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2010

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REALTOR®

FOCUS

OMAHA AREA  
BOARD OF REALTORS®

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WWW.OABR.COM

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OMAHA  
AREA BOARD OF  
REALTORS®



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

### UNO Mavericks Hockey Night

**Saturday, January 15, 2011**

Omaha Mavericks vs. Bemidji State Beavers

7:05 pm Game - Qwest Center

5:30 pm Dinner - Old Mattress Factory



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

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 Hockey Helmet! 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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Visa / Master Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
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Make checks payable to the Omaha Area Board of REALTORS®.  
Ticket orders by Monday, December 27, 2010, please.  
Call Donna Shipley at 619-5551 or Lisa Welch at 619-5552 with any questions.

**Mailing Address:**  
Omaha Area Board of REALTORS®  
11380 Nicholas St.  
Omaha, NE 68154



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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.



## PERSONALS THE NEWS

**CONGRATULATIONS** to Dave Smith of RE/MAX Commercial Midwest, for being elected to the post of Regional Vice President for the CCIM Institute's Region 5. Region 5 takes in the Minnesota, the Dakotas, Iowa, Nebraska, Kansas and Kansas City Chapters. Dave's term began October 1, 2010.

### SEND US YOUR NEWS!

Fax 402-619-5559, Email [dshipley@oabr.com](mailto:dshipley@oabr.com),  
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# NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)



Thanks to the October 2010 Sponsors

Matt Thiel – DRI Title & Escrow  
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Debbie Kalina – Radon Protection Tech LLC

Thanks to the November 2010 Sponsors

Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Cherie Casey – The Home Buyers Protection Co  
Sara Kelley – Great Western Bank  
Jim Murphy – Bank of the West  
Jody Smythe – MetLife Home Loans

# ORIENTATION

The upcoming New Member Orientation is scheduled for  
Tuesday, December 7, 2010 from  
8:30 a.m. to 4:00 p.m.,  
Wednesday, December 8, 2010 from  
8:30 a.m. to 4:00 p.m. and  
Thursday, December 9, 2010 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®.

## REALTORS® GIVING BACK!!

### Omaha Area Board of REALTORS® Coat & Winter Clothing Drive

*November 1st through 7th at area Real Estate Offices*

Culminating with a City Wide REALTOR®

**Open House Blitz** on November 6th & 7th

The Social Events Committee would like to invite you to participate in the 1st Annual OABR Winter Coat & Clothing Drive with an area wide Open House blitz the first weekend in November. We have approximately 2400 members, let's see if we can collect 2400 coats! (and mittens, scarfs, hats, etc...)

Each OPEN HOUSE will be a drop off location for the 1st Annual OABR Winter Coat and Clothing Drive.

Donated clothing will be split among four local recipients:

- YWCA
- Open Door Mission
- Lydia House
- Sarpy County Community Services

You can drop off any donations that week at the OABR office but we will be having a reception/collection party at the OABR office on Wednesday afternoon November 10th from 1-5.

Signs to put in your listings yards that week will be available by the end of October. Watch for email updates soon!!!

# 2400 COATS!

*open house traffic by advertising the event in advance for the neighborhood!*

OABR Winter Coat & Clothing Drive DROPOFF site HERE at open house this weekend!



## GREAT PLAINS REALTORS® MLS

The MLS Users Group has been hard at work! Some of the changes we have made over the past several months have been increasing the number of photos in the MLS from 10 to 35, making updates on the MLS input sheets, adding a price per square foot above grade field, adding REO to the RDesk and IDX smartframing, and doing some BETA testing with new features that will soon be available with Paragon 5.

The MLS Users Group (formerly known as the Computer Committee) is a group of agents that meets monthly to discuss changes or improvements that can be made to our current MLS system. The committee ideas are moved to the MLS Board of Directors for consideration.

If this sounds like something you would like to get involved with, we meet the second Tuesday of each month in the OABR conference room at 11 a.m. If you have something you would like the MLS Users Group to discuss, you can e-mail it to Denise Sabadka, DSabadka@oabr.com, and request it be included on the

## User Group Update

agenda. We would love to hear your thoughts and ideas on how to make MLS better for all of us.

Check back here for announcements, changes and helpful hints in our new monthly column!

Gina Ogle  
MLS Users Group Chair

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## Grateful For This Year's Referrals...

### Home Standards emphasizes:

- Positive attributes about a home.
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- Concerns documented with photos and summarized logically.

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to donate to the charity of your choice!



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# Equal Opportunity Task Force Ethnic Minority Outreach Scholarship Winner

I started following my dream back in October 2009 of becoming a REALTOR® and I have found that it is not exactly what I believed it would be, it has actually turned out to be an even better experience!

I have had the opportunity to meet and work with some agents that have a true desire to help others even if it meant not getting paid at the end of all their hard work and efforts. I have been privileged to work with and to educate a handfull of people young and old in order to assist them with the purchase and or sale of

their homes. The Real Estate industry has blessed me with the knowledge to help a family to keep their home that had fallen behind on their payments and they contacted me about listing it for sale because they weren't aware of the available programs.

I am truly ecstatic about my experience thus far and I am looking forward to many fruitfull years in the Real Estate industry.



Thank you,  
Hector Martinez  
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# AFFILIATE ADVOCATE

Submitted By: Brenda Stuart  
ServiceOne



If you own a home, you need to know this! about...

## PLUMBING



### Shawn Nelson:

Plumbing Technician and Expert Drain Cleaner

Bacterial type drain cleaners can be used for maintenance purposes being poured through a clear drain. Once the drain is clogged, please don't use drain cleaners to attempt to unclog. The toxic ones are harsh on pipes and can splash back when someone is attempting to clear the drain. If you know you have an issue with tree roots in your neighborhood, don't wait for a backup to occur, schedule preventative drain cleanings.

**DON'T DO IT.** Many drain issues are self-created through neglect or ignorance. You should NEVER flush sanitary products, wet wipes, paper towels or nose tissue down your toilet.

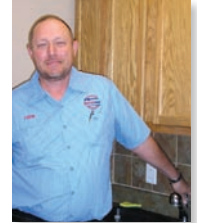
Shawn came to ServiceOne 3 years ago, bringing over 10 years of experience in drain cleaning. He was born in California, but graduated from Papillion and now lives in Bennington with his family. He enjoys the customer relations part of his job and appreciates how ServiceOne takes care of their customers and their employees.

### Lorin Loch:

Senior Plumbing Technician

Water softeners are worth the investment. Once you have had a water softener, you will always want one. Water softeners have so many benefits and they don't require much maintenance, they just need to be continuously used. If you have dry skin, a water softener will help you, as well as with being less harsh on your clothes.

**DON'T WAIT.** If you have dripping faucets or running toilets, you need to get them taken care of and not linger on unresolved. They can lead to corrosion, calcium buildup, leaking and damage to your floor or countertop.



Lorin is currently in his 5th year at ServiceOne and in the plumbing trade for 30 years. He carries a journeyman license in Omaha, Lincoln, and Blair and a master's license in Bellevue. He learned the plumbing trade at SCC in Lincoln, where he has lived most of his life. Lorin loves meeting people and solving problems.

