

OMAHA AREA BOARD OF REALTORS®



FOCUS

Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

December 2013

UPCOMING EVENTS

Social Events Forum

Wed, Dec 11 at 10:00 a.m.

Past President's Advisory

Wed, Dec 11 from 11:30 a.m. - 1:00 p.m.

YPN Advisory Board

Thu, Dec 12 at 2:00 p.m.

New Member Orientation

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

Wed, Jan 8 from 8:30 a.m. - 4:00 p.m.

Thu, Jan 9 from 8:30 a.m. - 12:00 p.m.

Affiliate Council

Tue, Jan 7 at 9:00 a.m.

Social Events Forum

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

MLS Users Group

Wed, Jan 8 at 11:00 a.m.

Education Forum

Thu, Jan 9 at 10:00 a.m.

YPN Advisory Board

Thu, Jan 9 at 2:00 p.m.

Diversity Committee

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

Governmental Affairs Committee

Wed, Jan 15 at 10:00 a.m.

Knowledge Is Power Seminar - Tom Lundstedt

Thu, Jan 16 at 10:00 a.m. - 12:00 p.m. at DC Centre

GPRMLS Executive Committee

Tue, Jan 21 at 10:15 a.m.

GPRMLS Board of Directors

Tue, Jan 21 at 10:45 a.m.

OABR Executive Committee

Wed, Jan 22 at 9:30 a.m.

OABR Board of Directors

Wed, Jan 22 at 10:15 a.m.

Nebraska REALTORS® Association - Lincoln, NE Leadership Essentials/Legislative Days

Mon, Jan 27 - Wed, Jan 29

UNO Hockey Event

Fri, Jan 31 at 5:30 p.m. - 10:00 p.m. at CenturyLink Center

New Member Orientation

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

Wed, Feb 5 from 8:30 a.m. - 4:00 p.m.

Thu, Feb 6 from 8:30 a.m. - 12:00 p.m.

Affiliate Council

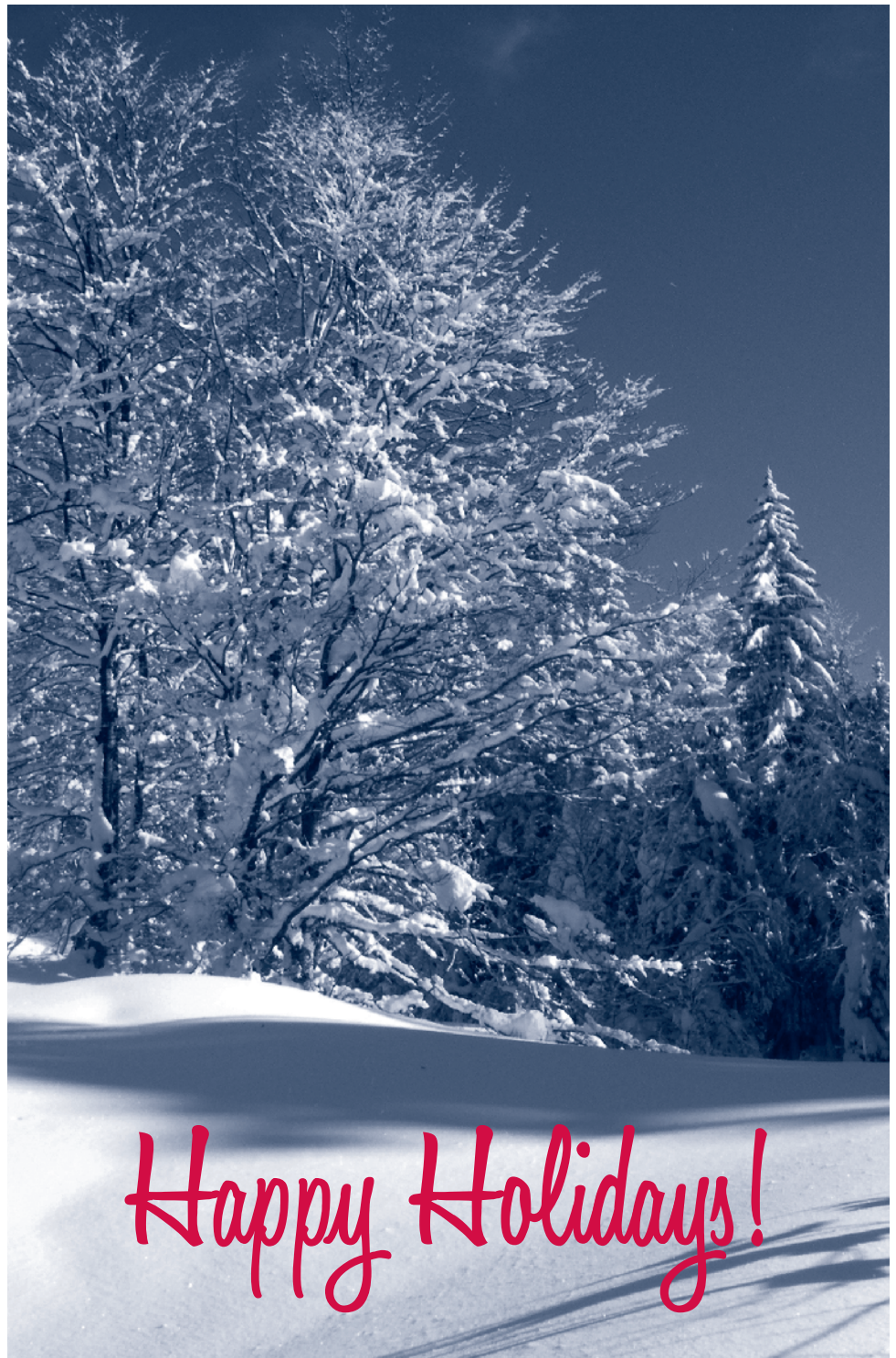
Tue, Feb 4 at 9:00 a.m.

