

THANK YOU TO EVERYONE WHO PARTICIPATED AND ATTENDED THE TOUR BUS INSTALLATION EVENT!!

For the first time ever, we installed the new leadership in a totally out-of-the-box fashion – on a TOUR BUS!! On the 22nd of September, 2020, a hot Tuesday afternoon, the new RANWW President, Incoming-President, Treasurer and Director took their oaths for their respective offices with many of their comrades present. The newly installed RANWW Officers then visited different Association offices throughout the trip to acknowledge and give thanks and appreciation to some of the outgoing Directors and Committee Heads, who have worked with the Association the past year(s).

This Event was definitely one for the books but would not have been possible without the cooperation of the current leadership. Thank you to EACH and EVERY ONE of you who supported and participated in this unique event!

We are all looking forward to a great 2021 under the new Leadership!! RANWW could not be the great Association it is without you! THANK YOU!!!

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10 CE registration form [Rice Lake: October]





RANWW Officers

Deb Hanson - President 715-456-0499 debhanson1@charter.net

Scott Rohde - President- Elect 715-651-8575 scott@1111sold.com

> Julie Flor - Treasurer 715-790-0564 julie@sixlakesrealtycom

Gary Brenizer - Imm. Past President 715-215-0666 garybrenizer@gmail.com

RANWW Directors

Judy Nichols	715-821-4765
Mary Jo Bowe	715-456-2014
John Flor	715-924-4806
Dana DeCambaliza	715-579-8400
Amber Linhart	715-579-8351
Shannyn Pinkert	715-379-3574
Martha Delong	715-790-5468
John Sobota	715-505-8888

The purpose of this publication is to inform Members of events, issues and accomplishments pertaining to the REALTORS® Association of Northwestern Wisconsin.

If you would like to submit information, ideas or articles to this publication please contact **Brenda Barnhardt at:** <u>brenda@ranww.org</u>



Welcome New Members!

Kaycee M. Krecklow

Reliable Real Estate LLC

Darcie Lynn Sudenga Area North Reality INC

Jordan L. Beseler Keller Williams Diversified

Tricia L. McCune Reliable Real Estate

Elizabeth Leah Rico Property Shoppe Realty

Ashton Lee Atter Northern Investment Company

Stacy R. Sommers

Brooke Weiss Re/Max Affiliates

Jacob R. Schemenauer Elitie Realty Group

Nicholas "Nick" Boss

Benson Thompson



Please write your MLS INVOICE # on your check when submitting payment.

THANK YOU :-)

ATTENTION YEARLY dues:

The **2021 REALTOR® membership dues** were mailed on **September 18, 2021**. <u>During the month of October, you can deduct a \$25.00 early pay discount</u> from the local amount shown on your RANWW membership dues statement.

Payment of dues must be made or postmarked no later than October 31, 2020 in order to take advantage of the discount.

All payments made between November 1 and November 30 MUST PAY THE AMOUNT SHOWN. All payments made from December 1 and after MUST ADD \$25.00 to the total amount shown on the statement.

if you need a duplicate statement

please contact Jane at **715**-**835-0923** or email at **jane@ranww.org**



CONTINUING EDUCATION REQUIREMENT:

ALL_REAL_ESTATE_LICENSEES, MUST COMPLETE SIX (6) COURSES [18 CREDITS] APPROVED BY THE DEPARTMENT OF SAFETY AND PROFESSIONAL SERVICES AND RENEW THEIR REAL ESTATE LICENSE BEFORE DECEMBER 14, 2020. ALL OF THE CLASSES ARE MANDATORY!!



FOR MORE INFORMATION...

CLICK HERE!!





#REALTORSafetyNetwork



R ASSOCIATION #

Keep Safety Top of Mind for Office, Home & Electronically

Knowledge | Awareness | Empowerment

REALTOR® Safety Awareness

A quiz to test your safety "smarts"

Debbi Conrad



...Safety is a serious issue for real estate practitioners, but often safety cautionary messages fade into the background when nothing bad is happening around you. It is important to remind real estate practitioners of commonsense techniques that protect against the risks threatening their safety.

Test your safety knowledge and instincts and select whichever answer or answers are correct.

COVID-19 has not stopped the real estate market, but it has altered the way many real estate professionals practice: many more telecommute and work from home. What cybersecurity measures are critical for safe home operations?

A. Back up all files and data regularly separate from online systems.

B. Keep separate files and accounts for business and personal emails so that personal shopping, gaming and video streaming can continue to be done from the device used for work.

