



November 2015

Volume 20 • Number 11

MARK YOUR CALENDAR

RASCW Annual Membership Meeting and Awards Night

Thursday, November 19
Blackhawk Country Club

[Click here for more information.](#)

RASCW/SCWMLS Offices Closed

Thursday, November 26
Friday, November 27

RASCW Southwest Holiday Party

Wednesday, December 2
The Arthur House, Platteville

RASCW Holiday Cocktail Party

Tuesday, December 8
Great Dane - Fitchburg

[Click here for more information.](#)

RASCW Green Lake-Ripon Holiday Party

Wednesday, December 9

100 Year Celebration and Installation Dinner

Thursday, January 28, 2016
Alliant Energy Center

[Click here for more information.](#)

[CLICK HERE](#)
FULL EVENT CALENDAR

IN THIS ISSUE

Page 2

President's Message: Mary Duff

Page 3

Ed Coburn Pride Award Recipients
MLS News

Page 4

Membership Renewals
Find Your Name for a Chance to Win...

Page 5

Project Home "Home Maintenance Classes"
Cindy Strange Pay it Forward Award Recipient
RASCW Holiday Cocktail Party
Mallards Fundraiser - Thank You

Page 6

RASCW Commercial Corner

Page 7

Calendar: November 15 - December 15

Page 8

Continuing Education
Hiring an Assistant to Building a Team
REALTOR® Safety

Page 9

Ghoulish Gallop - Thank You!

Page 10

Membership Update



Join the celebration!

The REALTORS® Association of South Central Wisconsin turns 100 on January 28, 2016 and we're having a party!

Evening festivities will include celebrating our rich history while having fun together enjoying dinner and music. We will also install our 2016 leadership team into office, all while raising funds for an important piece of our history – our very own Housing Foundation. RASCW Member Norm Flynn, who has served as president of NAR, WRA and RASCW, will lead us through our history as he is joined by other veteran members highlighting our past.

January 28, 2016

Alliant Energy Center

1919 Alliant Energy Center Way, Madison, Wisconsin

\$25 per person with 100% of ticket sales being donated to the RASCW Housing Foundation

Cocktail Attire

Schedule for the Evening

5:00 – Registration, Hors D'oeuvres, Cash Bar

5:45 – Dinner – please select your entrée

6:30 – Program

8:00 – Dessert and Music of Madison-area favorite [The Gomers](#)

[Reservations must be made in advance.](#)

[CLICK HERE FOR REGISTRATION INFORMATION](#)

[CLICK HERE FOR SPONSORSHIP INFORMATION](#)

RASCW Officers Elected for 2016

At their October meeting, the RASCW Board of Directors elected **Jason Geiger**, Geiger, REALTORS®, Vice President, and **Tom Weber**, First Weber Inc, Treasurer. Jason and Tom, along with President-elect **Dewey Bredeson**, Bay Tree Real Estate Group, and the new RASCW Directors **Jenny Bunbury-Johnson**, Bunbury and Associates, REALTORS®, **Stan Hill**, Stark Company, REALTORS®, **Ellen Koeppen**, Green Lake Real Estate, and **Jennifer Utter**, Sam Simon Real Estate, will be installed into office at the [100 Year Celebration and Installation Dinner](#) being held the evening of Thursday, January 28, 2016 at the Alliant Energy Center.

New MLS Directors and Officers Elected



Dewey Cash

The RASCW/SCWMLS Boards of Directors have elected **Bev Anderson**, Anderson Real Estate, **Jim Blabaum**, ERA Arthur Real Estate, **Judi Kessler**, Century 21 Affiliated, and **Kris Terry**, Bunbury and Associates, REALTORS® as SCWMLS Directors with three-year terms beginning January 2016.

The SCWMLS Board of Directors also held elections for 2016 SCWMLS Officers. **Dewey Cash**, Keller Williams was elected as President; **Shawna Alt**, First Weber, Inc was elected as Vice President and **David Stark**, Stark Company, REALTORS® was re-elected as Treasurer.

The new SCWMLS Directors and Officers will be installed into office on Thursday, January 28 during the [100 Year Celebration and Installation Dinner](#) at the Alliant Energy Center.

REALTOR® REVIEW

A REALTORS® Association of
South Central Wisconsin
Publication

OFFICERS OF THE ASSOCIATION

Mary Duff, President 443-4815
Kristine Terry, Vice President 393-0891
Dewey Bredeson, Treasurer/President-elect 831-0500

DIRECTORS

Charlotte Eversoll 778-5915
Jason Geiger 277-2167
Brandon Grosse 577-9860
Jeff Hauser 271-5444
Marcia Howe 223-2184
Kelly Maly 243-8234
Carla Nowka 310-4636
Jamie Phephles 963-6923
Tom Weber 241-8307

EDITORIAL STAFF

Kevin King, Editor-in-Chief
Ann McGinty, Communications Coordinator

The purpose of the REALTOR® Review is to inform its Members of events, issues and accomplishments pertaining to the REALTORS® Association of South Central Wisconsin.

If you would like to submit information, story ideas, or articles for inclusion in the REALTOR® Review please contact Kevin King at kevin@wisre.com.

