



## UPCOMING EVENTS

### New Member Orientation

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

### Affiliate Council

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

### MLS Users Group

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

### Education Forum

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

### Advanced Paragon Training

Thu, May 3 from 1:00 p.m. - 2:30 p.m.

### WCR - MasterMind

Thu, May 3 from 1:30 p.m. - 2:30 p.m.

### Ethics Training

Fri, May 4 from 8:30 a.m. - 11:30 a.m.

### Spruce Up Omaha

Sat, May 5 from 9:00 a.m. - 11:00 a.m.

### Diversity Committee

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

### Social Events Forum

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

### Value Proposition

Wed, May 9 at 1:30 p.m.

### WCR - MasterMind

Thu, May 10 from 1:30 p.m. - 2:30 p.m.

### RPAC

Thu, May 10 at 2:30 p.m.

### YPN Advisory Board

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

### YPN Networking Thursday

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

### NAR Midyear Meetings

Mon, May 14 to Sat, May 19

### Knowledge is Power - Short Sale Basics

Thu, May 17 from 1:00 p.m. - 2:30 p.m.

### WCR - MasterMind

Thu, May 17 from 1:30 p.m. - 2:30 p.m.

### Nebraska Real Estate Commission Meeting

Thu, May 17 at 8:30 a.m. at Staybridge Suites, Lincoln, NE  
Fri, May 18 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

### RPAC

Tue, May 22 at 3:00 p.m.

### Governmental Affairs Committee

Wed, May 23 at 11:00 a.m.

## Bedford Falls

Please take a moment to answer this question honestly... What would happen to our real estate market, and the clients whom we represent, if the mortgage interest deduction were abolished?

There are estimates that one act alone would have a devastating impact on whether or not millions of new buyers enter the market.

Is that the sole reason why some of our clients choose to own a home? By and large, probably not but it is certainly a compensating factor for many; and surely the main motivation for quite a few.

What if it was only the deduction for second homes? Some say, oh that's not that bad, what percentage of people own two houses? What would happen to the markets in the resort destinations around the nation? Demand would drop significantly, values would plummet, and how many industries, how many 'Mom and Pop' stores whose livelihood is dependent on those second home owners in places like Okoboji or Lake Manawa would be out of business?

We've talked in past issues of the FOCUS about some of the other assaults on your clients' pocketbooks, ability to qualify, their equity, and overall home ownership. Aside from the financial benefits, owning a home is the social eco center of the American family. There are studies that show when kids grow up in a home that's owned, on the average they get better grades, on the average they stay in school longer, a higher percentage of them go on to college, and teen pregnancy rates are significantly lower in owned homes rather than rented homes. If we don't act to save our industry and our

clients' financial wellbeing, then at least let's act for the betterment of the children of our nation.

Speaking from a personal note; From the day I was born until I was 12, I lived in seven different houses, the seventh being a home my parents were finally able to buy using my father's VA benefits; a home in which my father still lives in today. In my mind, my boyhood home is the little green house that my parents OWNED, not any of the others. I think that would be true of most of you reading this article right now.

I'm sure you all remember the classic "It's a Wonderful Life". Remember the scene where George sees what his town of Bedford Falls would be like without the tireless efforts from himself and his family to increase homeownership in their town by the Bailey Building and Loan? Without them, the only choice residents had was to rent from old man Potter. What happened to the town? In place of the normal quaint shops on a normal small town main street were pawn shops, taverns, dance halls,



burlesque theatres, and pool halls. Would this be a great town to raise a family in?

Is this a work of fiction? Of course, but it doesn't take too much imagination to see what might happen if we failed to keep

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**Omaha Area Board of REALTORS®**  
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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**

This April during our Nebraska REALTORS® Convention I had the privilege of hearing Moe Veissi, the President of National Association of REALTORS® speak about why our organization is gathering on the steps of Capitol Hill to tell members of Congress that Home Ownership Matters! He spoke of some powerful statistics that prove what a difference maker it is to be an owner versus a renter. While I was not a quick enough transcriber to write them down verbatim, I was able to find similar information from research that Habitat for Humanity provided. Check it out below.

Owning a home leads to a higher quality home environment, improved test scores in children (9 percent in math and 7 percent in reading), and reduced behavioral problems (by 3 percent). (Haurin, Parcel, and Haurin: 2002)

- Owner-occupied housing has a beneficial effect on the local economy by increasing consumer spending, providing tax revenues and fees, and growing businesses and jobs. Building additional homes requires additional employees, goods, and services from the general economy (JCHS 2006)
- Owning a home, especially for lower-income households, is an important means of wealth accumulation. For low-income minority families, median average annual housing wealth appreciation is \$1,712 whereas there is no non-housing wealth accumulation. This wealth is achieved both through equity and forced savings resulting from mortgage repayment. (Boehm and Schlottmann: 2004)
- Homeowners are more likely to know their U.S. representative (by 10 percent) and school board head by name (by 9 percent), and are more likely to vote in local elections (by 15 percent) and work to solve local problems (by 6 percent). (DiPasquale and Glaeser: 1998)

There's more where that came from! The bottom line though is that when housing does well, communities do well, and our nation experiences further prosperity. In doing our jobs we do more than just help people into homes, we help them build wealth, we help them feel a sense of community, and we help them find the place where they will be working on achieving the life they dream of.

I really do believe it is up to US, as the REALTOR® Organization to continue to play a role in giving our time, talent, and treasure for advocating for homeowner rights so that we do our part in making our nation stronger. It is my honor to be a part of the Nebraska REALTORS® Group that will be traveling to Washington DC to stand on the steps of Capitol Hill to clearly tell Congress that a healthy housing market plays a vital role in both the long- and short-term health of this nation.

Perhaps you can't join us in May, but there are ways you can help.

- Please carefully consider your RPAC donation this year. With changes in campaign funding laws, more money is floating around than ever before to support candidates. As my 15 year old son says, "Mom, Money is speech." So true. My hope is that our voice is louder than ever this year.

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# REALTORS® Mark of Excellence

Over 830 REALTORS® from across the state attended the Nebraska REALTORS® Association 95th Annual Convention and Exhibition held April 2-4 at the Embassy Suites Hotel and Conference Center in La Vista to take part in committee meetings, continuing education and networking opportunities. During the Grand Luncheon on April 3, many members were recognized for receiving the Mark of Excellence Award from the Nebraska REALTORS® Association.