C. Update all security and antivirus software and firewalls on the device used at home including privacy tools, add-ons for browsers, router firmware, and phone apps used for business.

D. Always use a secure, password-protected Wi-Fi connection and avoid doing business over public, unsecured Wi-Fi.

The answers are A, C and D. If a hacker or malware enters a home system, all is lost without a backup. Do not mix work and leisure activities on the same device. It is crucial to keep personal emails and messages on computers separate from those used for work as it multiplies the risk of viruses or a hack. Many homes have secure Wi-Fi, but some older installations or shared connections may not be protected. This can be an issue when multiple people connect to a shared router.

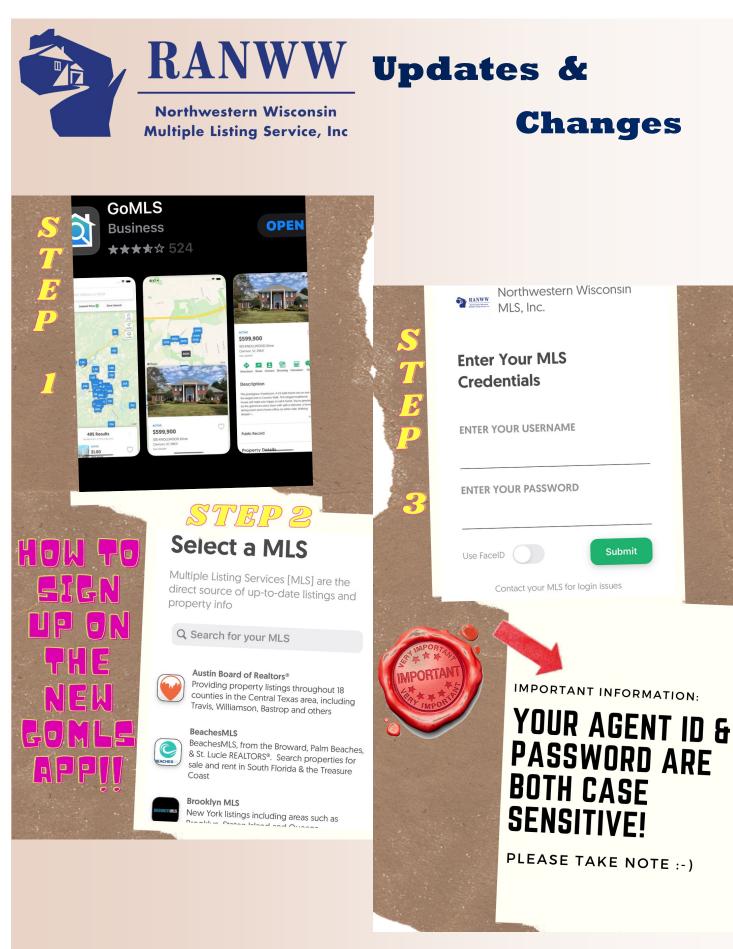
The hackers have not taken a vacation during the coronavirus pandemic, and COVID-19 scams are their newest trick for stealing personal identification information and sending you some malware. Keeping your real estate business secure means you should observe which of these measures?

A. Lock all devices when not in use; use long, complicated passwords with letters, numbers and symbols; consider a password manager and use two-factor authentication whenever it is available.

B. Consider cyber liability insurance, a type of business insurance designed specifically to protect your business in the event of a hack, data breach or system failure resulting in data loss or financial damages.

C. Emails mentioning COVID-19 may be good to open and because this is an efficient way for charitable services and assistance centers to reach you, your staff, clients, and other business contacts....

CLICK HERE TO FINISH QUIZ



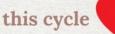
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REALTOR® Owned/REALTOR® Referred

We're happy to share that

The foundation was fortunate to support two grant recipients



"THE MAIDEN VOYAGE"

"Thank you to the Foundation for the help with getting the stair lift. It was so appreciated. Now *** can get downstairs to let his dogs outside. Thanks again <3"

ROOF PROJECT



"I am so excited to have a roof over my head!!! THANK YOU SO MUCH! I never could have done this on my own! You are lifesavers"



October 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

- Beginning of new Fiscal/Leadership Year 2020-2021-

1st - CMLS—virtual 8th - New Member Orientation 9th - NWWMLS Board Meeting 20th, 21st, 28th - CE in Rice Lake [Turtle Lake] 29th - RANWW Board Meeting

December 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

TBD - Christmas Party 4th - REALTOR® Ring Day! 24th - 25th - Christmas Holiday, Association/MLS office is closed

November 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

12th - New Member Orientation

13th-6th - NAR virtual conference

17th - New Member Orientation

16th - 20th - "A Week of Giving"

26th - 27th - Thanksgiving, Association/MLS office is closed

January 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

1st - New Year's Day | Association/NWWMLS is closed

8th - NWWMLS Board Meeting

13th - RANWW Board Meeting

20th - WRA BoD meeting: virtual

26th - Nominating Committee meeting

Always be aware of your surroundings when meeting a client or arriving at a showing. Never walk in an unfamiliar area while texting or looking down. Keep your head up and stay alert.

