Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

September 2012

UPCOMING EVENTS

Education Forum

Thu, Sep 6 at 10:00 a.m.

New Member Orientation

Tue, Sep 11 from 8:30 a.m. - 4:00 p.m. Wed, Sep 12 from 8:30 a.m. - 4:00 p.m. Thu, Sep 13 from 8:30 a.m. - 12:00 p.m.

Affiliate Council

Tue, Sep 11 from 9:00 a.m. - 1:30 p.m.

Social Events Forum

Wed, Sep 12 at 10:00 a.m.

MLS Users Group

Wed, Sep 12 at 11:00 a.m.

Putt Putt Golf Tournament

Wed, Sep 12 at 3:00 p.m. at Pacific Springs Golf Course

WCR - Business Luncheon Meeting

Thu, Sep 13 from 11:15 a.m. - 1:00 p.m. at Champions Run

Advanced Paragon Training

Thu, Sep 13 from 1:00 p.m. - 2:30 p.m.

YPN Advisory Board

Thu, Sep 13 at 3:00 p.m.

YPN Networking Thursday

Thu, Sep 13 from 4:00 p.m. - 6:00 p.m. at Fox & Hound

Ethics Training

Fri, Sep 14 from 8:30 a.m. - 12:00 p.m.

Nebraska REALTORS® Association Fall Meetings

Mon, Sep 17 to Wed, Sep 19

at Embassy Suites Conference Center at La Vista

Diversity Committee

Tue, Sep 18 at 11:00 a.m.

WCR - 'Moxie' How to Amp-Up

Your Moxie in the Workplace

Tue, Sep 18 from 2:00 p.m. - 3:00 p.m.

Knowledge is Power - What do you mean...

You can buy a house with a \$1000 down? Thu, Sep 20 from 10:00 a.m. - 11:30 a.m.

Coat & Winter Clothing Drive Open Houses

Sep 22/23, 29/30, Oct 3/4

OABR Executive Committee

Mon, Sep 24 at 9:30 a.m.

OABR Board of Directors

Mon, Sep 24 at 10:15 a.m.

GPRMLS Executive Committee

Tue, Sep 25 at 9:30 a.m.

GPRMLS Board of Directors

Tue, Sep 25 at 10:15 a.m.

Governmental Affairs Committee

Wed, Sep 26 at 1:30 p.m.

A HUGE Thank You!

By Bill Swanson



As Steve Martin once said... "I want to thank each and every one of you.. thank you, thank you, thank you, thank you, thank you, thank you, thank

you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you... etc..."

This year, in my attempt to strike a chord with how important RPAC is, I've brought up everything from the mysterious disappearance of Honeybees to George Bailey and "It's a Wonderful Life". If something has resonated this year about our task, please continue to learn more about how important our investments are.

A BIG thank you is in order for all you who contributed to RPAC this year, all of you who helped organize or attended any of our events, and all who helped explain to agents in your offices on just how critical investing in RPAC is to your industry.

We were able to, for the first time, achieve and exceed our Omaha goal! With the tireless efforts from a great committee, including Doug Rotthaus, Donna Shipley, Doug Dohse, Susan Clark, Pat Lichter, David Matney, Lisa Ritter, and our affiliate committee members Brenda Shipley and Becky Sandiland, we have collectively invested over \$55,000 this year to the RPAC fund!

As important as this year has been, next year is even more critical as the newly elected representatives will be beginning, or continuing, their tasks up on Capitol Hill, and in the Legislature in Lincoln. We also have City Council and Mayoral elections that will have a big impact on our local housing industry.

It is imperative that we support those who will fight to keep our clients best interests in the forefront, keeping the assault on the Mortgage Interest Deduction at bay, and helping to protect our livelihoods as well.

Continued on Page 18



NEBRASKA REALTORS® ASSOCIATION

FALL MEETINGS

All REALTORS® are welcome!

September 17-19, 2012 La Vista Embassy Suites

- Committee Meetings
- Special Broker Session
- Membership Luncheon
- Educational C.E. Opportunities
- Social / hospitality event
- Inaugural Gala (Julie McManaman, 2013 NRA President)

To register go to: www.NebraskaREALTORS.com



Omaha Area Board of REALTORS* 11830 Nicholas Street Omaha, NE 68154 402-619-5555 tel 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.



I am excited to serve as your 2013 OABR
President and I would like to thank Lisa Ritter
for her service as the 2012 President. Lisa is
an inspirational and passionate leader and I
would like to personally thank her for her service
to our organization.

We will hit the ground running in September with an opportunity to "invest in yourself" at the Nebraska REALTORS® Association Fall Meetings. Take advantage of the many classes that are available which will help you increase your business.

Later in the month, we will have a much overdue lockbox exchange. I know exchanging lockboxes presents a unique set of challenges, but in the long run it will help us be more effective with the advance in technology. See pages 8 and 9 for details.



David Matney 2013 President

Finally, I would like to ask each one of you to think of ways we can improve our local REALTOR® association. If you have an idea or suggestion please let us know. The Board of Directors, the Executive Committee, the staff and I are committed to creating an environment which would help us be more effective in serving the public and building our businesses.

Go out and make September a POWERFUL month!

David Matney 2013 President

Special Events

- Putt Putt Golf Tournament
 Wed, Sep 12 at 3:00 p.m. @ Pacific Springs Golf Course
- WCR Business Luncheon Meeting
 Thu, Sep 13 from 11:15 a.m. 1:00 p.m. at Champions Run
- Ethics Training
 Fri, Sep 14 from 8:30 a.m. 12:00 p.m.
- Nebraska REALTORS® Association Fall Meetings
 Mon, Sep 17 to Wed, Sep 19 at Embassy Suites Conference Center at La Vista
- Knowledge is Power What do you mean... You can buy a house with a \$1000 down?
 Thu, Sep 20 from 10:00 a.m. 11:30 a.m.
- Coat & Winter Clothing Drive Open Houses
 Sep 22/23, 29/30, Oct 3/4

Annual Picnic Gas Card Winners



A Special "Thank You" to the Social Events Forum and the Affiliate Council for donating their time, to make the OABR Annual Picnic such a fun event.



Don Clees is getting his signature for the 'Fill'er Up' drawing from Dani Zeigler and Mary Sladek with MY Insurance LLC.

Five \$100 Gas Card Winners

(sponsored by the Social Events Forum)

- Sharron Noll
- Mary Sortino
- Sharon Long
- Pat Jansen
- Monica Humpal



likes to transform the listing into a place a buyer can call home.