The goal of the Mark of Excellence award is to promote professionalism in the industry by recognizing members for their participation at the local and national levels of the REALTOR® organization, for activities in the NATIONAL ASSOCIATION OF REALTORS® Institutes, Societies and Councils, for Designations earned, for educational activities and for political involvement. Obtaining the Mark of Excellence award results in better educated, active members who will bring credit to themselves, to the Nebraska REALTORS® Association and to their clients by demonstrating functions of being a professional.

Congratulations to the follow members from the Omaha Area Board of REALTORS®!



Jerry Ahlvers	Julie May
Ellie Bane	Kathy Miller
Bill Black	Mike Riedmann
Susan Clark	Lisa Ritter
Charlie Concannon	Dave Smith
Monica Humpal	Judy Smith
Megan Jaspers	Michele Torrence
Henry Kammandel, Jr	Mark Wehner
Beth Lube	



*Jim Holmes with Focus Printing working remotely from the convention trade show.*



*Jeri League, DVG Realty, takes time for the camera.*



*Lori Bonstetter, AmeriSpec Home Inspections, explaining her company's services.*



*Brenda Stuart, Service One & Larry Melichar, CBSHOME Real Estate discussing business.*



*Danielle Swercek, Nebraska Title, enjoying the convention traffic.*

# REALTORS® Got Talent Contest

The Omaha Area Board of REALTORS® swept the 2nd Annual REALTORS® Got Talent Contest to benefit the REALTORS® Political Action Committee during the 2012 Nebraska REALTORS® Convention at La Vista. The trio of singing acts below topped a number of other REALTOR® performers from across the state.



*Tammy Payne - 1st place*  
*"Amazing Grace"*



*Michael McGlynn - 2nd place*  
*"I Still Haven't Found  
 What I'm Looking For"*



*Diane Battiato - 3rd place*  
*"Something to Talk About"*

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(Front) Mary Harrison, Kolleen Hoover, Cynthia Mullins, Laura Lasher.  
 (Back) Justin Pinkerton, Lisa Schaffer, Sean Ferguson, Russ Williams, Guthrie Steen,  
 Denny O'Donnell, Dee Jetter & Duane Safarik.

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OMAHA AREA BOARD  
OF REALTORS®



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

**Friday, June 8, 2012**  
**Omaha Storm Chasers vs. Round Rock Express**  
**Game Time 7:05 p.m.**  
**Fireworks-Post Game!**

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

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

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

**RECOGNITION:** Omaha Area Board of REALTORS® will be recognized over the message center and public address system.

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

-----  
Individual Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
Quantity of Tickets Ordered: \_\_\_\_\_ x \$15.00 each = \_\_\_\_\_ Total \_\_\_\_\_  
Visa / MC/ AMEX / DISC Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

<b>Mailing Address</b> Omaha Area Board of REALTORS®: Donna Shipley/ Lisa Welch 11830 Nicholas St Omaha, NE 68154
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Please make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders must be turned in by Friday, June 1, 2012.

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





AFFILIATE  
COUNCIL

Submitted By: Regi Powell  
Farmers Insurance/Powell Insurance



## Storm Season is Here ... Are You Ready?

After a long day negotiating real estate deals, you're lying in bed about to drift off to a lovely slumber when all of a sudden, the tornado sirens start blaring. This is an all too familiar sound to us Midwesterners. You turn on the T.V. to see what's really going on. Sure enough, there's an F-5 tornado headed right for your neighborhood, not another false alarm. A couple seconds later, the electricity goes out with a deafening crack of thunder.

What do you do next? If you're like most people, you panic, run down the hall to get the rest of the family out of bed and into the basement. But what if you could be more prepared?

Here are some helpful tips to help you prepare for the storm season.

### BEFORE:

- Develop a family plan of where to take shelter during the storm (basement is the most common)
- Discuss where you will meet your family should you get separated
- Run practice drills
- Prepare or purchase a storm kit and store it in your shelter location. The storm kit should contain at least the following: weather radio and back-up batteries, bottles of water, first aid kit, flashlight, cell phone charger, non-perishable food, and a signaling whistle

### DURING:

- Grab shoes to wear (there will be a lot of debris afterwards)
- Gather family and pets and go to the pre-determined shelter location
- Grab cell phone and charger
- Turn on weather radio

### AFTER:

- Ensure everyone is ok and administer first aid if necessary
- Shut off gas if your home has damage

- If everyone is ok, check on neighbors while watching for downed electrical lines

Whether it's just a thunder storm, hail or a tornado, here is advice you can follow to help minimize damage and expedite the insurance claims process.

- Take the time to meet with your insurance agent and review your coverage to ensure you're properly insured. Don't forget to go over special items like jewelry and firearms.
- Store your insurance company's 24-hour claims phone number in your cell phone along with your agent's office number.

*Continued on Page 8*

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**Brent Rasmussen,  
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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 APRIL 2012 MEETING:**

Deb Martin (President) – Great Western Bank

Wendy Walker (President-Elect) –  
Nebraska Title Company

Brenda Stuart (Treasurer) – ServiceOne Inc

Lori Bonnstetter – AmeriSpec Home Inspection Serv

Lisa Marie Bullerman – Staging Design by Lisa Marie

Cherie Casey – The Home Buyer Protection Co

Janet Dragon – Heartland Reva Team

Debbie Kalina – Radon Protection Tech LLC

Sara Kelley – Great Western Bank

PK Kopun – American National Bank

Laura Longo – Centris Federal Credit Union

Sue Mohr – SAC Federal Credit Union

John Ponc – Security National Bank

Regi Powell – Farmers Insurance/ Powell Insurance

Jody Smythe – MetLife

Matt Thiel – DRI Title & Escrow

Carlene Zabawa – American National Bank

**[www.OABRaffiliates.com](http://www.OABRaffiliates.com)**

### **UPCOMING MEETINGS:**

- Tuesday, May 1, 9:00 a.m.
- Tuesday, June 5, 9:00 a.m.
- Tuesday, July 10, 9:00 a.m.

*All Affiliate members are welcome to attend.*

Continued from Page 6

- Document personal property items, take pictures and record serial numbers. Store this information in a bank safety deposit box or at your insurance agent's office.
- Prior to a storm, make sure trees are trimmed away from your home and dead trees and branches are removed entirely.

