



The Realty Review

Volume 10, Issue 11



Northwoods Association of REALTORS® & Greater Northwoods MLS®

President's Message

Andrea Krueger, NWAR

Hi all! Such a crazy busy time in our real estate market, better called "A Race" and yes I am finishing up my CE. If you haven't yet, make sure you get CE completed and renew your license before it expires 12/14 - I want to be able to work with each and every one of you in the next 2 years!

Also, please pay your 2021 NWAR dues ASAP - you can renew online with a credit card at NAR.REALTOR, easy peasy. Note that if you include the \$50 RPAC investment and renew by 11/30, you will have a chance to win a \$50 gift card to CT's Deli or Rhinelander Café. While we are ending the coupon program, those who still have a 2020 coupon may redeem it through 2021 for any NWAR class/event, to reimburse the cost of taking any safety-related course OR (just approved by the board last week) any NAR designation/certification class. Just email Matt your receipt and he will send you a check for up to the \$35 value of the coupon toward your course cost.

YAY! [Tech Helpline](#) is back by popular demand! Please check out how they can help you with any PC, peripheral, smartphone or common software issues.



As we (carefully) gather to celebrate Thanksgiving and have much to be thankful for given how real estate has soared this year, please consider helping those who did not share our good fortune during very unfortunate times. We normally hold fundraiser events for [NATH/Frederick Place](#) and

[Habitat for Humanity](#) at our September and December dinner events, which unfortunately we were unable to host this year. If you can donate cash to either or much-needed items from their wishlists, you will be doing Santa's work for two organizations that are critically important to helping our struggling neighbors. PLEASE help them in any way you can to show that even during a pandemic, REALTORS are good neighbors!

If you are more hands-on, Salvation Army **REALTOR Ring Day** (see page 2) is coming up on Friday 12/4 and NWAR is offering free gifts (including REALTOR-branded facemasks) to all bell ringers. Please volunteer if you can to help raise money for another very worthy cause!

Merry Christmas, stay safe and be well!

Andrea

The Buzz:

- **REALTOR Ring Day - Friday Dec 4**
- **Complete CE & Renew License by Dec 14: bit.ly/2020CEInfo**
- **Tech Helpline Returns! Call 888-804-8225 for Assistance**

Affiliate Spotlight



Since 1921, Wisconsin Benefit Planning has been helping Northwoods residents save, protect and invest.

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NAR Personal Conduct Policy Changes

At the NAR Convention earlier this month, the Board of Directors [voted to extend Article 10 of the Code of Ethics](#) to apply to every action a REALTOR takes - whether professional or personal in nature. Article 10 states it is a violation of the Code of Ethics to use harassing or hate speech toward any protected classes (race, color, religion, sex, handicap, familial status, national origin, sexual orientation, gender identity). Going forward, it is important to understand that any speech - even if outside the context of your REALTOR career - may be reported to the Professional Standards Committee as a possible violation of Article 10 if it disparages a protected class.

While some argue that this infringes upon free speech, First Amendment protections do not extend to a private membership organization. The social tensions following the George Floyd and other incidents led some to share opinions online that were arguably (or obviously) hate speech, and NAR's ruling followed a rash of complaints about some REALTORS posting disparaging comments online. Please make sure that at *all* times starting *now*, you are upholding the REALTOR Code of Ethics and Fair Housing principles. There is no time like the present for REALTORS to uphold our commitment to professionalism and equal opportunity.

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President's Message

Jerry Burkett, GNMLS

Happy Thanksgiving to All!

This is by far my favorite holiday of the year. The only commercial item to be purchased is the turkey, and the rest comes from the larder of the pantry. It's a time for reflection, for gratitude, and the joy of living in an area as wonderful as the Northwoods. There is absolutely no place else I would rather be. And what a great place to raise your family! Three out of four of my children live here, all three of my grandchildren reside in Eagle River, and that alone is truly a blessing. Family is everything.



Two of our biggest blessings for Thanksgiving are Matt and Lon. These guys are always in a good mood and do a great job keeping us on track and informed. Thank you to you both for keeping the ship on course.

With Thanksgiving, and soon Christmas to follow, try to find the time to bless someone less fortunate than you. Not everyone's business grew with the advent of Covid. Our market has been tremendously strong the past 8 months but all are not as lucky. Please give back; or as I like to say, pay it forward. There is a need everywhere you look.

God bless you all...

Jerry Burkett

NAR-DOJ Agreement Re: MLS Rules

NAR and the US Dept. of Justice just this week announced a DOJ review that led to a settlement agreement regarding a handful of MLS policy statements. The settlement has not yet been finalized, but they expect to do so within 45 days followed by approval by the NAR Board of Directors. Please visit bit.ly/MLS DOJ20 to view the proposed rules revisions, a video from 2021 NAR President Charlie Oppler explaining the potential rule changes, and a list of FAQs about these changes.

