Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

October 2013

UPCOMING EVENTS

OABR Coat and Winter Clothing Drive - Sorting & Delivery

Mon, Oct 7 to Wed, Oct 9

Social Events Forum

Wed, Oct 9 at 10:00 a.m.

MLS Users Group

Wed, Oct 9 at 11:00 a.m.

GPRMLS Company Representatives

Wed, Oct 9 from 2:00 p.m. - 3:30 p.m.

YPN Advisory Board

Thu, Oct 10 at 2:00 p.m

Diversity Committee

Governmental Affairs Committee

WCR Executive Meeting

Thu, Oct 17 from 9:00 a.m. - 10:00 a.m.

Knowledge is Power - Tablet Time

Thu, Oct 17 from 10:00 a.m. - 12:00 p.m.

Nebraska Real Estate Commission Meeting

Thu, Oct 24 at 8:30 a.m. at Staybridge Suites, Lincoln, NE Fri, Oct 25 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

GPRMLS Executive Committee

Tue, Oct 29 at 10:15 a.m.

GPRMLS Board of Directors

Tue, Oct 29 at 10:45 a.m.

OABR Executive Committee

Wed, Oct 30 at 9:30 a.m

OABR Board of Directors

Wed, Oct 30 at 10:15 a.m.

Omaha Lancers REALTOR® Hockey Night

Fri, Nov 1 at Ralston Arena

New Member Orientation

Tue, Nov 5 from 8:30 a.m. - 4:00 p.m.. Wed, Nov 6 from 8:30 a.m. - 4:00 p.m. Thur, Nov 7 from 8:30 a.m. - 4:00 p.m.

Affiliate Council

Tue, Nov 5 from 9:00 a.m. - 1:30 p.m.

NAR Convention and Expo

Wed, Nov 6 to Mon, Nov 11

Affiliate Toys 4 Tots

Wed, Nov 6 from 8:00 a.m. - 5:00 p.m. at Sempeck's Bowling & Entertainment

MLS Users Group

Wed, Nov 6 at 10:00 a.m.

Education Forum

Thur, Nov 7 at 10:00 a.m.

Social Events Forum

Wed, Nov 13 at 10:00 a.m.

2014 Inaugural

The Omaha Area Board of REALTORS® kicked off the leadership new year for 2014 with the installation of directors and officers at the 128th Annual Inaugural on September 12.



2012 NRA President Joe Gehrki congratulates Deda Myhre on her installation.









Cathy Blackman (with family) was presented the 2013 REALTOR®of-the-Year award.



David Matney recognized Henry Kammandel Jr. for his service as 2013 Chair of the Great Plains REALTORS® MLS.

Patriot Day



The 7th Annual Putt Putt was a sold out Patriot Day event benefiting the Food Bank for the Heartland. More photos on page 4.



Omaha Area Board of REALTORS* 11830 Nicholas Street Omaha, NE 68154 402-619-5555 tel 402-619-5559 fax www.OmahaREALTORS.com

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2014 Board of Directors

President Deda Myhre

President Elect

Secretary/Treasurer Andy Alloway

Directors Megan Bengtson Nancy Bierman Bryan Fraser Herb Freeman Lindsey Krenk Monica Lang Mark Leaders

Ex-Officio Directors Vince Leisey David Matney Mary Sladek Missy Turner

Great Plains REALTORS® MLS 20140 Board of Directors

Chairman Vince Leisey

Vice-Chairman John Bredemeyer

Secretary/Treasurer Henry Kammandel Jr.

Directors Andy Alloway Mark Boyer Herb Freeman Valerie Keeton Lisa Ritter

Deda Myhre (non-voting)

Association Staff

Chief Executive Officer Doug Rotthaus

Programs Director Donna Shipley

Governmental Affairs Director Joni Craighead-Hoback

Membership & Accounting Manager Debbie Peterson

Systems Administrator Lisa Welch

MLS Administrator Denise Mecseji

Focus Printing

11830 Nicholas Stree Omaha, NE 68154 402-619-5575

www.FocusPrintingOmaha.com

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The Omaha Area Board of REALTORS* is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.

Message from the OABR President

As the new President of the Omaha Area Board of REALTORS® I had the privilege of recently attending an annual Leadership Summit bringing together local, state and YPN leaders from across the country. This presentation-packed, two-day conference sponsored by the National Association of REALTORS® featured a number of quality presentations. For me, the most inspiring was Maestro Roger Nierenberg's program, The Music Paradigm (www.MusicParadigm.com) as a premise for promoting leadership, responsibility and teamwork in our association. This really struck a chord with me (pun intended) and is the inspiration for Orchestrating Success! — my theme for the year.



Deda Myhre 2014 President

Imagine sitting in a symphony hall waiting for the orchestra to begin. You are anticipating the sounds that will excite you, move you and inspire you; the collaboration of all the instruments to make the musical score come alive. When the curtain opens and the symphony is in view, no conductor steps onto the podium, but the music begins. Your heart races a little, but then only a single instrument plays, then stops. Another begins, plays a small part, then stops and so on. Each one plays their specific part,

How would this leave you feeling? Empty, confused, disappointed? It is true that for a musical score to come alive, to create a feeling inside you, to move you, to work in harmony, each instrument must play its part, complimenting each other, contributing to the piece as a whole. Some may be louder than others, some may play only a small part, but each one is nothing without the other.

And so it is with the REALTOR® organization. An orchestra of REALTOR® and Affiliate members and staff, each an instrument of our business, coming together in unison for the music to flow and for the audience to be engaged.

Your part in this is vital to the success of our organization, so I encourage you to join in and work in harmony as we further the interests of all REALTORS®!

Best regards,

but none of them play together.

Deda



Special Events

- Knowledge is Power Tablet Time
 Thursday, October 17 from 10:00 a.m. 12:00 p.m.
- Omaha Lancers REALTOR® Hockey Night Friday, November 1 at Ralston Arena
- Affiliate Toys 4 Tots
 Wedneday, November 6 from 8:00 a.m. 5:00 p.m. at Sempeck's Bowling & Entertainment

128th Inaugural

September ushered in the 2014 Omaha Area Board of REALTORS® Leadership term for the new OABR President Deda Myhre. The 128th Inaugural of the OABR and MLS Officers and Directors was held at The Millard Ballroom Plaza on Thursday, September 12, 2013.



