

UPCOMING EVENTS

New Member Orientation

Tue, Jul 9 from 8:30 a.m. - 4:00 p.m.
Wed, Jul 10 from 8:30 a.m. - 4:00 p.m.
Thu, Jul 11 from 8:30 a.m. - 1:00 p.m.

Affiliate Council

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

Social Events Forum

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

Education Forum

Thu, Jul 11 at 10:00 a.m.

WCR Golf Tournament

Thu, Jul 11 at Pacific Springs Golf Course

Diversity Committee

Tue, Jul 16 at 11:00 a.m.

Governmental Affairs Committee

Wed, Jul 17 at 10:00 a.m.

WCR Executive Meeting

Thu, Jul 18 from 9:00 a.m. - 10:00 a.m.

Knowledge is Power - Title Commitment

Thu, Jul 18 from 10:00 a.m. - 11:30 a.m.

RPAC Rockin' on the River

Thu, Jul 18 at Bryson's Airboat Tours

MLS Election Meeting

Fri, Jul 19 from 10:00 a.m. - 11:00 p.m. at OABR Lobby

Education Forum

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

YPN Advisory Board

Thu, Aug 1 at 2:00 p.m.

New Member Orientation

Tue, Aug 6 from 8:30 a.m. - 4:00 p.m.
Thu, Aug 8 from 8:30 a.m. - 1:00 p.m.

Omaha Area Board of REALTORS® Annual Picnic

Wed, Aug 7 from 11:00 a.m. - 1:00 p.m.

Knowledge is Power

Thu, Aug 14 from 10:00 a.m. - 12:00 p.m.

Social Events Forum

Wed, Aug 14 at 10:00 a.m.

MLS Users Group

Wed, Aug 14 at 10:00 a.m.

WCR Executive Meeting

Thu, Aug 15 from 9:00 a.m. - 10:00 a.m.

Diversity Committee

Tue, Aug 20 at 11:00 a.m.

GPRMLS Executive Committee

Wed, Aug 20 at 4:00 p.m.

Governmental Affairs Committee

Wed, Aug 21 at 10:00 a.m.

New Name a Possibility

The Omaha Area Board of REALTORS® would like you to consider changing names to a new name that is more representative of the organization. On August 7, OABR members will be asked by the Board of Directors to consider changing the board's name to one of the following three association names:

- Omaha Area REALTORS® Association (OARA)
- REALTORS® Association of Greater Omaha (RAGO)
- REALTORS® Association of Metro Omaha (RAMO)

The Board of Directors feel a name change would be beneficial, but want member input. They want a name that reflects who the organization is, and that is its members. The Omaha Area Board of REALTORS® has a board of 13 volunteer leaders, but there's more to it than that. It's an association made up of over 2,000 local members of the National Association of REALTORS®.

Proponents feel it will create a greater sense of unity among the REALTOR® population, and the name will better reflect that we are a coalition of all REALTORS®, not a smaller or select 'board'.

Not everyone agrees about the possibility of a new name for the Omaha Board of REALTORS®, though. Some think there is no need to change the name. Doing so will require editing documents, as well as changing the office signs, banners and print items.



Mayor-elect Jean Stothert made the OABR office one of her first stops following the City elections. Above, members of the Governmental Affairs Committee discuss important issues relevant to job growth and economic expansion in Omaha.

NAR Annual Conference & Expo

Fall is the season of shorter days, colder weather, and a great opportunity for REALTORS®. The annual REALTORS® Conference & Expo is going to take place from November 8-11 in San Francisco.

EDUCATION

The Conference is a four-day affair and this year's theme is Rise to New Heights. This event is jam-packed with opportunities for the savvy real estate professional. For instance, 100 education sessions will be scheduled, which will feature nationally-recognized speakers, trainers, and industry experts. During these sessions, they will discuss topics



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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 4th of July!

One of my favorite holidays is Independence Day! There is nothing better than a holiday that involves alcohol and explosives, plus the only shopping involved is picking out which fireworks stand has the best inflatable mascot. Seriously, even with all of the challenges we face as a nation, we are fortunate enough to live in the greatest country in the world. As REALTORS® we have the opportunity to help our fellow citizens achieve one of the bedrocks of the American Dream – owning a home. That is well worth celebrating.

One of the neat things about being a REALTOR® is that every day is different. You always have the opportunity to grow your business, and sometimes you have to take a step back and maybe make adjustments to your business to better serve your clients. Sometimes I am guilty of looking for a new “shiny object” or system rather than looking at the basics of the business. This month, I would like to slow down and address the basic issue of safety.

In our industry, we get so caught up in “closing the next deal” that sometimes we have a tendency to overlook safety. No matter your role, broker/owner, manager, agent, or affiliate we have to look at ways we can do our jobs more safely. Maybe it is simply buckling up, or perhaps it is making sure the door is locked after hours, or having a client meet you at the office instead of at a vacant home. This month, I would like everyone to take a moment and look at ways they could improve the safety in their business.

Have a great Fourth, and let's make July a productive, profitable, and SAFE month!

David Matney



David Matney
 2013 President

Special Events

- **WCR Golf Tournament**
 Thursday, July 11 at Pacific Springs Golf Course
- **RPAC Rockin' on the River**
 Thursday, July 18 at Bryson's Airboat Tours
- **Knowledge is Power - Title Commitment**
 Thursday, July 18 from 10:00 a.m. - 11:30 a.m.
- **MLS Election Meeting**
 Friday, July 19 from 10:00 a.m. - 11:00 p.m. at OABR Lobby
- **Omaha Area Board of REALTORS® Annual Picnic and Business Meeting**
 Wednesday, August 7 from 11:00 a.m. - 1:00 p.m.

Continued from Page 1

The idea for a new name had been tossed around by members for a few years, but it wasn't until last October when Michelle Torrence suggested the name change at an Equal Opportunity Task Force Meeting that it started moving through the process. Torrence noted that many other REALTOR® organizations were designated as an association and most have moved away from using the word 'board' to be more inclusive.

Currently 86 percent of the 117 local REALTOR® organizations with over 2,000 members utilize an 'association' name. The REALTORS® Association of Lincoln changed their name in the year 2000.

