

# OMAHA AREA BOARD OF REALTORS®



# FOCUS

Omaha Area Board of REALTORS®

www.OABR.com

January 2011

## UPCOMING EVENTS

### New Member Orientation

Tue, Jan 4 at 8:30 am - 4:00 pm  
Wed, Jan 5 at 8:30 am - 4:00 pm  
Thu, Jan 6 at 9:00 am - 12:00 pm

### Affiliate Council

Tue, Jan 4 at 9:00 am

### Education Forum

Thu, Jan 6 at 10:00 am

### Advanced Paragon Training - DocCentral

Thu, Jan 6 at 1:00 pm - 2:30 pm

### WCR State Board

Mon, Jan 10 at 9:30 am - 12:00 pm

### Equal Opportunity Task Force

Tue, Jan 11 at 11:00 am

### Social Events Forum

Wed, Jan 12 at 10:00 am

### DocCentral Webinar

Thu, Jan 13 at 2:30 pm - 3:30 pm

### Maverick's Game

Sat, Jan 15 at 4:00 pm - See Flyer on Page 4

### GPRMLS Executive Committee

Tue, Jan 18 at 9:30 am

### GPRMLS Board of Directors

Tue, Jan 18 at 10:15 am

### OABR Executive Committee

Wed, Jan 19 at 9:30 am

### OABR Board of Directors

Wed, Jan 19 at 10:15 am

### Governmental Affairs Committee

Wed, Jan 19 at 12:00 pm

### Knowledge Is Power - facebook RE Strategies

Thu, Jan 20 at 9:30 am - 11:30 am  
Thu, Jan 20 at 1:00 pm - 3:00 pm

### Nebraska Real Estate Commission Meeting

Thu, Jan 20 at 9:00 am, Lincoln, NE  
Fri, Jan 21 at 9:00 am, Lincoln, NE

### WCR Board Meeting

Thu, Jan 20 at 9:00 am

### YPN Advisory Board

Fri, Jan 21 at 10:00 am - 11:00 am

### NRA Legislative Meetings

Tue, Jan 25, Lincoln, NE  
Wed, Jan 26, Lincoln, NE

### IREM

Tue, Jan 25 at 8:30 am - 10:00 am

## Happy New Year!

The Omaha Area Board of REALTORS® is looking on the horizon and is focused on making 2011 a productive year for all members.

### COMMUNICATIONS

The Board Office is taking on three communication initiatives in 2011 starting with a face-lift for **FOCUS**. This edition marks the start of a new era, introducing more graphics, more color and a commitment for content relevant to your business. **Weekly eFlash** fills in the gaps between newsletters and, as the name suggests, contains announcements in a new weekly format. Occasionally a special eFlash will still be in your inbox; however the goal of the weekly edition is to reduce the email clutter from the Board Office. Also coming soon you will also see a new **website design** with increased information and functionality. The redesign will allow more control over content and will merge together our other communication efforts, such as facebook, Twitter and Flickr.

### MLS

Paragon 5 debuts with a new look and the ability to utilize multiple browsers – IE-7, IE-8, Mozilla Firefox, Chrome, Safari and Opera. Paragon 5 also supports multi-tasking, allowing you to perform a number of different functions at the same time without having to start over again. Watch for details coming soon.

### FOCUS PRINTING

You know them as the OABR Print Shop, but now they have a new name and a new look for 2011. They are working hard to expand business with improved, full-color printing for all of your marketing needs. As always, your membership earns you priority service and affordable pricing!

### LOCAL ECONOMY

GO! Omaha, the economic development

initiative by the Greater Omaha Chamber of Commerce, Sarpy County Economic Development Corporation and other regional partners is supported by Omaha Area REALTORS®.

Was 2010 rock bottom? Looking toward next year, there's some good news. Last fall, a report by the Brookings Institution stated that the Omaha area's job recovery rate was one of the best among the nation's 100 largest metro areas and also included some good news on the housing front, finding that Omaha-area home values could be primed for a sizable rebound. Recently, Omaha ranked number 2 of 102 cities in the MarketWatch annual ranking of best cities for business. Nothing sells more homes than new jobs in a community.

### MOBILE & SOCIAL

For 2011 the movement is expected to continue with agents upgrading their mobile devices moving toward the iPhone and droid, with nearly endless applications that assist on the go professionals. Expect more devices that impact your business (see page 18) and even more social media and video creation – is there a blog in your future? A QR-code?

## INSIDE

...➤ From the President

...➤ Omaha Affordable Housing Program Benefits REALTORS®

...➤ Mortgage Interest Deduction Attacked

...➤ REALTOR® Trademark: Test Your Knowledge



**Omaha Area Board of REALTORS®**  
 11830 Nicholas Street  
 Omaha, NE 68154  
 402-619-5555 tel  
 402-619-5559 fax  
[www.OABR.com](http://www.OABR.com)

Design and printing by the Omaha Area  
 Board of REALTORS® Print Shop

#### 2011 Board of Directors

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#### OABR Print Shop

11830 Nicholas Street  
 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.



## Message from the OABR President

Happy New Year!

As we go through this holiday season and head into the New Year, I want to wish you the best of health and happiness, and may you have a very prosperous new year.

The market has clearly been tough the past couple of years, but we are fortunate to be here in Omaha. We have a much more stable market, low unemployment, diverse economy, and substantially fewer foreclosed properties. There is still business to be done, so stay focused and good things will happen.

Try to take time this year to reflect on what is really important in your life. I believe your success will be determined by how many people's lives you affect in a positive manner. Not by your net worth, size of your house or other material things you may have. In other words, ENRICH the lives of others and you will be SUCCESSFUL!

I would ask that you go to work each day with this one thought. "What can I do to change the world today in a positive way?" With that mind set, you are sure to succeed.

Always remember what Robert Collier said, "There is little difference in people, but that little difference makes a big difference. That little difference is attitude. The big difference is whether it is positive or negative."

Best wishes to you and your families!



**Vince Leisey**  
 2011 President

## Special Events

- **Advanced Paragon Training - DocCentral**  
 Thu, Jan 6 at 1:00 pm - 2:30 pm
- **DocCentral Webinar**  
 Thu, Jan 13 at 2:30 pm - 3:30 pm
- **Maverick's Game**  
 Sat, Jan 15 at 4:00 pm - *See Flyer on Page 4*
- **Knowledge Is Power - facebook RE Strategies**  
 Thu, Jan 20 at 9:30 am - 11:30 am  
 Thu, Jan 20 at 1:00 pm - 3:00 pm



# Win an iPad!

## Omaha Area Board of REALTORS® RPAC Challenge



**\$25 per entry ticket** (Fair Share)

**2 tickets for \$50**

**5 tickets for \$100** (99 Club)

**8 tickets for \$150** (Senator's Club)

**14 tickets for \$250** (Capitol Club)

**20 tickets for \$365** (\$1-A-Day Club)

**30 tickets for \$500** (Governor's Club)

**65 tickets for \$1000** (Sterling "R" Club)

**Contribution dates: January 1, 2011 – August 1, 2011**

**Drawing to be held at the OABR Picnic on August 10, 2011**

### Contest Rules

**Prize:** One winner will receive an iPad with Wi-Fi + 3G and 64 GB plus an iPad case retail value approximately \$950.00. Prize does not include any other accessories, music, or other equipment. Prize is not redeemable for cash.

**Eligibility:** All OABR REALTOR® members and affiliate members and their staff are eligible to participate. Must be 18 years old and over. Employees of the Omaha Area Board of REALTORS® are ineligible. The challenge will begin on January 1, 2011 and end on August 1, 2011.

**Liability:** All taxes on prizes are the sole responsibility of the prize winner. By entering, participants release and hold harmless the Omaha Area Board of REALTORS®, their respective subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability or any injuries, loss or damage of any kind arising from or in connection with this contest or any prize won.

Political contributions are not tax deductible as charitable contributions for federal and state income tax purposes.

Learn more at [www.RealtorActionCenter.com/RPAC](http://www.RealtorActionCenter.com/RPAC)



**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**

Individual Name: \_\_\_\_\_

Company: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Quantity of Tickets Ordered: \_\_\_\_\_ x \$15.00 each = \_\_\_\_\_ Total \_\_\_\_\_

Visa / Master Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Discover / American Express

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





## *A Special Thank You...*

to the members  
who provided gifts  
and goodies for the  
OABR Office during  
the holidays.