Submit typewritten articles, with contact name and phone number to:

RASCW
4801 Forest Run Road, Suite 101
Madison, WI 53704-7337

Phone: (608) 240-2800
Fax: (608) 240-2801

Items submitted in Microsoft® Word programs are also welcome.

www.rascw.org



President's Message: Mary Duff



"Play invites participation" -Brian Goodwin

Wow, do we know how to *play* as REALTORS®. This was witnessed at our now-annual Trivia Challenge last month, as well as at the WRA convention in September, and I'm certain I will see more of the same in San Diego this weekend at the NAR convention. In my nearly three years on the RASCW board, I have certainly had the privilege to observe the goodwill and connections created at such events and how that often inspires participation. I would argue that the quote above can be equally impactful as "Passion invites participation" since that has become my experience at RASCW.

In this month of giving thanks, we are gratefully celebrating the *passion* of some special Members at our Annual Meeting next week. I hope to see you there as we honor our REALTOR® of Distinction, Affiliate of Distinction, Ed Coburn Pride Award winners, and the Cindy Strange Pay It Forward recipient. We will also hear the State of our Association and SCWMLS. It's been a wonderful and productive year with much to celebrate.

And speaking of celebrations, we are looking ahead to fete a century of *participation* in RASCW on January 28, 2016 at our 100-Year Anniversary Celebration and Installation! Oh, how we will play! The key to this evening's success will be much like our legacy of 100 years of service – participation by our passionate Members! How can you help?

1. Attend! 100% of all ticket sales will be donated to our very own Housing Foundation. What a wonderful beneficiary as they work solely for the benefit of homeowners in our own communities through their down payment and closing cost assistance program.
2. Sponsor! We are requesting sponsorship for this once-in-100-years event – just \$250 from your business, brokerage, or your own pocket. We will honor each and every sponsor the same – with deep gratitude and recognition that evening, as well as on our web site.
3. Talk it up! Encourage your friends in RASCW (or those who should be!) to attend and/or sponsor.

I am engaging in all three of the above and I ask that you join me – when we play together our business transactions go more smoothly, our joy increases and our lives are enhanced. RASCW has thrived for 100 years on this play, passion and participation. Let's set the groundwork for the next 100 years!

©2015 Badgerland Financial, ACA. NMLS ID 458065.

Badgerland FINANCIAL
Cultivating rural life.
(877) 789-9058
badgerlandfinancial.com



BECAUSE SOME DREAMS ARE JUST BIGGER
Call our Mortgage Team today!
McFarland • Stoughton • Sun Prairie
608.838.3141



Equal Housing Lender NMLS# 596586 • Member FDIC

McFarland State Bank

www.msbonline.com

Dave Haskins and Pete Stebbins to Receive the Ed Coburn Pride Award

The Ed Coburn Pride Award was established in 2004 in memory of RASCW Member Ed Coburn. Ed was an active Member of the Association who worked hard on committees and is probably remembered most for his photographs, as he was ever present with his camera at Association events. This Award is given out annually to recognize individual RASCW Members for their outstanding service on a committee during the current membership year.



Dave Haskins, Tri-County Realty, was selected to receive the award for his work on the Southwest Networking Committee. Dave is an enthusiastic supporter of the committee. He works hard to find sponsors and donations for the Southwest events, puts together the annual golf outing in Lancaster, and is the main organizer of the holiday party. He always has a smile and never complains about anything. He truly exemplifies the reason we have a Southwest Networking Committee.



Pete Stebbins, Fairway Independent Mortgage, was selected to receive the award for his work on the Ghoulish Gallop Committee. Pete is an outstanding participant in raising funds for the RASCW Housing Foundation. He easily tackles over 80% of the previous year's sponsors to secure donated funds for the current year. He does so eagerly, without excuse or complaint. His continued success in the industry has forged relationships with REALTORS® and Affiliate members alike, as he graciously marries the need for continual financial support with the delicate balance of maintaining business relationships.

You can join us in congratulating Dave and Pete at the Annual Meeting and Awards Night on November 19, 2015 at the Blackhawk Country Club. [Click here for details.](#)

RASCW Committees Need You

All RASCW Members are encouraged to become an active part of your Association through Committee involvement. Please bring your personal talents and interests to your Association. Thank you! [Click here for more information.](#)

A HOME LOAN SHAPED UNIQUELY FOR MEDICAL PROFESSIONALS

LESS MONEY DOWN THAN STANDARD LOANS
No private mortgage insurance (PMI)*

COMPETITIVE RATES
Our mortgages have adjustable rates (ARMs)

ENOUGH MONEY FOR WHAT YOU WANT
Borrow up to \$750,000 to buy your first home or refinance the one you love.

STUDENT LOAN CONSIDERATION
Student Loans are counted as only 1% of the outstanding balance.