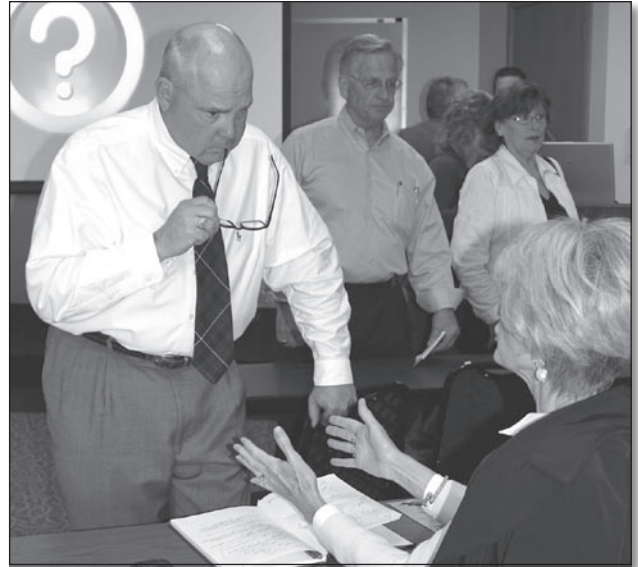
Should you end up with storm damage to your property, don't just automatically turn in a claim. First, contact a qualified contractor to get an estimate of the damage. Often times the cost for repairs are below the homeowners insurance deductible so it doesn't make sense to add a claim to your record. If you do have damage sufficient enough to warrant a claim, contact your insurance company and open a claim. Once you have made the repairs, don't forget to notify your insurance company that they are completed. This lets the company know that all repairs have been made in the event another storm hits in the future. It may also get you another claims check because you might have recoverable depreciation owed to you. This can only be recouped after damage is repaired.

If you have any questions about insurance related items, don't hesitate to contact us, we are here to help.

Regi and Lisa Powell with Farmers Insurance, 402-614-4633, [www.PowellInsuranceAgents.com](http://www.PowellInsuranceAgents.com).

## Gregg Mitchell Market Analyst

The OABR wishes to extend their thanks to Gregg Mitchell for his KIP Market Overview presentation on March 29. The information was timely and it was apparent Gregg enjoyed the news and optimism he delivered to 70 agents. Gregg's statistics and trends can be viewed on his website at [www.mitchellassociates.com](http://www.mitchellassociates.com).



*Gregg speaks to members after the session.*

## If you've ever seen a more **ADVANCED** carpet cleaning, then your next service is **FREE!**

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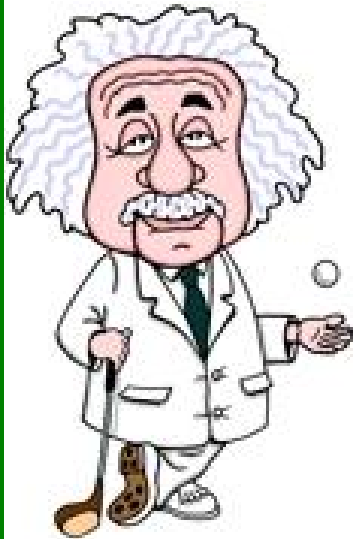
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***"In the middle of difficulty lies opportunity."*** (Albert Einstein)

## 2012 Golf Outing

Presented by:



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

**Monday, June 18, 2012**

### ***-CHAMPIONS RUN Golf Course-***

13800 Eagle Run Drive, Omaha, NE.

Shotgun Start at 10:00 a.m.

Range and Practice Green are available for warm ups at 9:00 a.m.

Registration starts at 9:00 a.m.

- OABR Members \$105/player
- Guests (non-members) \$130/player (*GREAT time to join OABR!*)
- Dinner Only \$25/person

APPETIZERS \* DRINKS \* PRIZES

Immediately following golf in the clubhouse

**\*\*\*\*\*Payment must be included w/ registration form!\*\*\*\*\***

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Team Captain Email Address: \_\_\_\_\_

[ ] Check payable to:

OABR Affiliates Council 11830 Nicholas St Omaha, NE 68154 Attn: Debbie

[ ] Credit Card – Please circle type: Visa MasterCard American Express Discover

Credit Card # \_\_\_\_\_ Exp Date \_\_\_\_/\_\_\_\_

Billing Name: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_

Signature: \_\_\_\_\_

***Don't wait to sign up -- Only the first 36 teams can be accepted.***

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

*-Mickey Mantle*



# Join the 2012 RPAC Challenge!

Bresley, Mark  
Clark, Susan  
Kesick, Carolyn  
Lepert, Mari  
Maloy, David  
May, Julie  
Melichar, Larry  
Ritter, Dennis  
Seigel, W. John  
Watson, Roxanna

## PRESIDENT'S CLUB (\$4,000)

Leisey, Vince

## CRYSTAL "R" CLUB (\$2,500+)

## STERLING "R" CLUB (\$1,000+)

Gehrki, Joseph  
Rasmussen, Matt

## GOVERNOR'S CLUB (\$500+)

Kammandel, Jr. Henry  
Maloney, Peg  
Matney, Dave  
Ritter, Lisa  
Rotthaus, Doug

## DOLLAR A DAY (\$365)

Turner, Melissa

## CAPITOL CLUB (\$250+)

Adams, Kathryn  
Battiatto, Diane  
Grennan, Jo Ann  
Humpal, Monica  
Miller, Kathy  
Swanson, Bill

## SENATOR'S CLUB (\$150+)

Lang, Monica  
Leaders, Mark  
Myhre, Deda  
Rauth, Susan  
Rouch, Kathryn  
Sawyer, Jessica  
Wiebusch, Robert

## 99 CLUB (\$99+)

Blackmon, Michael

## 50 CLUB (\$50+)

Bane, Barbara  
Boganowski, Deborah  
Craighead, Joni  
Garrean, Kathleen  
Giardino, Beverly  
Jansen, Kenneth  
Knight, Cecilia  
Langford, Rachel  
Mack-Modlin, Louella  
Morrissey, Roger  
O'Grady, Donna  
Petersen, Cassandra  
Smith, Charlotte

