

REALTORS® Report

June, 2011

ANNUAL MEETING SCHEDULED.

Notice is hereby given that the slate of candidates for the officer and director positions will be presented at the annual meeting of RANWW on June 16 at noon at Turtleback Conference Center in Rice Lake. In addition to the candidates submitted by the Nominating Committee, members will be able to nominate someone from the floor. If that member's nomination is seconded, his/her name will be added to the ballot. No voting for the board of directors will be done at the meeting; new officers and directors will be elected online from July 15-25.

Members will vote on proposed revision to Article XI, Section 4 of our bylaws:

“Deposits and expenditures. Deposits and expenditures of funds shall be in accordance with policies established by the Board of Directors.” (Current language)

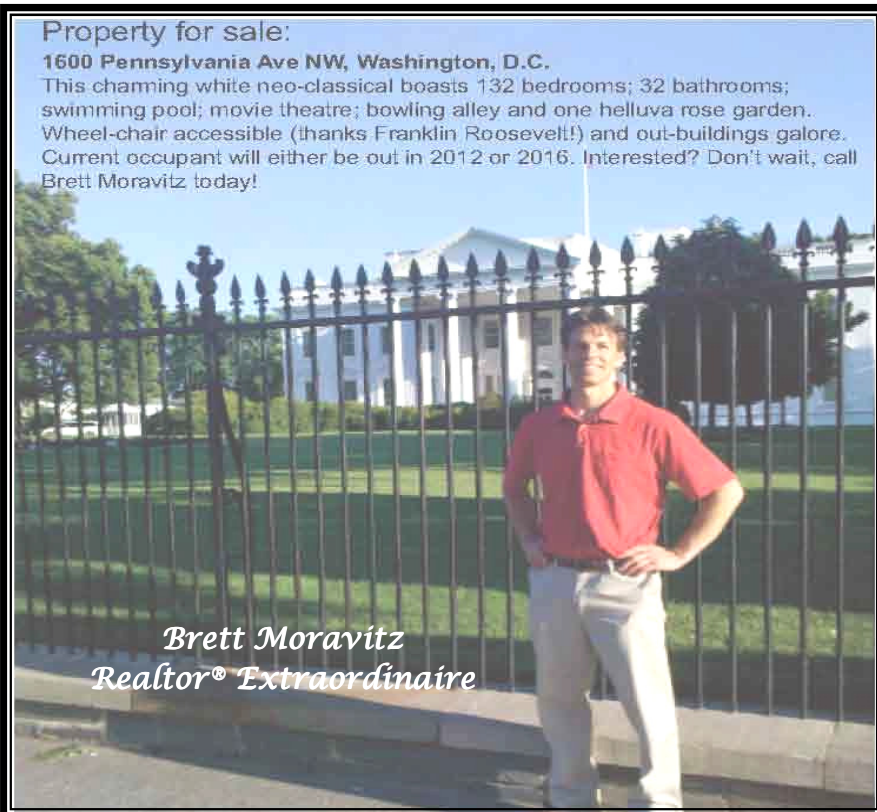
Replace with: “The Board of Directors shall administer the finances of the Association, including the adoption of the annual budget, establishing dues for the various categories of membership and the appropriation of funds.” *Rationale: Creating policies to cover all possible expenditures isn't possible. Directors have been elected to manage Association business, including the finances, which this language reflects.*



Property for sale:

1600 Pennsylvania Ave NW, Washington, D.C.

This charming white neo-classical boasts 132 bedrooms; 32 bathrooms; swimming pool; movie theatre; bowling alley and one helluva rose garden. Wheel-chair accessible (thanks Franklin Roosevelt!) and out-buildings galore. Current occupant will either be out in 2012 or 2016. Interested? Don't wait, call Brett Moravitz today!



*Brett Moravitz
Realtor® Extraordinaire*

MR. SMITH MORAVITZ GOES TO WASHINGTON!!!

No, Brett didn't really list the White House, but his wife had some fun with the photo Brett sent her while he was in DC representing the MLS at the mid-year meetings. Brett attended meetings on listing syndication, policies on franchise indexing, data security systems and lockboxes. He also joined RANWW members **John & Julie Flor**, **Jeff Theisen**, and **Karen Pavlicek** to educate our legislators on important Realtor® issues including:

- >Establishing programs to preserve the secondary mortgage market;
- >Protecting mortgage interest deduction;
- >Tax incentives to encourage home ownership — more details are available at realtor.org.

REALTORS® ASSOCIATION OF NORTHWESTERN WISCONSIN

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The Voice for Real Estate in Northwestern Wisconsin

MEMBERSHIP NEWS. . . .

.. **In accordance with our bylaws**, notice is hereby given that the following people have applied for Realtor® membership; written comment, which shall be kept confidential, is invited.