Originally the Omaha Area Board of REALTORS® was called the Omaha Real Estate Exchange when it was founded in 1886 and later became the Omaha Real Estate Board with the 1908 advent of the national association. Not until 1966 did the national association amend its bylaws to allow sales agents to be members of the national organization. Prior to then, the national organization was made up entirely of real estate firm owners and was called the National Association of Real Estate Boards.

The term REALTOR® was coined in 1916, but wasn't put into the local name until 1969, when it became the Omaha Board of REALTORS®. Its current name, Omaha Area Board of REALTORS®, was adopted in 1981 when Sarpy County REALTORS® became part of the organization.

The suggestion to change the name has been raised because the term 'board' of REALTORS® is basically a vestige of a time when only

company owners could be members. Now, OABR is over 2,000 REALTOR® members including brokers, salespeople, and appraisers. It is an association of people involved in all aspects of real estate.

Amendments to the bylaws must be approved by a majority vote of members present and voting.

A preliminary name-selection survey will be conducted from July 2 through July 23. The electronic survey will give REALTOR® members the opportunity to select the "association" name they prefer:

- Omaha Area REALTORS® Association (OARA)
- REALTORS® Association of Greater Omaha (RAGO)
- REALTORS® Association of Metro Omaha (RAMO)

The survey itself will not change the name, but will select the name to appear on the final ballot. Then, on August 7 at the Annual Picnic event, REALTOR® members will be asked to vote on renaming the organization — choosing to either (A) keep the existing name, or (B) change the name to the most popular "association" name selected by the member survey.

All REALTOR® members are eligible to vote in person (only) on the name change on August 7, 2013. The Annual Picnic will run from 11:00 a.m. - 1:00 p.m., however voting will take place beginning at 9:00 a.m. and ending at 4:00 p.m. for anyone who cannot attend during the picnic hours.

The consensus of the Board of Directors is that whatever happens with this member-driven decision, the local organization will continue with its mission to advocate for all REALTORS®.

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Annual Dues Billing Information

Dues statements for the fiscal-year 2014 will be mailed early in July. Payments can be made online at www.OmahaREALTORS.com by using your MLS Logon ID and Password. Specific instructions are located on the back side of the dues statement. **Member dues must be paid by August 15, 2013**, or a ten percent late-payment fee will be assessed. REALTOR® dues are collected for all three levels of the REALTOR® Organization. The breakdown for 2014 is:

2014 Local: OABR Dues	\$ 165.
2014 State: NRA Dues	\$ 220.
2014 Nat'l: NAR Dues	\$ 155.
2014 TOTAL	\$ 540.

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

David Matney
2013 President
Omaha Area Board
of REALTORS®

Henry Kammandel
2013 Chairman
Great Plains
REALTORS® MLS

Photo Shoot for RPAC

For a day, the Omaha Area Board of REALTORS® education room became the set for a photo shoot. On Friday July 14, volunteers from **Amoura Productions** gave members the opportunity to update their professional image.

As an added bonus, **Focus Printing** offered a special promotion on business cards for those updating their headshot.

Nearly 50 members showed up dressed for success, like Cindy Forehead, who was pleased with the results.



Mary Mudd



Sharon DiBiase

"I think the pictures turned out really wonderful," Cindy said. "It was a great idea, and a wonderful project."

Over \$1,500 was raised for RPAC, making it a truly successful event. The Omaha Area Board of REALTORS® would like to express special appreciation to Amoura Productions and the two volunteer photographers, Darek David and Greg Higgins.

"They were very professional and did a really nice job," said Sharon DiBiase.

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SAVE THE DATE!

The OABR Social Events Forum
Annual Picnic & Business Meeting is scheduled on
August 7 from 11:00 a.m. - 1:00 p.m. in the parking lot
at the Omaha Area Board of REALTORS® office.

- Visit Affiliate Member booths
- Enter for a chance to win 20 \$50 gas cards
- Free barbeque with all the fixin's



Composition Board Siding

By Tim Krof

Home Standards Inspection Services

Composition siding is a composite wood product made from wafers of wood pressed together and coated in resin, then formed into a board. Composition board siding had a rough beginning. Weyerhaeuser was one of the first major producers and their product did not fare well. As is the case with many new products, it has been improved. But, even with all the improvements made in siding material over the past 20-30 years, all wood products, pressed or natural, must be kept sealed. What is being 'sealed out' is moisture. This 'seal' consists of the caulk and paint that was applied to the product at new construction. The key is to maintain that 'seal' over the years to ensure the longevity of the product.

Caulking usually lasts anywhere from 3 – 8 yrs, and exterior paint has a life span of 7 – 12 yrs, depending on the product. Caulking is required more often than painting. It is important to caulk around nail heads and seams. Those are the two most likely areas for moisture penetration, and need to be maintained in order for the product to last. The bottom edge also needs a good coat of paint the same time you're a caulking, to keep moisture from wicking up at the base.

Today there are three types of composition board siding:

- **Masonry Composition Board Siding (Fiber Cement):** The sturdiest and most expensive, this is marketed as a lifetime siding and it very well could be. This material will not swell and get soft. It is more difficult to install and will expand and contract, thus expansion gaps are needed.



- **Hardiplank:** Wood chips are glued together for this product. It is a sturdy product that has recently been introduced. It is less likely to swell when compared to composition board siding.
- **Composition Board Siding:** This material is basically sawdust and wafers of wood that are held together with exterior glue, and a waterproof membrane.



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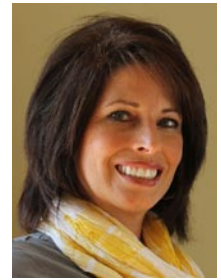
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AFFILIATE
COUNCIL

Submitted By: **Lisa Marie Bullerman**
Staging and Design by **Lisa Marie, LLC**



Tips to Staging a Home for Today's Market ...

Home staging involves more than cleaning or clearing out the clutter. It involves making the home appealing to everyone who comes in the door. A staged home creates a sense of organization and warmth.

It's important for a home owner to remove personal things from the home and a stager will help to depersonalize the home further by providing the neutral viewpoint. Regardless if you throw things away or just put them in storage, you've got to remove the clutter from your house. This includes packing away those framed family photos on the night stands in the bedroom or on the fireplace mantel, and removing the collage of children's artwork covering the refrigerator door. Remember, nothing should be on the outside, including the top of the refrigerator when your home is on the market. Use the same thought process while moving throughout your house and ensure that each room is clear of clutter and depersonalized.