## APPLIANCES

### Bob Wezorek:

Appliance Expert

Key components to keeping your refrigerator running efficiently are cleaning the door seal and vacuuming your condenser coil and rear cover. Based on the model, the condenser coil could be at the front bottom behind the grill or in the back. It will greatly extend the lifetime of your appliance.

Make sure you regularly use rinse aid in your dishwasher and run a dishwasher cleaner in it quarterly. It will greatly improve your dishwasher's ability to clean your dishes and prevent water spots.



Bob has been with ServiceOne for 13 years and working on appliances for 30 years. He attended Metro Tech for HVAC and over the years has become skilled in both trades. He is a South Omaha boy, living here all his life. He gets satisfaction through fixing things and taking on new challenges.



### Fred West:

Appliance Expert

If you have a 2nd floor laundry, make sure there is a floor drain. Also, make sure you have stainless steel "burst-free" washer hoses.

Sometimes your refrigerator filter light may not work correctly. Ideally, you should change your filter every 6-8 months. If it's been longer than a year, change it. Writing a date on the filter helps you remember.

Fred celebrated 5 years with ServiceOne this year. He is a career appliance technician, with 25 years experience. He was born in Omaha and has lived here most of his life. Fred maintains the certification to work with Freon and is one of the refrigeration experts on our team.

## HEATING & AIR CONDITIONING



Ed joined the ServiceOne team 9 years ago. He was born in Council Bluffs and stills lives there with his family. He is NATE certified and carries mechanical licenses in Omaha, Council Bluffs and Blair. He graduated from UTI. Ed enjoys educating customers and helping fellow technicians with challenging calls.

### Ed Haats:

Senior HVAC Technician

The first thing a homeowner should know is where the main fuse panel is located, where the water main shut off is located and how to change their furnace filter. Every homeowner should know how important a yearly safety check is for their heating equipment. Just because you are getting heat, doesn't mean it is operating safely and efficiently.

**AIRFLOW. AIRFLOW. AIRFLOW.** 1-INCH furnace filters need to be changed every month. You don't need to purchase the expensive \$20 filters, in fact they can actually restrict airflow. Buy pleated filters that under \$5 each or buy in a pack, so that you have them ready to replace as needed. If you have allergies, consider having a filter or filtration system professionally installed.

### Erich Runte:

Heating & Air Conditioning Technician

During the winter months, if you have a heatpump, make sure to keep snow/ice away from the unit. Also, make sure the coils are kept clean. Don't be concerned if you see your outside unit "steaming", a heatpump will go into a defrost cycle at least once per day depending on the weather.

If you have a 90%+ efficient furnace, you will have an intake pipe open to the outside of your home. If this pipe is blocked, with snow, leaves, bird nests, etc...the furnace will not come on. During last years heavy snow and drifting snow, this was the cause of many furnace calls and customer's appreciated being able to get heat back into their home by resolving this on their own.



Erich just celebrated 10 years with ServiceOne. He came to us from Vatterott College where he earned a AA Degree in HVAC. He currently carries mechanical journeyman licenses in Omaha, Iowa, Bellevue and Blair. Erich was born and raised in Omaha, and currently lives in Millard with his family.

For more information, please contact Brenda Stuart at ServiceOne – 306-6319.

# 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.

**Affiliate Members listed below  
attended the October 2010 meeting.**

Regi Powell (President) – Farmers Insurance/  
Powell Insurance  
Deb Martin (President-Elect) – Northwest Bank  
Wendy Walker (Secretary) – Omaha Title & Escrow Inc  
Brenda Stuart (Treasurer) – ServiceOne Inc  
John Angus – Basics and Beyond Computer Specialists  
Laura Bambino – Great Western Bank  
Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Cherie Casey – The Home Buyers Protection Co  
Chuck Current – American National Bank  
Jeff Kalina – Radon Protection Tech LLC  
Sara Kelley – Great Western Bank  
PK Kopun – Metro 1st Mortgage  
Chip Monahan – Monahan Financial Inc  
Scott Moore – Rels Title  
John Ponec – Security National Bank  
Ruth Smith – Norm's Door Service  
Jody Smythe – MetLife Homes Loans  
Matt Thiel – DRI Title & Escrow  
Dawn Zaller – Team USA Mortgage

The Affiliate Council web address is  
[www.oabracaffiliates.com](http://www.oabracaffiliates.com).

## Are You a Fan?

The Omaha Area Board of REALTORS® is now on Facebook. Become a fan and network with fellow members of the OABR and stay up-to-date on OABR activities and the industry. [www.facebook.com/OMArealtors](http://www.facebook.com/OMArealtors).

## Member Records

Is your contact information correct? Check your information at [www.Members.OABR.com](http://www.Members.OABR.com), and forward changes to [dpeterson@oabr.com](mailto:dpeterson@oabr.com). Thank you!

## OABR Membership Statistics

	Sept 2010	Sept 2009
Designated REALTOR®	216	222
Designated REALTOR®- Secondary	2	5
REALTOR®	1974	2033
REALTOR®-Secondary	1	0
<b>TOTAL</b>	<b>2193</b>	<b>2260</b>

Emeritus (we have 6 included in REALTOR® count)	0	2
Institute Affiliate	71	73
Affiliate	174	175
Retired	0	0
Student	0	0
Public Service	4	1
Honorary	0	0
Boards Goods & Services	244	239
<b>TOTAL</b>	<b>2686</b>	<b>2750</b>

	Sept 2010
New	19
Reinstate	6
Drop	83

## MLS Membership Statistics

	Sept 2010
Participants (Primary)	206
Participants (Secondary)	61
Subscribers (Primary)	1945
Subscribers (Secondary)	181
Exempt	31
<b>TOTAL</b>	<b>2424</b>





# 2011 RPAC Office Challenge is Here!

**Do you want bragging rights that your office raised more money than any other office your size? Now is your time to soar.**

## Challenge Rules

1. Only real estate sales offices with at least 4 REALTORS® can compete.
2. Challenge will be based on three office size categories:
  - Small offices – 4-15 members
  - Medium offices – 16-45 members
  - Large offices – 46+ members
3. Office counts will be based on OABR records as of January 1, 2011 (corresponds to 2011 Membership Roster).
4. Winning offices will be based on percentage of participation.
5. Participant is based on a minimum \$25 contribution.
6. In the event of a percentage tie, the office with the highest average per person contribution will be the winner for that category. Contributions from Owners will not be included.
7. Contest begins immediately and will conclude July 31, 2011.
8. Three trophies will be presented to the winning offices. These trophies are traveling trophies... transferring to winning offices in future years.



## Rules for Collection of Contributions

1. All monies received must be delivered to the OABR Office with 5 business days from receipt.
2. Any pledges need to be paid in full by July 31, 2011 to be included in the total.

NOTE: Timeframes are very important. If the monies are not received in Washington, D.C. within a specified time, they must be refunded back to the donor.