## SUPPORTERS (\$30+)

Aarhus, Lynn  
Aarhus, Stanley  
Abboud, David  
Abler, Byron  
Abramo, Christine  
Acamo, Steven  
Acker, Karen  
Adler, Joni  
Ahlers, Raquel  
Alberts, Marla  
Allen, J Scott  
Allen, Kathryn  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Amoura, JoAnne  
Amoura, Medhet  
Andersen, Tiffany  
Andersen, Linda  
Andersen, Beth  
Anderson, David  
Anderson, Janet  
Anderson, Jill  
Anderson, Kalee  
Anderson, Jeanne  
Andresen, Delten  
Andresen, Teri  
Andrews, Jessica  
Armstrong, Denise  
Atkinson, Billie  
Aulner, Aaron  
Bailey, Tina

Bak, Rich  
Baker Fletcher, Barbara  
Ballue, Lisa  
Bane, Gregory  
Barnard, Joanna  
Barnett, Paul  
Barr, Nancy  
Barrett, John  
Barrett, Verla  
Barsell, Helen  
Bauer, Eric  
Baumert, Gary  
Bay, James  
Beaton, Christopher  
Beck, Sandra  
Beck-Conley, Darcy  
Beers, Diane  
Beers, John  
Beers, Matthew  
Bell, Mary Lou  
Benson, Brandon  
Bereisha, Arthur  
Berg, Rebecca  
Berglund, Allen  
Bethel, Kathryn  
Bettin, Barbara  
Birnstihl, Jason  
Bittner, Patricia  
Black, William  
Blackwell, Phyllis  
Blinn, Ellen  
Bloom, Sharon  
Bloomquist, Colleen  
Blume, Dirk  
Blusys, David  
Bobenhouse Tesar, Jill  
Bock, Andrew  
Boe, Nancy  
Bohnenkamp, Bernard  
Borato, Mark  
Bosse, Carol  
Bowne, Connie  
Boyd, Clinton  
Boyer, Mark  
Bratetic, Michelle  
Bray, Denise  
Briggs, Diane  
Brotzki, Michelle  
Brown, Russell  
Brown, Ethan  
Brown, Austin  
Brutsche, Timothy  
Buchardt, Nathan  
Burke, Timothy  
Burdle, Ronald  
Burdle, Sheryl  
Burney, Charles  
Bybee, Miriam  
Bybee, William  
Bynum, Geraldine  
Cage-Conkling, Deborah  
Cain, Kathleen  
Campbell, William  
Caniglia, Michael  
Caniglia, Cory  
Caniglia, John  
Caniglia, Kylie  
Carlin, Brian  
Carlson, Ileana  
Case, Mary  
Cavanaugh, Andrea  
Champion, Jackie  
Chaney, Jennifer  
Chapman, Mary

Chapman, Carol  
Childs, Roy  
Christensen, Kellie  
Christian Sr, Carl  
Chu, Jeffrey  
Ciochon-Lichter, Linda  
Cleveland, Judith  
Coash, Patricia  
Cobb, James  
Coburn, James  
Coenen, Denise  
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## CONTRIBUTION GOAL

**\$52,925**  
8-31-12

**\$37,065**  
4-23-12

**9-1-11**

A complete list of 2012 RPAC contributors is located at:  
[www.RPAC.OmahaREALTORS.com](http://www.RPAC.OmahaREALTORS.com)

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# National Association of REALTORS®

## Quadrennial Code of Ethics Training Requirement

From 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 is not required to complete additional ethics training until a new four-year cycle commences.

Failure to complete the required periodic ethics training is 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. 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 that also fulfills your Code of Ethics Requirement. Contact the schools to get copies of their schedules and prices:

REEsults Coaching — Mark T. Wehner  
16616 Jackson, 402-676-0101  
marktwehner@reesultscoaching.com  
www.REEsultsCoaching.com/cc

Randall School of Real Estate — Susan Geschwender  
11224 Elm Street, 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 Street, Suite 100, Lincoln, NE 68510  
1-800-777-5231

The OABR Office offers free NAR Code of Ethics Training but it does not fulfill the continuing education requirement. The class is scheduled each Friday following New Member Orientation from 8:30 a.m. to 11:45 a.m. A minimum of 10 must be in attendance to have this training. Contact Debbie Peterson for details: 402-619-5553 or DPeterson@OABR.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](mailto:teresa@moba.com).

#### MOBA Golf Outing May 23rd

This year's MOBA Golf Outing will be Wednesday, May 23rd at Stone Creek Golf Course with a Noon Shotgun Start. \$75.00 per player or \$300.00 per foursome Space Limited to the First 54 Teams. Price includes Sack Lunch w/ pop or water, Dinner at MOBA Office 4141 N 156th Street and 1 Ticket for Cash Prizes at Dinner (Must be Present for Dinner to win). Sponsorships are available including Flag and Beer Cart Sponsors, as well as others. Thanks to Millard Lumber for being the event's Corporate Sponsor. Contact the MOBA office 402-333-2000 or Tom Hegarty for more information.

MOBA's next monthly Dinner Meeting is Thursday, May 10th. Our guest speaker will focus on lein laws and how they effect contractors. RSVP now to [teresa@moba.com](mailto:teresa@moba.com) or call the MOBA office at 402-333-2000.

MOBA's still working hard on helping our home building community stay on top of the news they need to know. Everything from Omaha's Contractor Licensing to OSHA's Fall Protection, we have answers to your questions. Membership is key this year. The more members that support MOBA, the more MOBA can do to help our community.

### MOBAcalendar

#### May

- 08 MOBA Board of Directors Meeting 11:00am
- 09 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](mailto:info@FrameworksMagazine.com)
- 10 MOBA Monthly Dinner Meeting Networking at 6:00pm and Dinner at 7:00pm \$10 per person RSVP Needed 402-333-2000
- 23 MOBA Golf Outing at Stone Creek Noon Shotgun Start. \$75.00 per player or \$300.00 per foursome Space Limited to the First 54 Teams.

visit [www.MOBA.com](http://www.MOBA.com) for more information

# KIP Session on HUD Homes

Aaron Horn, from CBSHOME Real Estate walked 35 members through the process of selling HUD Properties including:

1. Registration on the HUD Homestore to be eligible to submit bids for a buyer.
2. Navigating the HUD Homestore website, homes available, reports on listed homes, login process, etc.
3. Submitting bids on HUD properties.
4. Available financing options.
5. Owner occupant and investor timelines.
6. How commissions are paid.



