

## UPCOMING EVENTS

### MLS Users Group

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

### Education Forum

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

### New Member Orientation

Tue, Aug 7 from 8:30 a.m. - 4:00 p.m.

Thu, Aug 9 from 8:30 a.m. - 12:00 p.m. @ OABR

### Affiliate Council

Tue, Aug 7 from 9:00 a.m. - 1:30 p.m.

### Social Events Forum

Wed, Aug 8 at 10:00 a.m.

### Omaha Area Board of REALTORS® Annual Picnic

Wed, Aug 8 from 11:00 a.m. - 1:00 p.m.

### WCR - Business Luncheon Meeting

Thu, Aug 9 from 11:15 a.m. - 1:00 p.m. @ Champions Run

### YPN Advisory Board

Thu, Aug 9 at 3:00 p.m.

### YPN Networking Thursday

Thu, Aug 9 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

### Ethics Training

Fri, Aug 10 from 8:30 a.m. - 12:00 p.m.

### Diversity Committee

Tue, Aug 14 at 11:00 a.m.

### Dues Deadline- Last Day to Pay without Penalty

Wed, Aug 15

### Governmental Affairs Committee

Wed, Aug 15 at 11:00 a.m.

### WCR Executive Meeting

Thu, Aug 16 at 9:00 a.m.

### Knowledge is Power - What do you mean...

### It's still in underwriting?

Thu, Aug 16 from 10:00 a.m. - 11:30 a.m.

### Nebraska REALTORS® Association -

### GRI 104 Financing (0543)

Tue, Aug 21 to Wed, Aug 22 from 8:00 a.m. - 5:00 p.m.

### Nebraska Real Estate Commission Meeting

Thu, Aug 23 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

Fri, Aug 24 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

### GPRMLS Executive Committee

Tue, Aug 28 at 9:30 a.m.

### GPRMLS Board of Directors

Tue, Aug 28 at 10:15 a.m.

### OABR Executive Committee

Wed, Aug 29 at 9:30 a.m.

### OABR Board of Directors

Wed, Aug 29 at 10:15 a.m.

### MLS Users Group

Wed, Sep 5 at 10:00 a.m.

## Oh, What a Night ...

by Bill Swanson

In late July on the banks of the Platte River somewhere in the neighborhood of 200 or so REALTORS®, Affiliates, and their families were frolicking around in the water of the Platte, wandering barefoot from sandbar to sandbar, listening to some groovy live blues music, with bellies full of an awesome catered dinner, and heads full of great conversation enjoying life and laughter on a perfect summer night. All who wanted to were able to cruise up and

*Continued on Page 3*

## One-for-One iBox Exchange

In an effort to keep Omaha Area REALTORS® equipped with the best, most reliable tools, all current iBoxes are being replaced. Beginning September 24, the blue Supra iBoxes will be replaced, on a one-for-one basis with Supra's new **Bluetooth iBoxes**. Simply put, you bring an iBox to the exchange event and you will receive a brand new Bluetooth iBox free of charge.



### KISS YOUR FOB GOODBYE!

The little, black key fob you are now required to carry with you to open an iBox with an eKEY, will no longer be needed if using a Blackberry or an Android smartphone. (Important note: At this time, iPhone eKEY users will still need to use the adapter to communicate with the new Bluetooth iBoxes. Also cooperating keyholders from the Lincoln or Southwest Iowa will no longer need the key fob if using a Blackberry or an Android operating smartphone.)

*Continued on Page 7*

### Want to See Joe's Real Hair Turn Blue?



*Past OABR President and current Nebraska REALTORS® Association President, Joe Gehrki is dying his real hair blue IF the Omaha Area REALTORS® reach the 2012 RPAC goal of \$52,925. RPAC financially supports political candidates that support issues relevant to home ownership and private property rights. 70 percent of all RPAC contributions made by members are invested at the local and state level to protect your business. Invest today at: [www.MyRPAC.OmahaREALTORS.com](http://www.MyRPAC.OmahaREALTORS.com).*



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Omaha, NE 68154  
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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

"Do not go where the path may lead. Go  
instead where there is no path and leave a trail..."

— Emerson

This month I would like to use my last column to thank some real estate trailblazers that I have had the privilege of working with that have provided encouragement, accomplished amazing things, and have provided incredible leadership.

**Doug Rothaus** — I tried to look for a brilliant quote that would fit Doug's leadership style. I couldn't find one that was good enough. Here is what you should know about the CEO of our Omaha Area Board of REALTORS®, if you don't know him personally.

Doug has integrity. He is analytical and gives smart advice. He is sincere, diligent, resourceful, and cares a ton about the staff, the members, & the overall health of the organization. I couldn't imagine having a better person in the position.

**Bill Swanson** — Man, what a cool guy! This guy worked his tushy off for RPAC this year. Due to his work and the dedicated committee that he assembled, we're having the most successful campaign in decades. He and the committee group which included Susan Clark, Doug Dohse, Pat Lichter, David Matney, Becky Sandiland & Brenda Stuart. Thank you so very much for your efforts!

**The OABR Staff** — Donna Shipley, Debbie Peterson, Lisa Welch, Denise Sabadka, & Joni Craighead are a terrific group. Programs, technology, & leadership changes have come at a rapid fire pace for them over the last few years and they have embraced them at every turn. I appreciate the way that I have been greeted with smiles and sincere friendly attitudes even during the times I have had to ask for something that is above and beyond the call of duty.

**Joe Gehrki** — I am been thankful for his generous introductions, encouragement, and political work that he does for our organization. We are fortunate to have a man of his talent leading the Nebraska REALTORS® Association.

**Moe Veisi** — It was an honor to get to spend some time with the National Association of REALTORS® President recently. I had the privilege of driving with him to the Rockin' on the River Event. During that ride, I asked him what he thought was his biggest secret to success was. He answered, "Generosity. Do for others, even when they can do nothing in return." That's beautiful advice Moe.

Most importantly, I thank my handsome husband, Dennis, who at times has had to sacrifice so that I could fulfill my vision/dream of holding the position this year. I am very grateful for his support.

