



## RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



October 2016

Volume 21 • Number 10

### MARK YOUR CALENDAR

#### RASCW Annual Meeting

Wednesday, November 16, 2016

8:00 am

Sheraton Madison Hotel

[Click here for more information.](#)

#### Installation Reception

Wednesday, January 25, 2017

Watch for Details

[CLICK HERE](#)  
FULL EVENT CALENDAR

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### Congratulations New RASCW Directors

In January 2017, the following Members will be installed as Directors of the REALTORS® Association of South Central Wisconsin for three year terms:



Janine Punzel



Chris Stark



Sommer Von Behren



Carla Nowka

**Janine Punzel**, 360 Commercial Real Estate Services, representing non-residential practitioners

**Chris Stark**, Stark Company, REALTORS®, Designee of David Stark, representing broker-owners from a Class I Firm (26+ agents)

**Sommer Von Behren**, Nth Degree Real Estate, representing broker-owners from a Class II Firm (<26 agents)

**Carla Nowka**, Preferred Title, representing Affiliate members

Congratulations to our new Directors and a special Thank You to the outgoing Directors – 2016 President Dewey Bredeson, 2016 Vice President Jason Geiger and Director Jamie Phephles – for their generous donation of time and expertise.

Please watch future announcements for details on the January 25 Installation Reception.

## RASCW Annual Meeting Wednesday, November 16

#### Location:

Sheraton Madison Hotel (706 John Nolen Dr., Madison)

#### Time:

Registration: 8:00 a.m. • Breakfast: 8:30 a.m. • Meeting: 9:00 - 10:30 a.m.

#### Cost: \$25

#### Menu:

Scrambled eggs with Wisconsin Cheddar cheese, Cinnamon French toast with Maple syrup, Breakfast Potatoes, Bacon and Sausage

[Click here for more information or to register.](#)

*Reservations must be made by November 8, 2016.*

# REALTOR® REVIEW

A REALTORS® Association of  
South Central Wisconsin  
Publication

## OFFICERS OF THE ASSOCIATION

Dewey Bredeson, President 831-0500  
Jason Geiger, Vice President 277-2167  
Tom Weber, Treasurer/President-elect 221-8666

## DIRECTORS

Jenny Bunbury-Johnson 441-7777  
Charlotte Eversoll 778-5915  
Brandon Grosse 577-9860  
Jeff Hauser 271-5444  
Stan Hill 221-4000  
Marcia Howe 223-2184  
Ellen Koeppen (920) 294-3004  
Carla Nowka 310-4636  
Jamie Phephles 963-6923  
Jennifer Utter 836-1514

## 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](mailto: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](http://www.rascw.org)



## President's Message: Dewey Bredeson



Head of a President  
Body of a REALTOR®

On Sunday, October 2nd I had the fun of running in this year's Ghoulish Gallop. The [Ghoulish Gallop](#) as you all know is a 5 or 10 kilometer run, along with the Irv Stein Memorial Walk, put on by members of our association to raise money for the REALTORS® Association of South Central Wisconsin Housing Foundation. And, I don't need to tell you our [Housing Foundation](#) provides low interest, deferred loans to qualifying home buyers to assist with down payments and closing costs.

The run was very well managed with clear signage along the route and plenty of volunteers cheering us on and pointing us in the right direction. The live band playing, edibles and beer at the finish line was a great touch and provided a party atmosphere. After the big run was complete there was a kids' run. Along with face painting and costumes it was a great family friendly event.

I want to thank all the REALTORS® that raced or volunteered to make this such a fun and successful event. Also a special shout out to the Ghoulish Gallop Committee with Co-Chairs Katie Bast and Erin Garnett and Jenny Bunbury-Johnson, the responsible director, for their dedication and hard work. Thanks!



## In Memoriam

Our condolences to the family and friends of Glen Pretti. Glen joined RASCW in 1993 and specialized in commercial real estate.

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## South Central WI MLS Database Changes – October 12, 2016

To further advance work being done to align data elements with the Metro Milwaukee and Northeast WI MLSs, the following changes were made on October 12. There is still work to be done, but we have opted to break it into stages to minimize disruption in your work flow.

Updated profile sheets can be found on the [Profile Sheet Portal](#). Profile sheets in ZipForms will also be updated.

