Official Association business….

In the midst of social distancing, quarantines, and lockdowns, it has become apparent that certain sections of our Bylaws need to be amended in order for the association to function in today’s “new normal” of virtual meetings. Additional language has been added to allow virtual acceptance of proposed election ballots, electronic consent from nominated candidates on their willingness to serve and the option for all meetings to be held virtually, if necessary, as long as all participants can be heard.

Notice is hereby given that the following amendments to our bylaws will become effective June 5th, 2020 unless a petition signed by 15% of the members eligible to vote is received before May 31st, 2020.

The underscored RED text shows the proposed addition of language to our bylaws: changes begin at the bottom of p. 15 and continue to p. 21.

Click here for the NEW RANWW BYLAWS

Also the following additional forms have been created to be in compliant of revised bylaw procedures:

- RANWW Consent to Serve
- Director/Treasurer Nomination Form
  (From the Floor)
A Message from RANWW President Elect

There are so many words to describe this strange time we are in. Unprecedented, uncertain, challenging are a few words that come to mind. We are living through something most of us would not have imagined. Many of us had events we were looking forward to, only to have those events canceled or postponed. My family was looking forward to my nephew’s wedding to his long-time girlfriend. The date selected over a year ago was significant as it was her deceased grandma’s birthday. We all helped prepare for this special day and anxiously watched the news as the world shifted in the weeks before the date. Their wedding day turned into a day of grieving the dream wedding they had planned. They also celebrated the fact they are healthy and able to make the choice to be happy.

It’s ok to grieve the loss of these events and the temporary loss of our normal day to day. As we are practicing social distancing and our state’s Safe at Home order, most of us are homebound more than normal. Our normal active real estate life has been disrupted. This unique time creates opportunity as well. We have the perfect opportunity to learn something new, take a class and reach out to others. Use this time to put your energy into something good. Do something good for others. Do something good for yourself. Create new positive habits, start a book club, engage in a weekly zoom happy hour. Sign up for an Ironman for later this year and start training! Whatever it is, choose to be happy, choose to create solutions rather than dwell on what should be.

We all have choices to make every day. It’s easy to get sucked into all the negative news around us. There are plenty of opportunities in our communities to help others. Many elderly people living in assisted living facilities have no family, write letters to them. There are many non-profit organizations that are hurting, Reach out to find out the best way to help them. Reach out to the parent who is now forced to be a homeschooling, work at home parent. They are going crazy right now! More now than ever, we all need support from others. I envision this time apart as bringing us closer together. I challenge you to get engaged, to be a contributor and not sit on the sidelines waiting for life to get back to normal.

Stay safe, well and happy,
Deb
PROTECT YOUR INVESTMENT

The impact of COVID-19 was swift and unexpected, leaving many people in financial emergency. If you are a homeowner who is struggling or unable to meet your loan obligations, work with housing experts and your lender to find a solution, now. **Don’t wait until you fall behind to seek help.** Acting quickly may help you keep your home and the money you have already invested into it.

**Repayment Plan.** If you can’t afford reinstatement, but can start making payments to catch up, the lender may let you pay an additional amount each month until you are caught up.

**Loan Modification.** Your lender may agree to amend your mortgage.

The options include:

>> Adding all the missed payments to the loan amount and increasing the monthly payment to cover the larger loan...

MORE on this, [CLICK HERE](#)

---

**CONGRATULATIONS On Earning Your C2EX Endorsement**

Colleen Dickenson  
Courtney Johnson  
Dana DeCambaliza  
Deborah Hanson  
Jade Green  
Lori Diesburg  
Martha DeLong  
Mary Jo Bowe  
Melissa Gardner  
Shannyn Pinkert  
Susan Emerson  

More on this article & the TYPES of Virtual Tours [HERE](#)
Scratching your head with tech questions?

The WRA Tech Helpline can answer your questions, and the service is completely free with your WRA membership.

Free support on PC/MAC, Tablets, Phones, Printers, Networking, Outlook, Virus Removal & More!