One last thing before I'm done. I want to leave you with one of my favorite sayings:

Risk more than others think is safe.  
Care more than others think is wise.  
Dream more than others think is practical.  
Expect more than others think is possible. — Cadet Maxim

Thank you for the opportunity to serve as OABR President this year. It was an honor. Enjoy a blessed and beautiful fall!

Lisa Ritter  
2012 President



**Lisa Ritter**  
2012 President



*Continued from Page 1*

down the river on one of several airboats that were there just for us. A top ten night indeed!

There was also one very important out-of-towner in attendance, our National Association of REALTORS® President, Moe Veissi.



*Three REALTOR® Presidents Rockin' on the River:  
National President Moe Veissi, Omaha Area President  
Lisa Ritter, and Nebraska President Joe Gehrki.*

It was the first time anyone can remember that the current NAR President came to Nebraska to attend a social event. Although the first annual OABR-RPAC 'Rockin on the River' event was definitely a fun-filled party, we were also fortunate to hear Moe speak a few



*Bryson's Airboat Tours on the Platte River near Fremont.*

words of how important our profession is to our country. How we, as REALTORS®, not only help people achieve the American Dream of Home Ownership, but how vitally important our investment in RPAC is to keep that dream.

Your investments in RPAC were used recently to help get a 5-year National Flood Insurance extension, keeping nearly 14,000 closings a day, yes A DAY, from being delayed or cancelled. Your



*NAR President Moe Veissi  
addresses the crowd.*



*A loaded airboat ready to launch.*



*The Swampboy Blues Band provided  
live entertainment.*

RPAC investments were also used to keep FHA down payment requirements from increasing to 5%, which would have taken 350,000 buyers out of the market!

What's next? There is an assault right now to take away the financial incentive of home ownership in America — the Mortgage Interest Deduction for you and your clients. What happens if MID is eliminated? Look for a 30-40% drop in the value of your home. How can this happen? It's very simple and logical. First and foremost economists predict an immediate 15% drop in home values. Then, logically, the only people selling for the next few years would be those desperate to sell. With desperate sellers being the only homes listed, values would continue to drop. Short sales and foreclosures would spike as many of those desperate sellers just throw in the towel... and values continue to drop. I would theorize that many homeowners who aren't even desperate would walk away from their homes. With no tax advantage, paying a \$200,000 mortgage when your neighbors' homes similar to yours are selling for \$150-160,000 becomes less and less attractive to stay... and you guessed it... values continue to drop... and so on... and so on...

*Our generous  
sponsors who made  
the event possible.*



I'm sure that some reading this article who would take issue to this scenario. But let me ask this, what if I'm only half right? Our industry would be decimated, our livelihoods would be severely threatened, and trillions of dollars in equity would vanish. Equity that was earmarked to fund college tuition, start that small business, or just for the general peace of mind that it brings.

Please get involved. Please make an investment in your industry. Every dollar counts! If you've already invested, THANK YOU, but do you think you can spare another \$20? Please go to [www.MyRPAC.OmahaREALTORS.com](http://www.MyRPAC.OmahaREALTORS.com) and make that investment before the end of August so we can have an impact NOW, this year, here in the Omaha area and the State of Nebraska, because 70% of any investment stays local. Lastly, if you were at our event, Thank you! If you weren't, keep an eye out for next year's event, because you certainly won't want to miss it twice!

# Omaha Area Board of REALTORS®

## 2013 BOARD OF DIRECTORS

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### Secretary/Treasurer

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Monica Lang

### 2015 Directors

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Herb Freeman

Mark Leaders

### Ex-Officio Directors

Henry Kammandel Jr.

Lisa Ritter

Wendy Walker

### Chief Executive Officer

Doug Rotthaus

## Officers and Directors

**2013 President-Elect: Deda Myhre** has been in real estate since 2001, all of those years with CBSHOME. She currently serves as the Assistant Manager at the NW office as well as being an active REALTOR®. Some of her OABR activities include Secretary/Treasurer 2012, Board director 2011, and the Social Events committee 2010-12. Deda serves on the License Law and Strategic Planning Committee for the Nebraska REALTORS® Association. She has been an active member of WCR since 2002 serving as President in 2009, and was honored as the WCR REALTOR® of the Year in 2011. Deda is also a member of the Millard Business Association and has worked on their philanthropic endeavor Project Wee Care for 6 years. She is very proud that the OABR and our YPN group were honored with the CARE award this past April for their work and support of Project Wee Care. Deda has been married to Chris for 28 years and has 2 children, Kayla (26) and Alex (21) and a very spoiled Brussels Griffon puppy named Tripp. Outside of real estate, she enjoys rummaging through antique shops, having a good glass of wine and spending time with family.



**2013 Secretary-Treasurer: Mark Wehner** has been a real estate professional since 1976. He has served on numerous local, state, and national REALTOR® committees along with serving as Past President of the Great Plains REALTORS® MLS. Mark is the only real estate broker in the nation to have earned and holds the REE, CRB, CRS, ABRM, ABR, GRI, e-PRO, CREN, and NHS professional and real estate designations. Mark has completed service as a Director of the Omaha Board of REALTORS®. He is the Senior Vice President of Agent Development for NP Dodge Real Estate in Omaha, Nebraska. Mark is the Founder and CEO of REEsults™ Coaching & REEsults™ Networking. He is the author of 1440-Empowering Entrepreneurs Every Minute of the Day.



**2015 Director: Bryan Fraser** is a Sales Manager with CBSHOME Real Estate, where he manages the Bellevue Office, and approximately 40 agents. Bryan got in to Real Estate in 1995, and joined the management team of CBSHOME in 2006. He teaches Pre-License Courses for Larabee School of Real Estate, and previously taught for Randall School of Real Estate. Bryan is a former high school business and marketing teacher, having taught for 10 years at Benson High School. Bryan is married to Julie, and they have 2 sons, Connor, who will be a freshman at Rockhurst University this Fall, and Logan, who will be a senior at Elkhorn High School.



