



# RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



December 2019

V o l u m e 24 • N u m b e r 12

## MARK YOUR CALENDAR

### Membership Renewal Notice for 2020 – Last Call

If you have not yet paid your Membership Renewal for 2020, please note payments need to be **received by December 31, 2019 to avoid late fees**. Due to the Holiday, we encourage you not to wait until the last day. See page 9 for additional information.

**Installation Dinner**  
Wednesday, January 29, 2020  
[Click here for details.](#)

[CLICK HERE](#)  
FULL EVENT CALENDAR

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## Installation Dinner

**Wednesday, January 29, 2020**  
**Nakoma Golf Club**

Registration and Networking Begins at 5:00 p.m.  
Dinner Served at 6:00 p.m.  
Cost: \$40 • Cash Bar Available



Cindy Ulsrud  
2020 RASCW  
President



Devery Cash  
2020 SCWMLS  
President

Join us for a special evening as we install our 2020 Presidents along with the new officers and directors.

### 2020 Officers & Directors

#### REALTORS® Association of South Central Wisconsin

Cindy Ulsrud, President  
Nicole Bunbury Sjowall, Vice President  
Mike Lenz, Treasurer  
Jean Armendariz-Kerr, Director  
Anne Baranski, Director  
Jeff Hoeye, Director  
Joe Luther, Director  
Michael Restaino, Director  
Amy Roehl, Director  
Jessica Vezakis, Director  
Scott Walker, Director

#### South Central Wisconsin MLS

Devery Cash, President  
Dan Kruse, Vice President  
David Stark, Treasurer  
Shawna Alt, Director  
Dan Bertelson, Director  
Jim Blabaum, Director  
Mike Collins, Director  
Bob Courter, Director  
Jeff Hauser, Director  
Jenny Lancaster, Director  
Tami McFarlane, Director  
Kris Terry, Director  
Chris Thomas, Director  
Erika Penny, Director, Rock-Green MLS Representative  
Cindy Ulsrud, RASCW President

### Recognition of Outgoing Directors

#### REALTORS® Association of South Central Wisconsin

Carla Nowka  
Janine Punzel  
Chris Stark  
Sommer Von Behren

#### South Central Wisconsin MLS

Peter Sveum

[CLICK HERE FOR DETAILS & REGISTRATION INFORMATION](#)

# REALTOR® REVIEW

A REALTORS® Association of  
South Central Wisconsin  
Publication

## OFFICERS OF THE ASSOCIATION

Scott Walker, President	212-7400
Sommer Von Behren, Vice President	643-3800
Mike Lenz, Treasurer	318-4280
Cindy Ulsrud, President-elect	628-8640

## DIRECTORS

Anne Baranski	246-7777
Nicole Bunbury-Sjowall	441-7777
Carla Nowka	271-2020
Janine Punzel	807-0660
Amy Roehl	661-1100
Nancy K. Smith	935-9776
Chris Stark	256-9011
Jessica Vezakis	437-7653

## EDITORIAL STAFF

Ruth A. Hackney, 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 Ruth A. Hackney at [ruth@wisre.com](mailto:ruth@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: Scott Walker



Well here we are, bumping up against the holiday season and the end of the second decade of the new millennium. I am already eager to sit around eating cutout cookies and drinking eggnog. But I think I can rally long enough to share some thoughts in this last message of 2019.

I still find myself thinking about the recent Realtor® Conference I attended and in particular a presentation I saw regarding the top ten issues affecting real estate. The presenter was Michel Couillard, President and CEO of BUSAC Real Estate in Montreal and the 2020 Chair of The Counselors of Real Estate.

I don't pretend to know how to address any of these concerns, but these issues should definitely be on everyone's radar. It was presented in reverse order to build the excitement so don't peek.