Joseph Beaudette
James E. Gores
Joseph Harris
Angela Wick

Indianhead Realty
Re/Max Island City
Woods & Water
Team Realty

Welcome to our newest Affiliate members :

Piper Beuthling
Shayna Reichert

Wintrust Mortgage
M & I Bank

- ♦ . . . A big THANK YOU to **Jenny Ebert** for her presentation on helping buyers repair their credit reports. The program was very well prepared—probably because she has presented it for other groups and become an expert in this area. We're fortunate to have members like Jenny who are willing to share their knowledge with fellow members!
- ♦ . . . Hats off to all the members who took time to attend the Professional Standards training on May 18. These members helped us fulfill our responsibility of having trained members available to hold hearings on possible ethic violations or arbitration disputes.
- ♦ . . . Congratulations to **Brian Brisky**, our newest ABR! Even in this challenging market, Brian recognized the need for advanced training that offers cutting edge real estate services!
- ♦ . . . Our last recognition goes to President **Jeff Theisen** who has been nominated to serve on the WRA Executive Committee. Jeff's nomination will be voted on by the WRA Board of Directors in August.



"Rose hasn't been able to use her tub for so long. . . she has only had sponge baths for over a year. This will help her feel better and help her health. Thank you so much; it would not have been possible without your help!"

Those comments were shared with us after the Foundation awarded a grant to install a walk-in shower for an 84 year-old woman who has limited movement in one leg. You can help continue the Foundation's mission of assisting individuals and families in northwestern Wisconsin with home repairs by buying a chance on a \$150 prepaid Visa card at the annual meeting on June 16. The card is compliments of **Sue Sutor** and will be awarded that day. This is your chance to make a tax-deductible contribution to the Foundation while taking a chance on winning a prepaid Visa card. A win-win situation!! If you don't win the card June 16, don't despair—another card will be awarded at the golf outings so you'll have another chance.



September 13-15 Kalahari, Wisconsin Dells



Why is this the WRA's most popular event?

The WRA's Annual Fall Convention has become a tradition among REALTORS®. While other industries struggle to bring people together, the Wisconsin real estate community has remained strong and committed to each other's success. Ask REALTORS® what they like best about the annual convention and they'll usually answer networking, learning and getting to meet new faces in the industry. Visit wra.org for details and to register for this great event!

The Education Committee proudly presents. . . .
**TERRY WATSON'S Avoiding road kill—top 10 stupid things
 really smart Realtors® do to mess up their lives!**

You may have heard him at a national convention. . . maybe it was at the state convention. . . or maybe you even remember when he was our guest speaker many years ago. Or maybe you've never had the good fortune to hear Terry Watson, the most sought-after instructor in the country! Whether you've heard him before or it's the first time, we guarantee you'll come away smiling at what Terry has to say!

Please plan to join us on **June 16 at Turtleback Conference Center in Rice Lake** for a program that promises to be filled with practical suggestions presented in a fast-paced, entertaining environment. The course examines the "real world" professional and personal liability issues that can sabotage the work of committed, ambitious Realtors® and demonstrates why good people consistently fail. Discover why new, seasoned and top producers can burn out prematurely.

Discover how to avoid "road kill" and how to serve your clients, customers, and your own profession in the best, most efficient manner possible. Geared towards broker-owners, managers, top producers and agents of all skill levels, this course provides information about how to improve relationships with clients, customers, and consumers in general, how to elevate production, how to close transactions more efficiently and how to work smarter, not harder. Participants will learn to identify and list:

- ◆ Major issues that cause dissention with clients
- ◆ Components of a timely risk management program
- ◆ The unique needs of the public and what they demand from your website
- ◆ Simple, but critical issues that make Realtors® less effective to the public and themselves
- ◆ The top 10 things Realtors® should avoid doing



WHAT: Avoiding road kill by Terry Watson

WHEN: June 16, 2011

WHERE: Turtleback Conference Center, Rice Lake

TIME: 8:30 –9:00, registration, coffee; 9-12 program; 12—1:30, lunch, annual meeting

Please arrive early—we anticipate a big crowd!

COST: \$12.50 for lunch and program (same price if attending only the program or lunch)

Name _____ Company _____

Email address _____ Phone _____

Send this form by June 9, with check payable to RANWW, to: 1903 Keith Street, Eau Claire, WI 54701

Sorry. . . no refunds

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COMMITTEE REPORTS. . . .

PUBLIC RELATIONS. . . Tina Bann, Chairman
Have you heard the 15 second radio commercials playing throughout NW WI? We're educating the public about mortgage money availability, including down payment requirements. The Foundation is also featured on one of the commercials. If you have ideas for enhancing our image or promoting our business, contact Tina.