CALL A MORTGAGE BANKER TODAY AT 608.836.1616 OR APPLY ONLINE AT www.capitolbank.com

Offer valid for purchase or refinancing of single family homes only. The property in question must be the primary residence of the individual securing the loan. Applicant must start employment in the medical field within 60 days of closing on the loan. Capitol Bank must receive proof of employment commitment prior to loan closing. Applicant needs a contract for residency or employment or must currently be employed as a physician, fellow or resident. This offer is for medical doctors only as defined by the U.S. federal government. The maximum loan amount for this offer is \$750,000. Subject to credit approval. Terms and conditions subject to change without notice.

See us for Home Loans

Our team has more than 55 years of experience in home lending. Let us help you make customer dreams of owning a home come true!

Eric Sweeney
cesweeney@rivervalleybank.com
NMLS #113992
 Katie Simon
ksimon@rivervalleybank.com
NMLS #500033
 Tom Wellman
twellman@rivervalleybank.com
NMLS #539874

River Valley BANK

IN MIDDLETON
8329 Murphy Dr. • (Near Costco)
608.203.9786

www.rivervalleybank.com/middleton

MLS News

Visit www.scwmls.com for expanded details.



Attention Windows XP, Vista, Server 2008 & Older Browser Users

Effective December 8, computers running Windows XP, Windows Vista, or Windows Server 2008 will no longer be able to access Paragon™. Our Paragon™ vendor, Black Knight has announced that their servers will be upgraded to only support TLS V1.2 for secure communications. Unfortunately, older operating systems listed above cannot be upgraded to support this level of new security. In addition, older versions of browsers will also need to be upgraded. These include IE 9 or below, Firefox 26 or below, Chrome 29 or below, Safari 6 or below, and MAC using IE. If you are unsure about your browser version, there is a checker on the login page of Paragon™ or test via this [link](#).

Showing Instructions and Access Information

When entering showing instructions as part of a listing within Paragon™, please do not include lockbox or alarm codes. The showing instructions field displays **before** a showing confirmation is received and displays within WIREX as part of the listing record. Access information should be entered into the lockbox and alarm information fields within the listing setup section within ShowingAssist. This sensitive information will then only display in an email **after** a showing has been confirmed. If you do not subscribe to the ShowingDesk products directly, these fields can be found by selecting Preferences and ShowingAssist from within Paragon™. Clicking on Listing Setup will allow you to search for individual properties and enter access information.

Recent Paragon™ Updates

- The calendar on home page has been "modernized" and now allows you to enter tasks via a Rich Text Editor.
- An Edit button has been added for use in adjusting search shapes drawn on the map. **You must click the red Edit button next to the Draw button to adjust your shape(s).** This was added to make it easier to manage multiple shapes.
- The Bing map now prints larger on one page with the listing summary on a separate sheet.
- The reports listed under the Green Reports button now include codes for who created the report. M = MLS, O = Office, A = Agent. At the bottom of this list a Recycle Bin has been added. You can move reports you don't use into this bin to hide them. They will not be deleted and you can move them back anytime.

Reminder for eKey Users

When you purchase a new phone, or when your provider updates the operating system on your phone, the eKey authorization code that is saved will be deleted and you will receive an error "Challenge failed. Reset auth. Tokens". When this happens, you will need to obtain a new authorization code. Call the MLS office during normal business hours or call Supra Technical Support at 1-877-699-6787 for a new authorization code. Authorization codes are never the same.

Membership Renewal Notice

Thank you in advance for renewing your Membership in the REALTORS® Association of South Central Wisconsin! The 2016 Membership Renewal invoices were mailed to your preferred address last month. If you have not received your invoice, please contact Beth Fletcher at 608-240-2800 or beth@wisre.com.

To avoid an interruption of your services, including the Legal Hotline and ZipForms, **please submit your dues by December 1, 2015**. If you have not paid your Membership renewal for 2016, please note that payments need to be **received** by December 31, 2015 to avoid late fees – please do not delay.

As your local Association, it is our responsibility to collect dues on behalf of the Wisconsin REALTORS® Association and the National Association of REALTORS®. Your Membership Renewal reflects the following:

- NAR dues are \$120 plus \$35 for the annual Public Awareness Campaign for a total of \$155.
- WRA dues are \$298 for REALTOR® Members and \$271 for State Affiliate Members. Renewals received after December 31, 2015 will be subject to the WRA reinstatement fees of \$75 for REALTORS® and \$25 for Affiliates.
- RASCW dues are \$170 for both REALTOR® and Affiliate Members. Renewals received after December 31, 2015 will be subject to a \$25 RASCW reinstatement fee.

Paying 2016 Membership Renewals

Please note that credit card payments will only be accepted online.

To pay by VISA or MC, go to www.rascw.org and click on Pay Dues Online link at the top of the page.

This service is handled by the National Association of REALTORS® (NAR) and is only available through December 31, 2015.

Exceptions to paying online:

- The discount for Senior and Elder dues is not reflected online.
- The online service is not available to local Affiliate Members (State Affiliate Members are able to use the online service.)

Senior, Elder and local Affiliate Members, please call the RASCW office at 608-240-2800 if you wish to pay your dues by VISA or MC.

To pay by check, detach the lower half of your Renewal Notice and send check payable to RASCW, 4801 Forest Run Road, Suite 101, Madison, WI 53704.