**2015 Director: Herb Freeman** is Chief Operating Officer and Director of Builder Services for NP Dodge Real Estate in Omaha and has been a broker since 1973. Herb has been active with the Omaha Area Board of REALTORS® as well as the Nebraska REALTORS® Association where he currently serves on the Board of Directors and the License Law Committee. Governor Dave Heineman recently appointed Herb Freeman to the Nebraska Real Estate Commission as the Second District Broker Member for a six-year term.



**2015 Director: Mark Leaders** has been an active member of the Omaha Area Board of REALTORS® since 1982. He presently serves on the Omaha Area Board of REALTORS® Board of Directors and chairs the Social Events Forum. He has volunteered on several committees for the OABR and NRA. Mark currently manages the CBSHOME Real Estate's Northwest office. He is married to Heidi and has two boys, Nick and David.



# Omaha Area Board of REALTORS® Inaugural Luncheon



REALTOR®

September 2012 ushers in the OABR leadership new year for 2013 President David Matney. The 127th Inaugural for Officers and Directors is scheduled at Regency Lodge located at 909 S. 107th Avenue on Wednesday, September 5, 2012.

Marnie Giles of Alliance Real Estate will preside as Master of Ceremonies for the luncheon festivities. 2012 NRA President Joe Gehrki will officiate the installation ceremonies.

**Everyone is welcome to attend!** The installation will be preceded by a buffet lunch with dessert beginning at 11:00 a.m. Cost is \$18 per person. The attire is business casual.

**PLACE:** Regency Lodge located at  
909 S. 107th Avenue in Omaha, NE

**TIME:** 11:00 a.m.-11:45 a.m. Buffet Lunch  
11:45 a.m.-1:30 p.m. Installation of Officers and Directors

**COST:** \$18.00 per person

## RESERVATION FORM

Please fill out all information below:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Guest

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP

\_\_\_\_\_  
Telephone

PLEASE INDICATE METHOD OF PAYMENT (at \$18.00 per person):

\_\_\_\_ Check enclosed (please make checks payable to OABR)

\_\_\_\_ Charge my account: \_\_\_\_\_ VISA \_\_\_\_\_ Master Card \_\_\_\_\_ Discover \_\_\_\_\_ AMEX

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Card Number

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Exp. Date

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Billing Address

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Signature

Reservation/cancellation deadline is 5:00 p.m., Friday, August 31, 2012.

Please return reservation form to:

Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St., Omaha, NE 68154

Fax: 402-619-5559



# Congratulations to REALTOR® Emeritus Members

On Monday, July 11, Nebraska REALTORS® Association President, Joe Gehrki, and the Omaha Area Board of REALTORS® President Lisa Ritter, offered congratulations and extended REALTOR® Emeritus status to 17 REALTOR® members reaching 40 years of service. REALTOR® Emeritus is a honor for those who have dedicated long and faithful service to the real estate industry and have been a member of the REALTOR® organization for over 40 years. Pictured below are (back row) Jeanne Patrick, Harold Johnson, Bill Morrison, Don Kasper, Kurt Geschwender, John Hansen, Rodger Lindwall, and Gene Seaman; (front row between Lisa Ritter and Joe Gehrki) Don Wilkie, Stan Beckwith, Curt Hart, and Ellie Bane.

Those not pictured below that were also recognized as new REALTOR® Emeritus Members were Brian Thomas (right photo), John Allen, J Scott Allen, Melissa Jarecke, and Ed Young.

Other REALTORS® who were previously extended Emeritus status are Dale Evans, Robert Mitchell, James Patton, Charles Peters, and Robert Sorenson.



## ANNUAL PICNIC AUGUST 8

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



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# New Supra Website

An all new SUPRA eKey website is launched on Thursday, July 26th. The website has a brand new look and is easier to navigate and find information. The new website also brings you more training and information.



To find the new site, go to [www.SUPRAeKey.com](http://www.SUPRAeKey.com). If you have any Supra websites bookmarked, it is best to update your bookmarks when the new site launches, however your SupraWEB login and password will not change.

There are no changes to the way you pay your Supra bill online, just look for the button on the home page to login to SupraWEB or a link at the top of any page on the site.

Continued from Page 1

## WHY UPGRADE? BLUETOOTH IBOX IMPROVED FEATURES

- No need for the key fob when using a Blackberry or Droid smartphone as your eKey.
- Works with the current blue and white ActiveKEYs.
- Larger key container will accommodate (credit card size) building key-cards or up to five regular keys.
- Simple one-step, complete shackle release for easier placement on properties.

## PRICING (billed by Supra with sales tax added)

- ActiveKEY – \$193.20 per year plus \$25.00 optional insurance (due March, 2013)
- eKEY Basic – \$14.95 per month (auto-debit monthly)
- eKEY Professional – \$24.95 per month (auto-debit monthly)

Please DO NOT return your current supply of blue iBoxes to the OABR Office prior to, or during the conversion. It is important you attend the conversion event the week of September 24, 2012 for the one-for-one exchange. Keyholders unable to attend the conversion event should have another agent or an assistant attend the conversion on their behalf. Additional information will be provided to you by Supra in the coming weeks.



Your Key To Quality Homes  
[www.moba.com](http://www.moba.com)

## MOBAupdate

## Metro Omaha Builders Association

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

## MOBA's Summer of Changes!

The month of July was full of builders and their homes. With the new Summer Parade of Homes, homebuilders have had another opportunity to utilize advertising media to put their best foot forward for the home buying public. These 32 entries ranged from \$150,000 to over \$500,000 and were scattered throughout the Omaha metro area.

July also saw the launch of the new **www.MOBA.com**. This site is well on its way in becoming 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.

If you have a home or development you would like to have listed, contact [cassi@moba.com](mailto:cassi@moba.com) or call the MOBA office at 402-333-2000 for more information.

MOBA members will have special access to meeting and educational calendars as well as industry news and so much more on [www.MOBA.com](http://www.MOBA.com). This website will become a valuable tool and extension of MOBA's hard work helping our home building community gain the exposure they deserve.