Joe Valenti congratulates 2014 President Deda Myhre with flowers.



On behalf of Robert Wiebusch, father Vaughan accepts the 2013 Outstanding Service to OABR award by last year's recipient David Matney.



Brenda Stuart officiates as the Master of Ceremonies.

Brenda Stuart of ServiceOne presided as Master of Ceremonies at the evening's festivities. 2012 NRA President Joe Gehrki officiated the installation ceremonies. Mark Leaders served as the invocator. The 7:00 p.m installation was preceded by a hors d'oeuvres at 5:30 p.m.



Newly installed 2014 President Deda Myhre posing with her family (L to R) parents Larry and Jan Bartee, husband Chris, niece Kennedy, sister-in-law Wendy, brother Derek, son Alex and his girlfriend Kenzie Ruess.



Wendy Walker was honored with the 2013 Outstanding Affiliate Award by last year's winner Matt Thiel.

An "Off the cuff" speech is very difficult when honored with such a surprise. I just want to thank everyone at the Omaha Board, once again, for the award for REALTOR®-of-the-Year, presented to me last week. It is vital for our organization to remain active and grow the numbers of agents who take a role (or roles) volunteering to stay abreast of current issues and assist in making sure the public knows we are a very professional group of individuals.

My family, especially my husband Dennis, has always supported my involvement in both my industry and the community. I cannot thank them enough for the support and love I see every day.

Thank you all once again, and please, get involved.

Cathy Blackman

Putt Putt Fund-Raiser

It was gorgeous day for Putt Putt! Since the event fell on September 11, it was fitting to make the theme 'Patriot Day' in honor of all who perished in the attack on America. The Putt Putt Tournament raised money for The Food Bank for the Heartland, and also collected 260 lbs. of food for those in need. Certainly a win-win for everyone who participated. A special thank you to all the sponsors who also made the event fun, with special contests, gift bags, trivia, and so much more.

2013 SPONSORS

Brenda Stuart, ServiceOne

Mary Sladek, My Insurance

OABR Young Processionals Network

Tom Walsh & Sam Cooper, OTE

Lisa Marie Bullerman, Staging & Design by Lisa Marie

John Cherica, Citywide Appraisals Inc

Lori Bonnstetter, 2-10 Home Buyers Warranty

Shawn McGuire, Celebrity Homes

Cherie & Pat Casey, Home Buyers Protection Co

Debbie & Andy Kalina, Radon Pros LLC

Alan Stoltenberg & Jennifer Huss, SAC Federal Credit Union

Jody Smythe, Security 1 Lending

Jacy Reidmann, Amoura Productions

Mike Berry, Mutual 1st Federal

Vicky Miller, RE/MAX Results

June Eades, Amerispec Home Inspection Service

Jeff Hebb, First American Home Buyers

Andy Alloway, DEEB Realty

See more photos at: www.Flickr.com/OMArealtors.com











Earn 3 FREE Credit Hours!

The Building Science Behind High Performance Homes – HERS

Attend either session: Wednesday, Oct. 16, or Friday, Nov. 22

Omaha Area Board of Realtors - 11830 Nicholas Street Registration at 7:30 a.m., Class from 8 a.m. to 12 p.m.

Omaha Public Power District

Space is limited! Please call 402-619-5551 or email dshipley@oabr.com to register.





Submitted By: Marty McGuire Farm Bureau Financial Services



What You Should Know About Property Insurance

First off, you should know that things are changing when it comes to insuring property. Have you noticed the heavy rate increases on homes and commercial properties over the last couple years? Guess what? Yup, it's going to continue. Not to be a Debbie Downer, but as my father-in-law recently reminded me: "Don't look up in a rain storm or you might drown." Better yet, don't look up in a hail storm, or you might take one in the face. One of the simplest explanations for these insufferable rate hikes begins with our good friends Wind and Hail. We all know them well, having been exposed to them quite recently. The April 9th West Omaha hail storm was the largest claims event in many companies' history, to the tune of hundreds of millions in damage.

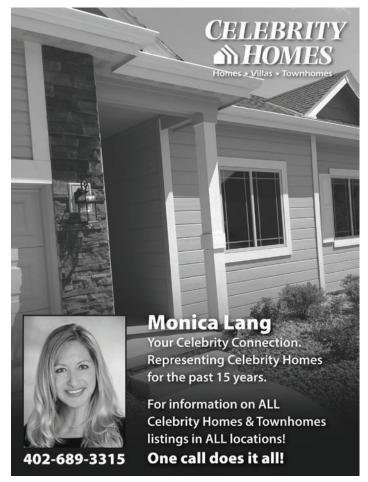
Then came the storm chasers, and no, I'm not referring to our local baseball team.

When large wind and hail storms strike a particular area, you'll soon notice several trucks with out-of-town license plates, or even local trucks with shiny new magnetic stickers on the door converging. Roofing companies start popping out of the woodwork (or into the woodwork, ha!), and solicitation becomes rampant. All I can say is, I'm glad I have a very loud 110 lb. German Shepherd. Many times, the sales guys don't even make it past our front step before doing an about-face. For those that choose to answer the doorbell, they are soon "educated" about the dangers of not submitting a claim to their insurance company. Fears are stoked about water damage

or possibly losing resale value on their home when they go to sell it. Such pressure has driven the average age of roofs down, as homeowners believe that the economic benefit of getting a new roof will outpace the resulting cost increase on their property insurance. As it turns out- they are right... Or WERE right...

Insurance companies, while slow to react, aren't going to just roll over and let this continue unchecked. Not only are they increasing rates, but they are implementing loss-prevention strategies to combat their extensive losses due to the aforementioned phenomenon. One common practice is the use of inspections by the insurance company upon insuring the property to determine if

Continued on Page 7





www.mvradoncompanv.com

Continued from Page 6

a structure has pre-existing damage. It used to be the discretion of the insurance agent to determine the quality of the structure, and further, to determine the level of coverage. I'm not going to get into a deep conversation about ethics and morality here, but suffice it to say that a lot of property owners were getting rates based on excellent condition instead of average condition, thus getting Replacement Cost when they probably should have been getting Actual Cash Value coverage. Actual Cash Value takes into account depreciation, so a 15 year old roof may only get about half the settlement amount than a roof covered at full replacement cost would.

