Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

July 2012

UPCOMING EVENTS

New Member Orientation

Tue, Jul 10 from 8:30 a.m. - 4:00 p.m. Wed, Jul 11 from 8:30 a.m. - 4:00 p.m. Thu, Jul 12 from 9:00 a.m. - 12:00 p.m.

Affiliate Council

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

MLS Users Group

Wed, Jul 11 at 11:00 a.m.

Value Proposition

Wed, Jul 11 at 1:30 p.m.

WCR - Golf - Pacific Springs

Thu, Jul 12 @ Pacific Springs Golf Course

Education Forum

Thu, Jul 12 at 10:00 a.m.

Advanced Paragon Training

Thu, Jul 12 from 1:00 p.m. - 2:30 p.m.

YPN Advisory Board

Thu, Jul 12 at 3:00 p.m.

YPN Networking Thursday

Thu, Jul 12 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

Ethics Training

Fri, Jul 13 from 8:30 a.m. - 12:00 p.m.

Diversity Committee

Tue, Jul 17 at 11:00 a.m.

Social Events Forum

Wed, Jul 18 at 10:00 a.m.

Governmental Affairs Committee

Wed, Jul 18 at 11:00 a.m.

WCR Executive Meeting

Thu, Jul 19 at 9:00 a.m.

Knowledge is Power - What do you mean we can't close...We have title issues?

Thu, Jul 19 from 10:00 a.m. - 11:30 a.m.

GPRMLS Executive Committee

Tue, Jul 24 at 9:30 a.m. @ OABR

GPRMLS Board of Directors

Tue, Jul 24 at 10:15 a.m. @ OABR Board Room

OABR Executive Committee

Wed, Jul 25 at 9:30 a.m. @ OABR

OABR Board of Directors

Wed, Jul 25 at 10:15 a.m. @ OABR Board Room

Bryson's Airboat Tours

Thu, Jul 26 from 5:30 p.m. - 9:00 p.m. @ Bryson's Airboat Tours

MLS Users Group

Wed, Aug 1 at 10:00 a.m.

Education Forum

Thu, Aug 2 at 10:00 a.m.

Rockin' on the River!

by Bill Swanson

Imagine yourself on a warm summer night in late July enjoying some great food and drink with great friends and coworkers, a live blues band playing in the background, and cruising up and down the river on a screamin' fast and incredibly fun airboat... Maybe after blazing down the river you decide to toss some horseshoes, maybe play a little sand volleyball, or just sit back and relax enjoying the sites... all for the good of your industry, your business, and your clients!



If you only make it to one real estate party this year, make sure it's this one! Tucked away in the pages of this newsletter are more details and your ticket order form for the first annual "Rockin on the River" extravaganza!

It all happens on the evening of Thursday, July 26th. Oh, did we mention that you might just leave the party with an iPad, Kindle Fire, or one of over a dozen gas or visa gift cards?

Make sure that when you stroll into the office on Friday, you are regaling in the experiences of the first annual "Rockin' on the River" extravaganza instead of hearing what you missed out on! See you on the river!



ANNUAL PICNIC AUGUST 8

The Omaha Area Board of REALTORS® Annual Picnic is scheduled for Wednesday, August 8, 2012 from 11:00 a.m. to 1:00 p.m. Enjoy free lunch – pig roast with all the fixin's – at the OABR Office. More details coming soon!



Omaha Area Board of REALTORS®

Omaha, NE 68154 402-619-5559 fax www.OmahaREALTORS.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**

Freedom

Freedom is such an ironic word to me. Sometimes, for me, it conjures up images of beauty, peace, & joy. Those are wonderful things to ponder. However, sometimes I remember that the reality of freedom is that it is a result of sacrifice, discipline, & hard work. I remember that if I want to experience more financial freedom I must do the work of earning more customers. I remember that if I want to experience freedom from health concerns I must discipline myself to exercise regularly. Most importantly, I remember that I enjoy the freedom of many civil liberties such as freedom of religion, and freedom of speech because of the unbelievable sacrifice of millions of Americans who have fought for those rights.



Lisa Ritter 2012 President

This Independence Day please take a few minutes to appreciate the beautiful irony of freedom. We are so blessed to have the freedom of choices that we do in this country. May we never take that for granted. My prayer for our nation is that we continue to recognize that freedom does not give us license to be wasteful, uninvolved, or complacent. To continue to enjoy the civil liberties that we experience, the lifestyles that we are accustomed to, and the ever important home ownership rights, we need to be bold in our efforts to protect what we love. Please make sure you are doing your part to voice concerns, vote, and put your money where your mouth is in support of the political candidates that move the Realtor Agenda forward.

