



UPCOMING EVENTS

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. - 12:30 p.m.

Affiliate Council

Tue, Feb 4 at 9:00 a.m. - 1:30 p.m.

MLS Users Group

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

Education Forum

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

Diversity Committee

Tue, Feb 11 from 11:00 a.m. - 11:30 a.m.

Scholarship Interviews

Tue, Feb 11 from 11:30 a.m. - 12:30 p.m.

Social Events Forum

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

WCR Business Resource Lunch

Thu, Feb 13 at 11:15 a.m.-1:00 p.m. at Champions.

WCR New Member Orientation

Thu, Feb 13 at 1:00 p.m. at Champions.

YPN Advisory Board

Thu, Feb 13 at 2:00 p.m.

Chili Cook-Off

Tue, Feb 18

Governmental Affairs Committee

Wed, Feb 19 at 10:00 a.m.

Nebraska Real Estate Commission Meeting

Thu, Feb 20 at 8:30 a.m. at Staybridge Suites, Lincoln, NE
Fri, Feb 21 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

WCR New Member Orientation

Thu, Feb 20 at 8:30 a.m.

WCR Board Meeting

Thu, Feb 20 at 9:00 a.m.-10:00 a.m.

Knowledge is Power - Star Panel

Thu, Feb 20 from 10:00 a.m. - 12:00 p.m.

YPN - Bingo Night

Thu, Feb 20 from 6:30 p.m. - 8:30 p.m. at
Legends Patio Grill & Bar

GPRMLS Executive Committee

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

GPRMLS Board of Directors

Tue, Feb 25 at 10:45 a.m.

OABR Executive Committee

Wed, Feb 26 at 9:30 a.m.

OABR Board of Directors

Wed, Feb 26 at 10:15 a.m.

Blazin' Pianos RPAC 2014 Kick-Off Party!

Wed, Feb 26 at 6:30 p.m. at DJ's Dugout - \$15.00

Tom Lundstedt is a Hit!

Tom Lundstedt, is known as the funniest investment and tax guy in America! His programs for residential and investment real estate have entertained and enlightened more than 2,500 audiences from sea to shining sea. He's a former Major League baseball player whose striking combination of humor and real-world examples makes his subjects spring to life.



*Ken Coats, Ron Butler,
and Don Boldizsar.*

The Education Committee of our OABR hosted Tom at a 3 hour broker approved CE class on January 16th at the DC Center. There were over 200 in attendance and the reviews were outstanding. Tom's class, "Capture Your Share of the Real



Dave Neito and Phil Rich.

Estate Investor Market", covered analyzing a rental property before the purchase.

He gave practical examples using an Investment Property Worksheet followed by case studies.



Tom Lundstedt, CCIM.

One participant said "That was the best CE class I have attended in 40 years." This sentiment was echoed by others too!



*Karen and Doug Zoerb
with Kimberly Zeleny.*



Crystal Archer and Susan Clark.



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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



Deda Myhre
 2014 President

You may remember back in my October newsletter I spoke to the idea that in order for a message or musical score to come alive, for it to excite and inspire those we are trying to serve, we must work together in harmony. Each of us responsible for playing our part, no matter how big or small, working to complement each other in order for the message to be received loud and clear to our customers, clients, the community and each other. With this in mind, I ask each of you to take a moment to ask yourself if you are doing that to the highest degree. Are we playing our part in conveying to the general public and each other that we have the utmost respect for each of us as agents no matter our company affiliation, years in the business or volume we produce each year? Are we living by the "Golden Rule?"

During the yearlong celebration of the 100th anniversary of the Code of Ethics, much focus was put on the reasons and importance of the existence of these 17 Articles and the eloquence of the words contained in this document in setting the standard for our business practices. The Preamble calls for REALTORS® to "recognize the interests of the nation and its citizens" and that, to paraphrase, those interests "impose grave social responsibility and patriotic duty to which REALTORS® should dedicate themselves; be zealous in maintaining and improving the standards for their calling, and share with other REALTORS® a common responsibility for its integrity and honor." The Standards of Practice that support these articles breaks down specific instances within our business practice that the Code of Ethics would apply. Article 15 reflects the ideal that we should only speak to and of each other in the highest regard. After all, this is a rewarding but difficult business we are in! One that requires from each of us great knowledge, patience, skill and cooperation. It requires determination to get a license, grow a business and maintain it to make a living. No one understands that better than you. It is challenging to do it alone. We are truly better together.

So let us pledge this year to fine tune our instruments, understand the musical score and work in harmony to create a worthwhile message that lets our fellow citizens and each other know we are in this business to promote and maintain the privilege of home ownership and we vow to work together, in harmony, to get them through the process and on their way to being happy homeowners!

I leave you with a quote from Dr. Wayne W. Dyer – "The truth is, if one of us succeeds, we all do."

Happy selling!

Deda



Special Events

- **Chili Cook-Off**
 Tuesday, February 18
- **Knowledge Is Power - Star Panel**
 Thursday, February 20 at 10:00 a.m. - 12:00 p.m.

Thank You to our Volunteers

The Omaha Area Board of REALTORS® would like to take this opportunity to say “Thank You” to all OABR Members for volunteering their time and knowledge serving on the local, state or national level for 2014.

NATIONAL ASSOCIATION OF REALTORS®

NAR Board of Directors

Henry Kammandel Jr. (Region VIII Vice President)
Michael Riedmann
Mark Wehner

Executives

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Broker Involvement Council

Henry Kammandel Jr.