1. **Infrastructure** – We have a looming issue with crumbling infrastructure across the country. This is a key factor in the success of new real estate development and revitalizing older areas.
2. **Housing in America** – There is not enough housing for the middle class. Student debt and health care costs are affecting the ability to purchase. Wages are flat and state and local taxes are hitting urban and suburban areas.
3. **Weather and Climate Related Risks** – Investors will need to take this into account when calculating return on investment. In 2017 we had a record-breaking \$300 billion in insurance losses related to weather. There is strong evidence this trend will continue and industries are not waiting for government action to factor this into their costs. In areas which have experienced severe weather events property values have been taking a big hit.
4. **The Technology Effect** – It used to be the case that we were focused on adapting our technology to fit our buildings and industries. Now it is much more the case that we are trying to adapt our buildings and industries to the technology that we have available.
5. **End of Cycle of Economics** – We're in the 10th year of the recovery and everyone is speculating about the next recession. The economy may grow at about 40-50% of its 2012-2019 pace. Some late stage speculative development will end up feeling the pain of a slow down.
6. **Political Division** – What?! Political division? Ah but yes, the political division is having a negative effect on the volatility and confidence. Infrastructure is being used as a political chip.
7. **Capital Market Risk** – We need some discipline in the credit market as there is currently lots of liquidity in the debt market. Credit is too easy, cheap and long-term. There is a sense that mortgage rates have undervalued the risk. We need to leverage capital options for infrastructure to finance housing purchases and fund developer incentives.
8. **Population Migration** – They expect the rust belt to continue to depopulate, and to continue moving south and west. (They must not have heard my presentation about climate migration, resulting in people coming to the Great Lakes region!) Real estate will suffer if the US goes to net population decline.
9. **Volatility and Confidence** – Confidence in a sustained demand for housing is faltering. There were 4% fewer housing starts. Job growth is expected to slow, unemployment is expected to rise, and GDP is expected to drop.
10. **Public and Private Indebtedness** – They pointed to a negative development of the debt to equity ratio in the commercial sector climbing as high as 3 to 1. There has been a 20% decline in homeownership, which is often a main source of private wealth. Increases in consumer debt like car loans, student debt, and credit card debt are affecting the ability to buy a home. There is a growing number of consumers who are delinquent on loans.

Perhaps you can think about this over the holidays and come January we can work on some real estate New Year's resolutions. Happy Holidays everyone!

## Rediscover the Value of RASCW!

The REALTOR® Association of South Central Wisconsin is committed to providing members with the tools to make them successful and position themselves as experts in their fields. We deliver our members opportunities to positively impact their community by advocating for home ownership and volunteering for causes that improve the places we call home. Finally, we are proud to educate on and enforce the Code of Ethics, setting ourselves apart in the industry.

These are the core foundations of RASCW, and going into 2020, you'll notice the icons below in our communications. Keep an eye on the topics that interest you most!



Community



Expertise



Code of Ethics



Tools



Advocacy



**CAPITOL BANK**

*Thank You!*

**Our success reflects the hard work of our real estate colleagues.**

Cori Femrite NMLS#594085	Amy Gile-Enge NMLS#586017	Howard Cagle NMLS#593729
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## MLS NEWS

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



### Time to Retire Internet Explorer

If you are still using Internet Explorer to access Paragon™, please consider switching to a different browser. Microsoft retired Internet Explorer in 2015. Since then, components within Paragon™, and other websites have begun to function poorly or not at all when using Internet Explorer. We have seen this happen specifically within Paragon™ mapping. Paragon™ desktop is compatible with current versions of [Microsoft Edge, Chrome, Firefox, and Safari](#).

### New Ability to Text Listings from Paragon

The ability to share listings via a text message is now available within Paragon™. The text option can be found within the Share link when viewing a listing. The Share link is located within the blue menu bar, to the right of E-mail. Listings can be sent via text to any contact you have saved within Paragon™. There is an option to set up a contact on the fly after selecting to text. If you receive an alert stating your mobile number is not configured, simply click on the option given to configure settings and enter your mobile phone number. You need to configure your mobile number just once.

### No Showings = Status of Offer-No Show

Listings no longer available for showings due to an accepted offer must be moved to the status of Offer-No Show (PND). It does not matter if all contingencies are removed; the deciding factor is if showings are allowed or not. Please make this change as soon as possible. MLS rules mandate this change must be done within 3 days of when the property is no longer available for showings.