## MOBAcalendar

### July

**14-15 & 20-22 MOBA Summer Parade of Homes...**

### August

**14** MOBA Board of Directors Meeting 11:00am  
MOBA Conference Room

visit the calendar on the NEW  
**www.MOBA.com**  
for more and current info.

**Need to Renew your MOBA membership?**  
**You can now pay online...**  
**just click on "Join MOBA"**

# The REALTOR® Party Wins Five-Year Extension on Flood Insurance

A multi-year REALTOR® Party campaign to extend the nation's flood insurance program resulted in success this month. The National Flood Insurance Program was reauthorized for five years. Congress had been extending the program a few months at a time since 2008. Twice this led to shut downs, including one that stalled more than 40,000 home sales in June 2010 alone. Enactment of this five-year reauthorization will bring certainty to real estate transactions in more than 21,000 communities nationwide where flood insurance is required for a mortgage. This achieves one of NAR's top priorities for the year, and means taxpayers will spend less on federal assistance for flood disasters over the long run.

## Support RPAC!



## Personals



**CONGRATULATIONS** to Robert Wiebusch of N P Dodge Company on the birth of his daughter, Corinna Jaye on July 14. Corinna weighed 7 lbs and is 20.5 inches long.

**CONGRATULATIONS** to Larissa Dobe of CBSHOME Real Estate who earned the Graduate REALTORS® Institute of Nebraska (GRI) designation.

**CONDOLENCES** to the family of J. Scott Allen of CBSHOME Real Estate who recently passed away.

**CONDOLENCES** to Henry Kammandel Jr of CBSHOME Real Estate on the recent loss of his father and mother.

**CONDOLENCES** to Donald O'Bryan with CBSHOME Real Estate on the recent loss of his father.

**CONDOLENCES** to John Kraemer with N P Dodge Company on the recent loss of his mother.

**THOUGHTS & PRAYERS** to Judy Smith of RE/MAX Professionals whose five-month old granddaughter was recently diagnosed with multiple tumors in her brain, spinal cord and liver.

### SEND US YOUR NEWS!

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## Meet our Production Team



*Justyn Kearney  
Director of Production*

*Christian Browning  
Builder*

*Trevin Stutzman  
Builder*

*Shaun Sterba  
Warranty Manager*



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# Join the 2012 RPAC Challenge!

Fraser, Bryan  
Lang, Monica  
Myhre, Deda  
Rauth, Susan  
Rouch, Kathryn  
Sawyer, Jessica  
TenEyck, Dixie  
Wiebusch, Robert

## 99 CLUB (\$99+)

Ahlvers, Hedy  
Archer, Crystal  
Bierman, Nancy  
Bresley, Mark  
Burford, Judy  
Cohen, Marty  
Horn, Aaron  
Jaspers, Megan  
Kesick, Carolyn  
Krenk, Lindsey  
Lepert, Mari  
Maloy, David  
May, Julie  
McGuire, Shawn  
Melichar, Larry  
Morrison, Jim  
Myer, Trudy  
Paulsen, Tracy  
Pohlad, Sara  
Rich, Sharon  
Riedmann, Coleen  
Ritter, Dennis  
Seigel, W. John  
Smith, Charlotte  
Stoneburg, Gary  
Watson, Roxanna  
Wichman, Connie

## 50 CLUB (\$50+)

Abboud, Mark  
Ahlvers, Raquel  
Anderson, Jill  
Anderson, Tiffany  
Anzalone, Anthony  
Bane, Barbara  
Boe, Nancy  
Boganowski, Deborah  
Briggs, Diane  
Burkle, Ronald  
Burkle, Sheryl  
Clark, Susan  
Clees, Don  
Coenen, Denice  
Craighead, Joni  
Dennhardt, Teri  
Dohse, Doug  
Ernst, Mary Kay  
Foley, Kelly  
Forman, Terry  
Fuller, Cory

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

Kammandel, Jr. Henry  
Leisey, Vince

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

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

Alloway, Andy  
Gehrki, Joseph  
Jennings, Karen  
Rasmussen, Matt

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

Dodge, Nate  
Dodge, Sandy  
Maloney, Peg  
Matney, Dave  
Riedmann, Mike  
Ritter, Lisa  
Rotthaus, Doug  
Valenti, Joe

## DOLLAR A DAY (\$365)

Leaders, Mark  
Lichter, Pat  
Turner, Melissa

## CAPITOL CLUB (\$250+)

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

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

Blackmon, Michael  
Clark, Susan  
Evans, Donald

Garrean, Kathleen  
Giardino, Beverly  
Harvey, Jeff  
Hopkins, Debra  
Housley, Dionne  
Jakish, Rejean  
Jansen, Kenneth  
Kiischler, Ryan  
Kimsey, John  
Konz, Kellie  
Korb, Keka  
Knight, Cecilia  
Kullman, Donna  
Kusmierski, Sheila  
Langford, Rachel  
Lasiter, Janice  
Lind, Don  
Lorimer, Justin  
Lube, Beth  
Mack-Modlin, Louella  
McGlynn, Mike  
McGuire, Linda  
Morgan, Jennifer  
Morrissey, Roger  
Myhre, Chris  
Nicholson, Andrea  
Nicola, Tammy

O'Grady, Donna  
Owens, Megan  
Pauley-Kelly, Kerri  
Petersen, Cassandra  
Petersen, Leslie  
Poppen, Denise  
Pruess, Jeff  
Rivas, Sarah  
Rosso, Larry  
Roth, Paul  
Savery, Mindy  
Schrieber, Teri  
Schulze, Kyle  
Spiecker, Bill  
Steinacher, Susan  
Steinkruger, Doug  
Tichauer, Fred  
Wells, Karen  
Wilkie, Marlyn  
Williams, Audrey  
Wilson, Brian  
VonTersch, Margaret  
Vaccaro, Vito

## FAIR SHARE (\$30+)

Alloway, Jen  
Bain, Sharon

Bergman, Mayce  
Brant, Angela  
Coplin, Jeff  
De La Vega, Jose  
Jurgens, Sara  
Kasper, Todd  
Leisey, Jay  
Maley, Mike  
McGill, Tina  
Petersen, Diane  
Pflaum, Kit  
Piatt Wee, Lori  
Robarge, Cindy  
Stephens, Donna  
Trim, Tamara  
Vogel, Jerry  
Weaver, Laura

## FAIR SHARE (\$30-)

Schrader, Carol  
Smith, Judy

*Thank You to the 654 other  
REALTORS® who contributed  
their fair share to the 2012  
RPAC Drive.*

## Affiliate Contributors

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

Sandiland, Becky, First National Bank

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

Stuart, Brenda, ServiceOne Inc  
Sutko, Tom, AmeriSpec Home Insp.