Housing Opportunity Committee

Lisa Ritter

REALTOR® Party Member Involvement Committee

Joe Gehrki

State and Local Issues Policy Committee

Mike Riedmann

NEBRASKA REAL ESTATE COMMISSION

Andy Alloway
Herb Freeman
Kathryn Rouch

NEBRASKA REALTORS® ASSOCIATION

NRA Board of Directors

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Herb Freeman
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Joe Gehrki
Jo Ann Grennan
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Vince Leisey
Deda Myhre
Sharon Rich
Mike Riedmann
Lisa Ritter
Gary Stoneburg
Joe Valenti



*Lisa & Regi Powell
at Stormchaser's Game.*

GRI Board of Governors

Rod Faubion
Monica Humpal

NRA Board Presidents/Presidents-Elect Council

David Matney
Deda Myhre

NRA Convention Committee

Mark Brown
Jill Karloff
Carolyn Kesick
Melissa Muths
Lisa Ritter
Kay Ruckle
Donna Stephens
Tony Tyrrell
Terrie Wohlers



*Keller Williams Group
at the Annual Picnic.*

NRA Equal Opportunity Cultural Diversity Committee

Michele Torrence

NRA Executive Committee

Joe Gehrki
Lisa Ritter

NRA Federal Political Coordinators

Joe Gehrki
Henry Kammandel Jr.

NRA Governmental Affairs Committee

Katie Adams
Jerry Ahlvers
Andy Alloway
Ellie Bane
Diane Battiato
Bill Black
Mark Bresley
Joni Craighead-Hoback
Barbara Echtenkamp
Tom Friehe
Joe Gehrki
John Hansen
Mark Hart
Jacki Inman
Harold Johnson
Marilyn Johnson
Henry Kammandel, Jr.
Vincent Leisey
Shawn Maloy
Kathy Miller
Debbie Mitchell
Deda Myhre
Jim O'Neal
Mike Riedmann
Doug Steinkruger
Vaughn Wiebusch
Joe Valenti



*Mari Jo and Tom Friehe
show off their chili.*

NRA Home Buyer's Assistance Found

Joe Gehrki

NRA License Law Committee

Katie Adams
Andy Alloway
Megan Bengtson

Continued from Page 3

Denice Coenen
Herb Freeman
Henry Kammandel Jr.
Vincent Leisey
Jim Morrison
Deda Myhre
Sharon Rich
Kathryn Rouch

N-RPAC Trustee

Joe Gehrki
Kathy Miller

NRA Nominating Committee

Katie Adams
Andy Alloway
Joe Gehrki
Henry Kammandel Jr.

NRA NREC Workgroup

Andy Alloway
Joe Gehrki
Joe Valenti

NRA Participation Task Force

Joe Gehrki
Lisa Ritter
Doug Steinkruger
Donna Stephens

NRA Pathways to Professionalism Committee

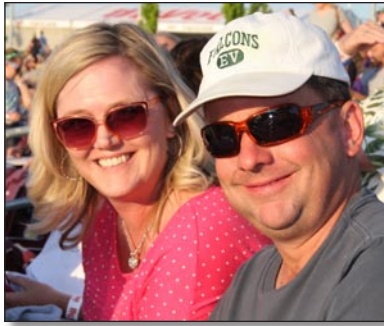
Monica Humpal
Jill Karloff
Julie May
Tony Tyrrell

NRA Regional Grievance Committee

Dave Maloy
Tim Reeder
Bill Swanson

NRA Regional Professional Standards Committee

Andy Alloway
Ellie Bane
Eileen Schultz



*Deda and Chris Myhre
at Stormchasers REALTOR® night.*

NRA Regulatory Interview Subcommittee

Diane Bartiatio
Doug Steinkruger

NRA RPAC Trustees

Joe Gehrki
Kathy Miller

NRA Secretary State Advisory Group

Andy Alloway
Henry Kammandel Jr.
Deda Myhre
Mike Riedmann
Joe Valenti

NRA Senator Contact Team

Mark Bresley
Joe Gehrki
Jacki Inman
Kathy Miller
Mike Riedmann



*Megan Bengtson, Lisa Powell
and Laura Longo enjoying
the Holiday Lights.*

NRA Statewide Professional Standards Review Committee

Ellie Bane
Bill Black
Jim Cobb
Barbara Echtenkamp
Donald Evans
Todd Gould
Suzi Mack-Modlin
Gary Stoneburg
Tony Tyrrell

NRA Strategic Planning Committee

Katie Adams
Mark Leaders
Mike Riedmann
Lisa Ritter
Bill Swanson
Robert Wiebusch

OMAHA AREA BOARD OF REALTORS®

OABR Board of Directors

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Bryan Fraser
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Lindsey Krenk
Monica Lang
Mark Leaders
Vince Leisey
David Matney
Deda Myhre
Mary Sladek
Melissa Turner
Mark Wehner



*Matney Family
at the UNO Hockey night.*



Social Event Forum members helping at the Coat Drive.

Continued from Page 4

OABR Diversity Committee

Trudie Ahlstrom
Linda Bolden
Tim Butz
Jenn Haeg
Barbara Haffke
Gwen Lavender
Deda Myhre
Chinwendu Nwinye II
Cheryl Olsberg
Mary Sindelar
Maria Spafford
Angel Starks
Cameron Thomas
Kathy Thomas
Mark Wehner

OABR Education Forum

Crystal Archer
Bryan Fraser
Susan Geschwender
Terry Kempf
Predrag Kopun
Jeri League
Bobbi Leibowitz
Deda Myhre
Trudy Meyer
Sharon Rich
Paul Roth
Jeri Schlickbernd
Eileen Schultz
Jennifer Snedden
Mark Wehner
Kathy Welch
Todd Zimmerman



*Ron Burkle and Gus Gustafson
at the Horsemen's Park Event.*

OABR Governmental Affairs Committee

Jerry Ahlvers
Jill Anderson
Barbara Bane
Dian Battiato
Michael Blackmon
Mark Bresley
Judy Burford
Brian Carlin
John Craighead-Hoback
Bryan Fraser
Joe Gehrki
Jed Glaze
Jo Ann Grennan
Barbara Haffke
Richard Hoback
Anne Houlihan
Harold Johnson
Henry Kammandel, Jr.
Peter Katt
Lindsey Krenk
Monica Lang



*Deb Martin, Cheri Casey and Mary
Sladek posing with the Marines at
the Turkey Bowl/Toys For Tots Event.*

Mark Leaders
Pat Lichter
Jeanne McCue
Kathy Miller
Deda Myhre
James O'Neal
Megan Owens
Walter Pepper Jr.
Diane Petersen
Angie Podoll
Ted Quick
Susan Rauth
Michael Riedmann
Becky Sandiland
W John Seigel
Bill Swanson
Dixie TenEyck
Paul Vojchehoske Jr.
Mark Wehner
Vaughn Wiebusch

