Omaha Area Board of REALTORS®

www.OABR.com

June 2011

UPCOMING EVENTS

MLS Users Group

Wed, Jun 1 at 10:00 am

Education Forum

Thu, Jun 2 at 10:00 am

Microsoft 2010 Outlook Training

Fri, Jun 3 from 8:00 am - 4:00 pm at New Horizons

New Member Orientation

Tue, Jun 7 from 8:30 am - 4:00 pm Wed, Jun 8 from 8:30 am - 4:00 pm Thu, Jun 9 from 9:00 am - 12:00 pm

Affiliate Council

Tue, Jun 7 from 9:00 am - 1:30 pm

Social Events Forum

Wed, Jun 8 at 10:00 am

WCR Business Luncheon Meeting

Thu, Jun 9 at 11:45 am at Champions Run

YPN Advisory Board

Thu, Jun 9 at 3:00 pm

YPN at Billy Froggs West

Thu, Jun 9 from 4:00 pm - 6:00 pm

Omaha Storm Chasers

Fri, Jun 10 at 7:00 pm

Equal Opportunity and Cultural Diversity Task Force

Tue, Jun 14 at 11:00 am

Governmental Affairs Committee

Wed, Jun 15 at 11:00 am

WCR Board Meeting

Thu, Jun 16 at 9:00 am

Nebraska Real Estate Commission Meeting

Thu, Jun 16 at 9:00 am at Lincoln, NE Fri, Jun 17 at 9:00 am at Lincoln, NE

Affiliate Golf Tournament

Mon, Jun 20 at Champions Run

Knowledge Is Power Seminar -State of the Real Estate Market with R. Gregg Mitchell, SRA

Wed, Jun 22 from 10:00 am - 12:00 pm

GPRMLS Executive Committee

Tue, Jun 28 at 9:30 am

GPRMLS Board of Directors

Tue, Jun 28 at 10:15 am

OABR Executive Committee

Wed, Jun 29 at 9:30 am

OABR Board of Directors

Wed, Jun 29 at 10:15 am

IMPORTANT ISSUE

REALTORS® Advocate Low Down Payment

Washington, May 25, 2011

The Federal Housing Administration plays a critical role in the nation's housing financing system, providing safe, affordable mortgage financing to consumers in all markets during all economic conditions, the National Association of REALTORS° said in testimony today.

NAR President Ron Phipps spoke before the House Financial Services Subcommittee on Insurance, Housing and Community Opportunity regarding a discussion draft of legislation to reform FHA.

"As the leading advocate for homeownership, NAR strongly supports FHA's single- and multifamily mortgage insurance programs. Since 1934 millions of qualified home buyers have relied on FHA-insured loans to purchase a home, and particularly in recent years when private financing dried up," said Phipps, broker-president of Phipps Realty in Warwick, R.I. "NAR supports efforts to strengthen FHA and reduce its current market share; however, changes should not be made at consumers' expense by drastically impacting the availability and cost of mortgage capital for millions of Americans, especially while the housing market recovery remains fragile."

NAR supports sections of the discussion draft that would help FHA remain fiscally strong and better monitor risk, increase enforcement tools and protect taxpayers but opposes any increases to the down payment requirements.

Phipps testified that FHA remains a leader in insuring safe, low-down payment mortgages to responsible, qualified borrowers, with as little as a 3.5 percent down for borrowers with good credit.

"Proposals to further increase FHA down payment requirements are unwarranted,"

Phipps said. "The current 3.5 percent down payment and closing costs represent a significant financial commitment. Requiring a larger down payment does little to reduce risk of default compared to strong underwriting requirements, and only puts home ownership out of reach for many families who have the income necessary to carry the cost of the home purchase," Phipps said.

NAR has long maintained that the principal barrier to home ownership is accumulating the money needed for down payment and closing costs, and estimates that it would take the average American family, living frugally and saving at the current national rate, nearly seven years to save for a 5 percent down payment on a \$200,000 home and more than 10 years to save for 10 percent down.

Phipps also testified about the importance of making permanent the FHA mortgage loan limits currently in effect. He stated that decreasing the current loan limits would reduce the availability of mortgage loans across the country, not just in higher cost areas, and increase the cost of capital to consumers. NAR estimates that reverting to the lower statutory limits on October 1 will impact 612 counties in 40 states and the District of Columbia, with an average loan limit reduction of more than \$50,000. Further reductions to the loan limits could have an even greater dramatic impact on liquidity and halt the housing market recovery.

"Allowing the current loan limits to decrease will have an immediate negative impact on mortgage availability. FHA has played a critical role in holding down mortgage rates. Without FHA, the higher mortgage rates paid by consumers would

Continued on Page 3



Omaha Area Board of REALTORS®

Omaha, NE 68154 402-619-5555 tel 402-619-5559 fax www.OABR.com

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



Dear Friends,

Spring is always a busy time for the REALTOR® organization. A number of us recently returned from the National Midyear Meetings held during the second week of May. This week-long set of meetings focuses on political issues of importance to REALTORS®, but this year there were governance and MLS issues as well.

• Directors Vote for Political Initiative and \$40 Dues Increase. The NAR Board of Directors overwhelmingly approved the REALTOR* Party Political Survival Initiative which will raise your NAR dues payment for 2012 from \$80 to \$120. Under the initiative, the \$40 in new dues revenue will go to help fund and provide assistance to political and issues



Vince Leisey 2011 President

campaigns at all levels. The majority of the funds — 73 percent — will be used for bolstering grassroots actions. RPAC contributions are still critical for our organization; however the additional dues funds are important for REALTORS® to remain relevant in today's political environment where the mortgage interest deduction and low-down payment home loans are currently being threatened.

Whether you favor the dues increase, or oppose it, the REALTORS® on the NAR Board of Directors were motivated by their obligation to promote and protect real estate ownership for the benefit of all Americans. Homeownership matters!

Have you responded to the latest call for action? If not, go to www.RealtorActionCenter.com – it takes less than a minute to respond!

• Federal Policy on FHLB System. With the federal government exploring changes to the secondary mortgage market, the board passed a resolution supporting the continuation of the Federal Home Loan Bank (FHLB) system to help ensure the continued availability of affordable and safe mortgage financing. The FHLB system makes funds available to its member banks, helping to keep down the cost of financing to consumers.

