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REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

(402) 493-2995
WWW.OABR.COM

11830 NICHOLAS STREET
OMAHA, NEBRASKA 68154

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VOTE

VOTE

OMAHA AREA BOARD OF REALTORS® OFFICERS & DIRECTORS ELECTION AND PICNIC!

Free

Pig Roast and Pop **11:00 am to 1:00 pm**
Wednesday, August 12, 2009



Win Free Gas



VOTE

OABR Office
11830 Nicholas St.

9:00 am to 4:00 pm

Please Park in the Bag 'n Save Parking Lot
Ollie The Trolley shuttle service will be provided.

**The Affiliate Council will have Vendor Booths
in the OABR West Parking lot from 11:00 am to 1:00 pm
with 20 \$50.00 gas card prizes and 5-\$100.00 gas card
prizes from the Member Services Forum.**

**Free
Food**

Eligibility requires that you
must attend and visit the
vendor tables to register.

**RPAC
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Booth**

Need not be present to win!

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 Chief Executive Officer - James M. Patton

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 Omaha, NE 68154
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 (402) 493-7189 fax

Office Hours:

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



PERSONALS

THE NEWS

CONGRATULATIONS to Darol Smith of Prudential Ambassador Real Estate and his wife Tabetha on the birth of Connor Dane on June 22, 2209 at 7:40 this morning. Connor weighed 9 lbs 1 oz and was 21 3/4 in long.

CONDOLENCES to the family of Bob Masters of Masters Real Estate who recently passed away.

CONDOLENCES to Wayne King, OABR Pressman who recently lost his brother.

CONDOLENCES to the family of Frank Wear of Century 21 Wear Company who recently passed away.

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 August 13-14, 2009 at the Staybridge Room at the Staybridge Suites located in Lincoln, Nebraska.

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 Chip Monahan – Asset Strategies
 PK Kopun – Metro 1st Mortgage
 Alan Stoltenberg – SAC Federal Credit Union

Thanks to the August 2009 Sponsors
 Dennis Meyer – TierOne Bank
 Cami Saathoff – State Farm Insurance
 Sara Kelley – TierOne Bank
 John Eggenberg – SureHome Inspection Co
 Jody Smythe – Wells Fargo Home Mortgage

The upcoming New Member
 Orientation is scheduled for
 Tuesday, September 8, 2009 from
 8:30 a.m. to 4:00 p.m., Wednesday,
 September 9, 2009 from 8:30 a.m.
 to 4:00 p.m. and Thursday,
 September 10, 2009 from
 8:30 a.m. to 12:00 p.m.

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

ORIENTATION



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\$51,480
8-31-09

\$24,460

9-1-08

Continued from Page 4

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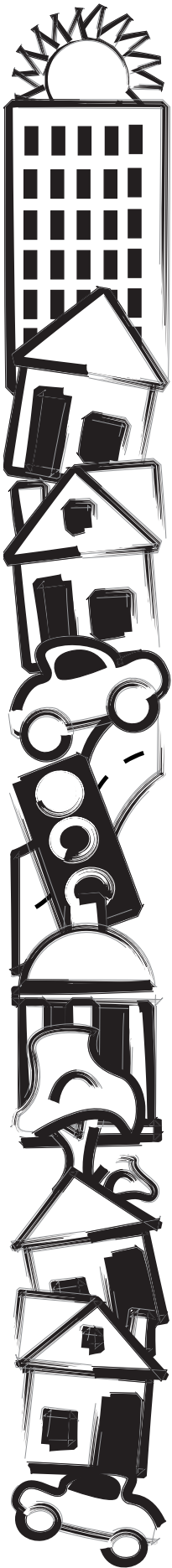
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AFFILIATE ADVOCATE

Submitted By: PK Kopun
Metro 1st Mortgage



Advance Buyer Credit (ABC) Loan Program

Great news from our friends at NIFA! Once again, they are looking out for the best interest of the first-time home buyers, and have introduced a new product, known as the Advance Buyer Credit (ABC) Loan Program. It is designed to help the first-time home buyer use the (now famous) \$8,000 tax credit for down payment and closing assistance with the purchase of a home. Under this new ABC Program, NIFA will allow the tax credit to be advanced to the homebuyer right at closing.

The program works with a combination of a first and second mortgage on the new home. For example, the first mortgage will be set up as a standard 30 year fixed FHA loan with no points, and a current interest rate of 6.25%. This interest rate can be improved upon by a reduction of .50% if the borrower pays off the second mortgage loan in full (details below) within 120 days after the loan closing date, and if the borrower is current on both the first and second mortgage loans. The .50% rate reduction would take effect with the fifth payment on the first mortgage as long as the second mortgage was paid off. The new lower rate would then remain as a fixed rate for the remaining term of the loan.

NIFA will then provide a second mortgage loan, at the same

interest rate as the first mortgage rate (currently 6.25%). The second mortgage amount will be offered at up to 85% of the buyer's total tax credit, or \$6,800 maximum (85% of \$8,000), giving a total payment in this example of \$76.35. The loan proceeds from the second mortgage can only be used to pay for down payment, closing costs, and other prepaid expenses. The term offered is 120 months, and repayment will begin on the first day of the second month following the loan closing. The second mortgage must be paid in full within 120 days of the loan closing date in order to be eligible for the .50% rate reduction.

