

Realtors® Report

April, 2007

April is Fair Housing Month

Housing discrimination is an insult to the dignity of all Americans. The time has long passed since people's qualifications to own or rent property depended on the color of their skin, religion, sex or national origin. April has been designated by the National Association of Realtors® as Fair Housing month. Think you're pretty well versed in federal fair housing law? Answer these questions to see if you're ready to tout your fair housing know-how to clients and customers.

- Under federal fair housing laws, it is legal to prohibit which of the following in a housing unit?
 - Smoking
 - Drinking alcohol
 - A live-in caregiver for a resident with a disability
 - Both a and b
- Which of the following are violations or potential violations of the Fair Housing Act?
 - A seller tells you he won't sell to African-Americans
 - A sales associate puts the phrase "adults only" in the MLS
 - Both a and b
 - None of the above
- Under the federal fair housing law, the seven protected classes include:*
 - Race, color, source of income, handicap, national origin, marital status, religion
 - Race, color, religion, sex, handicap, familial status, national origin
 - Race, sexual orientation, sex, familial status, handicap, age, national origin
 - None of the above
- The fair housing laws prohibit all of the following except
 - Refusal to show, sell, or rent a property because of disability
 - Expressing a preference for young adults in a listing comment
 - Evicting a current user of illegal drugs
 - Marketing your listings exclusively in a religious publication
- The Civil Rights Act of 1866 does which of the following?
 - Grants all citizens the same rights as white citizens to own, purchase, lease, transfer or use real property
 - Allows exemptions only for homes sold without the assistance of a real estate practitioner
 - Effectively prohibits all discrimination in real estate based on race
 - Both a and c
- Based on federal fair housing law, which of the following people would be protected?
 - A divorced female, single parent
 - A 35-year old single, Jewish man
 - A 50-year-old white man
 - All of the above
- If a seller using a real estate agent refuses an offer because of the buyer's national origin, who may file a federal lawsuit against the seller?
 - The prospective buyer
 - The real estate practitioner
 - The federal government
 - All of the above
- Looking at the following four marketing examples, identify which one is OK under Article 10 of the Code of Ethics.
 - Advertise only in a strategically limited geographic area that is populated by a particular ethnic group of people.
 - Limit advertising to small papers which cater to particular religious groups of people.
 - Promote a listing only in selected sales offices in communities with ethnic populations
 - Advertising your knowledge of a language other than English in an English-language advertisement.

**Wisconsin law adds sexual orientation, marital status, lawful source of income, age and ancestry to this list. Counties and local municipalities may develop their own fair housing ordinances, so it is important to become familiar with the ordinances affecting your area.*

Look inside for the answers!

REALTORS® ASSOCIATION OF NORTHWESTERN WISCONSIN

1903 Keith Street, Eau Claire, WI 54701 ♦(715) 835-0923 ♦(888) 221-0112

www.ranww.org

The Voice for Real Estate in Northwestern Wisconsin

☺ JOIN US ON APRIL 12 FOR PAST PRESIDENTS APPRECIATION LUNCH - DETAILS INSIDE

...MEMBERSHIP NEWS...

The following people have made application for Realtor® membership; in accordance with the bylaws, written comment, which shall be kept confidential, is invited.

Karla Cargill	American Realty Group	Travis Lee	Lee Real Estate & Auction
Laura Grinage	Alliance Realty	Krista Love Frels	Camp David Realty
Jack Hemming	Woodland Dev. & Realty	Sandra Molls	CB Johnson & Johnson
Jeffrey Kovacevich	Chippewa Valley FSBO	Joseph Sobotka	ReMax Woodland
Christopher Lee	Lee Real Estate & Auction	Richard Ward	ReMax Properties

“Everything was wonderful; it was very nice meeting everyone. You all made it very comfortable for any questions we might have in the future.” “I found the extra information presented to be very useful both to avoid legal issues and to be better at my job.” These were a couple of comments from members who attended the orientation on March 15. A big thank you to **Jeri Bitney** and **Mark Fouts** for making time to teach at the orientation! . . . Congratulations to our newest ABRs, **Deborah Stone** and **Raimi Hainstock**. Congratulations, too, to the members who satisfied the coursework for earning the ABR designation by attending the class last month in Eau Claire. By attending a local offering, these members helped ensure that other designation classes will be offered locally. . . **Theresa Hesebeck**, **Stacy Neuman** and **Margo Katterhagen** all made another commitment to professionalism by earning the SRES (Senior Real Estate Specialist). By earning the designation, they’ve demonstrated their proficiency in serving clients 50 and older. In addition to earning the SRES designation, Margo is also the proud owner of the RRS (Resort and Recreation Specialist) designation!

ETHICALLY SPEAKING. . . .