Continued on Page 3

Special Events

- YPN at Billy Froggs West
 Thu, June 9 from 4:00 p.m. 6:00 p.m.
- Omaha Storm Chasers Fri, June 10 at 7:00 p.m.
- Affiliate Golf Tournament
 Mon, June 20 at Champions Run
- Knowledge Is Power Seminar State of the Real Estate Market with R. Gregg Mitchell, SRA Wed, June 22 from 10:00 a.m. - 12:00 p.m.

Continued from Page 1

flow into noncompetitive banks that are too big to fail," Phipps said.

Phipps praised FHA for continuing to serve the needs of millions of hardworking American families and for the steps the agency has taken to ensure its long-term financial soundness. "FHA is the only government agency that operates entirely from self-generated income, costing taxpayers nothing. In fact, FHA programs have helped bring net revenue to the U.S. Treasury, helping reduce the budget deficit," he said.

Continued from Page 2

- Opt-in Provision added to Franchisor IDX Display Policy. Last November, the NAR Board gave franchisors the right to index and display listing data from their local franchisees' IDX fees on their national websites. Much discussion was held on this issue throughout the week, and in the end the Directors voted to add an opt-in provision to the policy, eliminating the national franchisor's display of local MLS Participant listings without specific consent by the local Participant.
- **Legal Funding.** The NAR Board approved \$150,000 to support three legal cases, involving RESPA rules, and allegations of price-fixing in violation of antitrust laws.
- Military Recognition. In a moving tribute to members who've served in the military, Past NAR President Richard Mendenhall, recognized the upcoming 10th anniversary of the 9-11 attacks and the formation of the REALTORS® Relief Foundation that provided nearly immediate assistance to those who lost their homes as a result. See page 20 for the Foundation's latest efforts with tornado relief.

Back in Omaha, we are fortunate to enjoy a growing local economy, stable home prices and an improving residential market. I wish everyone the best as we move into the summer selling season. Hopefully 2011 will be a great year for your business.

Best regards,

Vince Leisey 2011 President



NOTICE OF ELECTION

REPORT OF THE NOMINATING TASK FORCE OMAHA AREA BOARD OF REALTORS® 11830 NICHOLAS STREET OMAHA, NE 68154

All REALTOR® members are advised that the election of officers and directors will take place as part of the Omaha Area Board of REALTORS® Annual Picnic on August 10, 2011 at the Omaha Area Board of REALTORS®, 11830 Nicholas Street, Omaha, NE, from 11:00 a.m. to 1:00 p.m.

The Nominating Task Force of the Omaha Area Board of REALTORS* hereby submits to the membership the following slate of candidates for election for the 2012 membership year which begins September 1, 2011:

President	Lisa Ritter
President-Elect	David Matney
Secretary/Treasurer	Deda Myhre
Director (2014)	Megan Jaspers
Director (2014)	Monica Lang

The following individuals will continue their service on the Board of Directors.

Eileen Schultz

21100001 (2015)	Ziieeii oeiiaiti
Director (2013)	Deda Myhre
Director (2012)	Mark Leaders
Director (2012)	Sharon Rich
Director (2012)	Mark Wehner
Immediate Past President	Vince Leisey
GPRMLS Chair	Andy Alloway
Affiliate Council Chair	Deb Martin
WCR Omaha President	Susan Clark

Director (2013)

Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least ten percent of the REALTOR® Members and filed with the Omaha Area Board of REALTORS® office at least four weeks before the election. Notice of additional nominations will be sent to all REALTOR® Members before the election.

The ballot will contain the names of all candidates and the offices for which they are nominated. Election shall be by ballot and all votes shall be cast in person. Absentee ballots may be cast in person at the Board Office prior to Election Day if the member attests they will be unable to vote the day of the election.

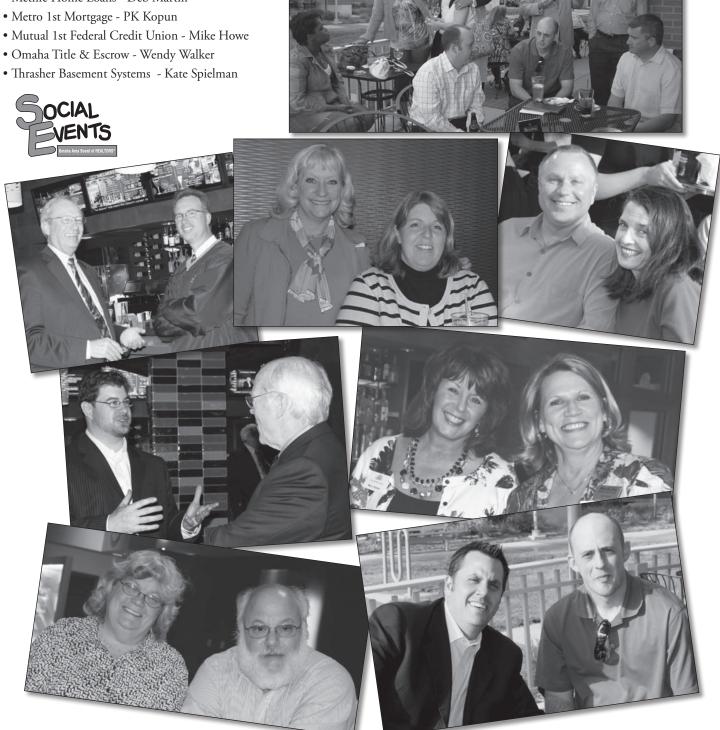
Real Estate Social

The first Real Estate Social, sponsored by the Social Events Forum, was a big success. Over 100 people showed up to meet with fellow real estate professionals. Everyone met at the Aksarben Cinema and then moved over to LIV lounge in Aksarben Village. Karen Young

with Omaha Title & Escrow won an evening at the theatre for two from Aksarben Cinema. The Jones Brothers cupcakes were served and enjoyed by all. Thank you to all the sponsors and everyone who participated.

This event was sponsored by...

- Brickkicker Inspection Service Joanne Cawley
- Farmers Insurance Group Mary Sladek
- Metlife Home Loans Deb Martin



Spruce Up the Park

Another successful event sponsored by the Social Events Forum, "Spruce Up the Park" is in its second year.