### 99 CLUB (\$99+)

Bonnstetter, Lori, AmeriSpec Home Inspection Service  
Kalina, Debbie, Radon Protection Technologies LLC  
Longo, Laura, Centris Federal Credit Union  
Powell, Regi, Farmers Insurance Powell Insurance  
Rasmussen, Brent, Mortgage Specialists LLC  
Walker, Wendy, Nebraskaland Title Company

### 50 CLUB (\$50+)

Dragon, Janet, Heartland Reva Team  
Foley, Kelly, AmeriSpec Home Inspection Serv  
Kalina, Jeff, Radon Protection Technologies LLC  
Kopun, Predrag, American National Bank/Peoples National Bank  
Sladek, Mary, My Insurance LLC  
Wedige, Steve, Foundation to Rooftop

### FAIR SHARE (\$30+)

Ahlvers, Chad, Cornerstone Home Inspection  
Amoura, Chuck, Amoura Productions  
Bower, Brook, Advanced Floor Care  
Riedmann, Jacy, Amoura Productions

### FAIR SHARE (\$30-)

Eggenberg, John, SureHome Inspection

*Thank You to the 62 other Affiliate Contributors who  
contributed their fair share to the 2012 RPAC Drive.*

## CONTRIBUTION GOAL

**\$52,925**

**8-31-12**

**\$52,747**

**7-27-12**

**9-1-11**

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

# KIP: What do you mean we can't close... We have title issues?

KNOWLEDGE IS POWER: Part two of our "What do you mean..." series was held on July 19 and dealt with title issues. The purpose of this summer series is to help REALTORS® have a better understanding of those practices they can employ to alleviate many of the problems encountered during that stressful time between the acceptance of an offer and the closing. Sam Cooper of Omaha Title and Escrow and Dennis Hardt of Broker's Title were the presenters. The questions that Sam and Dennis answered were:

1. What questions should be asked of sellers when taking a listing that might help avoid unpleasant title surprises once an offer has been accepted?
2. What questions should be asked of buyers before an offer is written that might help avoid unpleasant tile surprises should the offer be accepted?



*Dennis Hardt and Sam Cooper speak to OABR membership on title issues.*



*OABR members learning about title issues related to closings.*

3. Once an offer has been accepted, what information should the licensee collect to help in the closing process?
4. What should be the process of providing copies of covenants and homeowners association regulations? How do licensees make sure the copies are the most recent?
5. What effect does married, pending divorce, have on the sale and purchase of a residence? What should customers or clients be prepared for if they have this issue as far as giving or taking title?

These questions led to many other great questions. Watch for the next session August 16, "What do you mean... it is still in underwriting?"



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| <input type="radio"/> Governor's Club   | \$500    | (\$1.36 a day)  |
| <input type="radio"/> \$1-A-Day Club    | \$365    | (\$1.00 a day)  |
| <input type="radio"/> Capitol Club      | \$250    | (\$.68 a day)   |
| <input type="radio"/> Senator's Club    | \$150    | (\$.41 a day)   |
| <input type="radio"/> 99 Club           | \$99     | (\$.27 a day)   |
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Contributions are not deductible for Federal tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without affecting your membership rights. 70% of each contribution is used by your state PAC to support state and local political candidates. The remaining 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a.





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## **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

Mary Sladek (Secretary) – My Insurance LLC

Brenda Stuart (Treasurer) – ServiceOne Inc

Lori Bonnstetter – AmeriSpec Home Inspection Serv

Lisa Bullerman – Staging Design by Lisa Marie

Cherie Casey – The Home Buyer Protection Co

Janet Dragon – Heartland Reva Team

Trevor Foote – NuVision Audio and Video LLC

Jim Holmes – Focus Printing

Debbie Kalina – Radon Protection Tech LLC

PK Kopun – American National Bank

Laura Longo – Centris Federal Credit Union

Andrea Maleki – Andrea Maleki State Farm Insurance

Chip Monahan – Monahan Financial Inc

Regi Powell – Farmers Insurance/Powell Insurance

Brent Rasmussen – Mortgage Specialists LLC

Jody Smythe – 1st Reverse Mortgage USA

**www.OABRAffiliates.com.**

### **UPCOMING MEETINGS:**

- Tuesday, August 7, 9:00 a.m.
- Tuesday, September 11, 9:00 a.m.
- Tuesday, October 2, 9:00 a.m.

*All Affiliate members are welcome to attend.*

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# Membership Report

JUNE 2012

## NEW REALTORS®

Abdalla, Franchell – NP Dodge IX LLC – 35Dodge  
Brezinski, Michelle – NP Dodge V LLC – 129th Dodge  
Brown, Mary Kay – NP Dodge I LLC – Pierce  
Hancock, Dana – NP Dodge V LLC – 129th Dodge  
Hart, Jennifer – GTRSALES  
Hauer, Corrina – NP Dodge IX LLC – 35Dodge  
Head, David – Prudential Ambassador Real Estate – California #101  
Hughes, Diane – Prudential Ambassador Real Estate – California #101  
LaMantia, Kristin – Prudential Ambassador Real Estate – California #101  
Lavender, Gwen – CENTURY 21 Century Real Estate  
Martin, Summer – NP Dodge IV LLC - Papillion  
Morris, Kimberly – Scott Real Estate  
Myers, Margaret – NP Dodge V LLC – 129th Dodge  
Nguyen, Jennie – Berkshire Real Estate  
Rheiner, Michael – CBSHOME Real Estate – W Dodge  
Ridgway, Max – Real Estate Associates Inc  
Ripa, Debra – NP Dodge I LLC – Pierce  
Roberts, Julie – CBSHOME Real Estate – 121st Pacific  
Samlar, Patricia – CENTURY 21 Century Real Estate  
Schaefer, Scott – DEEB Realty – 117th  
Semin, Jessica – NP Dodge IV LLC – Papillion  
Smith, Susan – Prudential Ambassador Real Estate – California #101  
Woodle, Sandra – Access Realty