**REALTOR®**  
Aaron Horn,  
talking about  
HUD properties.

Will DeRosear, of Home Services Lending, explains the 203(k) loan program as a good option for homes needing repairs.

Participants received hand-outs to guide them through registering on the HUD Homestore. There was also a handout explaining the 203(k) loan program.



Will DeRosear,  
talking about the  
203(k) loan program.

*Continued from Page 1*

home ownership and its advantages in the forefront of our elected officials.

It is imperative that we keep a watchful eye on those in Washington whom try to do harm to our industry. If our RPAC dollars were not working for us through our lobbying efforts, we would not have been able to keep the FHA down payment at 3 ½% when Congress voted to move it to 5%. It is estimated that just THAT ONE act alone would have adversely affected 345,000 buyers!

Please keep this in mind and make that extra pledge to RPAC, even if you've already given some, our industry needs more. Omaha is certainly bigger than Bedford Falls, but I like to think it has a lot of the same qualities... for now...

by Bill Swanson  
2012 RPAC Chairman



Working with You as  
a Partner on a Winning Team



Brent Simmerman, ACI  
President



- On-site reports with photos
- Uploaded reports stored with easy retrieval
- Lifetime support pledge
- FREE ServiceOne 90-day warranty
- Radon Testing
- Infrared Inspections

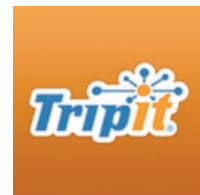


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# Membership Report

MARCH 2012

## NEW REALTORS®

Adle, Ryan – NP Dodge IV LLC - Papillion  
Echtenkamp, Barbara – CBSHOME Real Estate – 121st Pacific  
Heenan, Jessica – CBSHOME Real Estate – Bellevue  
Hooper, Shasta – CBSHOME Real Estate – Davenport  
Johnson, Alan – NP Dodge V LLC – 129th Dodge  
Lorimer, Justin – RE/MAX Results  
Mullen, Joshua – CBSHOME Real Estate – Bellevue  
Steier, Maurice – NP Dodge V LLC – 129th Dodge

## NEW AFFILIATES

Berry, Michael – Great Plains Mortgage Co LLC  
Bower, Brook – Advanced Floor Care  
Jensen, Coquette – Omaha National Title & Escrow  
Rosales, Eugene – Dundee Mortgage  
Sandiland, Becky – First National Bank of Omaha  
Walter, Kyle – Thrasher Basement Systems Inc

## REALTOR® CANDIDATES

Baker, Robert – NP Dodge I LLC – Pierce  
Burrows, Robert – DEEB Realty – 117th  
Covemaker, Stephanie – NP Dodge III LLC – Lakeside  
Galer, Ryan – NP Dodge V LLC – 129th Dodge  
Peekenschneider, Scott – CBSHOME Real Estate – Davenport  
Porter, Sarah – DEEB Realty – 117th  
Richardson, Marcus – Prudential Ambassador Real Estate – California #101  
Swanson, Kimberly – CBSHOME Real Estate – Lakeside  
Swift, Shelly – RE/MAX Real Estate Group – Giles  
Troya, Marie – CBSHOME Real Estate – W Dodge  
Tyrrell, Michelle – NP Dodge III LLC – Lakeside  
Vocelka, Michael – Real Estate Associates Inc  
Walkenhorst, Todd – CBSHOME Real Estate – Davenport  
Whitmarsh, Sarah – DEEB Realty – 117th

## AFFILIATE CANDIDATES

Banyay, Chris – Prime Lending  
Bullerman, Lisa Marie – Staging and Design by Lisa Marie LLC  
Franks, Teresa – ServiceOne Inc  
Johnston, Ashley – Prime Lending  
Schaffer, Lisa – Wintrust Mortgage  
Sedlacek, Bryan – Prime Lending  
Schjodt, Kraig – Thrasher Basement Systems Inc

## MEMBER TRANSFERS

Bauer, Christopher from Landmark Group to Prudential Ambassador Real Estate – California #101  
Birkel, Brian from Prudential Ambassador Real Estate – California #101 to DEEB Realty – 117th  
Bodady, Heidi from DEEB Realty – 117th to Weichert Realtors River Cities  
Brooks, Amy from NP Dodge III LLC – Lakeside to DEEB Realty – 117th  
Brown, Jill from Hearthstone Homes Inc to Keller Williams Greater Omaha – Giles  
Burrows, Robert from DEEB Realty – 117th to DEEB Realty – Bellevue  
Bybee, Miriam from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – Village Pointe  
Bybee, William from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – Village Pointe  
Compton, Judy from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – Village Pointe  
Diamantis, Nicolette from NP Dodge I LLC – Pierce to NP Dodge V LLC – 129th Dodge  
Fosdick, Kimberly from Hearthstone Homes Inc to Prudential Ambassador Real Estate – California #101  
Herbolsheimer, Chad from Hearthstone Homes Inc to Keller Williams Greater Omaha – Giles  
Hilbers, Traci from Don Peterson & Associates R E – 23rd St Fremont to Olson Pearson Auctions & Rlty  
Kim, Hasook from Prudential Ambassador Real Estate – California #101 to CENTURY 21 Century Real Estate  
Kullman, Donna from DEEB Realty – 117th to RE/MAX Results  
Meier, Tate from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – Village Pointe  
Novak, Mary from CBSHOME Real Estate – 121st Pacific to Prudential Ambassador Real Estate – California #101  
Porter, Sarah From NP Dodge II LLC – Council Bluffs to DEEB Realty – 117th  
Savery, Mindy from RE/MAX Results to NP Dodge I LLC – Pierce  
Schram, Danielle from Prudential Ambassador Real Estate – California #101 to CBSHOME Real Estate – Lakeside  
Slater, Steven from CBSHOME Real Estate – Twin Creek to DEEB Realty – 117th

## REACTIVATED MEMBERS

Bayliss, Lisa – Real Estate Associates Inc  
Eades, Gregory – Real Estate Associates Inc  
Klinkacek, Thomas – HomeFinders RE Serv LLC  
Kortus, John – NP Dodge III LLC – Lakeside  
Lehman, Edward – Alliance Real Estate LLC  
Madej, Sandra – Dundee Realty Company  
Morris, Gary – DEEB Realty – 117th  
Rimington, Douglas – DEEB Realty – 117th