Winners of \$50 Gas Cards

- Charles Freyermuth sponsored by Affiliate Council
- Ed Post sponsored by Pat & Cherie Casey, The Home Buyers Protection Co.
- Marlise Schon-Dishaw sponsored by Brenda Stuart, ServiceOne Inc
- Sharon Knutson sponsored by Janet Dragon, Heartland Reva Team
- Jillian Currie sponsored by Lori Bonnstetter, AmeriSpec Home Inspection
- Karen Hascall sponsored by Laura Longo, Centris Federal Credit Union
- Bill Swanson sponsored by Deb Martin, MetLife Home Loans
- Vi Goracke sponsored by Alan Stoltenberg, SAC Federal Credit Union
- Bob Lanphier sponsored by Kate Spielman, Thrasher Basement Systems
- Diane Barrett sponsored by Mary Sladek, Farmers Insurance Group
- Lisa Jansen-Bartholow sponsored by Lisa Bullerman, Staging & Design by Lisa Marie
- Troy Benes sponsored by Jim Holmes, FOCUS Printing
- Mary Schon sponsored by Brook Bower, Advanced Floor Care
- Roger Morrissey sponsored by Liz Cooley & Lisa Conover, Rearranged for Change
- Pat Lichter sponsored by Trevor Foote, NuVision Audio and Video LLC
- Susan Steinacher sponsored by Jody Smythe, 1st Reverse Mortgage USA
- Ralph Marasco sponsored by Debbie Kalina, Radon Protection Technologies LLC
- Tim Mcgee sponsored by Regi Powell, Farmers Insurance Powell Insurance
- Jeanne Patrick sponsored by Nancy Spidle, Restoration/Mold Solutions
- Danise Wylie sponsored by the Social Events Forum Omaha Area Board of REALTORS®
- Kit Pflaum sponsored by Y.O.R.E Pro's
- Chad Blythe sponsored by RPAC

Thank you to all the Affiliate members sponsoring the gas card giveaways.



Mary Schon & Marlise Schon-Dishaw talk with Deb Martin form Great Western Bank. Great Cookies too!



Pat Lichter, Linda Ciochon-Lichter, Pat Casey and Rusty *Hike*, *pose* for the camera.



Hungry picnic attendees wait for BBQ pork sandwiches and the fix'ins from Swine Dining.

KIP: What do you mean... it's still in underwriting?

KNOWLEDGE IS POWER: The comment of "these classes are great; short, we get education credit, and they are informative" was heard by several agents when signing up for the monthly OABR Education Forum.

This month's topic was one of a series titled "What do you mean..." with an emphasis on "It's Still in Underwriting." The guest speakers, Eugene Rosales and Leah Smejkal, both of Dundee Bank, provided great information that can help when your file is stuck

Eugene Rosales, Mortgage Planner with Dundee Banking and REALTOR® Dawn Bierman discuss the underwriting process.

in underwriting and you don't know what to do. Eugene also provided proactive discussion to avoid getting your file stuck in underwriting, along with recent changes in underwriting.

Next months event is "What do you mean...you can buy a house with \$1000 down." It's scheduled for Thursday, September 20, from 10 a.m.-11:30 a.m.

Thanks to all of those that attended.



Leah Smejkal, DE Underwriter, REALTORS® Sharon Rich and Candice Watkins, talk about what causes delays in closings and how to prevent them.



Help Bring Joy to a Family This Holiday!

Now in its fourth year, our popular Holiday Turkey Program returns! When you book two inspections now through November 20th, Home Standards will donate a turkey to the Omaha Food Bank in your name -- AND we will give you a certificate for ANOTHER turkey -- which you can give away to a family or organization of your choice.



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Steve Vacha President



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Submitted By: Ruth Smith Owner and President of Norm's Door Service



I'm Pushing The Button But My Door Won't Open!

We love to push the button and have our garage door openers do the heavy lifting for us. It's dark, snowing or raining — one press on the button and you easily glide in or out of your garage — safe and comfortable. We don't even think about it, it's so routine and 98% of the time it works, however keep in mind there will come a time when pushing the button is not going to open the garage door for you or your loved ones. There are times when the opener may not be operational: power outages, a broken spring or cable, stripped gear on the opener or a dead battery in your transmitter are common scenarios when pushing the button will not lift the door. Keep the following in mind to deal with the inevitable:

- A key is "key": Make sure to have a key to enter your home in case of emergency. If you routinely lock your front screen door then select another door for entry. Don't think that a door service company has a "magic transmitter" that can open any garage door opener out there — it doesn't exist. The best and least expensive bet is that \$1.25 key or be prepared to either call a locksmith or break into your home. Make sure you have it on your key ring, hidden somewhere (other than under the front door mat) or left with a relative or friend.
- 2. Power Outages: We all experience them from time to time. When this occurs, pull on the red release cord hanging down from the opener to detach the opener from the door allowing you to use the door manually until power is restored. Additionally there is a battery back-up opener on the market for those that cannot physically lift a garage door allowing the homeowner to continue to use the opener multiple times. Note: you cannot buy a battery and add it to your existing opener; you must have the specific battery back-up model.
- 3. A broken spring and/or cable, stripped gears etc.: There are multiple scenarios involved with broken springs, cables and stripped gears. Sometimes the opener will continue to open the door and sometimes not depending on the circumstances.

The safest and best course of action is to leave the garage door alone and call a professional service tech for repair.

Routine maintenance will keep your garage door system working smoothly and quietly. It's recommended to have a thorough inspection once yearly; fall is the ideal time to have this done prior to our harsh Midwest winters. Call us for our "tune-up" special.

The trained professionals at Norm's Door Service are here to help you or your clients with your garage door needs. From broken springs and cables to code changes to door or opener replacement we're here for you 24/7. Norm's is proud to be an OABR Affiliate, A+ rated wth the BBB and a "Best of Omaha" winner. Norm's Door Service has been serving the Omaha area since 1963 and we're ready to serve you! Find us on the web at www.normsdoor.com or call us at 402-331-8920.

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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 AUGUST 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

Lisa Conover – Rearranged for Change Liz Cooley – Rearranged for Change

Janet Dragon – Heartland Reva Team

Jon Jacobi – Mundy & Associates

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

Julie Sherman – United Distributors Inc

Ruth Smith - Norm's Door Service

Jody Smythe – 1st Reverse Mortgage USA

Matt Thiel - DRI Title & Escrow

Jon Vacha – Home Standards Inspection Serv

Dawn Zaller – FPF Wholesale

www.OABRaffiliates.com.

UPCOMING MEETINGS:

- Tuesday, September 11, 9:00 a.m.
- Tuesday, October 2, 9:00 a.m.
- Tuesday, November 6, 9:00 a.m.

All Affiliate members are welcome to attend.

LockBox Exchange — September 24-26, 2012

1-for-1 Exchange

When?

Monday Sept. 24th, Tuesday Sept. 25th, & Wednesday Sept. 26th

What time?

See attached schedule on page 2

Where?

Georgetown Club 2440 South 141st Cir Omaha, NE 68144 (NE of 144th & Center)

What do I bring?

- Government issued photo ID
- Your assigned old blue iBoxes, exchanged 1-for-1
- If upgrading to eKEY; bring BOTH your
 ActiveKEY & smartphone
 More information
 on page 2.

Questions? 402-619-5552 or LWelch@OABR.com

OMAHA AREA BOARD OF REALTORS®



- It is important you attend the conversion event at your appointed time to take advantage of the free 1-for-1 exchange. (See page 2 for details.)
- If you are unable to attend the LockBox Exchange, you *must* send another agent or assistant to exchange your LockBoxes on a 1-for-1 basis.
- If you cannot make your appointment time, please trade with another
 agent. It is NOT necessary to call the OABR office to inform them if
 you're trading appointment times.
- Important Note: During the exchange process, there may be listings
 that do not have a LockBox. Please call before showing to ensure you
 have access.
- Upgrade your key at the conversion event! If you are currently using an ActiveKEY you will want to consider a more affordable eKEY option.
 eKEY is a smartphone app that turns your phone into your key. Android and Blackberry users no longer need to carry a key-fob adapter as before (iPhones still require a small adapter). The annual cost for the eKEY is now lower than the ActiveKEY. See the certified device list to see if your phone is compatible. Once the eKEY App is updated on your smartphone you do not need cellular or internet service to open a Lock-Box. More information on page 2.

