



# RANWW

Realtors® Association of  
Northwestern Wisconsin

Making Your Membership Work For You

## January Newsletter

### Mark your Calendar

#### January 8

Installation & Awards Banquet

#### January 27

CVHBA/RANWW Mixer-Four Corners  
Chippewa

#### January 28

Economic Update with Lawrence Yun

#### February 10

REALTOR® & Government Day

### MLS

- MLS Rules Agents Still Trip Over
- Incomplete Listing Information
- Compensation or Seller Concessions in Remarks
- Co-Listed Properties & Non-Member References
- Personal Promotion in Photos or Remarks

### ADVOCACY

- Save the Date: RGD February 10
- Tax Increment Financing (TIF)

### PROFESSIONAL GROWTH

- Make professional growth a priority

### UPCOMING EVENTS

- 2026 Installation & Awards Banquet: January 8
- REALTOR® & Government Day: February 10

### ASSOCIATION UPDATES

- Notice of by-law changes



## IMPORTANT ANNOUNCEMENT



Notice is hereby given that the following **amendments to our bylaws** will become effective January 31st, 2026 unless a petition signed by 15% of the members eligible to vote is received before January 26th, 2026.



You can see the amendments [HERE](#)

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## Welcome Our Newest Members

**Samuel Palsler**

Epoque Realty

**Kayce Holt**

Century 21 Property Professionals

**Pam Gerken**

Route 63 Realty

**Ruth Kratzer**

Century 21 Property Professionals

**Caden Shaughnessy**

Elite Realty Group

*EMPOWERING REALTORS® , BUILDING COMMUNITIES.*

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## Mark Your Calendars

- **2026 Installation & Awards Banquet:** January 8
- CVHBA/RANWW January Mixer: January 27 at Four Corners in Chippewa Falls
- REALTOR® and Government Day 2026: February 10

Visit our [EVENTS CALENDAR](#) to learn more and register.

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# 2026 INSTALLATION & AWARDS BANQUET

Huge THANK YOU to our sponsors:

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 **LEGENDS**  
Title Services LLC.

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BUSINESS ATTORNEYS FOR BUSINESS SUCCESS®

 **RE/MAX  
RESULTS**

It's *Business After Hours* time

 **CHIPPEWA VALLEY  
HOME BUILDERS  
ASSOCIATION**

 **RANWW**  
Realtors® Association of  
Northwestern Wisconsin

TUESDAY JANUARY 27<sup>TH</sup>

**5PM — 7PM**

FOUR CORNERS 14982 COUNTY HWY S, CHIPPEWA FALLS, WI 54729



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**MLS**  
recent updates & info

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## **Paying MLS dues? Please include your invoice #**

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### **MLS Rules Agents Still Trip Over**

As we kick off the new year, this is a quick refresher on a few MLS rules that continue to cause issues—and are easy to avoid with a little extra attention before submitting or updating a listing.

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### **Incomplete Listing Information**

All required listing fields must be completed at the time of entry. Incomplete or inaccurate data can impact search results, limit a property's visibility to potential buyers, affect the accuracy of comparable sales, and misrepresent the property to the public.

Commonly missed or incorrectly entered items include:

- Square footage, including finished and unfinished areas
- Year Built — If unknown, enter 1500 as a placeholder when the actual year cannot be determined.
- Room details, with each room entered individually
- Property features, such as fireplaces, fencing, garages, and other amenities

Listings entered for comparable purposes must also include complete and accurate information to ensure reliable data for market analysis and appraisals.

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### **Compensation or Seller Concessions in Remarks**

References to compensation or seller concessions are not permitted in any MLS field, including Public Remarks or Agent Remarks. This includes, but is not limited to, language such as “seller offering concessions,” “buyer agent compensation,” or similar statements.

Under MLS policy, offers of compensation and seller concessions may not be advertised in the MLS.

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### **Personal Promotion in Photos or Remarks**

MLS listings are intended to market the property, not the agent or brokerage. Personal or company promotion is not allowed in the MLS, including agent names, phone numbers, email addresses, URLs, logos, or branding in photos, remarks, videos, or other media.

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### **Helpful Reminder**

If you're unsure whether something is compliant or required, MLS staff is happy to help before a listing is submitted or updated. A quick check can prevent delays, corrections, or violations.