### Helpful Search Qualifiers

To the right of most search fields within Paragon™, you will find a drop down containing search qualifiers. Most default to Equals or Contains, meaning that when you enter a search option, Paragon™ will find matches that equal or contain what you have asked for. You may ask, what is the difference between Equals and Contains? The best way to explain this is with an example: Think of searching by Subdivision. If you type in Seminole, and the search qualifier for the Subdivision field is set to Contains, you will get all the listings with the word Seminole somewhere in the Subdivision field. If you set the search qualifier to Equals, however, you will get listings that have the word Seminole, and only Seminole, in the Subdivision field. You will not find listings that also include the word Addition or Hills or Forest in the Subdivision Field name. We have defaulted the search qualifier for free form fields like Subdivision to Contains so listings are not missed. If you truly only want listings in the Seminole Forest subdivision, you may want to change the default search qualifier to Equals, and type Seminole Forest into the search field. Besides Equals and Contains, other search qualifiers available are: Not Equal To, Contains All, Does Not Contain, Starts With and Not Starting With.

## Fair Housing: What Real Estate Agents CAN & CAN'T Say & Do

According to the Fair Housing Act of 1968, the protected classes are Race, Color, Sex, National Origin, and Religion. An amendment to the federal law in 1988 added the protected classes of Handicap and Familial Status. In Wisconsin, it is also illegal to discriminate based on Ancestry, Marital Status, Age, Sexual Orientation, Disability or the presence of a service animal, Source of Income and Status as a Victim of Domestic Abuse, Sexual Abuse or Stalking.

**Race, National Origin, Ancestry** - This is the biggest no-brainer. Don't describe the residents of a neighborhood by racial or ethnic terms. Also, don't make assumptions about what neighborhoods your client might be interested in looking. It is your job to ensure your clients have an opportunity to see what is on the market within the guidelines they've given you.

**Religion** - You should say "places of worship nearby," but that's about it. Do NOT use church names or even something generic like "near a synagogue."

**Disability** - It is acceptable to describe accessibility features, "wheelchair accessible". What you should avoid is any language that excludes someone because of a disability—so you can't say "not wheelchair accessible," or "ideal for an active person."

When in doubt focus on elements of the property itself, not the people. For example, you can list features like "walking trails" and "restaurants within walking distance."

### Be Mindful

There may seem like a lot of things you aren't allowed to say. Fortunately, most of us are kind and decent human beings and most of the restricted language, particularly any language relating to race or religion, would never even cross our minds, let alone come out of our mouths.

But when you have a goal of positioning yourself as a neighborhood expert, you might find yourself compelled to point out how many great parks are in the area, and how a home in this area would be "perfect for a family with young children." It's a pretty innocent remark, and you probably don't mean to exclude anyone. But because that could be perceived as a preference for a particular familial status, you could find yourself in violation of the FHA for use of exclusive language.

It's so important to be mindful of what we say and write. Not just to avoid any legal issues, but because we know how important it is to create a society where all are equal and welcome.



## Mike Jiru Receives the Cindy Strange Pay It Forward Award

Cindy Strange was a long-time and highly valued Member of RASCW whose untimely death in 2006 shocked us all. She believed

giving people more than they'd expect was the way she wanted to live. In wanting to honor her outstanding qualities, RASCW is proud to present the 2019 Cindy Strange "Pay It Forward" Award to Mike Jiru.

Mike has been a Member of RASCW for 28 years. Almost immediately, he became involved with planning member events, including the golf outing, and has never stepped away. He has co-chaired the Membership Networking Committee for decades, most recently with Carla Nowka. Carla presented the award to Mike at the Annual Membership Meeting held last month. It was a total surprise to Mike who had no idea he was this year's recipient. This award is extra special as Cindy Strange co-chaired the committee with Mike for a number of years. It was Mike who came up with the idea to name the golf outing after Cindy and to create this award in her memory.