New Bluetooth iBox Features



- Works with the current blue and white ActiveKEY's, and eliminates the key-fob for most smartphone eKEY users.
- 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.
- Fresh battery power on all Bluetooth iBoxes.

Check the schedule to see where your last name falls alphabetically. Please allow up to one hour.

<u>Times</u>	Monday	Tuesday	Wednesday
	September 24 th	September 25 th	September 26 th
9:00 AM	AAAA - AGOS	HAYN - HERG	RAMS - REYN
9:15 AM	AHLS - ALLM	HESS - HORN	RHEI - ROGE
9:30 AM	ALLO - ANDR	HOUC - INMA	ROHL - RUSK
9:45 AM	ANZA - BARN	ISEN - JENS	RYAN - SCHA
10:00 AM	BARR - BEDI	JERK - JONE	SCHE - SCHW
10:15 AM	BEER - BLAC	JORG - KEEN	SCOT - SIMO
10:30 AM	BLAN - BOKO	KEET - KING	SIND - SORE
10:45 AM	BOLD - BROE	KINS - KORB	SORT - STEV
11:00 AM	BROO - BURR	KORT - KUSM	STIN - SVOB
11:15 AM	BUSC - CERV	KUTZ - LEAT	SWAN - THIB
11:30 AM	CHAN - CLAR	LEBL - LIND	THIE - TORC
11:45 AM	CLOSED FOR LUNCH	CLOSED FOR LUNCH	CLOSED FOR LUNCH
1:00 PM	CLEE - CONT	LONG - MACK	TORN - UHIN
1:15 PM	CONW - CZER	MADI - MARQ	ULVE - VITT
1:30 PM	DAHL - DENO	MARR - MCCA	VOCE - WARG
1:45 PM	DEPP - DOST	MCCH - MCNE	WATK - WELL
2:00 PM	DOUG - EDWA	MCPA - MILE	WELT - WILK
2:15 PM	EGAN - EVAN	MILL - MOSB	WILL - WOLK
2:30 PM	FADE - FERR	MRAS - NEAR	WOOD - YOWE
2:45 PM	FIKE - FORM	NEES - NOLL	ZACH - ZZZZ
3:00 PM	FOSD - FROS	NOON - ONDR	OPEN
3:15 PM	FUJA - GILB	ONEA - PATR	OPEN
3:30 PM	GILE - GROS	PATT – PEW	
3:45 PM	GROV - HANN	PFEI - POWE	
4:00 PM	HANS - HAYE	POWL - RAMA	CLOSED
4:15 PM	CLOSED	CLOSED	

Important eKEY Upgrade Information. Make sure the eKEY 'App' is downloaded prior to attending the event. To download the 'App' - For iPhone: select 'App Store' icon, select 'Search' and search for 'Supra eKEY', select the app & tap 'Install.' For Android: select 'Market/Play Store' icon, select 'Search' and search for 'Supra eKEY,' select the app & tap 'Install.' For BlackBerry: on your phone, open the internet browser, type www.ekeymobile.com and download.

Key Type Comparisons					
	eKEY Basic	eKEY Professional	ActiveKEY		
Pricing	\$14.95, auto-withdrawal the 5 th of each month by Supra	\$24.95, auto-withdrawal the 5 th of each month by Supra	\$193.20/year plus \$25.00 optional insurance (due March, 2013)		
Functionality	Basic Lockbox functions & tracks LockBox inventory	Basic Lockbox functions <i>and</i> MLS, maps, and showing activity	Basic Lockbox functions		
iPhone Adapter iPhone adapter required to open Lockboxes with all Apple products, \$54.95.					
Dollar amounts do not include sales tax. Unpaid ActiveKEY invoice (s) must be paid in full					

Dollar amounts do not include sales tax. Unpaid ActiveKEY invoice (s) must be paid in full and prior to upgrading to eKEY. Prorated refunds will be made on ActiveKEY upgrades.

Payment methods are: Visa, MasterCard, American Express or Check.



Kammandel, Jr. Henry Leisey, Vince

(\$4,000)

PRESIDENT'S CLUB

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 Battiato, Diane Grennan, Jo Ann Humpal, Monica Johnson, Harold Miller, Kathy Swanson, Bill

SENATOR'S CLUB (\$150+)

Blackmon, Michael Clark, Susan Coenen, Denice Evans, Donald Fraser, Bryan Hike, Rusty

Kimsey, John Lang, Monica Myhre, Deda Rouch, Kathryn Sawyer, Jessica TenEyck, Dixie Wiebusch, Robert

99 CLUB (\$99+) Ahlvers, Hedy Andersen, Linda Archer, Crystal Bierman, Nancy Bresley, Mark Brown, Russell Burford, Judy Cohen, Marty Horn, Aaron Jackson, Todd Jaspers, Megan Kesick, Carolyn Krenk, Lindsey Lepert, Mari Maloy, David May, Julie McGuire, Shawn Melichar, Larry Morrison, Jim Myer, Trudy Petersen, Leslie Pohlad, Sara Rich, Sharon Riedmann, Coleen Ritter, Dennis Schrieber, Teri Seigel, W. John Smith, Charlotte Spiecker, Bill Stoneburg, Gary Tartaglia, Julie Vint, Amanda Vint, Georgianna Walsh, Maureen Watson, Roxanna Wichman, Connie

50 CLUB (\$50+)

Abboud, Mark Abler, Bryon Ahlvers, Raquel Andersen, Tiffany Anderson, Jill Andrlik, Roxanne Anzalone, Anthony Bane, Barbara Blythe, Brent Boe, Nancy Boganowski, Deborah Briggs, Diane Burkle, Ronald Burkle, Sheryl Clark, Susan Clees, Don Craighead, Joni Dennhardt, Teri Dohse, Douglas Ernst, Mary Kay Forman, Terry Fuller, Cory Fuller, Donald Garrean, Kathleen Giardino, Beverly Harris, Robert Harvey, Jeff Hopkins, Debra Housley, Dionne Iakish, Rejean Jansen, Kenneth Kiischler, Ryan Konz, Kellie Korb, Keka Knight, Cecilia Kullman, Donna Kusmierski, Sheila Langford, Rachel Lasiter, Janice Lind, Donald Lorimer, Justin Lube, Beth Mack-Modlin, Louella Marquiss, Danette McGlynn, Michael McGuire, Linda Mongar, Brian Morgan, Jennifer Morrissey, Roger Mudd, Mary Myhre, Chris Nicholson, Andrea Nicola, Tammy O'Grady, Donna Owens, Megan Pauley-Kelly, Kerri Petersen, Cassandra Pflaum, Kit Poppen, Denise Pruess, Jeff Rauth, Susan Rivas, Sarah Rosso, Larry Roth, Paul Savery, Mindy