## RESIGNATIONS

Bohenkamp, Bernard – Prudential Ambassador Real Estate – California #101  
Craighead, Joni – Prudential Ambassador Real Estate – California #101



Eads, Patricia – Hearthstone Homes Inc  
 Evans, Marilyn – NP Dodge I LLC – Pierce  
 Fagin, Abigail – Hearthstone Homes Inc  
 Frary, William – Prudential Ambassador Real Estate –  
 California #101  
 Knight, Cecelia – CBSHOME Real Estate – Bellevue  
 McCabe, Jackie – CBSHOME Real Estate – 121st Pacific  
 Ohlrich, Michael – RELS Valuation  
 Prodjinotho, Augustine – DEEB Realty – 117th  
 Schultz, Wayne – Prudential Ambassador Real Estate –  
 California #101

## NEW REALTOR® COMPANIES

Orion Realty LLC – 1520 County Rd O, Colon, NE, 68018  
 OABR & MLS Phone: 402-443-1300  
 Designated Realtor: Kenneth Laferriere  
 Unity Real Estate LLC – 6912 N 97th Cir #407, Omaha, NE, 68122  
 OABR & MLS Phone: 402-504-4282  
 Designated Realtor: Candice Watkins

## COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 619-5559)  
 DVG Realty LLC – Phone: 402-680-1010  
 Garrison Partners – 833 N Orleans Ste 400, Chicago, IL, 60601  
 Phone: 312-475-9800 Fax: 800-694-3018  
 RPM Omaha Plus – 13811 T Plz, Omaha, NE, 68137  
 Phone: 402-895-0148

## MEMBERSHIP STATISTICS

### OABR

	March 2012	March 2011
Designated REALTOR®	221	217
Des. REALTOR® Secondary	1	2
REALTOR®	1903	1981
REALTOR®-Secondary	1	2
TOTAL	2126	2202

Institute Affiliate	71	73
Affiliate	205	195
Other	6	5
TOTAL	2408	2475

	March 2012	YTD
New REALTOR® Members	23	54
Reinstated REALTOR® Members	8	33
Resignations	11	52

### GPRMLS

	March 2012	March 2011
Participants (Primary)	211	206
Participants (Secondary)	55	63
Subscribers (Primary)	1867	1946
Subscribers (Secondary)	178	174
Exempt	34	36
TOTAL	2345	2425

## COMPANY NAME CHANGE

RPM Omaha Plus – (Formerly Right Way Real Estate LLC)

## CORRECTION

Listed as Resignation instead of Reactivated in April's issue.  
 Kennedy, Dwayne – Keller Williams Greater Omaha –  
 Village Pointe

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

## MAY ORIENTATION

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

### APRIL 2012 SPONSORS

Janet Dragon – Heartland Reva Team  
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### MAY 2012 SPONSORS

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- \* Native American Loans
- \* Builder Interest Abatement Loans



Kent Geschwender  
NMLS# 543327



Lisa White  
NMLS# 876206



Mike Dein  
NMLS# 543333



Theresa Dein  
NMLS# 874822



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REALTOR® FOCUS



## Great Plains REALTORS® Multiple Listing Service 2013 Board of Directors Request for Participant Volunteers

The Great Plains REALTORS® Multiple Listing Service Nominating Committee seeks a Category 3\* member to serve on the 2013 MLS Board of Directors, filling the 3-year director position indicated below.

The 2013 elective year begins September 1, 2012.

Eligible Category 3\* members should contact Denise Sabadka, MLS Administrator at [DSabadka@OABR.com](mailto:DSabadka@OABR.com) or 402-619-5554 before May 21, 2012.

### **2012 MLS Board of Directors** (Category\*)

<u>Elected Directors</u>	Director 2013 (3)	<b>Mark Boyer</b> , Keller Williams Greater Omaha
	Director 2013 (2)	<b>John Bredemeyer</b> , Realcorp
	Director 2013 (1)	<b>Henry Kammandel Jr.</b> , CBSHOME Real Estate
	Director 2014 (1)	<b>Andy Alloway</b> , DEEB Realty
	Director 2014 (1)	<b>Vince Leisey</b> , Prudential Ambassador Real Estate
	Director 2014 (3)	<b>Valerie Keeton</b> , RE/MAX The Producers
	Director 2015 (1)	<b>Herb Freeman</b> , NP Dodge Real Estate
	Director 2015 (3)	
	<u>Ex-officio Director</u>	OABR President 2013 <b>David Matney</b> , Alliance Real Estate

*\*MLS Directors are elected according to the bylaws:*

*Category 1 firms are defined as those member-firms with 8 percent or more of the total subscribers.*

*Category 2 firms have as their principal business, the appraisal of real estate.*

*Category 3 firms are those member-firms not included in Category 1 or Category 2.*





# GREAT PLAINS REALTORS® MLS

11830 Nicholas Street | Omaha, Nebraska 68154 | Telephone 402-619-5555 | Fax 402-619-5559 [www.GPRMLS.com](http://www.GPRMLS.com)

**APPLICATIONS MUST BE RECEIVED BY MAY 21, 2012**

*(Applicant must be a member of the Great Plains REALTORS® MLS)*

**Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Telephone:** \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Number of years at present company:** \_\_\_\_\_ **Number of years membership:** \_\_\_\_\_

**1. QUALIFICATIONS:** Please describe your qualifications to serve on the Board of Directors: \_\_\_\_\_

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**2. OTHER INVOLVEMENT:** List other involvement in the REALTOR® organization (include professional designations you have earned or are currently working on): \_\_\_\_\_

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**3. ADDITIONAL COMMENTS** (attach additional sheets of paper, if necessary): \_\_\_\_\_

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**4. I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE:**

*(Signature):* \_\_\_\_\_

**5. ATTACH BUSINESS CARD.**



Ileana Carlson



Mike Connell



Gerry Frans



Rosalia Gish



Ericka Heidvogel



Don Igo



Marsha Labs



Monica Lang



Mike McGlynn



Gary Patricelli



Leslie Petersen



Gary Price



Tammy Smart



Susie Vogelka



Shawn McGuire  
Sales Manager



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Continued from Page 3

- Join the Governmental Affairs Committee. This is a fascinating group that really gets things done on a local and state level!
- Sign up for the REALTOR® Call to Action emails. You can do so by going to [www.realtoractioncenter.com](http://www.realtoractioncenter.com). It is a fast, easy way to be heard!