All Membership Renewals received after December 31, 2015 will be subject to reinstatement fees. No exceptions will be granted.

If you have any questions, please contact the RASCW office at 608-240-2800.

Find Your Name for a Chance to Win FREE RASCW Dues for 2016

We have randomly selected the names of three members and included them in this newsletter. Find your name in brackets with your last name first – [Smith, John] and notify Patricia at the RASCW office: patricia@wisre.com. Your name will be entered into a drawing to receive free RASCW dues for 2016 - \$170 value. We will run this contest for the October, November and December issues of the REALTOR® Review. The drawing will take place on December 14 with up to three winners. Good luck!

let's **TALK MORTGAGES.**

We'll keep you and your buyer informed through every step of the loan process, and close your deals on time.

#1 MORTGAGE LENDER IN DANE COUNTY**

IT'S YOUR MONEY. } **OWN IT.**

summit
CREDIT UNION

SummitCreditUnion.com | 800-236-5560 | 608-243-5000

NO^{OR} -LOW- CLOSING COSTS*

*No or low closing cost option is only available for fixed-rate, 30-year-term conventional mortgages sold to Fannie Mae. Must be for the purchase or refinance of an owner-occupied, single-family home. All other mortgage loan products are excluded. A Summit checking account must be open prior to the closing of the loan. Summit WILL ONLY PAY for the following fees and costs: appraisal, credit report, loan document recording, flood certification, settlement closing, tax service, Summit origination, and lender's title insurance. ** #1 mortgage lender based on number of mortgages recorded with Dane Co. register of deeds. Offer valid until 12/31/2015.

Project Home "Home Maintenance Classes"

Classes are free and open to the public. **Advance registration is required.** Please call (608) 246-3737 Ext. 2000 or email michellek@projecthomewi.org to register. All classes are from 6:30 pm to 8:00 pm (unless otherwise noted). All classes will be held at 1966 S. Stoughton Rd., Madison, WI 53716 (unless otherwise noted). [Halverson, Evelyn] Classes are taught by Project Home staff and other local, skilled professionals.

2015 - 2016 Class Schedule

Wed. Nov. 11 **General Heating System Maintenance** Learn about what you can do to help maintain your heating system and what to ask for when your furnace is serviced by a heating professional. Plus we will have our training furnace on hand to review the components of a forced air furnace.

Thur. Dec. 10 **Basic Household Plumbing** Ever had problems replacing a toilet, sink or faucet? Learn the basics, the importance of the right tools and things to look out for. Also receive info on how to deal with drain problems and maintain your drainage system.

Wed. Jan. 13 **Saving Energy in Your Home** Have you ever looked at your energy bill and wondered...."What can I do to lower these costs?" Or thought.... "How can I do my part to help save energy and the planet?" Attend this class to hear about simple steps you can take to reduce your energy usage. These tips and strategies are low-cost, easy to implement and cost-effective approaches to help you save energy and money.

Wed. Jan. 27 **Common Bathroom Repairs & Replacements** (From Floors to Shower Installs) Madison Central Library Room 302. Bathrooms can be tricky projects to tackle, but some general knowledge can go a long way. Join us for this class as our Certified Remodeler, Bob Weirough, will give you the basics for some of the most common bathroom upgrades and repairs (flooring, faucets and shower installs). The right products and tools are very important to the success and longevity of any bathroom project.

Wed. Feb. 17 **Water & Mold Issues** (this class is 2 hours, 6:30 pm to 8:30 pm). If you've ever had water enter your home (either in your basement, through the walls or a roof leak) you know first-hand the types of problems it can cause. There are solutions and preventative steps that can keep water out of your house. We are lucky to have long-time home inspector, building scientist and mold and indoor air quality expert, Don Robbins show us the way. For more about Don - www.buildingforensics.biz/index.html

Wed. Mar. 9 **All Things Painting: Tips from a Pro** (Madison Central Library Room 302) Professional painter and longtime Paint-a-thon volunteer, Eric Welch, will share his expertise with you. Tips, techniques, safety set-up and precautions, advice about painting products and supplies (both interior and exterior) -- get the answers to all your painting questions. For more about Eric visit his website: www.ericwelchpainting.com.

Wed. Mar. 30 **Basic Home Maintenance (Spring)** Once the snow has melted and Spring has sprung - it's not just Spring cleaning time...it's Spring home maintenance time! At this class we will discuss the things you need to check on, each year, in order to keep your home safe and healthy. If you stay on top of these maintenance items, it will help you avoid problems and costly repairs down the road.

Class dates or times may be changed or cancelled without advance notice if necessary. Home Maintenance Classes are held at Project Home, 1966 S. Stoughton Rd., Madison, WI (unless otherwise noted). Our office is in a strip mall on the S. Stoughton frontage road between E. Buckeye Rd. and Pflaum Rd.

Joe Long to Receive Cindy Strange Pay it Forward Award

Joe has been an Affiliate Member of RASCW since 2007. He has chaired and co-chaired the Affordable Housing/Equal Opportunities Committee for the past 7 years. In 2015 he also joined the Professional Development Committee, and recently personally sponsored the "I Need Help! Hiring an Assistant/ Building a Team" program presented by the Committee.