Continued on Page 7



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WHAT IS... THE AFFILIATE COUNCIL?

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

Treasurer – Brenda Stuart – ServiceOne Inc

Laura Bambino – TierOne Bank

Kent Burkholder – The House Professor

Cherie Casey – The Home Buyers Protection Co

Debbie Kalina – Radon Protection Tech LLC

PK Kopun – Metro 1st Mortgage

Dennis Meyer – TierOne Bank

Scott Moore – Rels Title

Tori Ross – Ross Designs LLC

Ruth Smith – Norm's Door Service

Jody Smythe – Wells Fargo Home Mortgage

Kodjo Togbey – Farmers Insurance Group

Wendy Walker – Omaha Title & Escrow Inc.

The New Affiliate Council web address is
www.oabrafaffiliates.com.

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.

Continued from Page 6

The only type of loan programs which allow this credit are FHA insured and RD guaranteed loans. The standard FHA and RD guidelines will apply. The second mortgage payment must also be included in the borrower's total housing expense ratio. In addition, all borrowers must contribute a minimum investment of \$1000 in the loan transaction. Under no circumstances will the borrowers be allowed to receive any cash back at closing. Lastly, to take advantage of NIFA's ABC Mortgage, all borrowers must complete a homebuyer education class prior to closing.

Hats off to NIFA for further opening the doors to home ownership by giving buyers a great down payment option when they need it most. Remember, your buyers must close on their new home no later than November 30, 2009. By working together with a NIFA approved lender, we can ensure no one misses out on this extraordinary opportunity. For more details about this great program feel free to contact me directly at 552-7157, or NIFA at 402-434-3900 and www.nifa.org.

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.



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July Unscramble Words!!!

Rodger Lindwall from Lindwall Real Estate 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. EFRULYBTT SIECNT NLAVILPO _____
BUTTERFLY INSECT PAVILLION | 11. DUBHABR TRNNOUGAA OFRSTE _____
HUBBARD ORANGUTAN FOREST |
| 2. TCA LEOCPMX CAT COMPLEX | 12. OIKGNDM FO HET GIHTN KINGDOM OF THE NIGHT |
| 3. AEHTCEH LYVEAL CHEETAH VALLEY | 13. GOLNOA DNLSAI LAGOON ISLAND |
| 4. YRDIA ROLWD DAIRY WORLD | 14. EDLI UEJGNL LIED JUNGLE |
| 5. ESTDER EMDO DESERT DOME | 15. ELLITT ULARITASA LITTLE AUSTRALIA |
| 6. RDHAMU ABRE ANOYCN DURHAM BEAR CANYON | 16. ONWE SAE IOLN AVILLNOPI OWEN SEA LION PAVILLION |
| 7. ARDNEG FO HET ENSSES GARDEN OF THE SENSES | 17. EADMRHYPC ILHL PACHYDERM HILL |
| 8. FGIEARF OELCXMP GIRAFFE COMPLEX | 18. TCSTO UIMAUQR SCOTT AQUARIUM |
| 9. TSKHOFOOC HOOFSTOCK | 19. RYFSIAK SKYFARI |
| 10. UBRHADDB RAGOLLI YLVAEL HUBBARD GORILLA VALLEY | 20. WDIL NDIMOGK OILIVLPAN WILD KINGDOM PAVILLION |
- THEME **OMAHA HENRY DOORLY ZOO ATTRACTIONS**



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Equal Opportunity-Cultural Diversity Task Force At Work For You!!!!

The Equal Opportunity/ Cultural Diversity Task Force will update you here, on progress underway as our Ethnic Minority Outreach Scholarship recipients advance on their paths to licensure. The OABR budget covers three full scholarships a year, while REALTOR® and Affiliate contributions enable us to offer more deserving people of ethnic diversity the fabulous opportunity to enter our trade and bring their special gifts to the Omaha Area real estate community. We now offer partial scholarships to qualifying recipients who have already begun their studies and need our help to complete licensing requirements.

Task Force leaders and Mentors will show you the prudent use we're making of your dollars. Scholarship recipients will use the venue to say, "Thank you" to the OABR membership, for the trust being placed in them.

Learn more about the ETHNIC MINORITY OUTREACH SCHOLARSHIP, eligibility qualifications to compete, expenses covered, and what's on the application. If you know someone you'd like to refer, pass the link on to them, or have them give Donna Shipley or me a call.

Thanks for your continued support of our Task Force's mission! Our Vice Chair, Jackie McCabe will introduce one of the recipients she is mentoring.



Tito Nunez received one of the OABR Diversity Scholarships for 2009. He recently returned to Omaha from his service in the Navy, and was stationed in Norfolk, VA as well as Somalia, Iraq and in the Mediterranean Sea. He is fluent in Spanish and English and wants to help buyers and sellers understand the complexities of credit and home-buying/selling

so they can own their dream home. "It is a great opportunity for me to have this Scholarship to help me begin my Real Estate career!" He is currently taking the Principles and Practices course. Tito is married to Maxine, and their children are Benedict, Emmanuel and Isabel.



