OMAHA AREA BOARD OF REALTORS® FOCUS

Omaha Area Board of REALTORS® www.OmahaREALTORS.com December 2012

UPCOMING EVENTS

Social Events Forum
Wed, Dec 12 at 10:00 a.m.

WCR Executive Meeting
Thu, Dec 20 at 9:00 a.m.

Education Forum
Thu, Jan 3 at 10:00 a.m.

New Member Orientation
Tue, Jan 8 from 8:30 a.m.- 4:00 p.m.
Wed, Jan 9 from 8:30 a.m. - 4:00 p.m.
Thu, Jan 10 from 8:30 a.m. - 12:00 p.m.

Affiliate Council
Tue, Jan 8 from 9:00 a.m. - 1:30 p.m.

Social Events Forum
Wed, Jan 9 at 10:00 a.m.

MLS Users Group
Wed, Jan 9 from 11:00 a.m. - 12:00 p.m.

Advanced Paragon Training
Thu, Jan 10 from 1:00 p.m. - 2:30 p.m.

YPN Advisory Board
Thu, Jan 10 at 3:00 p.m.

YPN Networking Thursday
Thu, Jan 10 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

Ethics Training
Fri, Jan 11 from 8:30 a.m. - 12:00 p.m.

Diversity Committee
Tue, Jan 15 at 11:00 a.m.

Governmental Affairs Committee
Wed, Jan 16 at 11:00 a.m.

Education Event - David Knox
Thu, Jan 17 from 9:00 a.m. - 12:00 p.m. @ DC Centre

GPRMLS Executive Committee
Mon, Jan 28 at 4:00 p.m.

GPRMLS Board of Directors
Tue, Jan 29 at 10:15 a.m.

OABR Executive Committee
Wed, Jan 30 at 9:30 a.m.

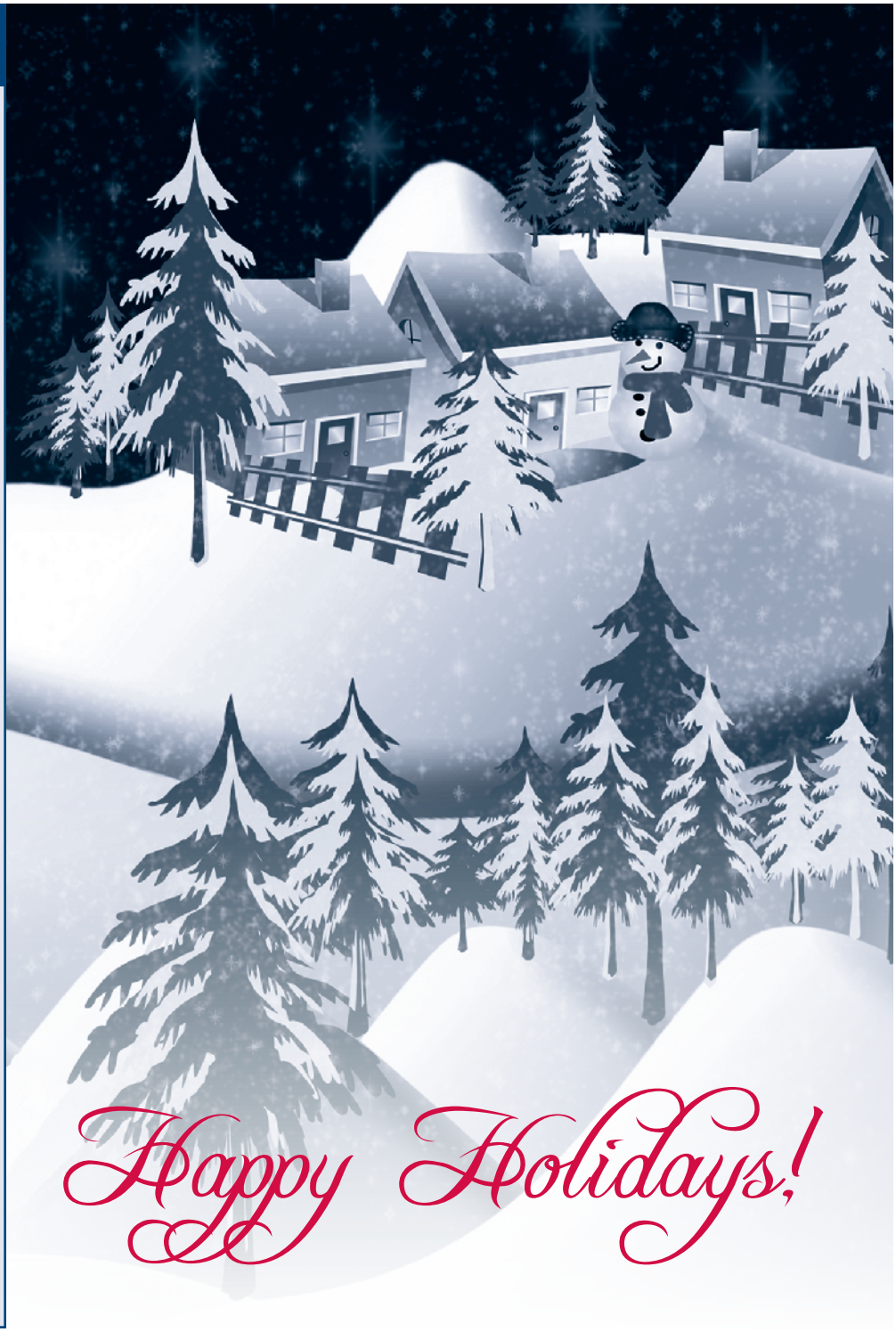
OABR Board of Directors
Wed, Jan 30 at 10:15 a.m.

New Member Orientation
Tue, Feb 5 from 8:30 a.m.- 4:00 p.m.
Wed, Feb 6 from 8:30 a.m. - 4:00 p.m.
Thu, Feb 7 from 8:30 a.m. - 12:00 p.m.

Affiliate Council
Tue, Feb 5 from 9:00 a.m. - 1:30 p.m.

Education Forum
Thu, Feb 7 at 10:00 a.m.

Ethics Training
Fri, Feb 8 from 8:30 a.m. - 12:00 p.m.



Omaha Area Board of REALTORS®
11830 Nicholas Street
Omaha, NE 68154
402-619-5555 tel
402-619-5559 fax
www.OmahaREALTORS.com

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The Omaha Area Board of REALTORS® is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.

EQUAL HOUSING OPPORTUNITY

Message from the OABR President

David Matney
2013 President

Wow! Time sure flies when you are having fun! November was an exciting month, and it is fun to have the holiday season upon us. Last month, I had the opportunity to attend the National Association of REALTORS® Annual Convention. It was a fabulous event with lots of opportunities to learn and to be inspired. I would like to congratulate two Nebraska REALTORS® who were recognized at the NAR convention for their outstanding service. Joe Gehrki of CBSHome received the President's Cup Award, and Rob Dover was recognized as REALTOR® of the Year for the State of Nebraska. Congratulations to Joe and Rob! If you have the opportunity in the future to attend a national convention, I would encourage you to do so. It is a great opportunity to invest in yourself and your business.

