

UPCOMING EVENTS

New Member Orientation

Tue, Nov 1 from 8:30 a.m. - 4:00 p.m.
Wed, Nov 2 from 8:30 a.m. - 4:00 p.m.
Thu, Nov 3 from 9:00 a.m. - 12:00 p.m.

Affiliate Council

Tue, Nov 1 from 9:00 a.m. - 1:30 p.m.

MLS Users Group

Wed, Nov 2 at 10:00 a.m.

Turkey Shoot Bowling & Toys for Tots

Wed, Nov 2 at 11:00 a.m. @ Sempeck's Bowling

Education Forum

Thu, Nov 3 at 10:00 a.m.

Equal Opportunity and Cultural Diversity Task Force

Tue, Nov 8 at 11:00 a.m.

Social Events Forum

Wed, Nov 9 at 10:00 a.m.

Bradford and Company's Tax Strategies Live

Wed, Nov 9 from 1:00 p.m. - 3:00 p.m.

YPN Advisory Board

Thu, Nov 10 at 3:00 p.m.

YPN Networking Thursday

Thu, Nov 10 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

NAR - REALTORS® Conference and Expo

Fri, Nov 11 - Mon, Nov 14

Coat Drive - Open House Blitz

Sat, Nov 12 - Sun, Nov 13

YPN Assessment Process & How to Appeal

Tue, Nov 15 from 10:00 a.m. - 11:00 a.m.

Governmental Affairs Committee

Wed, Nov 16 at 11:00 a.m.

Supra Training

Thu, Nov 17 from 10:00 a.m. - 12:00 p.m.

WCR Business Luncheon

Thu, Nov 17 at 11:45 a.m. @ Champions Run

Coat Drive - Open House Blitz

Sat, Nov 19 - Sun, Nov 20

Coat Drive

Mon, Nov 21 - Tue, Nov 22

GPRMLS Executive Committee

Tue, Nov 29 at 9:30 a.m.

GPRMLS Board of Directors

Tue, Nov 29 at 10:15 a.m.

OABR Executive Committee

Wed, Nov 30 at 9:30 a.m.

REALTOR® Ad Campaign Shifts from Public Awareness to Public Advocacy

The Public Awareness Campaign, designed to educate homeowners on the difference between a REALTOR® and a real estate practitioner who is not a REALTOR®, has been transformed into the Public Advocacy Campaign, focused on educating members and consumers about issues that affect buying, selling, and owning real estate, such as access to affordable mortgage financing, tax incentives to home ownership, overly stringent credit requirements, and cumbersome short sales and foreclosures.

The first television commercial, "Future Generations," began airing in September.

The spot conveys the message that for the first time in generations, the American dream of home ownership is being threatened. It emphasizes REALTOR® commitment to protecting home ownership for the country's families and future generations.

Campaign spots will air on prime-time and late-night programs, as well as niche cable stations and top-tier national radio networks. This new campaign reinforces messages about the value of home ownership and of using a REALTOR®.

See print ad on page 18.

Coat & Winter Clothing Drive

The OABR Social Events Forum invites you to participate in the 2nd Annual OABR Winter Coat & Clothing Drive. In addition, an area-wide Open House Blitz will occur November 12 & 13 and 19 & 20, 2011.

Participating real estate offices and each OPEN HOUSE will be a drop off location. Promotional yard signs for your open house will be available prior to the Open House Blitz either from your broker or the OABR office.

Donated clothing will be split among five local recipients:

- Open Door Mission
- Project Wee Care
- Omaha Schools Foundation
- Stephen Center
- Sarpy County Community Services

On Monday & Tuesday, November 21st & 22nd, following the REALTOR® Open House Blitz weekends, there will be a drop-off reception from 1 to 5 p.m. at the OABR education center, refreshments provided.





Omaha Area Board of REALTORS®
 11830 Nicholas Street
 Omaha, NE 68154
 402-619-5555 tel
 402-619-5559 fax
www.OABR.com

Design and printing
 by Focus Printing

2012 Board of Directors

President
 Lisa Ritter
 President Elect
 David Matney
 Secretary/Treasurer
 Deda Myhre

Directors
 Andy Alloway
 Megan Jaspers
 Monica Lang
 Mark Leaders
 Sharon Rich
 Eileen Schultz
 Mark Wehner

Ex-Officio Directors
 Susan Clark
 Vince Leisey
 Deb Martin

Great Plains REALTORS® MLS 2012 Board of Directors

Chairman
 Andy Alloway
 Vice-Chairman
 Henry Kammandel Jr.
 Secretary/Treasurer
 David Matney

Directors
 Mark Boyer
 John Bredemeyer
 Herb Freeman
 Valerie Keeton
 Vince Leisey
 Lisa Ritter (non-voting)

Association Staff

Chief Executive Officer
 Doug Rothaus
 Programs Director
 Donna Shipley
 Membership & Accounting Manager
 Debbie Peterson
 Systems Administrator
 Lisa Welch
 MLS Administrator
 Denise Sabadka

Focus Printing

11830 Nicholas Street
 Omaha, NE 68154
 402-619-5575
www.FocusPrintingOmaha.com

Print Shop Manager
 Jim Holmes
 Graphic Artist
 Pam Kane
 Press Room Foreman
 Todd Taylor
 Press Operator
 Wayne King

The views and opinions expressed in REALTOR® Focus are not necessarily those of the Board of Directors of the Omaha Area Board of REALTORS® or Great Plains REALTORS® MLS. All rights reserved, ©2011. Original material may be reproduced with proper credit.

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

REALTORS® GIVING BACK

As I age, I hope to improve bit by bit, day by day, and hour by hour on truly just making a positive impact on the lives of others. Recently, I viewed a short video excerpt on www.ButterflyEffectBook.com which made a profound impact on me and I feel compelled to share it with you this month:

"Permanent purpose begins when you know that EVERYTHING MATTERS. When one lives a life of permanent purpose, team chemistry thrives and life's decisions become wiser and more cautious. As a leader, manager, or co-worker, as a parent, spouse, or friend, when we understand that every action matters, every result of our actions immediately improves...and deciding to do something will make all the difference.

How far forward would we need to go in your life to show the difference you make? There are generations yet unborn whose very lives will be shifted and shaped by the moves you make and the actions you take TODAY. And Tomorrow. And the Next Day.

You have been created as one of a kind. No one is like you...and there never will be again. Your spirit, thoughts, & feelings, your ability to reason and act all exist in no one else. You have been created in order that you might make a difference. Your actions have value far greater than silver or gold. Your life matters. Your life and what you do with it today MATTERS FOREVER."

At this point, some of you may be asking yourself, "What does this have to do with real estate or furthering the cause of the REALTOR® agenda?" Here's the point. I believe as REALTORS® we have been entrusted with a tremendous amount of responsibility in helping people through an incredibly emotional time and a huge decision. It is important to handle this with the commitment and tremendous care it deserves.

The other reason I believe these quotes to be timely and relevant is because, as a group, we have some outstanding service opportunities to give back to the community. From November 1 – 20, we are asking each agent and office to participate in our Second Annual Coats-for-Kids Drive. For details on this, Social Events Committee event, please see the flyer on page 4 or read your OABR Weekly eFlash. Also, the Social Events Committee led by Mark Leaders of CBS Home is also organizing REALTOR® Volunteers to participate in REALTOR® Ring Day on Friday, December 9, to support The Salvation Army. I want to strongly encourage you to participate in these events.

Best wishes for a prosperous and blessed month filled with many moments of gratitude!

Sincerely,

Lisa Ritter
 2012 President



Lisa Ritter
 2012 President

Knowledge is Power Structural Inspections

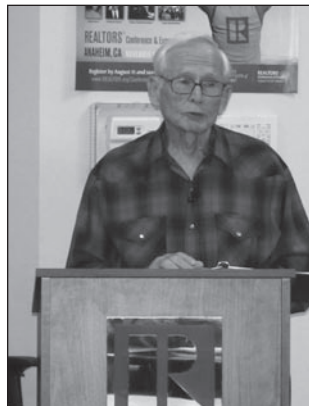
Bill Churchill and his partner Ron Springer spoke to the membership on Thursday, October 20 on structural issues agents are encountering. Bill and Ron reported structural design is 50% of their business. The other 50% consists of inspection of distressed structures. This includes the determination of the problem, what caused the problem and recommendations for repairs. They discussed structural problems commonly found in

residences from foundations walls, street creep, desk and drywall cracks to termite damage and flood damage in homes.

The next Education session is Tax Strategies for the Real Estate Professional on Wednesday, November 9, 2011 at 1:00 p.m. Interested in attending? Email Donna at DShipley@OABR.com to reserve your spot.



Bill Churchill and Ron Springer, structural engineers and speakers at the recent 'Knowledge Is Power' seminar at the Omaha Area Board of REALTORS®, talk with John Churchill owner of ServiceOne Inc, an Affiliate member of the association.



Bill Churchill and Ron Springer speaking to the membership on structural issues they are encountering.

Q&A

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.

Question: What is the difference between an FHA/VA inspection and a home inspection by your company?

Answer: The difference between these types of inspections is significant. An FHA/VA 'inspection' is a minimal review of the home for obvious defects and safety hazards. The 'inspector' is an appraiser who is mainly at the home to determine its value and if it meets the minimum lending guidelines.