"This event is a chance to help keep the community where we work and play a cleaner and safer place," said Mark Leaders, 2011 Chair of the Social Events Forum. This year they worked on two parks, the Papillion City park and Elmwood park. Mark Brosnihan, with Real Estate Associates commented, "It's a great opportunity to give back, I run through Elmwood park a couple times a week, it just makes sense to participate."











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Brent Simmerman, President (402) 630-6555 Info@MidlandsHI.com www.MidlandsHI.com





Submitted By: Wendy Walker Omaha Title & Escrow, Inc.



Benefits of Title Insurance

Through Partnership, Precise and Protection, Title Insurance provides a broad range of Benefits to the parties involved in a real estate transaction.

Title insurance was first issued in 1871 to enable speed and efficiency when property is conveyed, or legally transferred from one owner to another. Because of title insurance, real estate is more marketable and thus more valuable. It has worked so well to protect buyers and lenders against defects in legal ownership that it is spreading around the world. The title industry in many states closes the transaction, handles the escrow and records the documents, it also works to make the title searches even faster, better and more cost-effective. The role of title insurance to fix problems and pay claims is crucial to the marketability and selling of real estate.

TO THE PURCHASER OF REAL ESTATE...

The purchaser of real estate needs protection against serious financial loss due to a defect in the title to the property purchased. A title insurance policy will cover both claims arising out of title problems that could have been discovered in the public records, and those so-called "non-record" defects that could not be discovered in the record, even with the most complete search.

A title insurance policy will not only protect the insured owner, but also that person's heirs for as long as they hold title to the property, and even after they sell by warranty deed. The Company will not only satisfy any valid claim made against the insured's title, but it will pay for the costs and legal expenses of defending against a title claim.

TO THE LENDER...

The overwhelming majority of mortgage loans made in the United States are made by persons who are acting in a fiduciary capacity - by savings and loan associations, savings banks, and commercial banks on behalf of their depositors, and by life insurance companies on behalf of their policyholders. A policy of title insurance provides a mortgage lender with a high degree of safety against the loss of security as a result of a title problem. This protection remains in effect for as long as the mortgage remains unsatisfied.

TO THE SELLER...

An owner of real property whose interest is insured by an owner's title insurance policy has the assurance that the title will be marketable when selling the property. The title insurance policy protects the seller from financial damage if the seller's title is rejected by a prospective purchaser. Also, when the seller conveys with "warranties," the seller is still protected if the buyer sues because of a breach of those warranties.

TO THE REAL ESTATE ATTORNEY...

Title insurance enables the real estate attorney to provide the client with substantially greater protection than would be

Continued on Page 7

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Continued from Page 6

afforded by the attorney's opinion alone. The attorney's opinion is generally limited to recorded matters and the client can only recover from the attorney if the attorney is found to be negligent. To the Real Estate Broker...

The title insurance company and the real estate agent both seek to ensure that as many purchases as possible are closed to the satisfaction of all the principals in the transaction. From the broker's standpoint, the efficient and safe transfer of title will result in client satisfaction, increased prestige, and continued business.

Apart from the security that title insurance offers, most brokers have experienced numerous instances in which title insurance personnel have enabled them to close transactions that otherwise would have been delayed. By helping to avoid delays, Title and Escrow companies are able to facilitate the job of the real estate broker and to minimize the inconveniences and costs to the homebuyer.

TO THE HOME BUILDER...

By providing various title insurance services and information to the home builder, the title insurance industry can and does assist the builder in identifying and evaluating building and use restrictions, easements, etc., in removing title problems that may arise, and in facilitating prompt and needed disbursement of construction funds from the construction lender.

TO THE COMMUNITY IN GENERAL...

Beyond the security and peace of mind we provide to our customers, the title industry helps to improve the transaction process in ways that benefit all of the transaction parties and the country as a whole.

- We save consumers \$10 billion annually in interest cost through timely closings, putting those dollars to work in the hands of the American homeowner
- By expediting the closing process, we save consumers and the real estate industry \$1 billion a day
- We provide educational materials concerning the real estate process that empower consumers and help improve their transaction experience
- We help collect \$1.75 billion in delinquent Federal taxes annually, lessening the tax burden for everyone
- We help collect \$325 million in past due child support annually, enabling children to be properly cared for.

Source: American Land Title Association, July 2009 and August 2008

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 MAY 2011 MEETING:

Regi Powell (President) –

Farmers Insurance/Powell Insurance

Deb Martin (President-Elect) – MetLife Home Loans

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

Cyndi Johnson – TNT Insurance Inc

Sara Kelley - Great Western Bank

PK Kopun – Metro 1st Mortgage

Laura Longo – Centris Federal Credit Union

McGee, Mark – American National Bank

Dennis Meyer – Great Western Bank

Chip Monahan – Monahan Financial Inc

Scott Moore – Rels Title

Jim Murphy - Bank of the West

Mary Sladek – Farmers Insurance Group

Jody Smythe - MetLife Home Loans

Nancy Spidle – Mold Solutions

Matt Thiel - DRI Title & Escrow

Carlene Zabawa – American National Bank

Dawn Zaller – Team USA Mortgage

www.OABRaffiliates.com.

UPCOMING MEETINGS:

- Tuesday, June 7, 9:00 a.m.
- Tuesday, July 12, 9:00 a.m.
- Tuesday, August 2, 9:00 a.m.

All Affiliate members are welcome to attend.

"In the middle of difficulty lies opportunity." (Albert Einstein)



2011 Golf Outing

Presented by



AFFILIATES

a council of the Omaha Area Board of REALTORS®

- Men's & Co-ed Team Contests
- Pin Prizes for Men and Women
- Estimated \$3000 of prizes to be handed out
- Lunch and Appetizers provided
- AFFILIATE Sponsors that know how to do it!

Monday, June 20, 2011 --CHAMPIONS RUN Golf Course--

13800 Eagle Run Drive, Omaha, NE.
Shotgun Start at 11:00 AM
Range and Practice Green are available for warm ups at 10:00 AM
Registration starts at 10:00 AM

/ UADK MEILIDEIS	atou/player			
Guests (non-members)	\$125/player	(GREAT til	me to i	ioin OABR!)
Dinner Only		•	-	•
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	following golf in t			
*********Payment must be i	included w/ reg	istration f	orm!**	*******
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OABR Affiliates Council 11830 [] Credit Card – Please circle type:				
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Billing Name:				7:
Address			St	∠ IP
Signature:				
Don't wait to sign up	Unly the first 3	<u>b teams</u> cai	ı be ac	cepted.