Potential buyer's get their first impression of the house they are looking at within the first 8 to 15 seconds. On average, they form their opinion of the house within 30 seconds, and typically only spend about 8 minutes looking at a house. That is why it is so important to have your house ready before you put it on the market. From repairing the dripping faucets and patching the holes in the walls, to getting your carpets cleaned, you need to have your home looking its best.

Make sure that each room shows its own purpose - you don't want your buyers to have to guess at it. If you have a small space without a closet, you don't want your buyers wondering if it might be a bedroom, so enhance it by making it into a gym or office.

The kitchen and bathroom are the heart of the home so it's important to make sure they are shown to their best advantage. Also, remember lighting is key throughout the house. Check to make sure you have the proper light bulbs in the fixtures and lamps and none are burned out.

Your master bedroom should be non-gender specific. Invest in neutral bedding and add some decorative pillows. Your bedroom should look neat, clean and comfortable. Look at high-end hotels for inspiration as they are designed to appeal to the masses.

All spaces in the house should have a focal point. For instance, a fireplace would be the focal point in a family room. Make sure the focal point is unique; you want to create a "Wow!" factor at that key area.

Continued on Page 7



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Continued from Page 6

Discard any outdated and dusty floral arrangements, replace them with real plants, or buy silk arrangements that look like the real thing. Orchids are wonderful, they come in many colors and give height where needed.

Never leave a table un-staged, they should always have something on them. Use a table setting or decorate the middle. Again, if the table is the focal point in that room, it should stand out and catch the buyer's eye.

When it comes time to hang wall art, use larger pictures and a fewer number of them. You don't need something on every wall; less is more, when it comes to pictures and artwork on the walls. Also, because art can be very personal, try using mirrors instead. Mirrors are great for adding depth, dimension and light to a room. For example, putting a beautiful mirror over a console will make any room look more picturesque. Mirrors are noncommittal art and they do great things for spaces.

You only get one chance to make an excellent first impression and having great curb appeal can do that for you. While the emphasis may be on dazzling your prospective buyers with the home's interior, don't neglect the outside. You want to make sure that buyers don't pass up the opportunity to look at your house. Having a house with an attractive outward appearance will intrigue passersby to take a second look at your home.

Professional Home Staging has become one of the most effective and recognized home marketing techniques. Staged properties sell faster when compared with houses that have not been staged. From the date of listing until the day of closing, home staging shortens this amount of time, even in a slow real estate market. Less time on the market equals less stress and a bigger profit.

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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 JUNE 2013 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
Brenda Carlson – Pulaski Bank Home Lending
Cherie Casey – The Home Buyer Protection Co
Heather Chaney – NP Dodge Title Services
Liz Cooley – Rearranged for Change
June Eads – AmeriSpec Home Inspection Serv
Mary Gorup – Integrity Termite
Debbie Kalina – Radon Pros LLC
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Laura Longo – Centris Federal Credit Union
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Kayci Parker – Metro 1st Mortgage
John Ponc – Security National Bank
Lisa Powell – Farmers Insurance Powell Insurance
Pam Rasmussen – AAA Bank Nebraska
Stephanie Reinhardt – Franklin American Mortgage Co
Jody Smythe – 1st Reverse Mortgage USA
Heidi Weeks – Centris Federal Credit Union
Carlene Zabawa – Pulaski Bank Home Lending
Dawn Zaller – Stearns Lending Inc
Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRAffiliates.com.

UPCOMING MEETINGS:

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

All Affiliate members are welcome to attend.



Join the 2013 RPAC Challenge!

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Matney, David

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Ritter, Lisa
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Thank You to the 684 REALTORS® and Affiliates who contributed their fair share to the 2013 RPAC Drive.

Affiliate Contributors

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

Sandiland, Becky, First National Bank of Omaha
Stuart, Brenda, ServiceOne Inc.

SENATOR'S CLUB (\$150+)

Casey, Cherie, The HomeBuyers Protection Co.
Maleki, Andrea, Andrea Maleki State Farm Insurance
Zimmerman, Todd, Zimmerman Mortgage Corp.

50 CLUB (\$50+)

Kopun, Predrag, Centris Federal Credit Union
Mohr, Sue, SAC Federal Credit Union

Questions?

Donna Shipley
DShipley@OABR.com

CONTRIBUTION GOAL



A complete list of 2013 RPAC contributors is located at: www.RPAC.OmahaREALTORS.com

Blazin' Pianos

If you weren't there you missed the 'Fun!' Matt and Keith of Blazin' Pianos not only sang and played piano, they were cracking jokes and even paid homage to our local REALTOR® hero David Matney. There wasn't a silent moment that evening and the laughter was contagious. If you missed the opportunity to experience Blazin' Pianos, there's a good chance they will be back.

A special thank you goes to the National Association of REALTORS® and Christopher Nave, Major Investor Fundraising Representative who sponsored the appetizers for the night. Also to Pat Ohmberger, Major Investor Council Member for Nebraska who made the trip up from Lincoln to join in the festivities.

Congratulations to Megan Bengtson-Jaspers who won the iPad mini!



YPN: See you at the OABR Annual Picnic

Summer is finally here! It is nice to be enjoying the warmer weather, sunshine, golf, the pool and everything else that comes along with it. This has been a fun year and your OABR Young Professionals Network (YPN) as always are actively working hard to host educational and fun events.

We are excited to be a sponsor at the OABR Annual Picnic on August 7th. Please stop by our table. We will have information about YPN and our upcoming events.

We are lucky to be teaming up with the Education Forum to host an educational event all about tablets. If you are an avid tablet user, we are looking to find out what apps you use to help your real estate business. This event will be great for beginners all the way up to expert users. We will have experts there and we want to learn what apps and programs are being used to make our industry stronger and more efficient. As you know, it's amazing what you can learn from others and one tip could make a huge difference in the way you run your business.

We are excited to be in the process of planning an Amazing Race event that will take place on September 19th. This will be a great event! We are looking for various different types of sponsors. There will be space for 30 teams of 4 and the proceeds will go to Project Wee Care.