Overall, I try to take an optimistic trusting view of most folks. That is why I love the quote from Mark Zuckerberg that says, "When you give everyone a voice and give people power, the system usually ends up in a really good place."

Use your voice, Use your power, and I do totally believe – we will end up in a good place!

Seize the summer!

Lisa Ritter 2012 President

> **Contribute to RPAC** www.MyRPAC.OmahaREALTORS.com

Special Events

- Knowledge is Power What do you mean we can't close...We have title issues? Thu, July 19 from 10:00 a.m. - 11:30 a.m.
- Bryson's Airboat Tours Thu, July 26 from 5:30 p.m. - 9:00 p.m. Bryson's Airboat Tours

Baseball Night at Werner Park

On Friday, June 8, 2012 the OABR Social Events Forum sponsored a night out with the Storm Chasers. Over 200 people came out to watch the Omaha Storm Chasers bring home a victory over the Round Rock Express. The festivities included a buffet dinner with all the fix'ns, hot dogs and hamburgers, baked beans and chips enjoyed from the right field picnic area. After the meal, guests were ushered to a reserved seat to watch the game. It was a beautiful night to enjoy a great game!



David Matney with sons, Sam and Anthony and their friend Mason.



Members and their families having a picnic dinner before the game.



Dylan, Daniel, Lisa & Dennis Ritter enjoying the festivities.



Mascots: Stormy and Vortex get a ride down to the dugout.



A full house in the OABR section at Werner Park.



Megan & Brian Jaspers enjoying the beautiful weather for the Night at the Park with the Storm Chasers! REALTOR® FOCUS





Doug Dohse, Brenda Stuart, Jay Leisey, Jaime Conklin and Chip Smith enjoying a cool drink before the game.



Mark Leaders relaxes while watching the game.



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KIP: What do you mean we have Appraisal Issues?

It was a packed house for the Omaha Area Board of REALTORS® monthly Knowledge is Power (KIP) panel "What do you mean...we have appraisal issues?" Both John Bredemeyer and Gregg Mitchell presented for over 45 minutes and left time for a quick question and answer session. John started by presenting the appraisal process and how it has changed. Gregg added his part of how to prepare for an Appraisal, how to appeal an appraisal, and how school districts affect an appraisal. John jumped back in and discussed how does a poorly maintained property affect value with Gregg finishing the discussion with the mystery of seller paid loan costs. Great questions were answered and everyone that signed in

was awarded certificate of completion towards their required continuing education. This was the first of a three part series regarding title issues and underwriting concerns. Stay tuned for more informative educational programs in the future.

by Kathy Welch Member of the Education Forum



John Bredemeyer taking member's questions.



A full house taking notes from the appraisal issues class.

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Submitted By: Cyndi Johnson P & C Insurance Specialists LLC



The Myth's and the Truth's about Long Term Care

Research from McKinsey & Co. finds that the average American family will face a savings gap of \$250,000 at the time of retirement. Even with payments from Social Security and pensions, as well as personal savings in 401(k) and other retirement plans, the average family will have only about two-thirds of the income it will need.

What's the greatest risk in your financial plan? We've seen how a stock market crash can devastate retirement plans. But the greatest risk is not the longevity of this bear market, or even another bear market. It's the devastating cost of long-term care.

With quotes like these, how can anyone believe that long-term care insurance is a luxury, not a necessity? Yet only 10% of 80 million baby boomers that are starting to turn 65 next year have long term care insurance!

Long-term care is the REAL health care crisis in America.

Some of the many misconceptions that are out there regarding long term care:

- I don't want long-term care insurance because I am never going to a nursing home
- I'm going to self-insure
- I'm too young
- I can't afford the premium because it is a bad economy

MYTH #1 - I'M NEVER GOING TO A NURSING HOME

Reality: One out of four people turning 65 today will live to see age 90 and one in ten will see 95. The healthier you are, the longer you live, the greater the odds that you will need home health care or nursing home care.

MYTH #2 - I'M GOING TO SELF-INSURE.

Reality: Long term care is very expensive. Currently 10 hours of home care or semi-private care in a nursing facility averages from \$215 a day to \$78,500 a year. If this trend continues care will average almost \$30,000 a month in 30 years.

MYTH #3 - I'M TOO YOUNG

Reality: Long term care needs at younger ages are on the rise, (over 40% of people needing it today are under 65) strokes and perhaps choices influenced by lifestyle are causing more diabetes and obesity related illness's than at any other time in our history. Also many are caused by auto accidents or sports related injuries. Think of Christopher Reeves for example.

