

UPCOMING EVENTS

REALTORS® Conference & Expo - Orlando
Fri, Nov 9 to Mon, Nov 12 from 8:00 a.m. - 5:00 p.m.

Ethics Training
Fri, Nov 9 from 8:30 a.m. - 12:00 p.m.

Diversity Committee
Tue, Nov 13 at 11:00 a.m.

WCR - 'Moxie' How to Amp-Up Your Moxie in the Workplace
Tue, Nov 13 from 2:00 p.m. - 3:00 p.m.

Social Events Forum
Wed, Nov 14 at 10:00 a.m.

Nominating Task Force
Wed, Nov 14 at 1:00 p.m.

WCR Executive Meeting
Thu, Nov 15 at 9:00 a.m.

Knowledge is Power - Open the Door to More Buyers, More Sales with FHA!
Thu, Nov 15 from 10:00 a.m. - 11:30 a.m.

Nebraska Real Estate Commission Meeting
Thu, Nov 15 at 8:30 a.m. at Staybridge Suites, Lincoln, NE
Fri, Nov 16 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

WCR - 'Moxie' How to Amp-Up Your Moxie in the Workplace
Tue, Nov 20 from 2:00 p.m. - 3:00 p.m.

Governmental Affairs Committee
Wed, Nov 21 at 11:00 a.m.

GPRMLS Executive Committee
Mon, Nov 26 at 4:00 p.m.

GPRMLS Board of Directors
Tue, Nov 27 at 10:15 a.m.

OABR Executive Committee
Wed, Nov 28 at 9:30 a.m.

OABR Board of Directors
Wed, Nov 28 at 10:15 a.m.

New Member Orientation
Tue, Dec 4 from 8:30 a.m. - 4:00 p.m.
Wed, Dec 5 from 8:30 a.m. - 4:00 p.m.
Thu, Dec 6 from 8:30 a.m. - 12:00 p.m.

Affiliate Council
Tue, Dec 4 from 9:00 a.m. - 1:30 p.m.

MLS Users Group
Wed, Dec 5 at 10:00 a.m.

Education Forum
Thu, Dec 6 at 10:00 a.m.

WCR - 2013 Installation
Thu, Dec 6 from 3:00 p.m. - 6:00 p.m. at Champions Run

REALTOR® Ring Day
Fri, Dec 7

Ethics Training
Fri, Dec 7 from 8:30 a.m. - 12:00 p.m.

Coat & Winter Clothing Drive

The OABR Social Events Forum sponsored the 3rd Annual Coat & Winter Clothing drive during August and September. The drive was a huge success with REALTORS® and Affiliates donating gently used winter clothing, coats, mittens & shoes.
Continued on Page 3.



Lindsey Krenk, Ericka Heidvogel and Brenda Stuart sorting coats and clothing for the OABR Coat & Winter Clothing Drive.



November is Designations Month! The ABR Designation is just one of many designations and certifications acknowledging experience and expertise in various real estate sectors. The REALTOR® organization and its affiliated Institutes, Societies, and Councils provide a wide-range of programs available to all REALTORS®.
See Page 16.

INSIDE

- **REALTOR® Ethics mandatory training deadline is December 31, 2012.** *See page 5.*
- **Agent-direct automatic MLS payments begin January 1, 2013.** *See page 16.*
- **Politically minded? Look for great opportunities to get involved inside the REALTOR® organization.** *See page 16.*



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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

Happy Thanksgiving!

It is hard to believe that it is already November! October was another exciting month and I would like to give a "shout out" to the Governmental Affairs Committee and OABR Governmental Affairs Director Joni Craighead-Hoback for their help in bringing us Senate Candidate Deb Fischer to speak to our membership. This serves as another reminder of your investment in RPAC and how important it is to have access to our elected representatives.

Another "shout out" to the Omaha Area Board of REALTORS® Young Professional Network (YPN) for the event at Vala's Pumpkin Patch. Vala's was a great event, and what a FUN group! I encourage everyone to participate in OABR events.

Thanks to Social Events Forum, we will be having our Lancer Hockey Night on November 2, and our Turkey Bowl Event on November 7. Both events will be a great time.

Mark your calendar for January 17, because the Omaha Area Board of REALTORS® and Focus Printing will be sponsoring a valuable education event with David Knox - free! A huge "thank you" to the OABR Education Forum for making this event happen. David will be presenting a seminar on 13 ways to Jumpstart 2013. David Knox is a fantastic real estate speaker/trainer and you will be in for a real treat!

One of the neat things about being your President is it gives me the opportunity to meet with many committees, agents and fellow brokers whom I may not ordinarily cross paths with unless we were in a transaction together. I have heard some great suggestions and ideas amongst our membership, and I love it! The Omaha Area Board of REALTORS® is YOUR association, and we are listening. Your feedback is important to make our organization stronger and to help better serve our membership. Please feel free to contact us with any ideas to help us better serve you.

Last but not least, I would like to wish everyone a Happy Thanksgiving. Let's make November a POWERFUL month!

David Matney
2013 President



David Matney
2013 President

Special Events

- **Omaha Lancer Hockey Night**
Fri, Nov 2 from 4:30 p.m. - 6:30 p.m. Dinner at Grandmothers 7:05 p.m. Lancers vs. Blackhawks
- **Turkey Shoot Bowling/Toys 4 Tots**
Wed, Nov 7 at 11:00 a.m. at Sempeck's Bowling & Entertainment
- **Knowledge is Power - Open the Door to More Buyers, More Sales with FHA!**
Thu, Nov 15 from 10:00 a.m. - 11:30 a.m.
- **David Knox - Free Seminar!**
January 17 - Mark Your Calendars.