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# Government Affairs

## RPAC

REALTORS® Political Action Committee



### Stay in the Know

Use the QR code to sign up today!

Download the NAR REALTOR Party Mobile Alerts (RPMA)

REALTOR® Party Mobile Alerts, NAR's advocacy texting platform, offers REALTOR® associations and REALTORS® a way to stay connected directly from their cell phone or tablet. When a national or state legislative call for action is launched, or an important advocacy update needs to be communicated, subscribers will receive a short text message with more information.



Join us for one of the most important advocacy events of the year—REALTOR® & Government Day! This is your chance to make your voice heard on critical issues affecting real estate and property rights in Wisconsin.

- When: February 10, 2026
- Where: Monona Terrace and the State Capitol, Madison
- What's Included: RANWW is organizing bus transportation and providing a yummy lunch for attendees, making it easy and fun to participate!

Don't miss this incredible opportunity to connect with fellow REALTORS®, meet with legislators, and advocate for our industry.

**Important: You MUST register in two places to attend.**

To keep everything running smoothly, please be sure to complete both registrations:

**1** Register with WRA to attend the event: [HERE](#)

**2** Register with RANWW if you plan to ride the RANWW bus: [HERE](#)

*RANWW bus will be leaving from the Eau Claire Wal-Mart parking lot.*



### WRA Legislative Reports

With your support, the WRA has secured legislative victories that saved REALTORS® and property owners millions of dollars over the years, reflecting our steadfast commitment to the real estate profession and the Wisconsin real estate market.

### 2025 Report

- Housing supply solutions
- Preventing landlord bankruptcy
- Reducing transaction costs
- Real estate practice changes
- 2025-27 state budget
- Prohibition on recording non-improvement contracts

Link for the full 2025 report [HERE](#)

*Ian Gauger*

Ian Gauger  
RANWW Advocacy Coordinator

A blue banner with three white boxes. The left box contains the text 'Donate to RPAC' above a QR code. The middle box contains the text 'Do you invest in RPAC?' above the RPAC logo (with 'REALTORS\* POLITICAL ACTION COMMITTEE' below it). The right box contains the text 'Donate to Direct Giver' above a QR code.

Donate to RPAC

Do you invest in RPAC?

RPAC  
REALTORS\* POLITICAL ACTION COMMITTEE

Donate to Direct Giver

When you invest in **RPAC**, your money is pooled together and contributed on a nonpartisan basis to candidates who support housing and real estate interests. If you wish to designate which candidate **receives** your investment, invest in the **Direct Giver program**



## Professional Growth

### For the Early Birds... Self-Study CE Now Available!

Why wait? Get a head start on the 2025-26 CE biennium with the Wisconsin REALTORS® Association's Self-Study CE course!

The printed book is available now—and when you order, you'll also receive a complimentary electronic PDF version so you can study anytime, anywhere.

Wisconsin licensees are required to complete 18 one-hour CE courses to renew their real estate license. Don't wait until 2026—knock it out early with content that's fresh, relevant, and tailored to today's market.



👉 [Click here to learn more and order your materials.](#)

On-Demand CE options coming soon—stay tuned!



## Association Updates



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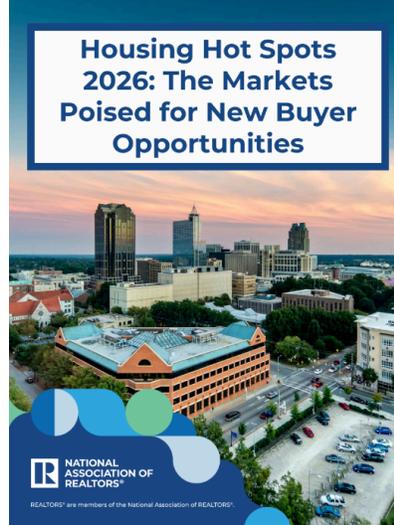
New from NAR: Housing Hot Spots for 2026

Curious where buyer opportunities are expected to grow next year? The National Association of REALTORS® just released its Housing Hot Spots 2026 report—highlighting the markets best positioned for improved affordability, stronger demand, and increased inventory alignment.