Next month, we are excited to begin agent-direct electronic payments for monthly MLS fees. This will save both time and money, streamlining the process to make all of us more efficient. By having electronic payments in place, it will help all of us focus on dollar-productive tasks which will grow our businesses. A "shout-out" to Debbie Peterson, Membership and Accounting Manager for the OABR, for all the hard work she is doing to make this happen.

BIG EVENT

Mark your calendars for January 17th! David Knox, a nationally recognized trainer and speaker, will be helping you kick off the new year with a FREE seminar sponsored by your Omaha Area Board of REALTORS® and Focus Printing. The three-hour morning seminar is titled, "Thirteen ways to Kick-Off your 2013," and David will be covering items such as goal setting, lead conversion, securing listings and more! Space is limited, so contact Donna Shipley at 402-619-5551 to reserve your spot! This will be a great event!

Finally, I would like to wish all of you a very Merry Christmas and Happy New Year! Let's make December a POWERFUL month!

David Matney
2013 President

Special Events

- **Advanced Paragon Training**
  Thu, Jan 10 from 1:00 p.m. - 2:30 p.m.
- **YPN Networking Thursday**
  Thu, Jan 10 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound
- **Ethics Training**
  Fri, Jan 11 from 8:30 a.m. - 12:00 p.m.
- **David Knox - Free Seminar!**
  Thu, Jan 17 from 9:00 a.m. - 12:00 p.m. @ DC Centre

A Fun Night of Hockey

A winning night for the Omaha Area Board of REALTORS® members with family and friends for the Omaha Lancers Hockey night. Over 100 people enjoyed a chicken fried chicken with mashed potatoes, gravy, corn and bread at Grandmother's before the game. The Lancers played the Waterloo Blackhawks at the new Ralston Arena. The big winners of the night were Mark Leaders who won the signed hockey stick and Coquette Jensen who won the signed Lancer jersey from a benefit-raffle. Money raised from the raffle was donated to the Food Bank for the Heartland.

Toys for Tots 2012 Turkey Bowl

We collected 150 new toys and $4,016 in cash donations, breaking last year's totals. Marine Sgt. Coates said the Turkey Bowl event is their 2nd largest fundraiser right after a Husker football game Toys for Tots fundraiser. All the toys and money that were collected at this event will be delivered to children in our local area. There is still time to donate toys or cash. You can find Toys for Tots boxes located at several Real Estate offices and at the OABR Office.

Congratulations to CBSHOME with **Highest Team** score of 3095. Team members include Rusty Hike, John Hansen, Larry Melichar, Justin Gomez, David Dunn, Todd O'Connor and Gina Hasse. Todd O'Connor of CBSHOME won **Highest Men's** with the perfect score of 300 and Debbie Cage-Conkling won the **Women's Highest** with a score of 225. **Team Spirit** award went to NP Dodge Angela May's team. The **D.A.L** award went to Centris Credit Union's Heidi Weeks team. **Nebraska Football** winner was Tom Smith of NP Dodge. **Split-the-Pot** total was $1,300 and the winner of $650 in cash was Justin Roche of Freedom Lending who donated $325 back to Toys for Tots. Congrats!

Also a special thank you to those who volunteered to make this event the **BIG SUCCESS** it was. Thank you to all the wonderful **Keg Sponsors, Lane Sponsors, Dessert Sponsors** and **Affiliates** who donated prizes that were drawn throughout both games. Thank you all for coming out and making this fundraiser a big success. **HAPPY HOLIDAYS!**

By: Deb Martin, Mary Sladek and Cherie Casey

Prudential Ambassador Real Estate team.

Deb Martin with all the Marines.

RE/MAX Results team.

CBSHOME Real Estate team.

NP Dodge Company teams.

TOYS FOR TOTS

AFFILIATES
a council of the
Omaha Area Board of REALTORS®

December 31 Deadline: Code of Ethics Training Requirement

From January 1, 2009 through December 31, 2012, and for each four year period thereafter, REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the new member Code of Ethics Orientation during any four-year cycle is not required to complete additional ethics training until a new four-year cycle commences.

Failure to complete the required periodic ethics training is considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

The Omaha Area Board of REALTORS® is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods. Any training offered pursuant to this requirement must meet the learning objectives and minimum criteria established by the National Association of REALTORS® from time to time.

The following schools offer continuing education credit that also fulfills your Code of Ethics Requirement. Contact the schools to get copies of their schedules and prices:

REEsults Coaching — Mark T. Wehner
16616 Jackson, 402-676-0101
marktwehner@reesultscoaching.com
www.REEsultsCoaching.com/ce

Randall School of Real Estate — Susan Geschwender
11224 Elm Street, 402-333-3004, info@reandallschool.com

Larabee School of Real Estate
3355 Orwell Street, Lincoln, NE 68516, 1-800-755-1108

Nebraska REALTORS® Association
145 S 56th Street, Suite 100, Lincoln, NE 68510
1-800-777-5231

The OABR Office offers free NAR Code of Ethics Training but it does not fulfill the NREC license renewal continuing education requirement. The class is scheduled each Friday following New Member Orientation from 8:30 a.m. to 11:45 a.m. A minimum of 10 must be in attendance to have this training. Online courses are accessible from a link on www.OmahaREALTORS.com. Contact Debbie Peterson for details: 402-619-5553 or DPeterson@OABR.com.

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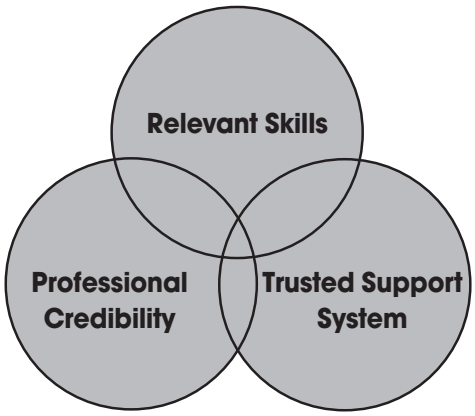

WHERE IT ALL COMES TOGETHER

www.wcromaha.com

AFFILIATE COUNCIL

Submitted By: Jody Smythe
1st Reverse Mortgage USA

Can't Afford To Retire?

Wouldn't it be great if we all went to work because we wanted to and not because we had to? A recent article in CNN Money stated: "Not so long ago "debt" was a four-letter word when spoken in the same breath as "retirement." Before waltzing into their golden years, older Americans paid off their loans, then celebrated by burning the mortgage".

How things have changed. Now a third of 65 and older Americans have a mortgage vs. 20% just two decades ago. Seniors 65 and up are also carrying an average of $10,235 on credit cards.

Well meaning financial advisors are telling seniors to get a home equity loan rather than a reverse mortgage. It all sounds great until you look at the big picture. Will both spouses live another 15 years to pay off the debt or more importantly not need to borrow more? Does the loan have a 5 year provision that changes an interest only payment to a larger one or worse yet, need to be paid off? Many people believe that whatever caused them to go into debt is a one time occurrence and when this is paid off "we will be fine." Sadly that isn't usually the case. When the loan becomes due, the debt ratios can be greater than they were originally, prohibiting the homeowner from refinancing. Worse yet, if one spouse passes away, the remaining spouse may not be able to afford the payment without the 2nd Social Security income.