2012 RPAC Challenge!

Brutsche, Timothy Buchardt, Nathan

Burke, Timothy

Burney, Charles

VonTersch, Margaret Wells, Karen Wellsandt, JoAnn Wilkie, Marlyn Williams, Audrey Wilson, Brian

SUPPORTERS (\$30+)

Baumert, Gary

Bay, James

Beers, Diane

Beers, John

Berg, Rebecca

Bettin, Barbara

Birnstihl, Jason

Black, William

Blinn, Ellen

Blume, Dirk

Blusys, David

Bock, Andrew

Borato, Mark

Bosse, Carol

Boyd, Clinton

Boyer, Mark

Bray, Denice

Brown, Ethan

Brown, Austin

Bloom, Sharon

Bybee, Miriam Bybee, William Bynum, Geraldine Cage-Conkling, Deborah Cain, Kathleen Campbell, William Caniglia, Michael Aarhus, Lynn Aarhus, Stanle Caniglia, John Abboud, David Caniglia, Kylie Abramo, Christin Carlin, Brian Acamo, Steven Carlson, Ileane Acker, Karen Case, Mary Cavanaugh, Andrea Adler, Ioni Champion, Jackie Chaney, Jennifer Alberts, Marla Allen, J Scott Allen, Kathryn Chapman, Mary Alloway, Jen Chapman, Carol Childs, Roy Amos, Steven Christensen, Kellie Amoura, Jo Anne Amoura Medhet Christian Sr, Carl Amoura, JoAnne Chu, Jeffrey Amoura, Medhet Ciochon-Lichter, Linda Andersen, Beth Cleveland, Judith Anderson, David Coash Patricia Cobb, James Anderson, Janet Coburn, James Anderson, Kalee Anderson, Jeanne Cohen, Alan Andresen, Delten Cohen, Anne Andresen, Teri Cohen, Martin Andrews, Jessica Cohen, Arlene Coleman, Sharon Armstrong, Denise Atkinson, Billie Aulner, Aaron Collins, David Collins, Frederick Bailey, Tina Connell, Michael Contreras, Veronica Bak Rich Conway Day, Marianne Baker Fletcher, Barbara Cooper, Charlotte Ballue, Lisa Coplin, Jeff Correa-Cerrillo, Jose Domingo Bane, Gregory Barnard, Joanna Barnett, Paul Barr, Nancy Barrett, John Barrett, Verla Barsell, Helen Bauer, Eric Baumhofer, Ilona

Craig, Russell Cronin, Marisa Danielson, John David, Julie Davis, Kerri Debolt, Geri Ann DeBruin, Hanna Dein, Theresa Delaine, Melissa De La Vega, Jose Deprez, Brian Deprez, Nicole Detavernier, Brandi Detavernier, Mitzi Digilio, John Dobson, Thomas Donaldson, Douglas Dooley, Roxanne Dougherty, Theresa Dragon, JeriBeth Dreesen, Megan Dubisar, Karla Dunn, Thomas Eads, Patricia Ediger, Luke Edmondson, Vickie Egger, Mary Elliott, Gina Elliott, Sallie Elliott, Teresa Erb, Jeffrey Ervin, Jennifer Erwin, Sandra Evans, David Evans, Dianne Evans, Rose Fadell, Summer Fagin, Abigail Falcone, Juanda Falcone, Sarah Falcone, Shawn Faubion, Ernest

CONGRATULATIONS!



10 REALTOR® FOCUS

Schultz, Eileen

Steinacher, Susan

Tichauer, Fred

Vaccaro, Vito

Tyrrell, Anthony

Steinkruger, Doug

Schulze, Kyle

Faulkner, David Faulkner, Janice Faulkner, Derek Ferando, Nicholas Fickenscher, Ingrid Fike, Joann Finkel, Joel Finkel, Lois Fisher, Michaela Flannery, Rachel Fleming, David Fonda, Janice Forehead, Cynthia Fosdick, Kimberly Fosmer, Katrina Francis, Pamela Francois, Eugene Franks, James Fredericksen, Ronald Fredrickson, Julie Fredrickson, Walter Freeman, Alice Freeman, Aimee Freyer, Lloyd Frill Marlene Fuxa, Jacquelyn Gage, Gregory Gage, Peter Gallagher, James Gallagher, Rebecca Gammell, Charlotte Garside, Gregory Gatson, Pernell Gehrman, Kim Gerdes, Ryan Geschwender, Kurt Gibb, Richard Gibson, Ryan Giles, Marnie Gilreath, Rita Gish, Rosal Gitt, Kelly Gomez, Justin Goodwin, Rockland Gorup, Denise Gould, Todd Graves, Eugene Graves Jr, Eugene Gray, David Gregor, Patricia Greguska, John Griffey-Cobb, Lorrie Griffin, Betty Grimes, Charles Grimes, Eva Grimes, Allen Grimes, Kathryn Grimshaw, Dawn Grove, Douglas Grove, Kyle Gurzick, Marsha Haiek, Kevin Hancock, Susan Hankins, Crystal Hansen, John Hansen Mallette, Lori Harkert, Dale Harpenau, Andrew Hascall, Karen Havnes, Matt Hays, David Hayton, Donald Hayton, Linda Headley, Charles Heberly, Ginny Heidvogel, Ericka Heine, Shawn Helligso, Thomas Helligso Blaschko, Trisha Hellman, Jennifer Henninger-Moss, Tasha Henson, Sue Herbolsheimer, Chad Hermsen, Kevin Hicks, Paula Hodge, Tiffany Hoffert, April Hollendieck, Russ Hopkins, Mark Horgan, Julie Hosking, Todd Houfek, Chervl Houlton, Amy Hourigan, Shelley Hughes, David

Hulsey, Kelly Hult, Alison Illian, Casey Infantino, Jane Iacobs, Iaclynn Jacobson, James Jacupke, Jenna James, Kevin Jansen-Bartholow, Lisa Jarecke, Melissa Jenkins, Peter Jensen, Richard Jenson, Constance Johansen, Betty Johansen, Woodrow Iohansen, Kathleen Johnson, Valorie Jones, Suzann Jones, Holly Jones, Todd Iones, Carol Jungjohann, Craig Jurgens, Sara Justice, B J Kahnk, JoAnne Karimi, Tony Kasper, Todd Kayser, Alicia Keating, JoEllen Kehrli, Brian Kehrli, Nancy Kelly, Elizabeth Kelly, Robert Kelly, Traci Kemling, Joni Kempf, Terence Kempkes, Allen Kermeen, Kevin King, Chad Kircher, Rosemarie Kircher, Thomas Kirk, Kelly Kiser, Keven Klug, Brett Knutson, Steven Kolb, Rachel Kopecky, Joseph Kopp, Mark Kovar, Vicki Krambeck, Leon Kramer Paula Krasne, Terri Krayneski, Michael Kućera, Michael Kumlin, Christopher Lampman, Ben . Lampman, Rene Langendorfer, Dale Lanphier, Kathy LaPorte, Barbara Lauritsen, Julie Lawrence, Scott League, Jeri Leamen, John Leather, Shannon Leathers, Gayla Leathers, Ted Leesley, Christy Lehan, Carol Leisey, Jay Lemke, Louis Leonhardt, Bonnie Lewis, Mary Lev. Robert Linden, Robert Llewellyn, James Long, Boyd Lorkovic, Bernard Lorraine, Julie Lubash, Terry Lund, Vanita Lundin, Maria Lvon, Kristin Lyon, Michael Lyon, Maximilian Maas, Carla