### **Adding**

- New free form fields for **Items Included** and **Items Excluded** in the sale (common inclusions such as kitchen appliances and washer/dryer will remain as separate features)
- Additional 50 characters for Directions (100 to 150)
- Listing Agent** as a source for square footage, acres, and waterfrontage
- Estimated Total Acres and source for Commercial properties
- Garage Feature – Garage Door > 8'
- Heating/Cooling Feature – Wall Furnace
- Interior Features – Walk thru Bedroom, Steam Shower
- Terms/Misc – Area Grant Available
- Type (condo) – Not a Condo (Single Family shared wall)
- Common Amenities (condo) – Walking Trail(s), Rooftop Common Area, Boat Ramp/Lift
- Fee Includes (condo) – Lawn Maintenance
- Exterior Features (condo) – Wooded Lot, Cul-de-sac
- Present Zoning (vacant land) – Duplex, Historic District
- Lot Description (vacant land) – Close to Busline
- Waste Disposal (vacant land) – Mound System on Site

### **Removing**

- Whole Occupancy/Occupied By Feature Group (Never Occupied will be moved to Type and Tenant Occupied will be moved to Terms/Misc)
- Kitchen Feature – Solid surface countertops
- Interior Feature – Tile Floors, Integrated Audio, \*Humidifier, \*Water Purifier, \*Window Coverings (\* will be converted to new Items Included field; No Window Coverings will be converted to Items Excluded)
- Exterior Feature – Hot tub, Play structure, Kennel (all will be converted to new Items Included field)
- Basement (condo) – Basement Storage
- Fee Includes (condo) – Management
- Predominate Sec Number for Vacant Land
- Special Assessment Y/N, Utilities Y/N, and Improvements Y/N for Vacant Land (full feature categories exist for these)
- Topography (vacant land) – Steep Slope (combining with Sloping), Rocky, Variety
- Road (vacant land) – High visibility, On Highway
- Miscellaneous (vacant land) – Landfill Needed, Filled in Land, Rail Available
- Loft, Screened Porch, 3-Season Porch, and Two Kitchens will be removed as features, as they were added as Other Rooms last March.

### **Changing**

- Fuel – Solar-active and Solar-passive will be combined into Solar
- Heating/Cooling – Hot Water and Radiant Electric will be combined into Radiant
- Heating/Cooling – Window/Wall AC will be split into Window AC and Wall AC
- Road (vacant land) – Concrete, Blacktop/Asphalt will be combined into Paved
- Improvements (vacant land) – Barn/Shed will be split into Barn and Shed



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# MLS NEWS

Visit [www.scwmls.com](http://www.scwmls.com) for expanded details.



## Keybox Exchange - Schedule of Events:

**October 21** - Keyboxes shipped directly to larger offices. New Bluetooth boxes start appearing on listings (all keys currently issued will work on both old & new boxes)

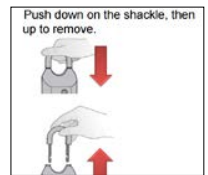
### **October 31/November 1**

- Bluetooth Box Distribution at MLS office

**November 7** - Begin switching over Activekeys to ekeys (without fobs) (old iboxes need to be OFF listings at this point – ekeys without fobs CANNOT open old iboxes)

### **Important Information about the Keyboxes:**

The new Bluetooth boxes look very similar to the old iBoxes (currently out on properties) but are slightly larger. The key compartment will now hold up to 5 keys & can accommodate gate keys. The shackle comes off completely, in one step (unlike old iboxes).



### **How to Open the new Bluetooth box with an Activekey:**

With the new Supra iBox BT LE hitting the market, ActiveKEY users will interact with the new lockboxes in the same way as the old, iboxes. No need to activate the lockbox Bluetooth functionality (turn it on) first.

The Activekeys will work the same on the key compartment for both the old and new boxes (aim key infrared panel at box infrared panel).

### **How to Open the new Bluetooth box with an eKEY:**

For ekey users – here's the deal: You must turn the Bluetooth "on" by pressing up on the box Key Compartment, after that, it functions the same for releasing the key – you press up on the key compartment. So, you will press up on the Key Compartment twice - once to turn the box "on" and once to retrieve the key(s).