Annual Coat & Winter Clothing Drive

All the donated clothing was sorted by members of the Social Events Forum. The clothing was delivered by Bill Swanson and Brenda Stuart to the following organizations: Project Wee Care, Omaha Schools Foundation, Stephen Center and Sarpy County Community Services. These organizations were genuinely

appreciative and grateful for the large amount of clothing. Many children and adults in our area will benefit from this clothing drive.

To those REALTORS® AND Affiliates who donated, please know you are keeping Omaha a little warmer this year. Thank you!



Brenda Stuart with a few helpers at the Stephen Center as coats and clothing are delivered.



Deda Myhre, Brenda Stuart and Lori Bonnstetter sorting donated items for the drive.



Bags of winter wear delivered to the Omaha Schools Foundation.



Baring a little chill in the air, Lori Bonnstetter, Doug Dohse, Susan Clark and Brenda Stuart load up to deliver warm clothing to Project Wee Care, Omaha Schools Foundation, Stephen Center and Sarpy County Community Services.

Young REALTORS® at the Pumpkin Patch

The Young Omaha Real Estate Professionals (Y.O.R.E. Pro's) had another fantastic month! We hosted a family friendly event at Vala's Pumpkin Patch on October 12th enjoyed by REALTORS® and affiliates. We could not have asked for better weather and better sponsors! Thank you so much to Mike Dein with Gateway Mortgage Group and Lori Bonnstetter with 2-10 Home Buyers Warranty for sponsoring this event. The campsite, s'mores and treats were a hit! We had a blast going on hayrack rides, finding our way through the corn maze, picking out pumpkins, walking around enjoying the fall and Halloween festivities. To look at pictures from this event, find out where we will be next and what we are doing; please join us on Facebook at facebook.com/OABRYPN.

At YPN, our mission is to help strengthen the REALTOR® brand and to nurture the positive relationship between the real estate industry and the public. This is achieved through taking active roles in policy and advocacy issues, offering education and networking opportunities to all members and staying informed about the latest industry trends and technology.

With just a little participation, our goal of ensuring the long-term success of the REALTOR® brand through positive, successful relationships with our local community will be easily attained. We can't wait to see everyone at our next event!

Megan Jaspers, Chair
DEEB Realty



Sue Henson and Andrea Nicholson and their families pose for picture.



Sponsor Lori Bonnstetter preparing the s'more fixings.



Kids roasting marshmallows for s'mores.



David Matney and his sons prepare to fire water balloon cannon.



Lisa and Dennis Ritter enjoying the camp fire.



Lindsey Krenk and family enjoying a fall evening.

December 31 Deadline: 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. Contact Debbie Peterson for details: 402-619-5553 or DPeterson@OABR.com.



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You are cordially invited to attend the

2013 WCR Officer Installation & Holiday Reception

Thursday, December 6th, 2012 3-6 PM

*Social Hour begins at 3PM followed by the
Officer Installation Ceremony at 4PM*

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COUNCIL**

Submitted By: Laura Longo
Centris Federal Credit Union



“My First Home” Program

Centris Federal Credit Union is a well-known community based credit union. As we continue to grow, we consistently identify more opportunities in which to better serve the people and businesses in our community. For this reason, and over the past three years, we have expanded our mortgage department to include seven knowledgeable and experienced Mortgage Service Representatives in order to demonstrate that we are your “Neighborhood Mortgage Experts”.

In addition to expanding the number of Mortgage Service Representatives available to members, we also recognized the need to diversify the product offerings we have available to serve the community. Centris is the first credit union to offer a program specific to first-time homebuyers; we named the program “My First Home”.

“My First Home” consists of two main components only available through this program. The first being a 30-year

fixed rate mortgage with as little as 3% down. Seller contributions can be used to pay Closing Costs and Pre Paid Items. Borrowers can use gift funds for the down payment. Loan & income limits apply. Second, if qualified, the first-time home buyer can borrow the down payment which results in a second mortgage, fully amortized over ten years for up to 3% of the purchase price. The borrower must contribute at least \$500 of their own funds to the transaction.

The “My First Home” program has set Centris apart from other financial institutions by affording more financing options to first-time homebuyers. The program continues to be a popular option for individuals who are just venturing into the world of home-ownership.



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Lori Bonnstetter – 2-10 Home Buyers Warranty
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AFFILIATES

a council of the
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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 OCTOBER 2012 MEETING:

Wendy Walker (President) – Nebraska Title Company
Mary Sladek (President-Elect) – My Insurance LLC
Janet Dragon (Secretary) – Heartland Reva Team
Brenda Stuart (Treasurer) – ServiceOne Inc
Lori Bonnstetter – 2-10 Home Buyers Warranty
Lisa Bullerman – Staging Design by Lisa Marie
Cherie Casey – The Home Buyer Protection Co
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PK Kopun – American National Bank
Laura Longo – Centris Federal Credit Union
Andrea Maleki – Andrea Maleki State Farm Insurance
Deb Martin – Great Western Bank
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Scott Moore – RELS Title
John Ponec – Security National Bank
Regi Powell – Farmers Insurance/Powell Insurance
Brent Rasmussen – Mortgage Specialists LLC
Julie Sherman – United Distributors Inc
Ruth Smith – Norm's Door Service
Jody Smythe – 1st Reverse Mortgage USA
Jeff Spidle – Mold Solutions
Tom Sutko – AmeriSpec Home Inspection Serv
Matt Thiel – DRI Title & Escrow
Jon Vacha – Home Standards Inspection Serv
Connie Windhorst – Two Men And A Truck
Carlene Zabawa – American National Bank
Dawn Zaller – FPF Wholesale

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, November 6, 9:00 a.m.**
- **Tuesday, December 4, 9:00 a.m.**
- **Tuesday, January 8, 9:00 a.m.**

All Affiliate members are welcome to attend.



AFFILIATE
COUNCIL

Submitted By: **Lori Bonnstetter**
2-10 Home Buyers Warranty



Home Warranties Make Happy Homeowners

In 2010, more than three million home warranties were purchased nationwide. In addition, the majority of warranties were purchased as part of a real estate transaction or subsequent renewal, which presents an interesting opportunity for REALTORS®.

