June 2009

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Omaha Area Board of REALTORS®

(402) 493-2995 www.OABR.com

11830 NICHOLAS STREET Omaha, Nebraska 68154

# INSIDE THIS ISSUE:

2009 RPAC Contributors Pages 4-5

Affiliate Advocate: Disabilities Can Affect Home and Business Page 6

REALTORS® Core Health Insurance Page 9

What Has Happened in the Douglas County Market Over the Last Few Years Page 11

2009 Stimulus Golf Outing Page 13

City of Omaha Sign Restrictions Page 14

Nominations For 2009 OABR Awards Page 15

Unscramble Words!! Page 17

REALTORS® Federal Credit Union Opens for Business Page 19

Continuing Education Page 24

Upcoming Events Page 25

New Members, Corrections and Changes! Page 27

# THE OMAHA AREA BOARD OF REALTORS® Presents the 2009/2010...

#### **Slate of Officer and Director Candidates**

#### **OFFICERS:**

Vince Leisey – President-Elect Lisa Ritter – Secretary/Treasurer

#### **DIRECTORS:**

There are three OABR Directors terms expiring.
The nominees for those three positions with terms to expire in 2012 are:

Mark Leaders
Sharon Rich
Mark Wehner

Additional candidates for the offices to be filled may be placed in nomination by a petition signed by at least ten percent of the REALTOR® Members. Such petition shall be filed with the OABR Secretary/Treasurer at least four weeks before the election. The OABR Secretary/Treasurer shall send notice of such additional nominations to all the REALTOR® Members before the election.

The OABR General Election will be held on August 12, 2009 at the Omaha Area Board of REALTORS® 11830 Nicholas Street Omaha, NE From 9:00 am. – 4:00 p.m.

#### OFFICERS OF THE OABR

President - Joe Gehrki President-Elect - Shawn Maloy Secretary/Treasurer - Vince Leisey Chief Executive Officer - James M. Patton

#### DIRECTORS

2009

Monica Humpal

Sharon Rich Mark Wehner

2010

Valorie Johnson

Lisa Ritter

2011 John Bredemeyer

David Matney

#### **EX-OFFICIO**

Mark Hart

Deda Myhre

Alan Stoltenberg

Gary Stoneburg

#### STANDING COMMITTEES

Governmental Affairs - Kathy Miller Safety Committee - Sam Mandolfo

#### TASK FORCES

Bylaws - OABR Staff

Equal Opportunity-Cultural Diversity - Bobbi Schoettle

Forms - Tom Sternberg Nominating - Shawn Maloy Public Relations - OABR Staff RPAC Task Force - Ralph Marasco

IMF Task Force - Shawn Maloy

#### **QUARTERLY FORUMS**

Education - Sharon Rich Member Services - Mark Leaders Economic Development - Mark Hart

#### AFFILIATE COUNCIL OFFICERS

President - Alan Stoltenberg Vice President - Bob Correa

#### MLS OFFICERS

Chairman - Gary Stoneburg Vice Chairman - Mark Boyer Secretary/Treasurer - John Bredemeyer Chief Executive Officer - James M. Patton

#### DIRECTORS

2009

Herb Freeman, Gary Stoneburg

2010

Mark Boyer, John D. Bredemeyer, Henry Kammandel, Jr.

2011

Andy Alloway, Valerie Keeton, Vince Leisey

Ex-Officio Joe Gehrki

Editor: Jim Patton
Managing Editor: Donna Shipley
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Omaha Area Board of REALTORS® 11830 Nicholas Street Omaha, NE 68154 (402) 493-2995 tel

(402) 493-7189 fax

Office Hours:

Mon., Tues., Thur., Fri. 8am- 4:45pm Wednesday 9am- 4:45pm



# PRSMAIS OF NEWS (6)

**HAPPY BIRTHDAY WISHES** to OABR Chief Executive Officer Jim Patton who will celebrate his birthday in June.

**CONDOLENCES** to Bill and Connie Birge of Bill Birge Real Estate on the recent death of their mother/mother-in-law.

**CONDOLENCES** to Paul Saathoff of Lincoln Federal Saving Bank who recently lost his wife.

#### **SEND US YOUR NEWS!**

Fax (402) 493-7189, Email dshipley@oabr.com, Phone: (402) 493-2995 x 307 or Snail Mail to 11830 Nicholas St., Omaha, NE 68154. We want to share in your professional and personal accomplishments, but we don't know if you don't tell us!

The Nebraska Real Estate Commission meeting will be held on July 9-10, 2009 at the Atrium Second Floor Conference Room, located in Lincoln, Nebraska.

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PK Kopun – Metro 1st Mortgage
Alan Stoltenberg – SAC Federal Credit Union
Dennis Meyer – TierOne Bank
Cami Saathoff – State Farm Insurance

Thanks to the June 2009 Sponsors
Sara Kelley – TierOne Bank
John Eggenberg – SureHome Inspection Co
Jody Smyth – Wells Fargo Home Mortgage
Regi Powell – Farmers Insurance
Dennis Meyer – TierOne Bank
Brenda Stuart – ServiceOne Inc

The upcoming New Member
Orientation is scheduled for
Tuesday, July 7, 2009 from
8:30 a.m. to 4:00 p.m., Wednesday,
July 8, 2009 from 8:30 a.m.
to 4:00 p.m. and Thursday,
July 9, 2009 from

The OABR Bylaws require that every new member attend an Orientation Program upon application for membership in the Omaha Area Board of REALTORS®.

8:30 a.m. to 12:00 p.m.

# ORIENTATION-







## **2009 RPAC CONTRIBUTORS**

LIFE MEMBERS (\$1,000+)

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GOVERNOR'S CLUB (\$500+)

DOLLAR A DAY (\$365)

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Jerry Ahlvers

99 CLUB (\$99+) Barbara (Ellie) Bane

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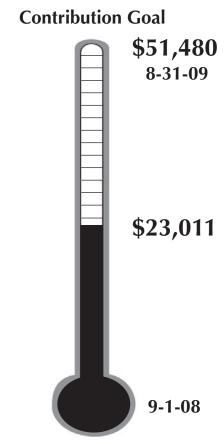
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#### Continued on Page 5



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#### Continued from Page 4

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## AFFILIATE ADVOCATE

**Submitted By: Chip Monahan Asset Strategies** 



#### **Disabilities Can Affect Home and Business**

As a Real Estate Agent, your ability to earn an income is especially important. If you suffered an injury or illness and were unable to work, how would you pay for food, home mortgage, utilities and other living expenses, plus the expenses associated with keeping your business running?