During the transition period, you will continue to use your fob to open the old infrared boxes, but is not needed to open the new Bluetooth boxes. Once all the boxes have been swapped out, the fob will no longer be needed.

**Please note that older iPhones (those released before the iPhone 4S) will still need to be paired with the fob, even for the new Bluetooth boxes.**

### **Videos:**

There are links to short (one minute or less) videos showing how to open the key compartment and release the shackle of the new Bluetooth boxes – they can be accessed via the Paragon™ home page (Keybox Exchange link) OR from our MLS website: [www.scwmls.com](http://www.scwmls.com) (Key System Info section – click on Keybox Exchange link at top of page.)



## Membership Renewal Notice

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Thank you in advance for renewing your Membership in the REALTORS® Association of South Central Wisconsin! The 2017 Membership Renewal invoices will be arriving at your preferred address this month.

As your local Association, it is our responsibility to collect dues on behalf of the Wisconsin REALTORS® Association (WRA) and the National Association of REALTORS® (NAR). 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, 2016 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, 2016 will be subject to a \$25 RASCW reinstatement fee.*

There are three voluntary contributions included on your Membership Renewal.

- The first is a \$15 contribution to the RASCW Housing Foundation. The Foundation is your non-profit corporation dedicated to making homes affordable by providing low interest, deferred payment loans to qualified individuals to be used for the down payment and/or closing costs associated with the purchase of a home. Contributions to the Foundation are tax deductible as a charitable contribution. Please consider making a contribution to assist a new home owner in 2016. [Click here to learn more about the Housing Foundation.](#)
- The second is a \$35 contribution to RPAC. At the direction of the RASCW Board of Directors, these funds may be contributed on a nonpartisan basis to candidates for public office who support and protect the rights of home ownership and real estate interests important to your business.
- Lastly is a \$10 voluntary contribution to the Wisconsin REALTORS® Foundation. Contributions to the Foundation are tax deductible as a charitable contribution.

## Paying 2017 Membership Renewals

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

To pay by VISA or MC, go to [www.rascw.org](http://www.rascw.org) and click on the 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, 2016.

Exceptions to paying online:

- The online service is not available to local Affiliate Members (State Affiliate Members are able to use the online service.) Local Affiliate Members, please call the RASCW office at 608-240-2800 if you wish to pay your dues by credit card.

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, 2016 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.

## Reminder: Code of Ethics Training Required for all REALTORS®

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Effective January 1, 2013 through December 31, 2016, all REALTORS® throughout the country are required to complete Ethics Training of not less than 2.5 hours of instruction time as a condition of Membership in any REALTORS® Association. Pursuant to the National Association of REALTORS® (NAR) policy, failure to complete the required ethics training is considered a violation of Membership duty for which the REALTOR® must be suspended until required training is complete. This suspension includes not only local services, including MLS, but also access to all Wisconsin REALTORS® Association (WRA) and NAR Member-only services, such as the Legal Hotline.

A REALTOR® completing Ethics Training as a part of the New Member Orientation is not required to complete additional ethics training for this period. We will have record of you completing this requirement if you have attended the RASCW New Member Orientation since January 1, 2013, or have taken the 2015-2016 Continuing Education Course 4, Ethics and Fair Housing in Wisconsin, offered by the WRA.

Continuing Education providers other than the WRA may or may not meet the NAR requirements for course objectives and minimum criteria. You will need to confirm with your provider that approval has been received. If you have met the Ethics Training requirement by taking the CE course through a provider other than the WRA, please notify Beth at the RASCW office at [beth@wisre.com](mailto:beth@wisre.com) so it can be noted in your Membership records.

If your CE provider does not meet approval, NAR has an online course available at no cost. [Click Here for NAR Online Code of Ethics Course.](#) The deadline is December 31, 2016.

## REALTOR® Safety: Keeping You and Your Agents Safe

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Follow the mantra of safety first and teach agents to follow their instincts in the field. Here are 10 tips for staying safe you can put to use at your company today.

By Lee Nelson



While Linda Fercodini was visiting a potential seller at his home, the hair on the back of her neck stood up. After the home owner asked her a dozen times if she wanted something to drink and invited her to join him in the attic, she got a deeply unnerving feeling.