# eKey for Android



Using eKey software along with the key fob, you can use your Android phone as your real estate key. Since eKey updates wirelessly you can do business anywhere.

**eKey Basic will be available for Android November/December 2010**

## What does eKey Basic offer?

- Wireless updates and alerts
- Open KeyBoxes and release shackles
- Track your KeyBoxes from your phone
- Assign and unassign listings directly from your phone
- Change your own shackle codes
- Program your KeyBoxes

## How much is a key fob and where can I get one?

The key fob is \$49.95 + tax and is available at the OABR office.

## What Android phones will support the eKey software?

eKey for Android will run on *most* phones with Android OS 2.1 or greater.

## Is there a service fee to use the eKey on my Android?

Yes, the monthly service fee for eKey Basic is \$14.45 + tax. The service fee can be paid with an 'auto withdrawal monthly only' from Visa, MasterCard, Amex, Discover or checking account.



## How do I get eKey for Android?

eKey Basic for Android will be issued like all other eKey's through the OABR office.

- If you are currently using the ActiveKey (aKey), you would return the aKey and power cord to the OABR office and get setup with eKey Basic on your Android phone. We would cancel your lease with the aKey and refund any deposit if applicable. Supra would also issue a credit for any unused portion of the lease from the aKey. Bring with on your visit; aKey, power cord, payment method and your Android phone.
- If you are using eKey basic along with the key fob currently, and are switching to the Android phone; simply call 402-619-5552 and we will email you the instructions to download the software.
- If you are using eKey and do not have a key fob you will need to stop by the OABR office to purchase the key fob and get the download instructions.

If you have further questions you can contact Supra at 1-877-699-6787 or 402-619-5552.

## RPAC Check Presentations



Left to Right: Doug Rotthaus, Joe Gehrki, Sen. Gwen Howard, Bobbi Schoettler, Jerry Ahlvers

On October 6, 2010, Nebraska RPAC checks were presented to three incumbent candidates for the Nebraska Legislature. Sen. Gwen Howard (District 9), Sen. Heath Mello (District 5) and Sen. Abbie Cornett (District 45).

**Senator Gwen Howard, District 9**, who has a background in Social Work and an adoption specialist; learned about child advocacy when her parents, who already had four children, adopted a foster child. Howard said her parents' "commitment to the greater good" inspired her to pursue a career in child welfare and raise a foster child after her two daughters, Carrie and Sara, were grown.

Now she hopes to bring that personal experience to the Legislature. The Omaha senator was an adoption specialist with the state Department of Health and Human Services for 34 years, up until the day before she took office. Howard started considering a run for the Legislature two years ago after a meeting with other HHS caseworkers. Employees felt overwhelmed by large caseloads and wanted an overhaul of the child welfare system. The best way to do that, Howard said, was to elect a caseworker to the Legislature.

**Senator Heath Mello, District 5**, with a background as a Community development specialist. After spending time with Mello, one suspects that scrappy also might describe his approach to lawmaking. The key, he said, is to work hard and do the basic things well. The end result may not be the limelight, but others will recognize your contribution. "You don't get the glory, but others want you on the team," he said. It's a mindset that Mello learned from his hard-working parents while growing up in the Omaha area. He said his father was a machinist and union man, his mother a self-described "blue collar" worker.



Left to Right: Doug Rotthaus, Sen. Heath Mello, Joe Gehrki

**Senator Abby Cornett, District 45**, with a background in law enforcement. Shortly after moving into her State Capitol office, Bellevue Sen. Abbie Cornett posted a quote from Laurel Thatcher Ulrich on her door: "Well-behaved women rarely make history." Those who meet the District 45 senator discover that Cornett is well-mannered, but loves adventure and takes risks that would cause most men and women to shudder. "Honestly, I'm an adrenaline junkie," she said. Cornett spent most of her career as an officer for the Omaha Police Department. In addition to her duties as an officer, Cornett was a certified handguns instructor and taught classes on enforcing DUI laws. "I always enjoyed helping people, but it's also a really exciting job," Cornett said.

### Did You Know?

Irrespective of local dialect and custom, the term REALTOR® has but one pronunciation:

**REAL' TOR**

That's two syllables.  
Industry professionals  
pronounce it correctly!

# Hawk Ridge



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# Test Your Knowledge on FHA

A few years ago, the FHA had all but disappeared from the mortgage lending market as lenders aggressively courted low- and moderate-income households and those with impaired credit. But in the aftermath of the economic collapse of September 2008, the FHA has risen to an unprecedented level of importance. How well do you know the FHA? Take this quiz to test your expertise!

**1. In what year was the Federal Housing Administration (FHA) created?**

- ☐ 1934
- ☐ 1946
- ☐ 1965
- ☐ 1968

**2. Which of the following is NOT a requirement for someone applying for an FHA loan?**

- ☐ Proof of stable income over a two-year period.
- ☐ Fewer than two 30-days-past-due payments on a credit report over the past two years.
- ☐ A mortgage payment of 30 percent or less of monthly gross income.
- ☐ No history of bankruptcy or foreclosure.

**3. What is FHA current, standard downpayment requirement?**

- ☐ 3 percent
- ☐ 3.5 percent
- ☐ 5 percent
- ☐ 10 percent

**4. Borrowers who have FICO scores lower than 580 must put up a \_\_\_\_ percent downpayment to qualify for an FHA loan.**

- ☐ 3.5
- ☐ 5
- ☐ 10
- ☐ 20

**5. Right now, the FHA accounts for \_\_\_\_ percent of the mortgage market.**

- ☐ 5-15
- ☐ 15-25
- ☐ 25-40
- ☐ 66-75

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6. The FHA does NOT offer which of the following?

- ☐ Adjustable-rate mortgages
- ☐ Reverse mortgages
- ☐ Energy efficient mortgages
- ☐ The FHA offers all of these

7. What is the limit for the amount of an FHA loan?

- ☐ \$250,000
- ☐ \$400,000
- ☐ \$500,000
- ☐ Depends on the market of the property being purchased

8. How much of a building's condo units must be owner-occupied for buyers to qualify for a loan to purchase in that building?

- ☐ 33 percent
- ☐ 50 percent
- ☐ 75 percent
- ☐ 90 percent

(Answers on Page 20)

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Q&A

### ASK THE HOME INSPECTOR!

● By Patrick Casey, President  
● The Home Buyers Protection Company

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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](mailto:pat@hbponline.com).

**Question:** We had our furnace serviced this week and the technician told us it has a cracked heat exchanger and it is unsafe to operate. What is a cracked heat exchanger, and can it be fixed?

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A cracked heat exchanger is a major safety concern with gas furnaces. The heat exchanger is the part of the furnace that separates the heated air from the exhaust gases.


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If the furnace is newer, the heat exchanger can usually be replaced and may be covered under a manufacturer's warranty. But if the furnace is old, replacement parts may not be available and the entire furnace will need to be replaced.