TWO PIECES OF ADVICE:

- If you are going to change insurance companies, get with an agent or company you'll be happy with for a long time. Consumer Reports will tell you which companies have the best customer satisfaction for home and auto claims, which is where the rubber hits the road.
- 2. If you plan on owning a property for a long time, think about upgrading the roof to a commercial grade, impact-resistant shingle. Consult your insurance company to determine what roof materials are the "real deal" and eligible for discounts!

MEMBERSHIP STATISTICS

OABR

	August 2013	August 2012
Designated REALTOR®	210	218
Des. REALTOR® Secondary	0	1
REALTOR®	1994	1903
REALTOR®-Secondary	5	2
TOTAL	2209	2124
Institute Affiliate	73	74
Affiliate	267	211
Other	5	5
TOTAL	2554	2414
	August 2013	YTD
New REALTOR® Members	31	255
Reinstated REALTOR® Membe	rs 6	62
Resignations	18	112
CDDMIC		

GPRMLS

G		
	August 2013	August 2012
Participants (Primary)	199	206
Participants (Secondary)	59	59
Subscribers (Primary)	1984	1885
Subscribers (Secondary)	176	175
Exempt	37	32
TOTAL	2455	2357

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 SEPTEMBER 2013 MEETING:

Mary Sladek (President) – My Insurance LLC Lori Bonnstetter (President-Elect) – 2-10 Home Buyers Warranty Brent Rasmussen (Secretary) - Mortgage Specialists Inc Brenda Stuart (Treasurer) – ServiceOne Inc Michael Berry - Mutual 1st Federal Credit Union Patrick Bonnett - First State Bank Julia Brown – Insphere Insurance Solutions Lisa Bullerman – Staging Design by Lisa Marie Brenda Carlson – Pulaski Bank Home Lending Cherie Casey - The Home Buyer Protection Co Liz Cooley - Rearranged for Change Janet Dragon - Heartland Reva Team June Eads - AmeriSpec Home Inspection Serv Jan Eggenberg - SureHome Inspection Co Mary Gorup – Integrity Termite Andrew Kalina – Radon Pros LLC Kip Kester - Franklin American Mortgage Co PK Kopun – Centris Federal Credit Union Laura Longo - Centris Federal Credit Union Deb Martin - Great Western Bank Hadia Odeh – Universal Renovations Walter Ohlson - RE/MAX of Nebraska Kate Otten - Centris Federal Credit Union John Ponec - Security National Bank Stephanie Reinhardt - Franklin American Mortgage Co Darrin Richardson - Heavy D's Hauling & Removal Julie Sherman – United Distributors Inc Jody Smythe - Security 1 Lending Tom Sutko – AmeriSpec Home Inspection Serv Stacy Thorne - Franklin American Mortgage Co Mike Von Dollen - AdvantaClean Wendy Walker – Nebraska Title Company Heidi Weeks - Centris Federal Credit Union John Wendl – Credible Home Inspections Carlene Zabawa - Pulaski Bank & Lending

www.OABRaffiliates.com. UPCOMING MEETINGS:

• Tuesday, November 5, 9:00 a.m.

Todd Zimmerman – Zimmerman Mortgage Corp

- Tuesday, December 3, 9:00 a.m.
- Tuesday, January 7, 9:00 a.m.

Dawn Zaller - Stearns Lending Inc

All Affiliate members are welcome to attend.



GO-ASHI®

Guidelines on Preparing for Inspections:

- Have all utilities on in the house.
- 2. All pilot lights are on in water heaters & other similar appliances.
- 3. Pilots lights in gas fireplaces are on in the house.
- 4. Easy access to attics and crawlspaces.
- 5. Dogs & cats are kenneled.
- 6. All security devices are deactivated 1 hour prior to start of the inspection.
- 7. Easy access to electrical panels and furnaces.
- 8. Replace burned out light bulbs especially in the basement.
- 9. All windows and doors are closed 12 hours before radon test begins.
- Easy access to detached garages by key or door remote.

Hire one of your local GO-ASHI® members listed for the ASHI® experience.

Bob Carter Total Home Inspection Brent Simmerman Midlands Home Inspections Bret Petersen Home Buyers Protection Carl Nitsch Cornerstone Inspection Chad Ahlvers Cornerstone Inspection Dick Thiele Market Property Inspection John Eggenberg Sure Home Inspections Mark Byrd American Building Inspection Mike Frerichs Home Buyers Protection Nick Fahrenkrog Nick's Home Inspection Pat Casey Home Buyers Protection Rick Crnkovich Heritage Home Services, Inc. Steve Marten HomeSpec Property Inspections Steve Vacha Home Standards Inspection Services Jon Vacha Home Standards Inspection Services Tim Krof Home Standards Inspection Services



8 REALTOR® FOCUS

Bowl 3 strikes in a row, your name is entered in a drawing to win a FREE TURKEY!



Register Early before lanes fill up! Only 40 available

presents

Turkey Shoot Bowling and Toys for Tots



Wednesday, Nov. 6

Check-in 11:00 a.m. and Lunch 11:30 a.m. Bowling at Noon

Sempeck's Bowling

20902 Cumberland Dr., Elkhorn, NE

\$25/Person or \$200/Team of Eight (Includes Bowling & Italian Buffet)
\$12.50 Spectator Lunch Only

Includes 2 Games with Shoes



Awards & Networking following Bowling with Chips & Salsa

BRING NEW UNWRAPPED TOYS OR CASH DONATIONS FOR TOYS FOR TOTS

Team of Eight — Bowling at: S	Sempeck's Bowling & Entertainment
Name	Company
Name	Company
Name	Company
Name	
Name	Company
Name	Company
Name	Company
Name	
Team Captain's Email:	Phone
[] Spectator Lunch Only \$12.50	
[] Check payable to: OABR Affiliates, 11830 Nicholas St,	, Omaha, NE 68154, Attn: Debbie
[] Credit Card — VISA MC DISC AmX	ExpCVV
Billing Address	City State ZIP
Signature	Date

Diversity Scholarships

The OABR Diversity Committee is working hard to heighten awareness of increased diversity in the real estate profession and the membership. They have the privilege to offer an Ethnic Minority Outreach Scholarships to esteem candidates and help mentor them during their classes, exams and even after they become members of the Omaha Area Board of REALTORS®. The Committee has a vision of Realtors being the leaders in a culturally diverse real estate market. Realtors who are able to effectively reach out to all diverse groups in their community are not only positioned for success but can take pride in knowing that they have participated in the expansion of homeownership to all Americans. The Diversity Committee would like to share with you a past winner who has made a commitment to be successful.