Many people regard health and life insurance as financial necessities but overlook disability income coverage. They may think a disability won't happen to them. But according to the National Association of Insurance and Financial Advisors, the risk of suffering a disability is greater than the risk of death at all ages between 20 and 65. In 1998, disabling injuries from unintentional causes numbered 19.4 million among both men and women, amounting to an average of one disabling injury every two seconds. After age 40, there's about a one in five chance you'll have at least one disability lasting 90 days or longer before age 65.

With group disability income coverage, the benefits are usually short-term and taxable. If you suffer a disability you may also be eligible for Social Security benefits. However, the Social Security administration has strict definitions of disability and the benefits may be difficult to qualify for. If you do qualify, payments may still be inadequate to cover current living expenses.

An individual disability income insurance policy can help bridge the gap by providing short and long term benefits for loss of income due to covered injuries and illnesses. It's recommended that you have an individual disability income policy that pays between 40-60 percent of your current net income after taxes. Individual disability income policies pay benefits on a tax-free basis, under current federal income tax law. With the addition of optional riders, available in most states, your coverage can be customized to fit your needs. So that in the event of a disability, if you're covered it will still be "business as usual."



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REALTOR® FO(U)



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.

> President – Alan Stoltenberg – SAC Federal Credit Union

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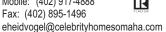
Monthly meeting agendas, minutes, and financials can be found on the Affiliate website. The web address is www.oabraffiliates.com.

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## **OABR/MLS** Email to **OABR/MLS Members**

The OABR/MLS will periodically send informational e-mails to members. Please check your email address in the OABR roster. If it has changed please email the correct information to dpeterson@ oabr.com. The emails will show the from line as OABR/MLS Emails. It will have a subject line as eFlash from the OABR/MLS.





# April Unscramble Words!!! Joanne Sharples from DEEB Realty Won A \$50 Gift Certificate to the OABR Print Shop

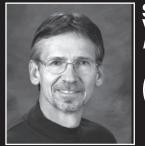
From the following letters, many OABR Members unscrambled the letters provided. Here are the answers!

1. FCISCIREA	SACRIFICE	
2. INOADDM	DIAMOND	
3. RCACHTE _	CATCHER	
4. TMDIAUS _	STADIUM	
5. EBOULD	DOUBLE	
6. DGIINSL	SLIDING	
7. CTPEIRH	PITCHER	
8. IEDFLRE	FIELDER	
9. OEUFLDTI	OUTFIELD	
10. PRUIEM	UMPIRE	

11. MEHO LAETP HOME PLATE
12. UCREV ALLB CURVE BALL
13. OERRR <b>ERROR</b>
14. NIINSNG <b>INNINGS</b>
15. EIRKST STRIKE
16. RG ADN ALSM <b>GRAND SLAM</b>
17. UUTDOG DUGOUT
18. ESBA ITH BASE HIT
19. TEABRT BATTER
20 LEITPR TRIPLE

THEME BASEBALL





Steve Vacha President



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Cell (402) 660-9988
steve @hsinspections.com

www.HSinspections.com

# Closing is Essential!

Clear, concise home inspections are critical

## Home Standards emphasizes:

- Positive attributes about a home.
- Inspection findings are conveyed in a neutral, non threatening manner.
- Concerns discussed in perspective to the attributes and age of home.
- Concerns documented with **photos** and summarized logically.



**SPECIALS IN 2009** 

\$5000 OFF HOME INSPECTION For First-Time Home Buyers

#### **HOME STANDARDS**

Over 2,500 inspections completed 20+ years of home construction as contractor & builder ASHI certified • Fully Insured REALTOR® FO(U) 9

#### **REALTORS®** Core Health Insurance

NAR is pleased to introduce REALTORS® Core Health Insurance (RCHI). RCHI offers affordable, guaranteed-acceptance, Limited Medical insurance plans exclusively for NAR members aged 18-65.

REALTORS® Core Health Insurance (RCHI) provides guaranteed-issue, affordable Limited Medical plans which are exclusively designed and priced specifically for NAR members. Simply put, RCHI provides coverage for your everyday healthcare needs – helping to provide a safety net for people who do not have the luxury of being covered by a comprehensive health insurance plan.

#### **Benefits and Highlights of RCHI\*:**

- It's guaranteed-acceptance\*\* No medical questions/exams required.
- It's low cost Plans start as low as \$70.69 per month.
- Three plan types are available (Physician, NAR Value and NAR Platinum)
- You have freedom to choose any provider, with the option of a PPO network, for added sav-

ings, in certain states.

- The plans provide assignable benefits the medical provider bills the insurance company directly.
  - Next day coverage is available.
- No contract needed. Plans have a 10-day money back guarantee.
- Benefits include: doctor office visits, wellness visits, emergency room benefits, surgery benefits, a prescription discount card and more!
- Underwritten by United States Fire Insurance Company, rated A ("Excellent") by A.M. Best
  - \* Subject to limitations and exclusions.
- \*\* Based on eligibility (age, member of NAR, and state availability)

#### Who Can Benefit?

NAR Members who will benefit from RCHI include those who:

- Cannot afford or are struggling to afford major medical (comprehensive) health insurance.
- Have tried to get health insurance and have been turned down.
  - Have a pre-existing condition that makes tra-Continued on Page 10

Introducing Home Education Services from The House Professor

The House Professor Home Education service provides unique opportunities for homeowners to learn about the components of their homes. They can protect the value of their homes by gaining knowledge about the various aspects of their properties and learning how to keep them maintained.



Not just any home will do...

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Continued from Page 9

ditional insurance coverage expensive or difficult to obtain, but that is covered by RCHI.

• Have major medical insurance with very high deductibles, and who could use an extra layer of coverage to assist with everyday healthcare costs.

Note: There is a 12-month condition limitation on all hospital or surgical related expenses.