We are very fortunate to be experiencing a thriving market here in Omaha. As a group, let's continue to give back to the community and country that has blessed us with so much!

Lisa Ritter  
2012 President

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- **Appraisal Institute**  
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402-488-5900
- **Larabee School of Real Estate**  
[www.LarabeeSchool.com](http://www.LarabeeSchool.com)  
800-755-1108
- **Moore Appraisal Ed., LLC**  
[www.mooreeducation.com](http://www.mooreeducation.com)  
402-770-8605
- **Nebraska REALTORS® Association**  
[www.NebraskaREALTORS.com](http://www.NebraskaREALTORS.com)  
402-323-6500

July 11 CRS 103: Maximizing Your Potential  
Council Bluffs, IA

- **Randall School of Real Estate**

[www.RandallSchool.com](http://www.RandallSchool.com)  
402-333-3004

June 5 Ethical Decision Making In Real Estate  
0530R (3 hrs) 8:30 a.m. - 11:30 a.m.

June 5 Agency In Nebraska  
0366R (3 hrs) 1:00 p.m. - 4:00 p.m.

June 6 Working with Residential Investors:  
Clients For Life  
0311 (3 hrs) 8:30 a.m. - 11:30 a.m.

June 6 Real Estate Auctions  
0186 (3 hrs) 1:00 p.m. - 4:00 p.m.

July 10 Ethical Decision Making In Real Estate  
0530R (3 hrs) 8:30 a.m. - 11:30 a.m.

July 10 Trust Accounts  
0319R (3 hrs) 1:00 p.m. - 4:00 p.m.

July 11 The Home Inspection –  
Assessing Property Condition  
C21121 (3 hrs) 8:30 a.m. - 11:30 a.m.

July 11 Measure That Home  
Note: BRING A CALCULATOR  
0681 (3 hrs) 1:00 p.m. - 4:00 p.m.

- **Real Estate Resource Institute (Paul Vojchehoske)**  
[www.mrrealestatece.com](http://www.mrrealestatece.com)  
402-660-0395
- **REResults Coaching (Mark T. Wehner)**  
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## Care Award

The Millard Business Association presented the Omaha Area Board of REALTORS® and OABR Young Professionals Network the CARE Award for 2012. The care award is in recognition for Considerate Acts of Random Endearment for participation in Project Wee Care. Through various fund raisers and donations from the annual coat drive the Omaha Area Board of REALTORS® and the OABR Young Professionals Network were able to supply families in need of clothing and other necessities.



*Deda Myhre, Lisa Ritter, Megan Jaspers and David Maloy received the awards for the OABR and YPN organizations.*



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June 18, 2012 — at Champions Run — See page 9 for more information.

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## **The 9th Annual WCR Golf Tournament is around the corner!**

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See the flyer inside for additional information.

Reminder: there will not be a business resource luncheon in May  
due to the WCR Convention and NAR Mid Year Meetings.

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## **How Radon Mitigation Works**

**By Steve Vacha**

**Home Standards Inspection Services**

Radon is a gas that is released from uranium that is found in shale rock deep in our soil. Radon gas has a radioactive charge to it. In the early days of recording levels of radon gas, one method was to direct air to a thin plastic instrument. The radon gas with its radioactive charge would make a small indentation on the plastic, a small radioactive blast so to speak. The marks on the plastic were counted to determine the level of radon gases in the air.

That is the concern – if the radon is marking the plastic instrument, what is it doing to our lungs?

To reduce radon in most of our homes with basements or built on slab we use an active sub slab suction method. We are capturing the air/gas that is released under our concrete floors and directing it outdoors, where it is of no concern.

When a sump pit is present in the home, with drain tiles draining into the sump pit, this is usually the access point for the radon mitigation system. In most newer sump pits, a black perforated pipe is run along the perimeter of the basement walls and it drains to the sump pit. To mitigate the radon under the foundation of the house, the mitigation contractor will usually run a 6" PVC pipe into the pit and seal the lid with a plexiglass lid sealed with caulk. A suction pump is then installed in the pipe, to creating the suction to pull the air out from underneath the slab.

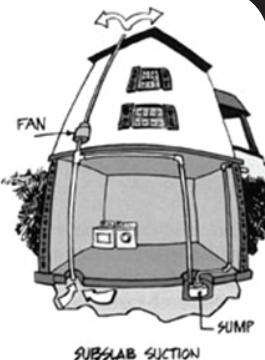
Most homes will need one access point, larger homes might need two access points.

If a sump pit is not present in a home, then a hole is cut into the concrete floor, a small pit is dug and the PVC pipe is placed in this small pit and sealed. There is a hollow spot between the concrete slab

and the sub soil. This is caused by the soil drying out after the concrete has been in place for a number of months. This  $\frac{3}{4}$  "cavity" under the slab is enough space to create this sub slab depressurization.

Testing after the system has been installed is important to verify the system is working properly. There is little maintenance needed for the system other than verifying the fan is working by checking the fluid gauge.

With a properly installed mitigation system, even houses with high radon readings can be made to have low and safe levels of radon gas.



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President





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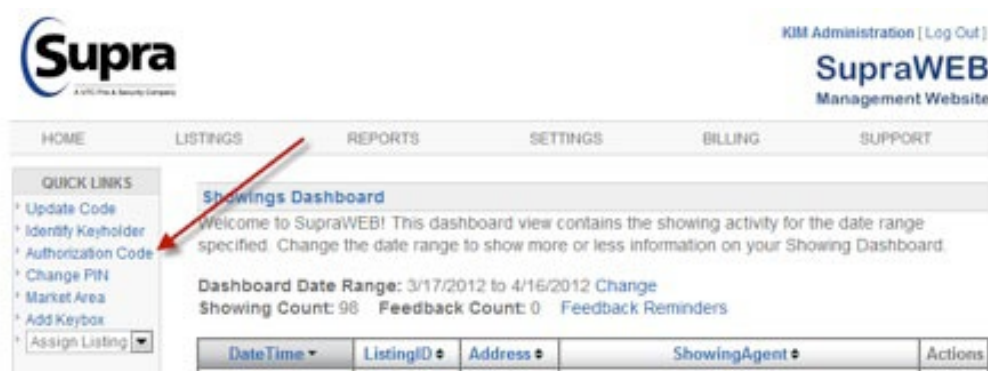
An 'Authorization' code is used when installing the eKey App on an authorized Smartphone; i.e. a BlackBerry, Android OS or iPhone. This code is good for up to 48 hours from the time it is generated and can only be used one time. You can log into SupraWEB 24/7 and obtain a new code.