To get more information about this event and catch up on what we have been doing, please go to our Facebook page at facebook.com/

OABRYPN. Watch for emails from YPN@OABR.com to find out how you can be a sponsor and how to get your team signed up. Finally, whether you are a REALTOR® or an Affiliate under 40 or just young at heart, everyone is welcome to attend our events!

Megan Bengston-Jaspers, Chair

Omaha Area Board of REALTORS®



Young Professionals Network

Michael
McGLYNN, CSP, GRI
REALTOR® & New Home Consultant
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2013 OABR Affiliates Golf Outing!

On behalf of the AFFILIATES, a council of the Omaha Area Board of Realtors®, we would like to thank everyone that participated in the 2013 OABR Golf Outing!

We try to improve the outing experience from year to year. Staying at Champions Run was once again a great treat, the weather cooperated, and the participation by the Affiliates with the sponsorships for the outing was absolutely amazing. We had more than a full tournament in regards to the Sponsors involved, the volunteers who helped make everything run as smooth as possible, and with the number of golfers that participated. We appreciate the integrity and commitment of the REALTORS® and those that support the Real Estate industry in the Omaha area. I can't say thanks enough to everyone for making this outing everything it was... and it was a GREAT SUCCESS.



Larry Rosso, Steve Winterhoff, Doug Dohse, John Kimsey



Joe Andresen, Robert Wiebusch, Mary Rosenthal, Mike Riedmann

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Farmers Insurance – Lisa & Regi Powell

REALTOR® DRAWING DONATIONS

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Cricket Home Loans
DRI Title & Escrow
FOCUS Printing

Great Western Bank
Heavy D's Hauling
Home Buyer's Protection Co.
Integrity Termite
Metro 1st Mortgage
Mortgage Specialists LLC
My Insurance
Northwest Bank
Radon Pros, LLC
Rearranged for Change
ServiceOne

GOODIE BAG DONATIONS

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AAA Bank Nebraska
AmeriSpec Home inspections
DRI Title & Escrow
Great Western Bank
Heartland REVA Team
Heavy D's Hauling
Inspire Insurance
Metro 1st Mortgage
Monahan Financial
Mortgage Specialists, LLC.
My Insurance
Norm's Door Service
Pulaski Bank Home Lending
Quality Home Inspections
Radon Pros, LLC
ServiceOne
State Farm – Andrea Maleki



Dixie TenEyck, Lisa Ritter, Dennis Ritter, Gina Hodge



Sherri Burkle, Brenda Stuart, Mary Sladek, Denise Poppen, Sheila Kusmierski

Donation: Our mulligan sales are being donated to First Responders of Omaha.

We collected \$1,475 for this cause. Also AmeriSpec collected \$200 at their hole and matched that \$200. So our total amount donated was \$1,875. Thanks to everyone for the participation.

Golf Committee:

Matt Thiel (Chair) – DRI Title & Escrow
Brent Rasmussen – Mortgage Specialists, LLC
Lori Bonnstetter – 2-10 Home Buyers Warranty
John Ponc – Security National Bank
Dawn Zaller – Sterns Lending, Inc.
Tom Sutko – AmeriSpec Home Inspections

We are all in this together! Support those that support our industry!
Best wishes for future success in all you do!

Matt Thiel, Golf Outing Chair



AFFILIATES
a council of the
Omaha Area Board of REALTORS®



Meet our Production Team



Trevin Stutzman
Builder

Lucas Simonsen
Builder

Shaun Sterba
Warranty Manager

Christian Browning
Builder

Jeff Krobot
Director of Production



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Membership Report

May 2013

NEW REALTORS®

Alexander, Jacquelyn – CBSHOME Real Estate – Lakeside
Bray, Leria – NP Dodge Real Estate Sales Inc – Lakeside
Corbett, LeAndra – NP Dodge Real Estate Sales Inc – Pierce
den Hoed, Danielle – CBSHOME Real Estate – Bellevue
Ehrenberg, Meredith – Prudential Ambassador Real Estate – California #101
Engles, Joseph – CBSHOME Real Estate – Davenport
Fairbairn, Kyle – Prudential Ambassador Real Estate – California #101
Halhouli, Nicole – DEEB Realty – 117th
Harding, James – DEEB Realty – 117th
Hineline, Ashley – DEEB Realty – 117th
Jackson, Jennifer – DEEB Realty – 117th
Khorram, Cyrus – Prudential Ambassador Real Estate – California #101
Kovar, Kenneth – CBSHOME Real Estate – Lakeside
Martin, Colleen – DEEB Realty – 117th
Murphy, Michelle – Keller Williams Greater Omaha – California
Phillips, Tamarah – Prudential Ambassador Real Estate – California
Polito, Lisa – CBSHOME Real Estate – 147th
Snedden, Jennifer – NP Dodge Real Estate Sales Inc – Lakeside
Staskiewicz, Elizabeth – CBSHOME Real Estate – Davenport
Sweenie, Monica – CBSHOME Real Estate – Bellevue

NEW AFFILIATES

Asplin, Toby – Handyman Joes
Carlson, Brenda – Pulaski Bank Home Lending
Hebb, Jeff – First American Home Buyers Protection
Ohlson, Walter – RE/MAX of Nebraska
Steier, John – US Bank Home Mortgage
Sutko, Paul – Pest Solutions 365

REALTOR® CANDIDATES

Avard, Teri – Prudential Ambassador Real Estate – California #101
Beck, Michelle – Celebrity Homes Inc
Bowles, Cheryl – NP Dodge Real Estate Sales Inc – 35Dodge
Broders, Carrie – Prudential Ambassador Real Estate – California #101
Buehler, Don – NP Dodge Real Estate Sales Inc – 129th Dodge
Carroll, Janet – Keller Williams Greater Omaha – Giles
Casey, William – Prudential Ambassador Real Estate – California #101
Cavarrubias-Castro, Jose – Alliance Real Estate LLC
Chingren, Cody – CBSHOME Real Estate – 159 Dodge
Colburn, Marjorie – CBSHOME Real Estate – Bellevue
Ferrante, Shelly – CBSHOME Real Estate – Bellevue
Gallu, Lisa – NP Dodge Real Estate Sales Inc – 129th Dodge
Glaze, Jed – Prudential Ambassador Real Estate – California #101
Guy, Sarah – DEEB Realty – 117th
Hansen, Amy – Washington County Real Estate
Helfrick, Angela – Keller Williams Greater Omaha – California