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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 August 15, 2009. Winner and answers will be in September 2009 Focus. Good luck!!!!

1. KACABPKC _____

2. LESIUSPP _____

3. TOEOOKNB _____

4. HALRKDCAOB _____

5. LNGIERAN _____

6. CPLRINIAP _____

7. EISCNCE _____

8. IFRDNSE _____

9. SMOAROLSC _____

10. IWGITRN _____

11. YRSOCNA _____

12. CAERETH _____

13. UDTTENS _____

14. CNILEP _____

15. HNCLU _____

16. TIHKNGNI _____

17. PEARP _____

18. IUSESTD _____

19. RENAI DG _____

20. CIDNARTOYI _____

THEME _____

Name: _____

Company: _____

Address: _____

Phone: _____

Safe Driving Is Important In Any Vehicle, But More Important In A Small Car

Smaller cars are popular right now, and they will be the wave of the future as the government increases mandatory gas mileage to 39 miles per gallon.

That's the average for cars made by any individual company. For specific cars, the mandatory mileage is 35.5. It won't happen until 2016.

Car makers already have or will soon have cars that meet or exceed the standard.

The Ford Fusion hybrid gets more than 40 mpg. The Chevy Cruise, due out in April 2010, will get 40 mpg, and the Chevy Volt, due out in November of this year, runs on batteries for the first 40 miles. Chrysler plans the Fiat SpA, which will be available by 2015 at 40 mpg or more.

Fuel costs are lower for a small car, but if you crash, your chances of getting hurt are greater. Here are a few driving tips to consider:

- * Be visible. Keep your lights on during the day. If you don't have automatic running lights, turn your headlights on and use the low beam.

- * Take extra care when entering an intersection

to assure that all vehicles from the other directions are cleared.

- * Avoid getting sandwiched between two trucks, two larger cars or two SUVs, especially when driving on the Interstate or a state highway.

- * On any roadway, it's more important for drivers of a smaller cars to use turn signals well ahead of where they will change lanes or turn.

- * Regardless of the size of your vehicle, practice thinking about how you could escape a dangerous situation. It could be a move to the shoulder, going off the road and avoiding trees, or maneuvering to another lane.

Rules of safe driving are more important when you are in a small car, including: Always wear a seat belt; don't drink and drive; watch for speed limit signs and don't exceed the posted numbers.

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**UNIVERSITY OF NEBRASKA
2009 Football Schedule**

Sept. 5.....Florida Atlantic
Sept. 12.....Arkansas State
Sept. 19.....at Virginia Tech
Sept. 26.....Louisiana-Lafayette
Oct. 8.....at Missouri
Oct. 17.....Texas Tech
Oct. 24.....Iowa State
Oct. 31.....at Baylor
Nov. 7.....Oklahoma
Nov. 14.....at Kansas
Nov. 21.....Kansas State
Nov. 27.....at Colorado

Agent Name
Cell: (402) 123-4567
Office: (402) 789-1234




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REALTOR®

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yourname@anywhere.com



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Ofc: (402) 234-5678

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* Pricing				
Size (Inches)	250	500	1,000	2,500
3 1/2 x 2	N/A	.24	.20	.15
3 1/2 x 4	.66	.50	.37	.22
5 1/2 x 3 Football	.81	.58	.42	.35

* Add \$25 for non template layout fee
(Allow Approx. 2 Weeks Production Time)

**UNIVERSITY OF NEBRASKA
2009 Football Schedule**

AGENT NAME
REALTOR®

Mbl: 123-4567
Res: 345-6789




Sept. 5..... Florida Atlantic
Sept. 12..... Arkansas State
Sept. 19..... at Virginia Tech
Sept. 26..... Louisiana-Lafayette
Oct. 8..... at Missouri
Oct. 17..... Texas Tech
Oct. 24..... Iowa State
Oct. 31..... at Baylor
Nov. 7..... Oklahoma
Nov. 14..... at Kansas
Nov. 21..... Kansas State
Nov. 27..... at Colorado

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05/09

2009-2010 Slate of Officers and Directors

OFFICERS

Shawn Maloy
President

Vince Leisey
President-Elect

Lisa Ritter
Secretary/Treasurer

DIRECTORS
3 positions
terms expiring 2012

Mark Leaders
Sharon Rich
Mark Wehner

The general election
will be held
August 12, 2009 at:
Omaha Area Board
of REALTORS®
11830 Nicholas St
9:00 a.m. - 4:00 p.m.

Absentee Ballots...
... will be available at
the OABR Office
July 28, 2009 through
August 11, 2009

Absentee voting
MUST be done at the
OABR Office.

Vince Leisey is the Broker/Owner of Prudential Ambassador Real Estate, a real estate company which has approximately 300 licensed agents. His primary responsibilities as the Broker are to grow the business through recruiting new agents, supporting the agents and helping to secure new projects. He is committed to helping his agents grow their business and better serve their clients.