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Joe Gehrki
David Matney
Kathy Miller
Deda Myhre
Megan Owens
Susan Rauth
Bill Swanson
Paul Vojchehoske Jr.
Mark Wehner

OABR Nominating Committee

Heather Bullard
Doug Dohse
Monica Lang
David Matney
Deda Myhre
Mark Renner
Mark Wehner

OABR Safety Committee

Sam Mandolfo

OABR Social Events Forum

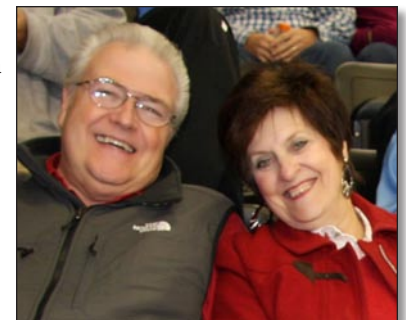
Anthony Anzalone
Lori Bonnstetter
John Cherica
Susan Clark
Terri Dennhardt
Doug Dohse
Rich Edwards
Laura Jo Eisenmenger
Jeff Hebb
Jennifer Huss
Coquette Jesnen
Andrew Kalina
Lindsey Krenk
Monica Lang



*Jennifer Morgan using
her guitar putter and
aiming for a hole in one
at the Putt-Putt
Golf Tournament.*



*Tom Sutko and Mike Riedmann
enjoying lunch at the
Annual OABR Picnic.*



*Gary and JaNell Stoneburg
enjoying Omaha Lancers night.*

Continued on Page 8



AFFILIATE
COUNCIL

Submitted By: Predrag Kopun
Centris Federal Credit Union



New Qualified Mortgage Rule Now in Effect What Real Estate Agents Need to Know

You may have heard about a new rule that may impact people looking to purchase or refinance a home.

WHAT IS THIS RULE?

As of January 10, 2014, lenders are required to more thoroughly assess a borrower's "ability to repay" a loan, so that he or she can receive a "Qualified Mortgage" (QM).

WHY WAS IT ENACTED?

The rule is part of the Dodd-Frank Consumer Protection Act, which made banks and mortgage lenders legally liable for determining borrowers' abilities to repay their mortgages. It was enacted to help ensure borrowers get a home loan they can afford to repay, and to help prevent people from going into foreclosure and losing their homes.

WHAT IS THE BOTTOM LINE?

While new guidelines are now in effect related to loan limits, a borrower's debt-to-income ratio, fees and other items, the good news is that the Consumer Financial Protection Bureau (CFPB) estimates that 95 percent of all mortgages made in 2013 already met the new rule. So there's a good chance the new rule won't impact the majority of borrowers.

To insure a smooth buying process for your buyers and sellers Pre-approval would be even more important now.

I would really like to assist you in your next real estate sale, and help you and your buyer navigate through all the new rules.

Respectfully submitted by,

Predrag Kopun – "PK"
Centris FCU

pkopun@centrisfcu.org



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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 JANUARY 2014 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
Lisa Bullerman – Staging Design by Lisa Marie
Brenda Carlson – Pulaski Bank Home Lending
Cherie Casey – The Home Buyer Protection Co
Tracy Connor – City-Wide Termite & Pest Control
Lisa Conover – Rearranged for Change
Joe Dobrovolny – Equitable Bank
Janet Dragon – Heartland Reva Team
June Eads – AmeriSpec Home Inspection Serv
Jan Eggenberg – SureHome Inspection Co
Summer Franco – Wells Fargo Home Mortgage
Brandon Frans – Bank of Nebraska Mtg Center
Steve Goracke – KIBS Radon & Contracting Inc
Andrew Kalina – Radon Pros LLC
Stacie Knebel – Stacie Knebel Photographer
PK Kopun – Centris Federal Credit Union
Laura Longo – Centris Federal Credit Union
Deb Martin – Great Western Bank
Marty McGuire – Farm Bureau Financial Services
Chip Monahan – Monahan Financial Inc
Scott Moore – DataQuick Title
Kate Otten – Centris Federal Credit Union
Sue Owen – Charter Title & Escrow
John Ponec – Security National Bank
Regi Powell – Farmers Insurance/Powell Insurance
Darrin Richardson – Heavy D's Hauling & Removal
Garry Ruliffson – OPPD
Jody Smythe – Security 1 Lending
Tom Sutko – AmeriSpec Home Inspection Serv
Matt Thiel – DRI Title & Escrow
Erin Trescott – Pulaski Bank Home Lending
Heidi Weeks – Centris Federal Credit Union
Carlene Zabawa – Pulaski Home Bank Lending

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, March 4, 9:00 a.m.**
- **Tuesday, April 1, 9:00 a.m.**
- **Tuesday, May 6, 9:00 a.m.**

All Affiliate members are welcome to attend.

Continued from Page 5

Mark Leaders
Allyson Leisey
Laura Longo
Due Mohr
Deda Myhre
Denise Poppen
Lisa Powell
Pam Rasmussen
Michele Ringsdorf
Brenda Stuart
Bill Swanson
Dixie TenEyck
Shari Ann Thomas
Marlyn Wilke
Mark Wehner

YPN Advisory Board

Jessica Sawyer
Lindsey Krenk
Justin Lorimer
Andrea Nicholson
Megan Bengtson
Chapin Sellin-Kurtz
Kara McGowan
Megan Hoffman
Clayton Mulford
Kaylane Pacha
Dallas Pourchez
Annali Babko
Brian Kays
Kelly Gitt
Kyle Schulze
Katie Clemenger

Affiliates a Council of Omaha Area Board of REALTORS®

Patrick Bonnett
Lori Bonnstetter
Julia Brown
Lisa Bullerman
Brenda Carlson
Cherie Casey
Heather Chaney
Tracy Connor
Lisa Conover
Joe Dobrovolny
Janet Dragon
June Eads
Jan Eggenberg
Summer Franco
Brandon Frans
Steve Goracke
Mary Gorup
Jim Holmes
Jon Jacobi
Andrew Kalina
Stacie Knebel
PK Kopun