REALTORS® shall be careful at all times to present a true picture in their advertising and representations to the public. Realtors® shall also ensure that their professional status (e.g. broker, appraiser, property manager, etc.) or status as Realtors® is clearly identifiable in any such advertising. (Article 12, Code of Ethics)

Shortly after mailing his “Homeowners Neighborhood Newsletter”, several complaints were filed against Realtor® B claiming he had engaged in deceptive advertising in violation of Article 12’s “true picture” directive. Realtor® A, one of the complainants, introduced Realtor® B’s newsletter into evidence pointing out that, on the first page, Realtor® B had prominently shown pictures of, and addresses for, ten homes in an exclusive area of town labeling each as “Recently sold.” Realtor® A, the listing broker for several of these properties, stated that, in his opinion, the average reader would readily conclude that Realtor® B, by advertising this way, was claiming to have listed and sold the properties and that his claims violated Article 12 as interpreted by Standard of Practice 12-7. In response, Realtor® B indicated that Article 12 was limited in scope to “. . . advertising and representation to the public” and his newsletter was not, in fact, advertising but rather a well-intentioned effort to make homeowners aware of current values. “Sales prices in our county become a matter of public record once a deed is recorded,” Realtor® B argued, “and anyone who wants to find out about recent sales can get that information from the recorder’s office. All I am doing,” he continued, “is reporting news - and saving residents the time and effort of retrieving this information on their own. If someone appreciates my efforts and later buys

or sells through me, so much the better, but that is not the reason for my newsletter.”

After hearing from the complainants and the respondent and after reviewing the content of the newsletter, the hearing panel concluded that it did, in fact violate Article 12 since, while the information regarding the properties themselves was accurate, its cumulative effect was to convey the impression that Realtor® B had listed and/or sold the properties when he had not. The fact that he had been the cooperating broker in one of the transactions did not give him the right to claim, directly or indirectly, that he had “sold” any of the other properties because in no instance had he been the listing broker. The panel did not accept Realtor® B’s claim that his newsletter was exempt from scrutiny under Article 12 in that he was disseminating news and not engaging in advertising. They noted that the name, address, and phone number of Realtor® B’s firm appeared prominently in several places; that a considerable portion of the newsletter was devoted to services available from Realtor® B’s firm and the advantages of doing business with Realtor® B; and concluded that while the newsletter might, in fact, include an element of “news”, a primary purpose of it was to advertise Realtor® B and his firm and, thus, it was subject to scrutiny under Article 12.

If you’d like to know more about the process of enforcing our Code of Ethics, reserve the morning of May 23 to attend Mel Check’s training. The class will be offered at no charge in our Education Center from 8:30 to noon. Remember - it’s the policy of the Association that only members who have attended this type of training within the past three years may serve on the professional standards committee. Watch for a registration form in the May newsletter but reserve the date now.

SPOTLIGHT ON. . . .Barb Krueger by *Mary Hafenstein*



E-mail makes a great way to stop and visit with agents! This month I thought I'd drop in on Director Barb Krueger of Edina Chippewa Valley. Barb is very active in the Association and the local Women's Council of Realtors®.

Mary: Would you provide us with a little background on yourself and how long you've been in the business?

Barb: I graduated with a degree in Court and Conference reporting. Little did I know how difficult it would be to sit there quietly for so many hours and not say a word. It drove me crazy - I had so much to say! I quickly decided it was not the job for me. Soon after I got married and had two daughters. Katie is now a junior at UW Madison and Sarah is a sophomore at UMD. I decided to stay home and raise our kids for many years and then began working as a legal secretary. Next, I decided to get into real estate in the late 90's. I had wanted to be a real estate agent for a long time, but I knew it would be much too difficult to do that when my kids were little, so I waited until they were grown up. And here I am!

Mary: I realize you are a director of the Association and have chaired the Education Committee. Do you find the involvement has enhanced your business?

Barb: I think being involved with the Association has helped me tremendously. It's always easier to do business with people you know, and serving on different committees and being on the Board of Directors has helped me get to know others in the business very quickly.

Mary: I also know you are involved with the Women's Council of Realtors®. Could you give us a little background on the WCR and who can be a member?

Barb: I have been a member of the Women's Council of Realtors® since I started in this business. I served as President for two years, Vice President and then Secretary. I have enjoyed the camaraderie among those in our group. We have had some very good speakers attend our meetings and have learned a great deal from them. The Women's Council is comprised of both men and women - don't let the name fool you! We have both licensed agents and affiliates in the Chippewa Valley Chapter. If you would be interested in becoming a member, please contact Karen Nusbaum of CB Brenizer, our president.

Mary: With your family and board activities, do you find you need a set structure to your weekly planning?

Barb: Set structure? What the heck is that? I didn't know such a thing existed in this business.

Mary: We see agents coming and going in our business - is there one important piece of advice you'd like to share with new agents?

Barb: There is so much to learn in this business. Seems we are expected to be experts in so many different areas. I think the main thing to remember is that you can't be expected to know everything right off the bat. Never be afraid to ask questions of others who have been in the business or refer someone to someone else who is more experienced in that particular area. I was very fortunate to have a great, patient, mentor when I first started in the business. Thanks, AI!

Mary: Would you like to reflect back and share one story with us?

Barb: One story? Hmm. . .let's think. OK, so there was this one time that. . .oh, wait a minute. . .I almost forgot. What goes on north of Eau Claire stays north of Eau Claire. Never mind!