To summarize, here are the MLS rule changes that NAR expects to implement:

- The amount of compensation being offered to buyers' agents for each listing will be made publicly available
- Reaffirm that MLSs and brokerages must provide consumers all properties that fit their criteria regardless of the compensation offered or name of the listing brokerage
- Clarify that buyer's agents cannot represent that their services are free to clients
- Require that, with seller's prior approval, any licensed real estate agent may access the lockboxes of MLS-listed properties even if the agent does not subscribe to the MLS

Because this stemmed from a confidential DOJ inquiry, it was inappropriate for NAR to share this until the findings became apparent. NAR does not agree with the DOJ's characterization of their MLS policies and admits no wrongdoing, liability or truth to these allegations. Nonetheless, NAR has agreed to make the above changes to address the questions raised by the DOJ. If you have concerns about how these potential rule changes may impact your business, please forward them to the GNMLS office or leadership for consideration at an upcoming GNMLS Board meeting.

REALTOR Ring Day 12/4 - FREE GIFT

REALTOR Ring Day is fast-approaching on **Friday December 4th**, where REALTORS nationwide brave the elements to raise money for Salvation Army. As we have for the past few years, NWAR wants to reward Members with more than just the pride of knowing you helped make a difference.

This year, NWAR added **REALTOR-branded face masks** and more to the variety of free gifts (Santa hats, gloves, winter beanies, baseball caps, grocery totes, license frames, business card case, tech tattoos) any NWAR Member ringers can choose from in exchange for doing a solid for your community. All we ask in return is an action photo we can share to toot the REALTOR horn on social media!

We posted a registration form at bit.ly/RRD-NWAR that contains instructions on how to find and reserve a time slot to ring a bell outside a business near you. Just follow the steps there to sign up, and fill out the form to let us know what free gift you'd like and we will do our best to get it to you in time to wear it while ringing. If you cannot ring a bell on Friday 12/4, that's fine too - ANY time this holiday season is appreciated and you can still earn the free gift in exchange for your compassionate service to a fine charitable organization. Thank you for ringing a bell and we wish you mild weather on your ring day!



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
JP Home Inspections	Rhineland	James Pueschner	715-360-7228
Knight Barry Title Service	Minocqua	Patrick Hugunin	715-439-4114
Knight Barry Title Service	Rhineland	Al Manc	715-365-5000
mBank	Eagle River	John Hietko	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	Val Dreger	715-479-1794
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*

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103 N Railroad St,
Eagle River



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

MLS Memo



Lon Fisk - lon@northwoodsrealtors.org

In the past, our listing entry page has included a field designating if the listing should be sent to realtor.com or not. Since we did not have a place to designate withholding the listing from the internet displays, the only way to comply with a seller's desire to keep the information off the internet was to not enter it in the MLS. New NAR rules require listings to be entered into MLS.

In order to allow sellers to refrain from internet advertising and still meet the requirement for MLS entry, we have repurposed the old entry option so it now designates whether the listing should be displayed on the internet or not. Please be aware that if your seller does not wish to include internet advertising, then you should select No for internet display and the listing will not appear on upnorthmls.com or feeds coming from Trestle. RETS or IDX feeds from RealtyServer may include the listing, but it is flagged so your website should not be displaying it to the public. Happy Thanksgiving to everyone as we look forward to 2021.

MLS Tip: In a CMA if the address is not found you can type it, then click outside the street field.



TechHelpline SM
your tech support team

Tech Helpline is a free NWAR Member (REALTOR or Affiliate) benefit offering support for hardware, software, networking and digital devices.

Hours: Mon-Fri 8a-7p, Sat 8a-4p

Phone: (888) 804-8225

Online Chat Support: <http://chat.techhelpline.com>

Email: support@techhelpline.com



Episode 13 of WRA's *Capitol Insights* podcast is "Blue Sky or Dark Clouds: Assembly Speaker Robin Vos' Outlook On the Upcoming Legislative Session" where Speaker Vos shares his thoughts on the upcoming legislative session and various real estate concerns (including broadband). Watch this informative discussion at:

www.wra.org/capitolinsights



AE Corner

Matt Seegert - matt@northwoodsrealtors.org

Congratulations to **Vanessa Giles** who recently earned the RSPS Designation and in doing so, also picked up a \$100 education incentive award from NWAR. The NWAR Board also just approved allowing unused **2020 Timely Renewal Credits** (extended thru 2021) to be redeemed as reimbursement for any NAR designation or certification class. If you're thinking of earning your RSPS, CRS, ABR or any other designation, do it in the year ahead and you could get up to \$135 from NWAR just for bettering yourself!

Thank you to **Jim Mulleady Jr.** for sharing a **Vilas County Broadband Strategy** presentation that includes a map of providers and areas served throughout Vilas County (see p12). I decided to do a bit more digging for resources for other counties and found a handful of resources - particularly a **Wisconsin Broadband Map** and a **BroadbandNow.com** zip code search. I just added these resources plus a list of local broadband providers on our **Consumer->Public Records** page. Make sure to visit the link to view these and other helpful resources like tax data, GIS maps, zoning, school districts and much more!