*Therese & Mark Wehner
at McKenna's Blues Night.*



*Joel Finkel & Jeff Beals
at KIP Education Event.*

Laura Longo
Deb Martin
Marty McGuire
Kate Otten
Sue Owen
John Ponec
Regi Powell
Brent Rasmussen
Pam Rasmussen
Stephanie Reinhardt
Darrin Richardson
Garry Ruliffson
Julie Sherman
Mary Sladek
Ruth Smith
Jody Smythe
Brenda Stuart
Tom Sutko
Matt Thiel
Stacy Thorne
Erin Trescott
Wendy Walker
Heidi Weeks
John Wendl
Carlene Zabawa
Dawn Zaller
Todd Zimmerman



*Brenda Stuart and Carol Schrader helping
out at the Pride in Community Project,
Rebuilding Together Omaha.*

GREAT PLAINS REALTORS MULTIPLE LISTING SERVICE INC

GPRMLS Board of Directors

Vince Leisey
John Bredemeyer
Henry Kammandel Jr.
Andy Alloway
Valerie Keeton
Herb Freeman
Lisa Ritter

MLS Users Group

Dave Faulkner
Harry Morris
Bob McIntosh
Danise Wylie
George Cramton
Jo Anne Amoura
John Cherica
John Kimsey
Mark Bresley
Michael Maley
Sandie McPadden

MLS Safety Committee

Sam Mandolfo



*A fun ride with Bryson Airboat Tours,
Mary Rosenthal is enjoying
the beautiful sunset.*

Thanks to these Realtors for selling a Charleston Home in 2013!

Robert Cunningham	Buyers Choice Real Estate	Steve Acamo	NP Dodge
Paul Barnett	CBSHOME	Liz Bartak	NP Dodge
Lesa Blythe	CBSHOME	Chris Egan	NP Dodge
Jeff Chu	CBSHOME (2)	Jo Flairty	NP Dodge
Rachael Craig	CBSHOME	Kirsten Kirwan	NP Dodge (2)
Ryan Durant	CBSHOME	Kori Krause	NP Dodge
Lyn Echter	CBSHOME	Andy Kueny	NP Dodge
Ron Favara	CBSHOME	Veronica Meyer	NP Dodge
Bryan Fraser	CBSHOME	Kelli Mickeliunas	NP Dodge
Deb Gustafson	CBSHOME	Steve Minino	NP Dodge
Greg Haer	CBSHOME	Robin Phillips	NP Dodge
Aubrey Hess	CBSHOME	Mark Renner	NP Dodge
Liz Kelly	CBSHOME	Gene Riehart	NP Dodge
Staci Mueller	CBSHOME	Joan Slobotski	NP Dodge
Johnathan O'Gorman	CBSHOME	Lyndel Spurgeon	NP Dodge
Angie Podoll	CBSHOME	Becky Tindall	NP Dodge
Shelly Ragan	CBSHOME	Randy Homes	Petersen Bros
Teri Schrieber	CBSHOME	Jen Chinn	Prudential
Leanne Sotak	CBSHOME	Alex Heyen	Prudential
Susan Vaccaro	CBSHOME	David Hughes	Prudential
Joni Vittetoe	CBSHOME	Rick Isenberg	Prudential
Alice Hall	Century 21	Chris Johnson	Prudential
Mike Borman	Deeb Realty	Sheila Kusmierski	Prudential
Scott Franny	Deeb Realty	Jennifer Morgan	Prudential
Maria Lundin	Deeb Realty	Shellie Nelson	Prudential
Kirk Meisinger	Deeb Realty	Kit Pflaum	Prudential
James O'Neal	Deeb Realty	Emily Wilson	Prudential
Jessica Sawyer	Deeb Realty (2)	Hayli Kenzy	Real Estate Associates (2)
Patty Simanek	Deeb Realty	Sylvester Armstead	ReMax
Justin Horner	DVG Realty	Charlie Concannon	ReMax
Tracy Maldonado	Gold Coast Real Estate	Megan Owens	ReMax
Justin Hogan	Keller Williams	Jana Faller	Synergy Real Estate



charlestonhomesomaha.com



Keyholder Agreement and Regulations

Terms of Service and Default for your Supra eKEY

There have been a number of inquiries regarding the rules and usage of the Supra eKEY system. Below are the regulations each Keyholder agrees to when they lease the eKEY service from UTCFS (Supra).

If a Keyholder allows any other person to use her or his Key, or discloses her or his personal identification number to any other person or attaches or writes her or his personal identification number on the equipment they are in 'Default' of the eKEY agreement.

RIGHTS & REMEDIES

Upon Default by the Keyholder, UTCFS may, at its sole option and without limitation under this Agreement, exercise one or more of the following remedies:

- Deactivate Keyholder's access to the Service or any component of the Service; and/or
- Terminate this Agreement and the leases and licenses granted hereunder; and/or
- Require the return of all Equipment, Software, and anything included with the Service; and/or

- Require the deletion of all Software from all of Keyholder's personal computers and Phones.

KEY RULES ACCORDING TO THE NATIONAL ASSOCIATION REALTORS® MLS POLICY

"... appropriate rules and procedures for administration of lock box systems which may include appropriate fines, not to exceed \$15,000. All Keyholders, whether association members or not, shall agree, as a condition of the key lease agreement, to be bound by the rules and procedures governing the operation of the lock box system."
(Amended 11/13)



MOBAupdate

MOBA's **Omaha Home Show** packets have been sent to potential vendors:

If you'd like information on booth space, contact: Cox/Johnson intheshow@coxjohnson.com or 402-393-3339

Wanted: Real Estate Professionals for public panel at the Omaha Home Show contact **Cassi@moba.com** for more information.

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.

Happy New Year!

Metro Omaha Builders Association

MOBAcalendar

February

- 04** Building for the Future:Sediment and Erosion Control seminar-register online
- 05** HBAL/MOBA Hospitality suite-Las Vegas-International Builders Show (2/4-2/6)
- 11** Board of Directors meeting
- 25** Membership Luncheon-Bruce Rasmussen/Creighton Athletic Dept.

