton	
Coty Flessert	Re/Max New Horizons Realty - Phillips	Northwoods Realty - Phillips
Rebecca Gregornik	First Weber - Minocqua	
Kristin Gullickson-Wild	Coldwell Banker Mulleady - Minocqua	First Weber - Minocqua
Daniel Kleinhans	First Weber - Minocqua	
Tim Ludowissi	Boss Realty - West Bend	
Dara Maillette	Eliason Realty - Eagle River	Century21 Burkett - Eagle River
Kendra Marten	Pine Point Realty - Rhinelander	Driscoll Property Mgmt - Rhinelander
Misty Morrison	1st Class Real Estate Impact - Hobart	
Jamie Pfantz	Coldwell Banker Action - Schofield	
Ryan Plisch	Rieckmann Real Estate^ - Appleton	
Jeromey Rux	First Weber - Park Falls	
Matt Solatka	Miller Realty - Three Lakes	Redman Realty Group - Minocqua
Leah Suri	Re/Max Property Pros - Eagle River	
Cassandra Veldhorst	Coldwell Banker Action - Schofield	
Michael Waraksa	Coldwell Banker Action - Schofield	
Tammy Waraksa	Coldwell Banker Action - Schofield	

*"A truly American sentiment recognizes the dignity of labor and the fact that honor lies in honest toil." - Grover Cleveland*

## Board of Directors 2023-24

(Area code 715 unless otherwise noted)

### Northwoods Association of REALTORS®

#### Officers (Term<sup>^</sup>):

Ed Raasch, President	224-3800
Tom Bird, President-Elect	356-9521
Kim Brixius, Treasurer (1)	453-1188
Andy Harris, Past President	543-8900

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

Tynan Anderson	(2-1)	453-3365
Judy Barr	(1-1)	480-4333
Kristin Gullickson-Wild	(1-2)	356-4457
Ryan Hanson	(2-2)	358-5263
Cliff Kolinsky	(1-2)	547-3400
Cala Neu	(1-1)	339-4663
Janel Pagels	(2-1)	525-1008
Chris Raasch	(1-1)	224-3800

### Greater Northwoods MLS®

#### Officers (Term<sup>^</sup>):

Adam Redman, President	358-0450
Jackie Leonhard, President-Elect	453-2673
Jim Mulleady, Treasurer (1)	479-1774
Dan Pudlo, Past President	493-7630

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

Kathy Flannery	(1-1*)	449-5022
Steve Petersen	(1-1)	614-3878
Chris Raasch	(1-1*)	224-3800
Chris Seeliger	(1-1)	358-6832
Adam Speer	(1-1)	339-2181
Julie Winter-Paez	(1-2)	480-4333

<sup>^</sup> 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>

#### Next Board Meetings:

Thursday, March 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 sign up for the NAR Rental Expert Series by 2/29, you'll earn a free "5 Essential Social Media Posts That Every Agent Should Make Weekly" webinar download (\$30 value).

**Earn your MVP reward at:**

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

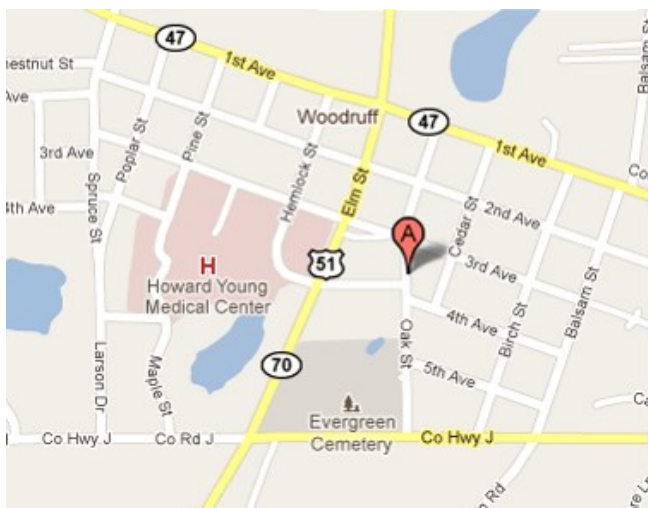
## Northwoods Association of REALTORS® & Greater Northwoods MLS®

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®**



Greater Northwoods  
[UpNorthMLS.com](https://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 450+ 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 ~210 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)



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