1) Where did you grow up (if not from Omaha, what were the circumstances that brought you to Omaha and how long have you lived here)?.

I was born in East Liverpool, Ohio in 1948 and came to Omaha with my Mother when I was approximately a one year old after my parents divorced. I grew up in North Omaha near 28 Avenue and Pratt Street. I lived there until I was drafted into the U.S. Army in 1968 during the Viet Nam Era. I served two years state side before returning to Omaha.



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- · Free 90 Day Warranty
- · Free RecallChek™ Report
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2) What Brokerage do you work for and are you a member of any other organizations in your community or networking groups?

I am an agent with the NP Dodge Real Estate Company. I've served on several non-profit organizations over the past several decades, and serve as part of the leadership of the Salem Baptist Church. I'm currently the Board Chairman for the North Omaha Neighborhood Alliance (NONA); there are six alliances in the City of Omaha the North West



Carl Christian

(NWONA), South West (SWNOA), Midtown (MTNA), Benson-Ames (BANA), and South Omaha Neighborhood Alliance (SONA). I also served on the City of Omaha's Landlord Taskforce under the Suttle Administration.

3) What did you do before you became a REALTOR®?

Before I became a REALTOR* I was employed with the U.S. Army Corps of Engineers for 27 years. I began work as a draftsman and was later promoted to the position of Civil Engineering Technician. My primary work was with soil structures such as grading landfill covers for hazardous and toxic waste sites and later grading levees along rivers and creeks.

4) When did you get your real estate license and what inspired you to become a REALTOR®?

I received my real estate license in December of 2010 and began working real estate prior to retiring for the Corps in April of 2011; thereafter I began work on a permanent part-time schedule. My brother was a Real Estate Agent in Denver, Co. and his involvement sparked my interest in the business.

5) What is the most rewarding part of your job as a REALTOR®?

I sat behind a computer screen and interacted with the same group of people for 27 years at the Corps of Engineers. Once I entered into the Real Estate business I was no longer stationary and with my clients I was showing houses all over the Metro Area; in parts of the city I had never thought about visiting. In addition I was able to meet and interact with people in different disciplines, such as contractors, inspectors, lawyers, bankers and the list goes on. The most rewarding part of the job, is meeting different people and each situation is very unique.

6) What else would you like us to know about you?

I am very blessed to have had a successful career with the Corps of Engineers and I'm now able to work independently in the real estate business that offers so much potential opportunity. I have a great real estate office manager, and I work with a great group of people in my office. The thing I most want others to know is the Grace of God has proven itself over and over in my life and for that I'm thankful.

Omaha Area Board of REALTORS®

Coat & Winter Clothing Drive Coats & Clothes for ALL Ages!

August 7 through Oct. 4, 2013

At Area Real Estate & Affiliate Offices

The OABR Social Events Forum invites you to participate in the 4th Annual OABR Coat & Winter Clothing Drive... for ALL Ages!!!

Participating Real Estate & Affiliate Offices will be a Drop off Location. (Try Bringing a donation bag to your Listings, Inspections, Cleanings, Staging... Think outside the... Box/Bag!)



HomeServices Lending[™]

Drop off dates October 7-8, 2013 at OABR Office



PROBLEM:
Basement unfinished?



SOLUTION: Growing families can increase square footage!

Make fixer uppers more marketable

Our **Purchase & Renovate**SM program can help make properties more marketable–and sales more likelv–bv¹:

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- Showing buyers how they can renovate a property to make it their own
- Helping you overcome the challenge of selling a home with needed repairs
- · Allowing you to focus on selling; we'll oversee renovation financing

With a variety of renovation programs we can help you position older homes, short sales, fixer-uppers, rehabs and foreclosures. There are options for properties in virtually any condition.

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William H. DeRosear | NMLSR ID 639430

Renovation Mortgage Consultant

Phone: (402) 964-6531 | **Fax:** (877) 632-1123

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995207 Expires 11/30/13

Selling Saturdays, What REALTORS® Can Learn from Legendary Coaches

Last Thursday our Knowledge is Power (K.I.P.) presentation was given by Jeff Beals the author of the book Selling Saturdays. Jeff spoke to those in attendance about how college football's greatest coaches, or actually salesmen, build relationships, close deals and beat the competition. He shared stories from the experiences of such famous coaches as Tom Osborne and Barry Switzer and others. What the coaches do can successfully be

applied in our own real estate industry. For example:

- 1. Listen and truly hear
- 2. Make people feel like no one matters more
- 3. You must ask probing questions but also be careful not to get ahead of the prospect.
- 4. Never panic when you hear an objection or a word NO

In closing coach Tom Osborne said, "What matters most is your character and putting people first."



Pick up Jeff's book "Selling Saturdays" as well as the other exceptional book he authored, "Self Marketing Power: Branding Yourself as a Business of One". For more information contact Jeff on his website jeffbeals.com

Predrag Kopun





ASK THE HOME INSPECTOR!

By Patrick Casey, President
The Home Buyers Protection Company

Home & Building Inspections • Radon & Mold Testing

The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: We had our furnace serviced this week and the technician told us it has a cracked heat exchanger and it is unsafe to operate. What is a cracked heat exchanger, and can it be fixed?

Answer: You were wise to have your furnace serviced before winter. Furnaces can create safety risks if they are not properly maintained.

A cracked heat exchanger is a major safety concern with gas furnaces. The heat exchanger is the part of the furnace that separates the heated air from the exhaust gases.

If it becomes damaged (cracks, holes, blockage, etc.), then these gases, which can contain high levels of deadly carbon monoxide, enter the home.

If the furnace is newer, the heat exchanger can usually be replaced and may be covered under a manufacturer's warranty. But if the furnace is old, replacement parts may not be available and the entire furnace will need to be replaced.

We recommend furnaces be serviced and safety-checked every year before the heating season begins. They can last longer and run more efficiently.

AS CERTIFIED IN

HOME Buyers

(402) 334-7926

Go to our website at www.hbponline.com for more information about furnaces, see our specials and order an inspection online.