Continued on Page 18





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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 JUNE 2012 MEETING:

Deb Martin (President) – Great Western Bank Wendy Walker (President-Elect) –

Nebraska Title Company

Aaron Beukelman - Legacy Carpet Cleaning

Brook Bower – Advanced Floor Care

Lisa Bullerman – Staging Design by Lisa Marie

Cherie Casey – The Home Buyer Protection Co

Lisa Conover – Rearranged for Change

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Cyndi Johnson – P & C Insurance Specialists LLC

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Scott Moore - Rels Title

Regi Powell – Farmers Insurance/Powell Insurance

Brent Rasmussen – Mortgage Specialists LLC

Eugene Rosales – Dundee Mortgage

Mary Sladek – My Insurance LLC

Ruth Smith – Norm's Door Service

Jody Smythe – 1st Reverse Mortgage USA

Jeff Spidle – Restoration/Mold Solutions

Matt Thiel - DRI Title & Escrow

Carlene Zabawa - American National Bank

Dawn Zaller – FPF Wholesale

www.OABRaffiliates.com.

UPCOMING MEETINGS:

- Tuesday, July 10, 9:00 a.m.
- Tuesday, August 7, 9:00 a.m.
- Tuesday, September 11, 9:00 a.m.

All Affiliate members are welcome to attend.

It's THE Omaha Real Estate PARTY of the YEAR!



Thursday Night, July 26th Starting at 5:30 pm...

At Bryson's Airboat Tours; 839 County Rd 19, Fremont, NE

Don't miss this first Annual 'Rockin on the River' event! Check this out, you get...

- ⇒ An Airboat ride on the biggest baddest airboat in the Midwest
- ⇒ Live music by the Swampboy Blues Band! (yes, they're THAT good!)

Directions: West on Dodge to HWY 275; W on HWY 275 to HWY 30; W on HWY 30 to County Rd 19; Look for the PARTY!

Overnight Camping Available

Reservation required, go to www.BrvsonAirboatTours.com For details and nominal charges

- ⇒ Awesome fixins catered by the Texas Roadhouse!
- ⇒ Chances for several giveaways and drawings, an iPad, Kindle Fire, and over \$600 worth of Kum and Go Gas cards or Visa Gift cards WILL be given away at the event!

An iPad AND a Kindle Fire...



Bring a swimsuit!

Play Horseshoes!







\$650 in VISA and Kum & Go cards to be given away!



.. WILL be given away at the event!

Sand Volleyball!

Food and non-alcoholic beverages are provided;

you are welcome to bring your own adult beverage if you like.

A HUGE Thank you to the following vendors and organizations who have contributed time or dollars to this event:











Airboat sponsors





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







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DOLLAR A DAY (\$365)

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CAPITOL CLUB (\$250+)

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CONTRIBUTION GOAL

FAIR SHARE (\$30+) Baumhofer, Ilona Contreras, Veronica Evans, David Mangen, Chris Michael, Brian Rogge, Brad Taylor, Mark

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Fendrick, Kim

Thank You to the 660 other REALTORS® who contributed their fair share to the 2012 RPAC Drive.



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FAIR SHARE (\$30+)

Thank You to the 63 other Affiliate Contributors who contributed their fair share to the 2012 RPAC Drive.

A complete list of 2012 RPAC contributors is located at: www.RPAC.OmahaREALTORS.com

Friend-Raiser with Soup

A Soup Supper for State Senators and REALTORS® was held on June 4 at Biaggi's Italian Ristorante. A crowd of 50-plus enjoyed meeting the six Nebraska Senators and five Legislative candidates in attendance. The group had the opportunity to network with those in attendance, and enjoyed four different delicious soups, breadsticks and two decadent desserts. Senators and candidates talked to the REALTORS® about legislative issues and campaigns. A great time was had by all. We plan to make this an annual event.



Governmental Affairs Director Joni Craighead discussing issues with State Sen. Rich Pahls and REALTOR® State President Joe Gehrki.



State Sen. Brenda Council, candidates Suzanne McNannaman and Judy Dominia and State Sen. John Nelson pause for a quick picture.

Annual Dues Billing Information

Dues statements for the fiscal-year 2013 will be mailed early in July. Payments can be made online at www.OmahaREALTORS.com by using your MLS Logon ID and Password. Specific instructions are located on the back side of the dues statement. **Member dues must be paid by August 15, 2012,** or a ten percent late-payment fee will be assessed. REALTOR® dues are collected for all three levels of the REALTOR® Organization. The breakdown for 2013 is:

2013 Local: OABR Dues	\$ 165
2013 State: NRA Dues	\$ 220
2013 Nat'l: NAR Dues	\$ 155
2013 TOTAL	\$ 540

This marks the eighth straight year the Omaha Area Board of REALTORS® has not increased local dues!