FOR MORE SAFETY TIPS FROM NAR, VISIT www.NAR.realtor/Safety

The National Association of REALTORS® is exploring the possibility of entering into litigation against the Centers For Disease Control (CDC) regarding their order to halt all evictions thru December 31st, 2020. NAR is looking for REALTORS® who own between 1 and 4 rentals and who would be willing to be a plaintiff in the case, should it happen. The REALTOR® must meet the following criteria:

1. Landlord, owner of residential property, or other person with a legal right to evict a tenant from a residential property.

2. The residential property is located in a jurisdiction without a state or local moratorium on residential evictions (or at least a moratorium that is less protective than the CDC moratorium).

3. But for the CDC moratorium, the property owner would pursue eviction of a tenant between September 1 and December 30.

4. Individual has received the "declaration" from the tenant – which is what they do to seek eligibility for the eviction moratorium.

If you are a landlord, meet the criteria and would be willing to be a plaintiff or need additional information, contact Bruce King (bruce@ranww.org)



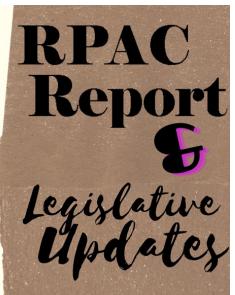
Rental Assistance Needed for Renters & Housing Providers Alike

On September 4, the Centers for Disease Control and Prevention (CDC) declared a "<u>temporary halt to residential evictions to prevent</u> <u>the further spread of COVID-19</u>," which applies to all residential housing. This moratorium ends on December 31, 2020.

This may seem helpful to renters in the short-term. But, this notice does not relieve residents from their rent obligations, and landlords may charge late fees, penalties and interest on missed rental payments.

Right now, housing markets are strong. But a lack of rental assistance jeopardizes the entire real estate market. The eviction crisis that will occur at the end of this eviction moratorium will be significant. The current eviction moratorium will leave housing providers and renters alike struggling, and will have a devastating impact on our national economy.

CLICK HERE FOR THE WHOLE STORY



On September 4, the Centers for Disease Control and Prevention (CDC) declared a "temporary halt to residential evictions to prevent the further spread of COVID-19," which applies to all residential housing. This moratorium ends on December 31, 2020.





<u>CONTINUING EDUCATION REQUIREMENT</u> All licensees <u>MUST</u> 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 (8:30-11:30) plus exam
- Oct 28: Course 6 Wis Real Estate Transactions (1:00-4:00) plus exam

ABOUT THE INSTRUCTOR

Jonathan M. Sayas is currently the Wisconsin State Underwriting Counsel for Stewart Title Guaranty Company, a part of Stewart Information Services Corp. Stewart Title is a leading provider of real estate services, including global residential and commercial title insurance as well as various escrow and settlement services. Jonathan previously practiced law as a second-generation partner at Sayas, Schmuki, Rondini & Plum, S.C.

Jonathan also is a regular instructor for the WRA, the Wisconsin Land Title Association (WLTA), and is a member of the DSPS' Wisconsin Real Estate Forms Advisory Committee. In 2016, he was awarded the designation of Wisconsin Land Title Professional by the WLTA. Jonathan received his Juris Doctor from Valparaiso University in Indiana and his under-

graduate degree in general business from University of Wisconsin - Whitewater.



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; <u>late arrivals will not be allowed into the class and will forfeit their reservation fee</u>. Refunds (less \$15 admin fee) will be issued only if cancellations are made <u>3 days before the class</u>.

Sponsored by:



Banking. Wealth. Insurance. Family.

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	Send this registration form, with payment to:
() Course 3, October 21 Rice Lake	RANWW, 3460 Mall Drive #5A
() Course 4, October 21 Rice Lake	Eau Claire, WI 54701
() Course 5, October 28 Rice Lake	
() Course 6, October 28 Rice Lake	