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Magilton, Jennifer

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Marco, Jimmie Marinkovich, Mary Marriott, James Marriott, Marilyn Martin Michael Martinez, Hector Matney, Kimberly Matza, Rosemarie Mavropoulos, Dimitrios May, Angela May, Sandra McCahe Jackie McCov, Carrie McGargill, Anne McGill, Craig McGill, Kelly McGill, Tina McGowan, Kevin McGowan Kara McGuire, Dennis McGuire, Sally McKay, Deborah McLeav, Thomas McNally, Loretta McPadden, Sandra Meisinger, Joni Meyer, Molly Meyers, Sherrolyn Michael, Brian Mickeliunas, Kelli Miers, Timothy Mikuls, Richard Milczski William Mikuls, Richard Miles, Jo Miller, Christopher Miller, Shaune Miller, Sheryl Mills, Linda Milroy, Elaine Mingus, Kellie Minino, Steven Minino, David Mitchell, Gregg Momsen, L Scott Mooss, Cynthia Morehead, Eryka Moritz, David Moritz, Joan Morris, Jeanean Mosby-Brown, Qiana Muckey, Kenneth Mueller, Staci Mumgaard, Kathleen Murray, Delores Neary, Michaela Nelsen, Jeffrey Nelson, Deborah Nelson, Mischelle Nichols, Beverly Nichols, Mark Nicholson, Rosemary Nieto, David Nigro, Linda Nigro, Joan Noll, Sharron Novak, Marv Nowatzke, Betsy O'Bryan, Donald O'Neal, James Oberhauser, Erin Ogle, Gina Ogle, Timothy Ojeda-Alvarez, Otoniel Oliver, DeDee Ollis, Dovle Orsi, Steven Oster, Diane Osterholm, Sandra Otis, Marie Owens, Connie Pache, Diana Patricelli, Garv Patrick, Jeanne Patton, John Paul, Lori Paulsen, Tracy Pawloski, Joseph Peffer, Walter Penke, Brvce Percosky, Constant Perry, Joel

Phillips, Donna Piatt Wee, Lori Pierce, Kris Pittenger, Kathryn Pittenger, Robert Plebanek, Stanley Plowman, Wayne Pogge, Joseph Pohlad, Julie Prout, Lynne Putnam, Laura Quinn, Betty Ragan, Michele Ramsey, Mark Rasmussen, Buck Rasmussen, Pamela Rasmussen, Matthew Rassman, Pamela Reeder Rensch Mari Reeve, Cassidee Renner, Alan Rensch, Jeffrey Revnek, Jody Reynolds, Gregory Richardson, Lisa Richardson, Mark Rieckman, Rita Ring, Lyle Robarge, Cindy Rocha, Patricia Rodriguez, Rick Rogers, Dianne Rogers, Joseph Rogers, Michael Rogert, Kent Rogge, Brad Rohan, Thomas Rongisch, Anna Rosen, Toni Ross, Michael Rosso, Kristi Rosso-Gill, Shelby Rubin, Ronald Sabatka, Laura Sacco, Samuel Sadofsky, Paul Safarik, Duane Salkin, Michael Scharp, Leigh Anne Schneekloth, Janet Schraeder Lisa Schram, Danielle Schwee, Janise Scott, Linda Sedivy, Brenda See, Richard Shafer, Jule Shapiro, Barbara Sharples, Gavin Sharples, Joanne Shipley, Brenda Simons, Gregory Sleddens, Lisa Sleddens, Jill Smart, Tamara Smith, Charlotte Smith, Dennis Smith, Thomas Sookram, Ellie Sopinski, Paul Soucie, Vicki Speer, Allison St James, Jean Steffes, Todd Stephens, Donna Sterling, Susan Stevens, Lewis Stine, Grant Streit, Karol Sullivan, Duane Sullivan, William Sundell, Jody Sutton, Charles Swanson, Matthew Swope, Arlene Tabatabai, Beverly Tabor, Justin Talmon, William Tardy, Virginia Taylor, Mark Taylor, Vickie

Tindall, Becky Todd, Douglas Torczon, Joannie Torneten, Steven Torres-Lopez, Karla Tracv, Linda Trim, Tamara Trimble, Anne Trude, Brian Tsatsos, Ann-Marie Turner, Sandra Ugland Sharon Uhing, Pauline Ulven, Jon Vacanti, Courtney Vacek, Judy Van Housen, Jay Van Pelt, Mark Venteicher, Ieff Vogel, Jerry Vogtman, David Vojchehoske, Paul Von Gillern, Mary Vukov, Joseph Vukov, Mark Wadzinski Paul Wagner, Margie Walenz, Kathleen Walkenhorst, Dawn Walker, Christine Wallitsch, Tori Walter, Ricky Walz, Robert Wang, Tracie Watson, Adam Wear, Christopher Wear, Christopher Weaver, Laura Wedemeyer, David Wedemeyer, Atley Wehner Jacobsen, Kristen Wellsandt, David Wendt, Michelle Whitesides, Dwight Wickstrom, Katherine Wiebusch, Vaughn Wilder, Daniel Wilhelm, Charles Wilhelm, Cheryl Wilkie, W Bruce Willard, Jeffrey Williams, Jacqueline Williams, April Williams, Scott Williamson, Cathy Willis, Roy Wimmer, Kim Wirges, Richard Wittmann, Richard Wolf, Edward Wolf, Mary Rae Wood, Donald Wood, Sharon Woodke, Drew Woodle, Sandra Wylie, Danise Wyman, Marlene Yost, Anton Young, Mary Zach, Margaret

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Zych, Brian

Zvch, Tracv

Zahm, Richard

Zerse, Geraldine

Beckwith, Stan Blatt, JoAnn Brown, Carla Burford, Judy Fendrick, Kim Hergert, Julie Hinkle, Marcia Juszczyk-Jarosz, Elzbieta Payne, Susan Schrader, Carol Selk, Gene Smith, Judy Tennant, Matthew Thomas, Dennis Thomsen, Larain Troshynski, Jason Zachary, Laura

Affiliate Contributors

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Sandiland, Becky, First National Bank

GOVERNOR'S CLUB (\$500+)

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

CAPITOL CLUB (\$99+)

Rasmussen, Brent, Mortgage Specialists LLC

99 CLUB (\$99+)

Bonnstetter, Lori, AmperiSpec Home Inspection Serv. Kalina, Debbie, Radon Protection Technologies LLC Longo, Laura, Centris Federal Credit Union Powell, Regi, Farmers Insurance Powell Insurance Sladek, Mary, My Insurance LLC Walker, Wendy, Nebraskaland Title Company

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Eggenberg, John, SureHome Inspection

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Membership Report

JULY 2012

NEW REALTORS®

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

NEW AFFILIATES

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

REALTOR® CANDIDATES

Barnes, Scott – Prudential Ambassador Real Estate – California #101

Beck, Cindy – Leon F Black Broker

Bierman, Dawn – Keller Williams Greater Omaha – Giles Brantley Jr, Wayne – RE/MAX Real Estate Group – Giles