An FHA/VA inspection is designed to protect the lender, not the home buyer. The inspector can require repairs before the loan is issued.

A home inspection by our company is a thorough review of the home and its major components including the roof, attic, plumbing system, electrical system, heating and cooling systems, foundation, building exterior, grading, patios, decks, porches, interior ceilings, walls, floors, windows and doors, and built-in appliances.

We always walk on the roof and enter the attic whenever possible, and we remove the covers from the furnace and electrical panels for the inspection. We issue an on-site written report with digital photos that exceed the minimum guidelines established by The American Society of Home Inspectors®.



**Home Buyers
PROTECTION COMPANY**

(402) 334-7926

Go to our website at www.hbponline.com for more information about our service, see our specials and order an inspection online.



REALTORS® GIVING BACK!!

Omaha Area Board of REALTORS® Coat & Winter Clothing Drive

*November 1st - 20th
at area real estate offices*



culminating with a city-wide REALTOR®

Open House Blitz November 12th - 20th



The **OABR Social Events Forum** invites you to participate in the 2nd Annual OABR Winter Coat & Clothing Drive. In addition, an area-wide Open House Blitz will occur November 12 & 13 and 19 & 20, 2011.



Participating real estate offices and each **OPEN HOUSE** will be a drop off location. Promotional yard signs for your open house will be available prior to the Open House Blitz either from your broker or the OABR office.



Donated clothing will be split among five local recipients:

- Open Door Mission
- Project Wee Care
- Omaha Schools Foundation
- Stephen Center
- Sarpy County Community Services



On Monday & Tuesday, November 21st & 22nd, following the REALTOR® Open House Blitz weekends, there will be a drop-off reception from 1 to 5 p.m. at the OABR education center, refreshments provided.

REALTOR'S® Annual



Questions? Contact Donna Shipley
at DShipley@OABR.com
or 402-619-5551.



OMAHA
AREA BOARD OF
REALTORS®



MLS Update

The MLS User Group's meeting was held on October 5th. The group meets once per month to discuss MLS items that need attention or improvement.

The MLS User Group discussed the successful transition to Paragon 5. The group talked about the improvements made to printing and the CMA summary report and the availability of photo labels and descriptions in Paragon 5. Open work orders and enhancement requests were also discussed.

They also reiterated the Paragon 5 training resources available. Live webinars, quick start guides, videos, and recorded webinars are all available under "Help" in Paragon 5.

One of the most important responsibilities of a REALTOR® is to protect the integrity of housing market data (the MLS) we share with the public, and the User Group's goal is to insure that MLS maintenance is as fluid as possible. If you have ideas on how we can improve, please ask your broker or office manager to relay them to the group.

Dave Faulkner
MLS Users Group Chair



FARMERS®

"Coverage for all the things you care for"

MARY SLADEK AGENCY

Phone: (402) 991-9229

Fax: (402) 502-1577

Email: msladek@farmersagent.com

AUTO • HOME • LIFE



3930 S. 147th St.
Suite 104
Omaha, NE 68144



Ericka Heidvogel
New Home Consultant
(402) 917-4888
Fax: (402) 895-1496
www.ErickaHeidvogel.com
eheidvogel@celebrityhomesomaha.com

CELEBRITY HOMES
Homes • Villas • Townhomes • eSMART
14002 L St., Omaha, NE 68137
www.celebrityhomesomaha.com



Your Key To Quality Homes
www.moba.com

MOBAupdate

Metro Omaha Builders Association

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

MOBA Still Working Hard on OSHA

Representatives of the Metro Omaha Builders Association traveled to Washington DC October 13th, and met with the head of OSHA, Dr. David Michaels, Senator Johanns and representatives from the National Association of Home Builders, about their concerns over OSHA fines and regulations in the state of Nebraska. While many problems could not be answered that day many positives did come out of the meeting. One being more open dialog between OSHA Regional offices and local homebuilders. This is just one more step towards a amicable working relationship with OSHA.

This month MOBA's Dinner Meeting is special due to the election of the MOBA Board of Directors for 2012. Nominations are still being accepted and the voting will happen that night, Thursday, November 10th at the MOBA office. Also, we will be having a raffle for everyone in with a minimum cash grand prize of \$250. This will be a networking event with no formal sit down meal, but plenty of appetizers. As usual the \$10 per person goes for food, but also gives you a ticket for the drawing. The more \$5 tickets sold at the door the more the grand prize will be. MOBA is also, looking for prize donations to be given away at this event...

It's like a Cadillac Stag Jr.

MOBAcalendar

November

- 04 Women's Council Membership Meeting and Elections TBA
- 08 MOBA Board of Directors Meeting 10:00am
- 10 Cadillac Stag Jr. & Elections for Board of Directors - MOBA Monthly Dinner Meeting 6:00pm \$10 per person will get appetizers and Prize Ticket for Drawing (Grand Cash Prize \$250 minimum) RSVP Needed 402-333-2000
- 24-25 Thanksgiving - MOBA Office CLOSED

visit www.MOBA.com/members
for more information



Meet our Production Team



Justyn Kearney
Director of Production

Christian Browning
Builder

Trevin Stutzman
Builder

Shaun Sterba
Warranty Manager



Starting with a ***Pre-Construction Meeting*** and all the way through our ***In-House Warranty Program***, your clients will experience the ***Best Home Building Process*** in Omaha.

Building the Best Value in any Custom Neighborhood!

charlestonhomesomaha.com

OMAHA'S PREMIER HOME INSPECTION COMPANY!



CORNERSTONE INSPECTION SERVICES

EDUCATING YOU ON YOUR INVESTMENT

- ▶ **FREE 90 Day ServiceOne Home Warranty**
- ▶ **ASHI Certified Inspectors**
- ▶ **Computerized On-Site Reports**
- ▶ **Digital Photos on CD**
- ▶ **Mold and Radon Testing**

TO SCHEDULE
AN INSPECTION CALL:

402-677-2423

cornerstoneinspects@cox.net



MEMBER OF
OMAHA AREA BOARD OF REALTORS



CHAD AHLVERS
OWNER

www.cornerstoneinspects.com

MEMBERSHIP STATISTICS

OABR

	Sept. 2011	Sept. 2010
Designated REALTOR®	214	216
Des. REALTOR® Secondary	2	2
REALTOR®	1902	1974
REALTOR®-Secondary	1	1
TOTAL	2119	2193

Institute Affiliate	57	71
Affiliate	189	174
Other	6	4
TOTAL	2371	2442

	Sept. 2011	YTD
New REALTOR® Members	14	181
Reinstated REALTOR® Members	88	155
Resignations	10	227

GPRMLS

	Sept. 2011	Sept. 2010
Participants (Primary)	205	206
Participants (Secondary)	59	61
Subscribers (Primary)	1870	1945
Subscribers (Secondary)	182	181
Exempt	31	31
TOTAL	2347	2424

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 SEPTEMBER 2011 MEETING:

Deb Martin (President) – MetLife Home Loans

Wendy Walker (President-Elect) – Omaha Title & Escrow Inc

Mary Sladek (Secretary) – Farmers Insurance Group

Brenda Stuart (Treasurer) – ServiceOne Inc

Lori Bonnstetter – AmeriSpec Home Inspection Serv

Janet Dragon – Heartland Reva Team

Jon Jacobi – Insphere Insurance Solutions

Cyndi Johnson – TNT Insurance Inc

Debbie Kalina – Radon Protection Tech LLC

PK Kopun – Metro 1st Mortgage

Laura Longo – Centris Federal Credit Union

Scott Moore – Rels Title

Jim Murphy – Bank of the West

John Ponec – Security National Bank

Regi Powell – Farmers Insurance/Powell Insurance

Jacy Riedmann – Amoura Productions

Brent Simmerman – Midlands Home Inspections Inc

Ruth Smith – Norm's Door Service

Jody Smythe – MetLife Home Loans

Nancy Spidle – Mold Solutions

Alan Stoltenberg – SAC Federal Credit Union

Carlene Zabawa – American National Bank

Dawn Zaller – FPF Wholesale

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, November 1, 9:00 a.m.**
- **Tuesday, December 6, 9:00 a.m.**
- **Tuesday, January 10 6, 9:00 a.m.**

All Affiliate members are welcome to attend.

YPN Update

We have many new and exciting things going on with the YPN (Young Professionals Network). We just finished the OABR Putt Putt event at Pacific Springs Golf Course, where the YPN sponsored a hole and had a group of 8 Young REALTOR'S participate in the event.

The YPN has asked Douglas County Assessor, Roger Morrissey, to speak to our group on Nov 15th at the OABR. Roger will be speaking about "What do my property taxes pay for? Why did my taxes go up? Should I protest the value and how would I do that?" Plus much more! If you would like additional information please visit us on our facebook fan page; <https://www.facebook.com/OABRYPN>.

We also, have our monthly meet and greet at the Fox & Hound on 120th & Dodge every 2nd Thursday of the month from 4-6 p.m. This is a great time to meet fellow agents and build relationships that will last throughout your career.

