



UPCOMING EVENTS

Education Forum

Thu, Dec 1 at 10:00 a.m.

New Member Orientation

Tue, Dec 6 from 8:30 a.m. - 4:00 p.m.

Wed, Dec 7 from 8:30 a.m. - 4:00 p.m.

Thu, Dec 8 from 9:00 a.m. - 12:00 p.m.

Nebraska Real Estate Commission Meeting

Tue, Dec 6 at 9:00 a.m. @ Lincoln, NE

Wed, Dec 7 at 9:00 a.m. @ Lincoln, NE

Affiliate Council

Tue, Dec 6 from 9:00 a.m. - 1:30 p.m.

MLS Users Group

Wed, Dec 7 at 10:00 a.m.

YPN Advisory Board

Thu, Dec 8 at 3:00 p.m.

YPN Networking Thursday

Thu, Dec 8 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

Real Estate Social

Thu, Dec 8 from 4:00 p.m. - 7:00 p.m.

Midtown Crossing @ Glo Lounge

REALTOR® Ring Day

Fri, Dec 9 from 10:00 a.m. - 6:00 p.m.

WCR Installation & Awards

Tue, Dec 13 from 3:00 p.m. - 6:00 p.m. @ Champions Run

Social Events Forum

Wed, Dec 14 at 10:00 a.m.

WCR Board Meeting

Thu, Dec 15 at 9:00 a.m.

MLS Users Group

Wed, Jan 4, 2012 at 10:00 a.m.

Education Forum

Thu, Jan 5, 2012 at 10:00 a.m.

New Member Orientation

Tue, Jan 10, 2012 from 8:30 a.m. - 4:00 p.m.

Wed, Jan 11, 2012 from 8:30 a.m. - 4:00 p.m.

Thu, Jan 12, 2012 from 9:00 a.m. - 12:00 p.m.

Affiliate Council

Tue, Jan 10, 2012 from 9:00 a.m. - 1:30 p.m.

Social Events Forum

Wed, Jan 11, 2012 at 10:00 a.m.

WCR Board Meeting

Thu, Jan 12, 2012 at 9:00 am

Advanced Paragon Training

Thu, Jan 12, 2012 from 12:30 pm - 2:00 pm

YPN Advisory Board

Thu, Jan 12, 2012 at 3:00 p.m.





Omaha Area Board of REALTORS®
11830 Nicholas Street
Omaha, NE 68154
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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.



Message from the OABR President



Lisa Ritter
2012 President

Yesterday, I found myself frequently complaining about the changing seasons. I think the high was forty degrees. It was a sharp wake up call to the reality that it's the middle of November and we are fast approaching the shorter darker, colder days of winter. Don't I have the "right" to whine about missing sunshine, seventy degree temperatures, & the abundance that spring and summer often bring? Although, sometimes I entitle myself to it, it doesn't make things better.

On my quest for acceptance of the upcoming winter, I searched for inspiration in an appropriate quote and found this:

"If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome." - Anne Bradstreet, British Poet

In my experience I have found this to be so true. Not only do the winters make me appreciate the spring so much more, but winter makes me stronger, better, and wiser. It is during that time that I become more efficient because need to get more done during the daylight, I come up with more innovative marketing ideas out of necessity, I take more time for education because I have more time for it, and I give more because of the holiday season. All of which typically add up to the creation of a bigger, better life.

How are you going to invest in yourself this winter? Here are some of the outstanding opportunities:

Dec. 8 - Develop a stronger relationship with your peers by attending the OABR Networking Event at GLO Lounge at Midtown Crossing with drink and appetizer specials all evening.

Dec. 9 - Give back to the community by participating in Realtor® Ring Day for the Salvation Army. If you have not already signed up, you can call the OABR Office 402-619-5555 to help ring an empty location.

Dec. 13 - Get educated at the WCR Installation and Awards Celebration at Champions Run. You can login to WCROmaha.com to make your reservation.

Jan. 14 - Have some fun at UNO Mavericks Hockey Night! Dinner and hockey for only \$15 person. Reservation form can found on page 10.

It is my wish for you that you make the absolute most of this winter and that you enjoy a beautiful and blessed holiday season filled with peace, joy, and miracles!

Sincerely,

Lisa Ritter
2012 President

YPN Update

This month the Young Omaha Real Estate Professionals (Y.O.R.E. Pro's) hosted Roger Morrissey, Douglas County Assessor, for an educational conversation on the tax valuation process and all of the many activities for which his office is responsible. Mr. Morrissey brought up many aspects of the property valuation process that are useful to REALTORS® in further educating their clients on the purchase, sale, and general ownership of real estate. This is vital information for Y.O.R.E. Pro's that are still in the early stages of their careers.

Mr. Morrissey's office is in charge of evaluating, on an annual basis, the nearly \$36 Billion of property in Douglas County. That's nearly one quarter of the total value of the property in the entire State of Nebraska. The total property base is made up of more than 210,000 individual parcels, and the residential segment makes up over three quarters of the whole.

The county assessor's office begins the process on January 1st every year. The majority of their assessment is done by mid March, and individual property owners are notified of the valuation determinations in May. The month of June is devoted to the protesting process, with July and August being devoted to the settlement and appeal process. Mr. Morrissey suggested that property owners always file a dispute if they believe there to be a discrepancy. That's the best way to help his office with their primary goal: Be Fair to Everyone. Nearly 60% of protests end in a valuation change for owners filing a dispute.

The Y.O.R.E. Pro's next two big events are a December 8th REALTOR® Social at Midtown Crossing and a volunteering opportunity on December 10th with Project Wee Care. Look for

future information on both events in your inbox, or check out our Facebook page (OABRYPN) for more information. With just

a little participation, our goal of ensuring the long-term success of the REALTOR® brand through positive, successful relationships with our local communities will be easily attained.

Thank you,
David Maloy

Omaha, NE Chapter of the OABR

YPN

REALTOR® Magazine
Young Professionals Network

www.REALTOR.org/ypn



Event Sponsors: Shawn McGuire of Celebrity Homes & a representative from First National Bank.



Roger Morrissey with Marsha Labs and Rosalia Gish of Celebrity Homes.



Oscar Barrera and Chapin Sellin networking & enjoying breakfast before the start of the event.



YPN Advisory Board with Roger Morrissey.



YPN Chair, Nick Boyer, with advisory board members Chapin Sellin & John Dennison.

Knowledge is Power Tax Strategies

Kelly Clark of Bradford and Company spoke to a capacity filled room of OABR members about tax strategies on November 9th. The tax code never seems to get any easier and the REALTORS® in attendance picked up some helpful hints.