WRA Tech Helpline: Call toll-free at 866-610-7997

Email: support@techhelpline.com

Chat: chat.techhelpline.com

FREE-
Pricing Strategies:
Mastering the CMA

50% OFF-
e-PRO Certification Application Fee

WISCONSIN-BASED EDUCATION
REAL ESTATE CONTINUING EDUCATION
FLEXIBLE AND CONVENIENT LEARNING OPTIONS TAUGHT BY THE PROS.

2019-20 Biennium Deadline: December 14, 2020
REQUIREMENTS: 6 Mandatory courses | 3 Credits each | 18 Total hours | Every two (2) years

CLICK HERE for OPTIONS
CLICK HERE for more information on Continuing Education

Don’t wait until the last minute and get you Continuing Education (CE) done online during quarantine period!!

FREE-
Pricing Strategies:
Mastering the CMA

50% OFF-
e-PRO Certification Application Fee

30% off all Center for REALTOR® Development online courses through May 31, 2020.
Click here for more on the discounted Online Courses & Certifications.
Members in several states have reported receiving FaceTime video calls from aliciaharmony9@gmail.com and kellerrealestate7@gmail.com. The caller, a man, performs lewd acts and/or may attempt to lure members into meeting at properties.

If you receive an email or FaceTime request from this email address, do NOT click on any links or otherwise engage with the sender. Instead, contact your local police department’s non-emergency number.

Want instant verification of your prospects?

RANWW is thrilled to announce a FREE PROACTIVE SAFETY AND LEAD INTELLIGENCE service for all MEMBERS!

INTRODUCING FOREWARN FOR REAL ESTATE KNOW YOUR PROSPECT... IN SECONDS

For a brief introduction and how it works, click HERE!

LAUNCH DATE: MAY 15, 2020!
Within one (1) business day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public. If the property is not added to NWWMLS within (1) business day of publicly marketing the property, the fine structure is as follows: 1\textsuperscript{st} offense $750.00, 2\textsuperscript{nd} Offense $1,500.00, 3\textsuperscript{rd} Offense $5,000.00.

Note: Exclusive listing information for required property types must be filed and distributed to other MLS Participants for cooperation under the Clear Cooperation Policy if it is being publicly marketed, and any other situation where the listing broker is publicly marketing an exclusive listing that is required to be filed with the service and is not currently available to other MLS Participants.

\textbf{FINES start June 1, 2020}

Check out ranww.org for our Policy Manual and the 8.0 Clear Cooperation FAQs. Be sure to schedule your office training with Tricia and Brenda today!

Please make sure to have written permission from Broker and photographer if you are going to share any listing other than your own on social media.
Foundation History

It all began in 2004 with a simple idea “helping our neighbors in need.” REALTORS® across the country help people obtain the ultimate goal of home ownership.

Once realized, home maintenance becomes an on-going process and can create heavy financial burdens. It is the realization that because the area residents may be unable to afford necessary home repairs, the RANWW Foundation was born.

The Foundation is funded by generous donations from members of the REALTORS® Association of Northwestern Wisconsin.

The REALTORS® Association of Northwestern Wisconsin Foundation awards grants to neighbors in need. Grants fund projects for homeowners who are experiencing financial strain.

What we can help fix through grants:

- Bathroom Repairs
- Roof Repairs
- Garage Door Installation
- Electrical Upgrades
- Window Replacements
- Plumbing
- Handicap Access
- Replacing Dangerous Flooring
- and more!!!

How To Apply For A Grant

1. Contact a local clergy member, the County Health and Human Services Department or a RANWW member.

2. Identify repair needed and submit an application. Include two repair bids and photos of the identified area for repair.

- Grants are awarded in $1000 increments. If repairs are beyond this, applicant is responsible for the remaining balance.

- Grants are awarded twice a year - typically May and September.

- Grant recipients will be alerted by mail to the submitting clergy, Human Services employee or RANWW member.

- All applications are kept confidential.

Click HERE to Apply
**June 2020**

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- 4th - New Member Orientation
- 16th - RANWW Annual Meeting at Wild Ridge Golf course

**July 2020**

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- 3rd - RANWW/NWWMLS Office Closed
- 15th-25th - Online Voting

**August 2020**

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- 13th - New Member Orientation
- 20th - RANWW Golf Outing
- 26th - RANWW Board Meeting

**September 2020**

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- 3rd - Foundation Directors Meeting
- 7th - Office Closed for Labor Day
- 15th-16th - WRA Convention, Kalahari Resort, Wisconsin Dells
- TBD - Awards and Installation Banquet

**COVID-19 and the CODE**

More than ever, be mindful of financial scams. If you reach out to your financial institution, they may need to verify your identity but will not request your online banking passcodes or PIN.