I see many clients who are tired and need to be re-tired but can't afford to quit working. A reverse mortgage may be the answer. You must be at least 62. There are no debt ratio or income qualifications. There are no monthly payments. Depending on the amount of equity in the home, they may qualify to receive monthly income. The balance is paid when the homeowner or their heirs sell the home. Also, at the time of sale, no one is liable if the mortgage is greater than the value of the home. As with any mortgage, any remaining equity belongs to the seller.

Michael McGLYNN
REALTOR® & New Home Consultant
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mmcglynn@celebrityhomesomaha.com
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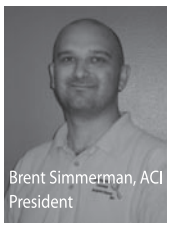

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LENDING INTEGRITY

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AFFILIATES... A Council of the Omaha Area Board of REALTORS®

The role of the Affiliate Council of the Omaha Area Board of REALTORS® is to promote business relationships and services to REALTOR® members, actively solicit Affiliate membership in the OABR and promote ethical business practices of Affiliate Members.

AFFILIATE MEMBERS ATTENDING THE NOVEMBER 2012 MEETING:

Wendy Walker (President) – Nebraska Title Company
Mary Sladek (President-Elect) – My Insurance LLC
Janet Dragon (Secretary) – Heartland Reva Team
Brenda Stuart (Treasurer) – ServiceOne Inc
Lori Bonnstetter – 2-10 Home Buyers Warranty
Cherie Casey – The Home Buyer Protection Co
Angie Getsfred – AmeriSpec Home Inspection Serv
Jim Holmes – Focus Printing
Jon Jacobi – Mundy & Associates
Debbie Kalina – Radon Protection Tech LLC
Sara Kelley – Great Western Bank
Laura Longo – Centris Federal Credit Union
Andrea Maleki – Andrea Maleki State Farm Insurance
Chip Monahan – Monahan Financial Inc
John Ponec – Security National Bank
Regi Powell – Farmers Insurance/Powell Insurance
Brent Rasmussen – Mortgage Specialists LLC
Julie Sherman – United Distributors Inc
Jody Smythe – 1st Reverse Mortgage USA
Stacy Thorne – Franklin American Mortgage Co
Jon Vacha – Home Standards Inspection Serv
Connie Windhorst – Two Men And A Truck
Carlene Zabawa – American National Bank

www.OABRaffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, December 4, 9:00 a.m.**
- **Tuesday, January 8, 9:00 a.m.**
- **Tuesday, February 5, 9:00 a.m.**

All Affiliate members are welcome to attend.

Canned Food Drive

Food collected will be donated to the Food Bank for the Heartland

February 12, 2013

11 a.m. to 1 p.m.

OABR Office
11830 Nicholas St. • Omaha, NE

Real Estate Offices that want to participate should contact Debbie Kalina at 402-639-1100 or Debbie@OmahaRadon.com to arrange for a barrel to be delivered to their office (by the Food Bank for the Heartland) for the collection.

The barrels will be dropped off at offices ahead of time (2 weeks or so) for the collection of canned goods. The food bank will then pick up the barrels and weigh them. People can also bring food to the Chili Cook-Off to donate, if they so choose.

Prizes

Real Estate Offices will be competing for prizes for the most food donated by office (by weight) per capita.

Sponsored by:

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in conjunction with the OABR Social Events Forum Annual Chili Cook-Off

www.OABRaffiliates.com

All Omaha Area REALTORS® — Please Respond Now

CALL FOR ACTION: Ask Congress to extend Mortgage Forgiveness Tax Relief. Over one-fourth of all transactions nationwide still involve distressed properties. Without an extension, families engaged in loan modifications, short sales, or foreclosures will face a large tax bill. The housing market does not need another burden. Homeowners should not be forced to pay tax on money they lost with cash they never received! Tell Congress to complete their unfinished housing-related business when they return to Washington.

It takes less than one minute: http://www.realtoractioncenter.com

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  www.mooreeducation.com
  402-770-8605
- **Nebraska REALTORS® Association**
  www.NebraskaREALTORS.com
  402-323-6500
- **Randall School of Real Estate**
  www.RandallSchool.com
  402-333-3004
- **Real Estate Resource Institute (Paul Vojchehoske)**
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  402-660-0395
- **REEsults Coaching (Mark T. Wehner)**
  www.REEsultsCoaching.com
  402-676-0101
- **R. F. Morrissey & Associates**
  402-933-9033

Q&A ASK THE HOME INSPECTOR!

By Patrick Casey, President
The Home Buyers Protection Company
Home & Building Inspections • Radon & Mold Testing

The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: We were in our attic recently and noticed that the roof framing is discolored and there appears to be mold on it. We have never had a roof leak. Why is this occurring?
Answer: The discoloration is likely due to inadequate attic ventilation. Attics need to breathe, and without proper ventilation, high humidity collects on the roof framing in the attic and causes the discoloration. If not corrected, problems can occur:

- Increased cooling bills
- Shortened life of the shingles
- Damage to the roof framing and the attic insulation
- Mold growth
- Ice damming

For typical attics, a minimum of 1 sq. ft. of 'net free vent area' is needed per every 300 sq. ft. of attic space. There needs to be an equal amount of soffit vents (intake) and roof vents (exhaust) for proper air flow. There are many different types of vents available such as stationary vents, wind turbines, power attic fans, gable vents and continuous ridge vents. Consult with a qualified home inspector or roofing contractor to determine which types are most appropriate for your home.

Go to our website at www.hbponline.com for more information, see our specials and order an inspection online.

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Young REALTORS® at REALTOR® Ring Day

"The future depends on what we do today." –Gandhi.

The Young Omaha Real Estate Professionals (Y.O.R.E. Pro's) are busy planning future events. We hope that everyone will sign up for REALTOR® Ring Day on December 7th. There will be many locations and time slots available to choose from. Afterwards, the YPN invites you to join us at the Phoenix, located at 12015 Blondo Street for happy hour and appetizers from 4-7 p.m. This will be a great place to warm up and network with your fellow REALTORS® and Affiliates.

This year the YPN has decided to sponsor a family through Project Wee Care as a way to give back to our community. Project Wee Care was formed to provide food, clothing and gifts for families in our local area, who for whatever reason may not have a Merry Christmas. On December 8th, our members will volunteer to help with distribution day and present gifts to those families. We are looking forward to helping these families ensure they have a very Merry Christmas.

February, we are planning our first annual Bingo night. We are still working out the details, but follow us on Facebook at facebook.com/OABRYPN and watch for emails from YPN@OABR.com to get more information about this event.

The YPN's mission is to help strengthen the REALTOR® brand and to nurture the positive relationship between the real estate industry and the public. This is achieved through taking active roles in policy and advocacy issues, offering education and networking opportunities to all members and staying informed about the latest industry trends and technology.

Y.O.R.E. Pro's
YOUNG OMAHA REAL ESTATE PROFESSIONALS
YPN REALTORS® Young Professionals Network

Through your participation, our goal of ensuring the long-term success of the REALTOR® brand through positive, successful relationships with our local community will be easily attained. We can't wait to see everyone at our next event!