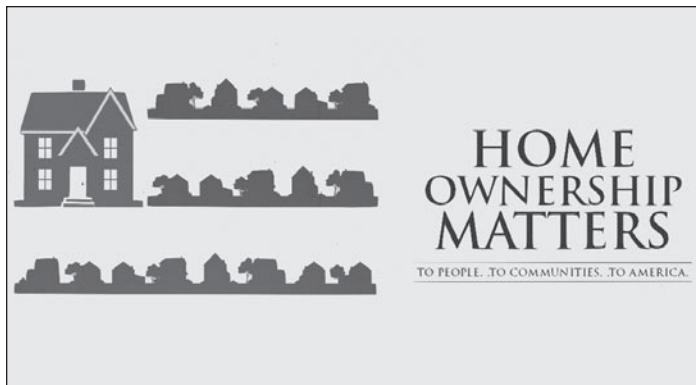
First and foremost, do not rely on your tax advisor to figure out what is best for you! Agents need to take ownership for keeping their own records and consult with their tax advisor about what options might be best for them. For example, do you know whether you take the mileage or actual expense deduction for your business vehicle? Do you know that the size of your vehicle may determine the amount of depreciation you can take in a given year?

Other items discussed included the home office deduction. Kelly Clark explained this deduction is no longer taboo. One might be advised to research this deduction with their tax advisor if they aren't taking advantage of it already.



Janet Dragon and speaker Kelly Clark talk more after the Tax Strategies for the Real Estate Professional session.

Feedback from this great session indicated it was time well spent. KIP (Knowledge is Power) sessions are provided by the OABR Education Forum.





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Warm Results

The 2nd Annual Winter Clothing Drive wrapped up with hundreds of warm clothing donated from your friends, clients, neighbors or open house visitors. In all, nearly 1000 articles of clothing were donated.

Bag after Bag full of coats and clothes came rolling in on Monday and Tuesday November 21 and 22 at the drop off reception at the OABR Education Center. Members of the Social Events Forum sorted through the items to be donated to five local recipients,

Open Door Mission, Project Wee Care, Omaha Schools Foundations, Stephen Center and the Sarpy County Community Services.

Thank you fellow REALTORS®, Affiliates and the OABR Staff who graciously helped keep Omaha a little warmer this year!

A special thank you to Service One for donating a van to deliver the donated items.



Deda Myhre shows off a coat that will keep a child warm this year.



Joanne Cawley helps sort the donated items.



Lindsey Krenk, Ericka Heidvogel & Brenda Stuart sort through donated items.



Luke Ediger brings in sacks of clothing from offices.



Mark Leaders & Lori Bonnstetter display a coat that still has tags from the store.

**SOCIAL
EVENTS**
Omaha Area Board of REALTORS®



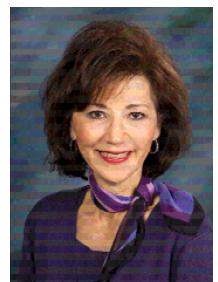
Rich Edwards, don't think that coat will fit you.



AFFILIATE
COUNCIL



Submitted By: Patrick and Cherie Casey, Owners
The Home Buyers Protection Company



Is Your Home Inspector Qualified?

Home inspection is a profession that is easy to enter, but difficult to master. In both Nebraska and Iowa, there is no licensing or regulation to start a home inspection business. In fact, anyone can claim to be a home inspector with no experience or training.

HOW DO YOU DETERMINE IF A HOME INSPECTOR IS QUALIFIED?

- Experience in residential construction is a big plus. Knowing how a home is constructed and how the major systems operate is key in determining whether or not there are any defects. Find out if your inspector has this experience.
- There are many training schools available throughout the United States that offer classes and certifications for home inspectors. What training does your inspector have?
- There is a test available named The National Home Inspector Examination®. It determines if the person has basic knowledge to perform a home inspection. Has your inspector passed this test?
- There are Standards of Practice and Codes of Ethics that provide minimum standards and guidelines to perform a home inspection. The prevalent 'Standards' and 'Codes' in our market are those established by The American Society of Home Inspectors® (ASHI). Does your inspector conform to these standards?
- There are certifications available for home inspectors. One of the most respected certifications available is that provided by ASHI, which requires the following:
 1. Adhere to their Standards of Practice and Code of Ethics
 2. Perform a minimum of 250 fee-paid inspections
 3. Maintain a minimum of 20 continuing education credits annually
 4. Have random inspection reports verified that they conform to the Standards and Code

DOES YOUR INSPECTOR HAVE ANY CERTIFICATIONS?

- References are an excellent source of past performance. What references can your inspector provide from past clients and REALTORS®?

To reduce your liability, it is often recommended that you refer 3 inspectors and allow your client to choose.

Patrick Casey is the past national president of The American Society of Home Inspectors, a co-founder of the local ASHI chapter, and a member of the Women's Council of REALTORS®, the OABR, the Southwest Iowa Association of REALTORS®, and the Western Douglas County Chamber of Commerce. His company provides home inspections, radon testing, and mold testing.

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AFFILIATES

a council of the
Omaha Area Board of REALTORS®

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
Mary Sladek (Secretary) – Farmers Insurance Group
Brenda Stuart (Treasurer) – ServiceOne Inc
Aida Allen – Aida Allen Interiors
Cherie Casey – The Home Buyer Protection Co
Janet Dragon – Heartland Reva Team
Jim Holmes – Focus Printing
Jon Jacobi – Insphere Insurance Solutions
Cyndi Johnson – TNT Insurance Inc
Debbie Kalina – Radon Protection Tech LLC
PK Kopun – Metro 1st Mortgage
Chip Monahan – Monahan Financial Inc
John Ponec – Security National Bank
Jacy Riedmann – Amoura Productions
Jody Smythe – MetLife Home Loans
Nancy Spidle – Mold Solutions
Dawn Zaller – FPF Wholesale

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MEMBERSHIP STATISTICS

OABR

	Oct. 2011	Oct. 2010
Designated REALTOR®	214	216
Des. REALTOR® Secondary	2	2
REALTOR®	1908	1991
REALTOR®-Secondary	1	1
TOTAL	2125	2210

Institute Affiliate	58	69
Affiliate	194	178
Other	6	5
TOTAL	2383	2462

	Oct. 2011	YTD
New REALTOR® Members	14	195
Reinstated REALTOR® Members	9	86
Resignations	12	317

GPRMLS

	Oct. 2011	Oct. 2010
Participants (Primary)	204	207
Participants (Secondary)	58	62
Subscribers (Primary)	1874	1962
Subscribers (Secondary)	185	186
Exempt	31	29
TOTAL	2345	2446

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- Tuesday, December 6, 9:00 a.m.
- Tuesday, January 10, 9:00 a.m.
- Tuesday, February 7, 9:00 a.m.