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"

Virtual Food Drive

for the Food Bank for the Heartland

**Funds 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 can participate by linking into the food bank with their own office website link.

Contact Wendy Walker at 402-861-9220, wwalker@nebtittleco.com or Brenda Carlson at 402-934-4203, bcarlson@pulaskibank.com to arrange for a url website for the collection.

Individuals and offices can also bring food to the Chili Cook-Off to donate, if they so choose.

Awards

Real Estate Offices will be competing for awards for the largest amount donated by office per capita.

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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

Membership Report

December 2013

NEW REALTORS®

Barges, Michael – DEEB Realty – 117th
Briley, Jody – BHHS Ambassador Real Estate – California #101
Brown, Justin – BHHS Ambassador Real Estate – California #101
Kwiatkowski, Cindy – DVG Realty LLC
Loftus, Rebecca – DEEB Realty – 117th
Muller, Barbara Ann – NP Dodge Real Estate Sales Inc – Pierce
Pae, William – BHHS Ambassador Real Estate – California #101
Roberts, Brandon – Keller Williams Greater Omaha – Giles
Schram, William – NP Dodge Real Estate Sales Inc – Sarpy
Torczon, Jennifer – CBSHOME Real Estate – 147th

NEW AFFILIATES

Branson, Cheri – American Water Damage
Frank, Anthony – Integrity Termite
Gaskin, Paul – The Home Buyers Protection Co
Geiger, Brooke – Charter Title & Escrow
Kepplin, Keith – Truly Nolen Pest Control
Knebel, Stacie – Listing Images Photography
Spielman, Kate – Accurate Radon Testing Services
Tredway, Chip – Excel Window Solutions

REALTOR® CANDIDATES

Bober, Christopher – DEEB Realty – 117th
Clemenger, Kathleen – Celebrity Homes Inc
Grimes, Sharon – CBSHOME Real Estate – 147th
Haverman, Lana – BHHS Ambassador Real Estate – California #101
Hunter, Gail – BHHS Ambassador Real Estate – California #101
McElwain, James – Hike Real Estate
Smith, Crystal – BHHS Ambassador Real Estate – California #101

AFFILIATE CANDIDATES

Bayne, Dave – A-1 Mold Testing & Remediation
Plicanic, Adis – APL Home Inspections LLC

MEMBER TRANSFERS

Cole, Amber From BHHS Ambassador Real Estate – California #101 To DEEB Realty – 117th
Covarrubias-Castro, Jose From Alliance Real Estate LLC To Liberty Core Real Estate
Curtis, Tracy From Keller Williams Greater Omaha – California To DEEB Realty – 117th
Forman, Terry From CBSHOME Real Estate – 159 Dodge To NP Dodge Real Estate Sales Inc – 129th Dodge
Grover, Richard From BHHS Ambassador Real Estate – California #201 To BHHS Ambassador Real Estate – California #101
Haeg, Jennifer From NP Dodge Real Estate Sales Inc – Lakeside #1 To NP Dodge Real Estate Sales Inc – Pierce Ste A
Haverman, Lana From NP Dodge Real Estate Sales Inc – Co Bluffs To BHHS Ambassador Real Estate – California #101
Herbolsheimer, Chad From BHHS Ambassador Real Estate – California #101 To Oakwood Homes of NE LLC
Hunter, Gail From Heartland Properties Inc To BHHS Ambassador Real Estate – California #101
Michael, Brian From Alliance Real Estate LLC To Liberty Core Real Estate
Nord, Daniel From BHHS Ambassador Real Estate – California #101 To RE/MAX Results
Rasmussen, Kelly From Real Estate Associates Inc To DEEB Realty – 117th
Sabaliauskas, Timothy From NP Dodge Real Estate Sales Inc – Sarpy To Red Barn Realty LLC
Schlegelmilch, Douglas From Real Estate Associates Inc To NP Dodge Real Estate Sales Inc - Lakeside
Skoumal, Jennifer From BHHS Ambassador Real Estate – California #101 To Oakwood Homes of NE LLC
Wiebusch, Robert From NP Dodge Real Estate Sales – California To NP Dodge Real Estate Sales Inc - Sarpy

REACTIVATED MEMBERS

Maher, Christina – Equity Real Estate LLC

RESIGNATIONS

Arnett, Susan – NP Dodge Real Estate Sales Inc - Pierce
Baker, Melinda – DEEB Realty – 117th
Blatt, JoAnn – CBSHOME Real Estate – 159 Dodge
Byrd, Mark – American Building Inspection
Fuxa, Jacqueline – CBSHOME Real Estate - Bellevue
Harmon, Larry – Don Peterson & Associates Real Estate – 6th St Fremont
Harders, David – Windmill Realty Inc
Head, David – Real Estate Associates Inc
Hosler, Adam – DVG Realty LLC
Johnson, Alan – NP Dodge Real Estate Sales Inc – 129th Dodge
Kasper, Donald – CBSHOME Real Estate – 159 Dodge
Kowal, Ramona – DEEB Realty – 117th

Ladenburger, Joshua – DEEB Realty – 117th
Miers, Timothy – Alliance Real Estate LLC
Redlinger, Joshua – DEEB Realty – 117th
Rogge, Benjamin – BHS Ambassador Real Estate –
California #101
Saitta, Douglas – CBSHOME Real Estate – 159 Dodge
Talmon, William – NP Dodge Real Estate Sales Inc – Lakeside
Towey, Andree – Don Peterson & Associates Real Estate – 6th St
Fremont

NEW REALTOR® COMPANY

Liberty Core Real Estate – 6621 N 158th St, Omaha, NE, 68116
OABR/MLS Phone: 402-993-4683 Fax: 402-991-0843
Designated Realtor: Brian Michael
Oakwood Homes of NE LLC – 2908 S 180th St, Omaha, NE,
68130
OABR/MLS Phone: 402-758-6364 Fax: 402-333-0578
Designated Realtor: Jennifer Skoumal