MLS Users Group

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

Education Forum

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





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

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



Message from the OABR President

SUCCESSFUL ORCHESTRA

Can you believe it is December already? This is always such an exciting and busy time of year not only because of all the celebrations, gatherings and family opportunities, but because of the excitement and anticipation for what the New Year will hold! There are a lot of prognosticators in our industry and that is all well and good, but when it comes to predicting your business future, only you can write the music. A business plan is so important in real estate. It is vital to plan for the day to day activities but also important to incorporate the pie in the sky dreams. Having a plan in place will give you a focused path to make your year a success! Be sure to incorporate a committee or community service project into your overall plan and always allow for the unexpected opportunities that may arise.

I want to take a moment here to say a huge Thank You to all of the volunteers who are currently serving as board members, committee chairs, committee members, classroom leaders and the awesome staff here at OABR. Your support, service and enthusiasm are so appreciated. If you know someone in any of these positions, be sure to thank them personally for their time and efforts. They are contributing their part to the successful orchestra we have here! After attending the National Convention in November and listening to the struggles that other local boards around the country face when it comes to support, I appreciate even more the attitudes and work ethic of our REALTOR® community. We have much to be thankful for.

Here's to wishing all your pie in the sky dreams come true!

Best regards,

Deda



Deda Myhre
 2014 President



Special Events

- **Knowledge Is Power Seminar - Tom Lundstedt**
 Thursday, January 16 at 10:00 a.m. - 12:00 p.m. at DC Centre
- **Nebraska REALTORS® Association - Lincoln, NE**
Leadership Essentials/Legislative Days
 Monday, January 27 - Wednesday, January 29
- **UNO Hockey Event**
 Friday, January 31 at 5:30 p.m. - 10:00 p.m. at CenturyLink Center

A Fun Night of Hockey

A winning night for the Omaha Area Board of REALTORS® members with family and friends for the Omaha Lancers Hockey night. Many enjoyed Philly sandwiches with fries before the game at Brewsky's Food & Spirits. The Omaha Lancers played the Sioux City Musketeers at the Ralston Arena. The big winners of

the night were John Cherica and Jody Lano who won the signed hockey sticks and Nicole Shipley who won the signed Lancer jersey from a benefit raffle. Money raised from the raffle was donated to the Food Bank for the Heartland.



**SOCIAL
EVENTS**
Omaha Area Board of REALTORS®

Toys for Tots 2013 Turkey Bowl

The Turkey Shoot Bowling and Toys for Tots event collected 212 new toys, \$4,930 in cash donations and the event exceeded last year's totals. Overall, the annual OABR event at Sempeck's is the second-largest fundraiser for the Toys for Tots campaign in Nebraska, exceeded only by a Husker Football game day event. This year a special thank you goes out to those volunteers that expanded the bowling event to two additional bowling alleys, one in Omaha and one in Sarpy County.

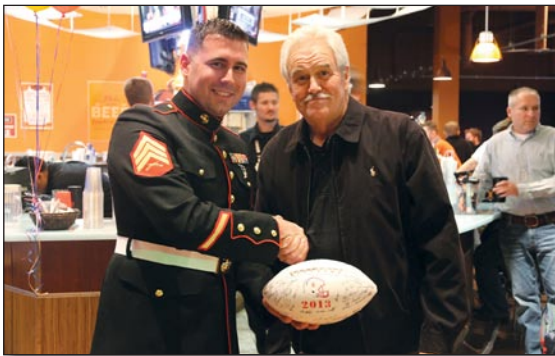
This is a big effort for the Affiliates, a Council of the OABR. Thank you also goes out to all of the event sponsors, lane sponsors, and Affiliate members who donated prizes that were given away during the bowling.

If you missed the event, there is still time to donate toys or cash and we encourage you to participate. All toys and money collected are distributed to children across the Greater Omaha area.

Toys for Tots boxes are located at many real estate offices and at the OABR Office. Boxes are scheduled to be picked up the week of December 9. If you need assistance, please contact the OABR Office.

Congratulations to RE/MAX Results bowlers with the High Team award: Dennis Ritter, Tyler Bundy, Justin Lorimer, Lindsey Krenk, Kellie Mingus, Sara Pohlad, Katie Pulte and Pam Bails. The Women's High Score award was earned by Vanessa Arndt of Keller Williams Greater Omaha. The Team Spirit award went to a group lead by Vicki Chadd, wearing turkey hats. The winner of the Nebraska Football was Chuck Holsapple. The Split-the-Pot prize went to Hector Martinez of N.P. Dodge Real Estate. Congratulations to all and happy holidays!

Event Co-Chairs: Deb Martin, Mary Sladek and Cherie Casey



Nebraska Signed Football Winner – Chuck Holsapple



Women's High Score – Vanessa Arndt of Keller Williams Greater Omaha



Team Spirit Winner – Vicki Chad's Team



Split the Pot Winner – Hector Martinez of NP Dodge Real Estate



High Team - RE/MAX Results



AFFILIATES

a council of the
Omaha Area Board of REALTORS®

REALTOR® FOCUS



Canned Food Drive

**Food collected
will be donated
to the
Food Bank
for the Heartland**

February 18, 2014

11 a.m. to 1 p.m.

**OABR Office
11830 Nicholas St. • Omaha, NE**

Real Estate Offices that want to participate need to contact Wendy Walker at 402-861-9220, wwalker@nebtileco.com or Brenda Carlson at 402-934-4203, bcarlson@pulaskibank.com to arrange for a barrel to be delivered to their office (by the Food Bank for the Heartland) for the collection.

The barrels will be dropped off at offices ahead of time (2 weeks or so) for the collection of canned goods.

The food bank will then pick up the barrels and weigh them. People can also bring food to the Chili Cook-Off to donate, if they so choose.

Prizes

Real Estate Offices will be competing for prizes for the most food donated by office (by weight) per capita.

Sponsored by:



AFFILIATES

a council of the
Omaha Area Board of REALTORS®

in conjunction with the
OABR Social Events Forum
Annual Chili Cook-Off

www.OABRaffiliates.com



AFFILIATE
COUNCIL

Submitted By: Jody Smythe
Security 1 Lending



Has Your Phone Started to Ring?