Megan Jaspers, Chair
DEEB Realty

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• *Next Event* •

Canned Food Drive

February 12, 2013

(more information to follow)

Ileane Carlson

Mike Connell

Brett Curtis

Gerry Frans

Rosalia Gish

Ericka Heidvogel

Don Igo

Marsha Labs

Monica Lang

Mike McGlynn

Debbie Mitchell

Gary Patricelli

Leslie Petersen

Gary Price

Tammy Smart

Laura Thibault

Susie Vocelka

Shawn McGuire
Sales Manager

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Thanks for a **GREAT 2012** fellow Realtors!

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Mark Ciochon (3)
Paul Barnett (3)
Sherry Dixon (3)
Todd Kapser (3)
BJ Brown (2)
Charlotte Smith (2)
Jeffrey Chu (2)
Kim Gehrman (2)
Lyn Strauss (2)
Maria Polinsky (2)
Shannon Zimm (2)
Todd Hosking (2)

Alex Heyen
Alex Shutzen
Andrea Cavanaugh
Angela May
Anne Brennan
Anne McGargil
Annie Welty
Arlene Cohen
Barbara Hammond
Barbara LaPorte
Beth Lube
Beth Olson
Betsy Peter
Bill Pullen
Bonie Skartvedt
Brian Carlin
Carrie Barnes
Chad Blythe
Cheryl Houfek
Chris Egan
Cindy Robarge
CJ Gammell
Colleen Grove
Connie Owens
Dan Spence
Dan Wilder
Dave Orton
Deb Boganowski
Deb Ellis
DeDee Oliver
Del Andresen
Denice Coenen
Dennis Bruns
Desiree Troia
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Felix Mitchell
Frank Tabor
Gary Carpenter
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Georgie Vint
Gina Elliott
Gracie Benak
Hedy Ahlvers
Jacki Stewart
Jackie Vaughan
Jackie Wilkinson
Jason Birnstihl
Jason Troshynski
Jennifer Furley
Jeremy Harper
Jerry Ahlvers
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Jo Flairty
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Joe Vampola
Joellen Keating
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Julie Shafer
Justin Gomez
Karen Jennings
Karen Zoerb
Kathy Allen
Kelly Hatfield
Kelly Rasmussen
Kerri Pauley
Kim Hoffart
Lance Cole
Laurie Nice
Leanne Sotak
Leighanne Scharp
Linda Bolden
Linda Hayton
Lisa Jansen
Liz Kelly
Lyn Echter
Lynnette Flott-Puls
Marc Cohn
Marc Riewer
Mari Jo Mentzinger
Mark Bresley
Mark Hansen
Marlene Wyman
Mary Jo Landen
Mary Kay Ernst
Mary Rensch
Mayce Bergman
Megan Jasper
Melissa Jarecke
Melissa Muths
Michaela Julsen
Michelle Tyrrell
Mike Borman
Mike Salkin
Missy Turner
Nancy Ritz- Wooller
Nancy Wooley
Nik Beninato
Pat Lichter
Pernell Gatson
Ria Jobeun
Robert McIntosh
Roma Amundson
Sandra Woodle
Scott Gavin
Sharon Bain
Shelli Klemke
Shelly Ragan
Shelly Swift
Stephanie Covemaker
Sue Bayliss
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Membership Report

OCTOBER 2012

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Baratta, Sandra – CBSHOME Real Estate – Lakeside
Becker, David – NP Dodge I LLC – Pierce
Conrad, Teresa – Prudential Ambassador Real Estate – California #101
Dole, Lynette – Prudential Ambassador Real Estate – California #101
Freshman, Elizabeth – NP Dodge I LLC – Pierce
Gach, Shannon – Prudential Ambassador Real Estate – California #101
Gale, Erick – NP Dodge IX LLC – 35Dodge
Gehrman, Patrick – RE/MAX Results
Gibson, Christine – NP Dodge III LLC – Lakeside
Graham, Maegen – NP Dodge III LLC – Lakeside
Hill, Dustin – CBSHOME Real Estate – 147th
Keiser, Dustin – DEEB Realty – 117th
Lee, Richard – DEEB Realty – 117th
Maher, Cynthia – CBSHOME Real Estate – Davenport
Petersen, Theresa – CBSHOME Real Estate – Lakeside
Quint, Austin – CBSHOME Real Estate – 147th
Wichman, Deborah – DEEB Realty – 117th

NEW AFFILIATES

Beisheim, Chad – Foundation – 2 – Rooftop
Kelpe, Joel – Advanced Floor Care
McCombs, Kris – Wintrust Mortgage
Rensch, Todd – Rensch Property Inspection
Schrunk, Johnny – Next Move Marketing
Wilwerding, Doug – Advanta Clean
Windhorst, Connie – Two Men And A Truck

REALTOR® CANDIDATES

Chaka, Karen – CBSHOME Real Estate – 121st Pacific
Day, Katie – NP Dodge IV LLC – Papillion
Hosking Jr, John – Prudential Ambassador Real Estate – California #101
Juricek, Tamara – CBSHOME Real Estate – W Dodge
Kenney, Bernard – NP Dodge V LLC – 129th Dodge
Kroeker, Scott – NP Dodge IX LLC – 35Dodge
Lewis,Michael – CBSHOME Real Estate – Davenport
Ofsanik, Emily – NP Dodge IV LLC – Papillion
Schelldorf, Arthur – CBSHOME Real Estate – Lakeside
Schlickbernd, Paul – NP Dodge IX LLC – 35Dodge
Schlickbernd, Rachyl – NP Dodge IX LLC – 35Dodge
Sum, Ashley – Prudential Ambassador Real Estate – California #101
Winter, Kristin – Mitchell & Associates Inc

AFFILIATE CANDIDATES

Hebb, Andrea – First American Home Buyers Protection
Kalina, Andy – Radon Protection Tech LLC
Otteman, Doug – Vantage Point Property Inspection
Parker, Kayci – Metro 1st Mortgage
Stan, Melissa – The Selling Image
Tibbles, Kirk – Elite Termite
Ucman, Sam – KPE Investigative Engineers
Weeks, Heidi – Centris Federal Credit Union