Personals

CONGRATULATIONS to Regi and Lisa Powell on the birth of their daughter, Adella Lou, on September 1.

CONGRATULATIONS to REALTORS® Megan Dreesen of CBSHOME Real Estate, Serina Bullington of DEEB Realty, Jeff Grover of Prudential Ambassador Real Estate and Dennis Ritter of RE/MAX Results who earned the Graduate REALTOR® Institute of Nebraska (GRI) Designation.

CONGRATULATIONS to first-time grandparents Shawn McGuire of Celebrity Homes and his wife Donna on the birth of their granddaughter, Chandler Kay, on September 12.

CONGRATULATIONS to Marty McGuire with Farm Bureau Financial Services and wife Quinn on the birth of Molly Brynn on September 22. Congrats also to first-time grandparents Kurt Geschwender of WHY USA Geschwender Real Estate and Susan Geschwender of Randall School of Real Estate.

CONDOLENCES to Charlie Freyermuth of Real Estate Associates on the recent loss of his daughter.

CONDOLENCES to Duane Safarik of DEEB Realty on the recent loss of his son.

CONDOLENCES to the family of Charles Thibodeau with Prudential Ambassador Real Estate who recently passed away.

CONDOLENCES to the families of Mark and Nick Boyer of Keller Williams Greater Omaha on the recent loss of their father/grandfather.



SEND US YOUR NEWS!

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

Nebraska Real Estate Commission

Governor Dave Heineman appointed Andy Alloway of Omaha to the Nebraska Real Estate Commission (NREC) as the Broker Member at Large, replacing Rob Dover of Norfolk whose term recently expired. Andy is the Broker/Owner of DEEB Realty.



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Fax: 402.884.7386 mtg-specialists.com

Email: brent@mtg-specialists.com



Brent Rasmussen CMC, CRMS, President NMLS #5918

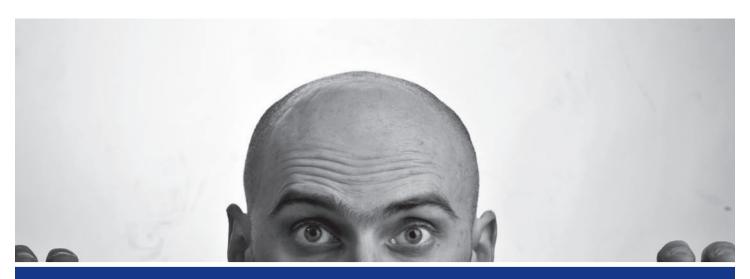












Worried about Health Care Reform?

Get the help you need.

Your local Insphere agent can:

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Licensed Insurance Consultant
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jonathan.jacobi@insphereis.com



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Your Latest Member Benefit

Dotloop is now being offered by the Omaha Area Board of REALTORS® as a member benefit.

Members can access forms and eSignatures through dotloop.

Dotloop links people, documents and tasks to help you work better, together.

Visit dotloop.com to find out more about how you can leverage this platform to build better relationships with your clients.



REALTOR® RING DAY

FRIDAY, DECEMBER 6

Donations to your Salvation Army Red Kettle will stay in your community!

Sign up now at REALTORRING DAY.COM





Membership Report

August 2013

NEW REALTORS®

Austin, Kimberly – Thomas E Stevens & Associates Bartels, David – CENTURY 21 Century Real Estate Begley, John – CBSHOME Real Estate – Davenport Brooks, John – GTR Sales

Cornell, Ashley - DEEB Realty - 117th

Hartman, Douglas - NP Dodge Real Estate Sales Inc - 35Dodge

Horner, Justin - DVG Realty LLC

Hunter, Gregory – Prudential Ambassador Real Estate – California #101

Jackman, Kristine – Keller Williams Greater Omaha - California

Keil, Cynthia – RE/MAX Professionals

Melendez Sorto, Melvin - DEEB Realty - 117th

Mitchell, Jay – Prudential Ambassador Real Estate – California #101

Munz, Eric – Thomas E Stevens & Associates

Murphy, Nicholas - Keller Williams Greater Omaha - California

Nietfeldt, Rodney - CBSHOME Real Estate - 159 Dodge

Pourchez, Dallas - Keller Williams Greater Omaha - California

Tierney, Jaimie - Celebrity Homes Inc

NEW AFFILIATES

Berry, Michael - Mutual 1st Federal

Bonnett, Patrick - First State Bank

Hume, Rich – A & A Roofing

Kester, Kipp - Franklin American Mortgage Co

Leach, Leslie – Omaha Real Estate Cleaning LLC

Schulte, Brett - Professional Termite & Pest Control Inc

REALTOR® CANDIDATES

Beal, Colin – CBSHOME Real Estate - Bellevue

Bullington, Joseph – DEEB Realty – 117th

Farland, Babette – CBSHOME Real Estate – Bellevue

Haney, Diana – DEEB Realty – 117th

Hannibal, Steven - DEEB Realty - 117th

Henninger, Jonathan – Prudential Ambassador Real Estate – California

Heyen Ernest – Prudential Ambassador Real Estate – California #101

Hoch, Megan – Prudential Ambassador Real Estate – California #101

Huntley, Philip – NP Dodge Real Estate Sales Inc – Lakeside

Kays, Brian – Gitt Real Estate PC

Kenkel, Timothy – CBSHOME Real Estate – 159 Dodge

Lofgren, Lucas - Boulevard Real Estate LLC

Miller, Deborah – Maloy Real Estate

Negley, Justin – DEEB Realty – 117th

Pelt, Cathy - Thomas E Stevens & Associates

Phillips, Michaela – Realcorp

Phillips, Philip - Thomas E Stevens & Associates

Sain, Rebecca – RE/MAX Real Estate Group – Giles

Schmutz, Carrie - Keller Williams Greater Omaha - California

Toebben, Jennifer - CBSHOME Real Estate - Davenport

Van Donk, Peter - DEEB Realty - 117th

Weaver, Tyler - DEEB Realty - 117th

Wood, Warren – NP Dodge Real Estate Sales Inc – 129th Dodge

Wurstner, Jacqueline – CBSHOME Real Estate – W Dodge

AFFILIATE CANDIDATES

DeRosear, Will - HomeServices Lending

Kelly, Mike - Great Western Bank

Lorenz, Robert - Thrifty Dumpster Service

Owen, Sue - Charter Title & Escrow

Piskorski, Paul – Amoura Productions

Putnam, Julie - ACCESS Bank

MEMBER TRANSFERS

Anderson, Jill From CBSHOME Real Estate – 159 Dodge To NP Dodge Real Estate Sales Inc 129th Dodge