It's clear that home buyers and sellers are finding increasing value in the peace of mind and confidence a warranty provides -- especially at a time when the current economic climate warrants a greater focus on financial security. There is a huge opportunity, Agents, to increase your chance for referrals and repeat business by building client confidence through offering sound warranty advice. Not to mention shifting the liability from your shoulders to the warranty.

To understand how home warranties can be a powerful tool for agents, a warranty is a line of protection, at a reasonable and affordable cost, that guards against breakdown due to normal wear and tear; and it is a powerful tool for agents and their clients. Home Warranties give peace of mind with added protection and provide a smoother transaction for both the seller and buyer during a period of sale.

SELLER BENEFITS

For clients selling their homes, putting "Home Warranty" on the "for-sale" sign can offer a significant competitive edge. While there is no guarantee of selling the home faster or at a higher price, studies indicate that homes sold with a warranty sell for 2.2 percent more and 15 percent faster, on average. In addition, research shows that a warranty increases the chance of selling the property by 29 percent (source: REALTOR® Magazine).

A warranty also helps sellers while the home is listed, especially in today's economy, when the seller may not have the budget available for an unexpected repair cost. Not only does the warranty give buyers more confidence in their home, but the seller gets complimentary coverage during the listing period. A commitment must be made to pay for the warranty, but the payment does not have to be paid until closing (note: Not every warranty provider offers this option). With a warranty in place from the time the home is first listed, a smoother transaction is ensured, with each party covered and fewer negotiations conducted during the period of sale -- from contract to close.

BUYER BENEFITS

Warranties can build confidence with a buyers on a tight budget. According to Home Repair and Remodel, homeowners spend an average of \$900 each year to repair home systems and appliances (source: Consumer Expenditure Survey). In addition, a home system or appliance repair can range from \$65 to \$2,000; a replacement averages \$1,085 and can be as high as \$6,000 to \$10,000. The average life expectancy of nine critical appliances/home systems is 13 years, and the likelihood of failure of one of these systems in a given year is 68 percent. An unexpected cost of a few hundred dollars is undesirable for all, but impossible for many who are allocating their existing funds towards the purchase of their new home. With a warranty, buyers can confidently purchase their home knowing they're protected and secured from closing day.

Home warranties can offer significant benefits and overall peace of mind to clients, but each warranty provider offers unique rules and limitations. Contracts can vary greatly in terms of the benefits they provide and the transparency with which they describe those benefits.

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Fischer Speaks to Omaha Area REALTORS®

State Senator Deb Fischer, a candidate for the U.S. Senate, spoke with Omaha Area REALTORS® on Wednesday, October 17, at the DC Centre in Omaha. Speaking to the REALTORS® in attendance, Fischer talked about her stand on issues affecting the country and the real estate industry specifically. She also spent time answering a large number of questions from REALTORS®.

Fischer was born and raised in Lincoln and attended the University of Nebraska-Lincoln where she graduated with a B.S. in Education. While attending college she met her husband Bruce; they have been married for 39 years, have three sons and reside near Valentine, NE where they operate a family ranch.

Fischer was elected in 2004 to the Nebraska Unicameral, representing

District 43. She served as Chair of the Transportation and Telecommunications Committee and was a member of the Revenue Committee and the Executive Board.

Fischer faces former U.S. Senator Bob Kerrey in the General Election on November 6. Senator Kerrey was also invited to address the Omaha Area REALTORS®.



State Senator Deb Fischer posing with OABR President David Matney.



State Senator Deb Fischer answering questions from the OABR members.

Sprinklers By Steve Vacha

Home Standards Inspection Services

Sprinkler systems are present at many homes and require periodic maintenance and adjustment. Here are some common issues that we discover during inspections;
The house being sprayed. We often find homes with damaged siding, due to the sprinklers spraying the home. If it is constantly being sprayed, the siding will become damaged and deteriorated.

Spray heads not working or leaking. We have found several basements with moisture intrusion, due to leaking and/or damaged spray heads near the foundation. Look for wash out around the spray head or water bubbling up around the spray head while the system is on.

Damaged backflow preventers. This is a potential safety concern. A backflow prevention assembly is used to protect water supplies from contamination. Water lines maintain significant pressure to enable proper flow of water through fixtures. If this pressure fails due to a water main break, or unexpected high demand on the water system, the water in the sprinkler system could be sucked back into the po-

table water piping. The water in the sprinkler system is not meant to ever be used as potable water and the backflow preventer ensures this.

Systems need attention year round.

Fall: Winterizing the system is important. The lines feeding the system are often only about 6" below the ground. The frost in the ground can easily cause the line to freeze and burst if not properly drained.

Many systems are rated as self-draining. This means the water is expected to drain out of the line through gravity. The trouble comes when the plastic water line settles with the grade, creating a little dip in the line. There is the potential for water to get trapped and freeze.

Consider hiring a sprinkler company to blow the water out of the lines. To do this the contractor hooks a compressor up to the system and clears all the water lines of water. He then drains the short amount of pipe that runs from the back flow preventer to the house. This process typically costs under \$100. This is what I suggest to all home owners. If even a small amount of water is trapped and it freezes, the home owner will pay much more than \$100 to have the system repaired in the spring, which would include digging into the yard for repairs.



Spring: Many home owners start the system up themselves in the spring. It is important to slowly turn the water valve when first pressurizing the system with water. If a contractor is called to start the system in the spring they can adjust the spray heads and verify the system is working properly.

Sprinkling season: Monitor the system. Periodically check for damaged spray heads. Spray heads can be damaged by vehicles driving on them or by mowers. Check for proper spraying coverage as well as spray times for the zones. Too much moisture can be problematic for some plants. Shady areas will need less moisture. If used and maintained properly a sprinkler system is a great asset to any home.