#### Major Medical vs. Limited Medical

It is important to understand the difference between Major Medical (comprehensive coverage) and Limited Medical insurance. Major Medical provides catastrophic coverage and high limits of coverage (typically \$1 million or more). Limited Medical (RCHI) provides the guarantee of affordable insurance but limits its coverage to everyday illnesses and accidents. In addition, the maximum benefits paid in each medical situation are capped. Unfortunately NAR is unable to offer a group Major Medical plan at this time. For more information on this issue, please go to <a href="http://www.realtor.org/realtor\_benefits/benefits\_partners/health\_insurance\_overview">http://www.realtor.org/realtor\_benefits/benefits\_partners/health\_insurance\_overview</a>.



## **Attention REALTORS®**

Prairie View Estates is now offering a \$2000.00 vacation bonus for any lots sold in 2009, plus a generous 4% agent commission.

Bring your acreage buyers to Prairie View Estates one mile east of Cedar Creek, NE.

Prime lots with panoramic views, all utilities in place, just off paved road with no builder attachments.

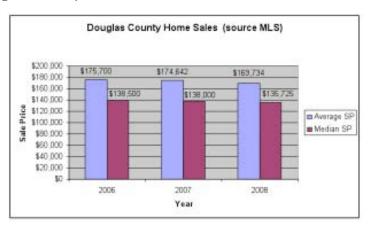
Call Kirby or Betty McGill at 402-298-8117 or online at *prairieviewestates.net* 

REALTOR® **FO(U)** 

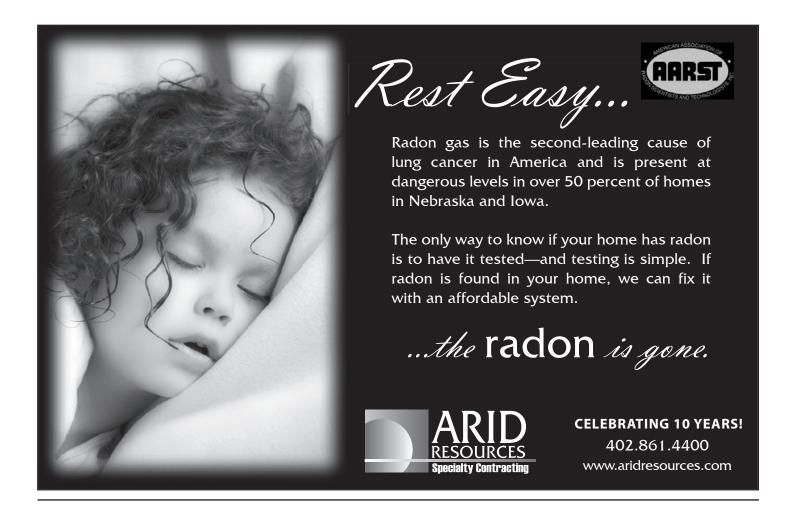
# What Has Happened in the Douglas County Market Over the Last Few Years?

Roger Morrissey, Douglas County Assessor

The answer is that the Douglas County real estate market was flat in 2006 and 2007. It was during the last guarter of 2008 when our market dropped. The number of sales is down, marketing time to sell a house has increased and new construction has slowed dramatically. And we're seeing declines in home values in some neighborhoods within the County, but not all. While home values in many parts of the US had increased drastically, and have now fallen just as fast, our county has seen only modest increases and now modest decreases. Homeowners may be concerned that we're going to use sales from the good market for our reappraisal. We are required to consider some of those sales, but it's our job to determine what the market is as of January 1, 2009. So obviously the sales from the latter part of 2008 are going to have a great deal of influence in that decision.



I've talked to a lot of folks and there are a lot of misconceptions in the community about how all of this works. People have said "If values ever go down, I bet you won't lower my assessment." This year, in many cases, we're doing exactly that. Our Continued on Page 9



Continued from Page 5

job is to be fair. While many neighborhoods have not realized a measurable drop in value and are still within State guidelines, there are neighborhoods that have decreased in value and we are lowering those assessments accordingly. As a matter of fact, of the 21,340 home values we are changing in '09 on existing homes, 14,509 or 68% are decreases.

If a property owner feels an assessment is not fair, I recommend he/she go first to our web site www.dcassessor.org. Check that the property record is correct. Next, use the Sales Search in the right hand corner of the record to view the neighborhood sales. Look at these comparable sales and decide for yourself if your assessed value is way out of line. We are holding nothing back. It is all public record. The recent sales are there. Our site is very easy to use. So that is the first step.

Then, if you feel that the value is not fair, you can certainly appeal. Any property owner can protest their assessment during the month of June to the Douglas County Board of Equalization. These appeals are reviewed by independent appraisers hired by the County Board. Be sure to submit everything that supports your request for a lower value: a recent appraisal, comparable sales from the

assessor's web site, and/or photographs to name a few. Just filling out the protest form and saying "Everybody knows from the National media that real estate values have dropped 20 percent and I should be lowered accordingly" is not sufficient. This doesn't give the Board's appraiser sufficient information to recommend a change. We have looked at the sales in the neighborhood and we think we have a pretty good idea as to what the values should be. Property owners who think their values are not fair should protest. We take that right to protest very seriously.

Valuation protests are basically the exclusive remedy to challenge a value. If a protest is not filed during June, one cannot be filed later in the year, even if a new owner has purchased the property. Therefore, if it appears that a sale of a property is in negotiation or under contract, and there is an issue with the valuation of the property, either the current owner, if in negotiation, or the buyer under the contract needs to file a protest before June 30. Otherwise, the value becomes final. For property not under negotiation or contract until after June 30, the value will not be able to be challenged until next year.

WCR Program Luncheon

#### Omaha's Drug Scene, Meth Labs & More

Mark Lang, Investigator Douglas County Attorney's Office

Did that cute little home have a meth lab? Home buyers and renters should be told if the charming 3 bedroom ranch w/fireplace that caught their eye also harbors hazardous leftovers from methamphetamine manufacturing. This issue is so important because meth labs can be anywhere, and they are prevalent across Nebraska.



Many people may be unaware that they're living near a meth lab.