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AFFILIATE  
COUNCIL

Submitted By: Debbie Kalina  
Radon Protection Technologies, LLC



## Lung Cancer. It's Not Just For Smokers.

*Due to the fact that January is National Radon Action Month, I thought it would be fitting to discuss the reason that people should be aware of radon in the first place. Radon is the second leading cause of Lung Cancer.*

### THE HEARTBREAK OF LUNG CANCER

Too many people develop lung cancer. These people are not cases, statistics or numbers. These are people that have hopes and dreams, and families and friends that love them and care about them. Far too many people have known the heartbreak a diagnosis of lung cancer can bring. This includes an estimated 222,000 people being diagnosed with lung cancer in 2010. It also includes an estimated 157,000 people that lost their lives to lung cancer in 2010, and the devastating effects that these losses had on the families and friends they left behind.

	Estimated Cancer Deaths in 2010			
	Nebraska		U.S.	
Lung & Bronchus	900	(26%)	157,300	28%
Colon & Rectum	360	(10%)	51,370	(9%)
Prostrate	240	(7%)	32,050	(6%)
Female Breast	210	(6%)	39,840	(7%)
Pancreas	200	(6%)	36,800	(6%)
Non-Hodgkin Lymphoma	150	(4%)	20,210	(4%)
Leukemia	140	(4%)	21,840	(4%)
Brain/Nervous System	90	(3%)	13,140	(2%)
Liver	80	(2%)	18,910	(3%)
Ovary	80	(2%)	13,850	(2%)
Total (all cancers)	3500		569,490	

Source: American Cancer Society, Inc.

### THE LUNG CANCER STIGMA

Despite the sobering statistics on lung cancer's deadly impact, relatively few research dollars are spent each year on lung cancer research. This is in spite of the fact that the number of lung cancer deaths is approximately equal to

the number of deaths from the next three leading types of cancer combined.

Total Research Funding  
From NIH, CDC & DOD  
(in \$ millions)

Research Spending  
(NIH, DOD, & CDC)  
\$ per Cancer Death

	2005	2009		2005	2009
Breast	\$ 1,054	\$1,104	Breast	\$25,635	\$27,480
Prostrate	\$ 472	\$ 392	Prostrate	\$16,329	\$14,336
Colon	\$ 299	\$ 329	Colon	\$5,607	\$6,590
Lung	\$ 298	\$ 199	Lung	\$1,871	\$1,249

Source: [www.LungCancerAlliance.org](http://www.LungCancerAlliance.org)

## First State Bank Your Mortgage Resource

First State Bank is a local full service bank and mortgage company, offering all types of financing such as Conventional, FHA, VA, NIFA, and USDA.

We also offer lot loans, new construction loans, and builder financing.



Dennis Ritter

**402-680-3458**

[dritter@1ststatebank.com](mailto:dritter@1ststatebank.com)

### MORTGAGE LOANS

To purchase a new home or refinance your existing one.

### CONSTRUCTION LOANS

Consumer construction loans as well as builder financing available.

### INVESTMENT PROPERTY LOANS

A loan to purchase, renovate, or maintain residential rental property.

### HOME EQUITY LOANS

A line of credit in addition to your primary mortgage loan.



First State Bank  
banking outside the box

### THREE CONVENIENT LOCATIONS...

#### MAIN LOCATION

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9718 Giles Rd  
La Vista, NE 68128

11902 Pierce Plaza  
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[www.dennisritter.com](http://www.dennisritter.com)

Lung cancer is one of the only cancers where patients are routinely blamed for causing their condition. But despite lung cancer's strong association with tobacco use, one in five women and one in twelve men who develop the disease have never smoked. However, 60 percent of people diagnosed with lung cancer are non-smokers at the time of diagnosis, including former smokers.

This is according to a recent report, "Out of the Shadows" by Harvard Medical School Teaching affiliate Brigham and Women's Hospital.

#### LUNG CANCER AND WOMEN

Lung cancer has long been considered a man's disease; however, lung cancer in women has jumped six fold over the past years. Lung cancer kills more women than any other cancer – nearly 200 each day. Lung cancer develops differently in women and men. There are sex differences in many areas of the disease, including risk factors, clinical characteristics, progression and length of survival.

For example:

- Women who have never smoked appear to be at greater risk for developing lung cancer than men who have never smoked.
- Women tend to develop lung cancer at younger ages than men.

*Continued on Page 8*

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

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

#### AFFILIATE MEMBERS ATTENDING THE DECEMBER 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  
Laura Bambino – Great Western Bank  
Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Cherie Casey – The Home Buyers Protection Co  
Joanne Cawley – Brickkicker Inspection Service  
Tracy Connor – City-Wide Termite and Pest Control  
Cyndi Johnson – TNT Insurance Inc  
Debbie Kalina – Radon Protection Tech LLC  
Sara Kelley – Great Western Bank  
PK Kopun – Metro 1st Mortgage  
Laura Longo – Centris Federal Credit Union  
Scott Moore – Rels Title  
John Ponec – Security National Bank  
Brent Rasmussen – Mortgage Specialists LLC  
Mary Sladek – Farmers Insurance Group  
Ruth Smith – Norm's Door Service  
Jody Smythe – MetLife Home Loans  
Nancy Spidle – Mold Solutions  
Carlene Zabawa – American National Bank  
Dawn Zaller – Team USA Mortgage

[www.oabrAffiliates.com](http://www.oabrAffiliates.com).

#### UPCOMING MEETINGS:

- Tuesday, Jan. 4, 9:00 a.m.
- Tuesday, Feb. 1, 9:00 a.m.

*All Affiliate members are welcome to attend.*

## YOUR BUSINESS RESOURCE CENTER

WHERE IT ALL COMES TOGETHER

[www.wcromaha.com](http://www.wcromaha.com)

Continued from Page 7

- Women are more likely than men to be diagnosed in early stages of lung cancer.
- Women are likely to live longer than men after treatment for the disease.

#### RADON AND LUNG CANCER

Radon is a colorless, odorless, radioactive gas caused by the natural breakdown of uranium in soil and rocks. According to the American Cancer Society, radon is the second leading cause of lung cancer, and is estimated to be the cause of 10-15 percent of all lung cancer cases. According to Dr. William Field at the University of Iowa, "Radon is the number one cause of environmentally induced cancer mortality and the number of people at risk is growing".

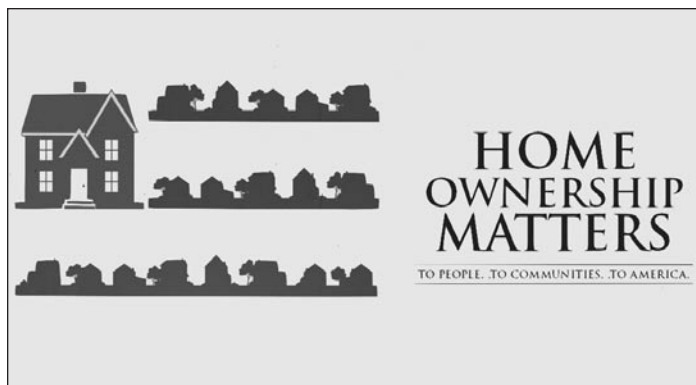
What that means is that as we are becoming more and more concerned with the quality of our indoor environments, homeowners, Realtors, and home builders need to be aware of the dangers of exposure to radon gas. By conducting radon testing and mitigation in new and existing homes, as well as constructing homes that are radon resistant, the health effects of radon exposure can be significantly reduced. According to data compiled by the Nebraska Health and Human Services, 50-60% of the homes tested in the Greater Omaha area have shown to have radon levels above the recommended action level of 4 pCi/L.

#### WATCH OUT FOR THESE SIGNS AND SYMPTOMS

The signs and symptoms of lung cancer can be very subtle. Be on the lookout for a cough that won't go away or gets worse over time, weight loss or loss of appetite or frequent lung infections. Five-year lung cancer survival rates are still low despite advances in treatment, and early detection is very important. A recently released study showed that death rates can be improved with use of CT scans. The scans detected tumors earlier than x-rays, thus allowing patients to begin therapy when the disease is more treatable.