Mike donated the award proceeds to The Road Home of Dane County who provides opportunities for homeless children and their families to achieve self-determined goals and affordable, stable housing.

Congratulations Mike! Thank you for your time, energy and never ending support throughout the years!

## THAT'S WHO WE R

"That's Who We R" educates consumers on the REALTOR® difference and becomes an inherent call to action to work with a REALTOR®, who abides by the Code of Ethics.

As a REALTOR®, learn how you can leverage the campaign in your business by going to <https://www.nar.realtor/thats-who-we-r>.

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## UPCOMING EVENTS

Watch for details coming on Social Media and Emails

Installation Dinner  
 Wednesday, January 29, 2020  
 5:00-8:00 p.m.  
 Nakoma Golf Club  
[Click here for details.](#)

### Upcoming Professional Development Offerings

**Future of Real Estate Technology**  
 Wednesday, February 12, 2020  
 See page 6 for additional details.

**Economic Update**  
 Monday, March 23, 2020  
 See page 6 for additional details.



REALTORS' ASSOCIATION OF SOUTH CENTRAL WISCONSIN



### BY THE NUMBERS

- OVER 600 LOCAL CHILDREN GIFTED
- 585 TACOS MADE
- \$1118 DONATIONS MADE
- HUNDREDS OF TOYS

THE SAUK COUNTY GIVING TREE PROVIDES EACH CHILD WITH:

- ONE TOY
- ONE CLOTHING ITEM
- ONE ART SUPPLY
- GIFT CARD FOR FOOD

# THANKS TO YOU



### SOUTHWEST CHAPTER CHALLENGE



## FOOD BANK DRIVE DECEMBER 20, 2019

Collect non-perishable food items at your office and drop them off at one of the [designated collection points](#) throughout the area to support your local food pantries. Winners get Bragging Rights.

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Vice President  
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## Upcoming Professional Development Offerings

Mark Your Calendar – More Details Coming Soon!

### Future of Real Estate Technology

Wednesday, February 12, 2020 • 8:30-11:30 a.m.

Promega – BioPharmaceutical Technology Center (BTC)



Speaker - Saul Klein, Realty Times Executive Editor

Saul Klein is known as the Grandfather of Technology Adoption in the Residential Real Estate Industry. He is generally recognized within the industry, as a technology pioneer and evangelist.

Over the last 25 years, he has introduced the real estate industry to the Internet and email, listings on the WWW, online education and certification, and listing data syndication. He is one of the few visionaries who paved the way for real estate's transition to technology.

### Economic Update

Monday, March 23, 2020 • 8:30-11:30 a.m.

Promega – BioPharmaceutical Technology Center (BTC)



Co-sponsored with WCR Madison Metro and WMBA Madison Chapter

Speaker – Lawrence Yun, NAR Chief Economist and Senior Vice President, Research

Lawrence Yun is Chief Economist and Senior Vice President of Research at the National Association of REALTORS®. He oversees and is responsible for a wide range of research activity for the association including NAR's Existing Home Sales statistics, Affordability Index, and Home Buyers and Sellers Profile Report. He regularly provides commentary on real estate market trends for its 1.3 million REALTORS®.

Dr. Yun creates NAR's forecasts and participates in many economic forecasting panels, among them the Blue Chip Council and the Wall Street Journal Forecasting Survey. He also participates in the Industrial Economists Discussion Group at the Joint Center for Housing Studies of Harvard University. He appears regularly on financial news outlets, is a frequent speaker at real estate conferences throughout the United States, and has testified before Congress. Dr. Yun has appeared as a guest on CSPAN's Washington Journal and is a regular guest columnist on the Forbes website and The Hill, an "inside the beltway" publication on public affairs.

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\*UW Credit Union critical measure survey data from 2018.