All Affiliate members are welcome to attend.

Affiliates Turkey Bowl & Toys

BEST YEAR EVER...what can anybody say...but WOW and THANK YOU. You made it a success because you put a child's need for a gift for Christmas in front of your own. That means a lot to them especially during these challenging economic times. We collected 125 new toys at the door and \$2340 in cash donations. Marine Sgt. Potts told us that they figure two toys per child and that we have reached out to over 150 local kids...they will wake up Christmas morning to find presents under the tree. There is still time to donate toys or cash. Toys for Tots boxes are located at all the Real Estate offices and/or can be dropped off at the Board Office. Boxes are scheduled to be picked up December 10th.

We would also like to make a special thank you to those who either helped out or volunteered to make this event the success it was. Thank you to all the wonderful Sponsors and Affiliates who donated door prizes ...we had an over whelming response.



Congratulations go out to CBS Home with highest team score of 2808. Team members include Deda Myhre, Kelly Lewis, Debbie Cage Conkling, Dick Hvorka, Steph Isenberger, Jim Caputo, Bob Neussendorfer and Todd Gould. Steve Polinsky of NP Dodge Papillion also awarded with the highest men's score and Jen Alloway of Deeb Realty highest women's. Congrats!

This year Toys for Tots Turkey Bowl may be over, but there is still time to donate.

Project Chairs: Deb Martin, Mary Sladek and Cherie Casey



CBSHOME Real Estate highest team score of 2808.



DEEB Realty team.



NP Dodge Team.



Mary Sladek, Deb Martin, and Cherie Casey with Marines.



Alliance Real Estate LLC team winning Team Spirit Award.



Deb Martin presenting Bill Swanson with door prize.

National Association of REALTORS®

Quadrennial Code of Ethics Training Requirement

Effective January 1, 2009 through December 31, 2012, and for successive four year periods thereafter, REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the New Member Code of Ethics Orientation during any four year cycle shall not be required to complete additional ethics training in respect of this requirement until a new four year cycle commences.

Failure to complete the required periodic ethics training shall be considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

Every board and association is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods (including, but not limited to, home study, correspondence courses, or internet-based instruction). Any training offered pursuant to this requirement must meet the learning objectives

and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® from time to time.

The following schools offer Continuing Education Credit to fulfill your Code of Ethics Requirement: Call the schools to get copies of their schedules and prices!

REResults Coaching
Mark T. Wehner
16616 Jackson
402-676-0101
marktwehner@reresultscoaching.com
www.REResultsCoaching.com/ce

Randall School of Real Estate
Susan Geschwender
11224 Elm St
402-333-3004
info@reandallschool.com

Larabee School of Real Estate
3355 Orwell Street
Lincoln, NE 68516
1-800-755-1108

Nebraska REALTORS® Association
145 S 56th St Suite 100
Lincoln, NE 68510
1-800-777-5231

The OABR Office offers a free NAR Code of Ethics Training BUT DOES NOT count as a continuing education requirement. The class is scheduled for each Friday after the New Member Orientation Course from 8:30 a.m. to 11:45 a.m. A minimum of 10 must be in attendance to have this training. Call Debbie Peterson at the OABR office for details! 402-619-5553.

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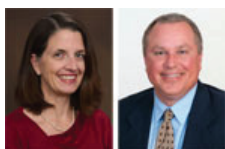
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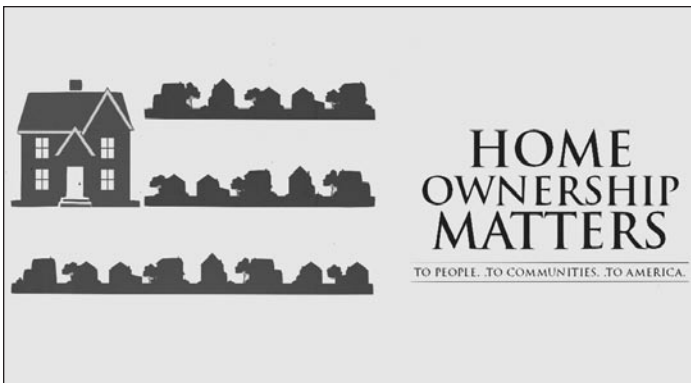


Frank and Joanne Cawley,
Owners and Operators



Janet Dragon

of Heartland Reva Team
was the winner of the
November Word Search.





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

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Company: _____

Mailing Address: _____

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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

NAR & Chrysler Announce \$500 for REALTORS®

The NATIONAL ASSOCIATION OF REALTORS® (NAR) is pleased to announce a special new program exclusively for REALTORS®--brought to you by the REALTOR Benefits® Program!

NAR has selected Chrysler Group LLC as the Association's official and exclusive automotive manufacturer. Thanks to this new partnership, REALTORS® can receive significant benefits, including a \$500 cash allowance on the purchase or lease of select new Chrysler, Dodge, Jeep and Ram model vehicles.

Plus, all REALTORS® meet Chrysler's requirements for their "On the Job" Program and will receive at no charge a two-year service agreement that includes eight oil changes (including diesel), lube and filter with their purchase or lease—a value of nearly \$300!

This partnership provides members with the most exciting vehicle deal yet and offers a broad array of models- from economy cars to top-of-the-line sedans, vans, trucks, and sport utility vehicles.

The \$500 cash allowance is available to NAR members and staff at the national, state and local associations or boards of REALTORS®, and immediate family members living in the same household. See www.REALTOR.org/Chrysler for details. This \$500 allowance may be used in addition to other Chrysler Group retail incentives and special offers. Simply negotiate your best deal then notify the dealer of your eligibility for the NAR cash allowance program.

NAR provides value and benefits to you every day. Using this program just once can return to you the value of your NAR membership dues for over 6 years!

IMPORTANT: To ensure you are fully prepared to prove eligibility, please follow the instructions at www.REALTOR.org/Chrysler as a first step. Then, be sure to visit your local Chrysler, Dodge, Jeep, and Ram dealer to take advantage of this special program for the REALTOR® family.

We're pleased to provide you this valuable member benefit.

NATIONAL ASSOCIATION OF REALTORS®



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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.