## Are You a Fan?

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



## Know the Code

#### ARTICLE 4, REALTORS® CODE OF ETHICS

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative. (Amended 1/00)



- Standard of Practice 4-1

For the protection of all parties, the disclosures required by Article 4 shall be in writing and provided by REALTORS® prior to the signing of any contract. (Adopted 2/86)

To download the Code of Ethics and Standards of Practice, go to [www.Code.OmahaREALTORS.com](http://www.Code.OmahaREALTORS.com).



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

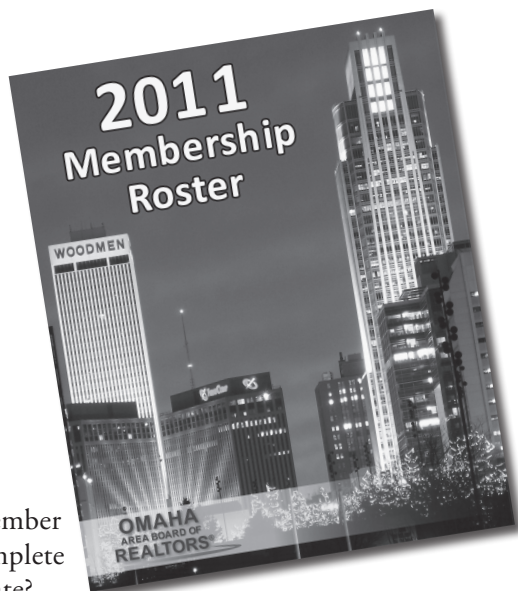


Judging (and tasting) will be on:  
Friday, February 18, 2011 from 11:00-1:00 pm in the  
Omaha Area Board of REALTORS® Education Center

#### **CHILI COOKING CONTEST RULES OF COMPETITION**

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

**If you or someone in  
your office would like to  
participate as a chef in the  
cookoff, please contact:  
Donna at the OABR  
Office, 402-619-5551 or  
DShipley@OABR.com,  
by February 7, 2011.**



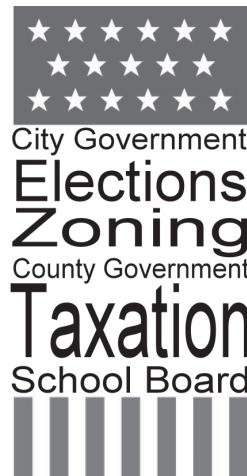
Is your member record complete and accurate?

Unfortunately, many of our member records do not include designations or properly categorized phone numbers and will not appear correct in member rosters and on the public website. **During January, all members should take time to update their record at [www.Records.OmahaREALTORS.com](http://www.Records.OmahaREALTORS.com) or complete the survey on page 11. Thank you!**

## Political Network

The OABR Governmental Affairs Committee is working to enhance the REALTOR® political network and needs your help. Do you (a family member or a close acquaintance) hold an elected office or an appointment to a position within city or county government, or a local school board?

If yes, please contact Donna Shipley at the OABR Office, 402-619-5551, or [DShipley@OABR.com](mailto:DShipley@OABR.com). Thank you!



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[www.celebrityhomesomaha.com](http://www.celebrityhomesomaha.com)

[www.ErickaHeidvogel.com](http://www.ErickaHeidvogel.com)



## ASK THE HOME INSPECTOR!

By Patrick Casey, President  
The Home Buyers Protection Company

Home & Building Inspections • Radon & Mold Testing



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

**Question:** We are experiencing some water seepage in our basement. We have heard that this is expensive to correct. Can we correct the problem ourselves?

**Answer:** Basement water seepage can often be corrected by the homeowner. It is commonly caused by water collecting along the exterior of the foundation walls, running down the walls, and seeping into the basement. The following measures should be followed to reduce or eliminate the amount of water collecting along the walls:

- Check all gutters and downspouts to make sure they are clear and draining. Have them drain a minimum of 3' away from the foundation – 6' is better, if possible.

- Check the grading of the yard. It should slope away from the foundation a minimum of 1" per foot, for 4'.
- Check the sidewalks, driveways and patios to see if they slope away from the home. If any of these surfaces slope toward the foundation, they should be corrected to provide proper drainage from them.
- If you have a sump pump, check it to make sure it is working.

If, after doing the above, you are still experiencing water seepage, you should contact a qualified waterproofing contractor. It may be necessary to install a system to correct the problem. Make sure the contractor provides a guarantee that, after the work is completed, the problem will be corrected.



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(402) 334-7926

Go to our website at [www.hbponline.com](http://www.hbponline.com) for more information about water seepage, see our specials and order an inspection online.

*All members complete and return!*

# Member-Record Update

Email: DPeterson@OABR.com   Fax: 619-5559   Mail: 11830 Nicholas St., Omaha, NE 68154  
Online: [www.Records.OmahaREALTORS.com](http://www.Records.OmahaREALTORS.com)

## IMPORTANT --

The Omaha Area Board of REALTORS® publishes an annual directory and also enables an online public search for individual members on [www.OABR.com](http://www.OABR.com), for which we are updating all member-records for accuracy.

Thank you for taking time to improve our member records!

**1. Member Name:**

---

**2. Agent ID (MLS Login/ID#--do not enter password):**

---

**3. Company/Office Name:**

---

**4. Direct Desk Office Phone Number (do not enter your office's main number; leave blank if none):**

---

**5. Mobile Phone Number (leave blank if you prefer not to be contacted at your mobile number, or if you do not have a mobile phone):**

---

**6. Home Phone Number (leave blank if you prefer not to be contacted at your home number, or if you do not have a home phone):**

---

**7. Other Personal Phone Number (if applicable):**

---

**8. Personal Email Address (example: YourName@YourDomain.com):**

---

**9. Personal Website Address (example: [www.YourDomain.com](http://www.YourDomain.com)):**

---

**10. Currently held REALTOR® designations (check all that apply):**

- |                               |                                |                               |
|-------------------------------|--------------------------------|-------------------------------|
| <input type="checkbox"/> ABR  | <input type="checkbox"/> CRB   | <input type="checkbox"/> GRI  |
| <input type="checkbox"/> ALC  | <input type="checkbox"/> CRS   | <input type="checkbox"/> PMN  |
| <input type="checkbox"/> CCIM | <input type="checkbox"/> CRE   | <input type="checkbox"/> RAA  |
| <input type="checkbox"/> CIPS | <input type="checkbox"/> GAA   | <input type="checkbox"/> SIOR |
| <input type="checkbox"/> CPM  | <input type="checkbox"/> GREEN | <input type="checkbox"/> SRES |

**11. REALTOR® Certifications or other designations not listed above:**

- |  |                               |
|--|-------------------------------|
| <input type="checkbox"/> AHWD  | <input type="checkbox"/> RSPS |
| <input type="checkbox"/> ePRO  | <input type="checkbox"/> SFR  |
| <input type="checkbox"/> REPA  |                               |
| <input type="checkbox"/> Other designations or certifications (please define): |                               |

---

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**12. Nebraska Real Estate License Number (used for CE class certificates):**

---

**13. Iowa Real Estate License Number (used for CE class certificates; leave blank if none):**

---

*Demographic information for internal use only (not published).*

**14. Year of birth (used for membership demographic purposes only; not published):**

---

**15. COUNTY of personal residence (used for planning future services; not published):**

- |   |   |
|---|---|
| <input type="checkbox"/> Douglas (NE)           | <input type="checkbox"/> Saunders (NE)      |
| <input type="checkbox"/> Sarpy (NE)             | <input type="checkbox"/> Cass (NE)          |
| <input type="checkbox"/> Washington (NE)        | <input type="checkbox"/> Lancaster (NE)     |
| <input type="checkbox"/> Dodge (NE)             | <input type="checkbox"/> Pottawattamie (IA) |
| <input type="checkbox"/> Other (please specify) |   |

**16. CITY AND ZIP CODE of personal residence (used for locational planning and the delivery of services; not published -- example: Omaha 68154):**

---

**17. Residence street address (used for identifying voter-constituency issues related to location; not published -- example: 12345 Main St.):**