## Calendar: December 15 - January 15

Thursday, December 19  
Paragon™ Basic  
9:00 am – SCWMLS Training Room

Tuesday, December 24  
Christmas Eve  
RASCW/SCWMLS Offices Closed

Wednesday, December 25  
Christmas Day  
RASCW/SCWMLS Offices Closed

Tuesday, December 31  
New Year's Eve  
RASCW/SCWMLS Offices Closed

Wednesday, January 1  
New Year's Day  
RASCW/SCWMLS Offices Closed

Friday, January 3  
SCWMLS Committee  
8:30 am – RASCW/SCWMLS Conference Room

Thursday, January 9  
Professional Development Committee  
9:00 am – Preferred Title

Wednesday, January 15  
New Member Orientation  
9:00 am – WRA Education  
  
SCWMLS Board of Directors  
11:00 am – RASCW/SCWMLS Conference Room

[CLICK HERE](#)  
RASCW EVENT  
CALENDAR

*is on our website!*

[CLICK HERE](#)  
COMMITTEE DESCRIPTIONS  
COMMITTEE SELECTIONS

*Join a RASCW committee today!*

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Mon-Fri: Hours: 8am – 7pm Central Time  
Sat: 8am – 4pm Central Time  
Hours subject to change without notice

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\*Owner occupied, primary residence only. 97% maximum LTV (Loan-To-Value). Mortgage insurance premium is required and increases loan cost and monthly payment. Restrictions may apply depending on loan program selected, including: homebuyer education courses, minimum credit score, sales price limits, income limits, property restrictions, and program borrower restrictions (for example: being a first-time homebuyer or Veteran). Not all applicants will qualify. \*\*#1 mortgage lender based on number of mortgages recorded with Dane County register of deeds. © Summit Credit Union 2019.

## RASCW Commercial Corner

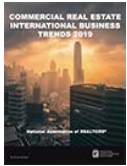
The National Association of REALTORS® does research on a wide range of topics of interest to practitioners, including commercial brokerage. Among the popular reports produced are:



[Commercial Lending Survey](#) provides insights into REALTORS®' commercial financing conditions. The report details liquidity conditions, market impact, funding sources, and respondents' comments



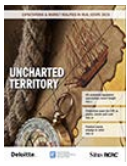
[Commercial Member Profile](#) describes the business, transaction, and demographic characteristics of commercial members, and defines the property information needs of this segment of NAR membership.



[Commercial Real Estate International Business Trends](#) focuses on this significant segment of the economy and real estate markets.



[Commercial Real Estate Market Trends and Outlook](#) is a quarterly report focused on commercial transactions of REALTORS® and affiliate members, and opportunities and challenges facing commercial practitioners.



[Expectations and Market Realities in Real Estate](#) is an annual report focused on economic outlook, capital markets, highlights and expectations for the five major commercial property sector markets, and a collective analysis of the commercial investment environment.



[Like-Kind Exchange Survey](#) is an annual report providing the REALTOR® perspective on 1031 like-kind exchanges.

For more information, please go to [www.nar.realtor/research-and-statistics/research-reports/commercial-research](http://www.nar.realtor/research-and-statistics/research-reports/commercial-research).



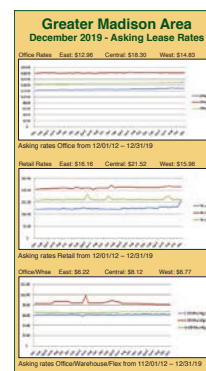
# Season's Greetings

FROM:

Linda Delke McNamer NMLS#685867  
Crystal Lautenbach NMLS#451162

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608.643.3393 BANKPDS.COM



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



## Membership Renewal Notice

Thank you in advance for renewing your Membership in the REALTORS® Association of South Central Wisconsin! The 2020 Membership Renewal invoices were mailed to your preferred address in October. If you did not receive your notice, please contact Beth at [beth@wisre.com](mailto:beth@wisre.com) or 608.240.2800.