Log onto SupraWEB

1. Go to; [www.supra.omaharealtors.com](http://www.supra.omaharealtors.com)
2. Enter your User ID and Password and click Login
3. If you do not already have an account set up with SupraWEB you can click on Register under New User Registration.
4. If you already have an account with SupraWEB and do not remember your USER ID, you will need to call Technical Support 402-619-5566 (Hours: 7am-9pm seven days a week) to obtain your User ID and you will then be able to reset your password.

Generate an Authorization Code

On the left side of the screen under Quick Links click on Authorization Code



## How do I replace the Battery in my iBox?

The batteries in the iBox are designed to last a 6 to 8 years. The iBox uses about 7% per year. When you release the shackle on the iBox your Supra key will display the percentage of battery remaining. When the battery reads 5% or less bring the iBox into the OABR office and we will exchange the box. Example: A battery reading of 28% has approximately four years of use left. The battery in the iBox works all the way to 1% and then still holds a reserve to release the key container and shackle.



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## Personals

CONGRATULATIONS to Robert Wiebusch, N P Dodge Company who earned the Council of Real Estate Brokerage Managers (CRB) Designation.



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# Know the Code

## Article 4

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

### • Standard of Practice 4-1

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

## Article 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

## Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR's firm may receive as a direct result of such recommendation. (Amended 1/99)



### • Standard of Practice 6-1

REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion. (Amended 5/88)

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

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# Word Search! Win A \$50 Gift Certificate

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S	U	R	F	I	N	G	A	S	A	F	I	K	J	B	H	A	H	B	N	O	Z	Y	T	L	W	I	K	L	R
P	B	C	I	B	R	U	D	I	K	T	S	M	O	O	F	T	D	L	X	R	G	G	N	I	V	I	D	A	K
Y	Z	O	Q	W	S	J	E	H	N	Y	H	E	A	K	Y	Y	H	R	W	G	G	N	I	W	O	R	F	A	N
F	F	D	B	F	J	M	G	L	Y	O	R	T	C	I	B	J	J	E	X	G	N	I	B	U	T	T	Y	E	W
S	I	V	T	J	O	B	T	I	T	F	I	B	S	Q	Y	F	N	J	F	S	Q	D	E	G	I	A	N	A	S
S	W	S	X	M	E	H	S	C	E	V	Y	N	L	T	Y	P	M	D	J	U	G	J	Y	N	K	N	K	M	K
C	B	I	H	B	O	K	A	B	Z	G	V	N	S	O	R	Y	I	Z	X	H	X	S	G	I	S	E	S	S	I
U	Y	Z	M	I	U	M	M	V	D	E	G	T	B	W	L	L	F	O	H	G	S	X	N	C	B	D	M	B	I
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V	L	F	O	V	Z	K	G	Z	X	K	R	A	G	S	H	U	B	K	A	L	D	E	G	Q	P	T	A	I	J
A	Z	L	M	T	A	V	I	I	F	R	F	Q	D	Y	N	T	J	B	E	I	G	P	J	O	V	V	Q	J	X
C	P	L	J	Y	K	E	D	T	G	J	Q	R	T	W	F	V	E	K	N	O	Q	D	H	A	Q	N	O	H	K
B	F	V	O	T	D	J	I	W	E	N	K	E	I	W	D	Q	R	G	Y	Z	X	F	A	X	K	X	C	S	A
U	D	X	Z	V	Q	N	A	T	B	S	I	L	L	L	C	O	B	K	O	V	D	P	E	M	T	Z	Q	A	B
J	N	E	X	I	O	T	A	M	J	X	U	F	T	B	N	N	S	Z	P	Y	C	T	Q	O	N	I	N	K	D
U	X	Q	A	B	I	Y	O	W	A	Y	T	R	R	S	A	X	T	A	L	J	C	P	E	H	G	O	L	P	Y
N	K	N	L	Q	U	X	V	L	Y	H	I	B	F	U	V	B	Q	J	S	C	K	V	J	W	H	I	T	L	H
X	K	S	R	B	N	N	N	D	D	Z	O	C	G	I	S	O	H	K	Z	E	F	C	N	K	C	R	V	G	D
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H	A	K	D	T	J	C	P	N	T	N	I	P	L	K	Y	G	N	L	U	E	O	P	I	I	D	D	Q	V	C
B	V	V	U	M	A	Z	T	I	O	L	G	X	W	M	P	P	G	I	E	F	O	J	J	B	M	T	J	B	G
J	K	L	W	U	P	C	N	E	I	B	G	R	G	L	K	H	P	N	W	Y	B	D	A	R	V	L	X	N	F
Y	V	F	G	J	I	G	I	A	U	C	O	V	Q	D	X	V	I	F	I	U	B	W	I	B	Q	D	N	R	X
V	T	S	W	W	R	N	S	C	T	S	Y	X	Q	R	T	J	M	Y	G	T	X	A	U	X	W	U	C	L	D
T	C	F	J	F	G	A	F	J	Z	P	S	F	S	F	B	J	H	O	O	N	A	S	L	U	H	P	T	O	E
W	R	N	M	I	R	E	S	M	Z	D	F	M	Q	L	I	V	D	V	H	Z	X	O	X	L	I	C	K	L	F
B	M	U	K	A	Q	R	W	B	R	L	M	K	F	G	R	W	T	X	K	N	U	T	L	M	S	M	F	O	E
A	F	L	P	W	E	T	Y	T	Q	K	G	Y	F	H	D	G	E	T	W	A	J	D	D	F	O	P	K	P	O

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

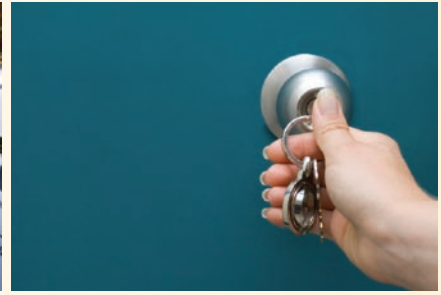
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