Vince is involved in the following organizations: Previous member of Prudential Real Estate Affiliates' Member Network Advisory Council (1 of 12 Nationally) and Member Millennium Group (Select owners Group), Sunshine Kids (Children with cancer), Annual Event Chairman Open Door Mission's Co-Organizer for monthly volunteer visits, Nebraska Realtors Association President - Board of Directors, Member -Strategic Planning Committee, Member-Broker/Managers Workshop, Omaha Area Board of Realtors Secretary/Treasurer-Board of Directors, Great Plains Multiple Listing Service Director - Board of Directors, Nebraska Real Estate Commission - Commissioner.



Lisa Ritter has been an active member of the Omaha Area Board of REALTORS® for 8 years and has served as a Director on the Board for 3 years. She is proud to be a DEEB Realty Sales Associate and 2009 President Elect for the Omaha Chapter of Women's Council of REALTORS®. Other organizations she belongs to and is passionate about are OABR's Member Services Forum, Millard Business Association, Community Builders, MOBA and KJs Karts for Kids. Lisa's past experience also includes managing for DEEB Realty for approximately 2.5 years. Lisa's favorite way to spend her time is being with her family. She has been married to her husband Dennis for 16 years and has 2 children, Daniel 13 and Dylan 9.



Mark Leaders received his Real Estate License in Feb. 1982. He started his Real Estate career with Real Estate Counselors then moved to CBS Real Estate in Sept. 1982. Mark received his Brokers license in 1986 and his CRS designation in 1994. Moving from sales associate at CBS Real Estate he went on to become the Director of Agent Marketing. He currently manages the CBSHOME Real Estate's Northwest Office. Mark is married to Heidi and has two boys, Nick and David. Mark is the Chairperson of the OABR Member Services Committee.



Sharon Rich has been an active member of the Omaha Area Board of REALTORS® since 1990. Sharon has been with N P Dodge III since starting in the business. Sharon is currently serving as a Director of the Omaha Area Board of REALTORS® and has volunteered on several committees for the OABR throughout the years. Sharon has been chairman for the Education Forum for a great number of years. Sharon is a member of CRS and GRI. Sharon has attended many State and National Conventions. Sharon is very proud to be a member of the Real Estate Community and is constantly strives to better the REALTOR® Image to the public.



Mark Wehner has been a real estate professional for over 30 years. He has served on numerous local, state and national REALTOR® committees along with serving as Past President of the Omaha Area Board of REALTORS® Multiple Listing Service. Mark is the only real estate broker in the nation to have earned and holds the REE, CRB, CRS, ABRM, ABR, GRI, e-PRO CREN & NHS professional and REALTOR® designations. Mark is the founder and CEO of REEsults™ Coaching and is the author of 1440-Empowering Entrepreneurs Every Minute of the Day. Mark presently serves on the Omaha Area Board of REALTORS® Board of Directors and is the Senior Vice President for Agent Development & New Construction Services for NP Dodge Real Estate.



OMAHA AREA BOARD OF REALTORS® 124TH INAUGURAL

September 2009 ushers in the 2009-2010 OABR leadership term for President-Elect Shawn Maloy. The 124th Inaugural of the OABR and MLS Officers and Directors is scheduled at The Scottish Rite Masonic Center located at 202 South 20th Street in Omaha, Nebraska on Thursday, September 24, 2009.

Gary Stoneburg of RE/MAX Advantage has agreed to preside as Master of Ceremonies of the evening's festivities. 2005 NRA President Henry Kammandel Jr will officiate at the installation ceremonies.

The 6:30 p.m. installation will be preceded by cocktails and hors d'oeuvres at 5:00 p.m. at a cost of \$20 per person with a cash bar. The attire for the 124th Inaugural is business casual.

PLACE: Scottish Rite Masonic Center located at
202 South 20th Street in Omaha NE
(Park in the Wells Fargo parking lot on the north side of Farnam, just west of 20th Street)

TIME: 5:00-6:30 p.m. Cocktails and Hors d'oeuvres
6:30-7:30 p.m. Installation of Officers and Directors

COST: \$20.00 per person

Reservation Form

Please fill out all information below:

Name Guest

Address

City, State, ZIP Telephone

PLEASE INDICATE METHOD OF PAYMENT (at \$20.00 per person):

____ Check enclosed (please make checks payable to OABR)
____ Charge my account: ____ VISA ____ Master Card ____ Discover ____ AmEx

Card Number Exp. Date

Billing Address

Signature

Reservation deadline is 5:00 p.m., Friday, September 18, 2009. No cancellations after Friday, September 18, 2009

Please return reservation form to:

Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St, Omaha, NE 68154

Night at the 'Park' huge 'HIT!'

On Saturday June 27, 2009 the OABR Member Services Forum sponsored a REALTOR® and Affiliate Appreciation Night. The festivities started with an all you can eat buffet in the Stadium View Club at Rosenblatt Stadium. Following the buffet each member could watch the baseball game from either the Stadium View Club or a reserved seat outside. To top the night, event attendee's were treated to some spectacular fireworks. This was the first year for this event, which sold out.



The OABR Member Services Forum sold raffle tickets to win the chance to throw out the first pitch at the game. The winner of the first pitch was Joann Grennan, her grandson Dylan Dubisar was given the honor of throwing the 1st pitch. All the proceeds from the raffle were given to the Food Bank, which totaled \$96.00. The Food Bank can purchase \$14 in food for every \$1 raised.