"Then, in the living room on the side of his chair, I saw the photos of women real estate agents circled in red from a local real estate magazine. That was it for me," says Fercodini, broker-owner of [Fercodini Properties Inc.](#) in Wolcott, Conn. "I needed to think quickly and be cool. I started heading back to the kitchen, pretending to take notes. He excused himself to go the bathroom."

For more on this article, [please click here](#).

Lee Nelson is a freelance journalist from the Chicago area. She has written for Yahoo! Homes, [TravelNursing.org](#), [MyMortgageInsider.com](#), and [ChicagoStyle Weddings Magazine](#). She also writes a bi-monthly blog on [Unigo.com](#). Contact Lee at [leenelson77@yahoo.com](mailto:leenelson77@yahoo.com).

## GRI Scholarships

The Wisconsin REALTORS® Foundation is again offering the GRI Scholarships. The scholarship value is \$300 and can be used toward any course that qualifies for the GRI designation.

- **Darwin D. Scoon GRI Scholarship** – Darwin D. Scoon served as the Executive Vice President of the Wisconsin REALTORS® Association from 1960-1978. This scholarship is in recognition of his many contributions to organized real estate in Wisconsin. Applicants must be members of the Wisconsin REALTORS® Association (*two \$300 scholarships available*).
- **Donald Hovde** – This scholarship was established in 2001 in memory of Donald Hovde. This scholarship is in recognition of his many contributions to organized real estate in Wisconsin. Applicants must be a member of the Wisconsin REALTORS® Association (*two \$300 scholarships available*).

[Please click here for additional details and an application](#). Deadline for submission of applications is October 31, 2016.

## Only 62 Days Left

The deadline is approaching quickly. In partnering with the Wisconsin REALTORS® Association, we are able to provide a high standard of real estate education, enabling you to better serve your clients. All Wisconsin real estate licenses must be renewed by December 14, 2016. License renewal requires 18 hours of continuing education.

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

### Upcoming Classes at WRA (Madison)

Nov 9: CE 2 (8:30 am) and CE 1 (1:00 pm)

Nov 10: CE 4 (8:30 am) and CE 3 (1:00 pm)

Nov 15: CE B (8:30 am) and CE C (1:00 pm)

Nov 29: CE 1 (8:30 am) and CE 2 (1:00 pm)

Dec 1: CE 3 (8:30 am) and CE 4 (1:00 pm)

Dec 2: CE C (8:30 am) and CE B (1:00 pm)

The WRA's Course 4: Ethics & Fair Housing in Wisconsin satisfies NAR's Code of Ethics requirements.

Register at [www.wra.org](http://www.wra.org). Click on the Continuing Education tab and follow the prompts.

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## When Cash isn't King

Frequently real estate changes hands in a single transaction involving several subsets of assets. For instance a restaurant property may involve the real estate, furniture, fixtures, equipment and inventory. The business itself has a value and other associated features such as a liquor license can be in the mix.

For tax purposes which we won't get into here, it may be prudent to allocate the various components according to a starting basis at the time of purchase. A lender today involved in financing these transactions is going to scrutinize like never before (the Great Recession) all aspects of the asset. Today it is common to cut to the chase in establishing the operating history of a property by tracking historical income tax returns. There is a certain comfort in knowing that the Seller has sworn under penalty of law that what you see is what you get and what the government got.

Small business owners are under constant pressure to make their bottom lines worthwhile. Cash payments are one source of temptation for the Seller to hang on to more of the income received by the enterprise. That means that portions of the earnings are not reported as income received. Furthermore the cash received and not reported may be used in paying for certain expenses which would also not be included in a diligent accounting of income and expenses. Buyers beware. And most importantly Seller beware. Cash not reported will save some federal and state income taxes. It becomes a real negative, however, because it understates the true income. Let's assume that an owner understates annual income by \$10,000 per year for 5 years. That might amount to a reduction of taxes paid by say \$14,000. That missing \$10,000 (\$50,000 for 5 years) amounts to a diminution of value in the range of \$125,000 using a capitalization rate of 8%. Today's lending environment is unforgiving in these circumstances. Money not accounted for is money lost in the valuation process. It amounts to "stepping over a dime to pick up a penny."

Cash is indeed usually king but the benefits of owning real estate are both periodic and long term. Saving a bit today may substantially ruin your last payday with a property.