Lisa Ritter 2012 President Omaha Area Board of REALTORS® Andy Alloway 2012 Chairman Great Plains REALTORS® MLS

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Payment Option:

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Y.O.R.E. Lunch Club - Speed Smartphoning

On June 27th the OABR YPN hosted an engaging and interactive 'Speed Smartphoning' event sponsored by Becky Sandiland of First National Bank. After lunch and networking, participants took part in a round robin, speed dating style format to share tools they use via their smartphones. This speed smartphoning event turned out to be a high impact, fast paced event that attendees really enjoyed. Participants stood across from each other at a high top table and had three minutes to share their favorite or most effective app they use in their business before the bell sounded. Plenty of ideas were shared and all walked away with new ideas of how their smartphone can be better leveraged in their day to day business. Be on the lookout for the next YPN event!



Robert Wiebusch and Jessica Sawyer compare apps.

Noteworthy applications included: Voice Search, Karl's Mortgage Calculator, Happy Hour, Zillow, Walgreens, Realtor.com, Glympse, Camera+, DropBox.

Each month the Young Omaha Real Estate Professionals (Y.O.R.E. Pro's) host a networking event on the second Thursday of the month at the Fox and Hound on 120th and Dodge from 4-6 p.m. More information with dates and times along with future events will be in your inbox and posted on our Facebook page, OABRYPN. 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. We can't wait to see everyone at these events!





The YPN group seeing how much info they can share in 3 minutes.

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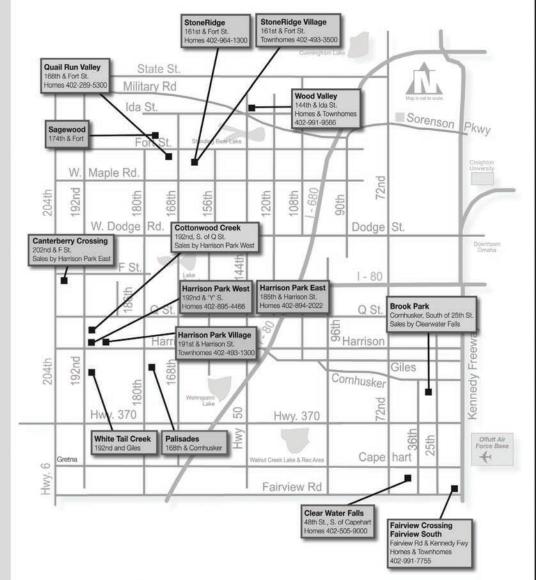








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Membership Report

MAY 2012

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Watts, Timothy – CBSHOME Real Estate - Bellevue

Weisbeck, Mallory - Prudential Ambassador Real Estate -California #101

Wright, Shalonda – CBSHOME Real Estate – Davenport

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Hughes, Diane - Prudential Ambassador Real Estate -California #101

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Beberwyk, Cheri from NP Dodge IV LLC - Papillion to CBSHOME Real Estate – Bellevue

Beberwyk, David from NP Dodge IV LLC - Papillion to CBSHOME Real Estate - Bellevue

Buschelman, Alvin from CBSHOME Real Estate - 121st Pacific to NP Dodge I LLC - Pierce

Buschelman, Lisa from CBSHOME Real Estate - 121st Pacific to NP Dodge I LLC - Pierce

Collins, Frederick from Prudential Ambassador Real Estate -California #101 to GTRSALES

Costanzo, Misty from Don Peterson & Associates – 23rd St Fremont to Keller Williams Greater Omaha - Fremont

Demuth, Deann from Real Estate Associates Inc to Maloy Real Estate Dragon, JeriBeth from NP Dodge I LLC - Pierce to DEEB Realty -

Heck, Bradley from DEEB Realty - 117th to DEEB Realty -Bellevue

Knepper, Mary from RE/MAX Real Estate - Giles to NP Dodge IV LLC - Papillion

Martin, Summer from NP Dodge II LLC - Co Bluffs to NP Dodge IV LLC - Papillion

Opiyo, Boss from NP Dodge IX LLC - 35Dodge to GTRSALES Scott, Alexis from NP Dodge IX LLC - 35Dodge to GTRSALES Wanninger, John from AmeriSpec Home Inspection Serv to Handyman Joes

REACTIVATED MEMBERS

Favara, Ronald – DEEB Realty – 117th Harrington, Susan – RE/MAX Results Hinrichsen, David - Real Estate Associates Inc Nagel, Kristine - NP Dodge IV LLC - Papillion Rodriguez, Rick – Real Estate Associates Inc Taylor, Walter - Guardian Real Estate LLC Whitaker, Jeffrey - Real Estate Associates Inc

RESIGNATIONS

Brown, Julia – Prudential Ambassador Real Estate – California #101 Cawley, Frank – NRC Service

