



# The ORATOR

*ORA: The Voice of Real Estate™  
in Ozaukee County*



**The ORA Office will be closed September 13-14<sup>th</sup> while Tina is at WRA Convention and AE Council meeting.**

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## **President's Column** **New President, Carolyn Stangl**

*by 2016-2017 ORA President*

Greetings!

As summer winds to a close, we at ORA are looking toward kicking off another great year with our Association!

We shook up our programming and meetings last year with the goal in mind of how our membership could gain some valuable experiences and information. The roundtable format for some general meetings allows REALTORS® and Affiliates to share ideas and thoughts about everything that pertains to our careers. Thirsty Thursday has allowed for some great socializing and getting to know each other out of our office environments! We had our amazing guest speaker who spoke to us about generational selling at our Affiliate Day. We also reached out to all of our Past Presidents and hosted a luncheon to reconnect with those leaders who have shaped our Association over the years.

As I look to my installation as President for the 2016-2017 year, I want to continue to find ways to add value to our members and remind us all that we are the voice for real estate in Ozaukee County! Tina and I have a few ideas up our sleeves on how else we can continue to evolve. Please know that I am here for any feedback or ideas you may have. I would love to see you at our meetings or social outings! If you haven't been in a while - come to a meeting or Thirsty Thursday this fall.

To continue with that theme of membership and participation - dues statements will be coming out soon, (don't all cheer and applaud at once!) We have heard from our members - and we have listened! Tina will be able to take credit card payments at the office either in person or over the phone. There will be a convenience fee added to cover our processing costs. We also have our early bird discount, a great incentive to get those dues paid ASAP. Please keep your eyes open in the mail for that! *(cont'd on pg 2)*

**President's Column** *(cont'd from pg 1)*

October's general meeting will be one that you do not want to miss - nor should you! We are going to be focusing on promoting safety - Ozaukee County Sheriff and the creator of the Guard Llama safety app (theguardllama.com for more info) will be in attendance. It will be our roundtable format - so please bring your questions also.

Looking forward to seeing most of you on Thursday, September 15th for the Installation Dinner at Galimoto's in Cedarburg. Tina sent out the invitation last week via email - so hopefully you received it and have already signed up!

Thank you for reading! See you in September!

*Carolyn*

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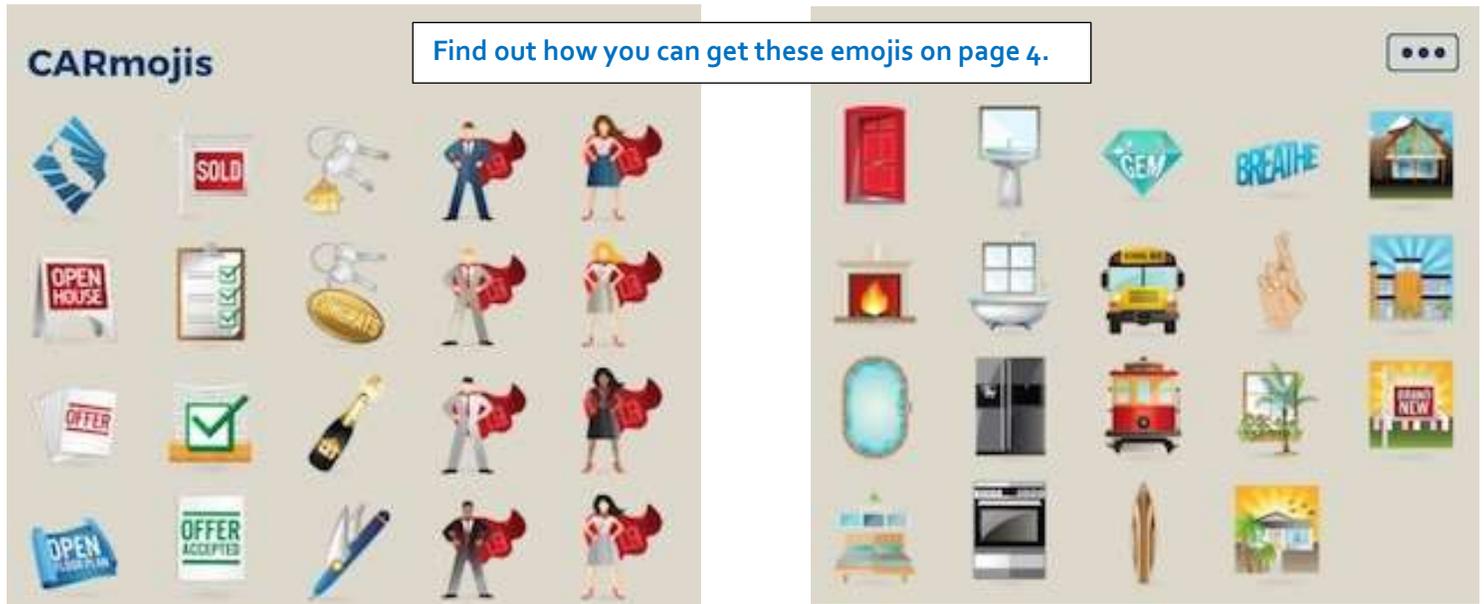
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# Check Out These Real Estate-Themed Emojis