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 \$150 plus a \$35 Special Assessment for the Consumer Advertising Campaign for a total of \$185.
- WRA dues are \$333 for REALTOR® Members and \$306 for State Affiliate Members. Renewals received after December 31, 2019 will be subject to the WRA reinstatement fees of \$75 for REALTORS® and \$25 for Affiliates.
- RASCW dues are \$180 for both REALTOR® and Affiliate Members. Renewals received after December 31, 2019 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 2020. [Click here to learn more about the Housing Foundation.](#)
- The second is a \$50 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 \$20 voluntary contribution to the Wisconsin REALTORS® Foundation. Contributions to the Foundation are tax deductible as a charitable contribution.

## Paying 2020 Membership Renewals

If you have not yet paid your Membership Renewal for 2020, please note payments need to be **received by December 31, 2019 to avoid late fees.** Due to the Holiday, we encourage you not to wait until the last day.

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, 2019.

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, 2019 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.

## New Senior and Elder Members

Are you eligible to be a Senior Member? You are if on January 1, 2020, you are 60 years of age or older and have been a continuous Member of RASCW for at least 20 years. This means that you can reduce your local RASCW dues by 1/3 for 2020.

If on January 1, 2020, you are 65 years of age or older with 25 or more years of continuous membership in RASCW or you are 70 years of age or older with 10 or more years of continuous membership in RASCW, you are eligible for Elder Status. Your local RASCW dues are then just \$12.00 for 2020.

Please contact Beth at the RASCW office – 608.240.2800 or [beth@wisre.com](mailto:beth@wisre.com) – to change your Membership status.

NATIONAL ASSOCIATION of REALTORS®

REALTOR SAFETY PROGRAM

Have a weather app on your cell phone that will send a warning in the event of a tornado, hail, blizzard or other weather hazard.

FOR MORE SAFETY TIPS FROM NAR, VISIT [WWW.REALTOR.ORG/SAFETY](http://WWW.REALTOR.ORG/SAFETY)

## Continuing Education 2019-20



By partnering with the Wisconsin REALTORS® Association RASCW is 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 of even-numbered years. License renewal requires 18 hours of continuing education.

### Mandatory Courses

- Course 1 – Wisconsin Listing Contracts
- Course 2 – Wisconsin Offers to Purchase
- Course 3 – Wisconsin New Developments
- Course 4 – Wisconsin Real Estate Ethics and Consumer Protection
- Course 5 – Wisconsin Real Estate Law and Practice
- Course 6 – Wisconsin Real Estate Transactions

### Upcoming Classes in Madison

Live courses will resume in 2020.

[To register for live, online and self-study courses, please click here.](#)



## REALTORS® Association of South Central Wisconsin - 2019 Annual Report

### TOTAL ASSETS & MEMBERSHIP

#### Assets as of 10/31/2019

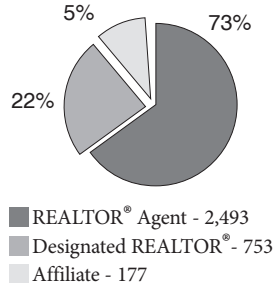
Operating Account  
\$384,498

Building/Equipment Reserves  
\$1,162,622

Leasehold Improvements  
\$36,114

Furniture and Equipment  
\$81,481

#### Total Membership as of 10/31/19 - 3,423



### RASCW MISSION STATEMENT

1. Our Purpose is to serve Members, including residential and non-residential brokers, agents, appraisers and affiliates
2. By providing education, programs and benefits
3. To assist Members to successfully conduct their business professionally and cooperatively – now and in the future
4. To protect private property rights through effective participation in public policy
5. To protect affordability and availability of housing choices by ensuring equal housing opportunities

## 2019 FACTS

Through the efforts of the Affordable Housing Equal Opportunities Committee–

- Raised \$10,000 at the 15th Annual Mallard's Game and Tailgate in conjunction with the Home Buyers Round Table of Dane County. The proceeds were donated to Movin' Out, a non-profit organization that assists individuals and families with disabilities to find and maintain housing of their choice.
- Awarded 14 Minority Scholarships.

The Commercial Services Committee continued its efforts to serve the interests of the non-residential broker, including the monthly "Commercial Corner" in the REALTOR® Review and offering a Commercial Real Estate Update program in May.