This [quick-read PDF](#) breaks down:

- The top 10 markets projected to outperform in 2026
- How lower mortgage rates may expand buyer eligibility
- Where inventory is finally matching what local incomes can support
- Key insights REALTORS® can use to guide clients in the year ahead

 If you want a data-backed look at what's coming in 2026, take a moment to check it out [here!](#)



## Stay Informed with NAR's Consumer Guide Series Empowering Homebuyers & Sellers

The Consumer Guide Series offered by NAR, is a valuable resource designed to help homebuyers and sellers navigate key real estate topics with confidence. Each guide provides expert insights from REALTORS® and industry professionals, ensuring consumers have the knowledge they need to make informed decisions.

The latest guide in the series offers [guidance for homeowners facing financial hardships](#). The guide shares immediate steps to take if you've missed a mortgage payment, including contacting your mortgage servicer to learn about various mortgage relief options, and encourages owners to consult with an agent who's a REALTOR®.

These guides are free and available to the public, making them a great tool for REALTORS® to share with clients.

Check out the full series [HERE](#)

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## Upcoming FOREWARN Safety *Online* Training Sessions

Agent safety is always a priority! To support increased activations and usage of FOREWARN, we're offering monthly **online** training sessions to help agents get the most out of this valuable tool.

### January Online Training Session:

- January 13 at 9 a.m. CST
- January 29 at 1 p.m. CST

Join us as we demonstrate how to effectively use FOREWARN, share insider tips and tricks, and hold a live Q&A session.

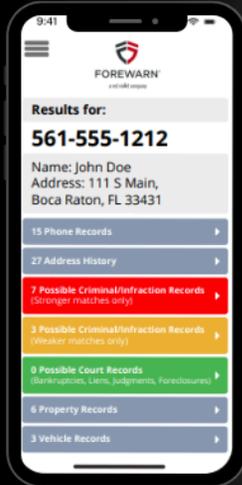
Registration: To sign up, please visit our [registration page](#).



**SAFER SHOWINGS.  
SMARTER ENGAGEMENTS.**

## Register for a live training of FOREWARN

Know your prospect...*in seconds*



1

Receive a call



2

Enter phone #  
in FOREWARN app



3

Get instant prospect info  
(Identity verification, criminal history, and  
more)



## Affiliate Connection



Meet Jane Gobler,  
Your Mortgage Lending Expert

At WNB Financial, Jane Gobler, our dedicated Mortgage Lender, brings over 30 years of experience in the industry. Jane is passionate about helping clients achieve their homeownership dreams with a personalized approach that sets us apart.

As a community bank, we don't just look at numbers—we look at the whole picture. Our lending philosophy is built on relationships, not transactions. That means we take the time to understand

your goals and craft solutions that truly fit your life.

In addition to traditional home loans, Jane specializes in programs tailored for medical professionals, construction financing, and more. Whether you're building your dream home or navigating a complex financial situation, Jane's expertise ensures you have a trusted partner every step of the way.

At WNB Financial, lending isn't just about a loan—it's about building a whole relationship that supports you through the mortgage process today and tomorrow.

Ready to start the conversation? Connect with Jane Gobler and experience the difference of relationship-driven lending.

Jane Gobler, Mortgage Loan Officer, NMLS# 1452323

**(715) 598-7741**

**[JaneG@WNBFinancial.com](mailto:JaneG@WNBFinancial.com)**

Member FDIC NMLS# 455749

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Are you an RANWW Affiliate who wants to shine a little brighter? We'd love to feature you in an upcoming Affiliate Spotlight!

If you're interested, just email me at [kristyn@ranww.org](mailto:kristyn@ranww.org). I'll get you on the schedule and follow up with the details on what I'll need and when you'll be featured.

We love showing off the amazing businesses that support our Association—don't miss your chance to be in the spotlight!

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**WRA Member Benefits**

**NAR Member Benefits**

**Stay Up to Date with the State and National  
REALTOR® News**

**[WRA Website](#)**

**[NAR Website](#)**

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**WRA**



**November Magazine**



## RANWW Officers

**Bob Ritsch - President**

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**Ben Rivard - President Elect**

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**Shannyn Pinkert - Imm. Past President**

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## RANWW Directors

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**Amber Steffel** - (715) 829-3272

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**Top Notch Support is Just a Phone Call Away**  
RANWW Office: (715) 835-0923

**REALTORS® Association of Northwestern Wisconsin || (715) 835-0923**





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