8 REALTOR® FOCUS

-The only sure rule in golf is - he who has the fastest cart never has to play the bad lie -Mickey Mantle

Advanced Paragon Training

The Education Forum sponsors advanced Paragon training alternating months, May's class was about CMAs.

The next Advanced Paragon training will be July 7th, at 1:00 p.m.

"I like the new CMA format in Paragon 5, the layout is business professional and makes for a better presentation."

Les Kay, America's Realty Team

"The CMA in 5 is a great program, they have nice comparables. Now I just need to practice with the software."

Bill Spiecker, CBSHOME Real Estate



Robert Wiebusch instructs Terrie Wohlers and Mary Jo Landen, at the Paragon CMA class offered in May.



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When it comes to your client's concerns...



WCR Program Luncheon

Omaha Economy and Marketplace

David Brown, President and CEO of the Omaha Chamber of Commerce

June 9, 2011 11:45 a.m.

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

Champions Run

13800 Eagle Run Drive

Lunch - \$13.00 (advance payment on PayPal)

\$14.00 (pay at the door)

See You There!





2011 RPAC Contributors

CONTRIBUTION GOAL

\$54,775 8-31-11 **CAPITOL CLUB** Hart, Mark (\$250+) Hogan, Lenice **CRYSTAL "R" CLUB** Ahlvers, Jerry Kammandel Jr., Henry (\$2,500+) Battiato, Diane Lichter, Pat Humpal, Monica Leisey, Vince Melichar, Larry Matney, David Mentzer, Marilyn STERLING "R" Miller, Kathy Meyer, Trudy Nigro, Joan **CLUB** \$31,770 Patrick, Jeanne Ritter, Lisa (\$1,000+) Rich, Sharon 5-26-11 Rouch, Kathryn **SENATOR'S CLUB GOVERNOR'S CLUB** Schultz, Eileen (\$500+) (\$150+) Seigel, W. John Inman, Jacki Alloway, Andy Soucie, Vicki Leaders, Mark Alloway, Jennifer Valenti, Joe Maloy, Shawn Dodge, Nate Wehner, Mark Dodge, NP Sandy Wiebusch, Robert **99 CLUB** Gehrki, Joe (\$99+)Riedmann, Mike **FAIR SHARE** Rotthaus, Doug Adams, Katie (\$25+) Stuart, Brenda Bane, Barbara Thank You to the 740 Baumert, Gary other REALTORS® **DOLLAR A DAY** Bresley, Mark who contributed their (\$365) Burford, Judy fair share to the 2011

A complete list of 2011 RPAC contributors is located at: www.RPAC.OmahaREALTORS.com

YES!

Grennan, Jo Ann

I want to make sure the REALTOR® voice is heard at the local, state and national level.

Coenen, Denice



Here is my myesum	eni.		
O Golden "R" Club	\$5,000	(\$13.70 a day)	
O Crystal "R" Club	\$2,500	(\$6.85 a day)	
O Sterling "R" Club	\$1,000	(\$2.75 a day)	
O Governor's Club	\$500	(\$1.36 a day)	
O \$1-A-Day Club	\$365	(\$1.00 a day)	
O Capitol Club	\$250	(\$.68 a day)	

Senator's Club
 99 Club
 Fair Share
 (\$.41 a day)
 (\$.27 a day)
 (\$.07 a day)

O Contributor

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Omaha Area Board of REALTORS®

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REALTOR

Signature: Print Name:

Contributions are not deductible for Federal tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without affecting your membership rights. 70% of each contribution is used by your State PAC to support state and local political candidates. The remaining 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a.







Omaha Area Board of REALTORS® Night with the Omaha Storm Chasers

Friday, June 10, 2011 Omaha Storm Chasers vs. Oklahoma City Redhawks Game Time 7:05 p.m. Fireworks-Post Game!

PICNIC: Omaha Area Board of REALTORS[®] will have use of the Right Field Picnic Area for an All-You-Can-Eat menu of Omaha Steaks Burgers, Hebrew National Hot Dogs, Baked Beans, Potato Chips, Cookies, Lemonade and Iced Tea. (**Meal will start at 6:00 p.m. and end at 7:30 p.m.**)

MASCOT APPEARANCE: Stormy or Vortex will appear at the picnic to entertain, take photos with the kids and sign autographs.

FIRST PITCH: One representative from the Omaha Area Board of REALTORS® will participate in the first pitch ceremony.

RECOGNITION: Omaha Area Board of REALTORS $^{\text{(R)}}$ will be recognized over the message center and public address system.

RESERVED SEATS: Omaha Area Board of REALTORS® will have a reserved ticket on the 1st base side which is a great view for fireworks!

Individual Name: Mailing Address:			Mailing Address
City: Phone:	State: Email:	Zip Code:	Omaha Area Board of REALTORS®:
Quantity of Tickets Ordered: Visa / MC/ AMEX / DISC Card #:	x \$15.00 each =	TotalExpiration Date:	Donna Shipley/ Lisa Welch 11830 Nicholas St Omaha, NE 68154

Please make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders must be turned in by Friday, June 3, 2011.

Please call Donna Shipley at 402-619-5551/Lisa Welch at 402-619-5552 with any questions.

YPN Networking Thursday

This month the OABR YPN group hosted a unique learning experience with the assistance of Mark Wehner, CEO and Founder of REEsults Coaching. Mark's energy-packed presentation, complete with pyrotechnics and an appearance by SNAPEE the mascot, was an eye-opening and paradigm shifting experience for all of the Y.O.R.E. Pros (Young Omaha Real Estate Professionals) in attendance.

The seminar's focus was directed towards "Game Changing" strategies and how to think, act, and achieve with an entrepreneurial mindset. It was a sampling of points from the REEsults Coaching Entrepreneurial Survival Series, and excellent accompaniment to the OABR YPN's continued mission to strengthen the REALTOR® brand. One of Mark's specific points explained the trend of successful real estate entrepreneurs to move away from SELLING properties and towards EDUCATING clients.





As the OABR YPN group continues to grow and evolve, it will be important for all Y.O.R.E Pros to remember Mark's message of EDUCATING over SELLING. More than just translating into personal career achievement for individuals, it will ensure the long-term success of the REALTOR® brand and continue to nurture a positive, successful relationship with our local communities.