---

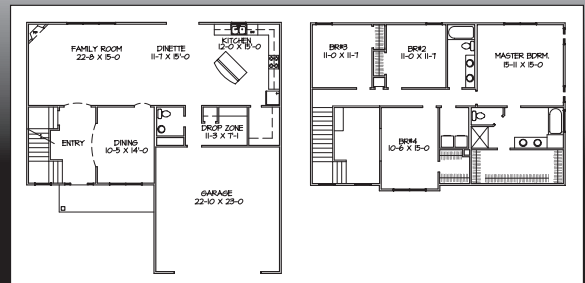


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# WCR 2010 Officer Installation & Holiday Reception

<b>President</b>	Nancy Bierman – NP Dodge I LLC
<b>President-Elect</b>	Susan Clark – DEEB Realty
<b>Treasurer</b>	Janelle Riggert – Omaha National Title
<b>Secretary</b>	Angie Podoll – CBSHOME Real Estate
<b>VP Membership</b>	Renee Lampman – DEEB Realty

**2010 REALTOR® of the Year –**  
Renee Lampman – DEEB Realty

**2010 Affiliate of the Year –**  
Amie Bybee – Omaha National Title

**Outstanding Service Award –**  
Wendy Walker – Omaha Title & Escrow

**Entrepreneur of the Year –**  
Susan Clark – DEEB Realty



# Membership Report

DECEMBER, 2010

## NEW REALTORS®

Albrecht, Robert – Alliance Real Estate LLC  
Bolden, Linda – CENTURY 21 Century Real Estate  
Buchardt, Nathan – Prudential Ambassador Real Estate – California #101  
Carpenter, Linda – Keller Williams Greater Omaha – Giles  
Farrens, Carol – DEEB Realty – 117th  
Flannery, Rachel – DEEB Realty – 117th  
Flynn, Pamela – DEEB Realty – 117th  
Fosmer, Katrina – DEEB Realty – 117th  
Golden, Lyndsey – Prudential Ambassador Real Estate – California #101  
Haines, Jason – DEEB Realty – 117th  
Hegi, Nathan – DEEB Realty – 117th  
Landholm, Samuel – CBSHOME Real Estate – 131st Dodge  
McCoy, Carrie – Prudential Ambassador Real Estate – California #101  
Monahan, Julie – DEEB Realty – 117th  
Samuelson, Kirk – DEEB Realty – 117th  
Wubben, Tamera – Real Estate Associates Inc

## NEW AFFILIATES

Betsworth, Jeff – Midwest Stone & Supply  
Bower, Brook – Guaranteed Clean Carpet  
Morris, JJ – MOBA  
Teeters, Amanda – ServiceOne Inc  
Zabawa, Carlene – American National Bank

## REALTOR® CANDIDATES

Boltinghouse, Kamie – Regency Homes  
Bowles, Cheryl – GTRSALES  
Donovan, Galen – Valuation Services  
Horvath, Dawn – NP Dodge VI LLC – 120th Pacific  
Lauritsen, Julie – Prudential Ambassador Real Estate – California #101  
Schutzenhofer, Alex – NP Dodge VI LLC – Leavenworth  
Wedemeyer, David – Robert Thompson Real Estate

## AFFILIATE CANDIDATES

Cawley, Frank – Brickkicker Inspection Services  
Johnson, Cyndi – TNT Insurance Inc

Sladek, Mary – Farmers Insurance Group

## MEMBER TRANSFERS

Barnes, Christine From Prudential Ambassador Real Estate – California #101 To Prudential Ambassador Real Estate – Fremont  
Baumhofer, Ilona From CENTURY 21 Century Real Estate To Alliance Real Estate LLC  
Berg, Rebecca From Keller Williams Greater Omaha – Giles To Alliance Real Estate LLC  
Bolden, Linda From CENTURY 21 Century Real Estate To Alliance Real Estate LLC  
Daniel, Robert From CBSHOME Real Estate – Lakeside To NP Dodge VI LLC – 120th Pacific  
Downing, Sandi From NP Dodge IV LLC – Papillion To Downing Properties Limited LLC  
Martinez, Hector From NP Dodge IX LLC – Oak To NP Dodge VI LLC – 120th Pacific  
Meyers, Sherrolyn From Sherrolyn A Meyers Broker To NP Dodge I LLC – Pierce  
Mourning, M Kate From CBSHOME Real Estate – 131st Dodge To NP Dodge VI LLC – 120th Pacific  
Mundorf, Patsy From DEEB Realty – 117th To Regency Homes  
Redfield, Christopher From NP Dodge V LLC – 129th Dodge To Downing Properties Unlimited LLC  
Ruwe, Michelle From Prudential Ambassador Real Estate – California #201 To Prudential Ambassador Real Estate – California #101  
Slump, Heather From NP Dodge IV LLC – Papillion To DEEB Realty – 117th  
Speck, Diane From NP Dodge IV LLC – Papillion To Downing Properties Limited LLC

## REACTIVATED MEMBERS

Allen, Gloria – Alliance Real Estate LLC  
Brookstein, Jeffery – Expert Real Estate Group  
McGuire, Kathryn – NP Dodge V LLC – 129th Dodge  
Prinz, Lauren – Solution Realty Inc  
Reider, Diane – Dreamscape Realty  
Rimington, Douglas – HomeSense Realty Corporation

## RESIGNATIONS

Bennett, Debra – NP Dodge IV LLC – Papillion  
Bone, Richard – NP Dodge VI LLC – 120th Pacific  
Drorbaugh, Vallerie – NP Dodge I LLC – Pierce  
Fredericksen, Ronald – DEEB Realty – 117th  
Gavin, Carol – RE/MAX Real Estate Group – Giles  
Hovermale, Jessica – NP Dodge I LLC – Pierce  
Hubbard, Jason – Keller Williams Greater Omaha – Giles  
Kelly, Michael – CBSHOME Real Estate – Lakeside  
Knox, Susan – NP Dodge I LLC – Pierce  
Kozlik, Emily – CBSHOME Real Estate – Davenport  
Lipsey, Nicholas – DEEB Realty – 117th  
Meier, Allison – DEEB Realty – 117th

Meyers, Frank – NP Dodge V LLC – 129th Dodge  
Miller, Laura – RE/MAX Real Estate Group - Giles  
Palmer, Mark – Prudential Ambassador Real Estate – California  
#101

Pawloski, Cheryl – NP Dodge V LLC – 129th Dodge  
Phillips, Beverly – Prudential Ambassador Real Estate –  
California #101

Richardson, Kirk – Prudential Ambassador Real Estate –  
California #101

Sivils, Barbara – RE/MAX Real Estate Group – Giles

Taylor, John – CBSHOME Real Estate – Bellevue

Thomsen, Scott – Prudential Ambassador Real Estate –  
California #101

Troia, Jennifer – DEEB Realty – 117th

## NEW REALTOR® COMPANY

#100907/Downing Properties Limited LLC – 1125 Jackson St  
Ste 100, Omaha, NE 68102

OABR/MLS Phone: 658-5638 Fax: 827-6611

Designated Realtor: Sandi Downing

#100911/Farnam Realty Advisors LLC – 1004 Farnam St  
Ste 400, Omaha, NE 68102

OABR/MLS Phone: 932-3563 Fax: 930-3047

Designated Realtor: Thomas McLeay

#100914/Kami Kuhlman P.C. – 932 S 89th St, Omaha, NE  
68114

OABR/MLS Phone: 880-1121 Fax: 932-7144

Designated Realtor: Katherine Kuhlman

#100909/Travis M Thomas Real Estate Broker – 1410 Gold  
Coast Rd #300, Papillion, NE 68046

OABR/MLS Phone: 598-7898

Designated Realtor: Travis Thomas

#100910/Vandelay Investments LLC – 815 Columbine Cir,  
Hickman, NE 68372

OABR/MLS Phone: 499-2113

Designated Realtor: Kevin James

## COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 619-5559)

#4304/Prudential Ambassador Real Estate – 617 W 15th St,  
Wahoo, NE, 68066

#100511/Thomas J Rohan Broker – PO Box 540372, Omaha,  
NE, 68154

#100666/Stiles Services – Phone: 800-775-2049 Fax: 215-0440

## COMPANY NAME CHANGE

Discover Real Estate Inc – (Formerly Expert Real Estate Team)

Stiles Services – (Formerly The Brickkicker Home Insp Serv)

*Changed your home address or e-mail address?*

*E-mail the change to DPeterson@OABR.com.*

## FEBRUARY ORIENTATION

- Tuesday, Feb. 1, 8:30 a.m. to 4:00 p.m.
- Wednesday, Feb. 2, 8:30 a.m. to 4:00 p.m.
- Thursday, Feb. 3, 8:30 a.m. to 12:00 p.m.