AE Tip: WRA released a Legal Talks video about the new NAR personal conduct and MLS changes that you can watch at: bit.ly/WRALUL9

REALTOR Anniversaries

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

15 Years:

Gina King-Jaeger - Re/Max Property Pros, Tomahawk

5 Years:

Cecily Dawson - Lakeland Realty, Minocqua

Mark Incha - Absolute REALTORS, Antigo

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.

MLS Xposure Q&A Webinar

Since everyone is busy with family matters during the holiday season, we opted to skip scheduling a Lunch & Learn this December. However, because we will be bidding farewell to Interface desktop and InterfaceExpress at the end of 2020, we will be offering a special **MLS Xposure Webinar** on **Wednesday December 16th at 1pm**. The end time is open since we are unsure how many questions we will receive and how long it may take to cover them all.

This webinar is NOT on our Lunch & Learn schedule since we created a special signup form (link below) where you can ask any questions you have about Xposure. Lon Fisk will prepare a handout to address any questions that can be answered quickly, while those requiring more elaboration and/or demonstration in Xposure will be covered during the webinar.

Please click the following link to submit your questions, and all who submit a question will be emailed with an invite to join the 12/16 webinar:

Xposure Q&A Webinar Registration: bit.ly/XposureQA

YTD Sales Update

On/Off Water	Median Price		Units	
	2019	2020	2019	2020
SFH Off	125,000	130,000	954	1130
SFH On	240,800	280,000	948	1239
Land Off	25,000	27,500	368	519
Land On	65,000	71,750	269	470

Volumes for off/on water homes are up 18.4% and 30.7% respectively on median gains of 4.0% and 16.3%. As impressive as that is, land is even stronger at 41% and 74.7% volume gains for off/on water and 10% median gains in both cases.

The only headwind we face is supply since it seems everyone is seeking sanctuary in the Northwoods. Good news on the vaccine front may slow the urban exodus though, and a reversion to mean is inevitable. Make hay while the sun shines, but we should take care to remember the lessons learned circa 2007.

More stats at: bit.ly/NWAR-Stats

Lockbox Leaders



% Active Listings w/LBs	
England Realty	100%
Jim Olsen Real Estate	100%
Symes Realty	100%
Wolf River Realty	80%
Re/Max Northern Lakes	73%
4 Star Realty	71%
Key Insight	71%
Northwoods Community Realty	70%
Lakeplace.com/Vacationland	67%
NorWisRealty.com	67%

Active Listings (exc land/comm): 1121
LB Participants Active List: 1272 (88%)
Eligible Listings w/LBs: 479 (43%)

View SentiLock lockbox training guides, tip sheets and more at: bit.ly/NWAR-LBS

Date	Lunch & Learn Course Name - Location/Format
Jan 13	Short-Term Rentals - Webinar
Feb 10	Lead Generation & Social Media - TBD
Mar 10	County GIS Mapping Systems - TBD
Apr 14	Showings 101 - TBD
May 12	Home Inspections - TBD
Lunch & Learn Interest Poll: bit.ly/NWAR-LNL	

REALTORS® on the Move:

New GNMLS Subscribers:

Name	Office
Jacki LaCerte	Coldwell Banker Action - Schofield
Christina Leuzzo	Signature Realty - Lakewood
David Nelson ¹	Coldwell Banker Mulleady - Eagle River
Brittany Nigh	First Weber - Merrill
Angela Simoens	Signature Realty - Lakewood

Transfers & Releases:

Name	From	To
Jake Flohr	Northwoods Community Realty - T'hawk	CLC Realty - Minocqua
Jon Halverson	Gregory Realty [^] - Lake Tomahawk	Northwoods Community Realty - T'hawk
Susan Lauricella ¹	Susan M. Lauricella, Broker	Zillow, Inc. - Seattle WA
Cheryl Quimby	Keller Williams Fox Cities	
Christi Raphael	First Weber - Tomahawk	
Barbara Sass Yoder	Re/Max Property Pros - Eagle River	
Eleanor Schultz	Owl's Nest Realty - Eagle River	
Lori Vecchio	Re/Max Property Pros - Tomahawk	

¹ = New NWAR Member
^{*} = New GNMLS Office
[^] = Closed MLS Office



"A politician thinks of the next election; a statesman thinks of the next generation."

- James Freeman Clarke

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, December 17th

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 sign up for REALTOR Benefits Program email communications by 11/30, you will receive **A New Reality for Realty: An Introduction to Prop Tech Webinar** (\$30 value) plus a chance to win a \$100 REALTOR Team Store gift certificate.

Claim your MVP reward at:
MVP.REALTOR.ORG

Northwoods Association of REALTORS® & Greater Northwoods MLS®

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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 170 Member offices comprised of over 480 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