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MLS: Residential Rental Property Type

In order to make the residential rental property type a more robust and useful feature of the MLS, the MLS Users Group recently made the following recommendations that were reviewed and approved by the MLS Board of Directors. These changes to the Residential Rental property type became effective June 1, 2011:

PROPERTY SUBTYPE:

• All residential rental listings will now be categorized as 'Detached Housing' or 'Attached Housing.'

ADDITIONAL YES/NO FIELDS:

- Condo/Townhouse/Villa
- Dogs Allowed
- Non-Smoking Unit
- Professionally Managed
- Section 8 Accepted
- For Sale
- Purchase Option Available
- Basement
- Walk-Out Basement

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ADDITIONAL FIELDS:

- Lease Terms
- Application Fee
- Deposit amount
- Date Available
- Directions to Property
- Bedrooms
- Bathrooms
- # of Rooms
- # of Fireplaces
- Garage Spaces
- 3rd Floor SqFt
- · 2nd Floor SqFt
- Main Floor SqFt
- Finished Below Grade
- Total Finished SqFt
- Year Built
- Basement %

ADDITIONAL SECTIONS:

- School Information
- Style
- Room Dimensions & Descriptions
- Bath Type Totals
- Public Remarks
- · Agent Remarks
- · Office Only Remarks
- Features
- *New Residential Rental input forms are available at the OABR office.



Membership Report

MAY, 2011

NEW REALTORS®

Alai, Nancy – NP Dodge IV LLC – Papillion Anding, Mark – Prudential Ambassador Real Estate – California #101

Bay, James – CBSHOME Real Estate – Lakeside Brosnihan, Mark – Real Estate Associates Inc Brown, Robert – Star Realty Inc/Double Eagle Prpty Mgmt

Contreras, Veronica – RE/MAX The Producers Fujan, Michael – Prudential Ambassador Real Estate – California #101

Hankins, Scott – Keller Williams Greater Omaha – Giles

Heithier, Anna – Keller Williams Greater Omaha – Giles #2

Housley, Dionne – Alliance Real Estate LLC

Jacobs, Jaclynn – PJ Morgan Real Estate

Kramer, Suzanne – Star Realty Inc/Double Eagle Prpty Mgmt

Krayneski, Michael – NP Dodge III LLC – Lakeside

Milczski, William – RE/MAX The Producers

Newhouse, Chris – DEEB Realty – 117th

Smith, Bruce – PJ Morgan Real Estate

Sukstorf, Scott – NP Dodge I LLC – Pierce

Tennant, Laura – CBSHOME Real Estate – 131st Dodge

Tennant, Matthew – CBSHOME Real Estate – 131st Dodge

Thomas, James – Keller Williams Greater Omaha – Village Pointe

NEW AFFILIATES

Doherty, Leonard – Atlas Pest Control Hunter, Aaron – Thrasher Basement Systems Inc Ringsdorf, Michele – American National Bank Slusky, Dan – Quality Home Inspections Inc Stan, Melissa – The Selling Image Stephens, John – Thrasher Basement Systems Inc Watson, Nate – Continuum Financial

REALTOR® CANDIDATES

Andrews, Jessica – CBSHOME Real Estate – 121st Pacific Andrews, Lisa – CBSHOME Real Estate – Lakeside Archer, Crystal – DEEB Realty – 117th Armstrong, Denise – CBSHOME Real Estate – 131st Dodge

Armstrong, Denise – CBSHOME Real Estate – 131st Dodge Aulner, Aaron – Keller Williams Greater Omaha – Village

Brown, Laurie – CBSHOME Real Estate – Davenport Caniglia, Michael – NP Dodge I LLC – Pierce

Cerio, Jennifer – DEEB Realty – 117th

Coleman, Kimberly – NP Dodge VI LLC – 129th & Dodge

DeSouza, Georgette – NP Dodge VI LLC – 120th Pacific

Elliott, Gina – Prudential Ambassador Real Estate – California #101

Fleming, Julie – NP Dodge IV LLC – Papillion

Florez, Amy – NP Dodge IV LLC – Papillion

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

Hoffert, April – CBSHOME Real Estate – 121st Pacific

Johnson, Sharon – NP Dodge IV LLC – Papillion

Kemling, Jon – NP Dodge IV LLC – Papillion

Kotera, Neil – Prudential Ambassador Real Estate – California #101

Kubat, Michelle – CBSHOME Real Estate – Davenport Negley, Kristine – NP Dodge VI LLC – 120th Pacific

Pachman, Howard – Prudential Ambassador Real Estate – California #101

Pearce, Nicholas - NP Dodge I LLC - Pierce

Perry, Conway – NP Dodge VI LLC – 120th Pacific

Proctor, Jaclyn – NP Dodge V LLC – 129th Dodge

Reiss, Deborah – Keller Williams Greater Omaha – Village Pointe

Slepicka, Ryan – Real Estate Associates Inc

Stangl, Julie – NP Dodge V LLC – 129th Dodge Young Jr, Randy – DEEB Realty - Bellevue

AFFILIATE CANDIDATES

Ferguson, Jeff – Pillar to Post

Forest, Randy - Finance 1 LLC

Root, Kevin - AmeriSpec Home Inspection Serv

MEMBER TRANSFERS

Anderson, Ivan from Prudential Ambassador Real Estate – California #101 to DEEB Realty 117th

Butler, Cody from Don Peterson & Associates Real Estate – 6th Fremont to Don Peterson & Associates Real Estate – 23rd Fremont

Chase, Kurt from Prudential Ambassador Real Estate – California #101 to Real Estate Associates Inc

Gilreath, Rita from Keller Williams Greater Omaha – Giles to Celebrity Homes Inc

Kotera, Neil from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – California #201

LeVier, Colleen from RE/MAX Real Estate Group - Giles to

Red Barn Realty LLC

McNally, Loretta from DEEB Realty – 117th To DEEB Realty - Bellevue

Mentzer, Marilyn from DEEB Realty – 117th to NP Dodge III LLC – Lakeside

O'Leary, Peggy from Celebrity Homes Inc to CBSHOME Real Estate – Davenport

Posey, James from Landmark Group to CBSHOME Real Estate – 147th

Saint, Travis from Don Peterson & Associates Real Estate – Omaha to NP Dodge III LLC – Lakeside