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

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

### DECEMBER SPONSORS

Jody Smythe – MetLife Home Loans

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Lori Bonnstetter – AmeriSpec Home Inspection Serv

Matt Thiel – DRI Title & Escrow

Ruth Smith – Norm's Door Service

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John Ponec – Security National Bank

Nancy Spidle – Mold Solutions

Mary Sladek – Farmers Insurance Group

Dawn Zaller – Team USA Mortgage

Deb Martin – Northwest Bank

## MEMBERSHIP STATISTICS

### OABR

	Nov 2010	Nov 2009
Designated REALTOR®	219	220
Des. REALTOR® Secondary	2	4
REALTOR®	1982	2048
REALTOR®-Secondary	1	0
TOTAL	2204	2272

Institute Affiliate	71	67
Affiliate	181	177
Other	5	3
TOTAL	2461	2519

	Nov 2010	YTD
New REALTOR® Members	12	224
Reinstated REALTOR® Members	8	95
Resignations	22	386

### GPRMLS

	Nov 2010	Nov 2009
Participants (Primary)	208	208
Participants (Secondary)	52	58
Subscribers (Primary)	2085	2025
Subscribers (Secondary)	158	181
Exempt	36	28
TOTAL	2539	2500



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## Personals

**THOUGHTS & PRAYERS** to Walt Slobotski, NP Dodge Builder Services who recently experienced a stem cell transplant.



**CONDOLENCES** to the family of Kelly Gitt of Gitt Real Estate on the loss of her Dad, Buzz Kotchin, to cancer.

**CONDOLENCES** to the family of Eileen Kelly of CBSHOME on the recent loss of her brother.

### SEND US YOUR NEWS!

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**Linda Ciochon Lichter, Realtor**

*"Thank you Steve Vacha and Staff – my clients truly feel they receive a professional, trusting and thorough home inspection, especially since buying their home will be one of the most important decisions they will make in their lifetime!"*

**Virginia Mullen, Realtor**

*"My clients, both buyers and sellers, have been using the services of Steve Vacha owner of Home Standards Inspection Services for some time. He is extremely thorough with every inspection and he has a wonderful way of talking to clients – seriously, but, at the same time without being alarming. They all tell me they appreciate his knowledge and approach."*

**Arlene Cohen, Realtor**



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Cell (402) 660-9988

[www.HomeInspectorOmaha.com](http://www.HomeInspectorOmaha.com)

**Steve Vacha**  
President





# Omaha Affordable Housing Program Benefits REALTORS®

For many years, affordable housing programs have been kept in the hands of the many non-profits in Omaha. But as the times are changing with financing and market conditions, more and more entities are looking to REALTORS® to help sell these amazing programs. Even the City of Omaha itself, has enlisted real estate agents to help promote its affordable housing program and sell its homes.

These programs help low and moderate income buyers get decent, safe and sanitary homes that they would never be able to buy on their modest incomes and the homes are in designated areas of Omaha to help revitalize and keep neighborhoods stable.

Agents benefit in two ways. First and foremost they are putting their clients into homes that they know will be affordable and in very good condition. Second, the commission is based upon the full selling price and not upon the buyers buying power. This makes for a more lucrative transaction for agents.

A remarkable program that has become available to agents through the City is the **Neighborhood Stabilization Program (NSP)**, which gives low income buyers not only 0% interest loans, but also uses a formula that lowers the principal amount to unheard of low payments. With this program a buyer can buy a \$100,000 home and only make a payment of less than \$331, and that includes their taxes and insurance!

This program is available to any household making 50 percent of the area's median income or less. 30 percent of their total income is divided by 12, and then monthly utilities are taken out. This amount is considered the maximum affordable housing costs for the household. To determine how large the monthly mortgage this household will pay under the NSP Program, the monthly taxes and insurance are then subtracted out and the amount left (the principal-only payment) is cut in half. This is the buyer's principle payment.

Example: A NSP home is listed for \$100,000. A household makes \$24,650 total income. 30% is taken for a total of \$7395 which is divided by 12 and leaves a monthly total PITI of \$616.25. Utilities, which are estimated at \$203 for these homes, are then subtracted, for a total of \$413.25. Taxes (estimated at \$172.50) and estimated insurance costs of \$75.00 are subtracted, leaving a payment of \$165.00. That payment is then cut in half for a total

principle amount of \$82.88 per month. This means a total payment of PTI of \$330.38 for a person or household of that income.

No two incomes are alike and taxes are different for each NSP home price, so payments will be different, but the formula is the same for all buyers who qualify. Also, the buyer must qualify for a minimum repayable (principal payment) loan of at least \$25,000 so a very low income household will not qualify.

Another highly valuable benefit the NSP program is that the remaining portion of the property value that is not covered by (served by) the household's reduced mortgage payment becomes a Deferred Payment Loan (or "DPL"). In the preceding example, the reduced mortgage payment only covers \$29,800 of the property value. The remaining \$70,200 therefore becomes the DPL. The DPL is paid back to the City only when the home is resold. The NSP Program buyer does not make any payments on the DPL as long as they live in the home. In addition, the amount of the DPL is amortized (reduced) by 5% per year, up to 10 years. This means the NSP Program buyer who sells their home after living in it for 10+ years only needs to repay half of the value of the DPL out of the proceeds of the sale. They keep the rest free and clear. This helps build additional equity, enabling lower income households to build wealth, and their future.

The homes in the NSP Program were foreclosed, then purchased by the City; completely redone, inside and out, most with new windows, siding, roofs, all with new carpet, paint, and all come with brand new kitchen appliances. Furnaces and air conditioners are all new and energy efficient. Even insulation has been added if necessary to make sure the properties are "utility" affordable to buyers. All the homes are being sold for less than the total cost to buy and rehab them. They have all been pre-appraised and there is no negotiation on price.

There are 13 homes in Omaha that are now being sold on the NSP program, and numerous other programs that are now being offered by agents in the Omaha area.

Other cities have had great success in using agents to help promote and sell these homes, and the City of Omaha hopes the agents in Omaha will also contribute and help make a difference in our community.

*Submitted by Mary Packett, Dundee Realty Co.*



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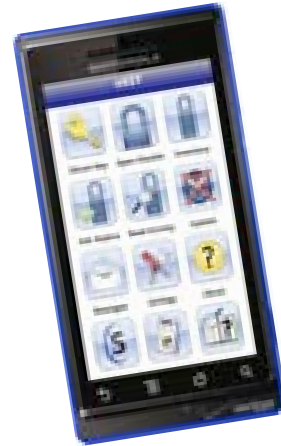
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# What's 'New' with eKey? Android

The Android operating system is now available for eKey! You can use any phone with Android OS 2.1 or greater with the eKey system.

- The eKey for Android uses the 'Key Fob' which can be purchased at the OABR office for \$44.95 plus tax. If you already have the 'Key Fob' with a BlackBerry or another Smartphone; you can use it for Android as well.



- Wireless Updates and Alerts
- The monthly service fee is \$15.46 for eKey Basic. eKey Pro will not be available until 2011.
- You can talk on the phone and open an iBox at the same time!
- The Android OS will keep track of your iBoxes; make custom programming changes to your iBoxes, special access/showing times, your business card, notes, and a short message about the property.
- If you already have the Key Fob, you can call 402-619-5552 and we can email you the set-up instructions. It's quick and easy!
- If you have the white ActiveKey with the blue touch pad, you will need to come into the OABR office and we can get you transferred into the Android eKey. We would cancel your existing lease with the ActiveKey and issue a refund of any applicable security deposits and lease fees. You would then be setup with a monthly auto withdrawal for the eKey Basic service which is \$15.46 per month. Purchase the Key Fob, and you're ready to go with your new eKey system.