Steve Vacha
President

HOME Standards
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KIP: Do you have a Fixer-Upper? A FHA Renovation Loan May Be the Answer!

KNOWLEDGE IS POWER: Just talking about what to do if you come across a "fixer upper" property does not even begin to describe the wealth of information we received from Will DeRosear at the October 18, KIP class. Those who attended walked away with new ideas of how to put renovation financing to good use to increase sales. For the buyers' agent the good news is that with a renovation loan, the buyers can finance the home purchase price plus the cost of repairs. For listing agents, the sellers don't need to make or pay for repairs which means you can list homes sooner and sell them faster.

For more information on the FHA 203k (also known as a renovation loan) you may contact Will DeRosear of HomeServices Lending, 402-964-6531.



Will DeRosear, a home mortgage consultant and renovation specialist, speaking with PK Kopun, Sue Bayliss, Kerri Kelly, Jill Sass and Norm Wordekemper at the Knowledge is Power class on October 18.



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Continuing Education

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Nov 8 Analyzing Tenant Credit Risk and Commercial Lease Analysis
- **Larabee School of Real Estate**
www.LarabeeSchool.com
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- **Moore Appraisal Ed., LLC**
www.mooreeducation.com
402-770-8605
- **Nebraska REALTORS® Association**
www.NebraskaREALTORS.com 402-323-6500
Nov 1-2 GRI 103: Ethics & Legal Issues
0203R (12 hrs)
- **Randall School of Real Estate**
www.RandallSchool.com 402-333-3004
Nov 13 Valuing Small Businesses
C0216 (3 hrs) 8:30 a.m. - 11:30 a.m.
Nov 13 Real Estate Auctions
0186 3 1:00 p.m. - 4:00 p.m.
Nov 14 Trust Accounts
0319R (3 hrs) 8:30 a.m. - 11:30 a.m.
Nov 14 Residential Landlord/Tenant Act
0068R (3 hrs) 1:00 p.m. - 4:00 p.m.
Nov 27 Radon & Real Estate
C0023/ 0023R (3 hrs) 8:30 a.m. - 11:30 a.m.
Nov 27 Manage Your Risk – Protecting Your License
0417R (3 hrs) 1:00 p.m. - 4:00 p.m.
Nov 28 Contract Law
0093R (3 hrs) 8:30 a.m. - 11:30 a.m.
Nov 28 Writing the Purchase Agreement
0019R (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)**
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Membership Report

SEPTEMBER 2012

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Dollinger, Leslie – Gold Coast Real Estate
Evans, Michael – Prudential Ambassador Real Estate – California #101
Goldrick, Janet – Keller Williams Greater Omaha – Giles
Rheiner, Tammie – CBSHOME Real Estate – W Dodge
Roth, Bartley – CBSHOME Real Estate – 147th
Schamp, Brian – Celebrity Homes Inc
Shunk, Kathleen – NP Dodge I LLC – Pierce
Starks, Angel – DEEB Realty – 117th
Swanson, Kelsey – DEEB Realty – 117th
Tomasek, Bradley – CBSHOME Real Estate – W Dodge
Walter, Thomas – Prudential Ambassador Real Estate – California #101

NEW AFFILIATES

Graves, Mark – Mark Graves Photography
Nogg, Brian – I-Go Van and Storage Co
Pelster, Chris – AmeriSpec Home Inspection Serv
Sherman, Julie – United Distributors Inc
Taborsky, Frank – Leapin Lizard Locksmiths
Thorne, Stacy – Franklin American Mortgage Co
Tweedy, Rich – Pest Solutions 365
Wiley, Kevin – AmeriSpec Home Inspections Serv

REALTOR® CANDIDATES

Baratta, Sandra – CBSHOME Real Estate – Lakeside
Becker, David – NP Dodge I LLC – Pierce
Conrad, Teresa – Prudential Ambassador Real Estate – California #101
Dole, Lynette – Prudential Ambassador Real Estate – California #101
Freshman, Elizabeth – NP Dodge I LLC – Pierce
Gach, Shannon – Prudential Ambassador Real Estate – California #101
Gale, Erick – NP Dodge IX LLC – 35Dodge
Gehrman, Patrick – RE/MAX Results
Gibson, Christine – NP Dodge III LLC – Lakeside
Graham, Maegen – NP Dodge III LLC – Lakeside
Hill, Dustin – CBSHOME Real Estate – 147th
Keiser, Dustin – DEEB Realty – 117th
Lee, Richard – DEEB Realty – 117th
Maher, Cynthia – CBSHOME Real Estate – Davenport
Petersen, Theresa – CBSHOME Real Estate – Lakeside
Quint, Austin – CBSHOME Real Estate – 147th

Wichman, Deborah – DEEB Realty – 117th

AFFILIATE CANDIDATES

Beisheim, Chad – Foundation – 2 – Rooftop
Kelp, Joel – Advanced Floor Care
McCombs, Kris – Wintrust Mortgage
Rensch, Todd – Rensch Property Inspection
Schrunk, Johnny – Next Move Marketing
Wilwerding, Doug – Advanta Clean
Windhorst, Connie – Two Men And A Truck