It's that time of year again. Holidays and family get togethers. Many times family members haven't been to moms for the past year. Jobs take us to places all over the U.S. Sure there are phone calls back and forth but it's different than actually being there. Now is when many adult children realize that it's time for the folks to downsize. That tri-level just isn't working anymore. Maintenance is a problem. Who can a senior trust in their home? Or maybe they don't even realize that the gutters are stuffed full and causing basement moisture problems. Especially if no one is going down to the basement!

So your phone is going to ring...hopefully. Are you ready? Do you have trustworthy, affordable, handymen that can get that home ready for sale? Do you have a "go to" person if mom wants to move to independent or assisted living? Do you know what to do if they have a reverse mortgage on the property? Or if they want to purchase a smaller ranch villa without a mortgage payment? Do you know the rules for transferring homestead exemption? Maybe mom or dad don't even want to move but the family has a different idea.

If family is from out of town, they will look to you for help. Especially if they only have a few days in town to make decisions.

So here is my gift to you. Just call me. I am on many senior boards and senior networking groups. I have been in every assisted and independent living facility in Omaha

and Council Bluffs. If mom or dad want to stay in their home just a little longer, I can help with that. They will remember you when it's really time to sell, as that "nice realtor who was so helpful." Especially if you send them birthday cards. Birthday cards are a big deal with seniors. Oh and they hate to be called seniors!

So just call me at 402-290-7526. I should be able to refer you to an expert for most anything in the senior world. Feel free to stop by my office. There is always coffee brewing.



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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 NOVEMBER 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
Patrick Bonnett – First State Bank
Julie Brown – Insphere Insurance Solutions
Lisa Bullerman – Staging Design by Lisa Marie
Cherie Casey – The Home Buyer Protection Co
Heather Chaney – NP Dodge Title Services
Janet Dragon – Heartland Reva Team
June Eads – AmeriSpec Home Inspection Serv
Jan Eggenberg – SureHome Inspection Co
Summer Franco – Wells Hargo Home Mortgage
Steve Goracke – KIBS Radon & Contracting Inc
Mary Gorup – Integrity Termite
Jim Holmes – Focus Printing
Jon Jacobi – Insphere Insurance Solutions
PK Kopun – Centris Federal Credit Union
Laura Longo – Centris Federal Credit Union
Deb Martin – Great Western Bank
Marty McGuire – Farm Bureau Financial Services
Kate Otten – Centris Federal Credit Union
Sue Owen – Charter Title & Escrow
Regi Powell – Farmers Insurance/Powell Insurance
Pam Rasmussen – AAA Bank Nebraska
Stephanie Reinhardt – Franklin American Mortgage Co
Darrin Richardson – Heavy D's Hauling & Removal
Garry Ruliffson - OPPD
Julie Sherman – United Distributors Inc
Ruth Smith – Norm's Door Service
Jody Smythe – Security 1 Lending
Matt Thiel – DRI Title & Escrow
Stacy Thorne – Franklin American Mortgage Co
Jon Vacha – Home Standards Inspection Serv
Wendy Walker – Nebraska Title Company
Heidi Weeks – Centris Federal Credit Union
John Wendl – Credible Home Inspections
Dawn Zaller – Stearns Lending Inc
Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, January 7, 9:00 a.m.**
- **Tuesday, February 4, 9:00 a.m.**
- **Tuesday, March 4, 9:00 a.m.**

All Affiliate members are welcome to attend.

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 the Omaha, what were the circumstances that brought you to Omaha and how long have you lived here)?.

I was born and raised right here in Omaha, NE! I've visited a few other places, but I've always returned home to the O!, and this is where I plan to stay!

2) What Brokerage do you work for and are you a member of any other organizations in your community or networking groups?

I am a REALTOR® with DEEB Realty, and I also volunteer on the Child Saving Institute Guild, the Greater Omaha Young Professionals Board, and many other community organizations that support child welfare and education. I am also an active member of Greater Beth-el Temple.

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

My past life (and current life) was in education and community development. I was the Educational Director of an educational advocacy/coaching organization. I often say "Real estate is my profession, and education is my passion." I am still heavily involved in education, and I often use my educational best practices for my real estate business.

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

I took the plunge to get my license back in 2009. I was working full-time and still very involved in the community, so



I took my classes at Metro over a year's time. I was terrified to take the test for a while, but I finally was encouraged to take the Exam Prep course, and I passed my test in 2011.

I was inspired to become a REALTOR® because I strongly feel that everyone has a right to own a home. Many times people stray away because of fear or lack of knowledge. I know I can help individuals understand how real estate works, and I'm willing to serve in that capacity. That's why I'm the Real Estate Angel! :-)



Angel Starks

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

I love helping people through their real estate needs. Every client's needs are different, and I love the challenge of identifying and finding the solution! Plus, I love houses. And I'm a dreamer. So having the opportunity to paint an awesome picture with my clients is a bonus!

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

I enjoy working with people, and I'm a forever learner. I don't have any children of my own, but I claim hundreds! And my favorite color is purple.

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OABR office; they are \$58.80 including sales tax. If you have any questions regarding this new adapter, please call 402-619-5552 or email LWelch@OABR.com.

Personals



CONGRATULATIONS to Tiffany and Robert Andersen on the birth of their daughter, Carmen Sue, on November 7.

CONDOLENCES to Paul Wadzinski from Prudential Ambassador Real Estate and his family on the loss of his mother.

SEND US YOUR NEWS!

Fax: 402-619-5559

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Guidelines on Preparing for Inspections:

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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.
10. 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

YPN Bingo

Goal, goals, goals, are you thinking about them? It's the talk around town for our profession; we too have goals for YPN. We focus on how to grow our participation, fundraising for our charity, Project Wee Care, getting involved with other groups associated with the OABR, offering value to REALTORS® from a new perspective, and growing ourselves as leaders. Oh and having fun while doing our job as REALTORS® and YPN Members.

We are set to host the after party for REALTOR® Ring Day at Moe & Curley's on Dec. 6th, no Dare-oake this time but hold onto your microphones because it might be in the future for an event, keep practicing! YPN Bingo is coming up on February 20th at Cunningham's, we would love to see you and your BINGO Buddies there (B4 and After).