Meth labs turn up in houses, barns, apartments, trailers, campers, cabins and motel rooms – even the backs of pickups. The equipment for a meth lab can be as small as to fit in a duffel bag, a cardboard box or the trunk of a car.

Attend this luncheon to learn about required disclosures, reporting requirements & cleanup.

June 11, 2009
11:45 a.m.
(Doors open at 11:15 a.m. for networking)
Georgetowne Club
2440 S. 141st Circle
Lunch - \$13.00



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## 2009 Stimulus Golf Outing

On behalf of the AFFILIATES a council of the Omaha Area Board of REALTORS®, we would like to thank everyone that participated in the 2009 Stimulus Golf Outing! As always, we greatly appreciate the Hole Sponsors, Lunch Sponsors, Outing Photographers, Gift and Prize donors, Committee Chairs, numerous volunteers, and most of all the 140 players! We appreciate the integrity and commitment of the REALTORS® in the Omaha area. Thank you to all that could join us for a day of fun.

**Lunch Sponsors:** SAC Federal Credit Union – Alan Stoltenberg and Omaha Title & Escrow Inc – Wendy Walker

Hole Sponsors: SAC Federal Credit Union, Northwest Bank, The House Professor, Heartland Pest Control - Brad Kuiper, Realcorp Inc - John Bredemeyer, Omaha Area Board of REALTORS®, Bank of the West - Jim Murphy and Jan Meister, Metro 1st Mortgage - PK Kopun, Nebraska Association of Mortgage Brokers, HomeBiz Inspection Team - Doug Otteman, ServiceOne Home Warranty - Brenda Stuart, Ross Designs - Tori Ross, Radon Protection Services - Debbie Kalina, TierOne Bank, Nebraska Title Company, Wells Fargo Reverse Mortgage – Jody Smythe, The Home Buyers Protection Co – Pat Casey, State Farm Insurance - Cami Saathoff, First National Bank - Rod Larson and Affiliates a council of the Omaha Area Board of REALTORS®.

**Outing Photographers:** Regi and Lisa Powell, Powell Insurance – view photos at www.PowellInsuranceAgents.com



**Donors:** DRI Title & Escrow – Matt Thiel, SAC Federal Credit Union – Alan Stoltenberg, Norm's Door Service – Ruth Smith, First National Bank – Rod Larson, HomeBiz Inspection Team – Doug Otteman, Wells Fargo Reverse Mortgage – Jody Smythe, Radon Protection Services – Debbie Kalina, Physician's Mutual – Roger Olson, First State Bank – Dennis Ritter, The Home Buyer's Protection Co – Pat Casey, Heartland Pest Control Inc – Brad Kuiper, TierOne Bank

**Committee Chairs:** Cherie Casey, Kristi Lyons, Jim Murphy and Jody Smythe

To top everything off, Mulligan sales raised \$744 for our named charity - Rebuilding Together!!!

We are all in this together! Support those that support our industry!

Best wishes for future success in all you do!

Golf Outing Co-Chairs Sara Kelley and Matt Thiel TierOne Bank / DRI Title & Escrow







# **City of Omaha Sign Restrictions**

Richard D. Myers, OABR Attorney

On April 14, 2009, the City of Omaha enacted new sign ordinances. These ordinances went into effect on April 29, 2008. It is very important that REALTORS® are aware of these amendments as they may impact current practices in real estate sales and marketing.

With few exceptions, the City of Omaha Municipal Code Sections 55-821, et seq., prohibit and/ or restrict sign usage. These restrictions, however, include an exemption for on-premises real estate signs. A "real estate sign" is defined as "a temporary sign which is used exclusively to announce that the property upon which it is located is for sale, for lease or has been sold or leased", while the term "on-premises" is defined as "a sign which directs attention to a business, profession, commodity or service offered on the property on which the sign is located". Specifically, the ordinance has the following limitations and restrictions:

- Number of Signs: Only 1 on-premise real estate sign is allowed per street frontage. If the home or structure sits on corner lot, or sits between to right-of-ways, then the dwelling may have 2 signs, or one sign per street frontage.
- Size of Signs: For all properties zoned as DR, AG, and R1-R5, an on-premise real estate sign cannot be any larger than 10 square feet (not including the structure or support service of sign). In simpler terms, any and all signs for single-family, two-family, and duplex residential units have a 10 square feet size limitation with no exceptions. For anything zoned R6 or higher, the sign may not be larger than 32 square feet. Therefore, any additional placards (i.e. those indicating that a home was sold, etc.) cannot be added to an existing sign if it will cause the signage total to exceed the size limitation.
- Time limitations: Signs announcing that property has been sold must be removed after 10 days after the date of closing. Likewise, signs announcing that all or a portion of property has been leased must also be removed after 10 days of the tenant's taking possession of the property.

These ordinances lead to other considerations for REALTORS®. Because only one on-premise real estate sign is permitted per street frontage, and provided there is only one street frontage, any

additional signage of any kind indicating an open house or other similar event or promotion is prohibited on that specific property. Thus, for example, the use of off-premises directional signs indicating an open house or other similar event are prohibited unless the sign is located on the property of another and the property owner has given the REAL-TOR® express permission allowing the sign on their property. In no event may signs be located in the right-of-way, which includes the area between the sidewalk and the street curb.

Omaha Public Works will be on the ground removing any and all signs in violation. All confiscated signs will be taken and stored for approximately 60 days at an Omaha Public Works facility located at 52nd and Dayton, which is just southwest of 50th and F Street. It should also be noted that Douglas County intends to enforce sign regulations for all areas falling within their jurisdiction.

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   14 months for \$70.00
- → We will under bid any written termite estimate for treatment by 10%-30% and include a ten-year warranty.

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# Nominations For 2009 OABR Awards Are Being Taken Nominations Are Due Friday, June 26, 2009

**OABR REALTOR®** of the Year Award (ROTY) is given to an outstanding REALTOR®, broker, manager or salesperson who exemplifies long-standing professionalism in the industry. The last year's recipient of this prestigious award was Joe Gehrki.

**OABR Outstanding Service Award** is given to an individual REALTOR® who has unselfishly given many hours of volunteer service to the OABR with a minimum of five years of OABR membership *plus* three years of service in committee work, special assignments, seminars and educational activities plus leadership in the OABR, local chapters or Institutes, Societies and Councils. The last years recipient was **Tami Robison**.