Here are a few of the latest and the best articles on commercial real estate:

<http://www.massimo-group.com/4-basic-cre-financial-metrics-you-need-to-know/>

RSK: At the moment CAP rate is the most referred to in commercial real estate.

<http://blog.narrpr.com/commercial/commercial-data-rpr-app/>

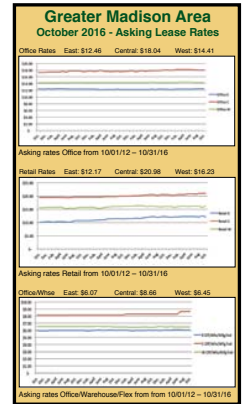
RSK: This is awesome! As an aside, I just used RPR to get some great commercial comps for a seller...in the open records portion.

<http://www.massimo-group.com/the-one-question-every-cre-investment-client-wants-you-to-answer/>

RSK: NOI doesn't tell all but it is a good starting point.

<http://blog.gethightower.com/4-ways-to-use-instagram-for-your-cre-leasing-business>

RSK: I just started to delve into Instagram myself. Here is why CRE should adopt it as well as Residential.



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

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## Calendar: October 15 - November 15

**Wednesday, October 19**  
SCWMLS Board of Directors  
11:00 am – RASCW/SCWMLS Conference Room

**Thursday, October 20**  
RASCW Housing Foundation  
9:30 am - The Egg & I

**Thursday, October 27**  
RASCW Board of Directors  
9:00 am – RASCW/SCWMLS Conference Room

**Wednesday, November 2**  
Membership Networking Committee  
9:00 am – Preferred Title

**Thursday, November 3**  
Affordable Housing Equal Opportunities Committee  
9:00 am – RASCW/SCWMLS Conference Room

**Friday, November 4**  
MLS Committee  
9:00 am – RASCW/SCWMLS Conference Room

**Thursday, November 10**  
Professional Development Committee  
9:00 am – Preferred Title

SW Networking Committee  
11:00 am – Livingston Bank, Platteville

[CLICK HERE](#)  
**RASCW EVENT  
CALENDAR**  
*is on our website!*

[CLICK HERE](#)  
**COMMITTEE DESCRIPTIONS  
COMMITTEE SELECTIONS**  
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### Congratulations!



**Erik Sjowall**

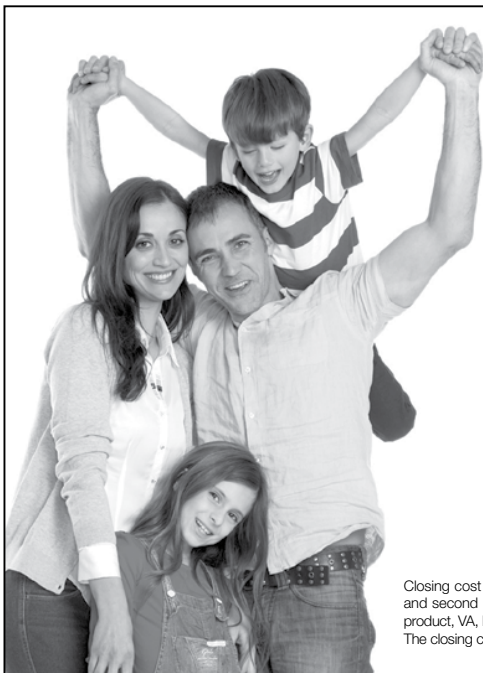
Congratulations to **Erik Sjowall** on his installation as the Chairman of the Board of Directors of the Wisconsin REALTORS® Association at the annual WRA Convention on September 13, 2016.

In addition, **Peter Sveum** was installed to the office of WRA Chairman-elect. Joining them on the WRA Board of Directors will be **Dan Kruse, Mary Duff, Kathy Pals, Dan Spransey, Chris Caulum** and **Robert Procter**.

Congratulations also to **Sara Anderson** who received the Wisconsin Women's Council of REALTORS® Member of the Year award and to **Eunice Beekman** who was recognized as the Wisconsin CRS Member of the Year.

Lastly, special Thanks to **Kristine Bunbury Terry** and her 2016 WRA Convention Committee. Their tireless efforts produced a wonderful event – complete with outstanding keynote presentations from Kevin Brown and Terry Watson to informative and entertaining workshops to plenty of opportunity for fun and networking.

