



The Realty Review

Volume 11, Issue 6



June 2021

Northwoods Association of REALTORS® & Greater Northwoods MLS®

President's Message

Andrea Krueger, NWAR

Thank you to everyone who ran for a seat on the NWAR Board and all who voted in our election earlier this month. When the next board is seated in October, we will welcome first-time Directors Janel Pagels and Paul Ross.

The boardroom isn't the only place seeing new faces, and I had the privilege earlier this month of inducting 14 new REALTORS. Just as our real estate market has been red hot, we have also seen significant growth in NWAR and particularly GNMLS membership. The 2021 NWAR election voter roll had 468 versus 430 a year ago, while MLS grew from 156 to 175 voters (which is actually a count of MLS firms since only managing brokers/appraisers vote). NWAR is still far from the ~700 Members we had circa 2006-7 however, so there is plenty of room in our real estate pool for anyone who can find willing sellers!

If you are seeking ways to stand out among our growing ranks of REALTOR peers, consider a NAR Designation or Certification - many of which you can



earn via online video or webinar courses. NWAR awards \$100 to everyone who earns a NAR Designation/Certification, and we just awarded over \$1100 to several who earned new NAR designations this spring. Hats off to those who found time to boost their REALTOR resume!

I also had the privilege this month of receiving a 30-year pin and presenting a 40-year pin to Peggy Johnson-Wiessner who joins a handful in our association to reach that milestone. Congratulations Peggy and I hope we meet again in 2061 to claim our 70 and 80-year pins!

Whether you are brand new or have a large collection of anniversary pins, I recommend registering for the 4-part Center for REALTOR Wellness Retirement Summit in July. At under \$50, it's money well spent to prepare for life after real estate.

Have a fun and safe Independence Day with your loved ones, and condolences in advance to any parents of petrified pets who dread this upcoming weekend!

The Buzz:

- 2021 NWAR & GNMLS Election Results
- RPAC Online Auction - Donations Welcomed!
- GNMLS Seeking Local Charities to Support

Affiliate Spotlight



You've probably heard the ad saying "You Have Dreams, We Have Money!". It's true. Tomahawk Community Bank has been helping homebuyers realize their dreams in the Northwoods since 1920. Much has changed with the advent of technology, but our commitment to top notch customer service and low cost loans remains.

We retain servicing on all of our loans, offer low closing costs AND can help finance even the most unique properties. Need help with vacant land, condos or seasonal cabins? We can do that!

Deb Duncan, Loan Officer
NMLS #553391

15 E Wisconsin Ave, Tomahawk
Work: (715) 453-5354

TomahawkCommunityBank.com

Retirement Planning Summit - July

NAR's Center for REALTOR Financial Wellness is hosting a Retirement Summit in four 1-hour webinars on Wednesday afternoons in July. This seminar will help REALTORS develop a strategy to reach your retirement savings goal and plan for the unexpected as well as the inevitable. Response has been strong since NAR previously reached their registration limit, but they expanded it and reopened for registrants last week.

Registration is just \$45 to attend all four 1-hour sessions titled: *Retirement Planning Basics*, *Getting Retirement Ready*, *Planning for the Unexpected*, and *Legacy & Estate Planning*. Sessions run from 1-2pm CST on July 7th, 14th, 21st and 28th.

Sign up today to start building your nest egg at:

Center for REALTOR® Wellness Retirement Summit Registration: bit.ly/3feUS8Y



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President's Message

Jerry Burkett, GNMLS



I am asking Lon to place the items below on our agenda for the MLS to see if we can get a vote to send to WRA and our elected officials to make a change.

Has anyone ever purchased a LP tank?

When repossessions were a large part of our inventory, the one question that came up over and over is: who owns the LP tank? With no one to answer, and there were no clear markings, many a purchaser found out the hard way that the painted tank "belonged" to someone else. AND an occasional water system.

I propose that all LP tanks, if leased, say so, and have the name of the leasing company clearly marked. I propose that all leased water systems also say so, and have the name of the leasing company clearly marked.