**OABR Distinguished Service to NRA Award** recognizes an OABR member active at the state association. The last years recipient was **Hedy Ahlvers**.

Only those members who meet the following general criteria should have their names submitted to the Awards Selection Committee.

**Spirit:** High principles - faithfulness to laws and regulations of ethical conduct, principles of good practice among other members and the general public, and furtherance of professionalism within their industry.

**Civic Activity:** Local, state and national level participation in civic and service clubs - charitable activities, political action, fraternal or religious groups, etc.

**Local Board Activity:** OABR office and committee work, special assignments, seminar activity and educational work, membership and offices in local chapters or Institutes, Societies or Councils.

**Business Accomplishments:** Recognized for good business conduct and service to clients; imaginative and creative advertising programs; rehabilitation work, land utilization, etc.; participation in other professional associations, educational achievements - including Institute activity, state and national association involvement, etc.

This form is for your convenience in submitting Award nominations for consideration by this years OABR Award Nominating Committee. Its use is not mandatory, however all nominations must be submitted in writing. You may nominate yourself or any OABR member you deem worthy of the honor. You may copy this form for multiple submissions.

2009 OABR AWARD NOMINATION			
<ul><li>□ OABR ROTY</li><li>□ OABR Outstanding Servi</li></ul>	☐ Distinguished Service to NRA Award ce Award		
Company	Address		
1.0			
Award Category			





# Member Services Forum of Omaha Area Board of REALTORS® Night at the Royals

# Saturday, June 27, 2009 Omaha Royals vs. Round Rock Express Game Time 7:05pm Fireworks-Post Game!!!

Only \$10.00 for: Reserved seating in the Stadium View Club for the game and the fireworks and a All-You-Can-Eat meal of Omaha Steaks Burgers, Hebrew National Hot Dogs, Baked Beans, Potato Chips, Cookies, Lemonade and Iced Tea. (Meal will start at 6:00pm and end at 7:30pm)

**MASCOT APPEARANCE**: Casey or Spike will appear in the club to entertain and take photos with the kids and sign autographs.

**FIRST PITCH**: An OABR representative will participate in the first pitch ceremony.

**RECOGNITION:** OABR will be recognized over the message center and public address system.

Name:			
Company:			<del> </del>
Mailing Address:			
City:	State:	Zip Code:	
Phone:	Email:		
Quantity of Tickets Ordered:	x \$10.00 each =	Total	
Visa / Master Card #:	Expiration Date:		

Please make checks payable to the Omaha Area Board of REALTORS®. Ticket orders must be turned in by Friday, June 20, 2009.

Please call Donna Shipley at 493-2995 Ext 307 with any questions.

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

# Unscramble Words!!! Win A \$50 Gift Certificate

From the following letters, unscramble the word. The OABR Member whose name will be drawn for all correct guesses will win a \$50 Gift Certificate to the OABR Print Shop. Fax your answers to Donna at the OABR, 493-7189 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than June 15, 2009. Winner and answers will be in July 2009 Focus. Good luck!!!!

1. LPAME UNTWAL
2. GDUFE IPLEPR
3. LAVNLIA
4. WERYTBRASR
5. EIKSCOO DNA RECMA
6. TLOOCEHAC DEFGU
7. TRUETB ANPEC
8. GEBUUBMBL
9. NPLEIRA
10. IOAPENLATN
11. AAABNN LPTSI
12. KROCY ODAR
13. NTMI ICPH
14. CRRYHE UNT
15. APUNET TBERUT FEGUD
16. ETLAHCCOO PHCI OEIKCO DHGUO
17. TERTUB IERCLBK
18. ERCESHIR UEIJBLE
19. IHAITSCOP ONLADM
20. EBSPRRAYR
THEME
Name:
Company:
Address:
Phone:



#### **Buyer Coupons Agent Coupons** First Showing Second Showing Free Parking \$2,500 in \$50 to Rick's \$100 to Rick's **Upgrades** Stall **Boatyard Boatyard** 6% Selling Agent 5% Selling Agent Free Association Free Parking Commission with Commission on **Dues for One** Upgrade second Accepted an Accepted Contract Year Contract Redeem by August 31, 2009. See Agent For Full Details.

# **REALTORS® Federal Credit Union Opens for Business**

Real estate professionals have unique financial and cash-flow requirements, and with the launch of the REALTORS® Federal Credit Union. REALTORS® now have a banking resource that was designed specifically with their needs in mind.

"Just as REALTORS® add value to the real estate transaction, we wanted to add value for our members," said National Association of REALTORS® President Charles McMillan. "REALTORS® work tirelessly to help their clients, and RFCU makes that same commitment to REALTORS®, giving them the convenience, accessibility and financial services they need, whenever they need it."

Open 24 hours a day, seven days a week, the Internet-based RFCU is designed to accommodate REALTORS®' busy schedules. RFCU offers access to thousands of surcharge-free ATMs nationwide, secure online banking and bill pay, safe deposits, affordable loans and trusted advice.

Some of the benefits include money market sav-

ings accounts, no-fee eChecking with debit cards, personal loans and credit lines, real estate loans and credit lines, share certificates, 24-hour online account access, and 24-hour Member Care that offers support by phone or online. RFCU offers competitive interest rates on both savings and lending, and funds are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. government.

Owned by its members and directed by an elected volunteer board, RFCU earnings accrue to the benefit of the credit union's members, not stockholders.

REALTORS® and their families are eligible to become RFCU members, as are NAR staff and the staffs of state and local REALTOR® associations and boards, and their families.

For more information regarding services, benefits and membership requirements, visit RFCU's Web site at www.REALTORSfcu.org.

SHOULD WE PAINT THE WALLS .

# scarlet - CHOCOLATE?

Wouldn't it be great if this was the only concern you had about buying your dream home?