Mark your calendars now for September 12-13, 2017 for the 2017 WRA Convention at the Potawatomi Casino in Milwaukee.



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## 17% of REALTOR® Members Are Not Registered To Vote!

By: Robert Procter, RASCW Government Affairs Director

As an Association RASCW cares deeply about our communities where we live and work; however, 17% of REALTORS® are not registered to vote. It is incumbent on us to get out the vote to support the leaders and the policies that support our communities.

There are a number of reasons that you should make sure you vote this year:

- (1) More than one million two hundred thousand Americans have died to protect your freedom to vote.
- (2) There was a time when a majority of our members were not even allowed to vote because of their gender and / or race.
- (3) There are races other than the presidential race that affect our schools, our roads, and our businesses.
- (4) Even a protest vote has an impact – the better a third party candidate performs the more the "mainstream" incorporates those ideas.
- (5) It is a great learning experience for your children – take your children with you to vote, they generally love seeing the process and it puts them on a lifetime path of voting!

Your vote does make a difference. So does your involvement. Make sure you are registered to vote. Make sure you vote. Make sure you find one person and get them to vote also.

I WANT TO VOTE: For information on how and where to register to vote, [www.gab.wi.gov/voters](http://www.gab.wi.gov/voters)



### MYTHS OF ENGAGING AND RETAINING MILLENNIALS

**Location:**  
**Promega Auditorium**  
5445 E. Cheryl Pkwy  
Madison, WI

**Date:**  
**Thursday, October 20**  
Registration deadline October 17

**Time:**  
**1:30 pm – 5:00 pm**

**Cost:**  
**\$10**

There is so much information out there currently on "how to engage millennials," "how to retain millennials," and "what millennials want." Unfortunately, when we generalize people in this way (using a term that is now a decade old, and for a group of people spanning 20 years), we often miss the point of what we are trying to do in the first place. The key to engagement, retention, positive culture, and high-performing people starts with the individual. In this session, we'll explore specifically how to talk with millennials, and stop talking about them.

[Event Registration & Additional Information](#)

Introducing  
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\*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.

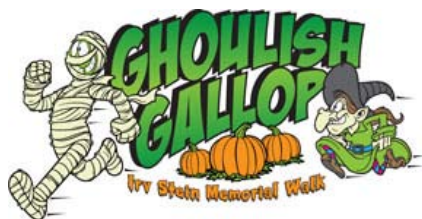


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Your best interest always comes first.®



# Thank You to the Committee Members, Sponsors, Volunteers and to all who Participated in the 22nd Annual Ghoulish Gallop.



10K & 5K Run/Walk

All Net 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.*

## 2016 Committee Members

Katie Bast, Co-Chair  
Erin Garnett, Co-Chair  
Jenny Bunbury-Johnson, Responsible Director  
Alison Beilke  
Norman Bondoc  
Amy Fosdick  
Meredith Johnson  
Jennell Kinsler  
Alison Stark  
Peter Stebbins



Find us on Facebook

[CLICK HERE](#)

Facebook page with lots of 2016 photos!

## THANK YOU 2016 GHOULISH GALLOP SPONSORS!

### Gold Sponsors

**Stark Company, REALTORS® (Gold +)**

AmeriSpec Inspection Service	Preferred Title
First Weber Foundation	Summit Credit Union
Old National Bank	WMBA - Madison Chapter

### Silver Sponsors

Face painters Funny Faces sponsored by Jenny BUNBURY-Johnson

Matt Winzenried Real Estate Partners	Thompson Kane & Company LLC
Settlers Bank	Universal Home Protection, LLC
State Bank of Cross Plains	Wisconsin Bank and Trust

### Bronze Sponsors

Accord Realty	First American Title
Bunbury & Associates, REALTORS®	Keller Real Estate LLC
Capitol Bank	Knight Barry Title
Coldwell Banker Success	The Kruse Company, REALTORS®
Fairway Independent Mortgage Corp	Oak Bank