## NEW AFFILIATES

Walsh, Tom – Omaha Title & Escrow Inc  
Winterhof, Stephen – Enterprise Bank

## REALTOR® CANDIDATES

Comer, Jason – DEEB Realty – 117th  
Craig, Rachel – CBSHOME Real Estate – 147th  
Gunderson, Elizabeth – CBSHOME Real Estate – 121st Pacific  
Johnson, Reginald – NP Dodge IX LLC – 35Dodge  
Kurtz, Garadena – NP Dodge I LLC – Pierce  
Lanphier, Paul – GTRSALES  
Lebbert, Riley – CBSHOME Real Estate – Davenport  
McGee, Timothy – Prudential Ambassador Real Estate – California #101  
Okrina, Katherine – NP Dodge IX LLC – 35Dodge  
Owens, Elise – CBSHOME Real Estate – 147th  
Rast, Tina – CBSHOME Real Estate – W Dodge

Schmidt, Andrew – NP Dodge III LLC – Lakeside  
Steele, Barbara – NP Dodge III LLC – Lakeside  
Witt, Bradley – NP Dodge IV LLC – Papillion

## AFFILIATE CANDIDATES

Braun, Carl – Quality Pest Control Inc  
Johnson, Roger – Johnson Services  
McDonald, Richard – MOPOA  
Vacha, Jon – Home Standards Inspection Serv

## MEMBER TRANSFERS

Beard, Brian from Pinnacle Bank to First National Bank  
Boganowski, Patricia from NP Dodge V LLC – 129th Dodge to DEEB Realty – 117th  
Cage-Conkling, Deborah from CBSHOME Real Estate – 147th to The Morgan Company Real Estate  
Collins, David from Midwest Appraisal Associates to Realcorp  
Doocy, Laura from NP Dodge IX LLC – 35Dodge to NP Dodge I LLC – Pierce  
Dubas, Melissa from CBSHOME Real Estate – 147th to Prudential Ambassador Real Estate – California #101  
Grimes, William from Hearthstone Homes Inc to Legacy Homes Omaha LLC  
Pope, Iris from NP Dodge III LLC – Lakeside to CBSHOME Real Estate – W Dodge  
Randazzo, Paul from DEEB Realty – 117th to Prudential Ambassador Real Estate – California #101

## REACTIVATED MEMBERS

Anderson, Kalee – CBSHOME Real Estate – 121st Pacific  
Bowers, Carla – Keller Williams Greater Omaha – Giles  
Bozaan, Steven – NP Dodge IV LLC – Papillion  
Kreifels, John – DEEB Realty – 117th  
Palmer, Mark – Prudential Ambassador Real Estate – California #101  
Robinson, Danielle – DEEB Realty – 117th  
Thiele, Julia – DEEB Realty – 117th  
Venteicher, Bradley – NP Dodge I LLC – Pierce  
Wisinski, Lucille – Prudential Ambassador Real Estate – California #101

## RESIGNATIONS

Baker, Robert – P J Morgan Real Estate  
Beukelman, Aaron – Legacy Carpet Cleaning  
Buchardt, Nathan – Prudential Ambassador Real Estate – California #101  
Cerny, Michael – First State Realty  
Friemel, Marcia – RE/MAX Real Estate Group – Giles  
Harpenau, Andrew – DEEB Realty – 117th  
Ihle, Susan – First State Realty  
Johnson, Mary Alice – CBSHOME Real Estate – 147th  
Keetle, Amy – First State Realty  
Kracke, Donald – First State Realty  
Lehman, Edward – Alliance Real Estate LLC  
Morgan, Richard – CBSHOME Real Estate – W Dodge  
Novak, Darryl – First State Realty



Novak, Troy – First State Realty  
 Rooks, Michael – RE/MAX Real Estate Group – Giles  
 Schweitzer, Robin – First State Realty  
 Van Geem, Jason – Amoura Productions

## NEW REALTOR® COMPANIES

All Towns Real Estate LLC – 3200 O St #1, Lincoln, NE, 68510  
 MLS Secondary Only Phone: 402-474-8696  
 Fax: 402-474-0164  
 Designated Realtor: Joseph Towns

BancWise Realty – 14301 FNB Parkway #100, Omaha, NE, 68154  
 MLS Secondary Only Phone: 402-507-5070  
 Fax: 402-507-5001  
 Designated Realtor: Nathan Lamp

Gold Realty LLC – 113 Meadow Ln, Gretna, NE, 68028  
 MLS (Already OABR Member) Phone: 402-680-8220  
 Designated Realtor: Sally McGuire

Legacy Homes Omaha LLC – 810 N 96th St #301, Omaha, NE, 68114  
 OABR & MLS Phone: 402-884-3202  
 Designated Realtor: William Grimes

Treasured Assets LLC – 1009 N 77th St, Omaha, NE, 68114  
 OABR & MLS Phone: 402-206-6766  
 Designated Realtor: Craig Jones

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

## MEMBERSHIP STATISTICS

### OABR

	June 2012	June 2011
Designated REALTOR®	221	218
Des. REALTOR® Secondary	1	2
REALTOR®	1940	2027
REALTOR®-Secondary	2	2
TOTAL	2164	2249

Institute Affiliate	73	76
Affiliate	212	205
Other	6	5
TOTAL	2455	2535

	June 2012	YTD
New REALTOR® Members	20	128
Reinstated REALTOR® Members	9	63
Resignations	17	92

### GPRMLS

	June 2012	June 2011
Participants (Primary)	209	208
Participants (Secondary)	57	61
Subscribers (Primary)	1922	1991
Subscribers (Secondary)	175	185
Exempt	34	35
TOTAL	2397	2480

## COMPANY ADDRESS AND PHONE UPDATES

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

Larabee School of Real Estate & Ins Inc – 7130 Culwells Ct, Lincoln, NE, 68516  
 Nextage ASHAR Realty – 13548 Discovery Dr, Omaha, NE, 68137

## COMPANY NAME CHANGES

P & C Insurance Specialists LLC (formerly TNT Insurance Inc)  
 The Price Real Estate Company LLC (formerly Marty Price Broker)

## SEPTEMBER ORIENTATION

- Tuesday, September 11, 8:30 a.m. to 4:00 p.m.
- Wednesday, September 12, 8:30 a.m. to 4:00 p.m.
- Thursday, September 13, 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...