Anding, Judi From Prudential Ambassador Real Estate — California #101 To ${\rm DEEB~Realty}-117{\rm th}$

Bruecks, Phyllis From NP Dodge Real Estate Sales Inc – Lakeside To DEEB Realty – 117th

Erlandson, Paige From Prudential Ambassador Real Estate – California #101 To NP Dodge Real Estate Sales Inc – Lakeside

Gunderson, Elizabeth From CBSHOME Real Estate – 159 Dodge To Keller Williams Greater Omaha - Giles

Hiser, Samantha From CENTURY 21 Century Real Estate To NP Dodge Real Estate Sales Inc – Lakeside

Kelly, Eileen From Celebrity Homes Inc To CBSHOME Real Estate – 159 Dodge Kennedy, Evelyn From CENTURY 21 Century Real Estate To Real Estate Associates Inc

McGee, Mark From American National Bank – 79th Dodge To American National Bank – 89th Dodge

McNally, Loretta From DEEB Realty – Sarpy County To DEEB Realty – 117th Mack, Cha-Naise From NP Dodge Real Estate Sales Inc – 35Dodge To NP Dodge

Real Estate Sales Inc - Papillion Morris, Kimberly From Scott Real Estate To Prudential Ambassador Real Estate – California #101

Paulin, Cary From NP Dodge Real Estate Sales Inc – Pierce To Real Estate Associ-

Tierney, Jaimie From Celebrity Homes Inc To Prudential Ambassador Real Estate
– California #101

Willard, Tracey From Keller Williams Greater Omaha – California To Keller Williams Greater Omaha - Giles

REACTIVATED MEMBERS

Kenney, Bernard - Real Estate Associates Inc

Mitchell, Debra – Real Estate Associates Inc

Parks, Christine – Prudential Ambassador Real Estate – California #101

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

Rothlisberger, Jeff – Vision Casa Real Estate PC

RESIGNATIONS

Abdalla, Franchell - NP Dodge Real Estate Sales Inc - 35Dodge

Ackerman, Amy - DEEB Realty - 117th

Benson, Heidi - NP Dodge Real Estate Sales Inc - Fremont

Boepple, Ann – NP Dodge Real Estate Sales Inc - Papillion

Bowers, Carla – Keller Williams Greater Omaha – Giles

Bozaan, Steven – Alliance Real Estate LLC

Byrnes, Jeffrey - Keller Williams Greater Omaha - California

Campbell, Susan - Keller Williams Greater Omaha - Giles

Case, Timothy - Keller Williams Greater Omaha - California

Clark, Brenda - CBSHOME Real Estate - Bellevue

Covemaker, Stephanie – NP Dodge Real Estate Sales Inc – 129th Dodge

Craig, Rachael - CBSHOME Real Estate - 147th

Dobey, James - CBSHOME Real Estate - W Dodge

Dobey, Larissa – CBSHOME Real Estate – W Dodge

Dunne, Kathleen - Pinnacle Bank

Ellefson, Sherri – Real Estate Associates Inc

Elliott, Jason - Real Estate Associates Inc

Ewing, Jon – PJ Morgan Real Estate

Forman, Larry - CBSHOME Real Estate - 159 Dodge

Gohl, Kelly - NP Dodge Real Estate Sales Inc - 35Dodge

Harris, Robert - CBSHOME Real Estate - 147th

Hinrichsen, David - Real Estate Associates Inc

Hoffman, Erik - DEEB Realty - 117th

Johnson, Jeffrey - CBSHOME Real Estate - 159 Dodge

Kiger, Stanley - DEEB Realty - 117th

Kincaid, Catherine - CBSHOME Real Estate - Bellevue

Krautkremer, Patrick - Prudential Ambassador Real Estate - California #101

Llewellyn, James - DEEB Realty - 117th

Marco, Jimmie – Real Estate Associates Inc

McNealy, Mary - Real Estate Associates Inc

Meleney, Robert - WHY USA Independent Brokers Real Estate

Milczski, William – NP Dodge Real Estate Sales Inc – Papillion

Mutzenberger, Judith - DEEB Realty - Sarpy County

Nelson, Arthur - Peterson Bros Realty Inc

Nigro, Linda – CBSHOME Real Estate – 159 Dodge

Orton, David - CBSHOME Real Estate - 159 Dodge

Phillips, Beverly – Home Access Solutions Inc

Preddy, R Lee – Real Estate Associates Inc

Rivas, Sarah – CBSHOME Real Estate – W Dodge

Ruskamp, Dale - NP Dodge Real Estate Sales Inc - Lakeside

Schenken, Alanna – CBSHOME Real Estate – Davenport

Schwee, Janice - CBSHOME Real Estate - Davenport

Shapiro, Barbara - CBSHOME Real Estate - W Dodge

Stangl, Julie – Prudential Ambassador Real Estate – California #101

Swaney, Lisa – NP Dodge Real Estate Sales Inc – 129th Dodge

Thiel, Rebecca - Realcorp

Tibbles, Ernie – Elite Termite

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

Watts, Timothy - Real Estate Associates Inc

NEW REALTOR® COMPANIES

Compass Real Estate Services – 421 S 91st Cir, Omaha, NE, 68114 OABR/MLS Phone: 402-397-5522 Fax: 866-397-0110

Designated Realtor: Michaela Lorenz

Mahnke Appraisal Company – 3738 S 149th St #112, Omaha, NE, 68144

(Previous MLS Only) OABR/MLS

Phone: 402-742-0649 Fax: 800-635-5068

Designated Realtor: Brian Mahnke

Nebraska Home Sales – 9025 Turnberry Cir Ste A, Lincoln, NE, $68526\,$

MLS Secondary Only Phone: 402-489-9071

Designated Realtor: Kathryn Pocras

NP Dodge Real Estate Missouri Valley Team – 304 E Erie, Missouri Valley, IA, 51555