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

Accessible Living Homes – 20618 Boyd St, Elkhorn, NE, 68022

MEMBERSHIP STATISTICS

OABR

	Dec 2013	Dec 2012
Designated REALTOR®	211	210
Des. REALTOR® Secondary	1	1
REALTOR®	1990	1870
REALTOR®-Secondary	5	0
TOTAL	2207	2081

Institute Affiliate	72	72
Affiliate	265	217
Other	5	5
TOTAL	2549	2375

	Dec 2013	YTD
New REALTOR® Members	9	334
Reinstated REALTOR® Members	1	83
Resignations	18	221

GPRMLS

	Dec 2013	Dec 2012
Participants (Primary)	201	196
Participants (Secondary)	62	55
Subscribers (Primary)	1981	1848
Subscribers (Secondary)	170	168
Exempt	34	31
TOTAL	2448	2298

COMPANY NAME CHANGES

BHHS Ambassador Real Estate – (formerly Prudential
Ambassador Real Estate)
HealthMarkets Insurance Agency – (formerly Insphere
Insurance Solutions)
Listing Images Photography – (formerly Stacie Knebel
Photographer)
WC Real Estate – (formerly Washington County Real
Estate)

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

MARCH ORIENTATION

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

JANUARY 2014 SPONSORS

Mary Sladek – My Insurance LLC
Heidi Weeks – Centris Federal Credit Union
Lisa Bullerman – Staging Design by Lisa Marie
Lori Bonnstetter – 2-10 Home Buyers Warranty
Regi Powell – Farmers Insurance Powell Insurance

DECEMBER 2013 SPONSORS

Brent Rasmussen – Mortgage Specialists LLC
John Ponec – Security National Bank
PK Kopun – Centris Federal Credit Union
Marty McGuire – Farm Bureau Financial Services
Wendy Walker – Nebraska Title Company

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*— Heidi Stodola, Marketing Manager,
Charleston Homes*

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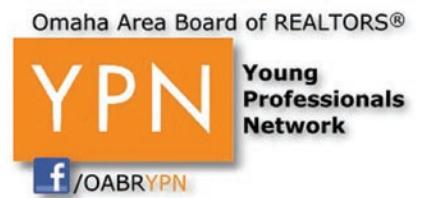
Bingo ... There is an App for That!

Hello friends, we are already past our first month of 2014 and we are busy launching the year off to a great start. We are excited to see you on February 20th, for our annual YPN Bingo Fundraiser for Project Wee Care. This event will kickoff at 6:30pm at Legends Patio Bar & Grill, off of I-680 and Irvington Exit. Our previous location fell through but this one will be just as great to join our friends for a night of fun. You can rsvp at ims.oabr.com or follow the link on www.omaharealtors.com to the events page. The event is \$10/person and friends and family over 21 are welcome. We have four generous sponsors for the event that are helping with food, prizes, and drink tickets for the first 20 paid registrations; Home Buyers Protection Company, Service One, My Insurance, and Centris Federal Credit Union. Please thank them when you see them, it's great to always have their support.



We will be also joining forces with the OABR Social Committee this year for an event at the zoo, details should be coming soon. In the meantime, I would like to give a little shout out; we appreciate all of the time that our advisory board members have put into growing this group and we have had some new faces join us and we can't wait to get them plugged in on helping spread our word. If you see these folks, please ask them how you can get involved or when our next event is. Thank you to Denise Mecseji (staff liaison), Andrea Nicholson, Lindsey Krenk, Justin Lorimer,

Brian Kays, Clayton Mumford, Annali Babko, Kara McGowan, Chapin Sellin-Kurtz, Dallas Pourchez, Katie Clemenger, Kaylane Pacha, Kelly Gitt, Megan Hoffman, Kyle Schulze, Megan Bengston, and Jessica Sawyer for your hours of dedication and leadership.



Back to bingo, please RSVP, and if you need to practice, there really is an app for that. See your smiling face soon.

Jessica Sawyer, YPN Chair




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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: We want to put a bedroom in our basement. What are the minimum size requirements for a residential egress window?

Answer: According to the current Omaha Building Code and the 2006 International Residential Building Code, section R311, the following are required:

- When an unfinished basement of an existing home is finished, an egress window is required.
- The minimum opening size is 5.7 square feet, with an exception of 5 square feet when the egress is located at grade level.

- The maximum height from the floor to the sill of an egress opening is 44 inches.
- The minimum height of the opening is 24 inches, and the minimum width of the opening is 20 inches.
- Must be located on an exterior wall of the building so that a rescue can be made from the outside.

Also, the current Omaha building code requires an egress window in all basements of new homes.

A printable version of this article with diagrams of various types of windows is available on 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.



Home Buyers PROTECTION COMPANY
(402) 334-7926

Advantage eKEY

This month, users of the older ActiveKEY (gray/blue) will receive their annual billing for the year beginning March 5. This year, however, ActiveKEY users may want to take advantage of technological advancements and cost savings by switching to eKEY service.

By switching to the eKey, an ActiveKEY user can save over \$50 next year, and can take advantage of easier monthly payments. The annual invoice for the older ActiveKEY service, with Nebraska tax and device insurance included is \$238.81, compared to \$15.49 per month for eKEY service (\$185.88 total).



The eKEY is not only less expensive but has proven to be more reliable and simple to use. The eKEY also has additional features not available to ActiveKEY users.

The eKEY functions well with iPhones, Android phones, or other operating devices. iPhones require the use of a key fob (\$58.80 one-time, tax included).

If you have any questions contact Lisa Welch, 402-619-5552 or LWelch@OABR.com.



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Personals

CONGRATULATIONS to Dave Ostrand and Carol Farrens who won Trumm Team's \$10,000 Agent Incentive drawing!

CONDOLENCES to Pamela Hearron of BHHS Ambassador Real Estate and her family the loss of her father.

CONDOLENCES to the family of retired agent Ed Vierreger who recently passed away.



SEND US YOUR NEWS!

Fax: 402-619-5559

Email: DShipley@OABR.com

Phone: 402-619-5551

Mail: 11830 Nicholas St., Omaha, NE 68154.

