



# RANWW

Realtors® Association of  
Northwestern Wisconsin

Making Your Membership Work For You

2026 Dues renewal statements have been emailed.

No paper statements will be sent.

Take advantage of the quick and convenient online payment system.

## October Newsletter

### Mark your Calendar

#### October 24

RANWW Cornhole Social

#### October 28

New Member Orientation

#### October 30

Final RANWW Mixer of 2025!

#### November 18

New Member Orientation

#### November 27 & 28

RANWW Office Closed for Thanksgiving

### MLS

- Multi-Factor Authentication (MFA) Launching October 22
- Zillow Map Pins - Why They Sometimes Show Incorrectly

### ADVOCACY

- WRA Call to Action
- Do you know of something RANWW should be made aware of?

### PROFESSIONAL GROWTH

- Make professional growth a priority

### UPCOMING EVENTS

- RANWW Cornhole Social, October 24
- New Member Orientation, October 28
- Last RANWW Mixer of 2025 at Happy Hollow-October 30

### ASSOCIATION UPDATES

- 2026 Dues renewal statements have been emailed!
  - No paper statements

*EMPOWERING REALTORS®, BUILDING COMMUNITIES.*

# Mark Your Calendars

- RANWW Cornhole Social: October 24
- New Member Orientation: October 28
- RANWW Monthly Mixer: October 30

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

## You're Invited: RANWW Monthly Mixer – October 30th

Our next RANWW Monthly Mixer is happening on Thursday, October 30th from 5:00 to 7:00 PM at Happy Hollow Tavern.

This is our final Mixer of the year!

☐ Since Halloween is the very next day, we're making this mixer a costume party—come dressed up and ready for some fun!

Don't miss out on wrapping up the year with great connections and a little spooky celebration.



No registration is required—just stop by and say hello! We look forward to seeing you there.

## ☐ RANWW Cornhole Social Halloween Edition! ☐



Join us for a night of fun, laughter, and friendly competition at the RANWW Cornhole Social on Friday, October 24 at Buck 'N Beam's in Cameron!

Bags Fly: 5 PM

Come dressed in your Halloween best and enjoy a relaxed evening with fellow REALTORS®! ☐

Drinks and pizza will be available, and there will be a pay-to-play option for those who'd like to support RPAC.

No cost to play—just come out, connect, and have a great time!



**MLS**

recent updates & info

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## ❑ Multi-Factor Authentication (MFA) Launching October 22

We're excited to announce that **Multi-Factor Authentication (MFA)** will launch in **Matrix and related products on October 22!**

MFA adds an extra layer of protection for your MLS account by requiring both your password **and** a secondary verification when unusual login activity is detected.

### ❑ What You Need to Know

Good news — if your **email address** in Matrix is up to date, you're already set for MFA.

A **cell phone number** is *recommended* for added flexibility, but it's not required. You'll continue to log in as usual unless the system detects unusual activity.

### ❑ When Verification Is Needed

You'll be able to choose from several convenient verification methods:

- **Email** – receive a one-time code sent to your registered email address. (*Email verification is required.*)
- **Text message** – receive a one-time code sent to your cell phone. (*Optional, but recommended for convenience.*)
- **Passkey/Biometric login** – use your device's built-in security (fingerprint, face scan, or unlock code). The passkey is stored securely on your device and never shared, making it fast and highly secure.

### ❑ Want to Learn More?

Visit our **MFA FAQs** to learn more about how MFA works and what to expect when it launches on **October 22**.

By verifying your account with MFA, we can better safeguard MLS data and ensure secure access for all members.

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## Zillow Map Pins – Why They Sometimes Show Incorrectly

Zillow listings may occasionally display with the wrong map pin location, especially on **vacant land** listings. Zillow elects to obtain their listing data through **WIREX** instead of a direct feed from **NWWMLS**. Because the WIREX feed does not include latitude and longitude coordinates, Zillow may estimate or reuse a previous map location.

It's good **practice** to check your listings on Zillow after activation to confirm the pin is correct. If you find one that's misplaced, you can send the correct coordinates directly to [partnersupport@zillowgroup.com](mailto:partnersupport@zillowgroup.com) for a manual update.

[Click here for full details and step-by-step instructions](#)

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# Government Affairs

## RPAC

**REALTORS® Political Action Committee**



### FinCEN reporting requirements

The original implementation for the FinCEN reporting requirements date of December 1, 2025, has been pushed back to March 1, 2026, by the Department of Treasury. They announced it on September 30, 2025. In anticipation of the original implementation date of December 1, 2025, the WRA released a Legal Update in September 2025. You can find that Legal Update [here](#). WRA also put out a magazine article in the October Magazine. The magazine article shows the updated date of March 1, 2026. You find that [here](#).

The Legal Update video still references the December date, but WRA is working on updating that as well.

There is a FinCEN Disclosure form available in zipForm and the WRA Forms Library that agents can provide consumers so the consumers know what they will have to report if it is a reportable transaction.

WRA is going to pause briefly on the education campaign for FinCEN and re-release the Legal Update and the Magazine article in early January and pick back up with the education at that time to get ready for the March 1, 2026, implementation date.

Ian Gauger  
RANWW Advocacy Coordinator

Donate to RPAC



**Do you invest in  
RPAC?**



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**

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## Professional Growth

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### 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!