ORIENTATION. . . . New applicants are invited to the orientation at the RANWW office on June 2. If you did not receive information about the class and have not completed this membership requirement, contact Jane at the Association office. . . One of the co-chairs of this committee dropped her membership but *Verl Carlstrom* is assuming the position—thanks, Verl!

GOLF. . . Shane Beck, Lenny Drescher, chairmen
Save the dates—July 28 and August 4— and look for information in the July newsletter.

MLS. . . Brett Moravitz, Chairman
The committee covered a lot of business at their last meeting, including:

- ◆ Setting dues for June-July at \$35/month per user
- ◆ Tabling an agent rating system for six months
- ◆ Denying Leader Telegram and VoicePad access to MLS data
- ◆ Revising area 3 to include properties in the Town of Union east of I-94
- ◆ Reviewing current policy of entering auction properties at \$1 (2 members who market properties by auctions attended meeting)
- ◆ Approving a policy that Section/Range/Township be entered into MLS on vacant land in un-incorporated areas.

The Committee was also updated by John Flor and Brett on actions at the DC meetings including the change in franchisor IDX and proposed settlement between NAR and CIVX for patent infringement. More information on both these important issues will be shared with brokers as decisions are made.



Suzie Twite, one of our Affiliates, submitted this information you can share with buyers who are planning to apply for a mortgage. Suzie, like so many of our Affiliates, willingly shares her knowledge. Affiliates are our partners—they serve on committees, teach, and support the Association—please make them your first business contact when possible!

“In this ever-changing world of mortgage lending, I thought it would be helpful to provide a list of items the borrower should bring when applying for a mortgage. They'll speed up the mortgage loan process and help the lender determine what the borrower qualifies for and which program is best suited for their needs.”



Clip and save . . . Share with your buyers to speed up application process!

1. **Identification.** . . . driver's license/State ID
2. **Employment/income verification.** . . . Current paystubs covering 30 day period, W2s/1099 for last two years, federal tax returns for last 2 years, income award letter if receiving social security/pension or military income and last 3 months' bank statements
3. **Assets.** . . . current bank statements (all pages) for last two months for checking, savings, stocks, bonds and retirement plans and any other investments.
4. **Address.** . . address information for 2 years including landlord's name, address and phone number
5. **Debts.** . . . Credit cards, auto loans, school loans, alimony/maintenance and child support
6. **No change.** . . . The buyer(s) should not make any changes during the home buying process, including taking on additional debt, changing jobs or savings pattern and making late payments



**Regulatory Bootcamp:
New Regulations That Will
Impact Your Business!!**

Our June 8 Wednesday Wisdom program at 9 AM will feature WRA's Tom Larson

with an update on new regulations such as:

- ◆ Shoreland zoning
- ◆ Piers
- ◆ Farmland conversion fees
- ◆ Medicare tax on real estate sales
- ◆ Mortgage loan originators

Watch for your email on June 6 with the link to the site and plan to learn about these important issues from the convenience of your home or office!

Did you know??

You can use a credit card to contribute to RPAC Direct Giver? Call **Dan Lawler** at 234-2948 or **Pete Wiese** at 235-7999 to ask how!

RPAC supports you, so please support it!
Remember. . . Investments in RPAC are investments in your career.



June Opportunities

- ◆ . . . 2 New member orientation, Association office
- ◆ . . . 4-5 National open house weekend
- ◆ . . . 8 Wednesday Wisdom—Regulatory Update with Tom Larson 9 AM
- ◆ . . . 8 Board of Directors—10:30
- ◆ . . . 8 Strat plan review, 1-4
- ◆ . . . 9 Golf Committee meeting (CV), noon
- ◆ . . . 16 PAG meeting—8 AM, Rice Lake
- ◆ . . . 16 Terry Watson seminar—8:30 to noon, Turtleback, Rice Lake
- ◆ . . . 16 Annual meeting—noon, Turtleback, Rice Lake
- ◆ . . . 21 Education Committee meeting, 3:30

July Opportunities

- ◆ . . . 4 RANWW/MLS office closed—Happy Independence Day
- ◆ . . . 8 MLS Committee meeting—8 AM
- ◆ . . . 13 Wednesday Wisdom—9 AM
- ◆ . . . 15-25 Online voting
- ◆ . . . 20 Nominating Committee meeting –time/place to be determined
- ◆ . . . 26 Elections Committee conference call—9 AM
- ◆ . . . 28 Golf outing, Butternut Hills, Sarona

*Mark your calendar now for our other golf outing—**August 4-** and watch for information on both outings in the next newsletter.*

THIS JUST IN. . . .18 holes of golf and a cart at Turtleback Golf Course??? It's true—if you want to enjoy some R&R following the Terry Watson seminar on June 16, contact Matt at 234-6607 to schedule your tee-time.