Most importantly we as a network are hosting a family or two for Project Wee Care and donating monetarily this year so we can help more families with the necessities and also to have Happy

Holidays. I encourage you to get involved and make a difference. All year we are accepting donations so we can make a greater impact with local families that need our help.

Get those goals set, ask us how to get involved, and see you at an event real soon!

Jessica Sawyer, Chair



BINGO



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Q&A

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: Our neighbors recently had their home tested for radon, and the test results were high. Does that mean that our home has high radon levels too?

Answer: Not necessarily. Radon is a naturally occurring gas that comes from deteriorating uranium deep in the ground. As the uranium deteriorates, it emits a radioactive gas called radon. The radon gases filter up through the soil and enter the building. It is possible that one house has elevated radon levels and another house adjacent to it has low radon levels.

The only way to determine the radon levels in a home is to have it tested. Over half of the homes that have been tested in eastern Nebraska and western Iowa have elevated levels. Since radon gas is the second leading cause of lung cancer according to the Environmental Protection Agency (EPA), we recommend that you have your home tested. The cost to test a typical home is usually under \$150 and the cost to mitigate (fix) a typical home with high radon levels is usually under \$1000. For more information about radon go to the EPA's website link

www.epa.gov/radon/pubs/citguide.html
or our website at www.hbponline.com.

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



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Knowledge is Power - RESPA

The November Knowledge is Power class, "Federal Law and You: RESPA, Anti-Kickbacks and Prohibited Practices", was very well attended with nearly 60 members present. The class touched on some important sections of the Real Estate Settlement and Procedures Act. Some of the covered topics included - referral fees, required loan disclosures throughout the real estate buying process,

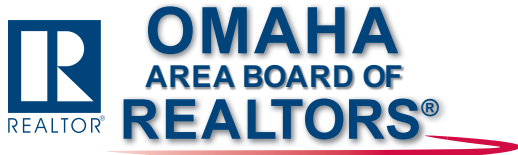
how those disclosures will vary between bank, correspondent and non-bank lender originators. Although this is not the most glamorous subject matter, it is extremely important knowledge for our industry. The instructors did an outstanding job to keep the class fully engaged!



Brent Rasmussen



Chuck Sederstrom



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

UNO Mavericks Hockey Night

Friday, January 31, 2014

Omaha Mavericks vs. St. Cloud Huskies
7:37 p.m. Game - CenturyLink Center
5:30 p.m. Dinner - Old Mattress Factory

\$15.00 per person

(includes reserved game ticket and dinner)



If you are a season ticket holder, you can join us for dinner only for \$10.00.

Enjoy dinner in the party room at the Old Mattress Factory, 501 N. 13th Street, with a smoked brisket sandwich buffet, served with BBQ beans and chips.

Reminder: Register or Pay Your Account Online

For most OABR events, education and training sessions, members can register online.

It's simple!

1. Go to: <http://ims.oabr.com>

2. Use your Login ID and Password
3. Select "Event by date" or "Education Calendar"
4. Select from the list the specific registration

Register or pay your account online:
ims.OABR.com

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AREA BOARD OF
REALTORS®

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For members only: Please enter your login information

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NREC Position Available

The Salesperson Member at Large seat on the Nebraska Real Estate Commission will be up for appointment by the Governor at the expiration of the term currently served by Kathryn Rouch. The OABR Nominating Task Force is now seeking qualified licensed real estate salesperson applicants to serve a six-year term beginning July 2014. If you would like to be considered for this position, please contact Donna Shipley at DShipley@OABR.com or 402-619-5551.

The OABR Board of Directors will forward a recommendation to the Nebraska REALTORS® Association for consideration.



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NAR Annual Conference Update

November 11, 2013

WORLD-CLASS HEADQUARTERS

The NAR Board unanimously approved an ambitious project to be undertaken with a major partner that would turn the National Association headquarters into a world-class property that is intended to become the next destination building in the iconic Chicago skyline.

While details of the project remain to be worked out and the decision to carry out the development is not final, the board vote enables exploration to move forward. The property would replace NAR's 50-year-old, class B+ property with a significant REALTOR®-branded, 1-2-million-square-foot Class A+ building

and plaza that would include a 5-star hotel, condominiums, office space, and ground-level retail. Under preliminary plans subject to final agreement with the partner, REALTORS® would own a planned 180,000 square feet of the building plus a percentage of the overall project.

The Board took up a number of key matters at its meeting, which closed out the 2013 REALTORS® Conference & Expo. The conference attracted 22,500 members and guests for five days of education sessions, meetings, and the expo.

EMINENT DOMAIN

Among its main decisions, the Board adopted a policy position opposing the use of eminent domain by localities to take mortgages of home owners facing hardship so they can be modified. Under the policy statement, NAR says it understands the need to help struggling home owners, but taking mortgages hurts the availability and affordability of financing for borrowers because of the uncertainty it creates for lenders and investors.

In a related matter, the Board authorized the distribution of \$485,000 in funds from NAR's Issues Mobilization program to the West Contra Costa, Calif., Association of REALTORS® to help it fight the use of eminent domain to seize mortgages in Richmond, Calif., the first city in the country to launch such a program.