There would be no more confusion.

My last scenario is more complicated. Has anyone ever shown a condominium several times, wrote an offer, got the offer accepted, with the contingencies well on their way to being completed, to find that the Association has the right of first refusal and exercises that right? Not only do you lose a sale, you may lose your customer/client.

I propose that the State change the right of first refusal to the first 10 days of the listing contract, and it is waived after that time. Notice to the President, and automatically waived if not exercised. No more confusion. Or, a waiver PRIOR to the listing contract.

Our current occasional situation may be viewed by some as discrimination; the Buyer makes application to the association and is denied, with no explanation.

Please give this letter some thought prior to the next MLS meeting. I appreciate you all, and have a great summer. Please take time to enjoy our beautiful Northwoods before the snow returns.

Jerry Burkett

2021 GNMLS Election Results

Thank you to the 55 voters in the GNMLS election June 9th. The bylaws changes and all budget proposals passed with 75% or greater support, and the following electees will take office starting in October:

2021-22 GNMLS Officers-Elect:

GNMLS President-Elect: Dan Pudlo

GNMLS Treasurer: Julie Winter-Paez

2021-23 GNMLS Directors-Elect (* = incumbent, ^ = elected for 1-year term):

Jackie Leonhard

Jim Olson^

Jim Tait

Mark Wagner*



2021 NWAR Election Results

Thank you as well to the 175 Members who voted in our June 7th NWAR election. The following electees will be seated starting in October with NWAR Officers serving a 1-year term and Directors serving 2-year terms:

2021-22 NWAR Officers-Elect:

NWAR President-Elect: Andy Harris

NWAR Treasurer: Jon Long

2021-23 NWAR Directors-Elect (* = incumbent):

Tynan Anderson*

Tom Bird*

Kim Brixius*

Janel Pagels

Paul Ross



2021 RPAC Auction (Donations Needed!) & Tablet Drawing

We will open our online RPAC Auction in early August. Please contact RPAC Chairperson Cheryl Eskridge at 512-749-6833 or Matt at NWAR if you can help by donating a gift certificate or basket. Thank you in advance for helping us to hopefully keep our RPAC goal streak intact for another year in 2021!

Where: Online via 32auctions.com

When: August 6th thru September 8th

What: Gift baskets & gift certificates

We will also open registration in August for a drawing where an investment of \$25 or more in RPAC could win you a Surface Go 2 w/ 1920x1280 10.5in touchscreen, Intel Core m3 processor, 128gb SSD, 8gb RAM, Win10 Pro AND detachable type cover keyboard - an indispensable tool for the REALTOR on the go! More soon!



Affiliate Company	Location	Affiliate Name	Phone
AmeriSpec Inspection Services	Rhineland	Brad Francis	715-493-0185
Associated Title & Closing Services	Ironwood MI	Roy D'Antonio	906-932-6340
Big Moose Home Inspections	Bessemer MI	Tom Ruemenapp	906-663-2221
CoVantage Credit Union	Antigo	Michelle Brettingen	715-627-4336
CoVantage Credit Union	Antigo	Pam Jansen	715-627-4336
CoVantage Credit Union	Crandon	Angela Retzlaff	715-478-5100
Gowey Abstract & Title	Minocqua	Mike Brandner	715-356-3000
Home Warranty Inc.	Rock Rapids IA	Jason Probst	877-977-4949
IncredibleBank	Minocqua	LeAnn Hayden	715-358-9319
Knight Barry Title Service	Minocqua	Patrick Hugunin	715-439-4114
Knight Barry Title Service	Rhineland	Al Mancl	715-365-5000
mBank	Eagle River	John Hletko	715-477-3841
mBank	Eagle River	Cathy Humbaugh	715-477-3885
Northwoods Property Inspections	Park Falls	Michael Weidman	715-934-9105
Northwoods Title & Closing Svcs	Eagle River	Maryann Fath	715-479-6459
Oneida Title & Abstract	Rhineland	Jeanne Smith	715-362-3348
People's State Bank	Eagle River	Tori Dunlap	715-337-2614
People's State Bank	Minocqua	Tim Sanderson	715-358-7070
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
Tomahawk Community Bank SSB	Tomahawk	Deb Duncan	715-453-5354
Tomahawk Community Bank SSB	Tomahawk	Jennifer Nerva	715-453-5354
Vilas Title Services	Eagle River	Rick Ernst	715-479-4070
Wisconsin Benefit Planning	Minocqua	Charlie Ouimette	715-356-2300