MLS Secondary Only Phone: 712-642-3287 Fax: 712-642-2041 Designated Realtor: Charles Smallwood Jr

Stuart & Associates Real Estate LLC – 219 S Main St, Council Bluffs, IA, 51503 MLS Secondary Only Phone: 712-256-2628 Fax: 630-345-3422 Designated Realtor: Tammy Stuart

Wolf Professional Realty PC – 5220 S 48th St Ste 1, Lincoln, NE, 68516 MLS Secondary Only Phone: 402-486-1234 Fax: 402-486-1233 Designated Realtor: Scott Wolf

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

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

Bulldog Professional Inspection Services – 5018 Charles St, Omaha, NE, 68116

Heritage Home Services Inc – PO Box 628, Elkhorn, NE, 68022 Mold Solutions – 16585 Hascal, Omaha, NE, 68130

COMPANY NAME CHANGES

Bulldog Professional Inspection Services – (formerly Bulldog Home Inspection Services)

Omaha Real Estate Auctions.com LLC – (formerly Omaha Buyers Broker LLC

NOVEMBER ORIENTATION

- Tuesday, November 5, 8:30 a.m. to 4:00 p.m.
- Wednesday, November 6, 8:30 a.m. to 4:00 p.m.
- Thursday, November 7, 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...

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

Omaha Lancers Hockey Night

Friday, November 1, 2013

Omaha Lancers vs. Sioux City Musketeers 7:05 p.m. Game - Ralston Arena 5:30-6:30 p.m. Dinner - Brewsky's Food & Spirits

\$15.00 per person

(includes reserved game ticket and dinner)

Enjoy dinner in the party room at Brewsky's Food & Spirits, 8528 Park Drive, with a Philly sandwich with fries.



Don't forget your Omaha Food Bank raffle tickets!

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



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Ticket orders by Friday, October 25, 2013, please.

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Brett Hatfield Son of Kelly Ann Hatfield Keller Williams - Omaha

AmeriSpec Inspection Services and TNT Termite Services are pleased to announce the winners of our \$1,500 Future Leaders Scholarship Program for the 2013/14 school year. Our program in its fourth year has contributed \$18,000 in financial support for family members of the real estate communities we serve. As one of your true "Partners of the Community," we believe education is the key to a successful future. Our commitment toward education is another way that we will continue to differentiate ourselves from other inspection companies.

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YPN: Bushwackers Event

Fall is here and real estate is booming so is the buzz of the YPN. I am hearing more recognition of the YPN group and I think that is awesome. We are teaming up with groups here and there and are represented at most events. Still powering out the message that we are a friendly bunch of 40- and young at heart. Big or small we love you all. We are open to suggestions on how you think we can make our presence more powerful or what you would like to see from our group.

For the third year in a row we have made our presence known by helping with Project Wee Care, each year we are taking in donations and volunteering as our local YPN @ OABR for this charity. To learn more about this charity you can visit www.millardbusinessassociation.org/foundation or contact Lindsey Krenk who is in the know for our YPN group.



Over 30 guests hit the floor for line dancing lessons.

Lastly, we rocked our event at Bushwackers, just ask anyone who attended! Check out the pictures on Facebook at OABR Young Professionals, and like our page while you are there so you can hear more about the fun you can be joining in on. First off, we couldn't have done it without our event Sponsors; Pat & Cherie Casey with Home Buyers Protection Company, Brenda Stuart & John Churchill of Service One Home Warranty and Debbie & Jeff Kalina of Radon Pros. Each of them had a hand in making the



Sponsors Debbie & Jeff Kalina, Brenda Stuart & John Churchill, and Cherie and Pat Casey provided food, drinks, and bull rides and prizes.

night a success plus we had great support from the owners of Bushwackers Dance Hall and Saloon in Ralston and food in house by HogStop BBQ, known for their Smoked Mac & Chz, it was yummy!





YPN Advisory Board member Dallas Pourchez shows onlookers how it's done.

The night started out by getting labeled with an orange YPN sticker, plenty of socializing, a little time for food and right into learning some country line dances, 3 of them in fact. Then off to watch the commotion over by the mechanical bull. That brought lots laughs from plain 'ol just getting on the darn thing, to on for only seconds for some of us, to off ya go!

We were down right giddy to see all the new faces at this event, brand new REALTORS, a great mix of brokerages represented, lenders, title companies, home warranty, home inspection, and radon companies. Thank you all who attended, this makes it exciting to be leading this group when mostly it's just all fun and we get to call it work!

Jessica Sawyer, Chair



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Todd Kasper Tom Fenton Tom Friehe Tracey Faust Tracy Diehm Troy Benes









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Joni Vittetoe

Supra Notifications

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The Supra system is sometimes too smart. The Supra system assumes anyone releasing the keybox shackle with a smartphone eKEY is the owner – even if you borrowed the box, or just retrieving it for another member – so, when you release the shackle on someone else's keybox, Supra gives you the owner's notices.

Here's a simple fix using your eKEY app – select the Inventory icon, then select the serial number from the keybox for which you are receiving notification emails, and then select Delete. If you are unsure of the serial number, check the email notifications you are receiving. That should take care of your problem. Note, this quick fix works only for the person receiving the notifications – not the actual owner of the keybox.

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Mike Kelly NMLS# 1068618: 12670 L Street • 402.561.7983
Monte Roberts NMLS# 537265: 550 N. 155th Plaza • 402.952.6094
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Oct 22 0440R	Fair Housing – Treasured Generations (3 hrs) 8:30 a.m 11:30 a.m.
Oct 22 0436	The Contract – A Series of Non-Stop Negotiations (3 hrs) 1:00 p.m 4:00 p.m.
Oct 23 0314R	Protecting Your Clients Health – Risks Exposed (3 hrs) 8:30 a.m 11:30 a.m.
Oct 23 0349	Legal Issues Realtors are Facing in Today's Market

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Oct 25	National USPAP Update (v.2012-2013
C21329	(7 hrs) 8:30 a.m 4:30 p.m.
Nov 8	Residential Appraisal Review
C21333	(7 hrs) 8:30 a.m 4:30 p.m.