MEMBER TRANSFERS

Bierman, Dawn from Keller Williams Greater Omaha – Giles to Keller Williams Greater Omaha – California
Bonnstetter, Lori from AmeriSpec Home Inspection Serv to 2-10 Home Buyers Warranty
Caniglia, Cory from Prudential Ambassador Real Estate – California #101 to NP Dodge I LLC – Pierce
Caniglia, John from Prudential Ambassador Real Estate – California #101 to NP Dodge I LLC – Pierce
Caniglia, Kylie from Prudential Ambassador Real Estate – California #101 to NP Dodge I LLC – Pierce
Harrington, Susan from RE/MAX Results to Keller Williams Greater Omaha – Giles
Hendrix Schied, Jennifer from CBSHOME Real Estate – Lakeside to NP Dodge III LLC – Lakeside
Hergert, Julie from NP Dodge V LLC – 129th Dodge to CBSHOME Real Estate – 121 Pacific
Hooper, Shasta from CBSHOME Real Estate – Davenport to Prudential Ambassador Real Estate – California #101
Lampman, Ben from DEEB Realty – 117th to DEEB Realty – Bellevue
Martin, Summer from Prudential Ambassador Real Estate – California #101 to NP Dodge IV LLC – Papillion
Mitchell, Debra from Nextage ASHAR Realty to Celebrity Homes Inc
Morris, Jeanne from CBSHOME Real Estate – Twin Creek to DEEB Realty – 117th
Reiss, Deborah from Keller Williams Greater Omaha – California to Target Realty LLC
Scheer, Marjorie from Don Peterson & Associates R E – 6th to Don Peterson & Associates R E – 23rd
Smith, Luke from Sentinel Realty LLC to Prudential Ambassador Real Estate – California #101

REACTIVATED MEMBERS

Armstrong, Denise – DEEB Realty – 117th
Frost, Victor – NP Dodge I LLC – Pierce
Hennigan, Diane – Legacy Homes Omaha LLC
Kiger, Stanley – DEEB Realty – 117th
Nelson, Arthur – Peterson Bros Realty

RESIGNATIONS

Abboud, David – Commercial Realty Inc
Abraham, Philip – Landmark Group
Adams, Brian – NP Dodge IX LLC – 35Dodge
Allmendinger, Laurie – Keller Williams Greater Omaha – Giles

Berry, Michael – Great Plains Mortgage Co LLC
 Bugarino, Robert – NP Dodge IX LLC – 35Dodge
 Caigoy, Shawna – NP Dodge II LLC – Co Bluffs
 Doey, Mark – CENTURY 21 Century Real Estate
 Doherty, Leonard – Atlas Pest Control
 Eckel, Gregory – CBSHOME Real Estate – 147th
 Fecht, Michael – First National Bank of Omaha
 Flott, Mark – Real Estate Associates Inc
 Fonda, Janice – CBSHOME Real Estate – Davenport
 Francois, Eugene – CBSHOME Real Estate – Twin Creek
 Garness, Gregory – Keller Williams Greater Omaha – California
 Graack, Thomas – Real Estate Associates Inc
 Hansen, Michael – NP Dodge I LLC – Pierce
 Hauer, Corrina – NP Dodge IX LLC – 35Dodge
 Heimann, Amy – Don Peterson & Associates R E – 23rd
 Houlton, Amy – CBSHOME Real Estate – Lakeside
 Howell, Michael – Prestige Painting & Finishing
 Jensen, Richard – CBSHOME Real Estate – Davenport
 Kenney, Bernard – Real Estate Associates Inc
 Kiley, Ladawn – RE/MAX Professionals
 Kotte, Lloyd – CENTURY 21 Century Real Estate
 Kullman, Donna – RE/MAX Results
 Larabee, L Craig – Larabee School of R E & Ins Inc
 Leonhardt, Bonnie – NP Dodge IX LLC – 35Dodge
 Lienemann, Michael – Landmark Group
 McGowan, David – DVG Realty LLC
 Macklin, Steven – CBSHOME Real Estate – Davenport
 Madara, Sharon – CBSHOME Real Estate – W Dodge
 Manhart, Joan – HOT Properties Inc
 Moore, Mick – The Home Buyers Protection Co
 Mueller, Mary – NP Dodge IV LLC – Papillion
 Mullen, Joshua – CBSHOME Real Estate – Twin Creek
 Murray, Jeremy – Prudential Ambassador Real Estate
 Myers, Richard – McGill Gotsdiner & Workman
 Nagel, Kristine – NP Dodge IV LLC – Papillion
 O'Connor, Trisha – CBSHOME Real Estate – W Dodge
 Rasmussen, Buck – NP Dodge V LLC – 129th Dodge
 Redlinger, Joshua – DEEB Realty – 117th
 Roewert, Jason – CBSHOME Real Estate – 147th
 Rogers, Tammy – NP Dodge III LLC – Lakeside
 Royster, Roxanne – RE/MAX Cornerstone Properties
 Saylor, Diana – NP Dodge IV LLC – Papillion
 Sergeant, Colleen – Idea Realty Inc
 Shull, Angela – NP Dodge V LLC – 129th Dodge
 Smith, Steven – Multi-Vest Realty Co
 Soener, Kristi – Keller Williams Greater Omaha – California
 Soener, Robert – Keller Williams Greater Omaha – California
 Tardy, Virginia – Prudential Ambassador Real Estate – California
 #101
 Taylor, Walter – Guardian Real Estate LLC
 Troya, Marie – CBSHOME Real Estate – W Dodge
 Tuma, Dana – Husker Pest & Termite Mgmt
 Vachal, Eva – Keller Williams Greater Omaha – California
 Vana, Eric – NP Dodge IX LLC – 35Dodge
 Venteicher, Bradley – NP Dodge I LLC – Pierce
 Vogt, Adam – CBSHOME Real Estate – W Dodge
 Wachter, Ardelle – RE/MAX Cornerstone Properties
 Waddington, William – Waddington Appraisals
 Walenz, Kathleen – NP Dodge I LLC – Pierce
 Watson, Adam – PJ Morgan Real Estate
 Weiner, Alvin – Dundee Realty Company

NEW REALTOR® COMPANIES

Jarryd Israel Broker – 3848 Ballard Ct, Lincoln, NE, 68504
 OABR & MLS Phone: 402-991-8997
 Designated Realtor: Jarryd Israel
 ML Kopp & Associates – 602 N 151st Cr, Omaha, NE,
 68154 OABR & MLS Phone: 402-740-6939
 Designated Realtor: Mark Kopp