Source: *California Association of REALTORS®*

## REALTORS

Mark Burgoyne, Coldwell Banker

Paula Copeland, Coldwell Banker

Brian Ruelle, Shorewest Realtors

Erik Zetley, Shorewest Realtors

**Please be sure to welcome  
these new ORA members**

## Create Your Own Emoji

Want to turn yourself into an icon? [Imojiapp](#) allows you to snap a picture of yourself from your iPhone and turn it into an emoji. Android users can try [Bitmoji](#), which allows you to create an avatar emoji of your picture. Place your new icons in your text messages, social media status updates, or even make it your new marketing mug.

The iOS app [Emoji My Face](#) takes your selfie and turns it into an emoji sticker. Real estate marketing firm Point2 also recently [offered up some ideas](#) to create emojis of your sold sign, yard sign, your smiling face, your company's logo, or your office.

## Do You Know Your Emoji Etiquette?

Emojis are becoming commonplace in professional communications, but know when they are and aren't appropriate to use with your clients.



August 2016 | By Melissa Dittmann  
REALTOR Mag

Emojis became popular in casual texting between friends and family years ago, but they're finding a place in professional communications as well. They can add a layer of comfort and familiarity between real estate professionals and their clients. These colorful, expressive icons — from smiley faces to winks and hearts — are popping up in marketing campaigns and workplace emails, text messages, and social media. So how fluent is your

emoji-talk, and how much should you use them in your business?

Practitioners have been exploring fun ways to incorporate emojis. Better Homes and Gardens Real Estate, for example, did a mock listing of The White House in March, with listing details written completely in emojis for readers' amusement. The company also created emoji guides for buyers and sellers. Realtor.com® even poked fun at how emojis might one day end up in listing descriptions in an online video.

But the use of emojis in the real estate business gained much more legitimacy in April, when the California Association of REALTORS® debuted a set of real estate-themed emojis, which it dubbed "CARmojis," complete with a superhero REALTOR® icon to add to text messages. So far, member response has been huge, says CAR President Ziggy Zicarelli. By the end of May, about a month after they launched, 50,000 CARmojis had been shared, with the superhero REALTOR® icon being the most popular. Zicarelli says CAR plans to add new emojis in the coming months and possibly hold a contest for members to submit their own designs.

"They are a fun way to interact and engage with your clients," Zicarelli adds. "But just like with anything else, professionals should use their own discretion for when they should and shouldn't use emojis."