Continued on Page 16



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Membership Report

October 2013

NEW REALTORS®

Beach, Stephen – NP Dodge Real Estate Sales Inc – Papillion
Canarsky, Desiree – Cliff E Nelson Real Estate
Carlson, Terri – NP Dodge Real Estate Sales Inc – Pierce
Crosby, Sarah – Prudential Ambassador Real Estate – California #101
Gilligan, Melissa – CBSHOME Real Estate – 159 Dodge
Jaworski, Ellen – Prudential Ambassador Real Estate – California #101
LaPole, Carol – CBSHOME Real Estate – Davenport
Maudlin, William – Keller Williams Greater Omaha – California
McGauvran, Melissa – GTR Sales
Mick, Matthew – Heavenly Home Sales
Mora, Mark – DEEB Realty – 117th
Nelsen, Sally – Real Estate Associates Inc
Purvis, Edward – DEEB Realty – 117th
Robben, Brandon – CBSHOME Real Estate – 159 Dodge
Swanson III, William – CBSHOME Real Estate – 159 Dodge
Weinert, Catherine – CBSHOME Real Estate – 159 Dodge

NEW AFFILIATES

Eggenberg, Jan – SureHome Inspection Co
Frans, Brandon – Bank of Nebraska Mortgage Center
Gilroy, Troy – LeaderOne Financial Corp
Goracke, Steve – KIBS Radon & Contracting Inc
Guinn, Kristi – First National Bank
Katt, Peter – Charter Title & Escrow
Leisey, Allyson – Cricket Home Loans
Levinson, Cody – Bank of Nebraska Mortgage Center
Peitzmeier, Michael – WIN Boys Town
Powers II, Rob – Powers Electric
Roh, Greg – American Building Inspection
Roh, Jerry – American Building Inspection
Trescott, Erin – Pulaski Bank Home Lending
Von Dollen, Mike – AdvantaClean

REALTOR® CANDIDATES

Andersen, Doug – Nebraska Real Estate Auctions LLC
Brinkley, Robert – NP Dodge Real Estate Sales Inc – Papillion
Brown, Jennifer – DVG Realty LLC
Carlson, Delbert – NP Dodge Real Estate Sales Inc – Lakeside
Evans, Joseph – Prudential Ambassador Real Estate – California #101
Favela-Chaidez, Arely – NP Dodge Real Estate Sales Inc – 35Dodge
Johnson, Vikki – Zoom Realty
Lovgren, William – CBSHOME Real Estate – 159 Dodge
Lowndes, Brandon – Prudential Ambassador Real Estate – California #101

McClurkin, Hope – Prudential Ambassador Real Estate – California #101
Olson, Jeremy – CBSHOME Real Estate – 159 Dodge
Petersen, Sean – NP Dodge Real Estate Sales Inc - Pierce
Reed, Suzanne – Prudential Ambassador Real Estate – California #101
Schroetlin, Andrew – CBSHOME Real Estate – 159 Dodge

AFFILIATE CANDIDATES

Derby, Amanda – Greater Omaha Remodelers Association
Dobrovoly, Joe – Equitable Bank
Franco, Summer – Wells Fargo Home Mortgage
Lentz, Debbie – Union Bank & Trust
Ruliffson, Garry – Omaha Public Power

MEMBER TRANSFERS

All Agents From CBSHOME Real Estate – W Dodge To CBSHOME Real Estate – 159 Dodge
Cannon, Jeanene From Prudential Ambassador Real Estate – California #101 To Synergy Real Estate & Dev Corp
Dein, Mike From Gateway Mortgage Group To Franklin American Mortgage Co
Dein, Theresa From Gateway Mortgage Group To Franklin American Mortgage Co
Diamantis, Nicolette From NP Dodge Real Estate Sales Inc – 129th Dodge To CBSHOME Real Estate – Davenport
Esquivel, Antonio From Real Estate Associates Inc To Celebrity Homes Inc
Hinkle, Marcia From CBSHOME Real Estate – W Dodge To CBSHOME Real Estate – 147th
Beckwith, Stanley From CBSHOME Real Estate – 159 Dodge To CBSHOME Real Estate – 147th
Ellis, Debra From NP Dodge Real Estate Sales Inc – 129th Dodge To NP Dodge Real Estate Sales Inc – 129th Dodge Ste A
Holtz, Kathleen From RE/MAX The Producers To DEEB Realty – 117th
Kavan, Colleen From NP Dodge Real Estate Sales Inc – 129th Dodge To RE/MAX Real Estate Group - Giles
Korb, Keka From CBSHOME Real Estate – 159 Dodge To NP Dodge Real Estate Sales Inc – Lakeside
Kosch, Kristen From NP Dodge Real Estate Sales Inc – Papillion To CENTURY 21 Century Real Estate
Pope, Iris From Target Realty LLC To Prudential Ambassador Real Estate – California #101
Richardson, Josh From CBSHOME Real Estate – 159 Dodge To CBSHOME Real Estate - Davenport
Sabaliauskas, Timothy From Celebrity Homes Inc To NP Dodge Real Estate Sales Inc – Papillion
Schwartz, Margaret From CBSHOME Real Estate – 147th To NP Dodge Real Estate Sales Inc – Pierce
Sindelar, Mary From NP Dodge Real Estate Sales Inc – Gold Cir To NP Dodge Real Estate Sales Inc – California #200
Sweeney, Monica From CBSHOME Real Estate – Bellevue To NP Dodge Real Estate Sales Inc – Papillion
Thibault, Laura From DEEB Realty – 117th To DEEB Realty – Sarpy
Trescott, Erin From Pulaski Bank Home Lending – Omaha To Pulaski Bank Home Lending – Co Bluffs

REACTIVATED MEMBERS

Craighead, Joni – DEEB Realty – 117th
Dvorak, Julie – RE/MAX Results
Lemke Jr, Louis – NP Dodge Real Estate Sales Inc – Papillion

Miller, Mary Lee – RE/MAX Results
 Reyes, Art – NP Dodge Real Estate Sales Inc – Lakeside
 Troia, Candice – DEEB Realty – 117th

RESIGNATIONS

Damewood, Nicole – Prudential Ambassador Real Estate – California #101
 Dickey, Jennifer – Prudential Ambassador Real Estate – California #201
 Hinkel, Sandra – CBSHOME Real Estate – 147th
 Johnson, Becky – CBSHOME Real Estate – 147th
 Johnson, Reginald – NP Dodge Real Estate Sales Inc – 35Dodge
 Lawyer, Michelle – Prudential Ambassador Real Estate – California #101
 Lent, Sandra – Garrison Partners
 May, Julie – NP Dodge Real Estate Sales Inc – Papillion
 Miller, Vicky – RE/MAX Results
 Weidinger, Barbara – NP Dodge Real Estate Sales Inc – Papillion
 Witkowsky, Sheryl – CBSHOME Real Estate - Bellevue