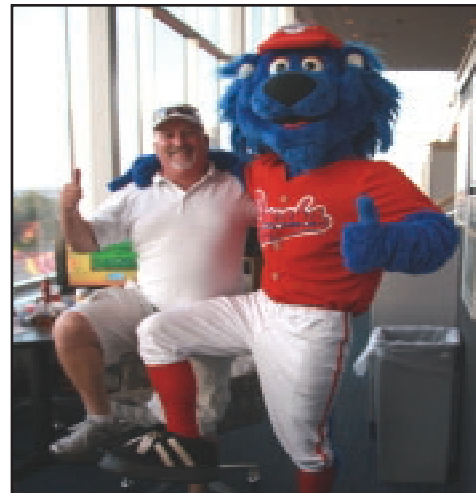
If you missed this event this year, watch for your Opportunity to take part next year!



Stadium View Club overlooking the ball field.



Emma, Nicole, Matt and Josh get their picture taken with Casey.



John Kimsey with Casey

2009-2010 OABR DUES INFORMATION

Dues billing will be July 16, 2009. Dues for 2009-2010 will be \$490.00. There are no dues increases by the Omaha Area Board of REALTORS® but the Nebraska REALTORS® Association raised their dues \$15.00. There is no increase in the National Association of REALTORS® dues or the National Association of REALTORS® Public Relations Assessment.

The breakdown is:

2009-2010	Omaha Area Board of REALTORS® Dues	\$165.00
2009-2010	Nebraska REALTORS® Association Dues	\$210.00
2009-2010	National Association of REALTORS® Dues	\$ 80.00
	National Association of REALTORS® P.R. Assessment	\$ 35.00
	<u>Dues Total:</u>	<u>\$490.00</u>

Dues must be paid by August 17, 2009 and are delinquent after that date.

Hats off to the OABR and MLS Staff and Officers and Directors for another successful year of keeping expenses down. They work very hard to keep quality services for a reasonable price and they focus on fiscal responsibility.

Joe Gehrki
President

Omaha Area Board of REALTORS®

Gary Stoneburg
Chairman

Great Plains REALTORS® MLS



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YOUR TRAINER

Jay Papasan is coauthor with Gary Keller and Dave Jenks on *SHIFT: How Top Real Estate Agents Tackle Tough Times* and the New York Times, Wall Street Journal, and BusinessWeek bestselling books *The Millionaire Real Estate Agent* and *The Millionaire Real Estate Investor*. As Vice President of Publishing and Executive Editor at Keller Williams Realty, Jay oversees research for the coursewriting and franchise operations divisions. It's not uncommon to spot Jay on CNBC discussing national trends in real estate, or simply having coffee with a first-time home buyer or investor to provide personal mentoring on specific home-buying needs.

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New Credit Card Protections Ban Some Extra Fees And Rate Fluctuations

The new credit card law requires that certain information be added to credit statements. A payment summary example:

- * New balance \$1,000.
- * Minimum payment \$35.
- * Payment due date: 8/10/08. (Bills must be received 21 days before due.)
- * Months before bill is paid off if only minimum payments are made: 49
- * Interest amount if only minimum payments are made: \$827.75.

Other provisions include:

- * Paying by phone: No fee can be charged for phone payments.
- * Over-limit fees: They can't be charged unless the customer has agreed to allow them.
- * Minors: For an under-21 consumer, the signature of a parent or other who will take re-

sponsibility for the debt, or give proof that the under-21 can pay.

- * Interest rate increases: There will be no retro-active interest-rate increases on existing balances unless payments are 60 days overdue. After that, a customer could get the old rate back by paying on time for six months.

To offset losses, card companies are expected to decrease rewards programs, raise some interest rates and charge an annual fee. The law takes effect in February of 2010.

• • •

Success is to be measured not so much by the position that one has reached in life as by the obstacles which one has overcome while trying to succeed.

— Booker T. Washington



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Yes! It's All Included!

Here's What's New In Bluetooth Headsets

There are a number of good Bluetooth headsets on the market, some for as little as \$20, but these are the favorites of Business Week's tech analyst, Stephen Wildstrom.

Aliph's Jawbone Prime (\$130). Its technique of using two microphones, one to pick up your voice, and one to detect ambient noise so it can be eliminated, has been widely copied by competitors. The new Jawbone Prime is still best for sending a clear voice from a noisy background.

The Prime comes in colors and can be worn without an earloop, if that works for you. Its multi-function buttons are easy to detect by feel.

BlueAnt's Q1 (\$130). This is unusual in that it responds to speech. When you turn the unit on, it can ask questions and respond to your answers.

The Q1 can handle most basic commands that you give it. The handy feature eliminates the problem of pressing the wrong button, which can lead to situations like hanging up in the middle of a conversation when you just wanted to increase the volume. Such embarrassing errors are eliminated with the speech recognition capability.

The analyst complains that both the Prime and the Q1 use nonstandard USB cables for charging.

Plantronics Voyager PRO (\$100). The headset has an over-the-ear design, similar to those Voyager makes for desktop telephones. The design gives it room for a huge battery that lasts a long, long time.