Question: We had our new home built and just moved in. We noticed that inside our electrical panel there are circuit breakers marked AFCI. What are AFCI circuit breakers?

Answer: "AFCI" is an arc fault circuit interrupter, not to be confused with a "GFCI" ground fault circuit interrupter. AFCIs are newly-developed electrical devices designed to protect against fires caused by arcing faults in the home's electrical wiring. Annually, over 40,000 fires are attributed to home electrical wiring. Arcing faults are one of the major causes of these fires.

The AFCI circuitry senses unwanted arcing, and trips off the circuit breaker before overheating can occur. It protects the branch circuit wiring in the home and provides limited protection for power cords and extension cords.

There is a test button on the circuit breaker that verifies that it is working. You should check it periodically and remember to reset the circuit breaker afterwards. AFCI circuit breakers are currently available for 15 and 20 amp single-pole wiring.

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



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New GRIs ...



*Congratulations to Terrie Wohlers
of Prudential Ambassador Real Estate
(pictured far right with other graduates from across the state)
who earned the Graduate REALTORS® Institute
(GRI) Designation.*

Personals



CONGRATULATIONS to Robert Wiebusch of N P Dodge Company for making the Midlands Business Journal 40 under 40 list for 2011.

THOUGHTS & PRAYERS to Joe Vukov of Joe Vukov Real Estate who recently suffered a heart attack.

CONDOLENCES to the family of Bonnie Woods of CBSHOME Real Estate who recently passed away.

CONDOLENCES to the family of Gregg Scheer of Real Estate Associates who recently passed away.

CONDOLENCES to Mark Leaders of CBSHOME Real Estate who recently lost his mother.

CONDOLENCES to John Clark of WHY USA Independent Brokers Real Estate who recently lost his sister.

SEND US YOUR NEWS!

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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!



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.

Congratulations to Newly Elected Members of MOBA Board of Directors

After the smoked cleared and the ballots were tallied only a few remained... Alright it is a little overly dramatic, but this was a big night for our Association! Two (2) Builders and one (1) Associate were elected for three (3) year terms along with new Executive Officers. Congratulations to the following newly elected 2012 members of the MOBA Board of Directors:

President, Jerry Standerford, Sherwood Homes
Vice President, Eric Lakeman, L & L Custom Builders
Secretary/Treasurer Dan Wellendorf, Builders Supply
Mike Rogers, Rogers Construction
Kent Therkelsen, KRT Construction
Don Rowe, Millard Lumber

MOBA will be holding an OPEN HOUSE in December from 4pm to 7pm. Date to be determined. Contact TJ at teresa@moba.com or 402-333-2000 for more info!

MOBAcalendar

December

- 07 Contractor License Test Review 3:00pm at the MOBA office Lower Level Conference Room Cost \$65 or \$55 for MOBA Members RSVP to info@FrameworksMagazine.com
- 08 or 15 MOBA OPEN HOUSE 4:00pm to 7:00pm for more info contact teresa@moba.com
- 13 MOBA Board of Directors Meeting 10:00am
- 23-26 Christmas - MOBA Office CLOSED

visit www.MOBA.com/members
for more information

Do You Have What it Takes?

The second-district broker seat on the Nebraska Real Estate Commission will be available for appointment at the expiration of the term currently served by Vince Leisey. The OABR Nominating Task Force is now seeking qualified applicants to serve on the Commission for the six-year term from August 2012 to August 2018. If you would like to be considered for this Governor-appointed position, please contact Donna Shipley at DShipley@OABR.com or 402-619-5551 for an application. The OABR Board of Directors will forward a recommendation to the Nebraska REALTORS® Association for consideration.

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 DShipley@OABR.com or call 402-619-5551.



Continuing Education

- **Appraisal Institute**
www.appraisalinstitute.org
402-488-5900
- **Larabee School of Real Estate**
www.LarabeeSchool.com
800-755-1108
- **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
- **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



Holiday Safety Tips

By Steve Vacha

Home Standards Inspection Services

- Plug all outdoor electric decorations into a GFCI protected plug.
- Before using lights outdoors, check labels to be sure they have been certified for outdoor use.

- Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights, and a person touching the tree could be shocked..
- When purchasing a live tree, check for freshness by seeing if needles are hard to pull from branches.

- Avoid using tinsel, if eaten by a child or pet, it can cause mild distress to death.

- Test your smoke alarms and let guests know what your fire escape plan.
- Unattended cooking is the leading cause of home fires in the U.S. When cooking for holiday visitors, remember to keep an eye on the range.
- Poinsettias are known to be poisonous to humans and animals.
- Keep button batteries and magnets away from children, they can have serious stomach and intestinal problems – including death -- after swallowing. Call a Doctor immediately if this happens.
- Remember not all homes are childproofed.
- Preach safe driving to all you care for.

Have a great Holiday Season from all of us at Home Standards Inspections.



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Steve Vacha
President

Membership Report

NOVEMBER 2011

NEW REALTORS®

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

NEW AFFILIATES

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

REALTOR® CANDIDATES

Brant, Angela – CBSHOME Real Estate – 121 Pacific
Fidone, Joseph – Multi-Vest Realty Co
Gold, Julie – CBSHOME Real Estate – Bellevue
Harper, Jeremy – CBSHOME Real Estate – Davenport
Hendrix Schied, Jennifer – CBSHOME Real Estate – Lakeside
McGlynn, Michael – Celebrity Homes Inc
Mulford, Clayton – NP Dodge IV LLC - Papillion
Peter, Michael – Farnam Realty Advisors LLC
Ryon, Craig – CBSHOME Real Estate – Bellevue
Vaccaro, Jodi – CBSHOME Real Estate – 121st Pacific

AFFILIATE CANDIDATES

Allen, Aida – Aida Allen Interiors
Gaydosh, Teresa – First National Bank
Holmes, Jim – Focus Printing
Niebur, Jeff – All Tech Pest Management Services