NWAR Sponsors*

ENV Property Solutions
Butternut
Barbara Herbst
Ph: 715-661-0561
ENVPropSolutions@hotmail.com
Mold/lead/asbestos investigations,
soil/groundwater testing & more



Kizorek Photography LLC
Minocqua
John Kizorek
Ph: 715-356-9955
KizorekPhotography.com
Real estate interior, exterior, drone
photography and video.

loanDepot.com
Schaumburg, IL
Larry Poteshman
Ph: 847-668-1441
loanDepot.com
Personalized mortgage loans on-
time, every time at loanDepot.com

LOCAL.FAST.RELIABLE.
BROADBAND
888.631.9666
sonicnet.us
103 N Railroad St,
Eagle River
SonicNet

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

MLS Memo



Lon Fisk - lon@northwoodsrealtors.org

Thank you to those Participants who were willing to step up and serve on the GNMLS Board of Directors. These are critical volunteer positions of responsibility to keep the business operating smoothly for all our REALTOR's futures and to serve the needs of real estate sellers and buyers across the Northwoods.

Did you know zipForm includes a "Seller's Accessibility Features Report" that sellers can complete for you to add to listing docs to help buyers with disabilities identify properties that suit their needs? Make sure to check the "Handicap Access" box in the "Interior Features" MLS field when appropriate, and either use the above form or at least detail any key accessibility features in the Remarks.

Do you share your Xposure listings on social media? It's easy but be sure you have permission if the listing is not your own. Ask your sellers to share your Xposure link of their property on their own social media sites for more reach with your brand and their listing.

MLS Tip: Declutter your Xposure Search page by using multiple layouts that meet your needs.



WRA's **Legal Update Live** just launched a "Being Competitive" Miniseries where their legal team discuss transactional trends, negotiation strategies, risk reduction and much more.

The first two episodes in the miniseries covers "Dear Seller" letters and Sight-Unseen Offers. Learn how to handle these situations which can expose buyers and REALTORS to risks ranging from unknown defects to Fair Housing violations.

Legal Update Live: wra.org/LegalTalks



Make sure to follow WRA's **Capitol Insights Podcast** for timely updates on legislative priorities. In late May, Tom Larson spoke with Rep. Tony Kurtz about pending budget proposals to help expand broadband access throughout Wisconsin - obviously a top priority for the Northwoods! Watch another insightful episode at:

Capitol Insights: wra.org/capitolinsights



AE Corner

Matt Seegert - matt@northwoodsrealtors.org

WRA and RPAC scored another win for property rights when the "Protect our Piers" bill was signed into law by Gov. Evers just a couple weeks ago. This new law presumes riparian rights on navigable waterways - including flowages - unless prohibited within the deed or another recorded instrument. It also grandfathers existing structures, though hydro operators may impose reasonable restrictions as necessary to comply with state/federal commission licenses (with an appeal process). The RECR line F17 and VLDR line E16 in zipForm have already been updated by WRA, so make sure you are using those as of the July 1st mandatory date. If this affects any current listings, your seller should complete an amended RECR/VLDR in accordance with Sec. 6 of this new **2021 Wisconsin Act 47** statute.

Stay alert on the roads as we head into peak tourism season, and beware those who forgot somewhere along the highway that they have 20+ feet of boat trailer behind them. Ice down your coolers and fire up your grills this weekend as we celebrate the 245th birthday of the land of the free and home of the brave!