### The Real Estate Transaction in Emojis

- On the hunt for the perfect home: 🗎🗎
- The frustration looking for the right one: 😞
- Then the perfect home comes along: 😍
- Uh-oh, problems surface during negotiations: 😞
- You find a way to save the deal: 🏠
- Finally, you get to closing and move-in day arrives: 🍷🍷

### To Use or Not to Use Emojis

As emojis become more commonplace on all levels of communication, mumbblings of a new form of etiquette are surfacing. Though it seems like everyone uses them, you have to remember that not all your clients will understand the icons, creating the potential for miscommunicating or for appearing unprofessional. Even so, emojis are widely recognized as a shorthand method of communicating thoughts and feelings. In fact, for the first time ever, the Oxford University Press chose a pictograph — 🗎 — as its 2015 Word of the Year. *(cont'd on next page)*

## Emojis (cont'd from pg. 4)

Some of the most visible brand-name companies have launched successful emoji advertising campaigns on social media and other platforms, so how could this translate to real estate? Well, what if this was your next customer survey:

### How would you rate your home buying or selling experience?



Linguists say emojis convey a tone that simple texts don't. "An emoji can be like the frosting on the top of a delicious cake. It shouldn't be the only thing you use, but it can add to a message," says Jennifer Marchetti, chief marketing officer at Better Homes and Gardens Real Estate. "An emoji can help add more emotional context to a message."

So if you can see by now how emojis could strengthen and deepen your connection to clients, make sure to follow a few tips for how and when to use emojis when interacting with customers.

**Avoid using them when the topic is serious.** If your buyer's home inspector uncovered mold in the house they've put an offer on, it's not the time to text this: "Emojis aren't appropriate when you detect a negative side to the transaction," Zicarelli says. "Once the offer is accepted, that is good news, and that's when a fun emoji may be more appropriate. With bad news from a transaction, however, it's always best to deliver that over the phone or in person, and don't make light of the situation."

*Use the right emoji. Don't use an emoji outside of its known context. For example, many users don't consider this a whistle: 🗲️. It's a kiss. Use that the wrong way with a client and that could be awkward!*

**Don't assume certain clients like them.** Just because your client is young doesn't mean they'll necessarily find emojis an appropriate form of communication. While generational trends can inform your decision whether to use emojis, don't assume all young people want to swap emoji — or that all baby boomers don't. "Know your customer's communication preference from the onset. If they like short-form communication like text messaging, then using an emoji is likely more appropriate," Marchetti says. "Set the communication protocol ahead of time. Then, given that preference, you can assume how comfortable they are with emojis. If you ignore your customer's communication

preferences, even one emoji could upset them."

**Put emojis at the end of a message.** Emojis "act as punctuation," according to culture site Hello Giggles' Guide to Emoji Etiquette. The guide suggests typing your words first and emojis at the end of the sentence; that way, you don't risk the context of your message getting lost or slowing the reader down by trying to interpret an emoji-laced text.

**Use an emoji for emphasis.** Emojis can be great for drawing more attention to an item. For example, you could use a pointing-finger emoji followed by your website URL to highlight it more, like this: 📎 check out [realtormag.realtor.org](http://realtormag.realtor.org). You could also use 🌟 star emojis to bookend an important sentence you want to emphasize 🌟. You can even add emojis to your online bios to spice them up.

**Use them on social media.** Using Facebook's "Reactions" emoticons on posts or incorporating emojis into your tweets may actually bring you more attention, some studies say. According to a study in the UK, "Emoticons and Phrases: Status Symbols in Social Media," researchers found that individuals who use emojis — positive ones, in particular — tend to be more popular or influential on Twitter.

**Don't overdo it.** "If you're using [emojis] as a substitute for words and not giving your message the context it deserves, you could upset your customer," Marchetti says. You could also be viewed as lazy. "Emojis can be a fun way to add emotional, demonstrative context to things, but it's not a complete substitute 100 percent of the time. Transactions are too complex and sophisticated for that."

## UPCOMING CE

ORA will be holding live CE classes in the fall, no worries about meeting your 2016 Biennium requirements.

**Wed., Oct. 5: Course 1 & 2**

**Wed., Oct 19: Course 3 & 4**

**Thurs., Oct. 27: Electives A&C**

Each day the first class will be held from 8:30-11:30am and each afternoon class will be 1:00-4:00pm. Tests will immediately follow each class.