You can access Paragon Mobile via; <http://oabrmls.mobile.fnismmls.com> and log in with the same user ID and password.

If you have any questions, please feel free to call 402-619-5552 or 402-619-5566 or email [lwelch@oabr.com](mailto:lwelch@oabr.com).

# Quiz: REALTOR® Trademark



The terms REALTOR® and REALTORS® are trademarks of the NATIONAL ASSOCIATION OF REALTORS®. The trademarks, along with the Code of Ethics and Standards of Practice, set members apart from other real estate licensees. NAR has adopted certain rules intended to preserve the value of the REALTOR® trademarks for all members, current and future. Take this quiz to see how much you know about the proper use of the REALTOR® trademarks.

**1. Which of the following terms is NOT one of the REALTOR® trademarks owned by NAR?**

- ☐ REALTOR®
- ☐ REALTORS®
- ☐ BROKER-OWNER®
- ☐ REALTOR-ASSOCIATE®

**2. Which of the following is the incorrect way to write or display the term REALTOR®?**

- ☐ REALTOR®
- ☐ REALTOR
- ☐ Realtor®
- ☐ realtor®

**3. When the term REALTOR® is used with a member's name, it should appear as follows:**

- ☐ William Smith REALTOR®
- ☐ William Smith, REALTOR®
- ☐ William Smith, realtor®
- ☐ William Smith Realtor®

**4. The term REALTOR® is used correctly in the following phrase:**

- ☐ Bob Smith, Your REALTOR® for Life
- ☐ Tom Jones — The Commercial REALTOR®
- ☐ Mary White / South Dakota's Top REALTOR®
- ☐ Jane Brown — REALTOR® and Lakefront Realty's top salesperson

**5. When an NAR member identifies his or her profession, it is correct to say:**

- ☐ I am a commercial REALTOR®
- ☐ I am a real estate broker and a REALTOR®
- ☐ I am an independent REALTOR®
- ☐ I am a top REALTOR®

**6. The term REALTOR® when used with a real estate company name should appear as follows:**

- ☐ Sunshine Company, REALTORS®
- ☐ Sunshine REALTORS® Company
- ☐ Sunshine, REALTORS®, Company
- ☐ Sunshine Company REALTORS®

**7. Which of the following would be an incorrect use of the term REALTOR® in a Web site domain name?**


- ☐ www.RealtorJohnSmith.com
- ☐ www.NorthShoreRealtor.com
- ☐ www.MaryJonesRealtor.com
- ☐ www.BobSmiththeRealtor.com

**8. How may the principal of a real estate company who is a REALTOR® use the REALTOR® trademarks in company advertisements if the company has both member and non-member salespeople?**

- ☐ The REALTOR® trademarks may only be used with the name of the principal of the firm.
- ☐ The REALTOR® trademarks may be used with the names of the firm, the principal, and all of the salespeople who hold membership. But the trademarks may not be used in connection with the names of the non-member salespeople.
- ☐ The REALTOR® trademarks may only be used with the name of the firm.
- ☐ The REALTOR® trademarks may not be used at all in the advertising of the firm.

**9. Which is true with regard to the color of the Block "R" Logo?**

- ☐ The official colors of the Block "R" Logo are red and green.



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*Continued on Page 20*

Continued from Page 19

- ☐ The color of the block and the term REALTOR® below the block will always be the same.
- ☐ When using a single color, the logo may only be printed in blue or black.
- ☐ There are no limits on the number of colors that may be used to create the logo.

**10. Which of the following is a true statement regarding how the Block “R” Logo may be used?**

- ☐ Combined with other geometric shapes to provide a more colorful appearance.
- ☐ As the first letter in a word beginning with the letter “R”.
- ☐ On advertising promotional materials as long as the member’s name and address also appear on those materials.
- ☐ On the business card of a non-member salesperson affiliated with a REALTOR® principal.

---

**ANSWERS**

**1. Which of the following terms is NOT one of the REALTOR® trademarks owned by NAR?**

Correct Answer: BROKER-OWNER®

The NATIONAL ASSOCIATION OF REALTORS® owns numerous trademarks, including but not limited to the terms REALTOR®, REALTORS®, REALTOR-ASSOCIATE®, and

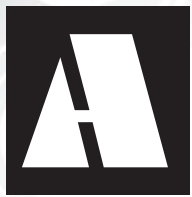
the REALTOR® block “R” Logo. These trademarks are used to identify members of NAR and distinguish them from non-members.

Since 1916, when the unique term REALTOR® was first created, the public has come to recognize those who use the trademarks to be members of NAR and, as such, providers of real estate-related services consistent with the REALTOR® Code of Ethics and Standards of Practice, the highest standard of professionalism in the real estate industry. Member boards, through their use of the trademarks, are recognized as member organizations. In 2005, NAR released a research study that revealed the average member with six to 10 years’ experience realizes \$4,500 a year in incremental income due to the marketplace advantages the REALTOR® brand brings to his or her business.

**2. Which of the following is the incorrect way to write or display the term REALTOR®?**

Correct Answer: realtor®

The most preferred form for the term “REALTOR®” is in all uppercase letters with the federal registration symbol (®) following it. Less preferred, but still acceptable, forms would be “REALTOR” in all uppercase letters without the registration symbol or “Realtor®” with an initial uppercase “R” with the registration symbol. Using all lowercase letters in “realtor,” with or without the registration symbol, is not considered proper form for the term REALTOR®.



# Affiliates

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### Canned Food Drive

February 18, 2011

Food collected will be donated to the Omaha Food Bank. Look for barrels at participating offices. Donations may also be brought to the Chili Cook-off or dropped off at OABR prior to February 18th.



**3. When the term REALTOR® is used with a member's name, it should appear as follows:**

Correct Answer: William Smith, REALTOR®

One of the rules governing the proper form for displaying the trademark terms is the requirement to separate the trademark terms from the words and phrases that surround it, even when the term appears on separate lines. That means that the trademark terms need to be separated from the name of the member or the member's firm by commas or other appropriate punctuation.

**4. The term REALTOR® is used correctly in the following phrase:**

Correct Answer: Jane Brown — REALTOR® and Lakefront Realty's top salesperson

Use of descriptive words or phrases either preceding or following the term REALTOR® or REALTORS® (i.e., "REALTOR® Professional" or "Professional REALTOR®") is expressly prohibited in Article V, Section 7 or NAR's Bylaws. Therefore, saying "Your REALTOR® for Life," "The Commercial REALTOR®," or "South Dakota's Top REALTOR®" are all prohibited uses of the REALTOR® trademarks. But answer choice D is correct because the term "REALTOR®" is used without any descriptive word or phrases.

**5. When an NAR member identifies his or her profession, it is correct to say:**

Correct Answer: I am a real estate broker and a REALTOR®

The term REALTOR® identifies the person's status as a member of NAR. While all REALTORS® are in the real estate business, not all are engaged in the same facet of that business. The term REALTOR® should never be used as a synonym for the services a member provides. A simple test to check whether the term REALTOR® is used correctly is to substitute the phrase "member of the association" for the term REALTOR® and then see if the statement has the intended meaning.

**6. The term REALTOR® when used with a real estate company name should appear as follows:**

Correct Answer: Sunshine Company, REALTORS®

NAR members are authorized to use the term REALTOR® or REALTORS® with the name of their company, but not as a part of the legal name of that company. The term should be separated from the company name with appropriate punctuation (e.g., a comma or a dash) to emphasize that the term is separate from the company name.

**7. Which of the following would be an incorrect use of the term REALTOR® in a Web site domain name?**

Correct Answer: www.NorthShoreRealtor.com

NAR members may use the term REALTOR® in their domain name or e-mail address provided that the term appears with the member's name or the name of the member's company. So a general descriptive URL that seeks to identify a characteristic of the member, such as where he is located or the type of property she specializes in with the term REALTOR®, like www.NorthShoreRealtor.com, would not be a correct use of the term REALTOR® in a domain name.

**8. How may the principal of a real estate company who is a REALTOR® use the REALTOR® trademarks in company advertisements if the company has both member and non-member salespeople?**

Correct Answer: The REALTOR® trademarks may be used with the names of the firm, the principal, and all of the salespeople who hold membership. But the trademarks may not be used in connection with the names of the non-member salespeople.