Stephens, Kim from Keller Williams Greater Omaha – Giles to DVG Realty LLC

Wilder, Daniel from NP Dodge IV LLC – Papillion to DEEB Realty – 117th

Wilson, Montgomery from RE/MAX Real Estate Group – Giles to NP Dodge II LLC – Co Bluffs

REACTIVATED MEMBERS

Grove, Douglas – DEEB Realty – 117th

McKay, Deborah – Prudential Ambassador Real Estate – California #101

Mally, Karin – Keller Williams Greater Omaha – Giles

Regan, Jason – DEEB Realty – 117th

Woodke, Seth – Prudential Ambassador Real Estate – California #101

RESIGNATIONS

Adams, Brian – NP Dodge VI LLC – 120th Pacific Albrecht, Robert – Alliance Real Estate LLC Beardmore, Jeannette – CBSHOME Real Estate – 147th Favara, Ronald – DEEB Realty – 117th Furlow, Otis – NP Dodge I LLC – Pierce Kavanaugh, Laurie – Real Estate Associates Inc Taborsky, Frank – AmeriSpec Home Inspection Serv Walsh, Doug – Residential Mortgage Wurth, Timothy – DEEB Realty – 117th

NEW REALTOR® COMPANY

#100955/Rogert Ag & Real Estate Inc – 242 S 13th, Tekamah, NE, 68061 OABR/MLS Phone: 402-374-2527 Fax: 402-374-2057 Designated Realtor: Kent Rogert

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

JULY ORIENTATION

- Tuesday, July 12, 8:30 a.m. to 4:00 p.m.
- Wednesday, July 13 8, 8:30 a.m. to 4:00 p.m.
- Thursday, July 14, 9:00 a.m. to 12:00 p.m.

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

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

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MEMBERSHIP STATISTICS

OABR

	Apr 2011	Apr 2010
Designated REALTOR®	218	223
Des. REALTOR® Secondary	2	4
REALTOR®	2005	2088
REALTOR®-Secondary	2	0
TOTAL	2227	2315
Institute Affiliate	74	67
Affiliate	196	194
Other	5	1
TOTAL	2502	2577
	Apr 2011	YTD
New REALTOR® Members	32	96
Reinstated REALTOR® Members	s 5	41
Resignations	9	60

GPRMLS

	Apr 2011	Apr 2010
Participants (Primary)	207	211
Participants (Secondary)	63	59
Subscribers (Primary)	1971	2065
Subscribers (Secondary)	176	174
Exempt	35	27
TOTAL	2452	2536

Knowledge Is Power Seminar Assessment Process and How to Appeal

There was a full house in attendance at the Knowledge is Power (KIP) Seminar "Assessment Process and How to Appeal", taught by Roger Morrissey, Douglas County Assessor.

Some attendees commented:

- Helpful to understand the Assessor's job, Roger did a good job.
- Great session!
- The Education Committee at the board is simply outstanding!



NEXT KIP

"State of the Real Estate Market" with Gregg Mitchell as the speaker. This seminar is scheduled for Wednesday, June 22, 2011 at 10:00 a.m. Tell Donna at DShipley@OABR.com if you are interested in attending.

Personals

CONDOLENCES to Jim Patton, on the recent loss of his mother-in-law.

CONDOLENCES to Stephanie Schroeder of NP Dodge Company and her family on the recent loss of her son, Andrew.



CONDOLENCES to Doug Ketter of Wells Fargo on the passing of his wife.

ON THE MEND – John Seigel of NP Dodge Real Estate wants to thank the many REALTORS® who sent cards and called him during his recent 19 day hospital stay after a severe heart attack. John is also very thankful to the rescue personnel and the doctors and nurses at Alegent Lakeside Hospital. We are glad John is now back to work.

SEND US YOUR NEWS!

Fax: 402-619-5559 Email: DShipley@OABR.com Phone: 402-619-5551 Mail: 11830 Nicholas St., Omaha, NE 68154.

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June 20th at Champions Run Registration Form on page 8

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www.mooreeducation.com 402-770-8605 National USPAP Update (v.2010-11) June 17 C21101 (7 hrs) 8:30 a.m. - 4:30 p.m.

Nebraska REALTORS® Association www.NebraskaREALTORS.com 402-323-6500

• R. F. Morrissey & Associates 402-933-9033

· Randall School of Real Estate

www.RandallSchool.com 402-333-3004

Jun 22	Mortgages & The Foreclosure Process 0621 (3 hrs) 8:30 a.m 11:45 a.m.
Jun 22	Writing the Purchase Agreement 0019R (3 hrs) 1:00 p.m 4:15 p.m.
Jun 28	Ethical Decision Making 0530R (3 hrs) 8:30 a.m 11:45 a.m.
Jun 28	Working with Investors: Client for Life 0311 (3 hrs) 1:00 p.m 4:15 p.m.
Jul 12	Ethical Decision Making 0530R (3 hrs) 8:30 a.m 11:45 a.m.
Jul 12	Statutory Liens 0383 (3 hrs) 1:00 pm - 4:00 p.m.
Jul 13	Power Open Houses

0672 (3 hrs) 8:30 am - 11:45 am

C0120 (3 hrs) 1:00 pm - 4:15 pm

Understanding New Construction

• REEsults Coaching (Mark T. Wehner)

www.REEsultsCoaching.com 402-676-0101

Jul 13





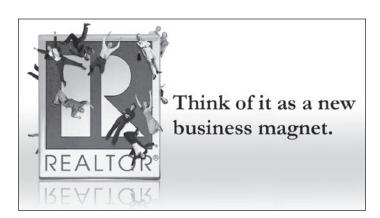
17



ActiveKey iBox Access with CBS Code

Q. If the CBS Code is turned on, how do I access the iBox with my ActiveKey?

A. Turn on your ActiveKey and arrow down until you find, 'Call Before Showing' and press enter. Now enter the '7' digit number you obtained from the listing agent to access the iBox and press enter, the screen will display 'Successful.' Turn the key on when the display reads, 'Obtain Key' press enter and type in your four digit PIN # and press enter. Point the key at the purple oval on the iBox, when the screen displays 'Successful' you can press up on the key container.



If you have key questions you can contact 402-619-5566 or 402-619-5552 and we would be happy to assist.





MOBAupdate

Metro Omaha Builders Association to Concentrate on Builder Issues - OSHA, Contractor Licensing, etc.