NEW REALTOR® BRANCH OFFICE

RPM Heartland – 10685 Bedford Ave #113, Omaha, NE,
 68134 (Main office RE/MAX Cornerstone Properties)

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to
 402-619-5559)
 Keller Williams Greater Omaha – 14505 California St,
 Omaha, NE, 68154
 Latino Investments LLC – 4923 S 24th St #101A, Omaha,
 NE, 68107
 Target Realty LLC – 4923 S 24th St #103, Omaha, NE,
 68107
 Wohlenhaus Appraisal Service – 108 Traders Pointe Cir,
 Council Bluffs, IA, 51501

COMPANY NAME CHANGE

Accessible Living Homes (Formerly Your Buyers Broker Inc)

CHANGE OF DESIGNATED REALTOR®

Dundee Realty Company – Howard Weiner (Formerly Alvin
 Weiner)

CORRECTION

Filipi, Matthew transferred from NP Dodge V LLC –
 129th Dodge Ste A to NP Dodge III LLC - Lakeside

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

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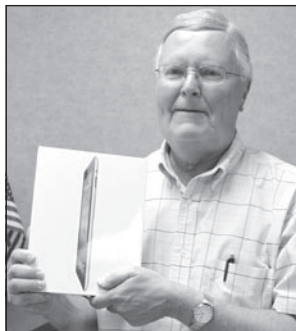
Lockboxes & RPAC – Two important programs

Members contributed over \$4,300, and pledged over \$1,000 additional to RPAC during the September lockbox exchange event where nearly 10,000 old lockboxes were exchanged for new, Bluetooth iBoxes. Over time, with the advancements in electronic lockbox technology, Supra key deposits became unnecessary, and for those members with deposits carried over from older systems, there was a nice surprise as they exchanged their lockboxes – a refund check, most between \$20 to \$100 depending on when they joined the MLS.

A large number of those receiving checks, turned their old key deposit into a new investment in the REALTORS® Political Action Committee (RPAC), an important program for the protection of private property rights and the real estate industry in general.

At the end of the day, one member investing in RPAC was Peter Gage, who, as a result of a drawing following the three-day event, was the lucky winner of a new iPad.

Peter Gage enjoying his new iPad from the RPAC fundraiser.



Personals

CONDOLENCES to Fred Tichauer of Prudential Ambassador Real Estate who recently lost his mother.

CONDOLENCES to Mark Bresley of CBSHOME Real Estate who recently lost his father.



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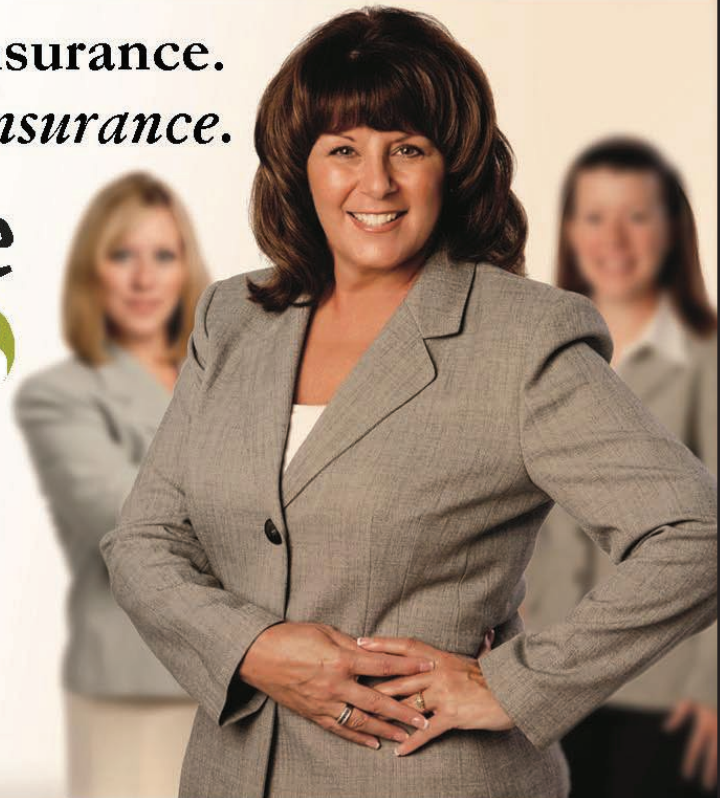


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iPhone 5 for the Supra eKEY is Approved



Lightning Adapter Supra iPhone Adapter iPhone 5

Supra has certified the eKEY application to be compatible with the iPhone 5 and Apple's Lightning Adapter. (Please note: the Lightning Adapter is required to connect the iPhone 5 as well as Supra's iPhone Adapter for the eKEY application.)

The Lightning Adapter can be purchased through Apple for \$29.00. The Supra iPhone Adapter is available from the Omaha Area Board of REALTORS® for \$54.95. If you have questions, contact Lisa at LWelch@OABR.com or 402-619-5552.

What you don't know about radon can hurt you. And your clients. Educate yourself, and your clients about radon.

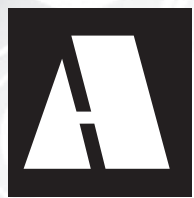
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November is Designation Awareness Month

Omaha Area Board of REALTORS® and the NATIONAL ASSOCIATION OF REALTORS® (NAR) to announce the arrival of REALTOR® Designation Awareness Month. NAR established November as an important month in which to encourage its members to start or complete an officially endorsed designation or certification through NAR or one of its Institutes, Societies and Councils.

In today's market, continuing education is your best way to stay ahead of the competition. Now more than ever, successful agents must keep current on issues, involving technology, changing legalities, and many other central components of the business. NAR and its Institutes, Societies and Councils offer advanced designation and certification programs to help members remain up-to-date in such a dynamic environment. Although other designations exist, only these carry an official NAR endorsement. Look to NAR for the resources you need to stay on top of trends, including many high-value online courses offered through REALTOR® University School of Professional Development & continuing Education. Continuing education credit can be earned by completing many of the designation and certification courses.