Briggs-May, Cynthia - DEEB Realty - 117th

Christiansen, Mary – RE/MAX Cornerstone Properties

Coffey, Jill – CBSHOME Real Estate – Lakeside

Eppenbaugh, Angela – RE/MAX Professionals

Jansen, Shane – NP Dodge V LLC – 129th Dodge

Kelley, Teresa – NP Dodge IX LLC – 35Dodge

Kiley, Ladawn – RE/MAX Professionals

Kincade, Catherine - CBSHOME Real Estate - Bellevue

Perdue, Jeffrey - CBSHOME Real Estate - Lakeside

Pollock, Michael - NP Dodge III LLC - Lakeside

Ruma, Matthew – DEEB Realty – 117th

Sabaliauskas, Timothy – Prudential Ambassador Real Estate – California #101

Thorell, Michael – Prudential Ambassador Real Estate – California #101

AFFILIATE CANDIDATES

Fritts, Maureen – Amoura Productions Goeser, Mark – Handyman Joes Gruhn, Jason – Total Home Inspection Co Rogers, Nathan – Amoura Productions Sanmann, Heath – BDB Waterproofing Siek, Mark – Omaha Real Estate Photography

MEMBER TRANSFERS

Deeb, Van from Van C Deeb Inc to DEEB Realty – 117th Hatfield, Kelly from CBSHOME Real Estate – 147th to CBSHOME Real Estate – Lakeside

Headid, Elizabeth from Don Peterson & Associates R E – 6th to Don Peterson & Associates R E – 23rd

Johnston, Ashley from Prime Lenging to Wintrust Mortgage Martin, Summer from NP Dodge IV LLC – Papillion to Prudential Ambassador Real Estate – California #101

Mavropoulos, Dimitrios from NP Dodge III LLC – Lakeside to DVG Realty LLC

Mentzer, Marilyn from CBSHOME Real Estate – 147th to BancWise Realty

Phillips, Christopher from 3670/RE/MAX The Producers to DEEB Realty – 117th

Steinacher, Susan from Real Estate Associates Inc to NP Dodge III LLC Lakeside

Tiller, Rachel from NP Dodge IV LLC – Papillion to NP Dodge III LLC – Lakeside

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

Weisbecker, Carolyn from NP Dodge V LLC – 129th Dodge to DEEB Realty – 117th

Zemunsky, Daniel from Keller Williams Greater Omaha – Giles to Real Estate Associates Inc

REACTIVATED MEMBERS

Faber, Todd – NP Dodge IX LLC – 35Dodge Johnson, Becky – CBSHOME Real Estate – 147th

RESIGNATIONS

Allen, J Scott – CBSHOME Real Estate – W Dodge

Brion, Darby - DEEB Realty - 117th

Christensen, Kim - Real Estate Associates Inc

Clevenger, Todd - Omaha State Bank

DiMauro, David - Real Estate Associates Inc

Feneck, John – NP Dodge I LLC – Pierce

Fouts, Howard – DEEB Realty – 117th

Hunter, Aaron – Thrasher Basement Systems Inc

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

Kermeen, Kevin – CBSHOME Real Estate – 147th

Knutson, Steven – CBSHOME Real Estate – Twin Creek

Kurtenbach, Steven - Kurts Radon Testing

Lamp, Nathan - BancWise Realty

Lewis, James – Lewis Painting & Home Repair

Minino, David - NP Dodge V LLC - 129th Dodge

Murray, Shawn – RE/MAX The Producers

Noker, Marshall - Keller Williams Greater Omaha - Giles

Olson, Shon – AmeriSpec Home Inspection Serv

Palmer, Sandra – Prudential Ambassador Real Estate – California #101

Phillips, Christopher – RE/MAX The Producers

Slater, Steven – DEEB Realty – 117th

Struble, Leona – DEEB Realty – 117th

Turco, Frank – Prudential Ambassador Real Estate – California #101

Wedemeyer, Atley - CBSHOME Real Estate - Davenport

Williams, Scott - Williams Appraisal Service

Williamson, Cathy - The Morgan Company Real Estate

NEW REALTOR® COMPANIES

American Home Real Estate LLC – 6401 Platte Ave, Lincoln, NE, 68507

MLS Secondary Only Phone: 402-805-5604

Fax: 888-394-7699

Designated Realtor: Leslie Applegarth

Fremont National Bank – 52 E 6th St, Fremont, NE, 68025 OABR & MLS Phone: 402-720-1009 Fax: 402-721-0321

Designated Realtor: Laci Ganstrom

Target Realty LLC - 4923 S 24th St, Omaha, NE, 68107

OABR & MLS Phone: 402-547-4150 Designated Realtor: Jonathan Boothe

COMPANY ADDRESS AND PHONE UPDATES

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

HBC Realty Inc – 15610 120th St, Louisville, NE, 68037 Mold Solutions – 4511 S 140th St, Omaha, NE, 68137

MEMBERSHIP STATISTICS

OABR

TOTAL

	July 2012	July 2011
Designated REALTOR®	214	219
Des. REALTOR® Secondary	1	2
REALTOR®	1942	2003
REALTOR®-Secondary	2	2
TOTAL	2159	2226
Institute Affiliate	74	57
Affiliate	213	207
Other	6	5
TOTAL	2452	2495
	July 2012	YTD
New REALTOR® Members	25	153
Reinstated REALTOR® Members	2	65
Resignations	26	18
GPRMLS		
	July 2012	July 2011
Participants (Primary)	209	208
Participants (Secondary)	58	62
Subscribers (Primary)	1922	1967
Subscribers (Secondary)	176	185
Exempt	35	35

2400

Rally Appraisal LLC – 10730 Pacific St Ste 235, Omaha, NE. 68114

Regents R E & Property Dev – Fax: 866-672-5650 Uptrend Real Estate Co – 5010 Emerald Dr #11, Lincoln, NE, 68516

COMPANY NAME CHANGE

Alan Dasenbrock Affiliate – (formerly Team Media in the Details

CHANGE OF DESIGNATED REALTOR®

BancWise Realty – Larry Zitek – (formerly Nathan Lamp)
The Morgan Company Real Estate – Deborah
Cage-Conkling (formerly Cathy Williamson)

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

OCTOBER ORIENTATION

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

AUGUST 2012 SPONSORS

Debbie Kalina – Radon Protection Tech LLC Brenda Stuart – ServiceOne Inc Scott Moore – Rels Title

SEPTEMBER 2012 SPONSORS

Deb Martin – Great Western Laura Longo – Centris Federal Credit Union Mary Sladek – My Insurance LLC John Ponec – Security National Bank Matt Thiel – DRI Title & Escrow

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REALTOR® FOCUS

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Stay on Target with REALTOR® Safety This Fall!

Protect Yourself From the #1 Crime in the U.S.: Identity Theft

Identity theft is a serious and costly crime. People whose identities have been stolen can spend months or years cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, housing or cars, or even get arrested for crimes they didn't commit.

The following tips can help you lower your risk of becoming a victim.

1. Protect your accounts against fraud.

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

2. Don't get caught by "phishing."

Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless you made the contact. Legitimate companies will not request this kind of information in this way.