Wildstrom claims that the PRO is a little ugly because it uses a mike boom that runs down your cheek. As geeky as it is, he says, it leads to both excellent voice quality and a minimum of wind noise. It is the leading choice if you often use your phone outdoors.

All three of these have multipoint pairing that lets you switch easily among multiple devices, such as a phone, laptop or hands-free kit for a car.

• • •

Education is when you read the fine print. Experience is what you get if you don't.

— Pete Seeger

WCR PROGRAM LUNCHEON, SAVE THE DATE!

Mayor Jim Suttle

"The Future of our City Omaha"
Mark your calendars! Omaha's new Mayor will speak at the luncheon in September.



Jim Suttle was sworn in as Omaha's 50th mayor on June 8, 2009.

He previously served on the Omaha City Council from District 1 from 2005-2009.

Jim is former vice chairman of the Board of Directors for the Omaha-based engineering and design firm HDR, Inc. He served as executive vice president and director of corporate development for HDR, which is the nation's 17th largest architecture - engineering firm.

Jim is the former Public Works Director for the City of Omaha. Jim has a record of distinguished service to the Omaha community. He is a former board member for Methodist Hospital, the Omaha Symphony and the Salvation Army. He is past president of the Omaha Downtown Rotary Club. In addition, Jim is currently a member of the Urban League of Nebraska, the Western Douglas County Chamber of Commerce, the Hispanic Chamber of Commerce, North Omaha Commercial Club, Benson-Ames Alliance and the Benson Neighborhood Association.

September 10, 2009

11:45 a.m.

(Doors open at 11:15 a.m. for networking)

Georgetowne Club

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Lunch - \$13.00

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67%

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MOBAcalendar





September 12-27, 2009



between 185th & 192nd Street, one mile North of Dodge

Featured Builders:
 L&L Custom Builders
 Malibu Homes
 Prairie Homes, Inc.
 Quest Construction
 Royal Homes
 S&S Custom Homes

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2 <div style="background-color: gray; color: white; border-radius: 50%; padding: 5px; width: 80%; margin: auto;">RSVP by phone to upcoming MOBA events 333-2000, ext. 100</div>	3	4 9:00 am Executive Board at MOBA 10:00 am Board of Directors at MOBA	5	6	7 Check Out our all new website www.moba.com!	8
9	10 11:00 am Membership Committee Meeting at MOBA	11 NAHB Chair Joe Robson attending the Dreambuilders Golf Tour. at 11:30 am Ironhorse Golf Course Sign Up Now!	12	13 7:30 - 9:00 am Omaha Chamber Coffee & Contacts at MOBA	14	15
16	17	18	19 4:00 - 6:00 pm Builder Summit at Champions Run	20	21	22
23	24	25	26	27	28	29
30	31 <div style="text-align: left; padding-left: 10px;">  <div style="margin-left: 10px;"> <p>Do Business with a Member! Participate in this great membership opportunity and download an application today at www.moba.com!</p> </div> </div>					<div style="text-align: right; padding-right: 10px;">  </div>

Smart Phones, GPS Systems, OS Changes Leap Forward

The first full week of June was a time of history-making changes in the cellphone business as smartphones made leaps forward in technology. The Palm Pre debuted on June 4. The Apple iPhone 3G S was unveiled on June 8.

The Palm Pre has an all-new operating system called webOS. It's a platform, like a PC, is designed to run a wide variety of sophisticated third-party programs, or apps, says The Wall Street Journal's Walter Mossberg. It runs everything from games to business tools, has a camera with a flash and it has Wi-Fi connectivity.

It now launches on the Sprint network, but will be offered by other carriers later. The Pre sells for \$200 after a \$100 mail-in rebate.

It has an elegant touch-screen interface, a real keyboard and can run various programs simultaneously.

The Apple iPhone 3G S can shoot and edit videos, has an upgraded camera, plus voice controls for making calls or playing music. Just ask out loud

for a song or album and it plays. And the new Tom-Tom GPS now gives voice directions.

The S in the name stands for speed. USA Today's Edward Baig says it promises to be twice as fast as the original iPhone 3G and will render Web pages and launch applications twice as fast.

A model with 16 gigabytes costs \$199 with a two-year AT&T contract. iPhone users can upgrade to the new system free of charge. iPod Touch users can upgrade for \$9.95.

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Supra Key Tips

Tip of the Month: 'ShowingValue' Enhancement

What is 'ShowingValue'?

This feature is available to all key holders via KIMweb, which sends you an e-mail when another agent shows your property.

What is the 'ShowingValue' enhancement?

Key holders will begin seeing the 'Name' of the agent showing their listing and the address if the listing agent had assigned the LockBox in KIMweb.

Do I need to do anything to begin seeing this information?

If you were already receiving 'Showing Value' information, 'NO' you do not need to do anything to begin seeing this enhanced feature.

How can I set up 'Showing Value' if I am not currently using this feature?