Hirschman, Bill – CBSHOME Real Estate – W Dodge
Hodge, Gina – RE/MAX Results
Holbrook Dunn, Danielle – Prudential Ambassador Real Estate – California #101

Johnson, Carol – Washington County Real Estate
Kaup, Timothy – Washington County Real Estate
Klose, Vera – Keller Williams Greater Omaha – Giles
Lehl, Gregory – CBSHOME Real Estate – W Dodge
Lehl, Kristen – CBSHOME Real Estate – W Dodge
Livingston, Mary – CBSHOME Real Estate – 159 Dodge
McCandless, Korene – Washington County Real Estate
McGowan, John – Keller Williams Greater Omaha – California
Martin, Sonia – NP Dodge Real Estate Sales Inc – Papillion
Matzen, Aubrey – Washington County Real Estate
Nunnenkamp, Nicole – CBSHOME Real Estate – 147th
O'Connor, Timothy – Prudential Ambassador Real Estate – California #101
Pacha, Kaylane – Prudential Ambassador Real Estate – California #101
Pruess, Joann – CBSHOME Real Estate – W Dodge
Reed, Kathryn – CBSHOME Real Estate – Bellevue
Rowe, Marisa – CBSHOME Real Estate – W Dodge
Schizas, Nancy – CBSHOME Real Estate – 159th Dodge
Schmitz, Vicki – CBSHOME Real Estate – 147th
Schwartz, Margaret – CBSHOME Real Estate – 147th
Schwenk, Diane – NP Dodge Real Estate Sales Inc – Papillion
Sladovnik, Kirsten – CBSHOME Real Estate – W Dodge
Steinbrink, Matthew – NP Dodge Real Estate Sales Inc – Pierce
Wulf, Renee – Washington County Real Estate

AFFILIATE CANDIDATES

Bengtson, Darla – Northwest Bank
Church, Kim – ServiceOne Inc
Diederich, Beau – Radon Pros
Holsapple, Chuck – Centennial Bank
Reinhardt, Stephanie – Franklin American Mortgage Co
Roberts, Christopher – AmeriSpec Home Inspection Serv

MEMBER TRANSFERS

All Agents From CBSHOME Real Estate – Lakeside To CBSHOME Real Estate – 159 Dodge
All Agents From CBSHOME Real Estate – 121st Pacific To CBSHOME Real Estate – 159 Dodge
Barrera, Oscar From CBSHOME Real Estate – Davenport To Prudential Ambassador Real Estate – California #101
Bullard, Heather From NP Dodge Real Estate Sales Inc – 129th Dodge To NP Dodge Real Estate Sales Inc – Lakeside
Chapman, Mary From NP Dodge Real Estate Sales Inc – Lakeside To NP Dodge Real Estate Sales Inc – Lakeside #1
Earnest, Emily From NP Dodge Real Estate Sales Inc – Papillion To NP Dodge Real Estate Sales Inc – Lakeside
Fox, Linda From NP Dodge Real Estate Sales – Lakeside To DEEB Realty – 117th
Frost, Victor From RE/MAX Real Estate Group – Giles To Keller Williams Greater Omaha – California
Haeg, Jennifer From NP Dodge Real Estate Sales Inc – Lakeside To NP Dodge Real Estate Sales Inc – Lakeside #1
Hatfield, Kelly From Keller Williams Greater Omaha – California To Keller Williams Greater Omaha – Giles
Herbolzheimer, Chad From Keller Williams Greater Omaha – Giles To Prudential Ambassador Real Estate – California #101
Jenkins, Peter From CBSHOME Real Estate – Davenport To CBSHOME Real Estate – 159 Dodge
Johnson, Tallena From Don Peterson & Assoc Real Estate – 6th St To Don Peterson & Assoc Real Estate – 23rd St
McCaul, Brenda From NP Dodge Real Estate Sales Inc – Papillion To NP Dodge Real Estate Sales Inc – Lakeside

McCaul, Gayle From NP Dodge Real Estate Sales Inc – Papillion To NP Dodge Real Estate Sales Inc – Lakeside
 Miller, Kathleen From NP Dodge Real Estate Sales Inc – 129th Dodge To NP Dodge Real Estate Sales Inc – Lakeside
 Nagel, Kristine From NP Dodge Real Estate Sales Inc – Papillion To NP Dodge Real Estate Sales Inc – Lakeside
 Rau, Debra From CBSHOME Real Estate – 159 Dodge To Prudential Ambassador Real Estate – California #101
 Simon, Gina From Keller Williams Greater Omaha – Giles To DEEB Realty – 117th
 Steele, Barbara From NP Dodge Real Estate Sales Inc – Lakeside To Prudential Ambassador Real Estate – California #101
 Thibodeau, Charles From CBSHOME Real Estate – 159 Dodge To Prudential Ambassador Real Estate – California #101
 Thibodeau, James From CBSHOME Real Estate – 159th Dodge To Prudential Ambassador Real Estate – California #101
 Torczon, Joannie From Prudential Ambassador Real Estate – California #101 To Keller Williams Greater Omaha - Giles

REACTIVATED MEMBERS

Baker, Melinda – DEEB Realty – 117th
 Christiansen, Mary – Washington County Real Estate
 Cody, Robert – CBSHOME Real Estate – 147th
 Draucker, Brian – Prudential Ambassador Real Estate – California #101
 Eckel, Gregory – DEEB Realty – 117th
 Gregor, Thomas – CBSHOME Real Estate – Lakeside
 Hageman, Laura – Prudential Ambassador Real Estate – California #101
 Harvat, Jerry – CBSHOME Real Estate – W Dodge
 Johnson, Mary Alice – Washington County Real Estate
 Kermeeen, Kevin – Washington County Real Estate
 Lipsey, Nicholas – DEEB Realty – 117th
 McCaskill, Marcus – CENTURY 21 Century Real Estate
 Mlotek, Stanley – WHY USA Independent Brokers Realty
 Murray, Jeremy – Real Estate Associates Inc
 Sadler, Loreen – RE/MAX Cornerstone Properties
 Sallach, Joyce – NP Dodge Real Estate Sales Inc – 129th Dodge
 Skoumal, Jennifer – Prudential Ambassador Real Estate – California #101