Omaha, NE Chapter of the OABR



The YPN's mission is to become an active and visible part of our community by setting a high level of REALTOR® professionalism and volunteering for causes that we fell passionate about. For the next generation of real estate industry leaders, an opportunity to network and learn from one another by attending events, participation in online communication and seeking out mentoring opportunities. To find out more about the YPN please reach out and get a hold of one of the active members of the group or email ypn@oabr.com.

Nick Boyer, Chair
Keller Williams



**Professional
House Doctors, Inc.®**

"Your Certified Radon Specialists"

\$50 RADON TEST

Call Joel Webber
402-493-2580

Home Inspection
402-616-9250



Home Inspection
402-616-9250

Our new program sends clients a monthly email report notifying them of any recalls on appliances. (Furnace, air conditioner, water heater, range/oven, microwave, dishwasher, gas fireplace.) Your picture and a message from you along with maintenance tips are included in this report. This will help you get referrals!



John Eggenberg

www.surehome.net surehome@windstream.net

Clients are provided with a phone number for free recall repair. Model and serial numbers are recorded in the report. With every inspection your client will get email marketing for life, from you!

This will help get you more referrals!
Visit our website or facebook for details.

RecallChek
Authorized Dealer



- Free RecallChek on appliances
- Free 90 day ServiceOne Warranty
- Printed and emailed report with pictures
- Affiliate member WCR OABR SWIAR
- Radon and Mold Testing

Omaha, NE Chapter of the OABR



REALTOR® Magazine
**Young
Professionals
Network**

www.REALTOR.org/ypn

Please join us for an upcoming event at the OABR

Assessment Process and How to Appeal

Roger Morrissey, Douglas County Assessor

How does the Assessor value all the properties in the county?

What do my property taxes pay for? Why did my taxes go up?

Should I protest the value and how would I do that?

Get the answers to these questions and more!

Tuesday, November 15, 2011

10:00 a.m. – 11:00 a.m.

In the Education Center of the OABR

11830 Nicholas Street

Omaha, NE 68154

RSVP: ypn@oabr.com

Sponsored by:



First National Bank
One with You.®



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

UNO Mavericks Hockey Night

Saturday, January 14, 2012

Omaha Mavericks vs. Minnesota Duluth Bulldogs

7:05 p.m. Game - CenturyLink Center

5:30 p.m. Dinner - Old Mattress Factory



\$15.00 per person

(includes reserved game ticket and dinner)

If you are a season ticket holder, you can join us for dinner only for \$10.00.

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 Stick! 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 Dinner Only \$10.00 _____

Visa / Master Card #: _____ Expiration Date: _____

Discover / American Express

Make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders by Monday, January 9, 2012, please.

Call Donna Shipley at 402-619-5551 or Lisa Welch at 402-619-5552 with any questions.

Mailing Address:

Omaha Area Board of REALTORS®
11380 Nicholas St.
Omaha, NE 68154



Presents....



SupraWEB Training

Thursday, Nov. 17, 2011



10:00 a.m.-11:00 a.m. — SupraWEB

11:00 a.m.-12:00 p.m. — eKey Smartphone

OABR Education Room — 11830 Nicholas St.

Utilize SupraWEB to help make your life a little easier...

- Quickly create an Account
- Manage Listing & KeyBox Inventory
- Set up email notifications
- Showing feedback
- Customize your listings and personal information
- Create showing reports for your clients
- How to obtain an 'Authorization' and/or 'Update Code'
- Get the most from your eKey
- Review eKey Basic & Pro Services
- Learn time saving apps
- Much more...

*Session is
Free
Registration Required*

*Coffee &
Cookies Provided*



Bring along your laptop to follow along online

This training is for anyone who has a Supra ActiveKey or eKey.

Name: _____

Company: _____

Phone: _____

Email: _____

RSVP — phone 402-619-5552, fax 402-619-5559 or email your name, company and phone number to LWelch@OABR.com.

The Selling Image

Real Estate Photography, Redesign and Staging

WWW.THESELLINGIMAGE.COM

**ALL
Real Estate
Photo Shoots
\$75.00**



A Minimum of 15 "MLS Ready" Photos
Professional DSLR Equipment
State of the art post-production Software

A Brief Staging Consultation

My recommendations Emailed to you
to help you and the seller get their
house "SOLD"!

**"A BUYERS FIRST IMPRESSION
COMES FROM YOUR ONLINE PHOTOS"**

Melissa Stan
(402)660-6547
melissa@thesellingimage.com

Personals



CONGRATULATIONS to Megan Jacobs of Realcorp on the birth of her daughter, Emery, born September 26.

CONDOLENCES to Linda Hart of Midlands Real Estate, Gina Todero of CBSHome Real Estate, and other family and friends of Otheda Hartin formerly of Midlands Real Estate who passed away recently.

CONDOLENCES to Jo Ann and Amy Grennan and Carla Dubisar all of CBSHOME on the recent death of their mother/grandmother.

CONDOLENCES to the family and friends of Bobbi Schoettle of Berkshire Real Estate Company who recently passed away.

SEND US YOUR NEWS!

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

We want to share in your professional and personal accomplishments, but we don't know if you don't tell us!

Inspecting Hail Damage

By Steve Vacha

Home Standards Inspection Services

New hail damage is troublesome enough, but what about old damage that was never addressed properly? Periodically I will inspect a home, and find old hail damage. Hail damage can be obvious right after a storm, and the damage becomes more accentuated as the roof ages.

The damage is usually not addressed initially because the owner did not contact their insurance company as they should. Or the owner has pocketed the insurance claim money and never completed the work (which could be a felony offence).

I recently inspected a home with about a 12 year old roof. From the street the roof looked fine. (Usually roof damage must be seen from the roof to discover it.) I found this roof to have extensive hail damage. For insurance companies to replace roofs, several things must be present: One, the backing of the shingle is exposed and cracked, due to the granules being knocked off by the hail. Sec-

ondly, there needs to be roughly 8-10 hits or damaged areas in a square (a 10' x 10' area of roof).

This damage I saw that day was at least several years old. The roof obviously needed replacement. If the buyer bought this house with this kind of major damage, their house would have a roof that is uninsurable, and they would have to replace the roof themselves.

Usually having the owner contact their insurance company will take care of the damaged roof. Old damage is usually covered as long as the insured was covered at the estimated time of damage.

If the owner did not receive a reasonable settlement, the insured has the right to ask to have another adjuster look at the damage. I suggest contacting a roofing company that is experienced in hail damage claims. If the roofer concurs and thinks the settlement is not fair, he or she can work on behalf of the owner and schedule a second meeting with the adjuster at the home and have a second look at the roof damage. An experienced



**LOOKS
CAN BE
DECEIVING:
The same
roof, from
different
distances**



roofer understands insurance coverage and can point out the damage they see. A second adjuster will bring fresh eyes and might have more training and experience to recognize the damage on the roof.

Verifying a house has a working roof is very important for all involved in the transaction.



Phone (402) 392-2020
www.HomeInspectorOmaha.com

Steve Vacha
President



Tickets for Food

The Social Events Committee has free UNO basketball tickets for the game on Thursday, December 15, 2011 when the UNO Mavericks take on the St. Mary's Spires at 7:00 p.m.

Free tickets are available at the OABR office when you make a food or monetary donation to the Food Bank of the Heartland. Contact DShiple@OABR.com or call 402-619-5550.



Mike Gitt, Owner
CALL 402.740.9551

- Basements
- Decks
- Remodels
- Handicap Modification
- Contracting Services
- Windows



YOUR BUSINESS RESOURCE CENTER



WHERE IT ALL COMES TOGETHER
www.wcromaha.com

Continuing Education

• Appraisal Institute

www.appraisalinstitute.org
402-488-5900

• Larabee School of Real Estate

www.LarabeeSchool.com
800-755-1108

- Nov 11 Go Green Geo Thermal
0723 (3 hrs) 8:30 a.m. - 11:45 a.m.
- Nov 11 License Law/Agency Review
0604R (3 hrs) 1:00 p.m. - 4:15 p.m.



• Moore Appraisal Ed., LLC

www.mooreeducation.com 402-770-8605

• Nebraska REALTORS® Association

www.NebraskaREALTORS.com 402-323-6500

• Randall School of Real Estate

www.RandallSchool.com 402-333-3004

- Nov 8 Statutory Liens: Causes & Effects
0383 (3 hrs) 8:30 a.m. - 11:45 a.m.
- Nov 8 Agency in Nebraska
0366R (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 9 Ethical Decision Making in Real Estate
0530R (3 hrs) 8:30 a.m. - 11:45 a.m.
- Nov 9 Qualifying the Buyer
0039 (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 15 Home Inspection: Assessing Property Condition
0280/C21121 (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 15 Valuing Small Businesses
C0216 (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 16 Property Acquisition & the Need For Environmental Site Assessment
C2113R (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 16 Lead, Asbestos, Mold: Get the Facts
0314R/C2640 (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 21 New Generation of Homes: Healthier & More Energy Efficient
0630/C21119 (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 21 Manage Your Risk – Protecting Your License
0417R (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 22 Radon & Real Estate
C0023R (3 hrs) 1:00 p.m. - 4:15 p.m.
- Nov 22 Contract Law
0093R (3 hrs) 1:00 p.m. - 4:15 p.m.