AE Tip: Are you on the Fairhaven graduate list? Take this free NAR course to add your name to the Fairhaven list at: www.wra.org/Fairhaven

REALTOR Anniversaries

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

20 Years:

Rob Cornelius - CR Realty, Antigo
Cheryl Kelsey - Re/Max Property Pros, Minocqua
Ed Steigerwaldt - Steigerwaldt Land Sales, Tomahawk
Ron Welnetz - Absolute REALTORS Sure Realty, Antigo

15 Years:

Brenda Schmidt - Re/Max Property Pros, Eagle River
Tara Stephens - Century 21 Burkett & Assoc, 3 Lakes

10 Years:

Dale White - DA White Real Estate, Manitowish Waters
Brent Zierer - Birchland Realty, Phillips

5 Years:

Chris Holmstrom - Century 21 Pierce Realty, Mercer
Dara Maillette - Eliason Realty of the North, Eagle Rvr
Ellyse VanDyke - Coldwell Banker Mulleady, Rhinelander
Marcus White - Eliason Realty of the North, Eagle River

Members who attend a general meeting within 1 year of anniversary will receive a free anniversary pin. Those who do not attend may order a pin (cost \$10) by contacting NWAR.

YTD Sales Update

On/Off Water	Median Price		Units	
	2020	2021	2020	2021
SFH Off	119,900	125,000	389	514
SFH On	260,000	280,000	271	432
Land Off	32,500	28,000	167	380
Land On	75,000	66,000	99	298

Land continues to lead the torrid pace at +155% YOY volume gains thru June, and the lower medians is just reflecting smaller lot sizes as more buy to build rather than for larger recreation parcels. Lumber prices are tumbling which should benefit homebuilders, though labor remains tight nationwide. While expiring eviction moratoriums may help local shops and restaurants, skilled trades remain desperate for new talent.

SFH volumes are up 43% YTD with the one big headwind being historically low inventory. It's a terrific time to be a seller, a builder or a Northwoods REALTOR!

More stats at: bit.ly/NWAR-Stats

Lockbox Leaders

% Active Listings w/LBs	
4 Star Realty	100%
CLC Realty	100%
England Realty	100%
Eskridge Realty	100%
The Real Estate Brokers	100%
Wolf River Realty	86%
Woodland Lakes Realty	75%
Flanders Realty Group	67%
Schmidt-Haus Realty	67%
Lakeplace.com - Vacationland	60%

Active Listings (exc land/comm): 833
 LB Participants Active List: 968 (86%)
 Eligible Listings w/LBs: 306 (37%)

View GNMLS lockbox forms, training & resources at: bit.ly/GNMLS-LB

GNMLS Seeking Local Charities to Support

The booming Northwoods real estate market has led Greater Northwoods MLS to see strong membership growth in the past few years. This created a "good problem" for the GNMLS Board since revenues are well ahead of forecast. The GNMLS Board presented a ballot consideration to voters earlier this month to share some of that good fortune with local charities, and it was passed by voters with 78% support.

The June board meeting also coincided with Wisconsin REALTOR Foundation's *Team Up Against Hunger* week, and GNMLS donated \$2000 which, with double-matching WRF funds, added up to 18000 meals for Wisconsin children in hunger - awesome! WRF Chair Mike Spranger sent a nice thank you card. **If you have a local charity in mind that could use our support, see page 7 for an application they can complete and return (quickly please!) for consideration.**



WISCONSIN REALTORS®
 FOUNDATION INC.

REALTORS® on the Move:

New GNMLS Subscribers:

Name	Office
Greg Barr	Re/Max New Horizons - Phillips
Bobbi Jo Birk-LaBarge	Exit Greater Explore - Wausau
Adam Bruckner	Bunbury & Associates* - Madison
Paul Dischler ¹	Hilgart Realty - Park Falls
Lauren Faller ¹	Coldwell Banker Mulleady - Minocqua
Anthony Giglio	ListWithFreedom* - Boynton Beach FL
Calvin Hettwer	Compeer Financial* - Sun Prairie
John Keckeisen ¹	Coldwell Banker Mulleady - Eagle River
Bryan Loveland	Nexthome Leading Edge - Rothschild
Cynthia Mayo ¹	Eliason Realty - Eagle River
Danelle McKeown ¹	EXP Realty - Minocqua
John Morris	4-Star Realty - Lake Tomahawk
Colin Patz	Northwoods Realty - Phillips
Kelly Queoff ¹	Eliason Realty - Eagle River
Erik Sjowall	Bunbury & Associates* - Madison
Ronda Thompson-McCarthy	Pinnacle Real Estate Group* - Madison