MEMBER TRANSFERS

Bettin, Barbara from NP Dodge IV LLC – Papillion to NP Dodge IV LLC – Gold

Burns, Kathleen from Keller Williams Greater Omaha – Village Pointe to Prudential Ambassador Real Estate – California #101
Cunningham, Larry from NP Dodge III LLC – Lakeside to DEEB Realty – 117th
DeSouza, Georgette from NP Dodge V LLC – 129th Dodge to NP Dodge IX LLC – Oak
Freeman, Aimee from NP Dodge IV LLC – Papillion to NP Dodge IV LLC - Gold
Gatzemeyer, Jennifer from NP Dodge III LLC – Lakeside to Prudential Ambassador Real Estate – California #101
Haeg, Jennifer from Real Estate Associates Inc to NP Dodge III LLC – Lakeside
Hayton, Donald from CBSHOME Real Estate - Bellevue to NP Dodge IV LLC - Papillion
Hayton, Linda from CBSHOME Real Estate - Bellevue to NP Dodge IV LLC - Papillion
Heyen, Alex from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – California #201
Hogan, Justin from Keller Williams Greater Omaha – Village Pointe to Prudential Ambassador Real Estate – California #101
Hourigan, Shelley from NP Dodge V LLC – 129th Dodge to NP Dodge III LLC – Lakeside
Hubbell, Lori from CBSHOME Real Estate – Davenport to DEEB Realty – 117th
Lytle, Christine from CBSHOME Real Estate – Bellevue to NP Dodge IV LLC – Papillion
Lytle, John from CBSHOME Real Estate – Bellevue to NP Dodge IV LLC - Papillion
May, Julie from NP Dodge III LLC – Lakeside to NP Dodge IV LLC – Papillion
Meier, Jon from NP Dodge V LLC – 129th Dodge to NP Dodge III LLC - Lakeside
Meyer, Veronica from NP Dodge V LLC – 129th Dodge to NP Dodge III LLC – Lakeside
Murray, Kenneth from Keller Williams Greater Omaha – Giles to DEEB Realty – 117th
Novotny, Shelli from Keller Williams Greater Omaha - Fremont to Prudential Ambassador Real Estate – Fremont
Oliver, DeDee from NP Dodge V LLC – 129th Dodge to Keller Williams Greater Omaha – Village Pointe
Robar, Dawn from Keller Williams Greater Omaha – Village Pointe to Prudential Ambassador Real Estate – California #101
Rosseter, Sean from SureMove Realty to CBSHOME Real Estate – 121st Pacific
Shepherd, Harold from NP Dodge IX LLC – Oak to DEEB Realty – 117th
Sindelar, Mary from NP Dodge R E Sales Inc to NP Dodge IV LLC – Gold
Souza, Carole from NP Dodge IX LLC – Oak to NP Dodge IV LLC - Gold
Taylor, Walter from Guardian Real Estate LLC to Celebrity Homes Inc

Thiessen, Dale from Alliance Real Estate LLC to Real Estate Associates Inc

Turner, Melissa from Charleston Homes Realty LLC to CBSHOME Real Estate – Lakeside

Tyrrell, Anthony from CBSHOME Real Estate – 121st Pacific to Prudential Ambassador Real Estate – California #101

Wiley, Damian from NP Dodge V LLC – 129th Dodge to Prudential Ambassador Real Estate

REACTIVATED MEMBERS

Grennan, Amy – CBSHOME Real Estate – 121st Pacific

Jones, Holly – CBSHOME Real Estate - Davenport

Lienemann, Michael – Landmark Group

McDonald, Janice – Prudential Ambassador Real Estate – California #101

Rogers, Tammy – NP Dodge III LLC – Lakeside

Schenken, Alanna – CBSHOME Real Estate – Davenport

Scott, Tyrone – Scott Real Estate

Smith, Dorothy – Real Estate Associates Inc

Tuma, Dana – Husker Pest & Termite Mgmt

RESIGNATIONS

Carper Nelson, Patricia – NP Dodge IV LLC - Gold

Gilreath, Rits – Celebrity Homes Inc

McGuire, Kathryn – NP Dodge V LLC – 129th Dodge

Milczski, William – RE/MAX The Producers

Muths, Melissa – Celebrity Homes Inc

Ptacek, Amy – NP Dodge IV LLC – Gold

Schoettle, Roberta – Berkshire Real Estate Company

Scott, Linda – Scott Real Estate

Sterling, Susan – NP Dodge III LLC – Lakeside

Taylor, Walter – Celebrity Homes Inc

Weinandt, Mathias – Don Peterson & Associates R E – Harrington

Wells, Susan – Prudential Ambassador Real Estate – California #101

COMPANY ADDRESS AND PHONE UPDATES

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

Condo Living Omaha – 1020 Lincoln Rd, Bellevue, NE, 68005

NP Dodge IX LLC – 3552 Dodge St, Omaha, NE, 68131

Priority Termite & Pest Control – 26833 Taylor Cir, Valley, NE, 68064

Team Media In The Details – 5820 Knox St, Lincoln, NE, 68507

CHANGE OF DESIGNATED REALTOR

Scott Real Estate – Tyrone Scott (Formerly Linda Scott)

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

JANUARY ORIENTATION

- Tuesday, January 10, 8:30 a.m. to 4:00 p.m.
- Wednesday, January 11, 8:30 a.m. to 4:00 p.m.
- Thursday, January 12, 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...

NOVEMBER SPONSORS

Deb Martin – MetLife Home Loans

Cyndi Johnson – TNT Insurance Inc

Ruth Smith – Norm's Door Service

DECEMBER SPONSORS

Cherie Casey – The Home Buyers Protection Co

Janet Dragon – Heartland Reva Team

Jody Smythe – MetLife Home Loans

Brenda Stuart – ServiceOne Inc

Wendy Walker – Omaha Title & Escrow Inc

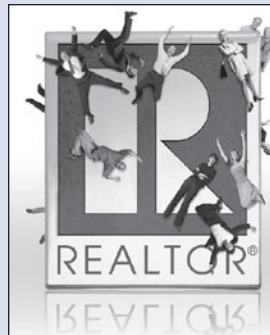
Ruth Smith – Norm's Door Service

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— Jacy Riedmann
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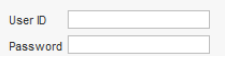
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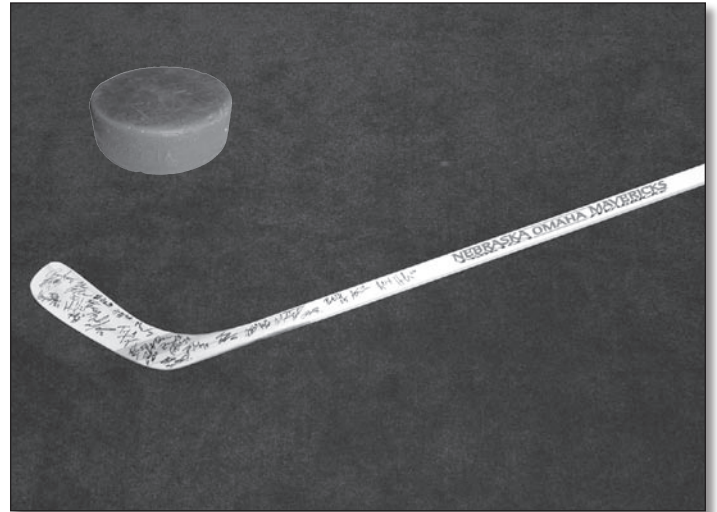
How do I get an email when another agent shows my listing?