**All classes will be held at the Rose Harms Legion Hall in Grafton: 1540 13<sup>th</sup> Ave. and 2016 Instructor of the Year, Rob Sayas will be our instructor.**

Registration forms may be found now on the homepage of our website at [www.ozaukeera.com](http://www.ozaukeera.com). Registration paid by check is preferred if possible and may be mailed to ORA at W62N248 Washington Ave. Ste 203B Cedarburg 53012

## IT'S TIME!!



### Time to register for the Joint ORA/Kettle Moraine Golf Outing

Thursday, September 22<sup>nd</sup> at Scenic View

Fun games, raffle prizes and more!

### 2 great options for golfers and non-golfers alike!

- 18 holes, cart, lunch, 2 drink tickets and dinner all for only \$75! Reg opens at 10:30am and shot gun start at 11:30.

- 9 holes, cart, dinner, 2 drink tickets only \$55!

For those who just don't want to golf, come join us for dinner only, \$20.

Affiliates are planning great fun at many of the holes so you don't want to miss this great opportunity to enjoy a fall day and fun with friends. Open to anyone, not just members so invite a friend!

**CHANCE TO WIN \$10,000!!**

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**TO REGISTER, COMPLETE FORM FOUND ON THE ORA WEBSITE AT**

**[www.ozaukeera.com](http://www.ozaukeera.com) and submit to Michelle at [michelle@gmar.ws](mailto:michelle@gmar.ws)**



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# 2016 Director Installation and Awards Banquet

**Join us as we install our 2016/2017 Board of Directors,  
and award our REALTOR® of the Year and Affiliate of the Year!**

**Also meet WRA Chief Executive Officer, Mike Theo,  
who will preside over the Installation Ceremonies**

**Thursday, September 15<sup>th</sup> 5:30-8:30 pm**

**Reception begins at 5:30 pm, sit down dinner at 6:30 pm, program to follow**

**Location: Galimoto's Twelve 21: 1221 Wauwatosa Rd. Cedarburg**

**Cost: \$30** includes your choice of 1 of 3 entrees: 6 oz filet with choice of potato, grilled jumbo shrimp with Tuscan orzo or chicken parmesan with garlic butter pasta. All dinners are served with salad, vegetable and hot dinner rolls. [gluten free will have gluten free accompaniments.] *Dessert sponsored by Affiliate Members*

**Register by Thursday, September 8th**

*Registrations received after September 8th must pay \$5 more.*

*No refunds within 3 days of event.*

Name: \_\_\_\_\_ Entrée: \_\_\_\_\_

Name: \_\_\_\_\_ Entrée: \_\_\_\_\_

Name: \_\_\_\_\_ Entrée: \_\_\_\_\_

Food restrictions: \_\_\_\_\_

Total Payment Included \$ \_\_\_\_\_ Check # \_\_\_\_\_

Name on Card \_\_\_\_\_

Credit Card Number \_\_\_\_\_

Credit Card Billing Zip Code \_\_\_\_\_ Exp \_\_\_\_\_ CVC \_\_\_\_\_

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**registrations via email: ozra@att.net or tina@ozaukeera.com Fax: 262-375-1019**

**Questions? Call Tina at 262-375-4730**

# JUMBO LOANS

*submitted by Gene Scheurermann, BMO Harris Bank*

## BUYER: "JUMBO RATES ARE TOO HIGH!"

Remember when Jumbo mortgage rates were significantly higher than conventional rates? Several years ago Jumbo rates were much higher but over the years have slowly and gradually come down. As recently as two years ago the gap had narrowed even more and Jumbo rates were only slightly higher. The rate differential had a big impact on how buyers financed these purchases.

Some buyers would adjust their purchase price range to make sure their loan would be no higher than \$417,000. Other borrowers would purchase the home they wanted and get around the rate differential by taking out a conventional loan for \$417,000 and adding a home equity loan or line of credit for whatever they needed above the \$417,000 limit. Then they would cross their fingers hoping the home equity rate would remain low, all the while waiting for an opportunity to refinance and combine the loans once their total balance was down to \$417,000. Overall they would often come out ahead by doing this even if the home equity loan didn't have a fixed rate.