### 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  
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54th & Cornhusker

#### **Eagle View**

54th & Cornhusker

#### **Somerset**

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Wenninghoff,  
then north 6 blocks

#### **Cheyenne Country Estates**

168th & Cornhusker

#### **Tregaron Woods**

Fairview Rd & Tregaron Dr

#### **Pebblebrooke**

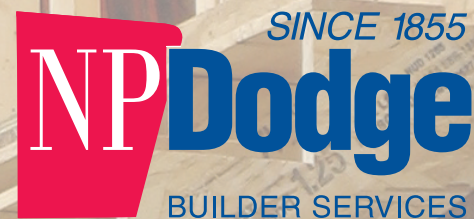
168th & Hwy 370

#### **Settlers Creek**

72nd & Cornhusker

#### **Ashford Hollow**

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## Continuing Education



- **Appraisal Institute**  
www.appraisalinstitute.org  
402-488-5900
- **Larabee School of Real Estate**  
www.LarabeeSchool.com  
800-755-1108
- **Moore Appraisal Ed., LLC**  
www.mooreeducation.com  
402-770-8605
- **Nebraska REALTORS® Association**  
www.NebraskaREALTORS.com  
402-323-6500  
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.
Aug 15	Statutory Liens: Causes & Effects
0383	(3 hrs) 8:30 a.m. - 11:30 a.m.
Aug 15	Tools to Help Buyers With Credit Issues
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
0417R	(3 hrs) 1:00 p.m. - 4:00 p.m.
- **Real Estate Resource Institute (Paul Vojchehoske)**  
www.mrrealestatece.com  
402-660-0395
- **REResults Coaching (Mark T. Wehner)**  
www.REResultsCoaching.com  
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- **R. F. Morrissey & Associates**  
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The tax is **NOT** a transfer tax on real estate sales and similar transactions. Not long after the tax was enacted, erroneous and misleading documents went viral on the Internet and created a great deal of misunderstanding and made the tax into something far more draconian than the actual provisions.

The new tax does **NOT** eliminate the benefits of the \$250,000/\$500,000 exclusion on the sale of a principal residence. Thus, **ONLY** that portion of a gain above those thresholds is included in AGI and could be subject to the tax.

REALTORS® should familiarize themselves with the tax, but should not advise their clients about the application of the tax. The amount of tax will vary from individual to individual because the elements that comprise AGI differ from taxpayer to taxpayer.

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### NAR CONTACTS:

Linda Goold, [lgoold@realtors.org](mailto:lgoold@realtors.org), 202-383-1083

Ken Wingert, [kwingert@realtors.org](mailto:kwingert@realtors.org), 202-383-1196

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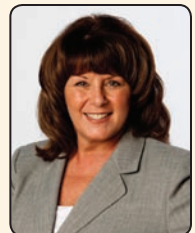


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Mary Sladek



Danielle Zeigler



Jessica Williams



# Know the Code

## Article 11

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

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

### • Standard of Practice 11-1

When REALTORS® prepare opinions of real property value or price, other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, such opinions shall include the following unless the party requesting the opinion requires a specific type of report or different data set:

1. identification of the subject property
2. date prepared
3. defined value or price
4. limiting conditions, including statements of purpose(s) and intended user(s)
5. any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/tenants
6. basis for the opinion, including applicable market data
7. if the opinion is not an appraisal, a statement to that effect (Amended 1/10)



### • Standard of Practice 11-2

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

### • Standard of Practice 11-3

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

### • Standard of Practice 11-4

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

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

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# Q&A

## ASK THE HOME INSPECTOR!

- By Patrick Casey, President
  - The Home Buyers Protection Company
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The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to [pat@hbponline.com](mailto:pat@hbponline.com).

**Question:** We are going to be selling our home and our Realtor® recommended we have it Pre-Inspected. What are the advantages of a Pre-Inspection?

**Answer:** There are several advantages to having your home pre-inspected. Knowledge is power, and the more you know about the condition of your home, the better it can be accurately priced. Homes that are priced correctly usually sell faster.

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- Allows you a chance to correct any problems found during the inspection or reflect them in the asking price. Most buyers include a home inspection contingency in their purchase agreement and often request repairs if problems are found. A pre-inspection helps eliminate these renegotiations.
- Helps prevent a sale from falling apart at the last minute. When buyers know the condition of their prospective home, they are better able to budget for future expenses.
- Gives the buyer confidence that their decision to purchase is the right one.

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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/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 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](http://www.OmahaREALTORS.com). Contact Debbie Peterson for details: 402-619-5553 or [DPeterson@OABR.com](mailto:DPeterson@OABR.com).



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Speaker: David Brown  
Omaha Chamber of Commerce CEO

**August 9, 2012**

**11:45 a.m.**

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

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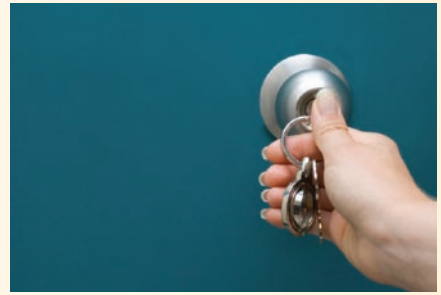
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**Carlene Zabawa**  
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17445 Arbor Street, Suite 100  
402-829-9667



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## Decks & Safety Concerns

By Steve Vacha

### Home Standards Inspection Services

Decks are an important and valuable component on many homes. Decks are usually elevated above the ground which makes proper construction and design a critical feature. Often decks are built by home owners after new construction of the rest of the house. A good inspection of an existing deck is critical for the safety and well-being of the home buyers.