Transfers & Releases:

Name	From	To
Lisa Hanson	Hanson Realty - Pembine	Coldwell Banker R.E. Grp* - Pembine
Nicollette Hanson	Hanson Realty - Pembine	Coldwell Banker R.E. Grp* - Pembine
Linda Hulstrom	Re/Max Excel - Schofield	
Andrew MacIntyre	Coldwell Banker Mulleady - Rhinelander	
Erik Mikkelsen	EXP Realty - Minocqua	
Michelle Millikin	Re/Max Excel - Schofield	
Bob Panter	SCS Real Estate - Mosinee	
Kayla Sachse	First Weber - Rhinelander	
James Valle	Hanson Realty - Pembine	Coldwell Banker R.E. Grp* - Pembine
Jeff Visner	Visner Realty - Eagle River	Re/Max Property Pros - Eagle River

¹ = New NWAR Member
 * = New GNMLS Office
 ^ = Closed MLS Office



*"We must be free not because we claim freedom,
 but because we practice it." - William Faulkner*

Board of Directors 2020-21

(Area code 715 unless otherwise noted)

Northwoods Association of REALTORS®

Officers (Term^):

Andrea Krueger, President	453-3365
Pete Rondello, President-Elect	358-0450
Joyce Nykolayko, Treasurer (2)	546-3900
Jon Long, Past President	453-4910

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

Tynan Anderson	(0-1*)	453-3365
Tom Bird	(1-2)	356-9521
Kim Brixius	(1-2)	453-1188
Ryan Hanson	(1-1)	358-5263
Andy Harris	(2-2)	543-8900
Ed Raasch	(2-1)	224-3800
Cassi Rupnow	(1-1)	356-4457
Ashlei Smith	(1-2)	966-9280

Greater Northwoods MLS®

Officers (Term^):

Jerry Burkett, President	479-3090
Ed Choinski, President-Elect	493-7827
Dan Pudlo, Treasurer (2)	547-3033
Jackie Leonhard, Past President	453-2673

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

Bonnie Byrnes	(1-1)	686-2481
Sandy Ebben	(2-2)	365-3000
Joe Flanders	(1-2)	420-1100
Adam Redman	(1-1)	358-0450
Mark Wagner	(0-1*)	762-3291
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.

* - Appointed to 1-year (or shorter) term to fill vacancy

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

Next Board Meetings:

Thursday, July 15th

GNMLS - 8:30am

NWAR - 10:00am

Meetings are (usually) the third Thursday of each month - Members 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 refer a client or family/friend to the GE Appliances Store by June 30th, you will earn **New Development Marketing Webinar** (\$30 value), PLUS a chance to win a small appliance from the GE Appliance Store valued at up to \$500!

Claim your MVP reward at:
[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

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

Board Office Location: bit.ly/NWAR-Map

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 180 Member offices comprised of over 600 brokers, agents and appraisers.

NWAR & GNMLS on the Web:

NWAR Homepage: NorthwoodsREALTORS.org
Member FB Group: Facebook.com/Groups/NorthwoodsREALTORS

bit.ly/NWAR-FBK

bit.ly/NWAR-TW

bit.ly/NWAR-YT

bit.ly/NWAR-LI

2021 Golf Outing & BBQ Picnic Recap

While our streak of gorgeous golf weather was spoiled by spotty showers, over 80 golfers headed to Trout Lake Golf Club earlier this month to get a round in before another busy summer. Fortunately the skies cleared for our BBQ picnic, where another 40+ joined our golfers for a buffet of brisket, chicken and other tasty vittles.