• Real Estate Resource Institute (Paul Vojchehoske)

www.mrrealestatece.com 402-660-0395

• REEsults Coaching (Mark T. Wehner)

www.REEsultsCoaching.com
402-676-0101

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

Membership Report

OCTOBER 2011

NEW REALTORS®

Beberwyk, Cheri – NP Dodge IV LLC – Papillion
Beberwyk David – NP Dodge IV LLC - Papillion
Beninato, Nikolas – Prudential Ambassador Real Estate – California #101
Brown, Catherine – NP Dodge IV LLC – Papillion
Haeg, Jennifer – Real Estate Associates Inc
Hardy, John – NP Dodge I LLC – Pierce
Hybicki, Linda – NP Dodge IV LLC – Papillion
Konz, Kellie – DEEB Realty – 117th
Maran, Badangli – NP Dodge IX LLC – Oak
Ochs, Taylor – Prudential Ambassador Real Estate – California #101
Pope, Iris – CBSHOME Real Estate – 131st Dodge
Skartvedt, Bonnie – CBSHOME Real Estate – Lakeside
Wilson, Emily – Prudential Ambassador Real Estate – California #101

NEW AFFILIATES

Dein, Mike – MetLife Home Loans – 120th Shamrock
Greig, Bob – Radon-B-Gon
Tylkowski, Paula – Omaha title & Escrow Inc

REALTOR® CANDIDATES

Altman, Danielle – NP Dodge I LLC – Pierce
Cornell Jr, Douglas – DEEB Realty – 117th
Davis, Keisha – NP Dodge IX LLC - Oak
Foote, Jamie – DEEB Realty – 117th
Harless, Cynthia – Keller Williams Greater Omaha – Village Pointe
Maley, Michael – CBSHOME Real Estate – 131st Dodge
Meyer, Veronica – NP Dodge V LLC 129th Dodge
O'Shaughnessy, Terence – The Hammon Company Inc
Presley, Nicholas – DEEB Realty – 117th
Revoy, Theresa – NP Dodge I LLC – Pierce
Vana, Eric – NP Dodge IX LLC - Oak

AFFILIATE CANDIDATES

Caldwell, Timothy – Integrity Termite
Jacobi, Jon – Insphere Insurance Solutions
Zenor, Brittany – SAC Federal Credit Union

MEMBER TRANSFERS

Blount, Anthony from Dundee Realty Company to DEEB Realty – 117th
Buschelman, Alvin from Celebrity Homes Inc to CBSHOME Real Estate – 121st Pacific
Buschelman, Lisa from DEEB Realty – 117th to CBSHOME Real Estate – 121st Pacific
Caldwell, Timothy from CBSHOME Real Estate to Integrity Termite
Caniglia, Michael from NP Dodge III LLC – Lakeside to NP Dodge I LLC – Pierce
Cunningham, Larry from DEEB Realty – 117th to NP Dodge III LLC – Lakeside
Daugherty, Lynn from NP Dodge IV LLC – Papillion to Keller Williams Greater Omaha – Giles
Gehrman, Kim from DEEB Realty – 117th to RE/MAX Results

Heyen, Alex from Keller Williams Greater Omaha – Village Pointe to Prudential Ambassador Real Estate
Kumlin, Christopher from Pacific Cliffs Incorporated to SureMove Realty
Miller, Deborah from Keller Williams Greater Omaha – Giles #2 to Prudential Ambassador Real Estate
Owens, Megan from DEEB Realty – 117th to RE/MAX Results
Petsch, Jerome from NP Dodge V LLC – 129th Dodge to NP Dodge V LLC – 129th Dodge Ste A
Ramazani, ZZ from NP Dodge V LLC – 129th Dodge to Keller Williams Greater Omaha – Village Pointe
Ritter, Dennis from DEEB Realty – 117th to RE/MAX Results
Ritter, Lisa from DEEB Realty – 117th to RE/MAX Results
Simons, Gregory from Johnson Realty to Real Estate Associates Inc
Sindelar, Mary from NP Dodge IV LLC – Gold to NP Dodge R E Sales Inc
Thomas, Shari from NP Dodge V LLC – 129th Dodge to NP Dodge V LLC – 129th Dodge Ste A
Thompson, William from RE/MAX Real Estate Group – Giles to Robert Thompson Real Estate
Vocelka, Susan from DEEB Realty – 117th to Celebrity Homes Inc
Zaller, Dawn from Team USA Mortgage to PPF Wholesale
Zendejas, Raymond from CBSHOME Real Estate – Bellevue to Keller Williams Greater Omaha - Giles

REACTIVATED MEMBERS

Freeman, Aimee – NP Dodge IV LLC – Papillion
Gatzmeyer, Jennifer – NP Dodge III LLC – Lakeside
Harvey, Jeff – DEEB Realty – 117th
Hehn, Sarah – NP Dodge III LLC – Lakeside
Hirsch, Renee – Americas Realty Team
Hosking, Todd – Prudential Ambassador Real Estate – California #101
Kloug, Susan – NP Dodge V LLC – 129th Dodge
Santi, Sharron – DEEB Realty – 117th
Sempeck, Christine – DEEB Realty – 117th
Welbes, Earl – NP Dodge IV LLC - Papillion

RESIGNATIONS

Acker, Karen – CBSHOME Real Estate – Davenport
Ahrendsen, Rob – PHH Mortgage
Allen, Gloria – CBSHOME Real Estate – 121st Pacific
Altstadt, Martin – CBSHOME Real Estate – 147th
Baker, Melinda – DEEB Realty – 117th
Barnes, Christine – Keller Williams Greater Omaha – Village Pointe
Benes, Susan – Keller Williams Greater Omaha – Giles
Bethae, Horace – NP Dodge IV LLC – Papillion
Betsworth, Jeff – Midwest Stone & Supply
Blair, Kathleen – Real Estate Associates Inc
Blumkin, Ryan – CBSHOME Real Estate – Davenport
Brockmann, Tracy – Home Marketing Services
Camenzind, Mary Beth – NP Dodge III LLC – Lakeside
Case, Timothy – DEEB Realty – 117th
Cerio, Jennifer – DEEB Realty – 117th
Clark, Janet – Spence Title Services Inc
Coleman, Kimberly – NP Dodge V LLC – 129th Dodge
Collmann, Ronald – NP Dodge IV LLC – Papillion
Dankof, Karl – DEEB Realty – 117th
Delgado, Abelardo – Real Estate Associates Inc
Dixon, John – Prudential Ambassador Real Estate – California #101
Elliott, Gregory – Prudential Ambassador Real Estate – California #101
Engdahl, Jeff – Wells Fargo Home Mortgage
Falt, William – Real Estate Associates Inc
Fitzgerald, Rodney – Atlas Pest Control
Francis, Scott – Prudential Ambassador Real Estate – California #101
Franks, Jonathan – Amoura Productions
Garris, Laura – Real Estate Associates Inc
Griffith, Robin – CBSHOME Real Estate – 131st Dodge
Guinn, Kristi – CBSHOME Mortgage
Hamilton, Steven – NP Dodge III LLC Fremont
Hamling, Joseph – CBSHOME Real Estate – Council Bluffs

Hansen, Elizabeth – Maloy Real Estate
 Herb, Ethan – Keller Williams Greater Omaha – Village Pointe
 Houston, Gloria – CBSHOME Real Estate – Davenport
 Johnson, Steven – Real Estate Associates Inc
 Jones, Holly – CBSHOME Real Estate - Davenport
 Kennedy, Dwayne – Keller Williams Greater Omaha – Giles
 Knight, Tina – NP Dodge IV LLC – Papillion
 Kowal, William – DEEB Realty – 117th
 Klootwyk, Ryan – CBSHOME Real Estate – 131st Dodge
 Kracht, Jonathan – Appraisers of Iowa LLC
 Lemons, Gloria – NP Dodge IX LLC – Oak
 Lens, Gail – Gail Lens Appraiser
 Lienemann, Michael – Landmark Group
 Livingston, Mark – NP Dodge I LLC – Pierce
 Loh, Jolinda – Prudential Ambassador Real Estate – California #101
 McHenry, Richard – Variety Maintenance Home Insp
 Mahloch, Gregory – First Commercial Realty
 Martin, Patricia – DEEB Realty – 117th
 Mathias, Renee – Prudential Ambassador Real Estate – California #101
 Mindrup, Donna – Real Estate Associates Inc
 Moon, Virginia – Fontenelle Realty Inc
 Morford, Patricia – NP Dodge IV LLC – Gold
 Morris, John – New Stream TV
 Mourning, M Kate – NP Dodge V LLC – 129th Dodge
 Mullin, Kathryn – NP Dodge V LLC – 129th Dodge
 Musil, Brookelynn – Cutco Closing Gifts
 Negley, Kristine – NP Dodge IV LLC – Papillion
 Pelster, Steven – NP Dodge IV LLC – Papillion
 Purchas, Richard – SureMove Realty
 Richardson, Charles – CENTURY 21 Century Real Estate
 Riha, Christine – CENTURY 21 Century Real Estate
 Rimington, Douglas – Prudential Ambassador Real Estate – California #101
 Riordan, Michael – CENTURY 21 Wear Company
 Rogers, Tammy – NP Dodge III LLC – Lakeside
 Rushenberg, Larry – Enterprise Realty Inc
 Shannon, Jessie – NP Dodge III LLC – Lakeside
 Simpson, Kyle – NP Dodge V LLC – 129th Dodge
 Smith, Dorothy – Real Estate Associates Inc
 Stiles, Tony – Stiles Services
 Szczepanek, Peter – Millard Remodel and Restoration
 Tanner, John – NP Dodge I LLC – Pierce
 Thiessen, Dale – Alliance Real Estate LLC
 Tilton, Marjorie – CBSHOME Real Estate – 121st Pacific
 Tolliver, Truman – Quality Home Inspection Inc
 Trapp, Rick – NP Dodge II LLC – Council Bluffs
 Tuma, Dana – Husker Pest & Termite Mgmt
 Vieregger, Edward – CBSHOME Real Estate – 131st Dodge
 Vlock, Sarina – Prudential Ambassador Real Estate – California #101
 Walker, Michael – DEEB Realty – 117th
 Wessling, Kenneth – Real Estate Associates Inc
 Waterman, James – DEEB Realty – 117th
 Wilder, Robin – DEEB Realty – 117th
 Wilhelm, Jeremy – The Private Mortgage Group
 Wilson, Stacy – CBSHOME Real Estate – Bellevue
 Woodke, Seth – Prudential Ambassador Real Estate – California #101
 Woodward, Colleen – Prudential Ambassador Real Estate – California #101