Cawley, Joanne – NRC Service

Current, Chuck - American National Bank

Edwards, Nadine - NP Dodge V LLC - 129th Dodge

Erb, Nancy – Prudential Ambassador Real Estate – California #101

Johnson, Richard – Prudential Ambassador Real Estate – California #101

Meyer, John - CBSHOME Real Estate - 121st Pacific

Murphy, Mary – CBSHOME Real Estate – Twin Creek

Pearson, Andy - Northwest Bank

Phillips, Donna – CBSHOME Real Estate – Bellevue

Rozmiarek, Lonnie – Prudential Ambassador Real Estate – California #101

Sadler, Jeremy – McGregor Interests Inc

Slattery, Elizabeth - CBSHOME Real Estate - Twin Creek

Stenger, William - CENTURY 21 Century Real Estate

NEW REALTOR® COMPANY

Travis M Thomas R E Broker – 1708 Eastview Dr, Papillion, NE, 68046

MLS (Current OABR Mbr) Phone: 402-598-7898 Designated Realtor: Travis Thomas

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

MEMBERSHIP STATISTICS

OABR

OADIN		
	May 2012	May 2011
Designated REALTOR®	221	218
Des. REALTOR® Secondary	1	2
REALTOR®	1942	2012
REALTOR®-Secondary	2	2
TOTAL	2166	2234
Institute Affiliate	72	76
Affiliate	210	202
Other	6	5
TOTAL	2454	2517
	May 2012	YTD
New REALTOR® Members	25	108
Reinstated REALTOR® Members	7	54
Resignations	15	75
GPRMLS		
	May 2012	May 2011
Participants (Primary)	208	208
Participants (Secondary)	56	62
Subscribers (Primary)	1908	1976
Subscribers (Secondary)	178	182
Exempt	33	37
TOTAL	2383	2465

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)

Bulldog Home Inspection Serv – 15864 Larimore Plz Apt 105, Omaha, NE, 68116

Headley Realty PC – 11812 S 25th St, Bellevue, NE, 68123 Real Estate Associates Inc – 11310 John Galt Blvd, Omaha, NE, 68137

WHY USA Geschwender Real Estate – Fax: 402-330-5696

CHANGE OF DESIGNATED REALTOR®

Taylor & Martin Real Estate/Ag Sales LLC – BJ Reynolds (Formerly Joel Marrell)

JULY ORIENTATION

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

JUNE 2012 SPONSORS

Jon Jacobi – Insphere Insurance Solutions John Ponec – Security National Bank Nancy Spidle – Mold Solutions Alan Stoltenberg – SAC Federal Credit Union

JULY 2012 SPONSORS

Regi Powell – Farmers Insurance/Powell Insurance Ruth Smith – Norm's Door Service Janet Dragon – Heartland Reva Team Lori Bonnstetter – AmeriSpec Home Inspection Serv PK Kopun – American National Bank

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Working with Focus Printing has been great for our team! They are very pro-active in recognizing and supporting the newest technologies and are always very accommodating to our special requests!

> Jacy Riedmann Amoura Productions,
> Videos and HDR Photography

www.FocusPrintingOmaha.com 402-619-5570

2012 OABR Affiliates Golf Outing!

The AFFILIATES, a council of the Omaha Area Board of REALTORS*, would like to thank everyone that participated in the 2012 OABR Golf Outing!

Champions Run was once again a great treat, the weather cooperated, and the participation by the Affiliates with the sponsorships for the outing was absolutely amazing. Overall, it was a very successful tournament in regards to the Sponsors involved, the volunteers who helped make everything run smooth and with the number of golfers that participated.

LUNCH SPONSOR

Home Buyers Protection Company - Cherie Casey

HOLE SPONSORS

Advanced Floor Care American National Bank AmeriSpec Home Inspections Bank of the West Centris Federal Credit Union **FOCUS Printing** Gateway Mortgage Group Great Western Bank Midlands Home Inspections Inc. Mortgage Specialists LLC Northwest Bank Nebraska Title OABR Affiliates/Heartland REVA Team Omaha Title & Escrow Restoration Solutions - Mold Solutions ServiceOne/Radon Protection Technologies Thrasher Basement Systems US Bank Home Mortgage



Sheila Kusmierski, Sherri Burkle, Lori Paul and Denise Poppen enjoy a girl's day out.

16



Carol Lehan, Pat Casey, Tish Selk and Gene Selk posing for a quick photo.

PRACTICE GREEN SPONSORS

SAC Federal Credit Union Bulldog Professional Inspection Services

DRIVING RANGE SPONSORS

Norm's Door Service

KEG-CART SPONSOR

Farmers Insurance – Lisa & Regi Powell



Thank you to Pat & Cherie Casey of Home Buyers Protection Company for sponsoring lunches.