### Additional Contributors

Bagels Forever	Fleet Feet Sports	Jerry Pasdo
Bob's BBQ Emporium	Gold's Gym	Purple Goose
Bunbury, Realtors® Relocation	Home Owner's Financial Group	The Seventeenth Radish
Chocolate Shoppe Ice Cream	Huntington Learning Center	Arlene Rotter
Conrad Real Estate Services	Jenny Bunbury Johnson (Face Painting)	Soggy Prairie Boys
Culligan Total Water	Kalahari Resort	SoHo Gourmet Starbucks
Culvers	The Little Gym of Fitchburg	Char Stein
Dane County Title	Linda McDonald	Stella's Bakery
Elements Spa	McFarland House Cafe	Wisconsin Brewing Company
Elite Embroidery & Screen Printing	Miller & Sons Supermarket	Wisconsin Distributors

## 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 \$2.4 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.



REALTORS® Association of South Central Wisconsin  
**HOUSING FOUNDATION**  
Established 1989

# MEMBERSHIP UPDATE

## NEW MEMBERS

**Charity Bauman**  
Keller Williams Realty

**Bridget Birdsall**  
Sprinkman Real Estate

**David Derksen**  
Century 21 Affiliated

**Kimberly Donohoe**  
Keller Williams Realty

**Sarah Dorn**  
Concept Realty Service, Inc

**Lamarra Everson**  
Universal Realty Team

**Colleen Ferguson**  
Realty Executives Cooper Spransy

**Domenic Franco**  
Keller Williams Realty

**Anastasia Gunawan**  
Keller Williams Realty

**Doug Herdahl**  
eXp Realty, LLC

**Amanda Jensen**  
Century 21 Affiliated

**Mindi Kessenich**  
Property Revival Realty

**Stephanie Kohl**  
Realty Executives Cooper Spransy

**Richard Krackow**  
Arcadia Realty & Auction Services

**Lane Manning**  
Keller Williams Realty

**Chela O'Connor**  
Chela O'Connor, Broker

**Elizabeth Parker**  
Spencer Real Estate Group

**Kathy Razzano**  
Restaino & Associates

**Madeline Richgels**  
First Weber Inc

**Kaitlin Ritchie**  
MHB Real Estate

**Shannon Rogahn**  
First Weber Inc

**Brandon Rusch**  
Century 21 Affiliated

**Amanda Swan**  
Century 21 Affiliated

**Yeng Vang**  
Keller Williams Realty

**Victor Villacrez**  
Hovde Properties, LLC

### AFFILIATES

**Jeffrey Collins**  
Financial Services Center, Inc.

Congratulations to the 48 new Members who completed Orientation in September sponsored by Santino VanDer Wielen and Home Savings Bank.

Thank you to you Scott Walker, Cindy Ulsrud, Robert Procter, Kevin King, Amber Walker, and Dewey Bredeson for sharing their knowledge and time as September Orientation Instructors.

You did an excellent job!

## MEMBERSHIP TRANSFERS

NAME	FROM	TO
Ben Allen	Century 21 Affiliated	Vanguard Real Estate
Julia Campbell	The Alvarado Group, Inc	eXp Realty, LLC
Justin Harder	Coldwell Banker Success	Restaino & Associates
Rob Helvey	Old National Bank	Waukesha State Bank
Richard Knuth	First Weber Inc	C & C Realty
Kathy Leeder	Keller Williams Realty	Dwellhop, LLC
Michele Narowetz	Coldwell Banker Success	Stark Company, REALTORS®
Susan Rahn	Century 21 Affiliated	Select Realty LLC
De Anna Sebranek	RE/Max Preferred	eXp Realty, LLC
Michael Weyh	Keller Williams Realty	Great Day Real Estate

## NEW OFFICES

**Arcadia Realty & Auction Services**  
Arcadia, WI

**C & C Realty**  
Reedsburg, WI

**Chela O'Connor, Broker**  
Madison, WI

**Financial Services Center, Inc.**  
Evansville, WI

**Select Realty LLC**  
Madison, WI

**Vanguard Real Estate**  
Madison, WI

### FREE Home Buyer Education Classes

Presented by GreenPath, Home Buyers Round Table of Dane County and Project Home.

#### Where:

Project Home's Training Center,  
1970 S. Stoughton Road, Madison

#### Next classes:

Tuesday • 6:00 pm – 9:30 pm  
November 8 and 15

For more information, please click [HERE](#).

LINDA S. OELKE-MCNAMER  
NMLS#685867

CRYSTAL LAUTENBACH  
NMLS#451162

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