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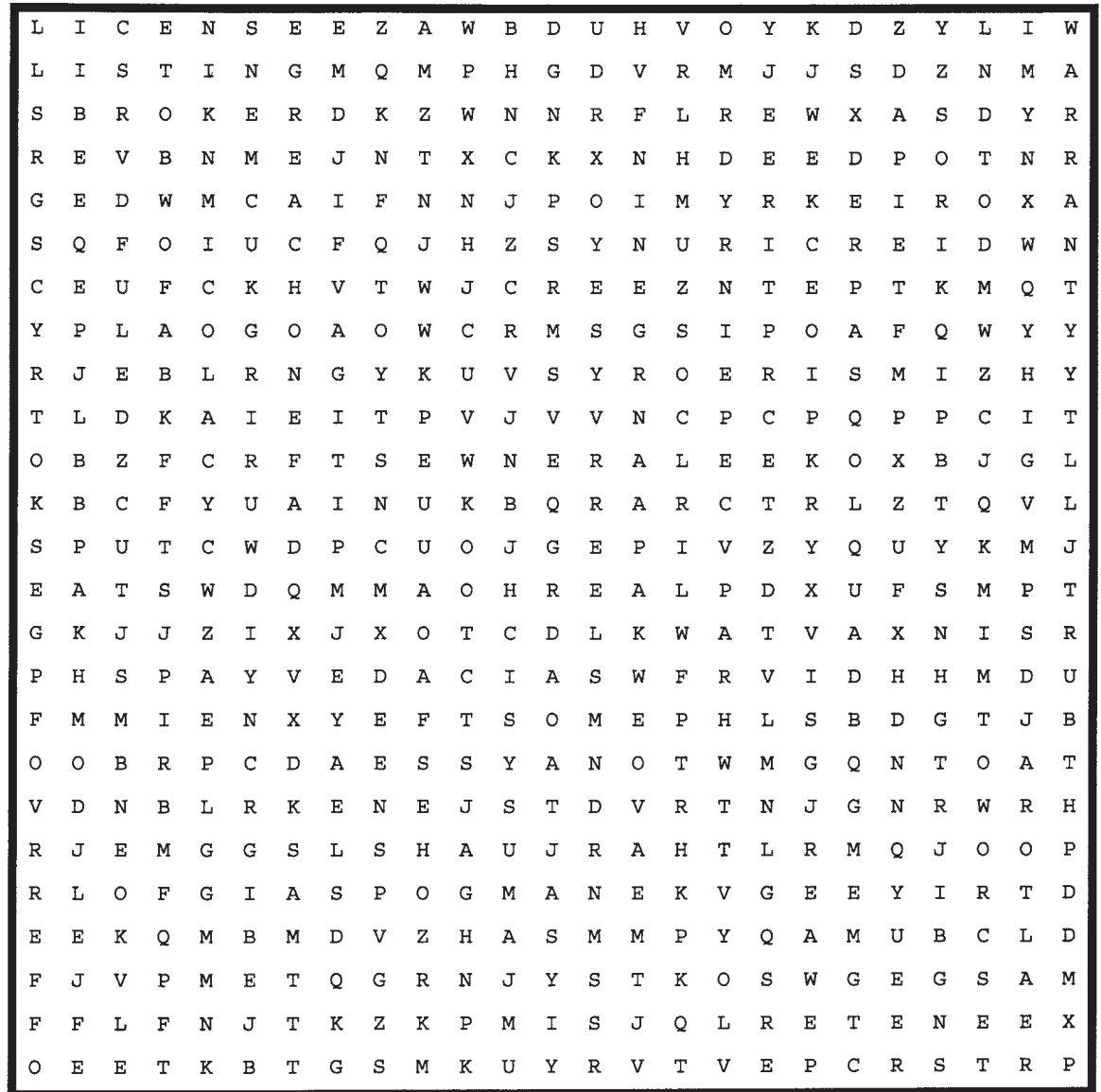
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# NAR Says Families Will Suffer if Foreclosure Freeze Continues

Washington, October 12, 2010 (realtor.org)

Thousands of first-time and move-up buyers who hoped to make a foreclosed property their new home now face uncertainty, anxiety and possibly remorse as they worry that closing on their desired property could be in jeopardy.

For many, the dream of homeownership could turn into agony if their home purchase is indefinitely delayed by a moratorium on foreclosures declared by some banks, the National Association of REALTORS® said today. The moratoriums are needed, banks say, to review all of the foreclosures in their portfolios to make sure they're in compliance with the law and that titles are clear.

NAR warned that a prolonged review process would have a damaging impact on many communities and hinder the nation's economic recovery.

"As the leading advocate for homeownership issues, we understand that many lenders need a time-out to review their actions to ensure that homeowners are not improperly foreclosed on and that the lenders are following regulations and state laws. After that, the foreclosure process must resume quickly to return stability to families, the housing market and the economy," said NAR President Vicki Cox Golder, owner of Vicki L. Cox & Associates, Tucson, Ariz.

Over the past few months NAR has met with officials of top banks to discuss market issues. NAR urged banking leaders to seek resolution quickly through loan modifications and the short-sale process rather than through foreclosure. "We stand ready to help lenders develop better short-sale procedures," Golder said.

"There are valid foreclosures that should move ahead quickly, and we shouldn't lump them in with mortgages that are suspect. That would cause deep problems in an already fragile market and throw many families into uncertainty," Golder said.

Golder said that she is receiving reports from REALTORS® that the moratorium is already creating some anxiety among purchasers as transactions are being delayed and that some foreclosure listings are being removed from the market.

Compounding the problem is that the requirements for foreclosure vary by state, and practices to meet these requirements vary by firm. NAR is working with regulators, such as the Federal Housing Finance Agency; and encouraging them to identify and quickly address process problems.

In a letter today to the U.S Treasury Department, the U.S Department of Housing and Urban Development, and the Federal Housing Finance Agency, NAR stated the hope that banks would complete their foreclosure review expeditiously to assure that the rights of borrowers are protected and remove doubt that buyers will receive clear title to their purchase.

"NAR has long urged the lending industry to take every feasible action to keep families in their homes with a loan modification and, if that is not possible, to give them a 'graceful exit' through a short sale. These options are far better than a foreclosure, and nothing has driven this point home more clearly than the questions being raised about foreclosures. Lenders should place additional resources into processing loan modifications and short sales," NAR wrote.

A year ago, NAR instituted a special short sale training program for its REALTOR® members to work more closely with banks in expediting mortgages at risk by resolving them through short sales and loan modifications. More than 51,000 REALTORS® have been certified in the program.

The National Association of REALTORS®, "The Voice for Real Estate," is America's largest trade association, representing 1.1 million members involved in all aspects of the residential and commercial real estate industries.



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## Model Behavior for Staying Safe at Model Homes

Showing a model home can put you in a very vulnerable situation. You are, most likely, all alone in an uninhabited residence—and everyone who cares to stop in will be aware of this. So follow these four tips to help stay safe:

1. *If possible, always try to have at least one other person working with you at the home.*
2. When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number, e-mail, and vehicle information.
3. Keep your cell phone and your car keys with you at all times. Keep your handbag locked in the trunk of your vehicle.
4. When closing the model homes for the night, never assume that the home is vacant. Check the interior of the house prior to locking the doors, working from the top floor to the bottom, back of the house to the front, locking the doors behind you. Be familiar enough with each home to know the exits. Be aware of your surroundings. Be prepared to protect yourself.