1. Access www.OABR.com
2. Click on the Supra icon - 
3. Then click on the SupraWEB link - [SupraWeb](#) (website)
Access your eKEY or ActiveKEY information.
4. Log into SupraWEB with your 'User ID' and 'Password' - 
5. If you do not have a SupraWEB account you can create one by clicking on - [How to get access](#) . If you do not remember your User ID and Password you can contact Supra at 402-619-5566. (Supra can assist you with your User ID and you can then reset your password. If you are unsure if you have an account; please contact Supra first to inquire, creating a second account will lock up your information and not allow you access.)
6. Click on **SETTINGS** from the menu
7. Click on **General Email**
8. Check the box - ☒ **Send me an email when another agent shows my listings.**
9. Scroll to the bottom of the page and click **Save**
10. You will now begin receiving emails when another agent shows your listing for KeyBoxes which are registered to you in SupraWEB.

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!



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Know the Code

Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

• Standard of Practice 1-1

REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

• Standard of Practice 1-2

The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

As used in this Code of Ethics, “client” means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®’s firm has an agency or legally recognized non-agency relationship; “customer” means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®’s firm; “prospect” means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®’s firm; “agent” means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and “broker” means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)



• Standard of Practice 1-3

REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

• Standard of Practice 1-4

REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®’s services. (Amended 1/93)

• Standard of Practice 1-5

REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)

• Standard of Practice 1-6

REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)

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

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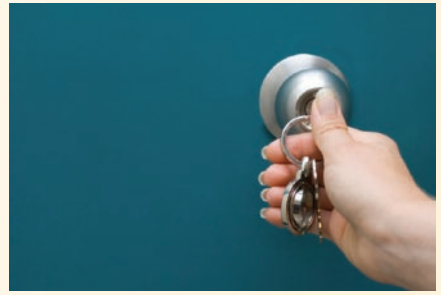
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2011 REALTOR® RING DAY

Save the Date

Friday, December 9

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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. If you would like to participate in this event, 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.

2011 NAR Legislative and Regulatory Year in Review

As the largest professional trade association in the United States, the NATIONAL ASSOCIATION OF REALTORS® represents nearly 1.1 million members involved in all facets of residential and commercial real estate as brokers, salespeople, property managers, appraisers and counselors. NAR advocates policy initiatives that will result in the return of a fundamentally sound and dynamic U.S. real estate market fostering vibrant communities in which to live and work.

During 2011, the REALTOR® Legislative and Regulatory Agenda has focused on ensuring the continued flow of capital into the real estate market, preserving residential and commercial property ownership, and protecting the business interests of its members. NAR has made significant progress on all fronts. The issues highlighted here represent just a portion of the advocacy activity conducted on behalf of REALTORS®. To view the full list of issues NAR is working on, please visit www.realtor.org/politicaladvocacy.

Located just one block from the U.S. Capitol, the headquarters of the National Association of REALTORS® is perfectly positioned to make REALTORS® voices heard in Washington, D.C.

NAR's staff uses this physical proximity and its long-standing relationships with legislators to work closely with Congress and regulatory agencies to push forward issues that benefit REALTORS®, the real estate industry and consumers.

ENSURING THE FLOW OF CAPITAL INTO THE REAL ESTATE MARKET

- Restructuring the Secondary Mortgage Market (Fannie Mae/Freddie Mac - the GSEs)
- Covered Bonds
- FHA Condominium Rules
- FHA, Fannie and Freddie Loan Limits
- FHA Reform
- Risk Retention/QRM Proposed Rule
- Ability to Repay (QM) Rule
- Seller Financing Rule
- SBA Commercial Property Refinancing Program
- Lease Accounting Rules

PRESERVING THE VALUE OF PROPERTY OWNERSHIP

- Mortgage Interest Deduction, Deficit Reduction & Tax Reform
- National Flood Insurance Program (NFIP)
- Voluntary Residential Energy Use Label Program
- Environmental Regulations
- Lead Testing Requirements

PROTECTING REALTORS® BUSINESS INTERESTS AND ACTIVITIES

- Dodd-Frank Treatment of Mortgage Firms with Realty Affiliates
- Mortgage Assistance Relief Services Rule (MARS)
- Mortgage Loan Originator Licensing
- RESPA Good Faith Estimate (GFE) and the Truth in Lending Act Disclosure (TILA)
- Home Warranty
- Network Neutrality
- Patent Reform
- Appraisal Independence
- Appraisal Management Company Indemnification
- Appraiser Fiduciary Responsibilities
- HUD REO Closing Issues
- Short Sales
- Treasury Department HAFA Outreach Event