Still others would take a deep breath, bite their lip, and reluctantly use the Jumbo loan program with higher rates. They would then spend the next few years waiting for a refinance opportunity once the balance was down to \$417,000, praying that mortgage rates would be low when they were ready to refinance.

They don't have to do any of the above anymore.

Over the past two years jumbo rates have come down even more. It's common now for a jumbo loan to have the same rate as a conventional loan. In some cases jumbo rates are actually **lower** than conventional.

*(cont'd on pg. 10)*



BJ Streiff	Sept. 1
Duey Stroebel	Sept. 1
Annette Stewart	Sept. 2
Katie Benson	Sept. 3
Daniel Gehrke	Sept. 4
Marvin Whalen	Sept. 4
Patricia Shulz	Sept. 11
Victoria Armitage	Sept. 14
Barbara Barrett	Sept. 14
Jeff Schoen	Sept. 14
Dave Brading	Sept. 15
Deb McClellan	Sept. 16
John Follett	Sept. 18
Rob Erdmann	Sept. 19
Paula Copeland	Sept. 22
Jeanne Harder	Sept. 22
Lana Avrunina	Sept. 23
Jay Schreurs	Sept. 24
Daniel Gish	Sept. 26
Amy Arnholt	Sept. 27
Michelle Pries	Sept. 29

## JUMBO Loans (cont'd from pg 9)

Because of this buyers don't have to be as concerned about a purchase price that might put their loan amount over \$417,000.

So if you have a buyer concerned about going over the \$417,000 conventional limit please remind them that Jumbo rates are now extremely competitive.

### BUYER: "I DON'T HAVE 20% DOWN!"

One of the other concerns buyers had with Jumbo loans is that in most cases the borrower would need 20% down with Jumbo loan programs. However, many borrowers are eligible for Jumbo loans with as little as 15% down with no PMI. So if you have a client that has the income to qualify but can't quite pull together a 20% down payment on the home they love, they still have options even with a Jumbo loan.

## UNDERWRITING JUMBO LOANS

Underwriting guidelines for Jumbo loans are very similar to conventional underwriting. Borrowers add no significant underwriting risks by having a Jumbo loan product.

Borrowers still have the option, of course, to use a conventional loan with a piggy-back home equity, but now they can look at a second option with a Jumbo loan and see which scenario makes the most sense for them.

Gene Scheuermann  
AVP/Private Mortgage Banker  
BMO Harris Bank, Cedarburg, WI  
NMLS #723396  
Phone: 262-375-5227  
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## WRA 2016 Annual Convention



September 13-14, 2016 | Kalahari Resort and Convention Center | Wisconsin Dells

The WRA's annual convention is the WRA's showcase event of the year where hundreds of REALTORS® gather together from all corners of the state for classes, networking and fun! With the "Waves of Opportunity" theme for the convention, you'll learn strategies and ideas to soar to new heights. With all the knowledge you'll gain at the convention, you'll be at the high tide of your practice as you bask in sunny success!

Visit [www.wra.org/convention](http://www.wra.org/convention) for registration and schedule.



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## SEPTEMBER IS REALTOR SAFETY MONTH!

### 10 Tips for Holding a Safe Open House

Open houses can be a great sales tool—but hosting one also exposes you to numerous unfamiliar people for the first time. Take these steps to stay safe:

1. If possible, always try to have at least one other person working with you at the open house.
2. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
3. Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
4. Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
5. Have all open house visitors sign in. Ask for full name, address, phone number and email.
6. When showing the house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
7. Avoid attics, basements, and getting trapped in small rooms.
8. Notify someone in your office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to call you.
9. Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the ordinary.
10. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

(Sources: Washington Real Estate Safety Council; City of Mesa, Arizona; Nevada County Board of REALTORS®; Georgia Real Estate Commission) Visit NAR's REALTOR® Safety website at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety)

This article is part of the National Association of REALTORS®' REALTOR® Safety Resources Kit.

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