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- Complete 20 hours of continuing education yearly
- Promise to follow an ASHI® code of ethics
- Reports cover certain detailed standards, as defined by ASHI<sup>®</sup>



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#### **AMERICAN DREAM HOME INSPECTIONS**

Bret Petersen Certified Inspector - 850-7715

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Chad Ahlvers Certified Inspector – 677-2423

#### HOME BUYERS PROTECTION

Pat Casey Certified Inspector – 334-7926 Jay Hipwell Associate Member

#### **HOMESPEC PROPERTY INSPECTION**

Steve Marten Certified Inspector - 571-7735

#### **HOME STANDARDS INSPECTION**

Steve Vacha Certified Inspector – 392-2020

#### **HERITAGE HOME SERVICES**

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#### INDEPENDENT BUILDING INSPECTION

Steve Hassenstab Certified Inspector – 960-7058

#### **L & J'S HOME INSPECTIONS**

Larry Stafford Certified Inspector - 677-1236

#### **OUALITY HOME INSPECTION**

Harry Tolliver Certified Inspector - 397-2330

#### **SUREHOME INSPECTIONS**

John Eggenberg Certified Inspector – 297-2374

#### **TOTAL HOME INSPECTION**

Bob Carter Certified Inspector – 440-8400

#### MIDLANDS HOME INSPECTIONS

Brent Simmerman Associate Member – 630-6555

#### **NICK'S HOME INSPECTION**

Nick Fahrenkrog Associate Member – 660-5379

#### **PARAGON PROPERTY INSPECTION**

Mike Frerichs Associate Member - 990-0898

Go to our website for a list of ASHI® professionals in the Omaha / Council Bluffs area. http://ashiomaha.com/

# The Omaha Area Board of REALTORS® Member Services Forum and The Mission Omaha Foundation is in "Great Need" of Volunteers

# All Ages Wanted to Help With Teens Coming to Omaha for Faith-Based Home Improvement Summer Workcamp

These two organizations are seeking dozens of people willing to volunteer either a few hours or a few days during a faith-based summer workcamp in Omaha in late June 2009 and early July 2009.

"We are in great need of people willing to help us during the week prior to the workcamp, the week of the workcamp (June 28-July 4) and in the days immediately following the event," says Mission Omaha Volunteer Coordinator Christine Ott. "We welcome anyone who can commit to a few hours at a time, or they can give us a few days of their time."

The project will benefit dozens of Omaha elderly, low income and/or disabled homeowners who are in need of home renovations and repairs, says Mary Rosenthal of Mission Omaha Foundation, Inc.

"More than 400 adults and teenagers are coming to Omaha from across the country to help with these much-needed repair projects," Rosenthal says, "but we want people to know we have many, many opportunities for volunteers from the Omaha community as well."

There are opportunities for carpenters, trades people, teenagers, college students, adults and retirees – all ages and all skills, Ott says.

She says the duties for local volunteers include:

- Delivering building materials to the worksites the week before camp,
- Supporting the volunteers at the group sites as they are working (snacks, drinks),
- Managing snack tables (set up, serve, and clean-up) in the afternoon (2:30-4:30 p.m.) and evening (8-10:30 p.m.),
- People able to run errands during the workcamp,
- Assisting with the clean-up of materials at the worksites once the projects are completed,
- People willing to finish jobs that were not fully completed during the workcamp week (this is the to be done in the days following the workcamp), and
- Assisting with the departure of campers and cleaning up any facilities used.

Ott says Mission Omaha also needs a Construction Clean-up Coordinator who would be responsible for the planning for and removal of materials, and the overseeing of volunteers helping with clean up.

Persons interested in volunteering should contact Mary Rosenthal at 490-3410 or via email at, Mary@MissionOmaha.com or Donna Shipley at 493-2995 ext 307 or via email at dshipley@oabr.com.



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28	29	30	L&L Custom Build	Coming in Of Seatured Assistance Seatured Assistance South Homes • 1800 on • Royal Homes • 58	Prairie Homes, Inc.	Metro Omaha Builders Association Nour Key To Quality Hones 19998-AND COMM
21 Father's Day	22	23	24	25	26	27
14 Flag Day	15	9:30 am-11:00 am Slusky Mediation Seminar at MOBA	17	18	19	20
7	8	10:00 am Board of Directors at MOBA	10 11:30 am -1:00 pm Wells Fargo Reverse Mortgage Seminar at MOBA	11	12	13
RSVP by phone upcoming MOBA 333-2000, ext	e to events	9:30 am Executive Board at MOBA	12:00 pm Women's Council Board Meeting	10:30 am Government Affairs Committee at MOBA	5	6
Ounday	monday	idooddy	vvounoouuy	Tilaloudy	induy	Outurady



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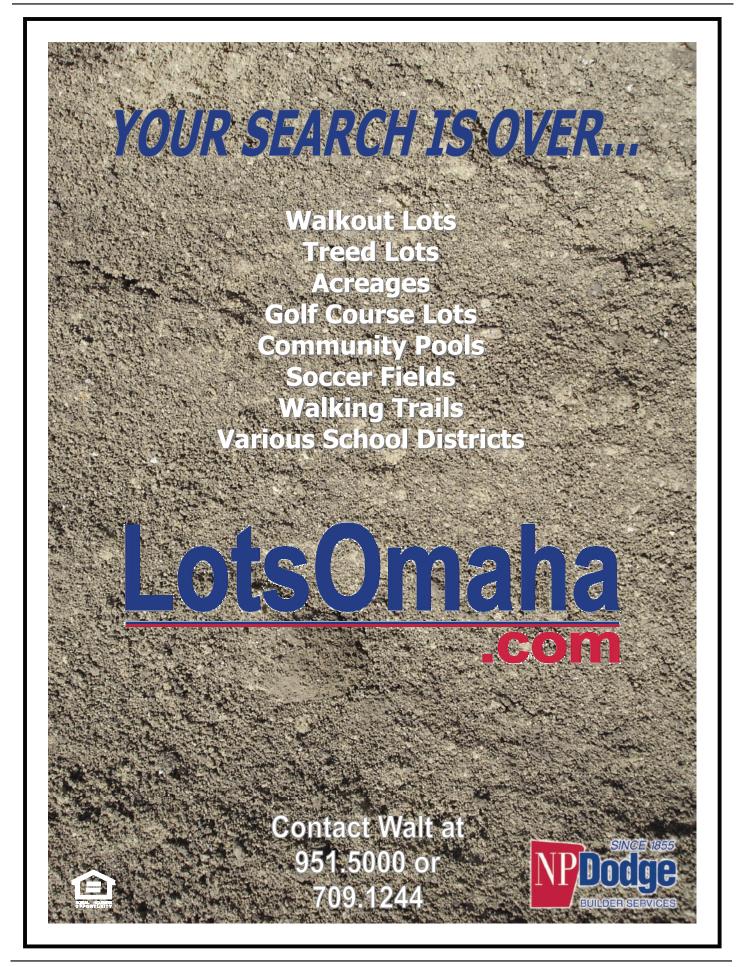
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8:30 a.m. - 11:45 a.m. 1:00 p.m. - 4:15 p.m. 8:30 a.m. - 11:45 a.m. 1:00 p.m. - 4:15 p.m.