The team including REALTORS Jake Flohr and Nick Nelmark earned their names on the Jim Tait Memorial Cup, and putting contest winner Jeff Olson holed a long one to net \$300. Dan Hafenbredl was all smiles as well after scoring \$375 from our RPAC 50/50 drawing. Thank you to everyone who attended, invested in RPAC and especially to all our generous golf sponsors listed below! Special thanks to Deb Duncan & Angie Harris from Tomahawk Community Bank and REALTOR Kathy Artus who hosted the putting contest, and tip of the cap to Golf Chair Erik Johnson for organizing another fun event!

We also inducted 14 new REALTORS, presented a NWAR Family Scholarship to Brooke Pagels, passed out anniversary pins to several REALTORS including a 30-year pin to NWAR President and emcee Andrea Krueger and a 40-year pin to Peggy Johnson-Wiessner. Congrats to both for having the aptitude and fortitude to make it through several cycles of real estate paydays and maydays!

Mark your calendars for our Installation Dinner on Wednesday September 29th at Whitetail Inn and watch for details in an upcoming newsletter!



NWAR Prez Andrea Krueger opened the dinner and meeting with a Whitney-esque rendition of our national anthem.



The Flohr-Nelmark foursome weren't content with a participation trophy, so they went and won the whole darn thing. Congrats, champs!



Thank you Kathy, Deb, Angie & Dennise (Lon's wife) for helping host a fun & busy event!



They grow up so fast! Welcome aboard to a bumper crop of new Northwoods REALTORS!

40 years in the biz & Peggy's just hitting her stride! Just 22 more years 'til Bonnie's 40th!



A pride of proud Pagelses!



Golf Hole Sponsors - THANK YOU!

4 Star Realty - Lake Tomahawk

Lakeland Realty - Minocqua

Big Moose Home Inspections - Bessemer MI

Northwoods Community Realty - Tomahawk

The Cayo Group at Inlanta Mortgage - Minocqua

Northwoods Property Inspections - Park Falls

Gowey Abstract & Title Company - Woodruff

Northwoods Title & Closing - Eagle River

eXp Realty - Minocqua

Peoples State Bank - Minocqua

Home Warranty Inc - Park Falls

Redman Realty Group - Minocqua

Jim Tait Real Estate - Boulder Junction

Re/Max Property Pros - Eagle River

Kim Swisher Communications - Rhinelander

Wisconsin Benefit Planning - Minocqua

Knight-Barry Title Service - Minocqua

We awarded \$1500+ in golf prizes - THANK YOU SPONSORS!



GREATER NORTHWOODS MLS, INC.

PO Box 377, 320 Oak St, Suite B
Woodruff, Wisconsin 54568
Phone: (715) 356-3400
Fax: (888) 399-2118
www.northwoodsrealtors.org

A wholly-owned subsidiary corporation of the
Northwoods Association of REALTORS®



PO Box 377, Woodruff, WI 54568 Email: staff@northwoodsrealtors.org Fax: 888-399-2118

Donation/Sponsorship Application Form

The Greater Northwoods is seeking to support local Northwoods communities and charities. Please complete this form to the best of your ability and email to staff@northwoodsrealtors.org or fax to 888-399-2118 or mail to above address along with a cover letter and materials shown below. All requests submitted will be reviewed and followed up with a response. Requests should not be from an organization that redistributes funds to other organizations.

ORGANIZATION INFORMATION

Date Form Submitted: _____

Name of Organization: _____

Address: _____

Contact Name: _____ Website: _____

Email: _____ Phone: _____

Requested Donation Amount: _____

501c(3): Required - Please provide EIN Number: _____

Mission Statement and description of your organization and who this donation will benefit:

Checklist of REQUIRED items:

- ☐ **Cover Letter**
- ☐ **IRS determination letter with EIN**
- ☐ **Previous two year's financial reports**

GNMLS USE ONLY:

DONATION REQUEST APPROVED: YES NO

OTHER/COMMENTS: _____