REALTOR® DRAWING DONATIONS

AmeriSpec Home Inspections

DRI Title & Escrow

Farmer's Insurance Group – Regi & Lisa Powell

FOCUS Printing



Larry Rosso, Doug Dohse, Steve Winterhoff and John Kimsey enjoying the warm afternoon.

Great Western Bank
Mortgage Specialists, LLC
My Insurance
Northwest Bank
Omaha Title & Escrow
Radon Protection Tech, LLC
Restoration Solutions
ServiceOne
Thrasher Basement Systems

GOODIE BAG DONATIONS

American National Bank AmeriSpec Home Inspections Centris Federal Credit Union DRI Title & Escrow **FOCUS Printing** Heartland REVA Team Insphere Insurance Mortgage Specialists, LLC My Insurance Norm's Door Service Quality Home Inspections Restoration Solutions Radon Protection Tec, LLC Security National Bank ServiceOne Thrasher Basement Systems TNT Insurance, Inc.

Donation: Our mulligan sales are being donated to Mission Omaha (www.missionomaha.com).

We collected \$1,070 for this cause. Thank you for your mulligan donations.



Thank you to Regi & Lisa Powell of Farmers Insurance/ Powell Insurance for sponsoring the beer keg.

Golf Committee:

Matt Thiel (Chair) — DRI Title & Escrow
Brent Rasmussen — Mortgage Specialists, LLC
Lori Bonnstetter — AmeriSpec Home Inspections
John Ponec — Security National Bank
Dawn Zaller — FPF Wholesale
Deb Martin — Great Western Bank



Andy Alloway, Jen Alloway, Kathy Burney and Chuck Burney smile after a good round of golf.



AFFILIATES

a council of the Omaha Area Board of REALTORS®

Continued from Page 6

MYTH #4 - I CAN'T AFFORD THE PREMIUM

Reality: The longer you wait the more expensive it will be — not just because you are older but also because you will need a larger benefit due to inflation and so many health issues can make you uninsurable later on.

Many people believe that Medicare or health insurance will take care of them if the need should ever arise. Not so, Medicare does not pay for any long term care or home health care nor do your standard health insurance policies. Medicare and health insurance only pay for short-term recovery care usually 3 months or less.

Others believe Medicaid will take care of them. This is true to a point. You will have to "get in line" for an open bed to come a vailable to you and that is not necessarily going to be in your hometown. So you could be shipped to a facility across state or even to another state away from your loved ones. And as you can imagine the quality of care in this situation will not be as good as you might receive in a facility of your choice. Medicaid pays after you've spent down most of your assets. Leaving nothing for your family as a legacy to them.

Another sad statistic is that family caregivers experiencing extreme stress have been shown to age prematurely. This level of stress can take up to 10 years off a family caregiver's life.

There are five decisions that determine your premium:

- 1. How long do you have to wait before your benefits begin?
- 2. How much do you want the insurance company to pay per day?
- 3. How long or how much do you want the insurance company to pay in your lifetime?
- 4. How will your benefits keep up with inflation?
- 5. How important is home care? Assisted living facility?

For more information about long term care contact your local long term care specialist. There are many hardworking agents in our area. If you are not currently working with a long term care specialist, allow me to help further educate you on this growing health care crisis in America. Call my office at 402-885-8797, cell 402-630-3183 or I can also be reached by email at cyndi@pc-ins.com.



Personals

CONGRATULATIONS to Pam Kane, of Focus Printing for 10 years of service!

CONDOLENCES to Dianne Rogers of RE/MAX Real Estate Group on the recent loss of her husband.



CONDOLENCES to the family of Nadine Edwards of N P Dodge Company who recently passed away.

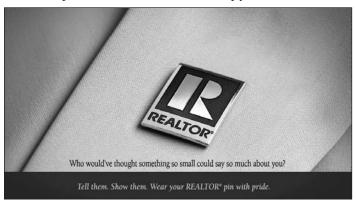
CONDOLENCES to Gary and JaNell Stoneburg of RE/MAX The Producers who the recent loss of his father/her father-in-law.

CONDOLENCES to Larry Rosso of Prudential Ambassador on the loss of his mother.

SEND US YOUR NEWS!

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

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• 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

Aug 21-22 GRI 104: Finance - Omaha

0543 (12 hrs)

Randall School of Real Estate

www.RandallSchool.com 402-333-3004

Aug 14 Ethical Decision Making In Real Estate 0530R (3 hrs) 8:30 a.m. - 11:30 a.m. Aug 14 Writing The Purchase Agreement 0019R (3 hrs) 1:00 p.m. - 4:00 p.m. Statutory Liens: Causes & Effects Aug 15 0383 (3 hrs) 8:30 a.m. - 11:30 a.m. Tools to Help Buyers With Credit Issues Aug 15 0704 (3 hrs) 1:00 p.m. - 4:00 p.m. Aug 16 Real Estate Auctions 0186 (3 hrs) 8:30 a.m. - 11:30 a.m. Aug 16 Manage Your Risk - Protecting Your License

(3 hrs) 1:00 p.m. - 4:00 p.m.