MEMBER TRANSFERS

Brant, Angela from CBSHOME Real Estate – 121st Pacific to CBSHOME Real Estate – 147th
Brown, Jill from Keller Williams Greater Omaha – Giles to CBSHOME Real Estate – Bellevue
Carpenter, Gary from Keller Williams Greater Omaha – California to CBSHOME Real Estate – Davenport
Carpenter, Linda from Keller Williams Greater Omaha – California to CBSHOME Real Estate – Davenport
Christensen, Kellie from DEEB Realty – 117th to Big Omaha Realty
Curtis, Tracy from RE/MAX Real Estate Group – Giles to Prudential Ambassador Real Estate – California #101
Dizona, Nicholas from Real Property Appraisals PC to Wear Company
Echtenkamp, Barbara from CBSHOME Real Estate – 121st Pacific to CBSHOME Real Estate – 147th
Golden, Lyndsey from Prudential Ambassador Real Estate – California #201 to Prudential Ambassador Real Estate – California #101
Houck, Scott from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – California
Humlicek, Lisa from NP Dodge III LLC – Lakeside to DEEB Realty – 117th
Johnson, Tallena from Keller Williams Greater Omaha – Fremont to Don Peterson & Associates R E – 6th Fremont
Kozak, Jenny from Don Peterson & Associates R E – 6th Fremont to Don Peterson & Associates R E – 23rd Fremont
Kueny, Andrew from CBSHOME Real Estate – Lakeside to NP Dodge III LLC – Lakeside
Kumlin, Christopher from SureMove Realty to DEEB Realty – 117th
Leffler, Rhonda from Keller Williams Greater Omaha – Giles to CBSHOME Real Estate – Davenport
Payne, Christopher from CBSHOME Real Estate – 147th to DEEB Realty – 117th
Prinz, Kevin from Don Peterson & Associates R E – 6th Fremont to Don Peterson & Associates R E – 23rd
Schamp, Brian from Celebrity Homes Inc to DEEB Realty – 117th
Schraeder, Lisa from NP Dodge IV LLC – Papillion to Keller Williams Greater Omaha – Giles
Swanson, Benjamin from CBSHOME Real Estate – 147th to NP Dodge V LLC – Blair
Thibault, Laura from DEEB Realty – 117th to Celebrity Homes Inc
Watts, Connie from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – California
Witt, Bradley from NP Dodge IV LLC – Papillion to Keller Williams Greater Omaha – California
Witt, Kari from NP Dodge IV LLC – Papillion to Keller Williams Greater Omaha - California

REACTIVATED MEMBERS

Churchman, William – NP Dodge V LLC – 129th Dodge
Curtis, Brett – Celebrity Homes Inc
Fosmer, Katrina – DEEB Realty – 117th

Nagel, Kristine – NP Dodge IV LLC – Papillion
Zuger, Alicia – DEEB Realty – 117th

RESIGNATIONS

Barnes, Scott – Prudential Ambassador Real Estate – California #101
Fonda, Jerrie – Downing Properties Limited LLC
Graham, Maegen – NP Dodge III LLC – Lakeside
McDonald, Janice – Prudential Ambassador Real Estate – California #101
McManigal, Bron – Mold Solutions
Redfield, Christopher – Downing Properties Limited LLC
See, Richard – Mitchell & Associates Inc
Smith, Luke – Prudential Ambassador Real Estate – California #101
Spielman, Kate – Thrasher Basement Systems Inc
Stoeber, Danny – Stoeber Appraisals

NEW REALTOR® COMPANY

Zoom Realty – 4957 S 174th Ave, Omaha, NE, 68135
OABR & MLS Phone: 402516-2661
Designated Realtor: Thomas Friehe

NEW REALTOR® BRANCH OFFICE

NP Dodge IX LLC – 3552 Dodge St #100, Omaha, NE, 68131
Phone: 402-731-5008 Fax: 402-731-2089

Changed your home address or e-mail address?
E-mail the change to DPeterson@OABR.com.

MEMBERSHIP STATISTICS

OABR

	Oct 2012	Oct 2011
Designated REALTOR®	216	214
Des. REALTOR® Secondary	1	2
REALTOR®	1889	1908
REALTOR®-Secondary	0	1
TOTAL	2106	2125
Institute Affiliate	72	58
Affiliate	215	194
Other	5	6
TOTAL	2398	2383

	Oct 2012	YTD
New REALTOR® Members	14	213
Reinstated REALTOR® Members	9	84
Resignations	10	265

GPRMLS

	Oct 2012	Oct 2011
Participants (Primary)	207	204
Participants (Secondary)	58	58
Subscribers (Primary)	1873	1874
Subscribers (Secondary)	175	185
Exempt	30	31
TOTAL	2343	2352

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)
Sandi Downing Real Estate LLC – 1208 Howard St, Omaha, NE, 68102
Phone: 402-502-7477 Fax: 402-932-5606
Neff Radcliff Hayes Appraisal – 717 5th Ave, Council Bluffs, IA, 51501
Elite Termite – Phone: 402-571-2849 Fax: 402-571-2888

COMPANY NAME CHANGE

Sandi Downing Real Estate LLC – (Formerly Downing Properties Limited LLC)
Elite Termite – (Formerly Affordable Pest Control)

JANUARY ORIENTATION

- **Tuesday, January 8, 8:30 a.m. to 4:00 p.m.**
- **Wednesday, January 9, 8:30 a.m. to 4:00 p.m.**
- **Thursday, January 10, 9:00 a.m. to 12:00 p.m.**

Every new member attends an Orientation Program upon application for membership.

Thank you to all of the New Member Orientation coffee break sponsors...

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Lori Bonnstetter – 2-10 Home Buyers Warranty
Janet Dragon – Heartland Reva Team
Jon Jacobi – Mundy & Associates

DECEMBER 2012 SPONSORS
Jody Smythe – 1st Reverse Mortgage USA
Cherie Casey – The Home Buyers Protection Co
Deb Martin – Great Western Bank
Mary Sladek – My Insurance LLC

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— Shawn McGuire
Celebrity Homes

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Listing Syndication

The MLS sends listing information to the syndication service ListHub, who in turn can provide the information to over 50 national websites. The practice of syndicating listing detail is one of the most challenging issues our industry faces today. Sites like Zillow and Trulia receive the data, and in turn use it to sell advertising on their sites as well as provide a variety of fee based services for agents.

Each broker has the ability to opt-in or opt-out of any or all of these sites. The objective is to have inquiries about listings come back to the listing agent, but this happens in less than predictable fashion. Some brokers are making sure that when these sites display the detail information about a listing, the detail also contains listing agent information as well.

One way to get agent information on these sites is to use the "Syndication Remarks" field in the MLS. This field is available on the current Residential and Residential-Rental LIP sheet. The MLS does not send ListHub the "Public Remarks" any longer. They do, however, send the "Syndication Remarks" and it is the only remarks field available to the ListHub websites. This allows the entry of, not only the duplicated content of the "Public Remarks" field but also the listing agent's name, contact information and personal website URL.

This is an opportunity for agents to retain some control from syndication websites and still gain the exposure they provide. Your broker has access to a list of the sites that they have elected to provide listing content. We believe the listing agent is the best source for the consumer.

Dave Faulkner
MLS User Group Chair

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Personals

CONGRATULATIONS to OABR MLS Administrator Denise Mecseji (formerly Sabadka) on her recent marriage.

CONGRATULATIONS to Dionne Housley of Alliance Real Estate and Leanne Sotak of CBSHOME Real Estate who earned the Graduate REALTORS® Institute (GRI) Designation.