NEW REALTOR® COMPANIES

Tyran S Adams Broker – 121 252nd St, Spirit Lake, IA, 51360
 MLS Only Phone: 712-336-2004
 Designated Realtor: Tyran Adams
 Midlands Appraisal Services LLC – 218 E 6th St, Logan, IA, 51546
 MLS Only Phone: 712-642-2923
 Designated Realtor: Jacqueline Morse

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

MEMBERSHIP STATISTICS

OABR

	Oct 2013	Oct 2012
Designated REALTOR®	210	216
Des. REALTOR® Secondary	0	1
REALTOR®	1990	1889
REALTOR®-Secondary	5	0
TOTAL	2205	2106

Institute Affiliate	73	72
Affiliate	257	215
Other	5	5
TOTAL	2540	2398

	Oct 2013	YTD
New REALTOR® Members	19	307
Reinstated REALTOR® Members	6	76
Resignations	11	195

GPRMLS

	Oct 2013	Oct 2012
Participants (Primary)	201	207
Participants (Secondary)	61	58
Subscribers (Primary)	1981	1873
Subscribers (Secondary)	177	175
Exempt	33	30
TOTAL	2453	2343

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)
 Alliance Real Estate LLC – 2925 S 120th St Ste 9,
 Omaha, NE, 68144
 American Home Real Estate LLC – PO Box 29554,
 Lincoln, NE, 68529

COMPANY NAME CHANGE

Nebraska Real Estate Auctions LLC –
 (formerly OmahaRealEstateAuctions.com LLC)

CORRECTION

Charles A Peters Sr is with RESCA not Charles A Peters Sr,
 Emeritus

JANUARY ORIENTATION

- Tuesday, January 7, 8:30 a.m. to 4:00 p.m.
- Wednesday, January 8, 8:30 a.m. to 4:00 p.m.
- Thursday, January 9, 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...

NOVEMBER 2013 SPONSORS

Wendy Walker – Nebraska Title Company
 Brenda Stuart – ServiceOne Inc
 June Eads – AmeriSpec Home Inspection Serv
 Ruth Smith – Norm's Door Service

DECEMBER 2013 SPONSORS

Jody Smythe – Security 1 Lending
 Julie Sherman – United Distributors Inc
 Lisa Conover – Rearranged for Change
 Cherie Casey – The Home Buyers Protection Co
 Stacy Thorne – Franklin American Mortgage Co

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Continued from Page 13

DISCRIMINATION, DISPARATE IMPACT

The Delegate Body, approving a Board of Director's action from earlier this year, added a policy opposing gender-identity discrimination to its statement of Fair Housing Policy.

In addition, the Board adopted a new policy on disparate impact. The new policy makes clear NAR's support for Fair Housing but also takes the position that REALTORS® shouldn't be penalized when practices with legitimate business intent unintentionally have a disparate impact on a protected class. An example would be an owner's policy to screen out drug criminals from a rental property. Under the policy, the burden should fall on organizations alleging disparate impact to show the owner had a discriminatory intent. Neither should the owner be required to make unreasonable and burdensome changes in practice to reduce the disparate impact if there was no discriminatory intent.

EMERITUS STATUS

On membership issues, the Board modified a policy change approved earlier this year that required one year of national service as a condition of becoming a REALTOR® Emeritus member. Under the modification, the Board is phasing in the requirement, allowing candidates for emeritus status to meet their requirement with a year of service on a state or local committee or other specified role. The modification is scheduled to sunset in five years, after which the one-year of service will have to be in a national role.

DUES

The Board approved dues amounts of \$500 for the National Affiliate member category (which applies to members of affiliated organizations), \$200 for the Academic Category, and \$105 for the Institute Affiliate category, up from \$75, with \$35 each going to the national, state, and local levels.

PROFESSIONAL STANDARDS

The Board took a number of actions to enhance the industry's professional standards.

BPOS

To ensure practitioners are qualified and have access to the information needed to do broker price opinions (BPO) properly and to require disclosures when they're doing them for others, the Board made changes to Standard of Practice 11-1, including requiring REALTORS® doing a BPO to be knowledgeable about the property type and area.

ETHICS COMPLAINTS

To ensure that only individuals and not companies, associations, or other entities can file ethics complaints, the Board clarified that "person" in the Code of Ethics means "natural person."

Continued on Page 17

WANTED CHILI CHEFS



17th Annual Chili
Cook-Off

Judging (and tasting) will be on:
Tuesday, February 18, 2014 from 11:00-1:00 p.m. in the
Omaha Area Board of REALTORS® Education Center

Continued from Page 16

DISCIPLINARY ACTIONS

The Board amended Section 22(a), Decision of Hearing Panel, in the Code of Ethics and Arbitration Manual to direct hearing panels to consider a respondent's prior violations, among other things, when determining how to discipline a member.

LEGAL

To help advance the industry's interests in the legal arena, the Board allocated \$363,667.55 to help with legal costs in six cases, including Minnesota and Florida cases involving copyright infringement by website operators using MLS data without authorization, a trademark dispute in California, and an issue involving the duty to arbitrate in New York, among others.

COMMITTEE STRUCTURES

Among a handful of changes to some NAR committee structures, the board renamed the Strategic Planning Committee the Strategic Thinking Advisory Committee and expanded its focus to include trends affecting real estate consumers.

Later in the meeting, the Board approved a three-year strategic plan presented to it by the Strategic Planning Committee. The plan emphasizes innovation and transformation in the way the association undertakes its planning. The plan was developed after a 15-month process called RETHink, which sought input from members in sessions around the country and online.

PROPERTY LOT DESCRIPTIONS

In a public policy action, the Board adopted a policy on Interstate Land Sales Act disclosures to pave the way for NAR to support legislation preventing buyers from using a disclosure technicality to back out of condo purchases. Primarily in areas with once-hot condo markets, buyers who bought units before they were developed, when prices were high, have been getting out of contracts by charging developers with not fully describing lots in disclosure documents. The tactic penalizes developers, because full descriptions are typically not possible until after project completion. Legislation in Congress would address this by imposing the same reporting requirements on projects under construction that apply to projects already completed.