• Real Estate Resource Institute (Paul Vojchehoske)

www.mrrealestatece.com 402-660-0395

REEsults Coaching (Mark T. Wehner)

www.REEsultsCoaching.com 402-676-0101

• R. F. Morrissey & Associates

402-933-9033

0417R





Know the Code

• Duties to the Public

Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin or sexual orientation. (Amended 1/11)

REALTORS°, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. (Amended 1/11)

• Standard of Practice 10-1

When involved in the sale or lease of a residence, REALTORS° shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS° may provide other demographic information. (Adopted 1/94, Amended 1/06)

• Standard of Practice 10-2

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to

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Brent Rasmussen, CRMS, President



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a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

• Standard of Practice 10-3

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/11)

• Standard of Practice 10-4

As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05)

To download the Code of Ethics and Standards of Practice, go to: www.OABRdocs.com/code2012.pdf







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Register before August 15 to take advantage of early bird savings!







Affiliates

Search:

OABRaffiliates.com

Fir5t! for all of your Real Estate Service Needs.

Next Event

REALTORS® Annual Picnic

August 8, 2012 — OABR Parking Lot — 11:00 a.m. - 1:00 p.m.

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National Association of REALTORS® Quadrennial Code of Ethics Training Requirement

From January 1, 2009 through December 31, 2012, and for each four year period 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.

The Omaha Area Board of REALTORS® 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:

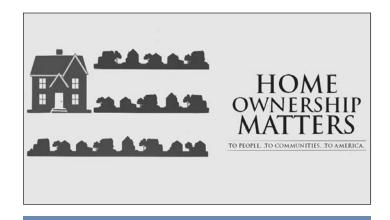
REEsults Coaching — Mark T. Wehner 16616 Jackson, 402-676-0101 marktwehner@reesultscoaching.com www.REEsultsCoaching.com/ce

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 NREC license renewal 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. Online courses are accessible from a link on www.OmahaREALTORS.com. Contact Debbie Peterson for details: 402-619-5553 or DPeterson@OABR.com.



Support RPAC in 2012!





Obtain an 'Authorization' Code for Supra eKey

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
- 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.
- 5. Generate an Authorization Code
- 6. On the left side of the screen under Quick Links click on Authorization Code

KIM Administration [Log Out]





LISTINGS REPORTS

SETTINGS

BILLING

SUPPORT

QUICK LINKS

Update Code

HOME

- Identify Keyholder
- Authorization Code
- Change PIN
- Market Area
- Add Keybox

owings Dashboard

Velcome to SupraWEB! This dashboard view contains the showing activity for the date range specified. Change the date range to show more or less information on your Showing Dashboard.

Dashboard Date Range: 5/20/2012 to 6/19/2012 Change Showing Count: 93 Feedback Count: 0 Feedback Reminders



mobaupdate

Metro Omaha Builders Association

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

MOBA Summer Parade of Homes

The Metro Omaha Builders Association is excited to announce that we will be partnering with the Omaha World-Herald to produce a brand new 2012 Summer Parade of Homes. We have timed the event to fill a lull in builder events during the summer and to drive traffic before the start of the new school year. The Omaha World-Herald will be coordinating all entries and selling all advertising into the official 2012 Summer Parade of Homes Publication and will be distributed in the Omaha World-Herald to 150,000 people in our 8 county metro area. Summer Parade of Homes Dates will be:

Saturday, July 14 and Sunday, July 15 Open Noon-6pm Friday, July 20 Open 5pm-8pm

Saturday, July 21 and Sunday, July 22 Open Noon-6pm.

Launched in June, the new **www.MOBA.com** will be more user friendly to help not only homebuyers find a builder, but also be able to see model homes for sale, new communities to live in and even find upcoming home related events. MOBA members will have access to meeting and educational calendars as well as industry news and so much more. This website will become a valuable tool and extension of MOBA's hard work helping our home building community stay in the know.