If the principals of the firm are NAR members, they can use the REALTOR® trademarks with their names and the name of their firm. Similarly, if a salesperson named in the ad is a member, he or she also may use the REALTOR® trademarks with his or her name. The REALTOR® trademarks may not, however, be used with or in connection with the names of the non-member salespeople appearing in the same ad.

**9. Which is true with regard to the color of the Block "R" Logo?**

Correct Answer: The color of the block and the term REALTOR® below the block will always be the same.

The official colors for the logo when it is reproduced in two colors are blue and gold (or red and gold for commercial members), but there may never be more than the two colors in the logo. When using a single color, the logo may appear in any color that clearly contrasts with the color of the paper or other background on which the logo appears.

**10. Which of the following is a true statement regarding how the Block "R" Logo may be used?**

Correct Answer: On advertising promotional materials as long as the member's name and address also appear on those materials.

Members may use the Block "R" Logo in connection with their own name on advertising and promotional materials for their real estate business.



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# Your 2011 NAR President: 'Ironman' Ron Phipps



**Ron Phipps**  
**2011 NAR**  
**President**

In the past month, Ron Phipps has held meetings with the leadership team of Fannie Mae and Federal Deposit Insurance Corp. chairman Sheila Bair. His calendar has him scheduled for at least four trips to Washington, D.C., before Christmas. On Tuesday afternoon, he conferred about foreclosures with a U.S. senator.

And today, he's scheduled to attend the closing of a house he sold.

"Really, I have two full-time jobs," said Phipps. "I'll tell you, I do get tired."

On Nov. 4, Phipps became the president of the National Association of Realtors, as the trade group looks to launch yet another year of trying to keep its industry from sliding further down the slippery slope of the recession and to gird for a potential assault on real estate's beloved mortgage-interest deduction.

He's also principal broker of his family's Phipps Realty in Warwick, R.I., where he's still earning a living selling houses, though the demands on his time can make that endeavor pretty complicated, he said.

"I'm unusual in that I'm an on-the-street Realtor," Phipps said. "I think that's been an advantage when meeting with the banks or Fannie or Freddie or I'm testifying about foreclosures. I'm not talking about some member's story -- I'm talking first-hand about the challenges I'm having."

The dual roles, he said, are simultaneously exhilarating and exhausting, though he said he couldn't complain that he didn't see the workload coming, having been very much in the industry radar for the past year as NAR president-elect. He also has served as president of the Rhode Island Association of Realtors.

Respite, he says, comes from running and swimming, though not as often as he'd like and not as intensely as he once practiced the sports. He competed in the 2000 Boston Marathon, and that same year he completed the Florida Ironman, a grueling combination of swimming, bicycling and running.

"I am now old and slow," he said, laughing. "I still run and swim, and I get on the bike seasonally. I have running shoes and swimming gear in Chicago (NAR's home office); in Washington, D.C.; Rhode Island; and Vermont (where he has a vacation home), so I don't have any excuse for getting out there. Last year I ran on three continents."

One of the attractions of running and swimming, he said, is that they're solitary pursuits.

"I have a public face, the extraverted part of my job," he said, "but I'm actually a loner. My creativity, my rejuvenation happens through exercise and that contemplative moment in swimming or running."

Still, he admitted, most of his daily contemplation these days has to do with Washington, he said.

Lobbying bankers for more relaxed mortgage standards and for improved turnaround times on short sales are top priorities for the trade group this year, Phipps said.

In addition to the recent Fannie Mae and FDIC meetings, he's also talked with three of the nation's top four lenders (the fourth meeting, with Citicorp officials, will come in January, he said). The pitch: Moving loan and short-sale processes along also will move the national economy along, he said.

Phipps said there's been a learning curve in breaking through some jargon and asking deeper questions. The banking meetings have followed a certain pattern, he said: Each has opened with someone from the banking side commenting on the way too-liberal mortgage-lending standards got the country into its current bind.

"That's universal," he said. "They always say that at the beginning. They will concede that some of the applications of the new risk-based credit-lending standards may have become too constrictive, but they'll say that we needed to move from totally open to controlled."

Uppermost in their minds, he said, the lenders are determined to avoid future entanglements with "buybacks" -- the defaulted loans that have come back to them. Thus, loan terms may continue to reside in very conservative territory, Phipps said.

"They also claim improvement in response time for short sales," he said. "Yes, they're doing it more quickly, but they've gone from impossibly long to challengingly long."

On the short-sale front, "we do believe they're trying to create efficiencies of scale, but we're frustrated that their management directives aren't evidencing themselves in the field quickly enough," he said.

And top-down directives don't seem to be adequate because of the complexity of some situations, he said.

"One of the lessons we'll take from this crisis is that the people who are interfacing with consumers need to be in a position to make decisions," he said.

He cited Bank of America's booth on the trade-show floor at the NAR annual meeting in New Orleans, where bank reps, meeting with Realtors who presented frustrations over their clients' individual foreclosure and short-sale cases, were able to resolve many of them on the spot.

His biggest concern, he said, is that tighter lending terms and automated mortgage approvals are having a chilling effect on consumer attitudes that will be difficult to undo, even in a better economic climate.

"We're concerned that we're running into 'robo-originations,'" he said. "It's like college admissions, where if you didn't have a minimum SAT score, you self-selected out, you didn't get your application looked at."

"Our concern is, in the traditional lending environment, the origi-

nator, the processor and the approver all looked at the creditworthiness of the borrower in total.

"But as we further automate the origination process, this becomes a problem," he said. "We worry that there's going to be a perception that good people who are worthy of credit are just going to step away" from homebuying.

What's the likelihood that Congress will undo or further cap the mortgage-interest tax deduction?

"It is remote," Phipps said. "We are so committed to defending it, and we are ready to respond if there's an attack on it."

Measuring his words, he said that any member of Congress who votes along those lines is likely to become aware of NAR's disappointment the next time voters go to the polls.

"If they attack -- to us, it's a failing grade," Phipps said. "We look to communicate directly with the voters on that. It's the single most important legislative issue on our horizon."

The membership ranks of the NAR haven't declined significantly throughout the recession, to Phipps' own surprise.

"We're at over 1.1 million this year," he said. Membership peaked in 2007 at 1.35 million, according to NAR data.

"I know there have been significant reductions in the so-called 'Sand States' (of Arizona, Florida, Nevada and California), and that's not surprising, given the nature of their real estate markets."

He said the trade group will, at the end of December, end its "Right Tools, Right Now" program, which was begun in 2009 to address members' economic concerns by offering many NAR programs, courses, reports and other business tools at break-even costs or for free.

"We drew down some of our reserves to fund that project, and it cost ... tens of millions of dollars," he said. "We will need to rein that program in."

But NAR is financially stable, he said, and he doesn't foresee an increase in membership dues.

"We're going to end the year with a slight deficit, but not anything we can't handle," he said. "We're not impacting our reserves."

*Reprinted from Inman News*



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# Realtors® Say Mortgage Interest Deduction Vital to Home Ownership, Economy

The following is a statement by National Association of REALTORS® 2011 President Ron Phipps:

As the leading advocate for housing and home ownership issues, NAR firmly believes that the mortgage interest deduction (MID) is vital to the stability of the American housing market and economy.

The MID must not be targeted for change. NAR is actively engaged on behalf of the nation's 75 million home owners and 1.1 million REALTORS® to ensure that the current deduction is not modified as was recommended in the Deficit Reduction Commission report released today.

The tax deductibility of interest paid on mortgages is a powerful incentive for home ownership and has been one of the simplest provisions in the federal tax code for more than 80 years. In a new survey commissioned by NAR and conducted online in October 2010 by Harris Interactive of nearly 3,000 homeowners and renters, nearly three-fourths of homeowners and two-thirds of renters said the mortgage interest deduction was extremely or very important to them.

Recent progress has been made in bringing stability to the housing market and any changes to the MID now or in the future could critically erode home prices and the value of homes by as much as 15 percent, according to our research. This would negatively impact home ownership for millions of Americans, including those who own their homes outright and have no mortgage.