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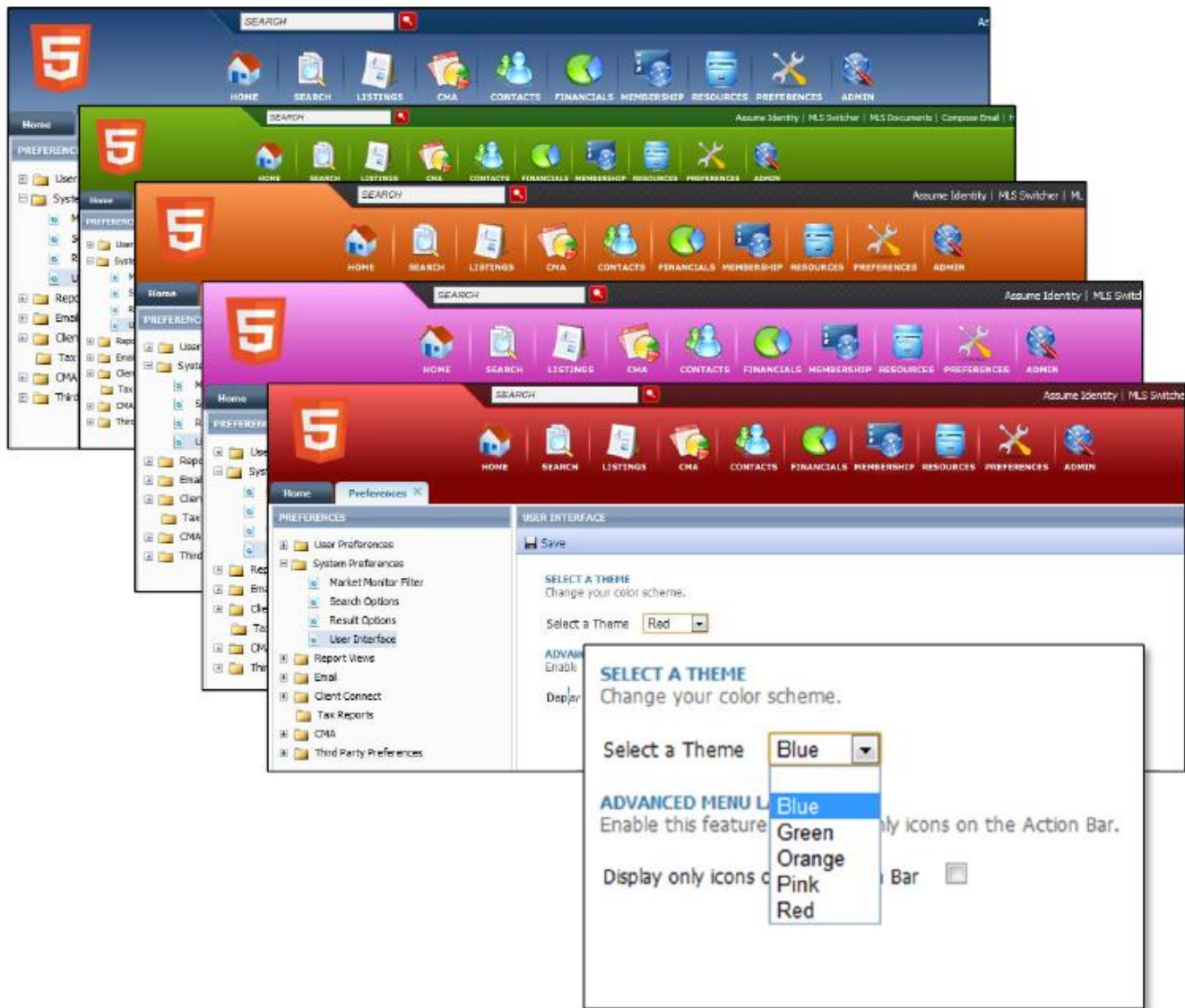
Celebrity Homes would like to thank ALL of our Fellow Realtors who have introduced over 350 of their customers to us in 2011!

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Customization of Paragon Theme Color

Now available in User Preferences, users can now change the background color of the Paragon banner and bottom frame. In User Preferences>System Preferences>User Interface the following

Theme options are available. When a color is selected the interface will transform immediately. Click Save to be sure to apply the change. If no selection is applied the default color will be Black.





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NAR Call-to-Action Results

Following an NAR Call-to-Action earlier this month, Congress restored the loan limits for the Federal Housing Administration (FHA) for two years. In late September the FHA, Fannie Mae; and Freddie Mac loan limits were reduced in 42 states pricing potential home buyers out of the American Dream of home ownership and holding back the housing recovery. This change did not directly impact lending in the Omaha market area, however, the change will help home buyers moving here from other markets when they have a property to sell.

Hats off to the National Association of REALTORS® who immediately went to work with the goal to get the loan limits restored in Congress. For weeks that goal seemed unlikely, however countless REALTORS® that were asked to respond, along with your NAR leadership and management team worked to educate Congress that well-qualified buyers didn't need yet another hurdle to access affordable mortgage financing.

This is a great example of how the REALTOR® organization can make a positive impact in the governmental arena. Please respond the next time you receive a Call-to-Action!

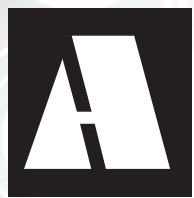
The provision reinstates the FHA loan limits through 2013 at 125 percent of local area median home prices in the highest cost markets. However, Congress chose not to apply the loan limits restoration to Fannie Mae and Freddie Mac backed mortgages that

will remain at 115 percent of local area median home prices. The bill also approves a short-term extension of the National Flood Insurance Program through December 16, 2011.

NAR is continuing to press Congress to use additional time to complete their work on a five-year reauthorization of the program, which ensures access to affordable flood insurance for millions of home and business owners across the country.

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Simplify your life with this app, CamCard. CamCard will automatically store business card images to your device, including double sided cards and update your contacts with the business card information. You can generate a QR code for the contact's content, search the contact in Card Holder, export the contact as vcf or Excel file in Card Holder, add a note, use Linked In and much more.



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Toys for Tots

Don't forget to donate a new unwrapped toy to Toys for Tots! Boxes can be found in many Real Estate Offices. Boxes will be picked up week of December 10th. Donations can also be dropped at OABR office.

• Next Event •

Canned Food Drive

February 2012

Key Decisions From Nov. 2011 NAR Board of Directors Meeting

DIRECTORS RESCIND FRANCHISOR MLS IDX DISPLAY POLICY

The NAR Board of Directors meeting at the end of the 2011 REALTORS® Conference & Expo in Anaheim on Monday voted to rescind a Multiple Listing Service policy on the display of Internet Data Exchange (IDX) listings on franchisors' Web sites.

A work group has been tasked to broaden the policy to address listing displays over mobile devices and via social media (with a broker opt-out option). Listing data sent via RSS (Really Simple syndication) won't be included because of the difficulty in controlling access to RSS feeds.

IN OTHER CHANGES TO MLS POLICY, DIRECTORS TOOK THE FOLLOWING ACTIONS:

- Sales price information. Amended the Statement of MLS Policy and the implementing model MLS rules to allow MLSs to require reporting of sale prices by participants. In "non-disclosure states," if sale prices are provided by the MLS to government agencies and or third-party entities for uses other than those authorized in the amended Policy Statement, sellers may request that their sale price not be provided to such entities.
- REOs. Gave MLSs discretionary authority to require listing participants to disclose whether listed property is a foreclosure, bank-owned, or real estate-owned (REO).
- Lockboxes. Increased from \$200 to \$300 the maximum security deposit associations and MLSs can require for lockboxes.