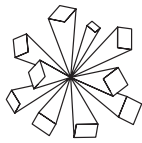
"REALTORS® have access to advanced education designation and certification programs, tailored to virtually every real estate

specialty. Beyond building skills, knowledge and productivity, these prestigious programs enhance the professional image of REALTORS® and take our members to the next level", David Matney, OABR President.

REALTORS® who pursue professional designations have a distinct competitive edge as a result of their increased expertise and marketability. Based on the 2012 NAR Member Profile survey data, the median income of REALTORS® with no designation was \$28,900, and the median income of those with at least one designation was \$50,000. The difference between the two is \$21,100.

The NATIONAL ASSOCIATION OF REALTORS® and Omaha Area Board of REALTORS® strongly encourage its members to increase their professional image, marketability, productivity and earnings through the pursuance of a designation or certification program.

For a complete list of the official NAR family designations and certifications, visit <http://www.realtor.org/designations-and-certifications>.



GRADUATE,
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Agent-Direct Auto-Payments

Beginning January 1, 2013 Great Plains REALTORS® MLS is changing the way monthly MLS fees are collected. The new system will streamline the collection processes and result in a fairer system where all subscribers pay the same amount on the same day, with much greater overall efficiency.


By now, you should have received a payment authorization form from your broker or office manager which should be completed and returned to the OABR Office not later than November 21. The form enables MLS subscribers the ability to pay directly for service either from a checking account or a bank card. For more information, contact Debbie Peterson, DPeterson@OABR.com, or 402-619-5553, or go to www.OmahaREALTORS.com and link to MLS Information.

Political Opportunities

By now, most people have witnessed enough politics to last for several years – but not so for everyone! If you're a political junkie, or just a REALTOR® who understands the importance of the organization's involvement at the local, state and national level, there are opportunities for you:

1. Volunteer to serve on the OABR Governmental Affairs Committee. Attend monthly meetings which over the last year have included representatives from the Mayor's office, city council, county board, planning commission and chamber of commerce.
2. Volunteer to serve on the Nebraska REALTORS® Association's Governmental Affairs Committee that normally meets about three times per year. At the next meeting in January, they will review the newly introduced state legislation for the 2013 session.
3. Consider application as a Federal Political Coordinator, or FPC. The Nebraska REALTORS® Association is looking for a new FPC to be selected as a liaison with Senator, either Deb Fischer or Bob Kerrey.
4. Everyone should respond to NAR's calls for action. The response takes only a minute, but can be very effective IF you respond. The latest call for action is available now at www.Omaha-REALTORS.com, click on the "Governmental Affairs" link.

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Know the Code

Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

Article 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99)

• Standard of Practice 14-1

REALTORS® shall not be subject to disciplinary proceedings in more than one Board of REALTORS® or affiliated institute, society or council in which they hold membership with respect to alleged violations of the Code of Ethics relating to the same transaction or event. (Amended 1/95)

• Standard of Practice 14-2

REALTORS® shall not make any unauthorized disclosure or dissemination of the allegations, findings, or decision developed in connection with an ethics hearing or appeal or in connection with an arbitration hearing or procedural review. (Amended 1/92)

• Standard of Practice 14-3

REALTORS® shall not obstruct the Board's investigative or professional standards proceedings by instituting or threatening to institute actions for libel, slander or defamation against any party to a professional standards proceeding or their witnesses based on the filing of an arbitration request, an ethics complaint, or testimony given before any tribunal. (Adopted 11/87, Amended 1/99)

• Standard of Practice 14-4

REALTORS® shall not intentionally impede the Board's investigative or disciplinary proceedings by filing multiple ethics complaints based on the same event or transaction. (Adopted 11/88)

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



DECEMBER ORIENTATION

- Tuesday, December 4, 8:30 a.m. to 4:00 p.m.
- Wednesday, December 5, 8:30 a.m. to 4:00 p.m.
- Thursday, December 6, 9:00 a.m. to 12:00 p.m.

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MEMBERSHIP STATISTICS

OABR

	Sep 2012	Sep 2011
Designated REALTOR®	216	214
Des. REALTOR® Secondary	1	2
REALTOR®	1876	1902
REALTOR®-Secondary	0	1
TOTAL	2093	2119

Institute Affiliate	73	57
Affiliate	209	189
Other	5	6
TOTAL	2380	2371

	Sep 2012	YTD
New REALTOR® Members	26	199
Reinstated REALTOR® Members	5	75
Resignations	68	255

GPRMLS

	Sep 2012	Sep 2011
Participants (Primary)	207	205
Participants (Secondary)	59	59
Subscribers (Primary)	1859	1870
Subscribers (Secondary)	172	182
Exempt	31	31
TOTAL	2328	2352



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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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MOBAupdate

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Quality construction in attractive and affordable communities is important to us because we are your neighbors. We work, play and serve in your communities. The Metro Omaha Builders Association members are dedicated to preserving integrity and lifestyle through high professional standards and sound business practices.

The calendar at www.MOBA.com is constantly being updated, so check www.MOBA.com for the latest information. 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 or call the MOBA office at 402-333-2000 for more information.