(Sources: City of Mesa, AZ)

Visit NAR's REALTOR® Safety Web site at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety)

This article is part of the NATIONAL ASSOCIATION OF REALTORS® REALTOR® Safety Resources Kit.

• • •

Treat all disasters as if they were trivialities but never treat a triviality as if it were a disaster.

— *Quentin Crisp*

## Know the Code of Ethics ...

### Standard of Practice 1-12

When entering into listing contracts, REALTORS® must advise sellers/landlords of:

1. the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities;
2. the fact that buyer/tenant agents or brokers, even if compensated by listing brokers, or by sellers/landlords may represent the interests of buyers/tenants; and
3. any potential for listing brokers to act as disclosed dual agents, e.g. buyer/tenant agents. (Adopted 1/93, Renumbered 1/98, Amended 1/03)

To download the Code of Ethics and Standards of Practice, go to <http://www.realtor.org/mempolweb.nsf/pages/printable2010Code>.

### WCR PROGRAM LUNCHEON A Desire To Inspire

For more than 11 years, Andy has been mentoring and motivating people, both formally and informally. From casual conversations with friends and colleagues to official presentations at large businesses and associations, Andy's desire to inspire is far-reaching.

Andy's love of counsel was not born professionally; it grew organically. He is passionate about people and relationships, and it shows. People are drawn to his natural enthusiasm and find his desire to live life to the fullest nothing short of inspirational.

Andy also enjoys travel (he's been to 62 countries!). His devotion to cultural and spiritual exploration feeds his motivational style. He wisely and naturally finds connections between different customs, philosophies and societies – taking common beliefs and turning them into opportunities to teach personal and professional growth.

To speak to Andy, send him an email at: [speakingofandygreenberg@cox.net](mailto:speakingofandygreenberg@cox.net) or call him at 402-250-3895.

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## Social Benefits of Homeownership

Research has consistently shown the importance of the housing sector on the economy and the long-term social and financial benefits to individual homeowners. The economic benefits of the housing market and homeownership are immense and well documented. The housing sector directly accounted for approximately 14 percent of total economic activity in 2009. Household real estate holdings totaled \$16.5 trillion in the first quarter of 2010. After subtracting mortgage liabilities, net real estate household equity totaled \$6.3 trillion.

In addition to tangible financial benefits, homeownership brings substantial social benefits for families, communities, and the country as a whole. Because of these societal benefits, policy makers have promoted homeownership through a number of channels. Homeownership has been an essential element of the American Dream for decades and continues to be so even today.

A recent report from the National Association of REALTORS® reviews the existing academic literature that documents the social benefits of homeownership. Furthermore, the report examines not only the ownership of homes, but also the impact of stable housing – as

opposed to transitory housing and homelessness – on social outcomes, looking specifically at the following outcome measures:

- Educational achievement;
- Civic participation;
- Health benefits;
- Crime;
- Public assistance; and
- Property maintenance and improvement.

For more, go to:

<http://www.Realtor.org/Topics/Homeownership>

• • •

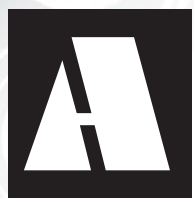
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— *Bonnie Blair, Olympic speed skater*

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# Answers to FHA Quiz

## 1. In what year was the Federal Housing Administration (FHA) created?

Correct Answer: 1934

The National Housing Act of 1934 established the FHA and the Federal Savings and Loan Insurance Corporation laying the foundation for today's mortgage and home building industries. In 1965, the FHA became part of the U.S. Department of Housing and Urban Development, where it remains to this day.

## 2. Which of the following is NOT a requirement for someone applying for an FHA loan?

Correct Answer: No history of bankruptcy or foreclosure.

The FHA requires borrowers to have no foreclosures in the past three years, and no bankruptcies in the past two years. About borrower requirements for more information, go to <http://fha-guidelines.com/>

## 3. What is FHA current, standard downpayment requirement?

Correct Answer: 3.5 percent

FHA's current downpayment requirement (cash investment) is 3.5 percent. Although there have been recent attempts to raise that level, NAR has been working to retain the 3.5 percent requirement.

## 4. Borrowers who have FICO scores lower than 580 must put up a \_\_\_ percent downpayment to qualify for an FHA loan.

Correct Answer: 10

Under the old FHA rules, every borrower was required to put down a minimum of 3.5 percent to qualify for a loan. However, this year the organization raised that amount to 10 percent for borrowers who had a FICO score lower than 580 in order to protect its financial reserves.

## 5. Right now, the FHA accounts for \_\_\_ percent of the mortgage market.

Correct Answer: 25-40

Before the subprime mortgage crisis started in late 2007 in 2008, the FHA accounted for less than 5 percent of the market. Today, it holds a much larger share, because there aren't any other public or private institutions that can fulfill even the diminished public demand for mortgage lending. However, FHA Commissioner David Stevens has said this share will go down as financial markets stabilize and credit becomes more widely available.

## 6. The FHA does NOT offer which of the following?

Correct Answer: The FHA offers all of these

In addition to conventional loans, the FHA offers ARMs through its Section 251 program to help low- to moderate-income families; mortgages that allow borrowers to incorporate the cost of energy efficiency improvements to their homes into the loans; and reverse mortgages for borrowers over the age of 62 who meet certain requirements related to credit and property value.

## 7. What is the limit for the amount of an FHA loan?

Correct Answer: Depends on the market of the property being purchased

FHA limits are set on the basis of local area median home price. In low-cost areas, the limit is \$271,050 – but can go up as high as \$729,750 in high cost areas. You can find the FHA's loan limits for your market at [http://www.fha.com/lending\\_limits.cfm](http://www.fha.com/lending_limits.cfm).

## 8. How much of a building's condo units must be owner-occupied for buyers to qualify for a loan to purchase in that building?

Correct Answer: 50 percent

Half of the units in a condo building must be occupied by their owners for buyers to get FHA financing to purchase a unit there (but vacant and REO property are not considered in the calculation of the owner-occupancy percentage). The condo must also be the borrower's primary residence. Additionally, the building must meet FHA and HUD standards. To find out if a development has been approved, go to: <https://entp.hud.gov/idapp/html/condlook.cfm>.