MOBAcalendar

July

- 04 Independence Day MOBA CLOSED
- **10** MOBA Board of Directors Meeting 11:00am MOBA Conference Room
- 14-15 & 20-22 MOBA Summer Parade of Homes...

visit the NEW www.MOBA.com for more info

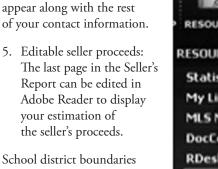
Contractor License Test Review available upon request. Usually 3:00pm at the MOBA office Lower Level Conference Room Cost: \$65 or \$55 for MOBA Members. If you are interested check out www.FrameworksMagazine.com or contact info@FrameworksMagazine.com

Improvements to RPR

On June 26, 2012 RPR released version 1.14 which focused on improvements to popular Reports. Here's what was created:

- 1. A brand-new Neighborhood Report: This report summarizes the neighborhood data that you find on the Neighborhood Details page.
- 2. A custom area Market Activity Report: No longer are you restricted to existing geographies when you need to generate
- 3. Refine Value detailed in Property Report: A new breakout section details the changes an agent made on the Property Details page to arrive at a Refined Value for a property.
- 4. Your license number displayed on report covers: Enter your state license number in your Profile page, and when you

a Market Activity Report. Now you can create a report for any of your custom areas that you draw and save.



are back for searching after needing to be reworked. Plat maps, linked from the Property Details page, are clearer and better looking.

generate a report for a street

address or geography in that

state, your license number will





If you have not registered for RPR please sign up at www.narrpr.com or click on RPR under Resources in Paragon. RPR is available for use to all REALTOR® members of the Omaha Area Board of REALTORS®.

A/C Maintenance & Care an **Investment in Your Home**

By Steve Vacha Home Standards Inspection Services

Central air conditioners have two separate components - the condenser and the A coil (evaporator.) The condenser unit is usually located outside the house on a platform and the evaporator coil is mounted above the furnace.

The air conditioning system is one of the most complicated and expensive pieces of equipment in our homes. It is very important to do periodic maintenance and servicing of this equipment to keep it running at its maximum efficiency.

Servicing the AC on a yearly basis is recommended. Service consists of:

 Checking to make sure there is proper refrigerant in the system and there are no leaks.

- Cleaning the fins at the exterior compressor unit. If the fins become blocked with grass, dust and debris it reduces the ability for the refrigerant to be cooled down by the fan at the condenser.
- Cleaning the A coil (evaporator) above the furnace. When the process of evaporation occurs, the warm air from the house passes over the A coil, condensation occurs, due to the cooling of the air. This condensation then drips to the condensate pan that is above the furnace. The water in the pan then drains out condensate drain line to the floor drain. If this condensate pan becomes blocked due to lack of service, water will drip into the furnace below and can damage the furnace. A surprising amount of water drains from this condensate pan, and if not properly directed to



a drain, this will create a moisture problem in the area.

Finally, be sure to keep Fido away from the exterior condenser unit. If he gets in the habit of making pit stops at the unit, it can destroy the copper tubing in the condenser.

Good servicing of your units will keep you cool and keep your equipment running efficiently.

For more tips and information, check out our Facebook page, facebook.com/

HomeStandards

SERVICES INSPECTION

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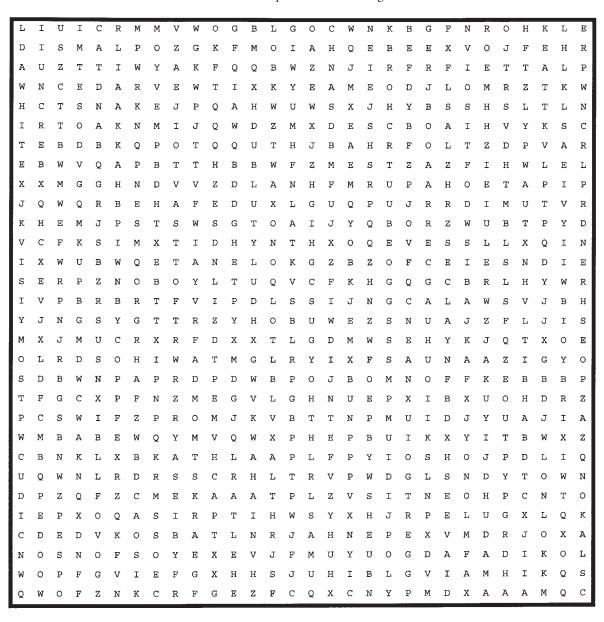
Steve Vacha President



Word Search! Win A \$50 Gift Certificate

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

BIG BLUE BIG NEMAHA CALAMUS CEDAR DISMAL ELKHORN KEYA PAHA LITTLE BLUE LITTLE NEMAHA MIDDLE LOUP MISSOURI NIOBRARA NISHNABOTNA NORTH PLATTE PLATTE REPUBLICAN SNAKE SOUTH PLATTE WHITE WOOD



Name:		
Company:		
Address:		
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Catrina Houghton

of NP Dodge Company winner of the May Word Search.

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