Joe received the RASCW Affiliate of Distinction award in 2012. His unselfish nature is evident with the time he spends volunteering at the River Food Pantry and for Habitat for Humanity of Dane County®. Joe says what he is most proud of is being the founding member of HYP (Habitat Young Professionals) which through its fundraising has built 3 homes and are working on their 4th. This is what makes Joe a stand-out recipient of the Cindy Strange Pay It Forward award.

SAVE THE DATE

Cindy Strange Memorial Golf Outing

Wednesday, July 13, 2016

University Ridge Golf Course



RASCW Holiday Cocktail Party
December 8, 2015
5:00 pm - 7:00 pm
Great Dane - Fitchburg
Cash Bar and Free Appetizers

Admission to the event will be a
"Toys for Tots" toy or cash donation.
The Marines will be present.


Additional donation boxes will be located at:
Park Bank, Middleton
Restaino & Associates on Schroeder Rd
RASCW

Please RSVP by December 1st, 2015 to
Beth at 608.240.2800 or email beth@wisre.com.



Thank You All



Thanks to the generous support of our sponsors and ticket purchasers to this year's Mallards Tailgate Fundraiser, the RASCW Affordable Housing Equal Opportunities Committee was able to present checks totaling \$8,200 to Movin' Out, Inc Executive Director Tim Radelet at its meeting on November 5. This represents the highest total raised since the inception of the fundraiser 11 years ago. [Wagner, Scott] Please watch for next year's event - we hope to see you there.

Commercial real estate markets continue to perform well in 2015. Here are some key indicators:

- Nationally, the 68 million square feet of net office absorption in the first three quarters of 2015 is more than double the office absorption during the same periods in 2005 through 2007, considered to be the height of the last office boom.
- While construction has been rising in many markets, aggregate demand continues to outstrip supply, resulting in lower vacancy rates and rent growth for all major property types.
- According to the Costar Group's Index of Repeat Sales, widely considered to be one of the most accurate measures of commercial real estate sales, prices for commercial properties increased 11.4%, in the 12 months ended August 2015.
- Also based on Costar's nationwide data, commercial real estate sale volume, year-to-date through August 2015, was 32% higher than the same period in 2014.



[Click Here for the November Asking Lease Rates](#)

2015 has also been a good year for commercial real estate in South Central Wisconsin:

- According to Xceligent, the Madison Metro market has experienced 271,000 SF of positive absorption of office space so far in 2015. Vacancy rate has declined to 12% on Xceligent's tracked set of office properties. For the first time in a long while, asking rents have inched upwards.
- Industrial space had positive absorption of 98,000 SF, bringing the past 12 month's total net absorption to 742,000 SF and reducing the vacancy rate on the tracked industrial space from 5.45% a year ago to 3.9% today.
- Retail space also had positive absorption, but was not as strong as other types of commercial real estate and not as strong as retail leasing in recent quarters.
- So far in 2015, the dollar volume of transfers of commercial real estate exceeds by 40% the dollar volume for the same period of 2014.
- The number of transactions and the dollar volume for commercial land transfers has increased 77% over last year.
- The number and dollar volume for multi-family transactions are lower than during the same period of 2014.

While the local data we have on office, industrial and retail real estate transactions for 2015 reflects an upward movement in prices, there are also more transactions occurring for larger and better quality properties. So it's difficult to say what the magnitude of price appreciation might be. While the local commercial real estate market got healthy in 2015, it's clear that it is trailing the overall national market in the timing of this up-cycle. Except for pockets, especially areas related to oil production, the national market is well into recovery. Commercial real estate in south central Wisconsin has just started to heat up.

Ralph's Picks for the Month

http://blog.thebrokerlist.com/organize-data-like-never/?utm_source=thebrokerlist+subscribers&utm_campaign=e3f24b7e8f-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_0ff012c8df-e3f24b7e8f-328839901

RSK says: I use Evernote but never to this degree. Some good stuff here and you can download Evernote for free on this page.

<http://dukelong.com/a-visual-and-verbal-diary-from-cretech-week-new-york/>

RSK says: We could use a Tech Day for commercial real estate. Duke Long will be speaking at our January Commercial Forecast Seminar so we will get an overview of what's happening. Should be enlightening as well as entertaining.

http://blog.thebrokerlist.com/your-baby-is-ugly/?utm_source=thebrokerlist+subscribers&utm_campaign=ce60372926-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_0ff012c8df-ce60372926-328839901

RSK says: Just had to include this one. Although this is about restaurant listings for sale, it is true for any type of commercial real estate property... trust your broker to do the showing and just get out of their way unless there are questions. In other words, be available but out of harm's way. By the way, why is it almost all puppies are cute but most human babies are not until they grow up some?

SAVE THE DATE

2016 RASCW Commercial Forecast

Thursday, January 21, 2016 • Nakoma Golf Club • 1:00 pm

Looking for a New Relationship this Year?