MOBA has been hard at work with members of its own Board of Directors coordinating efforts to help builders in this time of change. OSHA regulations scheduled to take affect June 16th have been priority as well as the proposed Contractor Licensing that is currently being looked at by the Omaha City Council. These are just a couple of the many upcoming issues builders will face this year. MOBA has stayed at the forefront with these issues by providing seminars and training at its office, which can accommodate over 150 people in the conference room, comfortably. Four OSHA seminars have already taken place with the fifth to happen May 26th. These efforts are to help builders and their subcontractors better understand what OSHA expects in the way of compliance to safety regulations and fall protection procedures. With the average attendance over 100 participants per seminar, we believe MOBA's efforts to become the primary source for answers to residential construction issues is well established and will continue in the months to come. Focus will also be on Contractor Licensing and its required testing and continuing education.

MOBA's annual Golf Outing is to be held June 1st at Tiburon Golf Course. Come and enjoy the FUN!

We are here to help. If you have any questions about MOBA, its membership or events, please contact JJ Morris at the MOBA office 402-333-2000 or email jjmorris@moba.com.

MOBAcalendar

May

- 26 Contractor Licensing Meeting with Jay Davis of the City of Omaha at MOBA, Noon Lunch is provided by Millard Lumber RSVP required
- 26 OSHA New Regulations & Fall Protection Seminar at MOBA, 7:00pm - 9:00pm RSVP required
- 30 Memorial Day MOBA Office CLOSED

June

1 MOBA Golf Outing at Tiburon Golf Course visit www.MOBA.com/members to download an entry form

2011 OABR Awards Nominations

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

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

OABR Distinguished Service to NRA Award recognizes an OABR member active at the state association. The last year's recipient was **Joan Nigro**.

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

Spirit: High principles - faithfulness to laws and regulations of ethical conduct, principles of good practice among other members

and the general public, and furtherance of professionalism within their industry.

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

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

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

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

2011 OA	ABR AWARD NOMINATION
☐ OABR ROTY	☐ Distinguished Service to NRA Award
☐ OABR Outstanding Service	Award
Name of Nominee	
Company	Address
Award Category	

Tornado Relief

Dear Fellow REALTORS®:

Deadly tornadoes have ripped through a number of states in the last month. The images from the aftermath of the tornado that tore through Joplin, Missouri, only tell half of the story. The survivors are now beginning to tell theirs. One is of a grandfather, crammed into the tub holding his wife and granddaughter tightly, refusing to look up because he was too afraid of what he wouldn't see — the roof of his home. All that remains of his home now is the tub.

Sadly, this story is one of the bright spots from that tragic day. Currently at 125, the death toll is still rising as recovery efforts take place.

REALTORS° and state and local associations opened their hearts and stood tall when our nation was attacked on 9/11, and when Katrina struck Louisiana and Mississippi. Now it is time for the REALTOR° family to stand tall again. Your donation to the REALTORS° Relief Foundation (RRF) will directly help those who have lost so much. We are gearing up to send disaster assistance to Missouri, even as we continue our goal of helping the southeastern states who have endured the unimaginable. We know we'll be hearing from others who need us — it's just a matter of time. But we can't do it without your help.

Let's show the victims of these natural disasters that no one cares more about our neighbors and our communities than those who work every day to make them stronger — REALTORS°.

We can't let another day pass. Make a difference today with your tax deductible contribution to the REALTORS® Relief Foundation. Go to: www.realtor.org/about_nar/tornado_relief

If you prefer to send a check, please make your contribution payable to "RRF" and mail to: REALTORS® Relief Foundation 430 N. Michigan Avenue, Chicago, IL 60611

With your donation today, we can work together to restore hope when hope and the chance of a brighter tomorrow is needed most right now. Sincerely,

Ron Phipps, ABR®, CRS, e-Pro®, GREEN, GRI 2011 NAR President

Martin Edwards, Jr., CCIM 2011 REALTORS* Relief Foundation President

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WHY HOME OWNERSHIP MATTERS

TO PEOPLE...

- Home owners are **happier and healthier** and enjoy a greater feeling of control over their lives.
- Owning a home is one of the best ways to build long-term wealth. Historically, a home owner's net worth has ranged from 31 to 46 times that of a renter.
- Home owners are free to redecorate, renovate, and modify their homes as they wish.
- Most home owners enjoy **stable housing costs**—a fixed-rate mortgage payment might not change for 15 to 30 years while rent typically increases 3% a year.
- Home owners can typically **deduct mortgage interest and property taxes** on their federal individual income tax return.

TO COMMUNITIES...

- People who own homes vote more, volunteer more and contribute more to their neighborhoods.
- Home owners do not move as frequently as renters, providing more **neighborhood stability.**In turn, this stability **helps reduce crime and supports neighborhood upkeep.**
- Children of home owners **do better in school, stay in school longer,** are more likely to participate in organized activities and spend less time in front of the television.

TO AMERICA...

- 67% of American households are owner-occupied. America is a nation of home owners.
- Home owners pay 80 to 90% of federal individual income taxes, contributing to federal programs that benefit all Americans.
- Every home purchased **pumps more than \$60,000 into the economy** for furniture, home improvements and related items.
- Housing accounts for more than 15% of the national Gross Domestic Product, a key driver of our national economy.
- For these reasons and more, home ownership is the American Dream!

Spread the word: Home Ownership Matters!

For more information and data on the points above, see REALTOR.org/Homeownership

The National Association of REALTORS® welcomes the Asian Real Estate Association of America, the Center for Responsible Lending, the CreditUnions National Association & Affiliates, Habitat for Humanity, the National Association of Hispanic Real Estate Professionals, the National Association of Real Estate Brokers, the National Community Reinvestment Coalition, and the National Council of State Housing Agencies to the Home Ownership Matters initiative.

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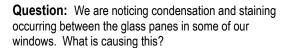


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ASK THE HOME INSPECTOR!

- 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.



Answer: Condensation and staining between the glass panes in windows is common. The thermal seals have developed gaps or voids at the outer edges allowing moist, humid air to enter between the panes, commonly known as 'defective thermal seals' or 'broken seals'.

The condensation is usually minimal at first and increases over time. This is mostly a visual problem that is more noticeable on some days and less visible on others. It usually does not cause any other problems with the windows.