3. Keep your identity from getting trashed.

Invest in a paper shredder and shred all papers with personal information before you throw them away, including unwanted

credit card applications and "convenience checks" that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients' personal information.



Continued on Page 17



Continued from Page 16

4. Control your personal financial information.

Many states have laws requiring banks and other financial institutions to get your permission before sharing your personal financial information with outside companies. You also have the right to limit the sharing of your personal financial information with most of your companies' affiliates. Write to your companies that you want to "opt-out" of sharing your personal financial information with their affiliates.

5. Shield your computer from viruses and spies.

Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

6. Click with caution

When shopping online, check out a Web site before entering your credit card number or other personal information. Enter personal information only on secure Web pages with "https" in the address bar and a closed padlock symbol at the bottom of the browser window.

7. Check your bills and bank statements.

Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

8. Stop pre-approved credit offers.

Stop most pre-approved credit card offers by calling toll-free 888-5OPTOUT (888-567-8688) to have your name removed from credit bureau marketing lists.

9. Ask questions.

Ask questions whenever you are asked for personal information that seems inappropriate. Ask how the information will be used and if it will be shared. Ask how it will be protected.

10. Check your credit reports — for free.

One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Order your free annual credit reports by phone, toll-free, at 877-322-8228, or online at www.annualcreditreport.com.

(Sources: The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs)

Visit NAR's REALTOR® Safety Web site at www.REALTOR.org/Safety



moBaupdate

MOBA's Fall Parade of

Homes... The Metro Omaha Builders Association would like to invite you to participate in the

2012 Fall Parade of Homes on Saturday Oct 6th and Sunday Oct 7th and Friday Oct 12th through Sunday Oct

14th. All Builders will be welcome to participate in this event, regardless of MOBA affiliation. For our last 2 Parades we decided to try something new and partnered with the Omaha World-Herald to distribute our Fall & Summer Parade magazines to 150,000 people in 8 counties prior to the event starting. Our strategy has been tremendously successful. The feedback from builders who participated in the 2011 Fall Parade and 2012 Summer Parades has been unbelievable. The huge distribution of the Parade magazines has increased traffic and attracted qualified home buyers. Like never before!

The Omaha World-Herald will be coordinating all entries and selling all advertising into the official 2012 Fall Parade of Homes Publication. This publication will feature all the Fall Parade entries, and partner advertising. The program will publish in the Omaha World-Herald on Thursday October 4th. Additional Programs will be supplied to each entry location. We will be running an extensive marketing campaign utilizing all sections of the Omaha World-Herald and Omaha.com, as well as radio and other media advertising to promote the event and drive traffic to the entries. Ad prices start at just \$200 including color. MOBA members will experience a benefit of membership by receiving a discounted entry fee.



MOBA calendar

September

03 Labor Day MOBA Office Closed

- **11** MOBA Board of Directors Meeting 11:00am MOBA Conference Room
- 14 MOBA Dinner Meeting Cocktails 6:00pm Dinner at 7:00pm and Learn How to Better Utilize the MOBA website

October

6-7 & 12-14 MOBA Fall Parade of Homes...

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

Continued from Page 1

Do you really want to be sitting down with a loved one a few years from now, trying to explain how they've lost 30-40% of their home's market value since the MID went away? Knowing that their equity was going to pay college tuition for their kids or maybe had been planned to fund their residence in an assisted living facility? What will your answer be? "Well, I guess I was too busy back in 2012 and 2013 to get more involved, sorry about losing all of your equity.."

Thank you again for your RPAC support!

Karl's Mortgage Calculator

Karl's Mortgage Calculator is an advanced mortgage calculator used to calculate mortgage payments given principal, interest and term, or complete a reverse calculation filling in the other blanks. Calculate the mortgage payment by entering the down payment amount or percentage. See how the monthly payment changes when you factor in additional costs, for instance PMI, HOA, taxes and insurance. Choose up to six additional extra payment amounts and payment periods and the calculator will show how

much money you can save on the loan. This calculator supports Fixed and Adjustable Rate Mortgages (ARM) loans with up to five changes in interest rates. Interest-only mortgages loans are also supported and much more including graphs and savings applications. (Free - Android)





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www.NebraskaREALTORS.com

402-323-6500

Oct 24-25 CRS 201: Listing Strategies for the 0143

Residential Specialists (Omaha)

(6 hrs)

Randall School of Real Estate

www.RandallSchool.com 402-333-3004

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

Sept 11 Tools to Help Buyers with Credit Issues

0704 (3 hrs) 1:00 p.m. - 4:00 p.m. Sept 12 Understanding New Construction

C0120/0120 (3 hrs) 8:30 a.m. - 11:30 a.m. Sept 12 Working with Residential Investors 0311 (3 hrs) 1:00 p.m. - 4:00 p.m.

Sept 13 Radon & Real Estate

C0023/ 0023R (3 hrs) 8:30 a.m. - 11:30 a.m.

Sept 13 Manage Your Risk - Protecting Your

0417R

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

Oct 2 Agency in Nebraska

(3 hrs) 8:30 a.m. - 11:30 a.m. 0366R Oct 2 Writing the Purchase Agreement 0019R (3 hrs) 1:00 p.m. - 4:00 p.m.

Oct 9 Lead, Asbestos, Mold

C2640/ 0314R (3 hrs) 8:30 a.m. - 11:30 a.m.

Oct 9 Property Acquisition & Env. Site Assess.

C2213R (3 hrs) 1:00 p.m. - 4:00 p.m. Oct 10 How to Sell a Small Business 0394 (3 hrs) 8:30 a.m. - 11:30 a.m.

Oct 10 Mortgages & the Foreclosure Process 0621 (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

Personals

CONGRATULATIONS to Lisa Ritter of RE/MAX Results who earned the Certified Residential Specialists (CRS) Designation.

CONGRATULATIONS to Tori Wallitsch of Prudential Ambassador Real Estate on the birth of Bennett Allan on August 15. Bennett weighed 6 lbs., 3 ozs., measuring 19 1/2 inches.

CONDOLENCES to Cheryl Chmiel with NP Dodge Company on the recent loss of her brother-in-law Mitch Wragge.

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Know the Code

Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

• Standard of Practice 12-1

REALTORS® may use the term "free" and similar terms in their advertising and in other representations provided that all terms governing availability of the offered product or service are clearly disclosed at the same time. (Amended 1/97)

• Standard of Practice 12-2

REALTORS® may represent their services as "free" or without cost even if they expect to receive compensation from a source other than their client provided that the potential for the REALTOR® to obtain a benefit from a third party is clearly disclosed at the same time. (Amended 1/97)

• Standard of Practice 12-3

The offering of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease is not, in itself, unethical even if receipt of the benefit is contingent on listing, selling, purchasing, or leasing through the REALTOR® making the offer. However, REALTORS® must



Congratulations to our 2012 / 2013 "Future Leaders Scholarship Winners"



Madeline Blaha Granddaughter of Curtis Crandall HOME Real Estate - Pioneer Greens



Heidi Black
Daughter of Bill Black
CBSHOME - Northwest



Kaitlyn HoeferDaughter of Karalyn Hoefer
Woods Bros, - Wilderness Hills

AmeriSpec Inspection Services and TNT Termite Services are pleased to announce the winners of our \$1,500 Future Leaders Scholarship Program for the 2012/13 school year. As one of your true "Partners of the Community," we believe education is the key to a successful future. Our commitment toward education is another way that we will continue to differentiate ourselves from other inspection companies in the Omaha and Lincoln metropolitan areas.