NEW REALTOR® COMPANY

#100984/RE/MAX Results – 3801 S 188th St, Omaha, NE, 68130
 OABR/MLS Phone: 402-612-2413 Fax: 402-896-8872
 Designated Realtor: Lisa Ritter
 #100989/True North – 9049 S 230th Plaza Cir, Gretna, NE, 68028
 OABR/MLS Phone: 402-677-9450 Designated Realtor: Michael Fujan

NEW REALTOR® BRANCH OFFICE

#100887N P Dodge V LLC – 12915 W Dodge Rd Ste A, Omaha, NE, 68154
 OABR/MLS Phone: 402-330-5008 Fax: 402-330-5008
 Designated Realtor: Donald Evans

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)
 Access Realty – 746 S Harrison St, Papillion, NE, 68046
 Dundee Realty Company – 1803 N 50th St, Omaha, NE, 68104
 Eagle Mortgage Inc – 303 N 114th St, Omaha, NE, 68154
 Krambeck & Associates – 17419 Riviera Dr, Omaha, NE, 68136
 Radon Protection Tech LLC – 21729 Ridge Cir, Elkhorn, NE, 68022

CHANGE OF DESIGNATED REALTOR

CBSHOME Real Estate – Council Bluffs – Monica Humpal (Formerly Joseph Hamling)

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

FOCUS PRINTING OABR PRINTING & MAILING

Focus Printing provides great overall service and competitive pricing! On occasion, we've had projects that need to be designed and printed right away . . . the Focus Printing team has stepped up to the plate to meet or exceed our expectations.

*— Heidi Stodola, Marketing Manager,
 Charleston Homes*

**www.FocusPrintingOmaha.com
 402-619-5570**

DECEMBER ORIENTATION

- Tuesday, December 6, 8:30 a.m. to 4:00 p.m.
- Wednesday, December 7, 8:30 a.m. to 4:00 p.m.
- Thursday, December 8, 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...**

OCTOBER SPONSORS

Laura Bambino – Great Western Bank
 John Ponec – Security National Bank
 Nancy Spidle – Mold Solutions
 Mary Sladek – Farmers Insurance Group
 Matt Thiel – DRI Title & Escrow

NOVEMBER SPONSORS

Deb Martin – MetLife Home Loans
 Cyndi Johnson – TNT Insurance Inc
 Carlene Zabawa – American National Bank
 Wendy Walker – Omaha Title & Escrow Inc
 Ruth Smith – Norm's Door Service

Use the 'NEW' iPhone 4s as your eKey

Make any iPhone your real estate key including the 'New' iPhone 4s. All you need is the iPhone adapter to transform your smart phone into your ekey. No more charging your ActiveKey or forgetting it at it at home or the office.

Also available the 'Improved' key fob for your BlackBerry or Android operating smart phone.



The updated key fob uses two coin cell batteries which have a longer battery life; it's half the size, 60% lighter and easy to use.

The iPhone adapter and the key fob receives the Bluetooth message from your smart phone and converts it into an infrared signal to open the Supra iBox.



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.



We are the Solution!

Water Damage Extraction & Mold Remediation
We Work With All Insurance Companies
We Offer 24-hour Water Removal

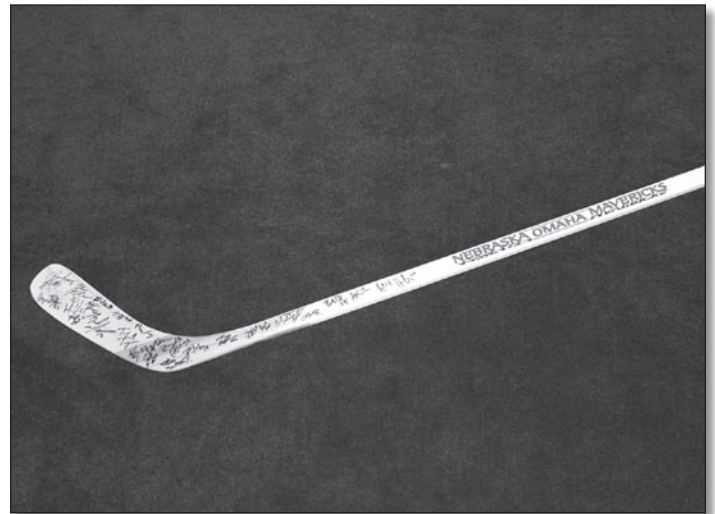
402-917-7001

We Can Restore Your Home To Pre-Loss Condition!
www.restorationinformation.com

Omaha Food Bank Raffle Tickets

Don't forget your Omaha Food Bank raffle tickets!

Win a signed UNO Hockey Stick! 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!



TEAMWORK: Let us be a part of your WINNING Team

Midlands
Home
Inspections Inc.



- On Site Reports with Photo's
- Uploaded Reports stored for you with easy retrieval
- Lifetime Support Pledge
- FREE ServiceOne 90 day Warranty
- Radon Testing
- Infrared Inspections



Brent Simmerman, ACI
President

Call or Click Today:

402-630-6555

www.MidlandsHI.com

INFO@MidlandsHI.com

Know the Code

Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/95)

• Standard of Practice 11-1

When REALTORS® prepare opinions of real property value or price, other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, such opinions shall include the following:

1. identification of the subject property
2. date prepared

3. defined value or price
4. limiting conditions, including statements of purpose(s) and intended user(s)
5. any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/tenants
6. basis for the opinion, including applicable market data
7. if the opinion is not an appraisal, a statement to that effect (Amended 1/01)



• Standard of Practice 11-2

The obligations of the Code of Ethics in respect of real estate disciplines other than appraisal shall be interpreted and applied in accordance with the standards of competence and practice which clients and the public reasonably require to protect their rights and interests considering the complexity of the transaction, the availability of expert assistance, and, where the REALTOR® is an agent or subagent, the obligations of a fiduciary. (Adopted 1/95)

• Standard of Practice 11-3

When REALTORS® provide consultative services to clients which involve advice or counsel for a fee (not a commission), such advice shall be rendered in an objective manner and the fee shall not be contingent on the substance of the advice or counsel given. If brokerage or transaction services are to be provided in addition to consultative services, a separate compensation may be paid with prior agreement between the client and REALTOR®. (Adopted 1/96)

• Standard of Practice 11-4

The competency required by Article 11 relates to services contracted for between REALTORS® and their clients or customers; the duties expressly imposed by the Code of Ethics; and the duties imposed by law or regulation. (Adopted 1/02)

To download the Code of Ethics and Standards of Practice, go to:
www.OABRdocs.com/code2011.pdf

**What you don't know about radon
can hurt you. And your clients.**

Educate yourself, and your clients about radon.

- Free Consultations
- Radon Testing
- Radon Mitigation
- State Certified
- NEHA Certified
- Competitive Prices



Debbie Kalina
Owner



Phone: 402-639-1100
Email: Debbie@OmahaRadon.com
www.OmahaRadon.com

Monica
LANG, CSP
New Home Consultant

Mobile: 402.689.3315

mclang@celebrityhomesomaha.com
www.MonicaLang.com

CELEBRITY

HOMES
Homes • Villas • Townhomes



Fax: 402-891-7165 • 14002 L Street • Omaha, NE 68137



*There's nothing half
so pleasant as
coming home again.
—Margaret Elizabeth Sangster*

Jack 5-09
2-09
June 11-07
10-08
Jack
2-09
June 2-09
11-07
Jack 9-07

DJ 5-10

There's a reason homeownership is the foundation of the American Dream.

Over time, owning your home has proved to be a good decision. And while lately the economy has presented some challenges, it has also helped us focus on what matters most. It's reminded us that home is where we make memories, build our future and feel comfortable and secure. When you're ready, a REALTOR®, a member of the National Association of REALTORS®, can help you find the home that's right for you. REALTORS® are prepared—to answer your questions, show you options and guide you home.