Someone with local service? With no delays or surprises? Who turns your loans around fast?



www.crossplainsbank.com

Receive \$500 Off* First Mortgage Closing Costs

* Closing cost credit valid on construction loans and first mortgage purchase and refinance transactions that are for primary residences and second homes. Offer does not apply to lot loans, home equity loans or home equity lines of credit, or our Foundations for Families products. This offer is available for loans with applications dated from September 1, 2015 through December 31, 2015. The closing cost credit will be applied at the time of loan closing. This offer cannot be used with other State Bank of Cross Plains mortgage offers and is subject to change.

Because you deserve a good relationship



(608) 497-4640

Black Earth • Cross Plains • Madison • Mt. Horeb
Middleton • Oregon • Verona • Waunakee

Calendar: November 15 - December 15

Monday, November 16

Paragon™ Basic
9:30 am – SCWMLS Training Room

Wednesday, November 18

SCWMLS Board of Directors
11:00 am – RASCW/SCWMLS Conference Room

Thursday, November 19

New Member Orientation
8:30 am – WRA Education Center

Annual Membership Meeting and Awards Night
5:30 pm – Blackhawk Country Club

Thursday, November 26

RASCW/SCWMLS Offices Closed
Thanksgiving Holiday

Friday, November 27

RASCW/SCWMLS Offices Closed
Thanksgiving Holiday

Wednesday, December 2

RASCW Southwest Holiday Party
The Arthur House, Platteville

Friday, December 4

MLS Committee
9:00 am – RASCW/SCWMLS Conference Room

Tuesday, December 8

RASCW Holiday Party
5:00 pm – Great Dane, Fitchburg

Wednesday, December 9

RASCW Green Lake-Ripon Holiday Party

CLICK HERE

**RASCW EVENT
CALENDAR**

is on our website!

CLICK HERE

**COMMITTEE DESCRIPTIONS
COMMITTEE SELECTIONS**

Join a RASCW committee today!

CLICK HERE

**REGISTER FOR
PARAGON™ TRAINING**

on-site classes & webinar based

Win an **Apple Watch** and be part of the network.

APPLE WATCH



What's the best way to respond to a NAR call for action?
text the word "network" to 30644

NAR will send you short text messages when you need to take action on important real estate issues. You'll receive usually three to five texts per year.

All REALTORS® who sign up for NAR's mobile alerts now through December 2015 will be eligible to win a new iWatch. For more information, contact Joe Murray at jmurray@nra.org.



For more information and to register, please go to
www.wra.org/management.

Dedicated to Your Success

From educating consumers about the home buying process to closing deals on time, we are here for you and your clients every step of the way. We offer:

- ▶ Free First Time Home Buyer seminars
- ▶ Timely decisions with in-house underwriting of loans
- ▶ Responsive and resourceful guidance from one of Wisconsin's best lenders*

Call us at 800.533.6773, ext. 2810, visit uwcu.org or stop by a branch.



*UW Credit Union is ranked among the top ten home loan lenders in the state based on information from county Register of Deeds Offices; SMR Research Corporation.



Continuing Education

Effective October 1, 2015 there is a change in Continuing Education requirements. All licensees will be required to complete the 18 credit hours of continuing education, including for the biennium during which they were licensed. Therefore, there is no longer an exemption for newly licensed people from the continuing education requirement during the biennium they first receive their license.

However, one group will be exempt - a salesperson that received a license after October 1 of the even year of the biennium will not be required to complete continuing education for that biennium. Brokers will not receive any exemption. For example, if a salesperson received their license October 15, 2016 they would NOT be required to complete continuing education for the 2015-2016 CE biennium.

This requirement will apply for the 2015-2016 biennium.

Please see WRA Director of Corporate and Regulatory Affairs Cori Lamont's article in the October 2015 Wisconsin Real Estate Magazine for further insight to this change.

All Wisconsin real estate licenses must be renewed by December 14 of even-numbered years. There are four mandatory courses and four DSPS-approved electives. Licensees must complete the four mandatory courses and two electives from the DSPS-approved electives list.

Mandatory Courses (All licensees must take courses 1-4).

- Course 1 Wisconsin State-Approved Listing Contracts
- Course 2 Wisconsin State-Approved Offers to Purchase
- Course 3 Wisconsin New Developments
- Course 4 Ethics & Fair Housing in Wisconsin (includes NAR ethics requirements)

Elective Topics

(Licensees must take two of the following)

- Elective A Disclosures in a Wisconsin Transaction
- Elective B Risk Reduction for Wisconsin Salespeople and Brokers
- Elective C Inspections and Testing in Wisconsin Transactions
- Elective D Wisconsin Condominiums

Register at www.wra.org. Click on the Continuing Education tab.

From Hiring an Assistant to Building a Team

On October 23, the RASCW Professional Development Committee presented a program that addressed hiring assistants and building teams. Thank you to those who attended the program. Sincere thanks to the presenters for sharing their time and personal experiences.