## CONTINUING EDUCATION

Date Title Course # Credit Hours Time

Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com

No. 1-11 Colored of Deal Fatator Call (402) 222 2004 ....... info@condellachard.com

Randall School	of Real Estate: Call (402) 333-3004 www.info@randalischool.com		
June 9	Understanding New Construction	0210	3
June 9	Trust Accounts	0319R	3
June 10	Managing Single Family Residences for the Investor	0665	3
June 10	Mortgages & the Foreclosure Process	0621	3
	Correspondence Courses		
	Agency in Nebraska	0366TR	3
	Diversity and Doing Business	0415T	3
	Environmental Issues in Your Real Estate Practice	0425TR	3
	Ethics & Real Estate	0497TR	3
	Fair Housing	0282TR	3
	Introduction to Commercial Real Estate Sales	0481T	3
	Leasing & Managing Apartments	0069T	3
	Property Management and Managing Risk	0029T	3
	Questions & Answers: A License Law & Agency Overview	0604TR	3
	Real Estate Finance Today	0337T	3
	Red Flags - Property Inspection Guide	0280T	3
	Risk Management	0349TR	3

R. F. Morrissey & Associates: Call 933-9033.

Call for school catalog. All classes subject to a minimum of eight and maximum of 25 students.

Metropolitan Community College: Call 457-5231

REEsults CoachingTM Mark T. Wehner: Call 676-0101 mark.wehner@reesultscoaching.com

www.REEsultsCoaching.com/ce

Online Courses Available

University of Nebraska at Omaha: Call 554-2800 for next semester's schedules.

Write It Right! Listing and Purchase Agreements

Academy of Commercial Real Estate: Call Steve Cary 548-1874

Larabee School of Real Estate: Please Call 402-436-3308 or 800-755-1108 for more information

Online	Code of Ethics	0497R	Internet
Online	Environmental Hazards	0314R	Internet
Online	Fair Housing	0282R	Internet
Online	Life and Annuity Concepts	PL6047	Internet
Online	Life and Health Basics Training Package	PL6051	Internet
Online	Pricing and Financing Property	0187	Internet
Online	Property Casualty Basics License Training Package	PL6050	Internet
Online	Real Estate Finance	0042	Internet

0411T





#### **Upcoming Events**

#### **June 2009**

- 2, 3, 4 OABR Orientation 8:30am-4:30pm
   Member Services Putt Putt Golf Tournament at Pacific Springs Golf Course
  - 27 REALTOR® and Affiliate Appreciation Day with the Omaha Royals

#### **July 2009**

- Holiday, OABR Office Closed 7, 8, 9 OABR Orientation 8:30am-4:30pm
- Building Your On-Line Presence Facebook Fundamentals 10:00am-11:30am



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REALTOR® FO(U)



# NEW MEMBERS, CORRECTIONS & CHANGES!

#### **NEW MEMBERS**

Abboud, Nicholas - 5110/Real Estate Associates Inc

Becker, Charlene – 771/NP Dodge III LLC Beehner, Teena – 20/CBSHOME Real Estate Burki, Lora – 22/CBSHOME Real Estate Buschelman, Alvin - 23/CBSHOME Real Estate Hagan, Ashley - 8170/Landmark Management Group Inc

Hartzell, Cindy - 5000/Celebrity Homes Inc Kearney, Justyn - 7900/DEEB Realty

Kenzy, Hayli - 100752/Keller Williams Greater

Kim, Hasook - 4300/Prudential Ambassador Real Estate

Kontz, Kelly - 4300/Prudential Ambassador Real Estate

Linden, Kari – 20/CBSHOME Real Estate Lowndes, Timothy - 4300/Prudential Ambassador Real Estate

Maiwald, Susan - 711/CBSHOME Real Estate Murray, Jeremy - 770/NP Dodge V LLC

Nebuda, Ryan – 8170/Landmark Management Group Inc

Nikodym, Shelly – 710/CBSHOME Real Estate Pohlad, Julie - 7900/DEEB Realty Pohlad, Sara - 7900/DEEB Realty Powell, Ryan – 711/CBSHOME Real Estate Rensch, Michael - 777/NP Dodge I LLC Thomas, Kathleen - 380/GTRSALES Wiebusch, Vaughn - 770/NP Dodge V LLC

#### **NEW AFFILIATE MEMBERS**

Carter, Bob – 100823/Total Home Inspection Co McGinn, Mark - 9010/AmeriSpec Home Inspection Serv Moore, Scott – 2430/Rels Title

Tuma, Dana – 100485/Omaha Pest & Termite

#### **NEW MEMBER CANDIDATES**

Bird, Travis – 710/CBSHOME Real Estate Black, Shelly - 771/NP Dodge III LLC Krause, Korinne – 777/NP Dodge I LLC Ladenburger, Joshua – 24/CBSHOME Real

Lange, Richard - 21/CBSHOME Real Estate Maas, Carla – 710/CBSHOME Real Estate Olsen, Bridget - 530/ **CENTURY 21** Century Real Estate

Paladino, Luke - 8170/Landmark Management

Group Inc Shindel, Penny - 779/NP Dodge IV LLC

Starmer, Heather - 6620/PJ Morgan Real Estate Walker, Jean - 4300/Prudential Ambassador Real Estate

#### **NEW AFFILIATE CANDIDATES**

Morris, John - 100827/New Stream TV Stafford, Jerri - 100579/ L & J's Home Inspections Inc