SAVE THE DATE! MEMBER DAY AT THE ZOO!

Friday,
June 6, 2014

Henry Doorly Zoo
3701 S. 10th St.



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WANTED CHILI CHEFS



Prizes will be awarded for the best "Secret" Chili!

97th 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

CHILI COOKING CONTEST RULES OF COMPETITION

1. Any office (or combination of offices) may enter, including REALTOR®, Affiliates and Institute Affiliates.
2. Chili must be prepared ahead of time and brought hot to the OABR.
3. A double batch of chili must be prepared to provide samples to everyone attending (over 200 people attend each year)
4. Winners will be based on ballot vote by celebrity judges. There will be prizes to the winning participating chefs.
5. Judging will be at 11:00 a.m. and the decision will be final.
6. The OABR will provide serving cups, spoons and napkins for each person. Pop will also be available.

If you or someone in your office would like to participate as a chef in the cookoff, please contact:
Donna at the OABR
Office, 402-619-5551 or
DShipley@OABR.com,
by February 7, 2014.

WCR PROGRAM LUNCHEON

How RPAC Impacts Our Industry & the Omaha Real Estate Market

Joe Gehrki, Past President for the Nebraska Association of REALTORS® and Federal Political Coordinator for Congressman Lee Terry.

February 13, 2014

11:45 a.m.

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

**Champions Run
13800 Eagle Run Drive**

**Lunch - \$15.00
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Not So Classic Attic Status

By Jon Vacha
Home Standards Inspection Services

Recently, while outside walking around a house that I was inspecting a neighbor yelled over the fence, "have you seen the raccoons yet?" Apparently, there was a hole in the soffit near the roof in this house and the neighbor had been watching raccoons come in and out of the attic space. When I got into the attic I was cautious while moving around the attic space, keeping my head on a swivel for wildlife.

While I didn't encounter any raccoons in the attic I did have to double check the bottom of my shoes before coming back down out of the attic. Occasionally, we will report on bat guano to let people know there are extra room mates above.

Normally the items that we report on regarding the attic spaces include insulation, roof construction, and ventilation. At this time of year we are reminded about how well our houses are insulated by our

heating bills. While windows or doors and wall insulation definitely factor into how well a house is insulated, most of the heat loss in a house goes straight up through the ceiling and into the attic. Heat rises as we all know. While today's standards call for 18" of blown in insulation, older houses very often have no more than a couple of inches of insulation in their attics. The small investment to add insulation is often returned quickly after a couple of years.

While in the attic we report on the type of roof construction. Roofs are typically constructed out of trusses or rafters. If a connection is not secure or a rafter is cracked this is cause for concern. Sheathing is usually either OSB board, plywood or sheathing boards. A well-built roof is usually a sign of good construction practices and a well-built house.

We check the underside of the sheathing boards for any discoloration that would indicate high humidity in an attic due to poor ventilation. High humidity can allow



for mold growth which could compromise the structure of the roof sheathing. Roof vents can be either soffit, gable, or roof vents. We check to make sure there is a functional arrangement and number of vents. A well ventilated attic can also help keep those air conditioning bills low and prevent shingles from overheating.

Attics are out of sight, out of mind for many people. During an inspection it is our job to help educate the buyer about what the condition of the attic is and how to improve its functionality if needed. Keeping wildlife out is step one.



Jon Vacha
Inspector



Phone (402) 392-2020
www.HomeInspectorOmaha.com
Twitter.com/HouseInspecting • Facebook.com/HomeStandards





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Monthly Safety Tip

Carry a whistle, mace or shriek alarm.



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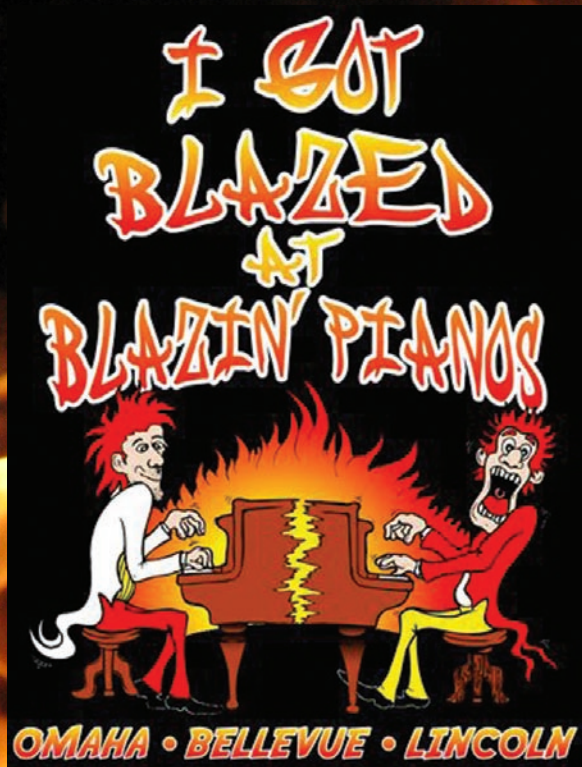
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• Next Event •

Canned Food Drive

February 18, 2014

Blazin' Pianos RPAC 2014 Kick-Off Party!



February 26, 2014

6:30 p.m.

at DJ's Dugout

636 N. 114th St.

\$15 at the door

**or see your RPAC
Representative for tickets.**

**Blazin' Pianos will run from
7:00 p.m. to 10:00 p.m.**

(These events generally sell out so don't be too late)

Win ONE of TEN \$50 gas cards

(Limit one per winner)



Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise affecting your membership rights. Seventy percent of your contribution goes to your State Association to support state and local political candidates. Thirty percent is sent to National RPAC to support Federal candidates against your limits under 2 U.S.C. 441a.



Know the Code

Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

• Standard of Practice 11-1

When REALTORS® prepare opinions of real property value or price they must:

1. be knowledgeable about the type of property being valued,
2. have access to the information and resources necessary to formulate an accurate opinion, and
3. be familiar with the area where the subject property is located unless lack of any of these is disclosed to the party requesting the opinion in advance.