Panelists:

- Jo Ferraro**, Century 21 Affiliated
- Jodi Fisher**, IMPACT Virtual Services
- Josh Lavik**, Keller Williams Realty
- Lisa Mohar**, First Weber Inc
- Kellie Unke**, Stark Company, REALTORS®

Moderator:

- Cori Lamont**, WRA, Director of Corporate and Regulatory Affairs

**Special thanks to our generous sponsor –
Joe Long of Waterstone® Mortgage
and his team!**

REALTOR® Safety



Introducing *The Little Red Book: Safety Rules to Live By for REALTORS®*, the ideal safety resource for new and seasoned agents. Created with input from more than 1,000 NAR members, this product focuses on the instructions, philosophies and rules members of NAR utilize to establish professional safety protocols in their business. Order your copies now. [Yoo, Michelle] Visit Store.Realtor.org/LRB today!

Jumbo mortgage loans with low fixed rates

FOR YOUR BIGGER DREAMS.

Learn more about our jumbo mortgage loan special at www.parkbank.com

PARK  BANK

ParkBank.Com | 608.278.2801

 EQUAL HOUSING LENDER | MEMBER FDIC

Thank You to the Committee Members, Sponsors, Volunteers and to all who Participated in the 21st Annual Ghoulish Gallop. Your combined effort raised \$15,000 for the RASCW Housing Foundation!



10K & 5K Run/Walk

All Proceeds Benefit:



REALTORS® Association of South Central Wisconsin
HOUSING FOUNDATION
Established 1989

The REALTORS® Association of South Central Wisconsin Housing Foundation – building a foundation for affordable housing in Southwest & South Central Wisconsin.

Committee Members

Katie Bast, Co-Chair
Rob Helvey, Co-Chair
Kelly Maly, Responsible Director
Tony Burns
Laura Bush
Erin Garnett
Adam Pelletter
Ruth Schultz
Peter Stebbins

THANK YOU 2015 GHOULISH GALLOP SPONSORS!

Gold Sponsors

AmeriSpec Home Inspection Service	Preferred Title
AnchorBank	Stark Company, REALTORS®
First Weber Foundation	Summit Credit Union
Middleton Community Bank	Wisconsin Mortgage Bankers Association

Silver Sponsors

BMO Harris Bank	State Bank of Cross Plains
The Kruse Company, REALTORS®	Thomas Kane & Company, LLC
Midwest Title Corp	Universal Home Protection, LLC
Settlers bank	Wisconsin Bank & Trust

Bronze Sponsors

Bunbury & Associates, REALTORS®	Gorman & Company, Inc
Capitol Bank	Keller Real Estate, LLC
Clare Bank	Knight Barry Title
Coldwell Banker Success	Matt Winzenried Real Estate Partners
Fairway Independent Mortgage	Oak Bank
First American Title	Tri-County Title Services, LLC

Contributors

Alvarado Real Estate Group	Culvers	Miller & Sons Supermarket
Bagels Forever	Ehum Abstract & Title	Mound City Bank
Bruner Realty	Endurance House	Jerry Pasdo
Chocolate Shoppe Ice Cream	Ideal Printing	Starbucks
Clayton Real Estate	Lafayette Land Title	Stella's Bakery
Conrad Real Estate Services	Thomas Mietzel LLC	WIBA 1310
Culligan Total Water		

PLEASE SUPPORT YOUR RASCW HOUSING FOUNDATION!

Included on your Membership Renewal is a voluntary \$15 contribution to the REALTORS® Association of South Central Wisconsin Housing Foundation. Down payment assistance like our Housing Foundation Home Start program can help to improve affordability of a home for many buyers. Your dollars help individuals and families own their homes, which benefits all.

The RASCW Housing Foundation, a non-profit 501(c)(3) organization, makes available to qualified applicants a low interest, deferred payment loan to be used for the down payment and/or closing costs associated with the purchase of a home. Since 1991, the Foundation has given out over \$2.2 million in loans to individuals and families in Southwest and South Central Wisconsin with family incomes at or below 80% of the county median income.

The Housing Foundation's funds come from two main sources: the generous donations of RASCW REALTOR® and Affiliate Members and our Ghoulish Gallop fundraiser event. Because the Housing Foundation is a charitable organization, all donations are 100% tax deductible. In turn, we are able to give out 99% of the contributions we receive in the form of loans to borrowers due to the administrative support we receive from RASCW, our parent organization. You can be assured that your contribution is being used to help provide affordable housing to those who need it most.

Thank you for your support.

Mortgage Lending

Working together to move families into homes.

Crystal Lautenbach
Assistant Vice President
Mortgage Lending
clautenbach@bankpds.com
NMLS# 451162

Linda Oelke-McNamer
Vice President
Mortgage Lending
lmcnamer@bankpds.com
NMLS# 685867



BANK OF PRAIRIE DU SAC

555 Park Ave.
Prairie du Sac

608.643.3393
www.bankpds.com



Integrity Home Inspections of South Central WI, LLC

Ed Anderson - Owner
Designing, Building, Inspecting
for over 36 years.

Monkey wrench not included.