BOARD APPROVAL OF INDEPENDENT EXPENDITURES

To accommodate states that require the NAR Board of Directors to approve the use of funds before they can use independent

expenditures for advocacy purposes, the Board granted blanket approval of the funds as long as the funds are used in accordance with the policies and procedures adopted by the REALTOR® Party Trustees for Campaign Services Committee as part of the NAR State and Local Independent Expenditure Program.

RPAC

Contributions to the REALTORS® Political Action Committee this year reached \$24,700,946, including \$8,111,081 for national advocacy efforts. That's 11 percent more than was raised last year, reported Michael Ford, RPAC Trustees Fundraising Committee chair. In all, 261,000 members invested in RPAC this year, including 4,718 major investors and 602 President's Circle members.

REALTORS® RELIEF FOUNDATION

The REALTORS® Relief Foundation generated more than \$55,000 in proceeds from its first online auction, which attracted bids, both on-site and online, from 1,000 participants. Since 2001, the Foundation has distributed \$22 million in assistance to REALTORS® and others hit by disasters.

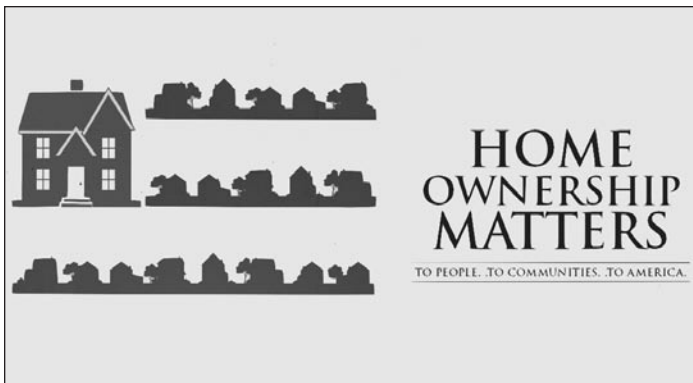
REPORTS

Directors heard a report from realtor.com President Errol Samuelson on its success in boosting traffic since a special meeting this summer in which the Board gave increased flexibility to the website to feature more new-home, rental, and non-MLS listings. Among other things, the site now has some 250,000 rental listings and is on track to increase that to 450,000 early next year, making it the leader in rental listings among national listing aggregation sites.

The Board also heard a report on the success of NAR's consumer advertising campaign, now in its 15th year. Just fewer than 70 percent of consumers now recognize NAR as the sponsor of the campaign ads, the highest degree of recognition since the program started, and 92 percent say REALTORS® can help consumers find a home that's right for them, another high.

And the Board heard about the new .REALTOR high-level domain that is slated to be available in early 2014. Over the course of the conference, some 12,000 members pre-registered to use the new domain in their business.

Report compiled by the National Association of REALTORS®





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Emeritus Status to Require National Service

Beginning in 2019, REALTOR® Emeritus, an honor eligible to those who have been members of the National Association of REALTORS® for at least 40 years, will also require at least one year of service specifically at the national level.

NAR's Board of Directors passed an amendment Monday during its meeting in San Francisco requiring one year of service on a national committee, which also includes serving as a director or serving as a Federal Political Coordinator (FPC), for those seeking emeritus status.

The current requirement for REALTORS® Emeritus status is 40 years of membership and one year of service, including federal, state, or local association officer and committee positions. The state or local provision will end in five years. Prior to 2004, 50 years of membership was required to earn the REALTOR® Emeritus status.

All REALTOR® Emeritus members receive a dues waiver.

REALTOR® Magazine



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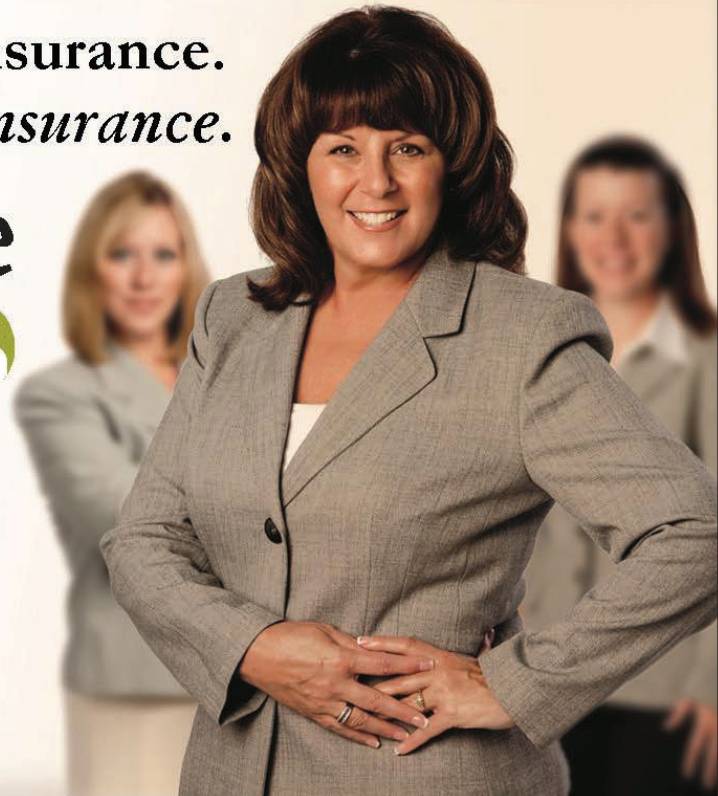
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February 18, 2014

Know the Code

Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing. (Amended 1/04)

• Standard of Practice 9-1

For the protection of all parties, REALTORS® shall use reasonable care to ensure that documents pertaining to the purchase, sale, or

lease of real estate are kept current through the use of written extensions or amendments. (Amended 1/93)

• Standard of Practice 9-2

When assisting or enabling a client or customer in establishing a contractual relationship (e.g., listing and representation agreements, purchase agreements, leases, etc.) electronically, REALTORS® shall make reasonable efforts to explain the nature and disclose the specific terms of the contractual relationship being established prior to it being agreed to by a contracting party. (Adopted 1/07)

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



Monthly Safety Tip

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MOBAupdate

Happy Holidays from the Metro Omaha Builders Association

Upcoming holiday festivities will keep us all busy through the end of the year. Just remember what's important... business and money are great but family and friends are what make the holidays special.