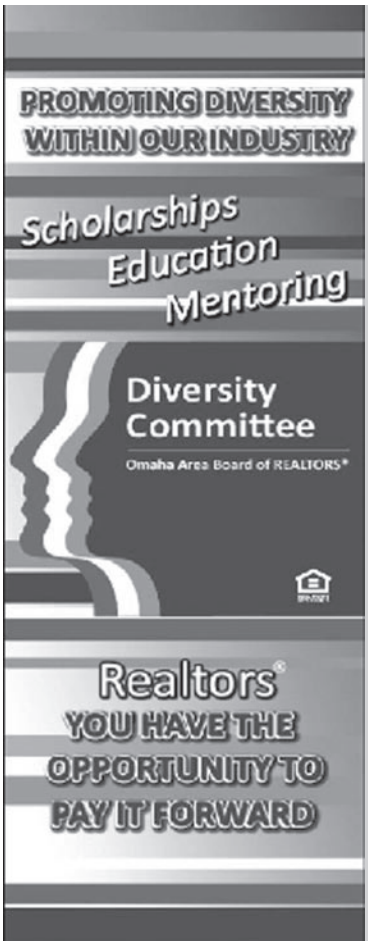
CONGRATULATIONS to new REALTOR® Emeritus Members: Jenny Pederson, Century 21 Century Real Estate; Mary Sortino, Century 21 Century Real Estate; Kenneth Patrick, Gold Key Homes; Mark Renner, N.P. Dodge Real Estate; Thomas Stevens, Thomas E. Stevens & Associates; and Gage Hazen, N.P. Dodge Real Estate. REALTOR® Emeritus is an honorary status given to those who have served the industry with over 40 years of membership.

CONGRATULATIONS to Julia Thiele with Deeb Realty who was the winner of the Trumm Team's $10,000 Agent Incentive Program.

CONDOLENCES to family of Danny Stoeber of Stoeber Appraisal who recently passed away.

CONDOLENCES to the family of Robert Herink of First Omaha Realty who recently passed away.

CONDOLENCES to Joni Craighead-Hoback, OABR Governmental Affairs Director on the recent loss of her brother.



If you know someone of diversity that would like to join our industry, we are accepting third quarter scholarship applications now.

Available Now!

For more information and application: http://www.oabrdocs.com/ScholarshipApplication.pdf or contact Donna Shipley at 402-619-5551.

OMAHA AREA BOARD OF REALTORS®

SOCIAL EVENTS
Omaha Area Board of REALTORS®

The Social Events Forum of the
Omaha Area Board of REALTORS®

UNO Mavericks Hockey Night

Friday, February 1, 2013

Omaha Mavericks vs. Michigan Tech Huskies
7:05 p.m. Game - CenturyLink Center
5:30 p.m. Dinner - Old Mattress Factory

$15.00 per person
(includes reserved game ticket and dinner)

If you are a season ticket holder, you can join us for dinner only for $10.00.

Enjoy dinner in the party room at the Old Mattress Factory, 501 N. 13th Street, with a smoked brisket sandwich buffet, served with BBQ beans and chips.

Don't forget your Omaha Food Bank raffle tickets!

Win a signed UNO Jersey! Each raffle ticket is $1.00 and all proceeds go to the Omaha Food Bank. You may buy your raffle ticket at the OABR Office or from an OABR Social Events Forum Member!

Limited Number Tickets Available

Payment must be received with order

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Make checks payable to the Omaha Area Board of REALTORS®.
Ticket orders by Tuesday, January 22, 2013, please.
Call Donna Shipley at 402-619-5551 or Lisa Welch at 402-619-5552 with any questions.

Mailing Address:
Omaha Area Board of REALTORS®
11830 Nicholas St.
Omaha, NE 68154

Omaha Was at the Table 100 Years Ago

Omaha was at the table 100 years ago when the first Code of Ethics was written. The year 2013 marks the centennial of the Code of Ethics and Standards of Practice of the NATIONAL ASSOCIATION OF REALTORS®. The first Code was written before license laws and most other regulations governing real estate existed and was seen as a declaration of the industry's principles and beliefs. The Code, a living document that today undergoes annual review and revision, has been called a "golden thread," uniting those devoted to raising the standards of professionalism and service in real estate. Here's a look back at a few defining moments in the life of one of the industry's most important documents.

STRONG UNDERPINNINGS

When NAR was founded in 1908 as the National Association of Real Estate Exchanges, the organization's bylaws included provisions for seven key committees, one of which was a committee on the Code of Ethics. So why did it take nearly five years for members of the committee to put pen to paper and write the first Code? During the intervening years, members spent much time — at local board meetings, at annual conventions, and in articles — exploring how the concept of ethics might apply to real estate in a meaningful way. Through this process, two of the Code's most vital and enduring concepts were developed. In 1910, C. F. Harrison of Omaha, Neb., pointed out that a code of ethics "naturally divides itself into two parts, the broker's duty to his clients and the broker's duty to his fellow brokers." Today, the code has a third section: duties to the public. In June 1912, Frank Craven of Philadelphia, Pa., suggested the Golden Rule as the ideal starting point. It's now part of the Code's preamble in language that remains endearingly frozen in time: "Whatsoever ye would that others should do to you, do ye even so to them."

BALTIMORE CAME FIRST

Although NAR's Code was the first to be applied to real estate professionals nationally, it was not the first code of ethics for real estate. The Greater Baltimore Board of REALTORS®, when it was founded in 1858, incorporated rules of conduct into its bylaws that discouraged members from stealing one another's listings. Those rules are considered to be the industry's first formal ethics rules. By 1913, many local associations had ethics codes. In fact, the 1913 Code was modeled after rules developed by the Kansas City association. Since adoption of the Code was voluntary, some boards created their own versions even after 1913. The national association amended its bylaws in 1923, requiring all local associations to adopt the Code.

YEP, THE RULES APPLY TO YOU

At first, it was assumed that real estate brokers, once made aware of the rules, would simply abide by them. At least in some instances,

Continued on Page 17

Continued from Page 16

that proved to be more hope than reality. So by 1915, the national association was encouraging local boards to set up enforcement procedures. NAR's first ethics enforcement guidelines were issued in 1925. Still, seven decades later, enforcement was apparently still an issue, because in 1998, NAR President R. Layne Morrill appointed a presidential advisory group to address the problem. The group recommended several steps to enhance enforcement, one of which was for all REALTORS® to successfully complete Code of Ethics training on a periodic basis. A four-year cycle of ethics training was instituted the next year, with the first cycle running from 2000 to 2004. The current training cycle ends on Dec. 31, 2012.

27-YEAR FREEZE

The Code was meant to evolve; it was thoroughly revised in 1914, 1915, and 1924, and an amendment prohibiting "horseback appraisals" — what we would now call drive-by appraisals — was added in 1928. After 1928, however, the Code was declared "complete" and not touched again for more than 20 years. A 1948 member survey found the Code was outdated and no longer the source of pride, so the newly formed Professional Standards Committee set about bringing it up to date. But efforts to enact the proposed revisions were put on hold when the federal government brought an antitrust action against NAR. At issue was Article 9, which required REALTORS® to follow their board's published commissions and fees. NAR said the provision protected consumers from paying unfair and arbitrary rates, but the Justice Department called the rate setting anticompetitive. The case reached the U.S. Supreme Court, which, in 1950, declared that Article 9 was illegal. It was removed from the Code, but attempts to bring the remaining articles up-to-date were rejected. In 1955, the Professional Standards Committee tried again. This time the revisions passed.

INSPIRATIONAL AND ASPIRATIONAL

"Under all is the land" is a familiar phrase. It's the opening of the Code's preamble, which sets forth the social responsibilities of the association and its members. The famous introduction, written by A. H. Barnhisel of Tacoma, Wash., was added in 1924. In 1955, the language was modernized, but REALTORS® were unhappy with the changes, and in 1961 members reverted to the earlier language "because of its superior phrasing." No further attempts were made to alter the preamble until 1994.