RESIGNATIONS

Coburn, Arthur – Coburn Appraisal Services
 Gatson, Pernell – DEEB Realty – 117th
 Kramer, Paula – NP Dodge Real Estate Sales Inc – Pierce
 Kumlin, Christopher – DEEB Realty – 117th
 Mueller, Eric – PJ Morgan Real Estate
 Pollock, Michael – NP Dodge Real Estate Sales Inc – Lakeside
 Troester, Stephanie – Prudential Ambassador Real Estate – California #101
 Westcott, Barbara – CBSHOME Real Estate – 159 Dodge

NEW REALTOR® BRANCH OFFICE

NP Dodge Real Estate Sales Inc – 16909 Lakeside Hills Plz #1, Omaha, NE 68130 Phone: 402-333-5008 Manager: Heather Bullard

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)
 CBSHOME Real Estate #23 – 15950 W Dodge Rd Ste 200, Omaha, NE, 68118 Phone: 402-934-1590
 Nebraska Land Title & Abstract – 15950 W Dodge Rd #350, Omaha, NE, 68118
 Select Relocation Services Inc – 15950 W Dodge Rd #300, Omaha, NE, 68118
 Washington County Real Estate – Phone: 402-426-2600
*Changed your home address or e-mail address?
 E-mail the change to DPeterson@OABR.com.*

COMPANY NAME CHANGE

Axess Realty – (formerly Nextage ASHAR Realty)
 DataQuick Title – (formerly Rels Title)
 Stearns Lending Inc – (formerly FPF Wholesale)
 Washington County Real Estate – (formerly Nelsen Appraisal Service)

CHANGE OF DESIGNATED REALTOR®

Washington County Real Estate – Kevin Kermeeen – (formerly Russ Nelsen)

CHANGE OF MANAGER

NP Dodge Real Estate Sales Inc – Lakeside – Heather Bullard – (formerly David Moody)

AUGUST ORIENTATION

- **Tuesday, August 6, 8:30 a.m. to 4:00 p.m.**
- **Thursday, August 8, 9:00 a.m. to 12:30 p.m.**

Every new member attends an Orientation Program upon application for membership.

Thank you to all of the New Member Orientation coffee break sponsors...

JUNE 2013 SPONSORS

Matt Thiel – DRI Title & Escrow
 Brenda Stuart – ServiceOne Inc
 John Ponec – Security National Bank
 Janet Dragon – Heartland Reva Team
 PK Kopun – Centris Federal Credit Union

JULY 2013 SPONSORS

Cherie Casey – The Home Buyers Protection Co
 Ruth Smith – Norm's Door Service
 Lisa Bullerman – Staging Design by Lisa Marie
 Andrea Maleki – Andrea Maleki State Farm Insurance
 Tom Sutko – AmeriSpec Home Inspection Serv

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Personals

CONGRATULATIONS to Susan Steinacher of NP Dodge Real Estate Sales who earned the Graduate REALTOR® Institute of Nebraska (GRI) Designation.



CONDOLENCES to Jo Ann Grennan and Karla Dubisar with CBSHOME Real Estate on the loss of their husband and father.

CONDOLENCES to the family of Robert Thompson of Robert Thompson Real Estate who recently passed away.

CONDOLENCES to the family of Pat Davis of RE/MAX The Producers who recently passed away.

SEND US YOUR NEWS!

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MOBAupdate

Metro Omaha Builders Association

Summer Parade of Homes Starts July 13th

The Metro Omaha Builders Association is partnering with the Omaha World Herald for the 2013 SUMMER PARADE OF HOMES. Pent up demand for new homes will have qualified buyers out shopping for their next dream. To keep buyers motivated, MOBA will have a Summer Parade of Homes just like last year. Don't miss your chance to take advantage of this amazing advertising opportunity. Over 140,000 publications will be distributed throughout 8 counties during the event that is the Summer Parade of Homes.

MOBA Family & Friends Night Out at Werner Park July 25, 2013.

Gates open 5:45pm & game 7:05pm Picnic dinner available 6:30pm to 8:00pm. MOBA will be hosting this fun event in the Werner Park/Hy-Vee Pavilion off of 1st base. Only \$10 per person. This is the perfect opportunity to treat your employees, family and friends to night of fun with other MOBA members and industry partners. Request for tickets and payment must be made no later than July 10th. No limit to the number of tickets, adults/children are the same price. Each guest will receive a box seat ticket, and picnic meal. Reserve your tickets today, checks made payable to MOBA or credit cards accepted online at www.moba.com, under Upcoming Events scroll to MOBA Night Out at Werner Park and click on the link.

MOBAcalendar

July 13-14 & July 17-21 Summer Parade of Homes
HOMES OPEN: Wed-Fri: 5pm-8pm, Sat & Sun: 12-6pm

July

04 Independence Day MOBA Office **CLOSED**

09 Board of Directors Meeting Noon at MOBA

13-14 & 17-21 MOBA Summer Parade of Homes

16 Women's Council Luncheon

25 MOBA Family and Friends Night Out at
Werner Park 6:00pm

visit the calendar on the
www.MOBA.com

for event updates and more info.

Need to Renew your MOBA membership?
You can now pay online...

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Key Cost	\$255.00/yr.*	\$14.95/mo.*	\$24.95/mo.*
KeyBox (Blue iBox) Function			
Open iBoxes	•	•	•
Release Shackles	•	•	•
Read iBox, View Showing Activity	•	•	•
Prompt to Assign iBox	•	•	•
Read Showing Notes	•	•	•
Customize iBox access hours, shackle, etc.		•	•
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View iBox Setting from Key		•	•
Showing Activity			
Receive showing alert on Key	•	•	•
View showing activity on SupraWEB	•	•	•
Send feedback to listing agents from Key		•	•
View showing details & feedback from Key			•
MLS Information & Searches			
MLS info stored on device to existing database			•
Search MLS listings from database			•
Create & save buyer profiles			•
View Hot Sheets			•
View Personal Listings			•
Google maps connected to listings			•

Call 402-619-5552 or LWelch@OABR.com for more information.