MOBA is Here for Our Residential Building Community

MOBAcalendar

November

- 04** Daylight Savings Ends...
- 08** MOBA Dinner Meeting Social Hour 6:00pm
Dinner at 7:00pm \$10 per person
- 13** MOBA Board of Directors Meeting 11:00am
MOBA Conference Room
- 22-23** Thanksgiving... MOBA Office CLOSED

visit the calendar on the NEW
www.MOBA.com
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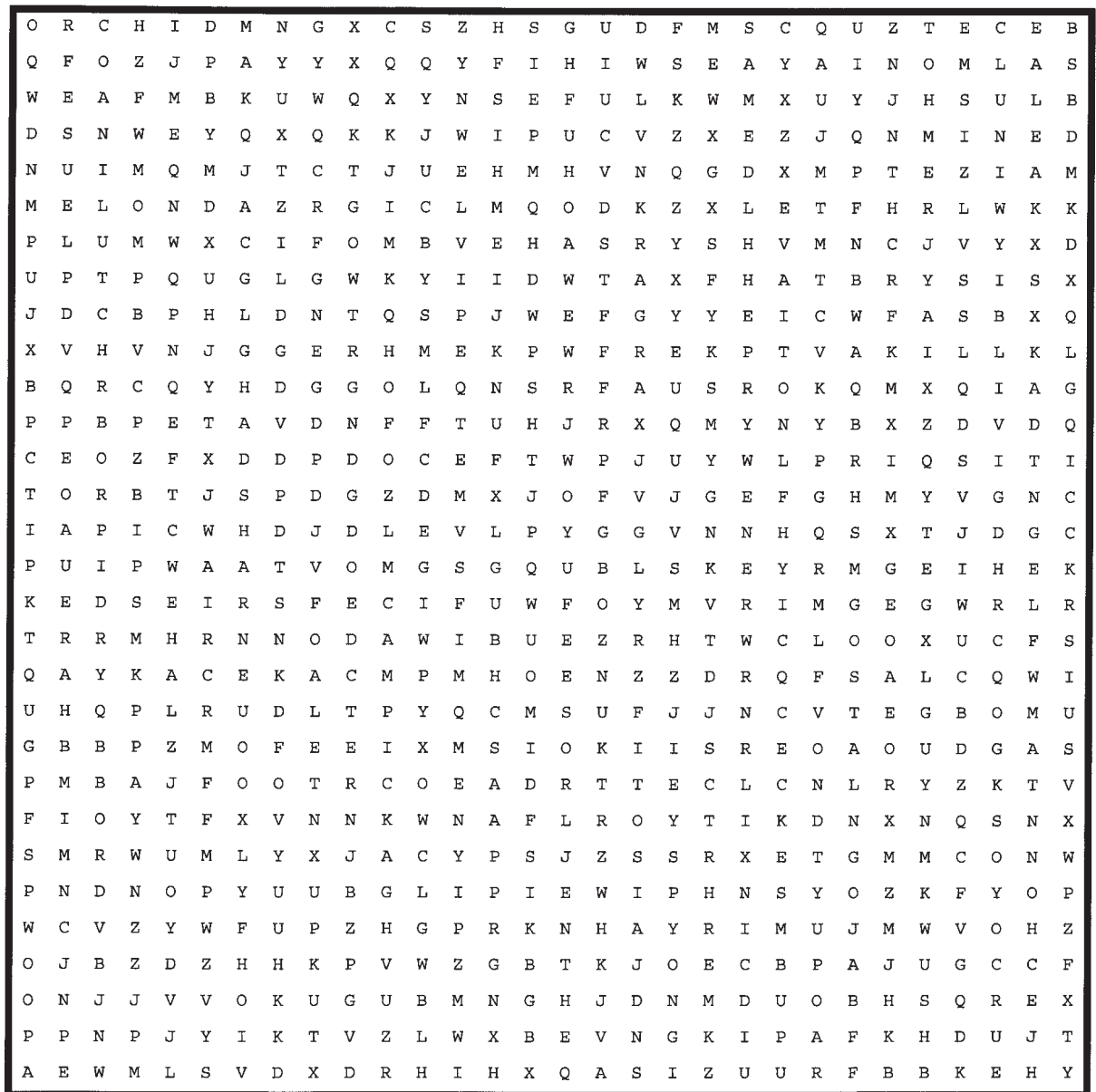
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ORCHID
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PLUM
SALMON
THISTLE



Name: _____

Company: _____

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Nanci Salistean
of NP Dodge Company
winner of the October Word Search.



Ileana Carlson



Mike Connell



Brett Curtis



Gerry Frans



Rosalia Gish



Ericka Heidvogel



Don Igo



Marsha Labs



Monica Lang



Mike McGlynn



Debbie Mitchell



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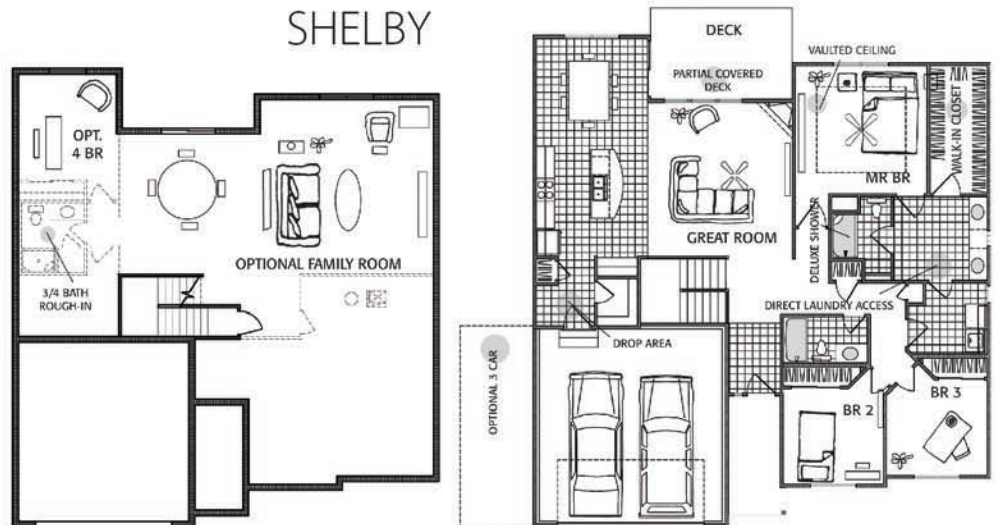
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