WINDING PATH TO EQUAL OPPORTUNITY

Today, the Code is renowned for its progressive attitude toward equal opportunity and fair housing, surpassing the federal government's own laws prohibiting discrimination against various protected classes. But it took many years for the Code to reach its current level of openness, and for several decades it was widely criticized for being discriminatory. The original Code didn't address topics of nationality or skin color, but a 1924 addition — the infamous Article 34 — stated that members "should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood." As explained in 1965 by Eugene Conser, NAR's executive vice president from 1955 to 1970, this provision "reflected the then widely accepted policy of 'separate but equal,' " established under the Supreme Court's Plessy v. Ferguson decision of 1896. Conser cited another Supreme Court ruling, 1947's landmark Shelley v. Kraemer, as the beginning of the end of Article 34. That decision struck down states' rights to enforce restrictive covenants — in this case, an agreement among neighbors to bar real estate sales to African Americans and Asians. It led the association in 1950 to remove all references to "race or nationality," but the full article wasn't removed until later. The Code underwent a complete revision in 1974, when a new provision — Article 10 — brought it in line with federal fair housing and employment law; a 1989 revision factored in 1988 amendments to the federal Fair Housing Act; and in 2010, REALTORS® moved beyond federal rules, adding a requirement for equal service and employment opportunity regardless of sexual orientation.

HEAR THEM ROAR

The 1913 Code followed the convention of using male pronouns and other gender-specific language. For example, the first rule under "Duties to Fellow Brokers" read: "An agent should respect the listings of his brother agent, and cooperate with him to sell." At the time, women comprised only a tiny fraction of REALTORS®. It wasn't until 1989 — when 52 percent of members were women — that gender-neutral phrasing was introduced.

OABR Member Benefit!

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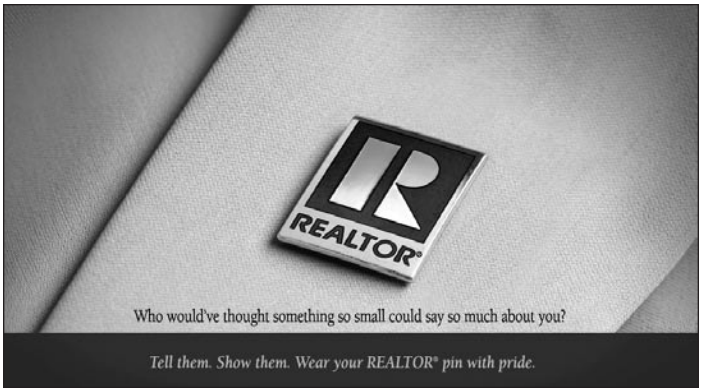

Know the Code

- **Duties to REALTORS®**

Article 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices. (Amended 1/12)

- **Standard of Practice 15-1**

REALTORS® shall not knowingly or recklessly file false or unfounded ethics complaints. (Adopted 1/00)

- **Standard of Practice 15-2**

The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses and their business practices includes the duty to not knowingly or recklessly publish, repeat, retransmit, or republish false or misleading statements made by others. This duty applies whether false or misleading statements are repeated in person, in writing, by technological means (e.g., the Internet), or by any other means. (Amended 1/12)

- **Standard of Practice 15-3**

The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to publish a clarification about or to remove statements made by others on electronic media the REALTOR® controls once the REALTOR® knows the statement is false or misleading. (Amended 1/12)

To download the Code of Ethics and Standards of Practice, go to: www.OABRdocs.com/code2012.pdf

Stopping Ice Dams

By Steve Vacha
Home Standards Inspection Services

If a home has a history of ice damming, fall is the time to try to prevent further problems.

Ice damming occurs when heavy snow on the roof starts to melt. The melting is usually caused by inadequate insulation in the attic. Too much warm air in the attic area warms the underside of the roof or the sheathing, which causes the snow on the roof to melt.

The snow melts and drips down the roof until it reaches the part of the roof that overhangs the house and is not warmed by the attic air. This water that is freezing slowly backs up, literally creating a damming affect which grows up the roof from the gutters. This can often create a roof leak which can show inside the home at ceilings near exterior walls.

It is never a good idea to get on a roof and chip off the ice once damming has occurred because it is dangerous and can do more harm than good. We will periodically find roofs where homeowners have damaged their roofs when trying to chip off ice.

It is best to take preventative measures and stop the warm air leakage into the attic. If the underside of the roof is the same temperature as the exterior side of the roof, the snow will not melt in the first place and start the ice dam.

- Seal air leaks coming in from the interior of the house and through duct leaks in your attic to stop warm air leakage (the source of the problem).
- After sealing leaks, add additional insulation as needed in your attic.
- Provide adequate attic ventilation and make sure attic insulation is not blocking roof ventilation.
- Clean leaves and other debris from gutters before the first snow to help prevent ice build-up in the gutters.
- Consider hiring an energy specialist, who uses diagnostic equipment that is useful in a proper diagnosis of your home's needs.

The key to preventing ice damming is to keep your attic temperature the same temperature as the exterior. Remember, it is ***never*** a good idea to climb on an icy roof.

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Steve Vacha
President

Prizes will be awarded for the best "Secret" Chili!

Mardi Gras Theme

16th Annual

Chili Cook-Off

Judging (and tasting) will be on:
Tuesday, February 12, 2013 from 11:00-1:00 p.m. in the
Omaha Area Board of REALTORS® Education Center

CHILI COOKING CONTEST RULES OF COMPETITION

1. Any office (or combination of offices) may enter, including REALTOR®, Affiliates and Institute Affiliates.
2. Chili must be prepared ahead of time and brought hot to the OABR.
3. A double batch of chili must be prepared to provide samples to everyone attending (over 200 people attend each year)
4. Winners will be based on ballot vote by celebrity judges. There will be prizes to the winning participating chefs.
5. Judging will be at 11:00 a.m. and the decision will be final.
6. The OABR will provide serving cups, spoons and napkins for each person. Pop will also be available.

If you or someone in your office would like to participate as a chef in the cookoff, please contact: Donna at the OABR Office, 402-619-5551 or DShipley@OABR.com, by February 7, 2013.

Do You Have What it Takes?

The Broker Member at Large seat on the Nebraska Real Estate Commission will be up for appointment by the Governor at the expiration of the term currently served by Rob Dover. The OABR Nominating Task Force is now seeking qualified broker-applicants to serve on the Commission for the six-year term from September 2013 to September 2019. If you would like to be considered for this position, please contact Donna Shipley at DShipley@OABR.com or 402-619-5551. The OABR Board of Directors will forward a recommendation to the Nebraska REALTORS® Association for consideration.

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MOBAupdate

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Happy Holidays from the Metro Omaha Builders Association

Upcoming holiday festivities will keep us all busy through the end of the year. Just remember what's important... business and money are great but family and friends are what make the holidays special. MOBA's Holiday Open House Reception will be Thursday, December 13th 4:00pm to 6:00pm. This is a chance to catch up with friends and make new ones. We will be having cocktails and appetizers and plenty of networking with our fellow building community partners. With new lower dues this could be the opportunity you've been waiting for to help support the home building community and join MOBA. Please mark your calendars and feel free to join us...