AT THE MEETING, THE DIRECTORS TOOK ACTIONS ON OTHER AREAS OF ASSOCIATION BUSINESS:

NOMINATING RULES

- Adopted a set of binding endorsement guidelines for members of the NAR Nominating Committee, alternates, and members of the Leadership Team to promote impartiality toward members running for association office
- Required that regions appoint an alternate representative as a non-voting member of the Nominating Committee to help ensure continuity on the committee.
- Established criteria for state or regional endorsements of candidates

APPRAISAL POLICY

- Sent a set of property valuation principles back to a workgroup to ensure they don't conflict with the NAR Code of Ethics. The principles would support independent valuations of real property. The Responsible Valuation Principles were developed by a workgroup of the Appraisal subcommittee and address the licensing of appraisers, coercion of appraisers to reach



valuations, and compliance with the appraisal industry's Uniform Standards of Professional Appraisal Practice.

- Changed the structure of the Appraisal Committee to be a broader based Real Property Valuation Committee. Members of the reconstituted committee, which came out of a valuation summit held earlier this year, will provide recommendations on valuation-related issues and will be composed of appraisers, brokers, and members engaged in other real estate disciplines.

CODE OF ETHICS AND PROFESSIONAL STANDARDS:

- The Delegate Body adopted language to implement discretionary authority for boards and associations to require their members mediate disputes that would be otherwise arbitrated.
- The board also adopted a new Standard of Practice to prohibit REALTORS® from accessing or using, or permitting or enabling others to access or use, listed or managed property on terms or conditions other than those authorized by the owner or seller. The new Standard of Practice, which is based on the existing Standard of Practice 3.9, goes into effect January 1.
- In the Delegate Body meeting, delegates changed the word "competitors" to "other real estate professionals" in a provision in Article 15 of the Code that prohibits the making of false or misleading statements about others.

FEDERAL POLICY

- The board adopted a policy to oppose any efforts in the federal government to consolidate the operations of the U.S. Department of Housing and Urban Development and the U.S. Rural Housing Service. Under the policy, if the two

Continued on Page 25
REALTOR® FOCUS

Continued from Page 24

agencies were consolidated, NAR would seek to ensure there's no diminishment or disruption in programs.

- To help address what practitioners say is an increasing number of lawsuits against brokers alleging violation of Section 8 (anti-kickback) of the federal Real Estate Settlement Procedures Act (RESPA), NAR will create a group to examine the legislative, regulatory, administrative, and judicial terrain of RESPA and identify recommendations for changes.

INTERNAL BUSINESS

- The board amended the association's investment statement for governing the management of its funds, including its new REALTOR® Party funds. Among other things, up to 50 percent of funds may be placed with an outside investment manager, up from 40 percent.
- The board also authorized NAR to purchase a 2012 Master Policy for the Professional Liability Insurance Program for itself, its affiliates, and state and local associations and their wholly owned MLSs and affiliates. The \$1.2 million premium is 14 percent lower than this year's premium.
- The Delegate Body changed Article III, section 8, of the NAR Constitution to broaden the definition of an NAR international affiliate to "organization" from "association" to reflect that many international affiliates aren't structured as associations.

STATE AND LOCAL POLITICAL ACTIVISM

NAR will provide Issues Mobilization funding of \$332,140 to the Oregon Association of REALTORS® for the next phase of their Coordinated Campaign to pass a Constitutional ballot measure in 2012 to permanently prohibit real estate transfer taxes in Oregon.

PEOPLE

The Nominating Committee announced its NAR leadership slate for 2013: Gary Thomas of Alison Viejo, Calif., for president; Steve Brown of Dayton, Ohio, for president-elect; Chris Polychron of Hot Springs, Ark., for first vice president; and Bill Armstrong, Damascus, Maryland, for treasurer.

The Nominating Committee also announced that three NAR members have filed for office of first vice president: Bill Brown of Oakland, Calif.; James Helsel of Camp Hill, Pa.; and Thomas F. Salomone of Coral Springs, Fla., and for treasurer, Michael C. McGrew of Lawrence, Kan.

The Distinguished Service Award went to Adorna Carroll of Realty Three Inc., in Berlin, Conn., and PeggyAnn McConnochie of ACH Consulting in Juneau, Alaska. They're the 79th and 80th recipients of the DSA Award, respectively.

The William R. Magel Award went to Gary Clayton, CEO of Illinois Association of REALTORS®.

REALTOR.COM

REALTOR.com President Errol Samuelson gave a report on NAR's official consumer marketing site. The site now incorporates an international site on which U.S. property listings are made available to home buyers in other countries and automatically translated into 11 other languages. He also talked about changes to the site to bring listings and other information to consumers via mobile devices.

Past NAR President Cathy Whatley, who represents NAR on the board of REALTOR.com operator Move Inc., cautioned NAR members against surrendering too much of their data to data aggregators, such as Trulia and Zillow, that can't be counted on to protect their interests.

REALTOR® UNIVERSITY

REALTOR® University Board of Regents Chairman Richard Rosenthal of Riverside, Calif., said the university is on track to receive accreditation by the State of Illinois and expects to roll out its first academic program in March 2012. Just under 300 people have submitted an expression of interest to begin studies at the university, far more than the 40 that NAR originally budgeted for. Rosenthal said the university is ready to handle 150 students.

The university's scholarship program has gotten off to a great start as well. State and local associations have pledged more than \$250,000 to fund scholarships for students. NAR will be matching the money, bringing the total to more than \$500,000. "This will ensure the brightest and best in the industry are encouraged to come to REALTOR® University," Rosenthal said.

*Report compiled by Robert Freedman,
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


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Trivia:

No Yes



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Charleston Homes was started in 2007. Owner/President Marc Stodola has over 20 years of experience building homes in Omaha. The Charleston Homes management team has a diverse background with both local and national home builders.



Does Charleston Homes build homes with basements?

Yes, of course! All of our homes come standard with 9' poured wall foundations. Even finished basements with bedroom and bathrooms are available options with all of our plans.



Does Charleston Homes only build on lots they own?

Charleston Homes does not own land so we have the benefit of being able to build in custom neighborhoods all over the Omaha Metro area. Over 50 neighborhoods so far!



Does Charleston Homes allow custom changes?

Yes, we do. Visit with one of our Sales Agents to discuss your client's needs.



Is Charleston Homes a Production builder?

Charleston Homes combines the efficiencies of a production builder with the quality of a custom builder to give buyers the Best Value in a Custom Neighborhood.



Does Charleston Homes only offer vinyl siding exteriors?

Charleston Homes offers vinyl and cement board siding, with many exterior combinations that include brick or stone. Charleston Homes now offers "Premier" exterior packages to further customize each home.

The overall value that Charleston Homes provides each one of our homeowners is the best in Omaha! From the moment you visit our models, you will begin to understand how we create an enjoyable building experience. I sincerely hope you will consider Charleston Homes for your client's next home.

-Marc Stodola, President/Owner

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