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## Association Updates

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### Nominate a Colleague for RANWW's Distinguished Service Award

The Distinguished Service Award (DSA) is the REALTORS® Association of Northwestern Wisconsin's most prestigious honor. While it recognizes sustained, high-quality service to RANWW, it is not an “end-of-career” or lifetime achievement award.

Who can receive it? Members or staff.

How often? Awarded only once per recipient.

Nominees should demonstrate:

- Active participation in RANWW activities
- Extraordinary dedication through volunteer work
- Leadership, expertise, and teamwork
- Commitment to RANWW objectives and ideals
- (For employees) Work ethic far exceeding expectations

What sets DSA recipients apart?

They've contributed significant time, effort, and creative imagination; built a record of effective participation in RANWW affairs; and set a standard worthy of emulation across our association.

How to nominate (due Oct 31, 2025):

1. Download and complete the nomination form:
2. [DSA Nomination Form](#)
3. Email the completed form to Brenda at [brenda@ranww.org](mailto:brenda@ranww.org) by October 31, 2025.

Shine a light on someone who consistently goes above and beyond for RANWW—send in your nomination today!

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## Nominate a REALTOR® for the Good Neighbor Award!

Do you know a fellow REALTOR® who goes above and beyond to make a difference in their community? □ The REALTORS® Association of Northwestern Wisconsin Good Neighbor Award celebrates members who embody the REALTOR® spirit by giving back and creating a lasting, positive impact where they live and work.

From volunteering time and talent to leading charitable initiatives, this award shines a spotlight on the REALTORS® who are making our communities stronger, brighter, and better for everyone.

### How to Nominate:

- Complete the nomination form: [Good Neighbor Award Nomination Form](#)
- Postmark Deadline: October 31, 2025

Don't miss the chance to honor a REALTOR® who exemplifies compassion, generosity, and service beyond the transaction!

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## Earn Your Fair Housing Challenge Emblem!

Take the lead in building a more inclusive and equitable real estate industry. By completing the Fair Housing Challenge, you'll expand your knowledge of fair housing history, laws, and ongoing issues — benefiting your clients, communities, and the profession.

### Complete all three steps to earn your emblem:

1. Fairhaven 2.0
2. Commitment to Excellence (C2EX)
3. One course of your choice: At Home with Diversity (AHWD) or Bias Override: Overcoming Barriers to Fair Housing



**Fair Housing Challenge**

Display your emblem proudly next to your name in emails, online profiles, and marketing materials — a visible mark of your leadership and commitment to fairness in every transaction.

[Take the Challenge & Learn More](#)

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## A Special Request from Brenda

RANWW members, I have a BIG ask! A fellow REALTOR® from our neighboring association to the north—the Lake Superior Area REALTORS®—is a finalist for the NAR Good Neighbor Award. I recently learned about his incredible work and the impact of his Foundation, and I'd love your help in supporting him.

Please take a moment to [cast your vote](#)—the additional funding he could receive would make a meaningful difference for his charity.

Thank you so much for your support!  
—Brenda



**VOTE NOW!**



**2025 FINALIST**

**KEN LARSON**

*Northern Lights Foundation*

FOUNDER  
PRESIDENT

DULUTH, MN

 **PRO**  
PRIMARY SPONSOR

## 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 is ideal for first-time buyers and empty nesters. It explains the [differences between condominium and single-family ownership](#) and the due diligence recommended before purchasing a condo.

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](#)

## 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.

### October Online Training Session:

- October 22 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.

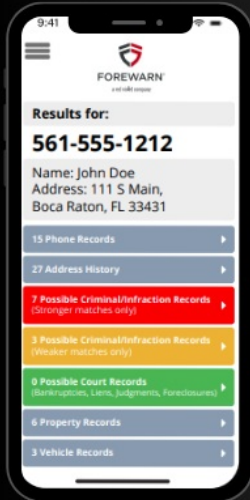
Registration: To sign up, please visit our [registration page](#).



**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

### Nicolet Bank

Are you searching for a home loan partner with seasoned, knowledgeable mortgage loan experience? Speak with your local experts Dawn Malcolm and Suzie Twite at Nicolet Bank, who offer a combined 60 years of experience. Nicolet Bank offers a variety of mortgage loan programs, and local servicing is available. That means Dawn and Suzie can remain your local contacts. First-time homebuyer and down payment assistance programs are available.

When you choose a local community bank, you work with bankers who work and live here too. Dawn and Suzie understand the local market and have relationships with local realtors. Work together in person at



**Dawn Malcolm**  
NMLS ID #712508  
[Email Dawn](#)

**Suzie Twite**  
NMLS ID #619000  
[Email Suzie](#)





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!

**WRA Member  
Benefits**

**NAR Member  
Benefits**

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

[WRA Website](#)

[NAR Website](#)

WRA

October Magazine



## RANWW Officers

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shannynpinkert@gmail.com

**Bob Ritsch - President Elect**

(715)-456-8008

bobritsch@charter.net

**Ben Rivard - Treasurer**

(715) 205-1519

info@benrivard.com

**Todd Schwartz- Imm. Past President**

(715) 559-2231

todd@cv-re.com



## RANWW Directors

**Catherine Bade** - (715) 271-3055

**Mary Jo Bowe** - (715) 456-2014

**Kim Bump** - (715) 514-0125

**Deborah Hanson** - (715) 456-0499

**Jade Green** - (715) 642-1320

**Alex Hartung** - (715) 495-0852

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**John Flor** - (715) 924-4806

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**Andy Yakesh** - (715) 225-4867

**Dawn Malcolm** - (715) 852-2307



**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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