When an opinion of value or price is prepared other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, the opinion shall include the following unless the party requesting the opinion requires a specific type of report or different data set:

1. identification of the subject property
2. date prepared
3. defined value or price
4. limiting conditions, including statements of purpose(s) and intended user(s)
5. any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/tenants
6. basis for the opinion, including applicable market data
7. if the opinion is not an appraisal, a statement to that effect
8. disclosure of whether and when a physical inspection of the property's exterior was conducted
9. disclosure of whether and when a physical inspection of the property's interior was conducted



10. disclosure of whether the REALTOR® has any conflicts of interest (Amended 1/14)

• Standard of Practice 11-2

The obligations of the Code of Ethics in respect of real estate disciplines other than appraisal shall be interpreted and applied in accordance with the standards of competence and practice which clients and the public reasonably require to protect their rights and interests considering the complexity of the transaction, the availability of expert assistance, and, where the REALTOR® is an agent or subagent, the obligations of a fiduciary. (Adopted 1/95)

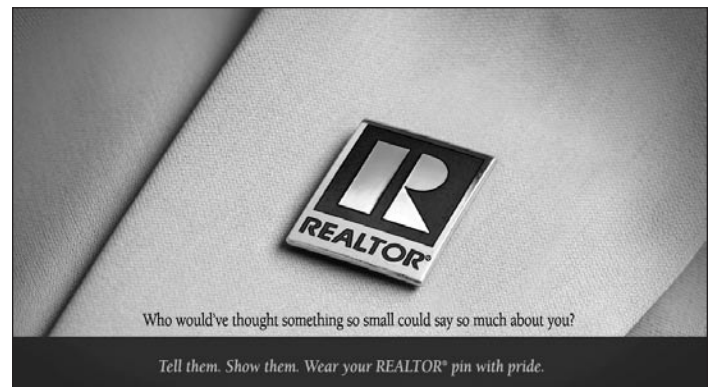
• Standard of Practice 11-3

When REALTORS® provide consultative services to clients which involve advice or counsel for a fee (not a commission), such advice shall be rendered in an objective manner and the fee shall not be contingent on the substance of the advice or counsel given. If brokerage or transaction services are to be provided in addition to consultative services, a separate compensation may be paid with prior agreement between the client and REALTOR®. (Adopted 1/96)

• Standard of Practice 11-4

The competency required by Article 11 relates to services contracted for between REALTORS® and their clients or customers; the duties expressly imposed by the Code of Ethics; and the duties imposed by law or regulation. (Adopted 1/02)

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



A blue rectangular advertisement. On the right is a headshot of Michael McGlynn, a man with short dark hair and a goatee, wearing a suit and tie. To the left of the photo, the name 'Michael' is written in a large, white, cursive font. Below it, 'McGLYNN, CSP, GRI' is in a bold, white, sans-serif font. Underneath that, 'REALTOR® & New Home Consultant' is in a smaller white font. Then, 'Mobile: (402) 660-3359' is in a bold white font. Below that, the email 'mmcglynn@celebrityhomesomaha.com' and website 'www.MichaelJMcGlynn.com' are listed. At the bottom, the 'CELEBRITY HOMES' logo is displayed in white, with 'Homes • Villas • Townhomes' and 'eSMART' below it. At the very bottom, the address '14002 L Street • Omaha, NE 68137' is written in white.

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Brent Rasmussen
CMC, CRMS, President
NMLS #5918



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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 February 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 March FOCUS.

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L	O	L	X	L	L	H	P	A	U	G	D	Y	F	D	C	V	S	G	T	N	Z	W	Y	Y	H	K	A	F	S
P	V	D	Q	T	E	E	W	N	E	U	I	Q	F	Y	Y	E	P	I	I	H	S	L	P	U	S	H	R	Z	O
M	X	W	D	G	M	W	S	S	O	W	X	B	G	R	N	W	E	C	L	J	H	B	J	A	H	Z	B	E	Z
N	C	D	D	X	R	R	F	Y	C	I	Z	F	P	T	O	F	N	W	Q	T	D	L	C	W	Y	O	Y	Z	L
D	Z	R	J	E	D	H	R	L	X	M	Q	L	N	A	M	A	C	X	F	A	I	J	Z	U	U	A	T	Q	E
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R	A	O	S	N	L	F	M	S	E	R	T	A	T	Y	I	D	A	R	P	K	G	X	F	X	I	W	R	J	F
V	I	E	D	E	W	P	A	C	W	G	S	A	L	U	R	L	J	R	I	Z	J	N	Y	W	A	F	L	C	P
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W	O	L	G	W	D	K	A	O	C	L	Y	R	S	O	S	T	I	Z	D	U	N	T	T	D	I	L	Y	Z	D
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D	B	D	N	W	B	I	L	U	O	G	U	P	Q	C	T	J	T	M	B	C	Q	R	S	K	S	K	N	I	P
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C	U	P	I	D	E	Q	V	B	S	N	S	O	A	K	R	O	R	I	U	A	R	H	Q	B	B	D	D	X	C

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Ben Gonzales

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Ileane Carlson



Katie Clemenger



Mike Connell



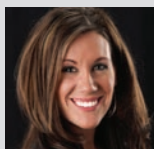
Brett Curtis



Gerry Frans



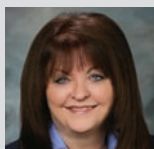
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Ericka Heidvogel



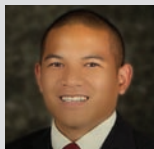
Don Igo



Marsha Labs



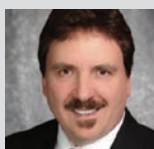
Monica Lang



Jay Lee



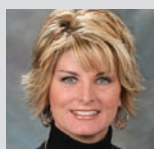
Mike McGlynn



Jim Murphy



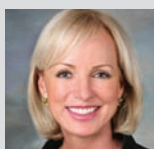
Gary Patricelli



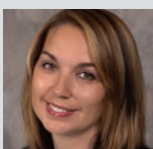
Leslie Petersen



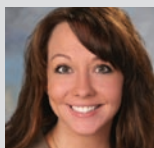
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