We continued our partnership agreement with the WRA in the public policy area in order to take a more proactive role in the development of land use policies, issues affecting real estate, affordable and available housing, and economic growth in our marketplaces.

We held another successful Silent & Live Auction raising more than \$25,000 for RPAC and the Direct Giver program.

The Membership Networking Committee kept it fun with a Euchre Tournament, Bags Tournament, Brewer Outing, Cindy Strange Memorial Golf Outing, Bocce Ball Tournament, Trivia Extravaganza and Holiday Party where toys and cash were collected for Toys for Tots. The Backpacks for Buddies campaign collected 185 backpacks. This brings our total to 2,193 suitcases, bags and backpacks plus many boxes of personal care items that have been donated for foster care programs throughout the counties in our region.

The Orientation Committee continued its efforts in providing a first class introduction to RASCW. Ten New Member Orientation sessions were held with newly revised content and schedule. Many dedicated Member volunteers gave their time to present these sessions. We will welcome more than 400 new members this year.

The Professional Development Committee seeks out and plans educational opportunities for both REALTOR® and Affiliate Members. A new format was offered this year with three Lunch & Learn programs and one Bagels & Banter session. Each was offered at no cost to Members and covered *The Life Cycle of a Listing and How MLS Rules Apply*; *New Dane County Zoning Ordinances*; *Dispute Resolution: Mediation & Arbitration*; and *Online Security Tips*. Two additional programs were also offered free to our Members: *New Construction 101* and *Protecting Yourself in the Physical and Cyber World* co-sponsored with WMBA Madison Chapter. We also partnered with WCR Madison Metro to bring you *Wisconsin Real Estate: What Does the Future Hold?* featuring Dr. Mark Eppli, Director of the James A. Graaskamp Center for Real Estate at the University of Wisconsin.

We continued the formal Partnership agreement with the WRA in the areas of Continuing Education and forms sales for the 23rd consecutive year.

The Professional Standards Committee received 13 formal complaints: 5 ethics complaints (4 from the public) and 8 arbitration requests. Required training was completed by 39 committee Members.

We continued to expand our messaging and increase our presence on all major social media platforms.

We implemented an online registration and payment system designed to save Members processing fees.

The RASCW Housing Foundation has given out over \$2.74 million in loans since 1991, including 17 new loans (\$62,927) in 2019. This year's loans were provided to assist with down payments on homes purchased in Dane, Monroe, Stoughton, Fennimore, Fort Atkinson, Portage, Verona and Madison.

REALTORS® Rider Team raised \$1,895 for Bike for Boys & Girls Club of Dane County.

Through the efforts of the Board of Directors and others, we raised and then matched funds donated by our Members for the new Madison College South Campus.

RASCW has become a participating collaborator in the Yahara CLEAN Compact in support of expanding the community partnership to clean up our lakes.

RASCW Directors and Members participated in the Wisconsin REALTORS® Foundation's *Don't Be a Turkey Tour* supporting food banks and pantries in Wisconsin.

From the Green Lake Ripon Chapter –

- Offered all 6 CE Courses
- Held a Broker Roundtable
- Held a Cyber Security Lunch & Learn
- Held a Dinner Meeting with guest speakers from Green Lake County Land Use Planning and Zoning
- Celebrated with a Holiday Party

From the Sauk Columbia Chapter –

- Held Spring Trivia, Paint & Sip and Bags Tournament networking events
- Held Toys for Tacos in support of the Sauk County Giving Tree
- Celebrated with a Holiday Party

From the Southwest Chapter –

- Held a Broker Roundtable
- Held a New Offer to Purchase/Cyber Security Lunch & Learn
- Celebrated with a Holiday Party

After a nation-wide search, we welcomed new CEO Ruth Hackney to Madison from Missoula, MT. And with Ruth's arrival, we bid farewell to Kevin King after 19 years.