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exercise care and candor in any such advertising or other public or private representations so that any party interested in receiving or otherwise benefiting from the REALTOR®'s offer will have clear, thorough, advance understanding of all the terms and conditions of the offer. The offering of any inducements to do business is subject to the limitations and restrictions of state law and the ethical obligations established by any applicable Standard of Practice. (Amended 1/95)

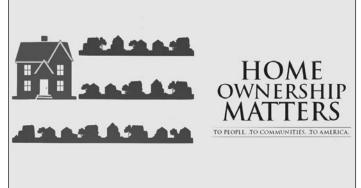
• Standard of Practice 12-4

REALTORS° shall not offer for sale/lease or advertise property without authority. When acting as listing brokers or as subagents, REALTORS° shall not quote a price different from that agreed upon with the seller/landlord. (Amended 1/93)

• Standard of Practice 12-5

REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner. This Standard of Practice acknowledges that disclosing the name of the firm may not be practical in electronic displays of limited information (e.g. "thumbnails", text messages, "tweets", etc.). Such displays are exempt from the disclosure requirement established in the Standard of Practice, but only when linked to a display that includes all required disclosures. (Adopted 11/86, Amended 1/11)

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







Presents the

WENTS OABR Hawaiian Pavadise OABR Hawaiian Pavadise Putt-Putt Golf Tournament

Team Size — 6 People

Dress for the Occasion! Come in your Hawaiian Shirts and Grass Skirts!

Bring your own Putter and Golf Ball

When: Wednesday, September 12, 2012

Where: Pacific Springs Golf Course

16810 Harney St., Omaha, NE

Shotgun Time: 3:00 p.m.

or Monetary Donation!

Seller's Block

By Steve Vacha Home Standards Inspection Services

Many of us grow to be very emotionally connected to our homes. They are where we find comfort and rest. Even the inadequacies or deferred repairs often become normal to us, (especially to some of us males). When it comes time to sell however, prospective buyers often do not see the home through those same rosecolored glasses.

In addition to the obvious deferred repairs, there are the many hidden concerns such as maintenance and safety concerns that owners are not even aware of. The discerning buyer will then find out about these items when they have their home inspection completed.

Buyers often remember the deferred repairs and discrepancies of a property, and not the positive aspects of the property. The saying "can't see the forest for the trees" fits this situation. The goal of the seller should be to remove these often minor problems of their home so potential buyers can see the positive aspects of a clean home.

Many sellers are finding a pre-listing inspection to be helpful in preparing their home for the market. By being proactive and completing a pre-listing inspection a seller can;

- Identify and prioritize the list of concerns buyers would see or be told about in their home inspection.
- Have time to repair and address these
- If repairs are not made they can get estimates for the work needed, so buyers can see a realistic cost of repair.
- Make the pre-inspection report available to prospective buyers on a walk through.

Prelisting inspections help prevent;

- Buyers focusing on the negative aspects of the home.
- Last minute surprises that a buyer's home inspection could reveal, sometimes jeopardizing the sale.
- Having to pay top dollar for repairs requested by the buyer in a short time frame, or having to use "licensed contractors" for most repairs.



Time is of the essence when selling a home. Often, if supplied with a pre-listing inspection the prospective buyer will choose not to pay for a home inspection themselves. This can save many days of anxious waiting time for the home inspection to be completed and then repairs to be requested and made.

The cost of a pre-listing inspection is miniscule compared to the money involved in the sale of a home, and the information

gained can often be instrumental in the selling process of a home.

Steve Vacha President



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21



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Turkey Shoot Bowling / Toys 4 Tots

November 7, 2012 — Sempeck's Bowling (more information on page 13)

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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.



WCR Program Luncheon

Diversity: Learn it, Live it, Love it (and Increase Your Market Share at the Same Time)

Speaker: Chuck Sederstrom Local Real Estate and Mortgage Expert

> September 13, 2012 11:45 a.m.

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

Champions Run

13800 Eagle Run Drive Lunch - \$15.00 See You There!



Why Flood Reauthorization Is Such A Big Win

By Joni Craighead, Governmental Affairs Director

REALTORS® claimed a big victory in July when President Obama signed into law the 5-year reauthorization of the National Flood Insurance Program. NAR spent years advocating on behalf of this legislation and its one million members, by participating in several calls for action and making passage a talking point on Hill visits for many years, were instrumental in finally getting it passed.

More than just helping to get the law passed, REALTORS® were instrumental in making it a better piece of legislation.

The law reauthorizes federal flood insurance authority for the long-term, eliminating the constant uncertainty that flood insurance wouldn't be available to the 21,000 communities where it's required for obtaining a mortgage. Second, it maintains comprehensive coverage for all properties, including vacation homes and second homes. Third, it's a revenue raiser which will help pay down a loan from the U.S. Treasury to cover the massive Hurricane Katrina costs from 2005. Fourth, it improves the accuracy of flood plain mapping, which will continue a trend toward improved mapping so that the industry has clarity over where flood insurance is required and where it's not. And fifth, it builds in the opportunity for further improvements to the entire flood insurance program over time, so if things aren't working well, NAR and others will know it and have a framework for getting improvements built in.

There are many other positives to the new law, including a much improved appeals process for home owners to challenge the accuracy of the flood plain map that the federal government is using for their area.

Getting this reauthorization and reform program enacted into law shows that bipartisanship in the federal government still exists when the need is clear and the legislation is reasonable. It's no surprise that it is a program important to real estate that serves as a bipartisan vehicle for cooperation, because real estate in general and home ownership in particular are among the most bipartisan matters the federal government deals with on a regular basis.

There will be plenty of legislative and regulatory challenges for real estate in the months and years ahead, but for now, real estate shows once again it has the power to bind lawmakers together for the common good.

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

Omaha Lancers Hockey Night

Friday, November 2, 2012

Omaha Lancers vs. Waterloo Black Hawks 7:05 pm Game - Ralston Arena 4:30-6:30 pm Dinner - Grandmother's



\$15.00 per person

(includes reserved game ticket and dinner)

Enjoy dinner in the party room at Grandmother's, 4712 S. 82nd Street, with a chicken fried chicken meal, served with mashed potatoes and gravy, corn & bread.



Don't forget your Omaha Food Bank raffle tickets!

Win a signed Lancers Hockey Jersey or a Stick! Each raffle ticket is \$1.00 and all proceeds go to the Omaha Food Bank. You may buy your raffle ticket at the OABR Office or from an OABR Social Events Forum Member!



Limited Number Tickets Available

Payment must be received with order

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Mailing Address:			
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Phone:	Email:	·	
Quantity of Tickets Ordered:		Total	
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Discover / American Express		·	

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

Ticket orders by Friday, October 26, 2012, please.

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

Mailing Address:

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

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 September 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 October FOCUS.

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of Celebrity Homes Inc. winner of the August Word Search.







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