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

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 - www.mrrealestatece.com 402-660-0395
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Next Event

Toys 4 Tots / Turkey Shoot Bowling

November 6, 2013

Sempek's Bowling and Entertainment — see page 9 for more information

Know the Code

• Standard of Practice 3-5

It is the obligation of subagents to promptly disclose all pertinent facts to the principal's agent prior to as well as after a purchase or lease agreement is executed. (Amended 1/93)

• Standard of Practice 3-6

REALTORS* shall disclose the existence of accepted offers, including offers with unresolved contingencies, to any broker seeking cooperation. (Adopted 5/86, Amended 1/04)

• Standard of Practice 3-7

When seeking information from another REALTOR® concerning property under a management or listing agreement, REALTORS® shall disclose their REALTOR® status and whether their interest is personal or on behalf of a client and, if on behalf of a client, their relationship with the client. (Amended 1/11)

• Standard of Practice 3-8

REALTORS® shall not misrepresent the availability of access to show or inspect a listed property. (Amended 11/87)

• Standard of Practice 3-9

REALTORS $^{\circ}$ shall not provide access to listed property on terms other than those established by the owner or the listing broker. (Adopted 1/10)

Standard of Practice 3-10

The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords. (Adopted 1/11)

To download the Code of Ethics and Standards of Practice, go to: www.Code.OmahaREALTORS.com.



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Going where most buyers don't go

By Steve Vacha Home Standards Inspection Services

So, what is with this picture (to the right) I took recently at a home? Looks like a normal electrical panel with a screw driver sitting on top of it.

I am told this very scenario killed a young man who was doing mission work at a church. A breaker went bad and he had to take the panel off to change the breaker. As he took the cover off, not noticing the screw driver, it fell into the panel, made contact with the 220 line and the door at the same time and he was killed.

I think of that story often when I take off an electrical panel for inspection. I always feel the top of the panel for anything metal that could fall into the panel.

Inspecting for electrical safety in a home is

integral to a home inspection. Because more people now have a home inspection completed, electrical safety and safety in general for homes has greatly improved.

25 years ago folks just thought, "if it works just leave it alone." Trouble is there are possible problems if proper inspections are not completed.

For instance, last week I removed an electrical panel, set the panel down, stood up and saw a bat looking right at me. It startled me, but then I saw this bat was not going to fly again. It had been fried in the electrical panel. In the report I recommend an electrician remove the bat and check the wires in the area. There is a chance the wired were scorched and need to be replaced.

Not only was there an electrical concern,

but now I had to try to figure out how the bat got in the panel and if bats were a problem in the house. I did find guano in the attic and reported that in the report.

In addition to safety items, major structural concerns must be looked for. To do this inspector need to walk roofs, crawl into crawl spaces and get up into attics. Again, going where buyers are not allowed to go – or even want to.

There are limits, of course. For instance, a wood shake roof is as slippery as ice if it is even a little damp. When we can walk roofs we often find concerns that are just not visible from the ground. Even one missing shingle at an obscure place in the roof can cause a lot of headaches for the buyer down the road when a leak starts to show at the interior.

Inspecting these hidden areas gives the buyers important information, helping them feel safe and sound in their new home.





HSIS Annual "Food Bank Turkey Drive"

If you refer 2 home inspections now through November 17th, we will donate one turkey to the Food Bank for the Heartland in your name – and you will receive a certificate for one turkey to pass along as you please.

Phone (402) **392-2020**

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Steve Vacha President





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INSPECTION SERVICES

27

Introducing MRP — NAR's Military Relocation Professional Certification

When military staff and their families relocate, the services of a real estate professional who understands their needs and timetables makes the transfer easier, faster, and less stressful. This certification focuses on educating real estate professionals about working with current and former military service members to find the housing solutions that best suit their needs and take full advantage of military benefits and support.

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the needs of this niche market and win future referrals. Hone in your knowledge and skills for working with active duty military buyers and sellers, as well as veterans with the NAR's Military Relocation Professional Certification. For more information, go to REALTOR.org under education/designations.

Tablet Time

Real estate has gone mobile and the iPad continues to lead the pack when it comes to the tablet business. Your Education Committee and YPN have partnered to put together a fantastic learning and interactive session (which is also broker approved CE!!) where you can learn from some of our member experts. This training session

will be two hours that are packed with tips, tricks and all kind of useful tools that your colleagues are taking advantage of via their iPad. If you have an iPad, are thinking of getting an iPad, don't know what an iPad is, are a self-proclaimed iPad expert... YOU SHOULD ATTEND! See you there!

The event date: Thursday, October 17, 2013 10:30 a.m. – 12:30 p.m.

In the Education Center of the OABR

Coffee and Cookies will be provided



This Session is Free!! If you would like Broker Approved Credit for this, talk with your broker today!

Reservations Required (Please Print)

Name	
Company	License Type
Phone	
Fmail	

Mail to OABR, 11830 Nicholas St., Omaha, NE 68154, fax 402-619-5559 or email your name, license #, company, license type and phone number to DShipley@OABR.com.

WCR Program Luncheon

The Cordial Cherry & Stories Coffeehouse

Melissa Stevens, Owner

The Challenges & Triumphs of being an Entrepreneur

October 10, 2013
11:45 a.m.
(Doors open at 11:15 a.m. for networking)
Champions Run
13800 Eagle Run Drive
Lunch - \$15.00
See You There!



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mobaupdate

Metro Omaha Builders Association

Fall Parade of Homes October 12-13 & 16-20

Before you know it, the MOBA Fall Parade of Homes will be here. Once again, MOBA in conjunction with the Omaha World Herald, will be coordinating this upcoming event. The Omaha World-Herald will distribute the Fall Parade Homes guides to 150,000 people in 8 counties prior to the event starting. This media blitz has a history of attracting qualified home buyers. With the MOBA Fall Parade of Homes you should expect plenty of marketing through several outlets.

For more information or an Entry Form contact your Omaha World Herald representative or email dcavalier@owh.com or visit www.MOBA. com and find the entry form in the Members Only section.

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 info.

MOBAcalendar

October

- **08** MOBA Board of Directors
- 12-13 & 16-20 MOBA Fall Parade of Homes
- **29** Monthly MOBA Membership Luncheon at Anthony's
- **31** Happy Halloween!

To register for classes or events, visit www.MOBA.com

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

just click on "Join MOBA"

Word Search! Win A \$50 Gift Certificate

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

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Angie Podoll

of CBSHOME Real Estate winner of the September Word Search.

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