Editor's note: Barb, no doubt, is very proud of both her daughters, but recently daughter Sarah gave her an extra reason to boast. Sarah made it through the Minneapolis auditions for American Idol (approximately 10,000 people tried out there) and was one of only 17 sent on to Hollywood. She sang "Over the Rainbow" for Randy, Simon and Paula. In Hollywood she made it through to the last cuts, meaning she was in the top 55 out of 103,000 people that tried out for the title of American Idol!

APRIL OPPORTUNITIES

“Pull the string, and it will follow wherever you wish; push it, and it will go nowhere at all.”

President Dwight D. Eisenhower

How fortunate for our Association that we've had many presidents who "pulled" strings, allowing us to grow and offer so many membership benefits. Please join us on April 12 at The Florian Gardens when we once again thank these special people who have contributed so much to the Association. In addition to recognizing our past presidents, we'll also have a short presentation by a representative of WHEDA on fair housing. Please complete the form and fax it to the Association by April 5.

Please register me to attend the meeting at The Florian Gardens on April 12. I understand my RSVP is my commitment to pay (\$11 for grilled chicken breast, tossed salad, carrots, rolls, dessert).

Name _____

Phone number _____

PLEASE PLAN TO ARRIVE BY 11:30 TO REGISTER, PAY AND GO THROUGH THE BUFFET.

Fax to 835-4621 by April 5

2007 Realtor® and Government Day - make plan to join us now!!!



When: April 18, 2007, 12:30 – 6:00PM

Where: Monona Terrace Convention Center – Madison

Program Agenda

12:30 – 1:00 Registration

1:00 - 2:00 Briefing by WRA Staff

2:00 - 3:00 Hill Visits

(Local elected officials and their staffs have been contacted and will be available for our visit)

3:45 - Return to Monona Terrace

4:00 - Keynote Speaker

4:30 - 6:00 Reception

Please register me to attend Realtor® and Government Day on April 18 in Madison

Name _____ Phone Number _____

I will not ride in the van _____ I am interested in transportation arranged by RANWW _____

Again this year, the Association will pay the registration fee for all members attending. Please DO NOT register with WRA. Complete this form and FAX it to the Association office (835-4621) by April 11th.

Interested in satisfying your 2007-08 continuing education credits AND completing the requirements for becoming a broker? Then you'll want to attend the 36 hour broker course offered on April 20-21 and 27-28 (two Fridays and Saturdays). These classes will be taught by "King Ron" and will be held in the Association's Education Center. Information on the class is available on our website (ranww.org) or you can call the Association office at 835-0923 or 888-221-0112.



Women's Council of
REALTORS


KITCHEN AND BATH DESIGN - Karen Nelson from Dealers Northland Supply will be the speaker at the **April 11 noon meeting at 2503 Cottagewood Drive** in Altoona.. She specializes in kitchen and bath design and will present some great tips and ideas on how to add that special touch to your current listings. Please RSVP to Chris Wolff at chris.wolff@wellsfargo.com. Questions?

ANSWERS FROM THE FAIR HOUSING QUIZ ON PAGE 1

1. D; 2. C; 3. B; 4. C; 5. D; 6. D; 7. D; 8. D
(More of this quiz and explanations can be found on realtor.org)



April

1	2	3 ELECTION DAY	4	5	6 Good Friday Office closes at noon	7	
8 Happy Easter! 	9	10	11 WCR meeting-noon	12 BOD meet- ing 9:30 Membership meeting - noon Florian Gardens	13	14	
15	16	17	18Realtor® & Gov't Day	19Foundation BOD - noon Turtleback	20 Nominating Comm. 9 AM	21	
22	23	24	25 Strat Plan 8:30 - 1:00 Turtleback	26	←Broker Class→	27	
29	30	Put these May dates on your calendar now! ⇒ 2, 3 & 16 - JumpStart at WITC in Rice Lake ⇒ 7-10, 14-17 - Sales prelicense course, Eau Claire ⇒ 14-19, NAR mid-year meetings in Washington, DC ⇒ 23 - Professional Standards training by Mel Check, Eau Claire				28	←Broker Class→



March 19, 2007

Dear RANWW Staff and Leadership:

I just wanted to tell you I used the Technology Helpline that is provided to members by the Association for the first time. I was absolutely thrilled. After dealing with other tech help and knowledge bases where you're on hold forever and then can't understand the technician, I was very pleasantly surprised when I dialed the number, was on hold for only a few minutes and then a very knowledgeable technician came on line and walked me through what I was trying to do, made sure I understood and was extremely helpful, friendly, polite and understandable. This is a very valuable service to the members, and I for one am going to take advantage of it often! This tech line will be my first call. Thank you so much for providing this service for the members. I feel that this one service alone is more than worth the dues we pay.

Thanks for a job well done!

Karen Pavlicek

Have you taken advantage of the TechHelpline, our newest membership benefit? Don't take our word for it that it's a great tool - read what your fellow member has to say! The next time you have a problem with installing new software or hardware or a question on how to use your new PDA or any other one of the hundreds of technical problems you encounter every week, don't become frustrated and use your valuable time trying to figure it out on your own or holding for technical support from another company - give our TechHelpline a call and experience the same pleasant surprise Karen had!