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

The calendar at www.MOBA.com is constantly being updated, so check www.MOBA.com for the latest information. This site is well on its way in becoming more user friendly to help not only homebuyers find a builder, but also be able to see model homes for sale, new communities to live in and even find upcoming home related events. If you have a home or development you would like to have listed, contact cassi@moba.com or call the MOBA office at 402-333-2000 for more information.

MOBAcalendar

December

05 Cadillac Stag/Holiday Celebration

10 Board of Directors meeting

24 - 27 Christmas Break - MOBA CLOSED

To register for classes or events,

visit www.MOBA.com

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GFCI Outlets

By Jon Vacha
Home Standards Inspection Services

A GFCI outlet is an outlet with the little push button that you often find in bathrooms and kitchens. But why is there a push button and what the heck does "GFCI" mean? During inspection walkthroughs GFCI outlets are almost always discussed. Sometimes the GFCI outlets are not present where they should be, sometimes we just want to alert the buyer to where the resets are for outlets that are protected by a GFCI outlet.

A Ground Fault Circuit Interrupter outlet is there for safety. The outlet will trip off and the power from the outlet will cut off if any sort of abnormality is sensed. It can react as quickly as one-thirtieth of a second. That quick of a reaction is important when you are talking life or death. The abnormality the outlet detects

has to do with the current moving from the positive to the neutral wires. If that current changes in the smallest way, that is the signal to shut off that outlet.

GFCI outlets were first introduced in the 70's. The National Electrical Code started requiring GFCI outlets for bathrooms in '75, kitchens in '87. Currently GFCI outlets are required to be installed at all wet areas, or areas that could potentially become wet including the exterior and garage. There is an exception for outlets in kitchens that are designated for refrigerators.

Sometimes an outlet without the "push button" can still be protected by a GFCI outlet. This is because outlets can be run in a series and protected by a certain GFCI outlet. Bathroom outlets can all be run in a series and protected by an outlet at one bathroom. An exterior outlet can be protected by a GFCI outlet in a garage. As inspectors we tell stories of legendary quests embarked upon to find



the mysterious locations of GFCI outlets hidden behind a Lazy Susan or garage freezer.

We always let a buyer know that it is not a good idea to plug a freezer or refrigerator into a GFCI protected outlet in a garage. Nobody wants to lose that 50 pounds of elk meat or half a cow because a GFCI outlet decided to wear out or a Christmas light from the exterior tripped off the circuit. A recent update in the local building code requires that outlets at the ceilings of garages be protected. We will hear more and more stories of people being locked out of their houses due the power being cut off at their garage door openers.



Thanks for helping make our 4th annual "Turkey Drive" a success!
Happy holidays to you and yours from all of us at Home Standards



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Jon Vacha
Inspector



Can You Guess The Holiday Clue?

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The OABR Member whose name will be drawn from all correct guesses will win a \$500 Gift Certificate to the OABR Focus Printing. Fax your answers to Donna at the OABR, 619-5559 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than December 15, 2013. Winner and answers will be in January 2014 Focus. Good luck!!!!

1. In the carol, "It's beginning to look a lot like Christmas" in the lyrics, what is the prettiest sight to see? _____
2. In the song "Jingle Bells" what kind of sleigh is it? _____
3. In "O Little Town of Bethlehem" where do the silent stars go by? _____
4. Which song is considered America's most popular Christmas song? _____
5. What Holiday operetta song written by Victor Herbert in 1903 describes a land for boys and girls? _____
6. Which popular Holiday carol is considered to be a lullaby? _____
7. In a "Holly Jolly Christmas", the lyrics tell us to have a cup of what? _____
8. The composer of "Go Tell It On The Mountain" is debated. Many feel it is John Wesley Work of Nashville, Tennessee. In the lyrics, we are told to tell what over the hills and everywhere? _____
9. Rudolph the Red Nosed Reindeer is a song based on a children's Christmas story. Name another Christmas story that is also based on a story. _____
10. Tommie Connor wrote "I Saw Mommy Kissing Santa Claus" in 1952. We all know they were kissing under the mistletoe. But, where did Mommy "TICKLE" Santa Claus? _____
11. What song goes "a rum pum pum pum"? _____
12. In "We Three Kings" they were following a star. They lyrics say it is a star of wonder, star of night. In which directors was this star leading them? _____
13. In which Holiday carol is the message given: "Peace on the earth, good will to men, from Heaven's all gracious King"? _____
14. John Marks wrote and Brenda Lee sang (1960) "Rockin' Around the Christmas tree". So where did they all rock around the tree? _____
15. What are they only two reindeers mentioned in the lyrics of "Here Comes Santa Claus"? _____
16. In the song, "Jolly Old St. Nicholas", at what time does it say that Santa will come down the chimney and fill the stockings that are hanging in a row? _____
17. What was the weather like that Christmas Eve when Rudolph had to guide the way? _____
18. In 1953 Eartha Kitt had the most popular Holiday song, which is considered the most sensual and seductive. What is it? _____
19. In 1944 Judy Garland sang this popular Holiday song in the move "Meet Me in St. Louis." _____
20. What is the title of the song Carl Sigman wrote in 1949 describing a snowy winter to which food? _____
21. Which Holiday song goes "giddy-yap, giddy-yap it's grand"? _____
22. In the song "Winter Wonderland", exactly how will you frolic and play? _____
23. What color of Christmas does Elvis Presley have? _____
24. This song is often called "Chestnuts Roasting on an Open Fire" but that's not it's real title. What is it? _____
25. In the song, "I'll Be Home For Christmas" what is the request to have waiting for them upon return? _____

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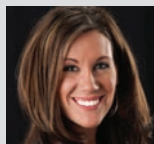
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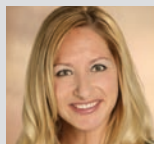
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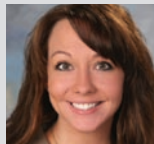
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