*Subject to change. Pricing does not include sales tax. iPhones require a key fob (\$54.95 one time).



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



Thursday Night, July 18th Starting at 5:30 pm...
At Bryson's Airboat Tours; 839 County Rd 19, Fremont, NE

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

- ⇒ An Airboat ride on the biggest baddest airboat in the Midwest
- ⇒ Live music by the Swampboy Blues Band! (yes, they're THAT good!)
- ⇒ Awesome fixins catered by the Texas Roadhouse!
- ⇒ Chances for giveaways and drawings, 2 iPad minis and \$500 worth of Kum and Go Gas cards!

2 iPad minis ...



Food catered by:



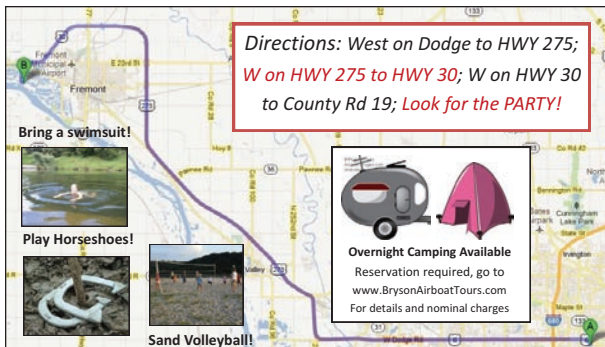
\$500 Kum & Go gas cards to be given away!



...WILL be given away at the event!

Food and non-alcoholic beverages are provided; you are welcome to bring your own adult beverage if you like.

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



Music sponsor:



Texas Roadhouse Food Sponsors:



Airboat Sponsors:



Tent Covering Sponsor:



Portable Restroom Sponsor:



Beverage Sponsor:



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

Patent Troll Making Real Estate Businesses Pay

Real estate offices across the country are being targeted by a company that claims to have the exclusive right to something that is done in business every day. That company is MPHJ Technology Investments Inc., and it owns several patents regarding the process of sending documents via email directly from a multifunction copier machine. Starting last year, it has been making aggressive demands for licensing fees under its subsidiary companies, and is targeting small-to-mid-sized businesses.

MPHJ is a non-practicing entity, also known as a 'patent troll', because it doesn't produce anything. Essentially, it exists entirely on the revenue generated from enforcing its patents. In this case, businesses are being asked to pay \$900 to \$1,200 in licensing fees, per employee. MPHJ uses a three-letter method to solicit the fees, threatening legal action if the initial fee request is ignored.

In an article published on the REALTOR® Mag blog *Speaking of Real Estate*, NAR associate council Katie Johnson said that you have some options if your business receives one of these letters:

- Ignore the letter
- Respond with a request for specifics
- Deny in writing that there is any infringement
- Pay the license fee
- Challenge the patent's validity

Several copier manufacturers — like Xerox, Ricoh, and Hewlett-Packard — have filed what's known as an *inter partes* review with the U.S. Patent and Trademark Office. This review is a request toward the U.S. Patent and Trademark Office to invalidate the patents. These manufacturers "have taken a great interest in MPHJ's efforts because it is their customers who are being asked to pay the fee," Johnson said.

If you would like to learn more about the case in a 6-minute audio podcast presented by NAR Legal Affairs, go to REALTOR.org/audio/legal-podcast-patent-infringement-letters.



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Continuing Education



- **Appraisal Institute**
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- **Larabee School of Real Estate**
www.LarabeeSchool.com
402-436-3308

- **Moore Appraisal Ed., LLC**
www.MooreEducation.com
402-770-8605

- **Nebraska REALTORS® Association**
www.NebraskaREALTORS.com
402-323-6500

- **Randall School of Real Estate**
www.RandallSchool.com
402-333-3004

July 17 0366R	Agency In Nebraska (3 hrs) 8:30 a.m. - 11:30 a.m.
July 17 0019R	Writing The Purchase Agreement (3 hrs) 1:00 p.m. - 4:00 p.m.
July 18 0383	Statutory Liens (3 hrs) 8:30 a.m. - 11:30 a.m.
July 18 0704	Tools To Help Buyers With Credit Issues (3 hrs) 1:00 p.m. - 4:00 p.m.
July 24 0366R	Agency in Nebraska (3 hrs) 8:30 a.m. - 11:30 a.m.
July 24 0019R	Writing The Purchase Agreement (3 hrs) 1:00 p.m. - 4:00 p.m.
Aug 13 0280 / C21121	Home Inspection (3 hrs) 8:30 a.m. - 11:30 a.m.
Aug 13 0681	Measure That Home (3 hrs) 1:00 p.m. - 4:00 p.m.
Aug 14 0093R	Contract Law (3 hrs) 8:30 a.m. - 11:30 a.m.
Aug 14 0314R / C2640R	Lead, Asbestos, Mold (3 hrs) 1:00 p.m. - 4:00 p.m.
Aug 15 0120 / C0120	Understanding New Construction (3 hrs) 8:30 a.m. - 11:30 a.m.
Aug 15 0186	Real Estate Auctions (3 hrs) 1:00 p.m. - 4:00 p.m.

- **Real Estate Resource Institute (Paul Vojchehoske)**
www.mrrealestatece.com
402-660-0395

- **REResults Coaching (Mark T. Wehner)**
www.REResultsCoaching.com
402-676-0101

July 10 0601	Representing New Construction (3 hrs) 8:30 a.m. - 11:45 a.m.
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July 18
0019R

Profiting From the Paperwork:
The Purchase Agreement
(3 hrs) 8:30 a.m. - 11:45 a.m.

July 25
0752R

Profiting From The Paperwork:
The Listing Agreement & Exclusive
Buyer Agency Agreement
(3 hrs) 8:30 a.m. - 11:45 a.m.

July 29
0497R

Ethics Training
(3 hrs) 1:00 p.m. - 4:15 p.m.

Aug 6
0443

Elements of Selling a New
Construction Home
(3 hrs) 8:30 a.m. - 11:45 a.m.