Learn more at FinancialWellness.realtor

[Image of a house with financial symbols]
Show of hands. How many of you have raised RPAC investments in a pandemic?

My hand did not go up . . . yet.

As we look to government and health officials to relax stay at home orders and return to (or move into) what the “new normal” might look like, one thing is for certain.

There will be incumbents and new faces running for political office this November, and as REALTORS® and affiliates, we need to support them. We also need to support candidates for non-partisan public offices such as City Council, School Board, County Board, Register of Deeds and more next spring.

I know of no Association across the country that is holding a formal fundraiser, with the current stay at home orders in place. And when those orders are lifted, to whatever degree, and we continue our work to help people buy and sell property.

For everyone who has supported RPAC thru the years, thank you for your support. Moving forward, I encourage you to be part of this by making an investment in your business. You can use your Visa, Mastercard or American Express card, and you can do it on WRA’s secure site:

https://secure.donationpay.org/wra/rpac.php

Again, thanks, stay safe and healthy, and we will talk soon.

Bruce King, Government Affairs Director
“Safer at Home”
with Golden Home Inspections, LLC
Video walk-throughs

In these uncertain times by using technology, Golden Home Inspections, LLC can give our clients “Peace of mind” while they stay “Safer at Home” if they choose

> Online scheduling: https://goldenhomeinspectionsllc.com/
> Pre-Listing Inspections to solidify that listing price
> Radon Testing
> Payment by Phone
> Video tutorials and “how-tos” for first time home buyers
> Video with explanations of most issues and defects
> 360-degree photos of major rooms in the home
> Video of final Inspection Walk-through (upon request) if the client is uneasy about being around others and COVID-19
> “CRL” (Create Request List) Tool for easy amendment writing > https://www.homegauge.com/CRL/Goldenboy

All of this while our clients stay “Safer at Home”
CONTINUING EDUCATION REQUIREMENT: All licensees MUST complete 18 hours of continuing education (CE) every two years. The 18 hours must include completion of 3 hours for each of the 6 required course topics listed below. There are no longer elective courses as part of the 18 required hours. 2019-20 CE courses (all six required)

Rice Lake Classes
October 20, 21 & 28
Turtleback Golf Course

October 20, 21 & 28

Oct 20: Course 1 Wis Listing Contracts (8:30-11:30) plus exam
Oct 20: Course 2 Wis Offers to Purchase (1:00-4:00) plus exam
Oct 21: Course 3 Wis New Developments (8:30-11:30) plus exam
Oct 21: Course 4 Wis Real Estate Ethics and Consumer Protection (1:00-4:00) plus exam (Fulfills NAR Code of Ethics)
Oct 28: Course 5 Wis Real Estate Law and Practice (8:30am-11:30am) plus exam
Oct 28: Course 6 Wis Real Estate Transactions (1:00-4:00) plus exam

REGISTRATION FEES:

Each full day of education (6 hours) is $70 for members, $80 for non-members, and includes morning and afternoon breaks and lunch buffet; each 3 hour class is $35 for members, $40 for non-members. No lunch included if attending only 3 hours. Note: Registration begins 30 minutes prior to class; will not be late arrivals allowed into the class and will forfeit their reservation fee. Refunds (less $15 admin fee) will be issued only if cancellations are made 3 days before the class.

Sponsored by:

Send this registration form, with payment to:
RANWW, 3460 Mall Drive #5A
Eau Claire, WI 54701

Please register me for the indicated classes; my check for $________, payable to RANWW, is enclosed:
Name ___________________________ Email ___________________________
( ) Course 1, October 20 Rice Lake
( ) Course 2, October 20 Rice Lake
( ) Course 3, October 21 Rice Lake
( ) Course 4, October 21 Rice Lake
( ) Course 5, October 28 Rice Lake
( ) Course 6, October 28 Rice Lake