Any further downward pressure on home prices will hamper the economic recovery, raise foreclosures and hurt banks' abilities to lend and likely tip the economy into another recession resulting in further job losses for the country. It will effectively close the door on the American dream.

NAR will remain vigilant in opposing any plan that modifies or excludes the deductibility of mortgage interest.

## MID Facts from NAR Research...

In recent weeks, many proposals, suggesting a variety of changes to the tax system, have been discussed. The estimates below are for the complete elimination of these two tax benefits at current marginal tax rates, one of the most extreme possible changes.

### MORTGAGE INTEREST DEDUCTION FACTS:

- 51 million—or 68 percent—of the approximately 75 million owner-occupied houses in the United States in 2009 had a mortgage.
- 38.5 million taxpayers claimed a deduction for mortgage interest, deducting a total of \$470 billion, in 2008.
- The average taxpayer claiming the MID deducted \$12,200 from taxable income in 2008.

- Therefore, the average taxpayer saved \$3,050 in taxes by claiming the mortgage interest deduction 1 .

- The total tax savings from the MID in the United States in 2008 was \$117 billion.

### REAL ESTATE TAX DEDUCTIONS FACTS:

- 42 million taxpayers in the United States claimed a deduction for real estate taxes in 2008, deducting a total of \$172 billion.

- The average taxpayer claiming the real estate tax deduction subtracted \$4,090 from taxable income in 2008.

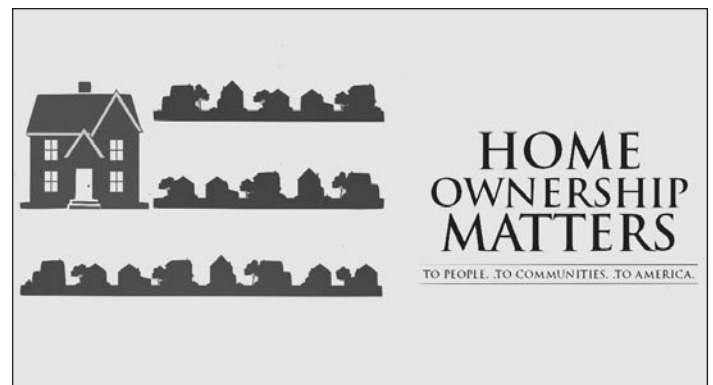
- Therefore the average taxpayer saved \$1,020 in taxes as a result of the real estate tax deduction 2 .

- The total savings from the real estate tax deduction in the United States in 2008 was \$43 billion.

### ELIMINATING DEDUCTIONS: LOSSES FOR HOME OWNERS AND THE NATION

If the mortgage interest and real estate tax deductions were eliminated, the loss would not be a one-year event; homeowners lose out on these potential savings each and every year. The present value<sup>3</sup> of these lost savings could total \$3.2 trillion. The value of all owner-occupied real estate in the United States in 2009 was \$19.3 trillion<sup>4</sup> . If the lost tax savings are fully capitalized into the price of houses, the average decline in value in the United States would be 17 percent. From the individual perspective, the median priced home in the United States in the third quarter 2010 was \$177,800. A decline in value of 17 percent, as projected, would mean a loss in home value of \$29,500 for the typical home owner.

These estimates, because they are based on a complete elimination of these deductions, can be viewed as a high-end estimate. Other changes will result in smaller losses to home owners. Additionally, national results are computed by looking at national averages. A very different picture can result when looking at the state level depending on the characteristics of the housing market, tax payers, and homeowners.





# An Open Letter to Omaha-Area Real Estate Professionals:

As the President/CEO of BrickKicker Corporation, a national home and building inspection company, I take a special pride in announcing our NEWEST franchise operators: Frank and Joanne Cawley.

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So now, we look to the future, to restore the old and build upon a new foundation that will allow Frank and Joanne to become pillars within the industry and their community.

If you've referred The BrickKicker for inspection services in the past, THANK YOU. If you haven't yet, there's no better time to consider a new professional resource. I'm confident you will be impressed with the results.

Feel free to call me directly with any questions or input. **But if you need a home inspection done right, call the Cawley's BrickKicker Inspection Services at 402-661-0535.**

Wishing you a prosperous 2011,



[frank.cawley@brickkicker.com](mailto:frank.cawley@brickkicker.com)

A handwritten signature in cursive script that reads "Ron".

Ron Ewald, President/CEO  
The BrickKicker Headquarters  
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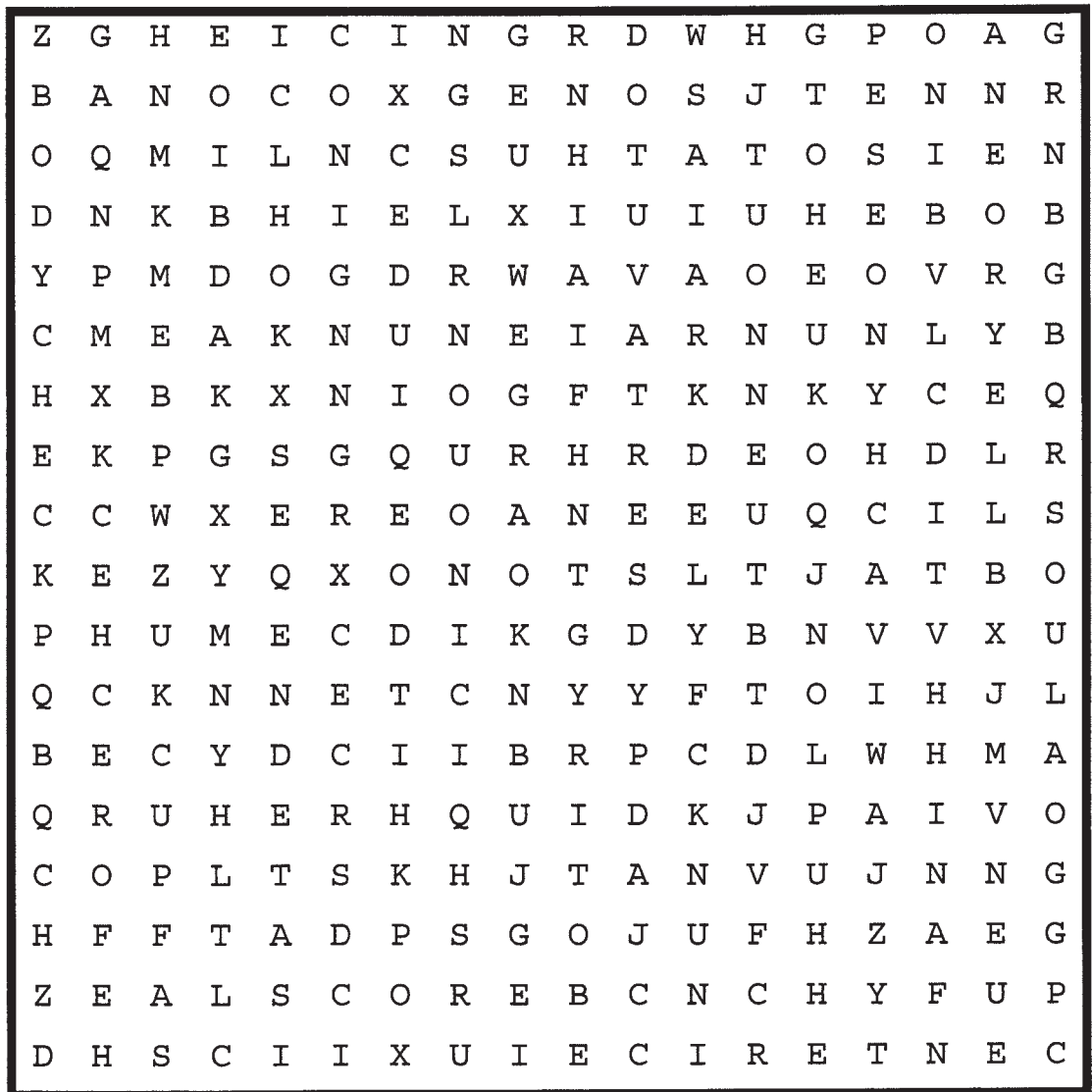
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## December Word Search

winner was Bill Black from CBSHOME Real Estate

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