1. Log into KIMweb at www.supraekey.com
2. Click on the link 'Agents Log-on to KIMweb!'
3. Select your Board or Association from the drop down menu.
NE – Omaha Area Board of REALTORS
4. Log into KIMweb with your key serial number and PIN number.
ActiveKey's – Serial Number is on the back of the key under the bar code
eKey's – Tap on your eKey icon and you will find your eKey number
5. Click on 'Showing Value' on the left side of the page, under Activity Reports.
6. Click on 'Change e-mail settings' link.
7. Choose the 'After showing agent eSYNC' or 'After keybox opening' option. This will be the first option in the list; the wording will vary depending on which type of Supra key you have. It is important to check the first option as this is the only option that will receive the *New Enhanced Feature*.
8. Click 'Save Now' at the bottom right of the page.
9. You are now set up to receive enhanced emails.

CONTINUING EDUCATION

Date	Title	Course #	Credit	Hours Time
Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com				
Randall School of Real Estate: Call (402) 333-3004 www.info@randallschool.com				
Aug 19	Residential Landlord Tenant Act	0068R	3	8:30 am - 11:45 am
Aug 19	Managing Single Family Residences for the Investor	0065	3	1:00 pm - 4:15 pm
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	
	Write It Right! Listing and Purchase Agreements	0411T	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 Coaching™ 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.

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



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Upcoming Events

August 2009

- 4, 5, 6 OABR Orientation 8:30am-4:30pm
- 12 OABR Election and Picnic 11:00am-1:00pm in OABR Parking Lot
- 27 Building Your On-Line Presence – Facebook Fundamentals 10:00am-11:30am

September 2009

- 7 Holiday, OABR Office Closed
- 8, 9, 10 OABR Orientation 8:30am-4:30pm
- 15-18 NRA Fall Meetings – Embassy Suite in Lincoln
- 24 Inaugural – OABR Office closes at noon
- 24 Building Your On-Line Presence – Facebook Fundamentals 10:00am-11:30am
- 24 OABR Inaugural for Shawn Maloy at Scottish Rite Masonic Center 5:00pm

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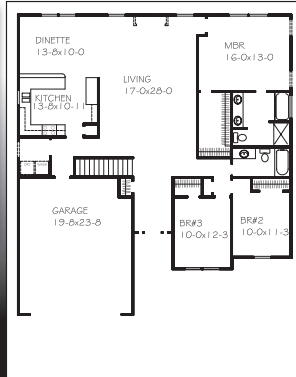
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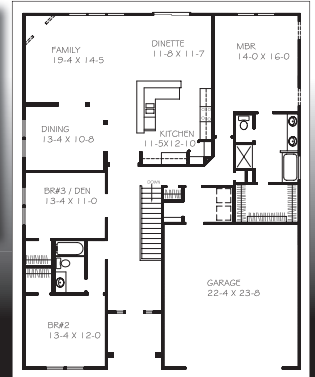
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NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Acker, Karen – 770/NP Dodge V LLC
 Baker, Elizabeth – 6211/RE/MAX Real Estate Group
 Barnard, Joanna – 711/CBSHOME Real Estate
 Burnett, Janneice – 7900/DEEB Realty
 Carlile, Teresa – 22/CBSHOME Real Estate
 Coates, Joshua – 4300/Prudential Ambassador Real Estate
 Douglas, Jill – 4300/Prudential Ambassador Real Estate
 Esch, James – 21/CBSHOME Real Estate
 Gaver, Lary – 711/CBSHOME Real Estate
 Hayes, Murray – 7900/DEEB Realty
 Horton, Kallana – 803/NP Dodge VI LLC
 Luhrs, William – 4300/Prudential Ambassador Real Estate
 Matney, Kimberly – 5820/RE/MAX Advantage
 Rowe, Christian – 7900/DEEB Realty
 Story, Fonda – 711/CBSHOME Real Estate
 Taylor, Vickie – 770/NP Dodge V LLC
 Tkaczuk, Amber – 7900/DEEB Realty
 Willard, Tracey – 100786/Don Peterson & Associates

NEW AFFILIATE MEMBERS

Current, Chuck – 100555/American National Bank/Peoples National Bank

NEW MEMBER CANDIDATES

Bauer, Eric – 777/NP Dodge I LLC
 Cramer, Anna – 803/NP Dodge VI LLC
 Deppe, Julie – 8170/Landmark Group
 Folda, Trish – 7900/DEEB Realty
 Fonda, Janice – 4300/Prudential Ambassador Real Estate
 Friehe, Thomas – 7900/DEEB Realty
 Fries, Emilee – 4300/Prudential Ambassador Real Estate
 Haney, Brett – 4300/Prudential Ambassador Real Estate
 Irish, Kelly – 100697/SureMove Realty LLC
 Johnson, Hal – 4300/Prudential Ambassador Real Estate
 Johnson, Richard – 100752/Keller Williams Greater Omaha
 Nunez, Laura – 380/GTRSALES
 Van Houten, Bryan – 100609/NP Dodge IX LLC
 Wayman, Callan – 777/NP Dodge I LLC

NEW AFFILIATE CANDIDATES

Burkholder, Debra – 100780/The House Professor
 Jackson, Lisa – 100313/SAC Federal Credit Union