Listed below are some of the areas of safety concerns and construction specifications for decks;

- A properly constructed and tightly fastened railing is important for safety.
  - Guard rails are necessary if the decking is > 30" above grade.
  - Guard rail height must be  $\geq 36"$ .
- Rail/spindle openings should be correctly sized. This is important so little children cannot fall or crawl through the openings.
  - Guard rail openings should not be less than 4" on decking.

- Stair requirements
  - Guard rails on stairs are necessary if the flight of stairs is > 30".
  - Guard rail openings on stairs should not be greater than  $4 \frac{3}{8}"$ .
  - The gaps between the bottom rail and the top of the stairs should not allow a ball larger than 6" in diameter to pass through.
  - Riser heights on a flight of stairs should be uniform and are not to exceed 8"
- Bolting the deck to the house is important to keep the deck secure. Even with all the press coverage on this issue, we still find decks not properly bolted to the house.
- Worn or damaged components of a deck need to be identified. No matter what material is used for a deck, they all have their expected lifespan. Repairing isolated boards will extend the life of the deck.
- Rim joists and framing joists need to be a properly sized for the span and weight they will carry. Some home owner will try to save money by selecting undersized



rafter components for the deck which will cause the decking to bow and the frame lean.

After making sure a deck is safe for use, a home owner will want to extend the life of their deck. Periodic cleaning and sealing will help. Sealing the deck will help the wood from splintering and shrinking. The best sealers are clear or lightly tinted stains. These materials will wear off instead of peeling off like paint. It is never suggested to use a solid colored stain or paint on wood decks, because the deck will only look good for one season before the new finish will start to peel or wear off.



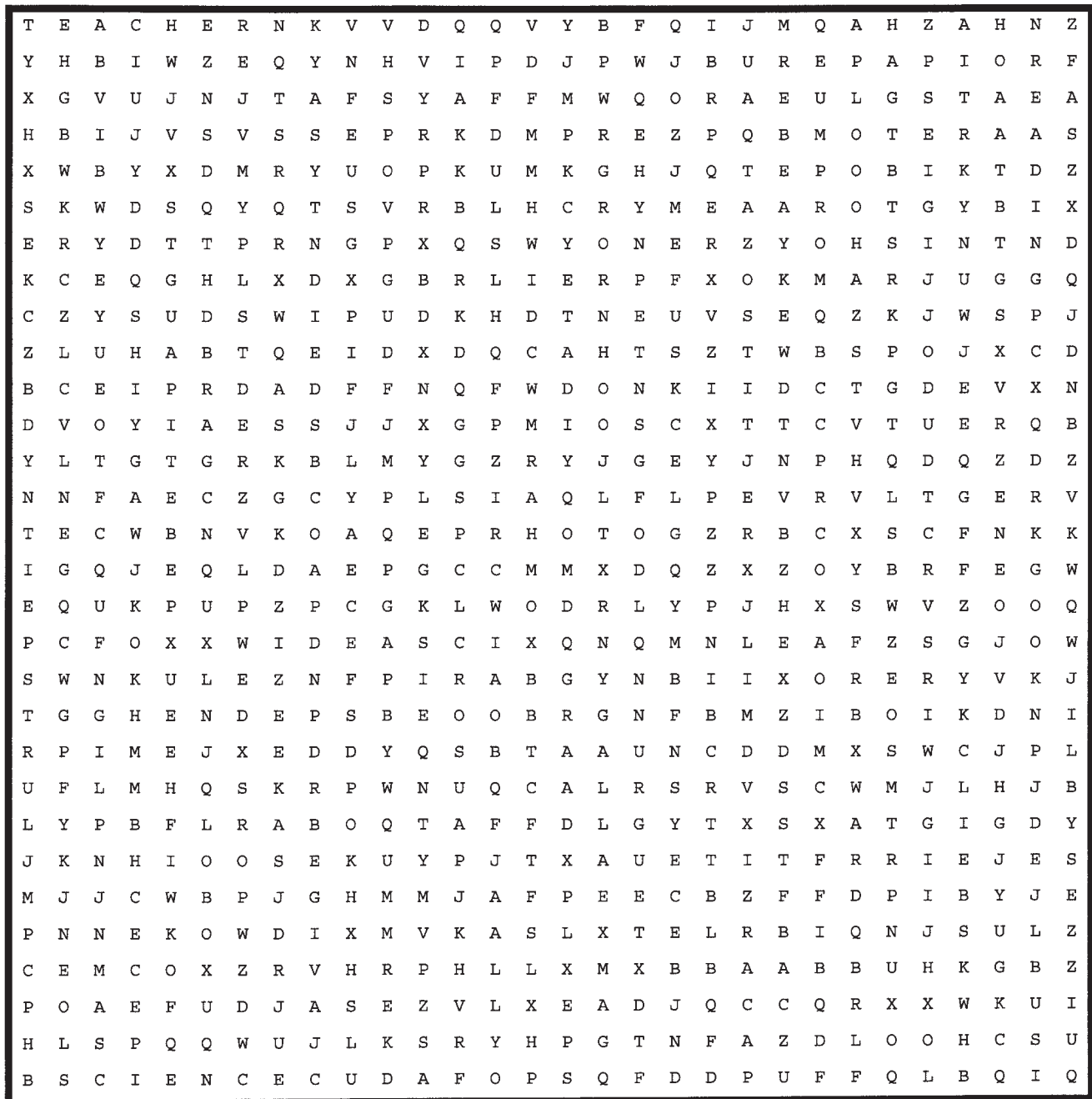
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# Word Search! Win A \$50 Gift Certificate

Circle the words in the left-hand column. OABR members locating all the words will be entered into a drawing, then one lucky winner will receive a \$50 gift certificate to Focus Printing. Send your answers by August 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 September FOCUS.



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