Just be sure to RSVP to teresa@moba.com.

The calendar at www.MOBA.com is constantly being updated, so check www.MOBA.com for the latest information. This site is well on its way in becoming more user friendly to help not only homebuyers find a builder, but also be able to see model homes for sale, new communities to live in and even find upcoming home related events.

If you have a home or development you would like to have listed, contact cassi@moba.com or call the MOBA office at 402-333-2000

MOBAcalendar

December

11 MOBA Board of Directors Meeting 11:00am
MOBA Conference Room

13 ELECTION DAY for MOBA Board of Directors
9:00am to 6:00pm

13 MOBA Holiday Open House Reception 4:00pm to 6:00pm cocktails & appetizers

24-25 Christmas Holiday...
MOBA Office CLOSED

visit the calendar on the NEW
www.MOBA.com
for more and current info.

Need to Renew your MOBA membership?
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Can You Guess the Creativity Puzzle? Win a $500 Gift Certificate to Focus

The OABR Member whose name will be drawn from all correct guesses of 25 or more will win a $500 Gift Certificate to Focus Printing. Send your answers by December 15, to Donna Shipley at DShipley@OABR.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. Winner and answers will be in January 2013 Focus. Good luck!

Example: 12 = I in a F — Answer: 12 inches in a foot
Example: 24 = H in a D — Answer: 24 Hours in a day
Example: 365 = D in a Y — Answer: 365 days in a year
Example: 50 = S in A — Answer: 50 States in America

01] 1 = F over the C N _____
02] 2 = Y before the M _____
03] 3 = C in a F _____
04] 4 = W and a F _____
05] 5 = R in the O S _____
06] 6 = W of H the E _____
07] 7 = B for S B _____
08] 8 = S on a S S _____
09] 9 = I in a B G _____
10] 10 = A in the B of R _____
11] 11 = P on a F T _____
12] 12 = L of H _____
13] 13 = C in a S _____
14] 7 = D of the W _____
15] 15 = is the D C D on the I of M _____
16] 16 = O in a P _____
17] 17 = a S by J I _____
18] 18 = H on a G C _____
19] 19 = N B by the R S _____
20] 20 = Y that R V W S _____
21] 21 = G S _____
22] 22 = a C N in a J H N _____
23] 4 = Q in a G _____
24] 24 = H in a D _____
25] 200 = D for P G in M _____
26] 26 = L of the A _____
27] 27 = B in the N T _____
28] 15 = M on a D M C _____
29] 29 = D in F in a L Y _____
30] 30 = D H S A J and N _____
31] 31 = I C F at B – R _____
32] 32 = C in a G of S _____
33] 33 = R P M on a R A _____
34] 34 = a S in a F C M _____
35] 3 = M in an A D N _____
36] 36 = I in a Y _____
37] 18 = W on a S T _____
38] 38 = S is a R and a R and R B _____
39] 39 = S, a M by A H _____
40] 40 = T and A B _____
41] 1 = H on a U _____
42] 9 = J on the SC _____
43] 43 = P of the U S _____
44] 21 = D on a D _____
45] 45 = C R and M L _____
46] 40 = D and N of the G F _____
47] 32 = D F at which W F _____
48] 48 = C in a G of P _____
49] 212 = D F at which W B _____
50] 50 = W to L Y L _____

Name: _____

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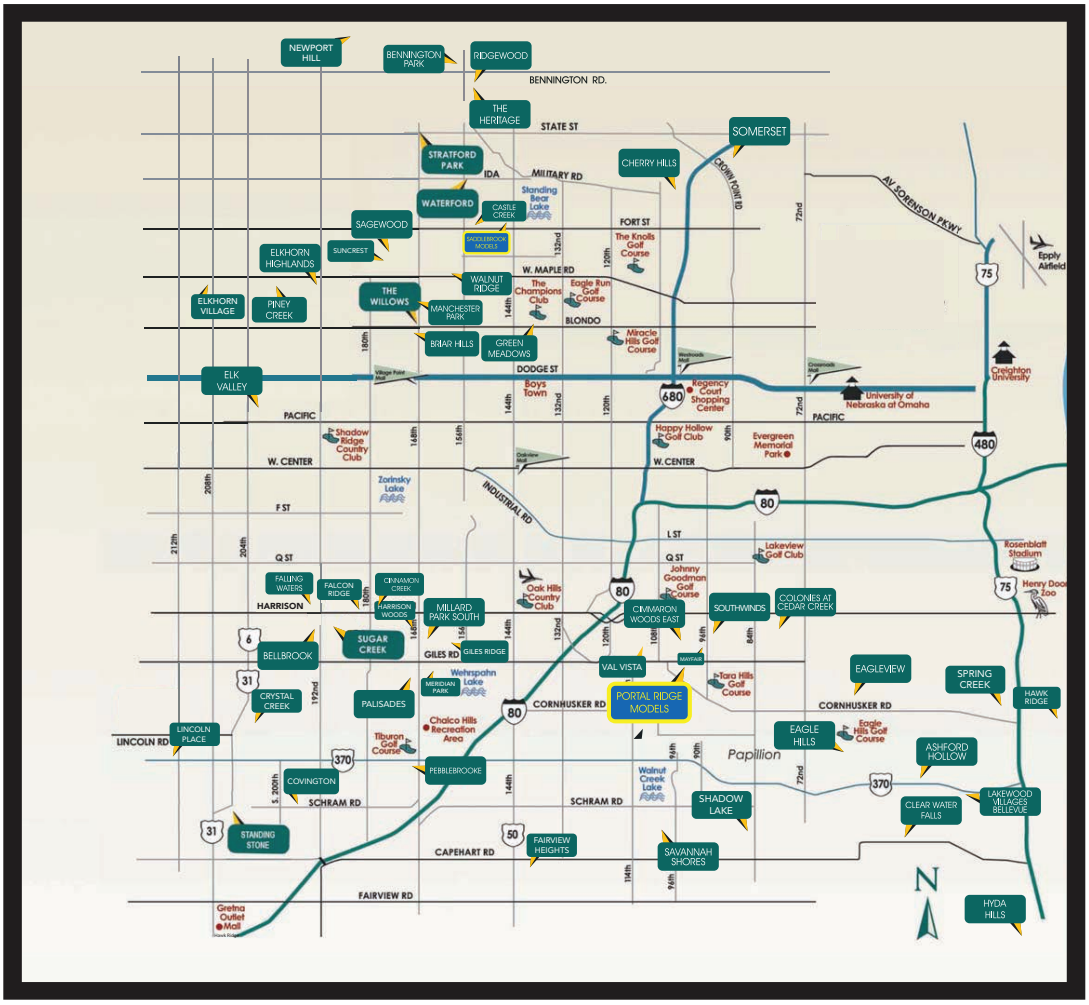
Address: _____

Phone: _____

Rosie Kircher

of CBSHOME Real Estate — winner of the November Word Search.

What homebuilder has built in more custom neighborhoods over the past 5 years?



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