MEMBER TRANSFERS

Ash, Deborah From 100371/Home Buyers Marketing II Inc To 771/NP Dodge III LLC
 Bailey, Randall From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate
 Berg, Steven From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate
 Evans, Dianne From 770/NP Dodge V LLC To 777/NP Dodge I LLC
 Fili, Allison From 8170/Landmark Group To 100237/GEM Real Estate
 Granger, Troy From 779/NP Dodge IV LLC To 803/NP Dodge VI LLC
 Gurzick, Marsha From 24/CBSHOME Real Estate To 23/CBSHOME Real Estate
 Hinkel, Sandra From 9037/Don Peterson & Associates R E To 100779/Taylor & Martin Real Estate/Ag Sales LLC
 Kirwan, Kristen From 779/NP Dodge IV LLC To 803/NP Dodge VI LLC
 Lewis, Kelly From 24/CBSHOME Real Estate To 380/GTRSALES
 Malloy, Lacy From 7900/DEEB Realty To 7902/DEEB Realty
 Norvell, Marsha From 4300/Prudential Ambassador Real Estate To 779/NP Dodge IV LLC
 Robar, Dawn From 23/CBSHOME Real Estate To 5000/Celebrity Homes Inc
 Rogness, David From 100303/Lakeshore Realty To 772/NP Dodge II LLC
 Skudler, Jesse From 100303/Lakeshore Realty To 772/NP Dodge II LLC
 Slump, Heather From 4300/Prudential Ambassador Real Estate To 779/NP Dodge IV LLC
 Swanson, Benjamin From 773/NP Dodge VII LLC To 24/CBSHOME Real Estate
 Wherley, Tammy From 100729/Premier One Real Estate LLC To 100628/Premier One Real Estate LLC

MEMBER REINSTATES

McNealy, Mary – 5110/Real Estate Associates Inc
 Standish, Lisa – 100385/Alliance Real Estate LLC
 Sullivan, Charles – 714/CBSHOME Real Estate
 Taylor, John – 100658/RE/MAX Professionals
 Vandevier, Jeanette – 4300/Prudential Ambassador Real Estate
 Wurth, Timothy – 7900/DEEB Realty

NEW COMPANY

#100834/Mahnke Appraisal Company –
 9620 Chester St, Lincoln, NE, 68526
 Mailing Address – PO Box 6781,
 Lincoln, NE, 68506
 BSG/Secondary MLS Phone: 742-0649
 Fax: 800-635-5068
 Designated Realtor: Brian Mahnke
 #100835/Olson Pearson Auctions & Realty –
 104 N Main St, Hooper, NE, 68031
 BSG/Secondary MLS Phone: 654-3370
 Fax: 654-2776
 Designated Realtor: Fred Olson
 #100833/RVP Properties Inc – 2230 N
 Sommers, Fremont, NE, 68025
 BSG/Secondary MLS Phone: 721-9224
 Fax: 721-1447
 Designated Realtor: Russell Peterson Jr
 #4910/Windmill Realty – 530 N Broadway,
 Wahoo, NE, 68066
 BSG/Secondary MLS Phone: 443-3000
 Fax: 443-5000
 Designated Realtor: Roger Harders

NEW BRANCH OFFICE

#6861/Rainbow Realty – 701 Olson Dr
 Ste 109, Papillion, NE, 68046
 OABR/MLS Phone: 502-1000
 Manager: Ronald Sindelar

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)
 #100329/Home Sweet Home Real Estate –
 2045 N 65th St, Omaha, NE, 68104
 #8440/Home Town Real Estate – 1401
 Beaver Lake Blvd, Plattsmouth, NE,
 68048
 #100697/SureMove Realty LLC – Phone:
 964-9324 Fax: 888-381-5587
 #100779/Taylor & Martin Real Estate/Ag
 Sales LLC – 1865 N Airport Rd, Fremont,
 NE, 68025
 Mailing Address: PO Box 349, Fremont,
 NE, 68026 Phone: 941-1500
 Fax: 941-1501

COMPANY NAME CHANGE

#100779/Taylor & Martin Real Estate/Ag
 Sales LLC – (Formerly Marreel & Assoc

CHANGE OF DESIGNATED REALTOR

#802/NP Dodge X LLC - Phyllis Young (Formerly Catherine Casey)



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CALENDAR OF EVENTS FOR AUGUST 2009

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4 Affiliates 9:00 am-1:30 pm at OABR New Member Orientation 8:30 am-4:00 pm at OABR	5 New Member Orientation 8:30 am-4:00 pm at OABR	6 WCR Executive Comm. 8:30-10:00 am at OABR Ed Comm. 10:00-11:00 am at OABR New Member Orientation 8:30 am-12:00 pm at OABR	7 Toastmasters 7:15-8:30 am at OABR	8
9	10	11	12 Member Services 10:00-11:00 am at OABR OABR PICNIC	13	14 Toastmasters 7:15-8:30 am at OABR	15
16	17 OABR Executive Comm. 9:00-10:00 am at OABR	18 MLS Executive Comm. 10:15-11:15 am at OABR	19	20	21 Toastmasters 7:15-8:30 am at OABR	22
23 30	24	25 IREM 8:30-10:00 am at OABR MLS Directors 10:15-11:15 am at OABR	26 OABR Directors 9:00-10:00 am at OABR	27 KIP Seminar 9:00-11:00 am at OABR	28 Toastmasters 7:15-8:30 am at OABR	29