## MEMBERSHIP UPDATE

### NEW MEMBERS

**Marian Barnes**  
Rolling & Co Appraisals & Consulting

**Joy Karls**  
Stark Company, REALTORS®

**Jake Newhouse**  
Terra Firma Realty

**Josh Veldboom**  
Keller Williams Realty

**Breanna Baughman**  
eXp Realty, LLC

**Matt Lindholm**  
Bruner Realty & Management

**Kyle Schluter**  
eXp Realty, LLC

**Vanessa Winden**  
Century 21 Affiliated

**Jake Gildemeister**  
EXIT Realty HGM

**Dalibor Mihajlovski**  
Century 21 Affiliated

**Aubrey Sullivan**  
My Property Shoppe LLC

**Laura Zirngible**  
eXp Realty, LLC

### MEMBERSHIP TRANSFERS

#### NAME

**Terry Ault**

**Brei Barth-Fingerson**

**Travis Beck**

**Julie Colmar**

**Lindsey Cooper**

**Jeffrey Cullen**

**Jami Erickson**

**Mariah Fitz**

**Kimberly Hayward**

**Lindsay Koch**

**Ed Kraisinger**

**Heidi Larson**

**Kevin Larson**

**Danny Martinson**

**Patrick Meyer**

**Tom Meyer**

**Jed Neuberger**

**Deanna Prochaska**

**Zane Rathbun**

**Clinton Smith**

**Justin Woodworth**

#### FROM

RE/MAX Connect

Restaino & Associates ERA Powered

First Weber Inc

The Alvarado Group, Inc

The Alvarado Group, Inc

Stark Company, REALTORS®

eXp Realty, LLC

Century 21 Affiliated

Rock Realty

Stark Company, REALTORS®

National Land Realty LLC

First Weber Inc

First Weber Inc

Martinson Real Estate LLC

Sprinkman Real Estate

Sprinkman Real Estate

RE/MAX Connect

Realty Executives of Mt Horeb

RE/MAX Connect

eXp Realty, LLC

TNT Realty Group, LLC

#### TO

RE/MAX Equity

Keller Williams Realty

Realty Executives Cooper Spransy

eXp Realty, LLC

Lauer Realty Group, Inc.

Lakepoint Realty

Realty Executives Capital City

RE/MAX Equity

EXIT Realty HGM

Realty Executives Cooper Spransy

Century 21 Affiliated

eXp Realty, LLC

eXp Realty, LLC

eXp Realty, LLC

Essential Real Estate LLC

Essential Real Estate LLC

RE/MAX Equity

eXp Realty, LLC

RE/MAX Equity

RE/MAX Preferred

Quality First Realty, LLC

Congratulations to the 32 new Members who completed Orientation in November sponsored by AI Gindt and BPG Inspections.

Thank you to Mary Duff, Anne Baranski, Shelley Reynolds, Robert Procter, Bonnie Dixon, Gary Lukens and Sheri St Marie for imparting their wisdom and time as November Orientation Instructors.

You did an excellent job!

### NEW OFFICES

**Essential Real Estate LLC,**  
Madison, WI

**RE/MAX Equity,**  
Whitewater, WI

WHETHER YOU'RE BUYING OR BUILDING, CALL THE

# Mortgage Experts!



**Monona Bank**<sup>TM</sup>  
mononabank.com



**MARCIA HOWE**  
(608) 223-2192  
NMLS# 504996



**TARA JENKINS**  
(608) 223-2181  
NMLS# 553630



**MICHA PETERSEN**  
(608) 223-2184  
NMLS# 505004



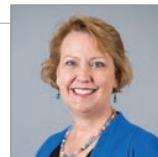
**TOM SULLIVAN**  
(608) 223-5147  
NMLS# 505008



**KATIE SIMON**  
(608) 824-3241  
NMLS# 500033



**ERIC SWEENEY**  
(608) 443-1991  
NMLS# 1113922



**ELLEN BERNARDS**  
(608) 824-3232  
NMLS# 1573234



Member FDIC

5515 Monona Drive, Monona, WI 53716

BELLEVILLE | BROOKLYN | COTTAGE GROVE | CROSS PLAINS | MADISON | MIDDLETON | MONONA | SAUK PRAIRIE