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# Upcoming Events

## November 2010

- 2, 3, 4 OABR Orientation 8:30am-4:30pm
- 3 Affiliate Turkey Shoot Bowling 11:00am (Sempecks)
- 4 Advanced Paragon Training 12:30pm-2:00pm
- 3-8 NAR Meetings in New Orleans
- 11 Holiday, OABR Office Closed
- 18 KIP – Microsoft Outlook at 10:00 am
- 25-26 Holiday, OABR Office Closed

## December 2010

- 7, 8, 9 OABR Orientation 8:30am-4:30pm
- 9 Advanced Paragon Training 12:30pm-2:00pm
- 9 WCR Holiday Tea & Installation 3:00pm-5:00pm (Regency Lake & Tennis)
- 23 Holiday, OABR Office Closed at 3:00pm
- 24 Holiday, OABR Office Closed
- 30 Holiday, OABR Office Closed at 3:00pm
- 31 Holiday, OABR Office Closed

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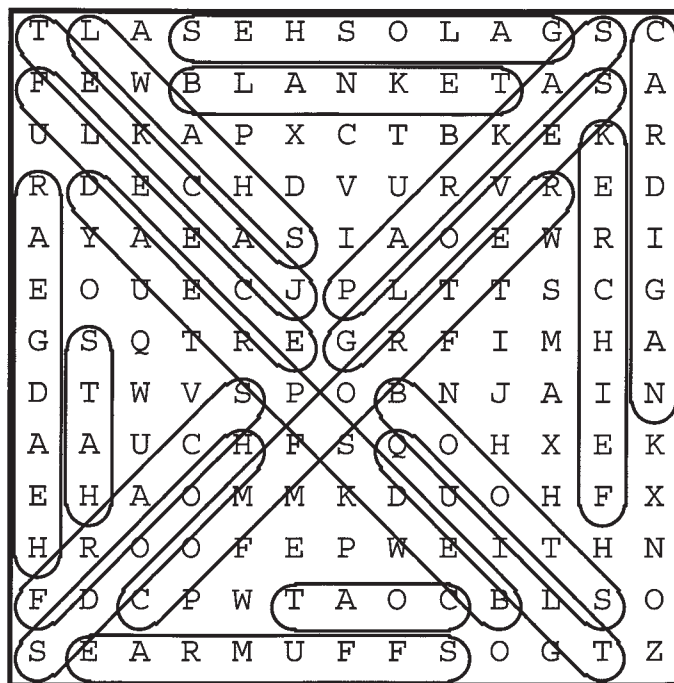
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## October Word Search!!!

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Here are the answers to  
last month's puzzle!



## Real Estate Terms to Know

**Deed** – Written document that when executed and delivered conveys title to real property.

**Credit report** – A past history of debt repayment used by creditors as an indicator of future readiness to responsibly repay debt.

**Counteroffer** – An offer made in response to an earlier, unacceptable one; it terminates the original offer.

**Cooperative** – Land and building owned or leased by a corporation which in turn leases space to its shareholders, who are also part owners of the building and have a proprietary lease. In lieu of rent, they each pay a proportionate monthly or quarterly fixed rate to cover operating costs, mortgage payments, taxes, etc.

**Conveyance** – Document used to transfer title. A deed is a conveyance.

**Convey** – To transfer property from one person to another.

Provided by RIS Media - For more terms, use this link: <http://rismedia.com/category/real-estate-words-glossary/>

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<b>Nebraska Realtors Association (800) 777-5231 <a href="http://www.nebraskarealestateeducation.com">www.nebraskarealestateeducation.com</a></b>				
<b>Randall School of Real Estate: Call (402) 333-3004 <a href="http://www.info@randallschool.com">www.info@randallschool.com</a></b>				
Nov 16	Residential Landlord/Tenant Act	0068R	3	8:30 am - 11:45 am
Nov 16	Working with Investors: Client for Life	0311	3	1:00 pm - 4:15 pm
Nov 17	Understanding New Construction	C0120	3	8:30 am - 11:45 am
Nov 17	Valuing Small Businesses	C0216	3	1:00 pm - 4:15 pm
Nov 22	Radon and Real Estate	C0023R	3	8:30 am - 11:45 am
Nov 22	Property Acquisition & the Need For Environmental Site Assessments	C2213R	3	1:00 pm - 4:15 pm
Nov 23	Contract Law	0093R	3	8:30 am - 11:45 am
Nov 23	Writing the Purchase Agreement	0019R	3	1:00 pm - 4:15 pm
<b>Correspondence Courses</b>				
	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	
<b>R. F. Morrissey &amp; Associates: Call 933-9033. <a href="mailto:Morrisseyrc41@msn.com">Morrisseyrc41@msn.com</a></b>				
Call for school catalog. All classes subject to a minimum of eight and maximum of 25 students.				
<b>REResults Coaching™ Mark T. Wehner: Call 676-0101 <a href="mailto:mark.wehner@reresultscoaching.com">mark.wehner@reresultscoaching.com</a></b>				
CE Schedule: <a href="http://www.REResultsCoaching.com/ce">www.REResultsCoaching.com/ce</a> ThREE-D Networking: Next Generation Tips Club"				
<a href="http://www.resultscoaching.com/3d">www.resultscoaching.com/3d</a>				
Nov 18	Pricing It Right	0122R	3	6:30 pm - 9:45 pm
Nov 23	Ethics Training	0497R	3	8:30 am - 11:45 am
Nov 30	Understanding Foreclosures and Short Sales	0622	3	8:30 am - 11:45 am
Discount CE Packages Now Available!				
Online CE Courses Available At: <a href="http://www.reresultscoaching.theceshop.com">www.reresultscoaching.theceshop.com</a>				
	Nebraska CE Renewal Package #1		12	
	Nebraska CE Renewal Package #2		12	
	Nebraska CE Renewal Package #3		12	
	Nebraska CE Renewal Package #4		12	
	Basics of Real Estate Taxation	0253		
	Breaking Barriers: Fair Housing	0282R		
	Cracking the Code of Ethics	0497R		
	Diversity: Your Kaleidoscope of Clients	0415		
	Foreclosures Demystified	0621		
	Foundations of Real Estate Finance	0337		
	From Contract to Keys: The Mortgage Process	0039		
	Going Green: The Environmental Movement in Real Estate	0663		
	Keeping it Honest: Understanding Real Estate and Mortgage Fraud	0558		
	Real Estate Appraisal for Agents	0471		
	Real Estate Technology: The Professional's Guide to Success	0365		
	Title & Escrow: Two Families, One Transaction	0024		
	Today's MLS: New Paradigms, Better Results	0674		
<b>Larabee School of Real Estate: Please Call 402-436-3308 or 800-755-1108 <a href="http://larabeeschool.com">larabeeschool.com</a>.</b>				
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



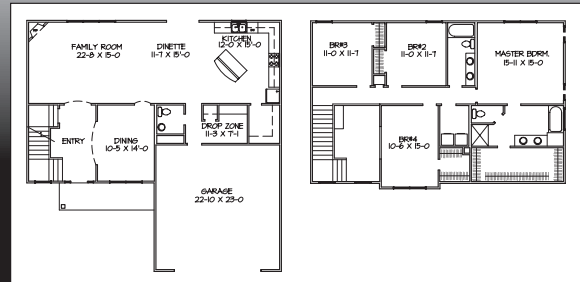


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# NEW MEMBERS, CORRECTIONS & CHANGES!