Aug 15
0517R

Mold... A Growing Issue
(3 hrs) 8:30 a.m. - 11:45 a.m.

Aug 19
0497R

Ethics Training
(3 hrs) 1:00 p.m. - 4:15 p.m.

Aug 29
0622

Understanding Foreclosures
and Short Sales
(3 hrs) 8:30 a.m. - 11:45 a.m.

- **R. F. Morrissey & Associates**
402-933-9033

Register Now!
The 10th Annual
WCR Golf Tournament
is approaching fast!

Thursday, July 11, 2013

10:00 a.m. Registration

10:30 a.m. Shotgun Start

18 Hole, 4 person Scramble.

Men, Women, Co-ed Teams

Pacific Springs Golf Course

16810 Harney St., Omaha NE

See the flyer inside for additional information



Know the Code

• Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

• Standard of Practice 2-1

REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)

• Standard of Practice 2-2

(Renumbered as Standard of Practice 1-12 1/98)

• Standard of Practice 2-3

(Renumbered as Standard of Practice 1-13 1/98)

• Standard of Practice 2-4

REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an obviously nominal consideration.

• Standard of Practice 2-5

Factors defined as “non-material” by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not “pertinent” for purposes of Article 2. (Adopted 1/93)

To download the *Code of Ethics and Standards of Practice*, go to:
www.OABRdocs.com/code2013.pdf



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Continued from Page 1

relevant to modern real estate and critical issues facing the industry.

“You hear such great speakers that get you pumped up about the business, and it really recharges you,” said 2013 President David Matney.

Ranging in topics from ‘the impact of new regulation on your community’ to ‘technology tools for increased efficiency’, these learning sessions would go a long way to better your business. As a matter of fact, REALTORS® who attend the conference earn \$40,000 annually more than the average! That’s according to statistics from the 2012 NAR Member Profile and 2012 REALTORS® Conference & Expo attendee survey, where attendees reported a median annual income of \$75,000, compared to the average income of \$34,900.

REALTOR® Gina Ogle, with Deeb Realty, has gone to five Conferences & Expos because she found the experience so valuable. She said that there are so many classes you can sit in on, that it is an amazing wealth of knowledge.

“You definitely don’t walk away with nothing,” said Ogle. “If there’s just one good thing to implement, it makes it all worth it.”

EXPOSITION

The trade expo is the largest trade show in real estate, boasting nearly 400 exhibitors. Vendors will be exhibiting the latest technology, services, and tools to help your business. In fact, the opportunity is so great that Matney said “it’s like drinking out of a fire hose, there’s so much going on.”

Several prizes will also be given away at the Expo. First off, five attendees will win \$1,000 in gift cards for visiting designated

exhibitors. On the final day, the grand prize will be drawn — a brand new Jeep Grand Cherokee Laredo.

ENTERTAINMENT

Though it’s a great place to learn, the Conference & Expo is not your typical business trip. Matney described it as a ‘hybrid’ between a business trip and a vacation.

The 2013 NAR Conference & Expo is expected to bring 22,000 REALTORS® to San Francisco, which will make it a place ripe for networking.

A favorite at the Conference & Expo is REALTORS® Got Talent Season Four, a contest for REALTORS® to showcase their ability. Singers and musicians are invited to audition, and they could win free registration plus \$2,000 cash if they are selected. Six finalists will compete before the REALTORS® Celebrity Concert, and it will be up to the audience to determine who wins. So if you’ve got a knack for song, enter by August 30 to secure your spot on the stage! REALTORS® Got Talent is the opening act for Foreigner. The legendary rock band has earned ten multi-platinum albums and 16 Top 30 hits.

The 2013 REALTORS® Conference & Expo is perfect to plan a vacation around. Instead of a weekend visit, make it a week-long visit, and bring a group along! Ogle and her husband Tim, also a REALTOR®, said they found it works best to take some personal vacation time after the convention.

“We do that because, well, our mind is blown away with all great ideas we’re trying to do! So we rest, go over notes in a relaxed atmosphere, and see what floats to the top,” said Ogle.

NAR-organized tours also run from November 6-12, at places like Alcatraz, Napa Wine Country, and San Francisco Highlights. NAR also offers affordable travel & hotel options, so getting there will put less of a dent on your wallet. Hotel rates start at \$129 per night at select hotels near the Moscone Center, where the Conference & Expo will be held.

“I enjoyed it, and learned a lot,” said Matney. “I also got to see how things operate on the national level, giving me some insight on the bigger picture of things.”

The Premium Access Pass for members is just \$400, and is your pass to everything the Conference & Expo has to offer. To register go to REALTOR.org/Conference.

Time to get Active? Join the fun!

Contact Donna Shipley at

DShipley@OABR.com or 402-619-5551.



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National Association of REALTORS® 2013 Member Profile Report



TYPICAL REALTOR®

Median Gross Income: \$43,500
Sales Volume: \$1.5 million
Transactions: 12

WHAT TYPES OF TRANSACTIONS?

The typical agent had one transaction side involving a foreclosure and one transaction side involving a short sale.



24 percent of residential brokerage specialists had at least one commercial transaction side in the last year.

HOW ARE AGENTS FINDING CLIENTS?

The typical REALTOR® earned 21 percent of his/her business from repeat clients and customers and 21 percent through referrals from past clients and customers.



CLIENT BASE ROADBLOCK

For the third year in a row, the difficulty potential clients had in obtaining mortgage financing was the most-cited factor in limiting expansion of a member's client base.

HOW ARE AGENTS RUNNING THEIR BUSINESSES?



80%
specialize in residential brokerage



77%
said real estate is their only occupation



64%
have a website



80%
are independent contractors with their firms



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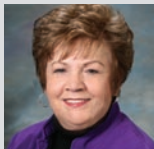
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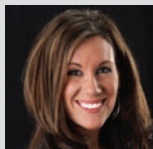
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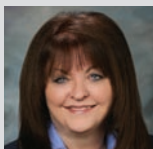
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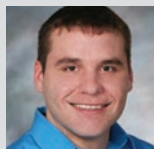
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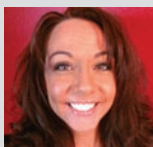
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- » What's Included
- » Why Buy?
- » Do You Have a Home to Sell?

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

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