#### **MEMBER TRANSFERS**

Batchelder, Frances From 7900/DEEB Realty To 4300/Prudential Ambassador Real Estate

Chase, Kurt From 7900/DEEB Realty To 4300/ Prudential Ambassador Real Estate

Conway, Margaret From 20/CBSHOME Real Estate To 7190/MarCon Enterprises LLC

Conway Day, Marianne From 20/CBSHOME Real Estate To 7190/MarCon Enterprises

Danielson, John From 7900/DEEB Realty To 7902/DEEB Realty

Dunn, Teri From 100050/RELS Valuation To 100829/Teri L Dunn Broker

Easdale, William From 803/NP Dodge VI LLC To 779/NP Dodge IV LLC

Herink, Brian From 3610/First Omaha Realty Inc To 100826/BJH Appraisal Services

Hollinger, Jared From 4300/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate

Hughes, Franklin From 100547/Rolling Hills Real Estate To 7900/DEEB Realty

Krause, Korinne From 802/NP Dodge X LLC To 777/NP Dodge I LLC

Magilton-Hinrichs, Jennifer From 20/CBSHOME Real Estate To 710/CBSHOME Real Estate

Mentzer, Marilyn From 24/CBSHOME Real Estate To 7900/DEEB Realty

O'Shea, Mark From 4300/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate

Proulx, Chris From 24/CBSHOME Real Estate To 7900/DEEB Realty

Ruesch, Gloria From 100513/New Idea Realty Services LLC To 772/NP Dodge II LLC

Rump, Blane From 100628/Premier One Real Estate LLC To 100729/Premier One Real Estate LLC

Ruwe, Michelle From 4300/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate

Sabin, Ann From 4300/Prudential Ambassador Real Estate To 803/NP Dodge VI LLC

Salgado, Yamy From 6860/Rainbow Realty To 100639/CPM Realty

Sindelar, Ronald From 6860/Rainbow Realty To 4301/Prudential Ambassador Real Estate

Todd, Douglas From 24/CBSHOME Real Estate To 777/NP Dodge I LLC

Triplett, David From 4304/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate

Winter, Jessica From 770/NP Dodge V LLC To 779/NP Dodge IV LLC

Worner, Garrett From 4300/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate

Zendejas, Raymond From 711/CBSHOME Real Estate To 100374/CBSHOME Real Estate

#### MEMBER REINSTATES

Fimple, Gerald – 4300/Prudential Ambassador Real Estate

Konz, Stephanie - 100828/Allegro Real Estate Polinsky, Steven – 100263/Century 21 Hansen Realty

Shada, Mary – 7900/DEEB Realty

Simon, Gina - 100752/Keller Williams Greater

Sindelar, Esther - 6860/Rainbow Realty

#### **NEW COMPANY**

#100828/Allegro Real Estate, 14020 Polk Cir, Omaha, NE, 68137 OABR/MLS Phone: 578-8683 Fax: 218-4993 Designated Realtor: Lynn Konz

#100826/BJH Appraisal Services, 6720 Spaulding St, Omaha, NE, 68104 OABR/MLS Phone: 657-4660 Fax: 933-8677 Designated Realtor: Brian Herink

#100829/Teri L Dunn Broker, 15068 Pinehurst Dr, Council Bluffs, IA, 51503 OABR/MLS Phone: 301-1049 Fax: 952-225-4965 Designated Realtor: Teri Dunn

#7190/MarCon Enterprises LLC, 7701 Pacific St Ste 208, Omaha, NE, 68114 OABR/MLS Phone: 991-4262 Fax: 991-4184 Designated Realtor: Bernie Conway

#### **NEW BRANCH OFFICE**

#4301/Prudential Ambassador Real Estate, 13340 California St #201, Omaha, NE, OABR/MLS Phone: 496-9354 Fax: 493-4805 Designated Realtor: Vince Leisey

#### **COMPANY ADDRESS AND PHONE NUMBER UPDATES**

(If your firm address and/or telephone number changes, fax the information to 493-7189 to ensure our records are accurate)

#4304/Prudential Ambassador Real Estate -Phone: 493-4663

#6860/Rainbow Realty - Phone: 339-7777 #100050/RELS Valuation - 11608 S 206th St, Gretna, NE, 68028 Phone: 212-0097

Fax: 952-769-5638 #100322/Michael D Slatten Broker - Phone:

657-3708

#100314/Team Media In The Details - 5820 Knox St, Lincoln, NE, 68507

#### **CHANGE OF DESIGNATED REALTOR**

#100729/Premier One Real Estate LLC - Blane Rump (Formerly Alan Strong)

#6860/Rainbow Realty - Esther Sindelar (Formerly Ronald Sindelar)

#100050/RELS Valuation - Michael Ohlrich (Formerly Teri Dunn)



Omaha Area Board of REALTORS® 11830 Nicholas Street Omaha, Nebraska 68154

**Return Service Requested** 

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Calendar of Events for June 2009						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2 Affiliates	3	WCR Executive Comm. 8:30-10:00 am at OABR	5	6
		9:00 am-1:30 pm at OABR	Putt Putt Golf	<b>Ed Comm.</b> 10:00-11:00 am at OABR	Toastmasters	
		New Member Orientation 8:30 am-4:00 pm at OABR	New Member Orientation 8:30 am-4:00 pm at OABR	New Member Orientation 8:30 am-12:00 pm at OABR	7:15-8:30 am at OABR	
7	8	9	10	11	12	13
			Member Services 10:00-11:00 am at OABR		Toastmasters 7:15-8:30 am at OABR	
14	15	16	17	18	19 Toastmasters	20
	OABR Executive Comm. 9:00-10:00 am at OABR	MLS Executive Comm. 10:15-11:15 am at OABR		KIP Seminar 8:00 am-12:00 pm at OABR	7:15-8:30 am at OABR	
21	22	23	24	25	26	27
		IREM 8:30-10:00 am at OABR  MLS Directors 10:15-11:15 am at OABR	OABR Directors 9:00-10:00 am at OABR		<b>Toastmasters</b> 7:15-8:30 am at OABR	REALTOR® & Affiliate Appreciation Day Rosenblatt 6 pm
28	29	30				
	Awards Selection 2:30-3:30 pm at OABR					