## NEW MEMBERS

Becerra, Breann – 100374/CBSHOME Real Estate  
 Berglund, Allen – 803/NP Dodge VI LLC  
 Bodady, Heidi – 7900/DEEB Realty  
 Braun, Mark – 779/NP Dodge IV LLC  
 Coughran, Kathleen – 380/GTRSALES  
 Giardino, Beverly – 23/CBSHOME Real Estate  
 Hervert, Laura – 530/CENTURY 21 Century Real Estate  
 Kay, Leslie – 100255/Americas Realty Team  
 Kirk, Kelly – 4300/Prudential Ambassador Real Estate  
 Kuhlmeier, Sarah – 4300/Prudential Ambassador Real Estate  
 Nwinye II, Chinwendu – 380/GTRSALES  
 Shanahan, Cindy – 770/NP Dodge V LLC  
 Shipley, Brenda – 23/CBSHOME Real Estate  
 Smart, Tamara – 5000/Celebrity Homes Inc  
 Torres-Lopez, Karla – 100544/Vision Casa Real Estate PC  
 Wallitsch, Tori – 100385/Alliance Real Estate LLC  
 Welchert, Andrew – 4300/Prudential Ambassador Real Estate

## NEW AFFILIATE MEMBERS

Spidle, Nancy – 100880/Mold Solutions  
 Szczepanek, Peter – 100891/Millard Remodeling & Restoration

## NEW MEMBER CANDIDATES

Bundren, Joshua – 4300/Prudential Ambassador Real Estate  
 Christensen, Carrie – 4300/Prudential Ambassador Real Estate  
 Freeman, Aimee – 777/NP Dodge I LLC  
 Hodge, Tiffany – 20/CBSHOME Real Estate  
 Hogan, Lenice – 23/CBSHOME Real Estate  
 Horacek, Mickal – 803/NP Dodge VI LLC  
 Jacupke, Jenna – 4300/Prudential Ambassador Real Estate  
 Opiyo, Boss – 100609/NP Dodge IX LLC  
 Pierce, Kris – 6620/PJ Morgan Real Estate  
 Robb, Christopher – 4300/Prudential Ambassador Real Estate  
 Rohde, Jenifer – 770/NP Dodge V LLC  
 Sadofsky, Paul – 100385/Alliance Real Estate LLC

Scott, Alexis – 100609/NP Dodge IX LLC  
 Shannon Jr, Jessie – 771/NP Dodge III LLC  
 Skradski, Rachel – 20/CBSHOME Real Estate  
 Strunk, Erin – 803/NP Dodge VI LLC  
 Troshynski, Jason – 24/CBSHOME Real Estate

## NEW AFFILIATE CANDIDATES

Krof, Tim – 100734/Home Standards Inspection Serv  
 Meester, Evan – 100900/Pets Solutions 365

## MEMBER TRANSFERS

Briggs, Diane From 24/CBSHOME Real Estate To 710/CBSHOME Real Estate  
 Brown, Jill From 100268/Maloy Real Estate To 100752/Keller Williams Greater Omaha  
 Danielson, John From 7900/DEEB Realty To 100895/Havenmakers Inc  
 Detavernier, Brandi From 100374/CBSHOME Real Estate To 7900/DEEB Realty  
 Detavernier, Mitzi From 100374/CBSHOME Real Estate To 7900/DEEB Realty  
 Elliott, Sallie From 771/NP Dodge III LLC To 4300/Prudential Ambassador Real Estate  
 Hanna, Kenneth From 7900/DEEB Realty To 100862/Regents Real Estate & Property Dev  
 Hansen, Mark From 100374/CBSHOME Real Estate To 7900/DEEB Realty  
 Jaspers, Megan From 100658/RE/MAX Professionals To 7900/DEEB Realty  
 Johnson, Lois From 100752/Keller Williams Greater Omaha To 4300/Prudential Ambassador Real Estate  
 Johnson, Richard From 100752/Keller Williams Greater Omaha To 4300/Prudential Ambassador Real Estate  
 Kelley, Sara From 6370/First Westroads Bank To 132/Great Western Bank  
 Larson, Dean From 7900/DEEB Realty To 100522/CBSHOME Real Estate Fremont  
 Lauver, Steven From 100752/Keller Williams Greater Omaha To 7900/DEEB Realty

May, Julie From 4300/Prudential Ambassador Real Estate To 771/NP Dodge III LLC  
 Pawloski, Cheryl From 23/CBSHOME Real Estate To 770/NP Dodge V LLC  
 Robb, Cass From 5490/Realcorp To 100903/Metro Appraisers & Consultants  
 Turnipseed, Sarah From 5490/Realcorp To 100903/Metro Appraisers & Consultants  
 Wikoff, Darryl From 4300/Prudential Ambassador Real Estate To 4301/Prudential Ambassador Real Estate  
 Young, Scott From 5000/Celebrity Homes Inc To 770/NP Dodge V LLC

## MEMBER REINSTATES

Draucker, Brian – 4300/Prudential Ambassador Real Estate  
 LaCroix, Karen – 100752/Keller Williams Greater Omaha  
 McDonald, Janice – 4300/Prudential Ambassador Real Estate  
 Sophir, James – 6620/PJ Morgan Real Estate  
 Todero, Gina – 100263/CENTURY 21 Hansen Realty  
 Weis, Galen – 7900/DEEB Realty

## NEW COMPANY

#100902/Alison Frazier Appraiser – 6239 S 82nd St, Lincoln, NE, 68516  
 BSG/Secondary MLS Only  
 Phone: 326-3192 Fax: 888-682-7555  
 Designated Realtor: Alison Frazier  
 #100903/Metro Appraisers & Consultants – 1229 Golden Gate Dr, Papillion, NE, 68046  
 OABR/MLS Phone: 884-2660  
 Fax: 884-2663  
 Designated Realtor: Cass Robb

## NEW BRANCH OFFICE

#100901/CBSHOME Real Estate – 8216 S 109th St, Omaha, NE, 68128  
 OABR/MLS Phone: 614-2369  
 Fax: 614-2369  
 Manager: Bryan Fraser

### 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)

#100770/A Plus Home Inspections LLC – 20231 Nina St, Omaha, NE, 68130

#6690/First Commercial Realty – 11126 O St, Omaha, NE, 68137  
Phone: 706-8800

#100422/United Mgt & Valuation – 781 Ave P, Carter Lake, IA, 51501  
Phone: 578-7355

#100818/Gail Lens Appraiser – Phone: 933-0128 Fax: 933-0128

### COMPANY NAME CHANGE

#7940/Expert Real Estate Group LLC (Formerly Expert Real Estate)

#100353/Expert Real Estate Team (Formerly Expert Real Estate)

### CHANGE OF DESIGNATED REALTOR

All Offices/CBSHOME Real Estate – Joseph Valenti (Formerly Larry Melichar)

#100320/Pinnacle Bank – Jesse Ostdiek (Formerly Richard Towne)