Every market's different, call a REALTOR® today.

HouseLogic.com/buyandsell



©2010 National Association of REALTORS®



Ileana Carlson



Mike Connell



Gerry Frans



Rosalia Gish



Ericka Heidvogel



Marsha Labs



Monica Lang



Gary Patricelli



Leslie Petersen



Gary Price



Tammy Smart



Susie Vocolka



Shawn McGuire
Sales Manager

Celebrity Homes
Representatives want to
thank all of our Realtor®
friends who have
introduced their clients to
us in 2011!



CELEBRITY
HOMES

Homes • Villas • Townhomes

CelebrityHomesOmaha.com

Have Buyers? We have more New Homes ready for QUICK Closings than any other builder!



Thank you fellow Realtors®

For making us Omaha's leading New Home/Townhome/Villa Builder!

Abe Farrington (2)	Chuck Wilhelm	Hedy Ahlvers	Julie May (4)	Mark Ciochon (3)	Rosemary Nicholson
Alan Berglund	Cindy Hartzell	Helga Withem (2)	Julie Shafer	Mark Richardson (2)	Rusty Hike (2)
Alan Cohen	Cindy Robarge (3)	Ilona Baumhofer	Jung Seu	Marla Alberts	Ryan Ellis
Alex Heyen (2)	Colleen LeVier	Jacki Inman (2)	Justin Gomes	Marlou Bell	Sallie Elliot
Allen Berglund	Con McGill	Jackie Vaughan	Karen Fries (2)	Marvene Vancil (3)	Sandra May
Amy Keetle	Connie Owens	Jackie Wilkie	Karen Hascall	Mary Cohen	Sarah Shaw
Amy Kutz	Craig Johnson	Janell Stoneburg	Karen Jennings (2)	Mary Egger (2)	Scott Hankins
Ana Rongish	Craig Kirshenbaum	Jeaneen Morris	Karen Kielian	Mary Lou Bell	Scott Lamb
Andrea Cavanaugh	Crystal Smith	Jeff Allen	Karen Skinner	Mary Marinkovich (4)	Scott McGowan
Andrea Coop	Dale Evans	Jeff Cohn (6)	Karen Zoerb	Mary Rensch (2)	Scott Millard (2)
Andrea Lane	Dan Spence (2)	Jeff Coplin	Kari Witt (2)	Mary Rosenthal	Shannon Zimmerman
Andy Bock	Darla Schaff	Jeff Elsberry	Karla Dubisar	Matt Beers	Sharon Lindstrom
Angie Thiel	Darryl Wikoff (2)	Jeff Johnson	Kathryn Rauch (2)	Matthew Rasmussen	Shawn Dolphens
Ann Marie Tsatsos	Dave Anderson	Jeffrey Chu	Kathy Sledge	Mayce Bergman	Shawn Murray
Annali Babko	Dave Eagen	Jenn Hellman	Keith Brown	Megan Dreesen	Shelby Rosso
Anne McGargill (2)	Dave Hassebrook	Jennifer Coop	Kelli Mickeliunas	Melissa Jarecke	Shelley Hourigan
Anne Putnam	Dave Paladino	Jennifer Ervin	Kelly Gitt	Michael Campagna	Shellie Klemke (2)
Barb Muller	David Dunn	Jennifer Furley	Kelly Lewis	Michaela Neary (4)	Stacey Childers (2)
Barbara LaPorte	David Ostrand	Jennifer Gatzemeyer	Kelly Raynor	Michelle Bratetic	Staci Mueller
Becky Gallagher (2)	Dawn Grimshaw	Jennifer Magilton	Ken Landolt	Michelle Jenkins (2)	Steve Colburn (3)
Becky Johnson	Deb Hopkins	Jennifer Morgan	Ken Muckey	Michelle Stricklin	Steve Minino (3)
Beth Olson	Debbie Newburn	Jerod Tabor	Kirk Meissinger (2)	Mickey Martin	Steve Polinsky
Beverly Nichols (3)	Debra Rau	Jessica Sawyer (3)	Kris Swanson	Mike Jenkins	Sue Arnett (4)
Bill O'Brien (2)	Deda Myhre	Jill Bobenhouse Tesar (2)	Kristen Kirwan	Mike Jones	Sue Kuhl (2)
Bill Swanson	DeDee Oliver	Jill Sleddens	Kurt Chase	Mike Salkin	Sue Offner
Bill Thompson	Dee Caniglia	Jim Gallagher	Kyle Schulze	Mike Story	Sue Osterholm (2)
Billie Atkinson	Del Andresen (3)	Jim Macaitis (2)	Lance Cole	Millie Wallace	Susan Durbin
Blake Denoyer	Denise O'Connell	Jim Thibodeau (2)	Laura Putnam (2)	Mindy Dalrymple (2)	Susan Hawkins (2)
Bob McIntosh (3)	Denise Poppen	Jo Flairty (3)	Laurie Nice	Mitch Scott	Susan Raugh
Bob Pew	Desiree Troja	Joanie Wilder (2)	Leanne Allen	Mitzi Detavernier	Susan Vaccaro
Bob Wray	Diana Saylor	Joann Wellsandt (4)	Les Kay	Nancy Alai	Suzanne Foley Jones
Brenda Flores	Diane Briggs (3)	Joe Gehrki (2)	Lesla Blythe (2)	Nancy Kehrl	Tammy Nicola (5)
Brett Haney	Diane Evans	Joe Leeman	Leslie Rutter	Nick Boyer	Tanya Foral
Brian Birkel	Dick Mikuls (2)	Joe Odonnell	Linda Ciochon-Lichter (2)	Nicole Deprez	Terry Krasne
Brian Marasco	DiDi Pache'	Joe Temme	Linda Hayton (2)	Pat Hoke (4)	Therese Wehner
Brian Pfeifer (2)	Don Hayton	Joe Vampola	Linda Mills	Pat Lichter	Tiffany Andersen (2)
Brian Trude	Don Lind (3)	Joel Chiles	Linda Tran	Patty Scarlett	Tim Howarth
Brian Wilson	Donna Phillips	John Broesch	Linda Van Downen (2)	Paul Barnett (5)	Tish Selk
Bridget Olsen	Donna Stephens (5)	John Headlee	Lisa Blythe	Peggy Richter (2)	TJ Bird
Carla Maas	Doug Dohse	John Kraemer	Lisa Buschelman	Peggy Zach	Todd Gould
Carol Hamilton	Doyle Ollis	John Lorkovic	Lisa Czerwinski	Pete Jenkins	Todd Kasper
Carolyn Kesick	Eileen Schultz	John Lytle (2)	Lisa McGuire - Kelly (3)	Phyllis Young	Tom Friehe (2)
Carrie Barnes	Erik Hoffman	John Rohwer	Lisa Ritter (2)	Rachel Langford	Tracey Faust
Cassidee Broadwater	Erin Schumacher	Joni Adler (2)	Lisa Sleddens (3)	Rejean Jaksich	Traci Frans (2)
Chad Blythe	Ethan Brown (2)	Joni Vittetoe	Liz Kelly (2)	Renae Cohn (5)	Tracy Diehm
Charles Freyermuth	Evan Winters	ose Correa	Lori Martens	Renee Lampman	Troy Benes
Charlie Concannon (3)	Felix Mitchell	Josh Bundren (3)	Lori Wee	Ria Jobeun	Troy Peterson
Cheryl Houtek	Frank Tabor (2)	Josh Coop	Lynn Daugherty (2)	Ricardo Castro	Valerie Keeton (2)
Chris Bauer	Fred Alexander	Judy Cleveland	Margaret Von Tersch	Rich Edwards	Vicki Kovar (3)
Chris Beaton (2)	Gary Willis	Judy Vacek	Maria Castellote	Richard Jump (2)	Vicki Taylor
Chris Falcone	Gene Riehart (2)	Judy Walker	Maria Elena Correa	Rick Grover	Vickie Jenkins (2)
Christen Williams	Georgie Vint (2)	Julie David (2)	Maria Polinsky	Rick Insenberg (2)	Woody Woodworth (3)
Chuck Burney (3)	Gray Bedingfield	Julie Fredrickson (2)	Marie Otis	Robin Phillips	Yammy Salgado
Chuck Smallwood	Hector Martinez (2)	Julie Hergert (2)	Marisa Cronin	Rod Faubion	Zulma Eraso

NEW DESIGNS • NEW HOMES READY NOW • \$1,000 DOWN PROGRAMS!

The REALTOR® Party Power House

The REALTOR® Party Power House is composed of five rooms and a double-car garage – all designed to build on the REALTOR® organization's core strength – its members – the grassroots.

My REALTOR® Party (the main part of the house) puts the full force of our grassroots power to work for the good of the industry and America's property owners. The garage holds the vehicles for electing REALTOR® champions and pushing REALTOR® issues at the federal level.