Call or Text (608) 206-4950
e-mail edanderson209@gmail.com

Visit my Website for more information and prices www.ihiscw.com



MEMBERSHIP UPDATE

NEW MEMBERS

Doug Ament First Weber Inc	Ashly Hanson Century 21 Affiliated	William Meissner Wisconsin Dells Realty, Inc	Eric Staggs Keller Williams Realty
JoAnn Armstrong Fort Real Estate Company	Louise Hoffmann First Weber Inc	Catherine Ortega First Weber Inc	Dennis Stark Fort Real Estate Company LLC
Travis Beck Century 21 Affiliated	Seung Hong Restaino & Associates	Mara Patterson T R McKenzie Inc.	Dori Suddarth Century 21 Affiliated Roessler
Dave Bell Dave Bell Auctions LLC	Rikki Hullinger Accord Realty	Michael Paumen First Weber Inc	Marcus Suelflow The Frugal Broker LLC
Kristen Bystol Geiger, Realtors®	Jennifer Ingiald Kimball LLC, Realtors®	Tyler Paynter First Weber Inc	Dan Uhlir Midwest Realty Service
Kim Cash Fort Real Estate Company	Peggy Johnson First Weber Inc	Annette Plante Restaino & Associates	Deborah Vesling American, REALTORS®
Aaron Curran First Weber Inc	Deb Kesler Keller Williams Realty	Leigh Schmidt The Kruse Company, REALTORS®	Reijo Wahlin Stark Company, REALTORS®
Aubrie Davis Bunbury & Associates, REALTORS®	Joe Klinger Clayton Real Estate & Auction	Christine Schueffner Right on Target Real Estate, LLC	John Zhang Century 21 Affiliated
Clay DiCiaula First Weber Inc	Margaret Korz Margaret Korz, REALTOR®	Kurt Schuster K. Schuster Enterprise, LLC	
Teah Egan Century 21 Affiliated	Deb Kreger Badger Realty Group	Diane Shaw First Weber Inc	AFFILIATES
Jennifer Evenson Century 21 Affiliated	Tandi Lucas Restaino & Associates	Vickie Sherman Fort Real Estate Company	Randy Barwick First Bank Financial Centre
John Finn Lake & City Homes Realty	Adam Malo RE/Max Connections	Erik Silgman Keller Williams Realty	Tom Farley First Bank Financial Centre
Sandy Frye First Weber Inc	Sabrina Mays First Weber Inc	Kerri Smith Century 21 Affiliated	Wayne Fehrenbach Fehrenbach Home Inspection
			Angie Grim Associated Bank

MEMBERSHIP TRANSFERS

NAME	FROM	TO
Michael Anderson	First Weber Inc	Studio E Agency
Jean Armendariz-Kerr	Keller Williams Realty	My Agent Jean
Kelli Baron	Potterton-Rule, Inc	Restaino & Associates
Bill Baker	Keller Williams Realty	Century 21 Affiliated
Cait Berry	First Weber Inc	Realty Executives Cooper Spransy
Charles Brown	Keller Williams Realty	Lake & City Homes Realty
Cardon Dowd	Lakepoint Realty	Bunbury & Associates, REALTORS®
Roger Erickson	River Valley Bank	Oregon Community Bank
Dennis Friske	Potterton-Rule, Inc	Restaino & Associates
Geri Gossink	Steinmetz Real Estate Group LLC	First Weber Inc
Jon Green	Coldwell Banker Success	Century 21 Affiliated Pfister
Joe Herbst	Century 21 Affiliated	Keller Williams Realty
Michael Jiru	Shelter Mortgage Company LLC	First Bank Financial Centre
D'anne Long	Tim O'Brien Homes Inc	Forward Development Group
Laura Marty	Century 21 Zwiygart Real Est	Restaino & Associates
Louis Reed	Encore Real Estate Services, Inc.	Restaino & Associates
Mike Schmidt	JMP Properties	First Weber Hedeman Group
Joel Swanson	First Weber Inc	Homestead Realty
Erin Swenson	RE/Max Preferred	Realty Executives Cooper Spransy
Linda Thede	Keller Williams Realty	Century 21 Affiliated

Congratulations to the 32 new Members who completed Orientation in October sponsored by Katie Simon, Eric Sweeney, Tom Wellman, Jerry Warmus, Cindy Mack and River Valley Bank.

Thank you to Heather Crowe, Mary Duff, Kim Moermond, Robert Procter, Laura Stanfield, Joe Long and Tom Weber for sharing their knowledge and time as October Orientation Instructors.

You did an excellent job!

Congratulations to the 5 new Members who completed Orientation in the Southwest Area in October sponsored by Lexi Buschor and Mound City Bank.

Thank you to Nancy Smith, Paul Place and Robert Procter for sharing their knowledge and time as October Orientation Instructors for the Southwest Area session.

You did an excellent job!

NEW OFFICES

The Baker Realty Group, Inc Sun Prairie, WI	First Bank Financial Centre Madison, WI	K. Schuster Enterprise, LLC New Glarus, WI	Midwest Realty Service Madison, WI	Oregon Community Bank Oregon, WI
Dave Bell Auctions LLC Beaver Dam, WI	Forward Development Group Verona, WI	Margaret Korz, REALTOR® Hollandale, WI	My Agent Jean Madison, WI	Studio E Agency Reedsburg, WI