### MEMBERSHIP DELETES

Addison, Scott – 100752/Keller Williams Greater Omaha

Alley, Shawnelle – 100884/Keller Williams Greater Omaha

Auten, Lisa – 100786/Don Peterson & Associates

Betts, Linda – 100263/CENTURY 21 Hansen Realty

Bianco, Robert – 200/CENTURY 21 Wear Company

Blankenship, Jason – 803/NP Dodge VI LLC

Boyes, Anthony – 530/CENTURY 21 Century Real Estate

Brookstein, Jeffery – 7940/Expert Real Estate

Butler, William – 530/CENTURY 21 Century Real Estate

Caffery, Timothy – 6990/CENTURY 21 Hansen Realty

Carlisle, Darrell – 100752/Keller Williams Greater Omaha

Chase, Joe – 100811/InfoGROUP

Christensen, Timothy – 8170/Landmark Group

Christenson, Charles – 777/NP Dodge I LLC

Cody, Robert – 771/NP Dodge I LLC

Colby, Jeffrey – 100867/OmniQuest Media Labs

Coombes, Robert – 777/NP Dodge I LLC  
Crane, Marianne – 100374/CBSHOME Real Estate

Delgado, Cecil – 7900/DEEB Realty

Dolinsky, Jackie – 24/CBSHOME Real Estate

Dunn, Teri – 100829/Teri L. Dunn Broker  
Easdale, William – 779/NP Dodge IV LLC

Engler, Debra – 200/CENTURY 21 Wear Company

Esch, James – 777/NP Dodge I LLC

Faeth, Gregory – 530/CENTURY 21 Century Real Estate

Fili, Allison – 100237/GEM Real Estate

Friend, Jacqueline – 24/CBSHOME Real Estate

Garvis, Heather – 4300/Prudential Ambassador Real Estate

George, Jeanie – 100783/Blue Jay Termite & Pest Control

Getwan-Eddy, Mary – 777/NP Dodge I LLC

Hagan, Ashley – 8170/Landmark Group

Hageman, Laura – 4300/Prudential Ambassador Real Estate

Hall, Ralph – 779/NP Dodge IV LLC

Harper, Jeffrey – 21/CBSHOME Real Estate

Heaston, John – 100861/Neighborhood News

Heatherington, Katie – 530/CENTURY 21 Century Real Estate

Holstein, Erica – 100752/Keller Williams Greater Omaha

Horak, Robert – 3000/First National Bank

Horton, Kallana – 803/NP Dodge VI LLC

Huddleston, Vicki – 6990/CENTURY 21 Hansen Realty

Johnson, Jerry – 100858/Pillar Financial Inc

Kahland, Karen – 800/NP Dodge IV LLC

Keathley, Catherine – 21/CBSHOME Real Estate

Kirwan, Kim – 803/NP Dodge VI LLC

Kluver, Shannon – 24/CBSHOME Real Estate

Lehman, Edward – 100752/Keller Williams Greater Omaha

McKeighan, Chad – 4300/Prudential Ambassador Real Estate

Maurer, Rhonda – 4300/Prudential Ambassador Real Estate

Millie, Thomas – 6212/RE/MAX Real Estate Group

Motley, Todd – 4300/Prudential Ambassador Real Estate

Murray, Jeremy – 4300/Prudential Ambassador Real Estate

Musk, David – 100283/Pavilion Capital Group

Mustard, Kimberly – 7900/DEEB Realty  
Mutfwang, Nanfwang – 4301/Prudential Ambassador Real Estate

Niebur, Jeff – 100668/Apollo Pest Control Inc

Perrin, Stephanie – 530/CENTURY 21 Century Real Estate

Prinz, Lauren – 100417/Solution Realty Inc

Randone, Karyn – 100782/TierOne Bank

Rayer, Rebekah – 21/CBSHOME Real Estate

Richins, Scott – 100683/First State Realty

Rodriguez, Henry – 779/NP Dodge IV LLC

Samway, Carol – 803/NP Dodge VI LLC  
Schademann, Jared – 5110/Real Estate Associates Inc

Schrader, Steve – 100678/Schrader Inspections

Sell, Kathy – 100053/Rels National Sales

Shindel, Penny – 779/NP Dodge IV LLC

Shupe, James – 4300/Prudential Ambassador Real Estate

Sladek, Burnice – 6930/Farmers Insurance Group

Sladek, Ron – 6930/Farmers Insurance Group

Stednitz, Melissa – 100883/Keller Williams Greater Omaha

Stevens, Robert – 100852/Robert Stevens Real Estate Bkr

Stienblock, Tiffany – 3380/Midlands Real Estate

Story, Brian – 100865/American Pride Home Inspection

Thiessen, Dale – 3670/RE/MAX The Producers

Thomas, Phillip – 779/NP Dodge IV LLC

Togbey, Kodjo – 6931/Farmers Insurance Group

Towne, Richard – 100320/Pinnacle Bank

Tuma, Dana – 100485/Husker Pest & Termite Mgmt

Uhing, Kimberly – 5000/Celebrity Homes Inc

Weaver, Chris – 100864/Prudential Insurance

Williams Richard – 1880/Dundee Realty Company

Willis, Stacy – 4300/Prudential Ambassador Real Estate

Wilson, Jon – 100883/Keller Williams Greater Omaha



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# CALENDAR OF EVENTS FOR NOVEMBER 2010

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2 Affiliate Council 9:00 am-1:30 pm at OABR  New Member Orientation 8:30 am-4:00 pm at OABR	3 NAR Annual Meetings Affiliate Turkey Shoot Bowling / Toys for Toys 11:00 am at Sempeck's Bowling  New Member Orientation 8:30 am-4:00 pm at OABR	4 NAR Annual Meetings Education Forum 10:00 am at OABR Advanced Paragon Training 12:30-2:00 pm at OABR  New Member Orientation 8:30 am-12:00 pm at OABR	5 NAR Annual Meetings Toastmasters 7:15-8:30 am at OABR	6 NAR Annual Meetings
7 NAR Annual Meetings	8 NAR Annual Meetings	9 Equal Opportunity Task Force 11:00 am at OABR	10 Social Events Forum 8:00 am-5:00 pm at OABR  Social Events Forum 10:00 am at OABR  MLS Users Group 11:00 am at OABR	11 HOLIDAY Office Closed  WCR Business Luncheon Meeting 11:00 am-1:00 pm at Georgetowne Club	12 Toastmasters 7:15-8:30 am at OABR  CCIM 8:30 am-12:00 pm at OABR	13
14	15	16	17 Governmental Affairs Committee 12:00 pm at OABR	18 KIP Seminar 10:00 am-12:00 pm at OABR	19 Toastmasters 7:15-8:30 am at OABR WCR Executive Comm. 8:30-9:30 am at OABR YPN 10:00-11:00 am at OABR	20
21	22	23 IREM 8:30-10:00 am at OABR MLS Executive Comm. 9:30 am at OABR MLS Directors 10:15 am at OABR	24 OABR Executive Comm. 9:30 am at OABR  OABR Directors 10:15 am at OABR	25 HOLIDAY Office Closed	26 Toastmasters 7:15-8:30 am at OABR Office Closed	27
28	29	30				