In some cases, the defective seals can be repaired and for a lesser cost than replacement. This is a process where small holes are drilled in the glass and a solution is injected into the area between the panes through the holes. The solution cleans the glass and removes the moisture. The holes are then resealed. In larger windows, patio doors and severely stained glass, the glass (thermal unit) will need to be replaced.

You should check the warranty provided by your window manufacturer. Many provide warranties for thermal pane seal failure, some for as long as 10 years.



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David Dunn

Dawn Grimshaw **Deb Hopkins** Debbie Newburn Debra Rau Deda Myhre Del Andresen (2) Denise O'Connell Denise Poppen Diane Evans Dick Mikuls Don Lind Donna Phillips Donna Stephens (5) Doyle Ollis Eileen Schultz Erik Hoffman Ethan Brown (2) Felix Mitchell Frank Tabor (2) Fred Alexander Gary Willis Gene Riehart George Vint Gray Bedingfield Hector Martinez (2) Hedy Ahlvers Helga Withem Janell Stoneburg Jeff Allen Jeff Cohn (3) Jeffrey Chu Jenn Hellman Jennifer Coop Jennifer Furley Jennifer Gatzemeyer Jennifer Morgan Jessica Sawyer (2) Jim Gallagher Jim Macaitis (2) Jim Thibodeau (2) Joann Wellsandt (3) Joe Gehrki (2)

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Know the Code of Ethics

Article 12

REALTORS° shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS° shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

• Standard of Practice 12-1

REALTORS® may use the term "free" and similar terms in their advertising and in other representations provided that all terms governing availability of the offered product or service are clearly disclosed at the same time. (Amended 1/97)

• Standard of Practice 12-2

REALTORS® may represent their services as "free" or without cost even if they expect to receive compensation from a source other than their client provided that the potential for the REALTOR® to obtain a benefit from a third party is clearly disclosed at the same time. (Amended 1/97)

• Standard of Practice 12-3

The offering of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease is not, in itself, unethical even if receipt of the benefit is contingent on listing, selling, purchasing, or leasing through the REALTOR® making the offer. However, REALTORS® must exercise care and candor in any such advertising or other public or private representations so that any party interested in receiving or otherwise benefiting from the REALTOR®'s offer will have clear, thorough,



advance understanding of all the terms and conditions of the offer. The offering of any inducements to do business is subject to the limitations and restrictions of state law and the ethical obligations established by any applicable Standard of Practice. (Amended 1/95)

• Standard of Practice 12-4

REALTORS° shall not offer for sale/lease or advertise property without authority. When acting as listing brokers or as subagents, REALTORS° shall not quote a price different from that agreed upon with the seller/landlord. (Amended 1/93)

To download the Code of Ethics, go to: http://www.realtor.org/mempolweb.nsf/pages/Code

Carbon Monoxide Concerns

By Steve Vacha Home Standards Inspection Services

Carbon Monoxide (CO) is odorless and tasteless. Most who suffer from CO poisoning are not aware they are being poisoned. Unintentional CO exposure accounts for an estimated 15,000 emergency room visits and 500 unintentional deaths in the United States each year.

As a home inspector, I tell buyers my main focus is to find the safety concerns present in a home. CO levels are one of the principal concerns I look for. Through the years, I have seen many scary situations.

One home, several years ago, had a furnace under the house at a crawl space – and very hard to get to. Supposedly, the furnace had been recently serviced – however, when I tested it, it had a dangerously high

CO reading. I was uncomfortable completing the report in the home. The elderly lady who lived there had just moved to a nursing home and I have often wondered if the high CO reading had anything to do with her having to leave her home.

Another cause for concern is furnace and water heater flues not vented to the chimney properly or not at all. This is a recent photo showing a water heater flue venting directly into the furnace room. In the last year, I have personally inspected two homes with the water heater venting directly into the living area and one with the furnace doing the same.

If the flue vents downward, this can cause back drafting. The cold fresh air pushes the warm exhaust air/gases back into the house through the appliance or hood. Older masonry



Water Heater Flue Not Vented

chimneys with clay liners are of concern also when the mortar between the liners has been eroded away by the acidic gases of the gas fired appliances. The properly installed clay liners create the air tight flue. If the liner has been compromised, this is a safety concern.

Periodic inspection for proper venting of gas fired appliances is a good idea. And, even though it is not a requirement to install CO detectors in most of the jurisdictions around here,

it is a very good idea to do so.

Steve Vacha
President



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REALTOR® FOCUS

24



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25

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

\$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)	Payment Option: My check is enclosed (payable to Nebraska RPAC) Charge my VISA / Mastercard: #:
Signature: Print No. Contributions are not deductible for Federal tax purposes. Contributions to RPAC are to contribute without affecting your membership rights. 70% of each contribution is candidates. The remaining 30% is sent to National RPAC to support federal candidates.	re voluntary and are used for political purposes. You may refuse used by your state PAC to support state and local political

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Word Search! Win A \$50 Gift Certificate

Circle the words in the left-hand column. OABR members locating all the words will be entered into a drawing, then one lucky winner will receive a \$50 gift certificate to Focus Printing. Send your answers by June 15, to Donna Shipley at DShipley OABR.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. The winner will be published in the July FOCUS.

ARTICHOKES **ASPARAGUS BEANS** BROCCOLI BRUSSELS SPROUTS CABBAGE CARROTS CAULIFLOWER CORN CUCUMBERS **EGGPLANT** LETTUCE MELONS ONIONS PEAS **PEPPERS** PUMPKINS RADISHES STRAWBERRIES TOMATOES

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Name:		
Company:		
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Kyle Schulze

of NP Dodge was the winner of the May Word Search.

Have you Heard the Buzz about Charleston Homes?

Thank You

to these Realtors who have sold a Charleston Home so far in 2011!

Josh Bundren (2)

Steve Colburn Matt Corbitt

Doug Donaldson

JoEllen Keating Darryl Wikoff

Jan Anderson

Linda Mills

Doyle Ollis

Steve Orsi

Charlie Sutton

Susan & Paul Vaccaro

JoAnn Wellsandt

Mike Jones

Jessie Ostdiek

Marge Leaders

Maria Polinsky

Jim Wurgler

Jilli Walgici

Chris Falcone

Alan Strong

Troy Trumm

Chuck Burney

Abe Farrington

Dianne Rogers

Prudential Ambassador

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