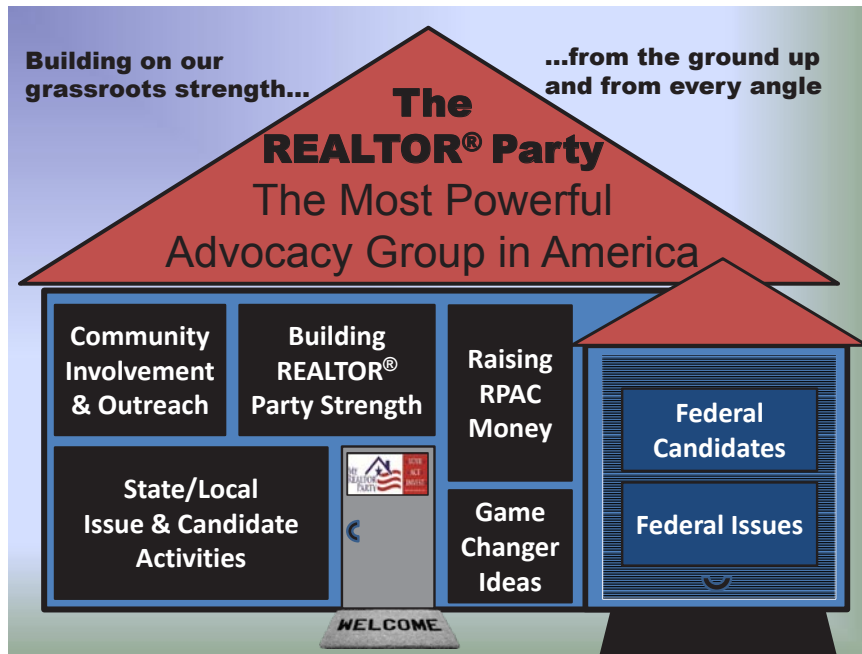
My REALTOR® Party is the doorway to a host of services, tools, funding and resources for state and local REALTOR® Associations. All of them are designed to help state and local REALTOR® Associations be successful in their advocacy and community involvement efforts.

Community Involvement & Outreach – Includes a variety of grants, courses and toolkits on Smart Growth, Housing Opportunity, Diversity, School Design and more.

Building REALTOR® Party Strength – Includes communications training, GAD programs, online organization tools, and more.

Raising RPAC Money – Includes grants, courses and tools for raising RPAC funds and inspiring RPAC investors.

State/Local Issue & Candidate Activities – Includes survey tools, voter lists, consultants, issue trackers and more to help REALTOR® Associations be successful in their campaigns to advance REALTOR® champions and issues.



Game Changer Ideas – Funds and tools are available to assist REALTOR® Organizations succeed in implementing their own original political and community involvement programs.

Federal Candidates and Federal Issues – In addition to the My REALTOR® Party resources available state and local associations, the NATIONAL ASSOCIATION OF REALTORS® works to elect REALTOR® Champions to Congress and to advance

REALTOR® interests in Congress, the White House and federal agencies. Protecting the mortgage interest deduction, insurance issues, FHA reforms and keeping the secondary mortgage market strong are all part of NAR's public policy agenda at the national level.

Buying or selling a home can be stressful for you and your clients.

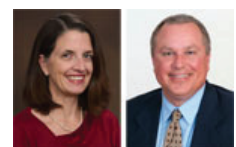
We'll make sure the home inspection isn't.

If you want confidence in your home inspector, call *BrickKicker!*

- Exceptional Customer Service
- 90-day Warranty
- ASHI Member
- On-site Reports
- E&O Insured
- Color Photos
- 24-hour Scheduling



INSPECTION SERVICES
402-659-6498
www.BrickKickerNebraska.com



Frank and Joanne Cawley,
Owners and Operators



The most valuable
square inch in real estate.



2011 REALTOR® RING DAY

Save the Date

Friday, December 9

OMAHA
AREA BOARD OF
REALTORS®



DOING THE MOST GOODSM

Across the midwest, REALTORS® are ringing bells for the Salvation Army!

REALTOR® RING DAY is coming to Omaha for the 2011 Holiday season on Friday, December 9. With the help of you and other REALTORS®, we can make REALTOR® RING DAY a success in Omaha.

The Omaha Area Board of REALTORS® has been assigned 92 locations, with a total of 126 kettles. Check with your broker and your office manager to find out which location belongs to your office, or contact DShipley@OABR.com or call 402-619-5551.

The times are 10 a.m.-6 p.m. in 2-hour shifts (10 a.m.-12 p.m., 12 p.m.-2 p.m., 2 p.m.-4 p.m., 4 p.m.-6 p.m.).

Let's show Omaha that REALTORS® make a difference! Sign up today.



AFFILIATES
a council of the
Omaha Area Board of REALTORS®



Toys for Tots

Donations will be accepted at multiple offices and can also be dropped off at the OABR office.

Donations accepted until December 5.



With your help we'll provide a message of hope, and compassion to the under-privileged children of our surrounding community. Join us to provide toys to the less-fortunate children. And together we are local people helping local families. Please bring a new unwrapped toy or give a cash donation at check in. Let's strive for 100% participation. Marines will be in attendance to collect donations.



Who would've thought something so small could say so much about you?

Tell them. Show them. Wear your REALTOR® pin with pride.

**DRIVEN. TRUSTED.
RELIABLE.**

And always available 24/7.



**Brent Rasmussen,
CRMS, President**

**Powell
INSURANCE**

Regi and Lisa Powell
(402) 614-4633
www.PowellInsuranceAgents.com



FARMERS



- Quick Binders
- Relocation Specialists
- Free Flood Determinations/Quotes
- Prompt Professional Service

Home ✕ Multi-Family ✕ Condos ✕ Rental Properties
Auto ✕ Life ✕ Health ✕ Business



**Mortgage
SPECIALISTS, LLC**

8420 West Dodge Rd, Ste 113 • Omaha, NE 68114

Office: 402-991-5153 • Cell: 402-578-0008

Fax: 402-884-7386

www.mtg-specialists.com

E-mail: brent@mtg-specialists.com



Affiliates

First!

Search:

OABRaffiliates.com

First!

for all of your Real Estate Service Needs.

Toys 4 Tots collections thru December 5, 2011

Congratulations! 2011 Affiliate of the Year

Regi Powell - Farmers Insurance/Powell Insurance

REALTORS® Designate November as REALTORS® Designation Awareness Month

Omaha Area Board of REALTORS® and the NATIONAL ASSOCIATION OF REALTORS® (NAR) are pleased to announce the arrival of REALTOR® Designation Awareness Month. NAR established November as an important month in which to encourage its members to start or complete an officially endorsed designation or certification through NAR or one of its Institutes, Societies and Councils.

In today's market, continuing education is your best way to stay ahead of the competition. Now more than ever, successful agents must keep current on issues, involving technology, changing legalities, and many other central components of the business. NAR and its Institutes, Societies and Councils offer advanced education designation and certification programs to help members remain up-to-date in such a dynamic environment. Although other designations exist, only these carry an official NAR endorsement. Look to NAR for the resources you need to stay on top of trends, including many high-value online courses offered through REALTOR® University - NAR's Online Education Destination - at greatly reduced prices.

"REALTORS® have access to advanced education designation and certification programs, tailored to virtually every real estate

specialty. Beyond building skills, knowledge and productivity, these prestigious programs enhance the professional image of REALTORS® and take our members to the next level", Lisa Ritter, OABR President.

REALTORS® who pursue professional designations have a distinct competitive edge as a result of their increased expertise and marketability. Based on the 2010 NAR Member Profile survey data, the median income of REALTORS® with no designation was \$29,700, and the median income of those with at least one designation was \$51,500. The difference between the two is \$21,800.

The NATIONAL ASSOCIATION OF REALTORS® and Omaha Area Board of REALTORS® strongly encourage its members to increase their professional image, marketability, productivity and income through the pursuance of a designation or certification program.

For a complete list of the official NAR family designations and certifications, visit <http://www.realtor.org/designations>

Riding the Investor Wave

Interest rates continue at historic lows. Home prices in many markets are more affordable than ever. Indeed, housing affordability conditions are among the best they have ever been. So why aren't more people buying homes? One reason is exceptionally tight lending criteria have made it difficult for any buyers to take advantage of such attractive affordability.

For investors with cash, though, the situation is providing them with a golden opportunity. The investor share of home purchases has been creeping up. Nationally investors accounted for 18 percent of home purchase activity in July; the share reached 22 percent in August. (The first-time homebuyer share fell after the homebuyer tax credit expired last year, and investors stepped in to fill much of the gap). Obtaining a mortgage for a non-primary, non-owner-occupied home is even more difficult than obtaining other types of loans. Consequently, a significant share of investors is purchasing properties via all-cash transactions. All-cash purchases represented 30 percent of all home sales transactions across the country and accounted for over half of the sales in hard-hit regions like Las Vegas and Miami.

At the same time, higher rents are also attracting investors to the market. Property management has its own challenges and isn't for everyone. But for those investors who have the capacity to either hire a property manager or manage a property themselves, the attractive rates of return from rising rental income is a strong lure. Rents rose at a better than 3 percent annualized rate in the third quarter of 2011, according to government data, and private data sources suggest even faster rent growth. Nor is there any reason to believe this rent growth will cool given the favorable demographics

of a rising number of young adults over the next 20 years, a high number of "foreclosed" homeowners who cannot buy in the near term, and the very low construction rate of apartment buildings. If annual rent gains remain near 3.5 percent, rents will double in 20 years. If the rents rise 5 percent a year, rents will have doubled in 14 years.

In addition to strong returns on rental property, investors can anticipate solid home price appreciation over the long haul. Using 2000 as a "normal" year in which the market saw neither a bubble nor a bust, the metrics on home prices in relation to consumer prices imply a 14 percent undervaluation. The metrics on home prices in relation to rental rates imply a 20 percent undervaluation. The metrics on home prices in relation to income imply neither an overvaluation nor an undervaluation.

Given that the housing bubble has virtually deflated, the future path for home prices should follow the future path for rent growth. That means home prices could also double in 14 to 20 years, though it is unclear as to when home prices will begin to catch up with rents. But long-term investors are sure to catch some if not most of the upward ride.

For daily commentary on economic and housing conditions and trends from Dr. Yun and other NAR Research staff, go to NAR's Research blog at <http://economistsoutlook.blogs.realtor.org>.

By Lawrence Yun, NAR Chief Economist

Reprinted from REALTOR AE/Fall 2011 Issue

SEIZE THE DAY

**Take your business
to a new level**

REALTORS® Conference & Expo
ANAHEIM, CA NOVEMBER 11 - 14, 2011

**If energizing your real estate
business is your goal...**

- Take charge at the 2011 REALTORS® Conference & Expo in sunny southern California, just minutes from Los Angeles
- Train with the best at the premiere real estate event in the U.S.—get sales tips for success from industry experts
- Join 18,000 professionals for four intensive days of networking, education, motivation, and fun this November
- Explore the largest trade show floor in real estate, where 400 exhibitors will excite and inspire you
- Refocus your mind with 100 education sessions during the day—and let loose at night with events like the Celebrity Concert starring Diana Ross

Stay in Anaheim and Stay on Budget

With hotels starting at \$89 per night, a convenient location near four major airports, and special travel discounts for REALTORS®, Anaheim is an affordable destination for the 2011 REALTORS® Conference & Expo.

Sign up today at www.REALTOR.org/Conference

Register before August 15 to take advantage of early bird savings

twitter.com/narannual



facebook.com/narannual



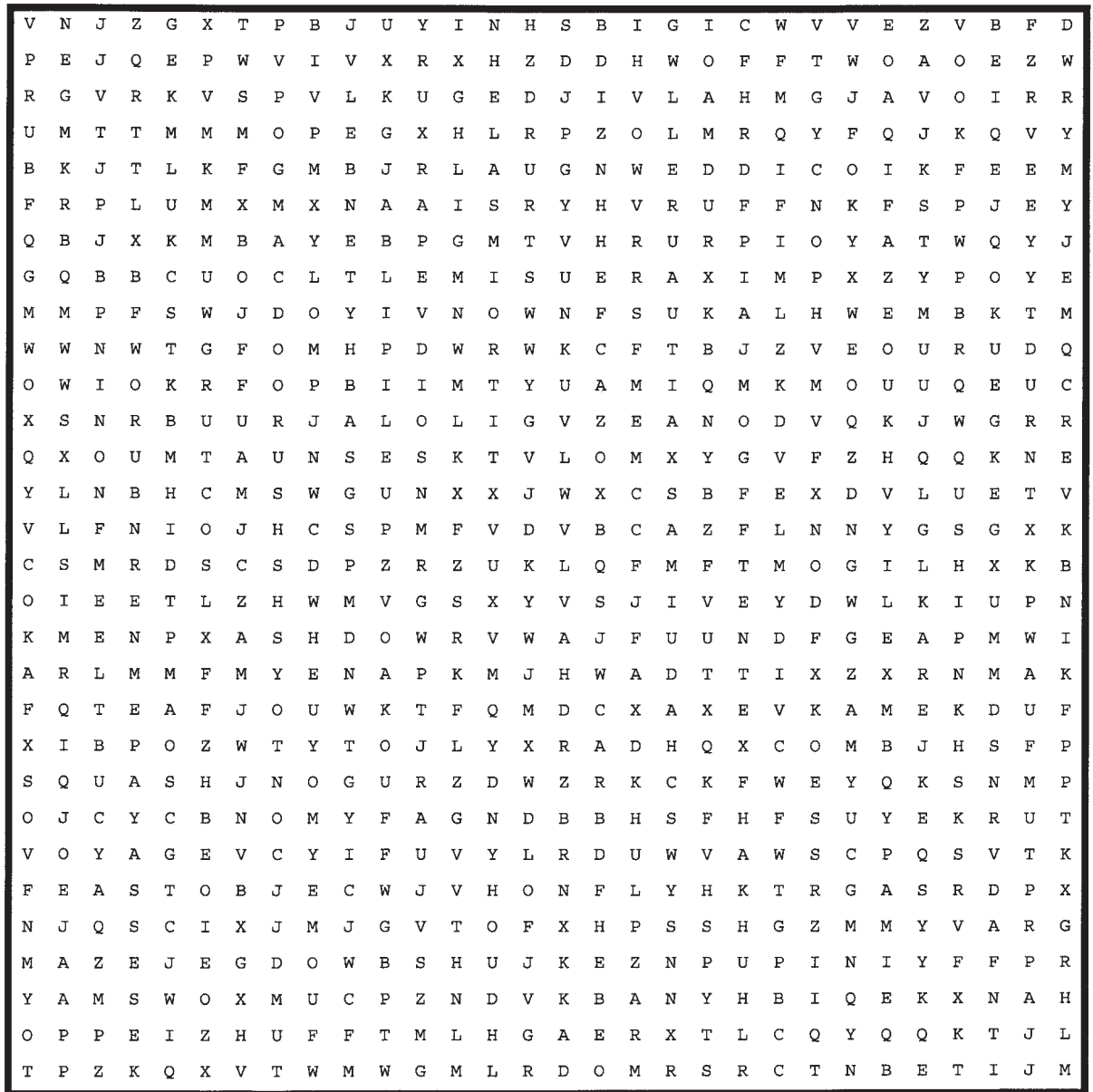
NATIONAL
ASSOCIATION of
REALTORS®

REALTORS®
Conference & Expo
November 11-14, 2011 • ANAHEIM

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 November 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 December FOCUS.

AMERICA
COLONY
ENGLAND
FAMILY
FEAST
FOOTBALL
FREEDOM
GRAVY
HARVEST
INDIANS
MAYFLOWER
MAZE
PILGRIMS
PLYMOUTH
PUMPKIN
SQUASH
STUFFING
TURKEY
VOYAGE
YAMS



Name: _____

Company: _____

Address: _____

Phone: _____

Nicole Deprez
of NP Dodge Company was the
winner of the October Word Search.



Experience when you need it most.

Whether you're a first-time homebuyer or moving to a new home, your home is probably the biggest investment you'll ever make. Why not let our experience work for you in finding a mortgage that fits your lifestyle and protects that investment. Our 21 loan originators with over 200 years of combined lending experience can offer you professional service and attractive benefits – like the availability of low fixed rates, low down payments, no closing costs and more. ***Here are just a few reasons to call us first.***

- **Rate Match** - The Bank will not be undersold on comparable loans on eligible purchases.
- **Meet or Beat Fees** - The Bank will match any competitors fees.
- **10% discount on title fees** - With an affiliated title partner.
- **Local decisioning, processing and closing.**
- **Special Processing and Handling** - To get you in your home quickly.

Call today and let us make your dream home a reality.



Michele Ringsdorf
Mortgage Originator
8990 West Dodge Road
402-399-5081



Mark McGee
Mortgage Originator
7921 Dodge Rd
402-898-3709



Carlene Zabawa
Mortgage Originator
17445 Arbor Street, Suite 100
402-829-9667

Ask about our new **List, Lock, Look and Relax** program that allows you to lock in great rates today while you shop for your new home.



Limited time only. Just present a Good Faith Estimate from a local competitor and we will match any rate, lock period and bank controlled costs for similar product, term and conditions. Some limitations apply.



29 locations in Nebraska and Iowa. For the location nearest you go online at www.anbank.com or call 1-402-457-1077 or 1-800-279-0007

FOCUS

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

Return Service Requested

PRSR STD
U.S. POSTAGE
PAID
OMAHA, NE.
PERMIT # 1313

Visit the FOCUS PRINTING Website!

www.FocusPrintingOmaha.com

You can order online, submit files, request quotes
and shop for promotional items.

If you are looking for reliable and economical printing & copying
you have come to the right place!

- | | | | |
|-----------------------------|------------------|-------------|---------------|
| ✓ Color Copying | ✓ Postcards | ✓ Brochures | ✓ Newsletters |
| ✓ Letterhead | ✓ Flyers | ✓ Notepads | ✓ Magnets |
| ✓ Envelopes | ✓ Mailing | ✓ Booklets | ✓ Binding |
| ✓ Full Color Business Cards | ✓ Graphic Design | ✓ NCR Forms | ✓ Calendars |

**MONTHLY
ONLINE
SPECIALS!**

FOCUS PRINTING
OABR PRINTING & MAILING

402-619-5570

11830 Nicholas St.
Omaha, NE 68154

**ECONOMICAL
COLOR
COPYING**