



UPCOMING EVENTS

New Member Orientation

Tue, Apr 1 from 8:30 a.m. - 4:00 p.m.
Wed, Apr 2 from 8:30 a.m. - 4:00 p.m.
Thu, Apr 3 from 8:30 a.m. - 12:30 p.m.

Affiliate Lunch

Tue, Apr 1 from 10:00 a.m. - 1:30 p.m.

MLS Users Group

Wed, Apr 2 at 10:00 a.m.

Education Forum

Thu, Apr 3 at 10:00 a.m.

Nebraska REALTORS Association - Convention & Exhibition

Mon, Apr 7 to Wed, Apr 9 @ Embassy Suites Hotel &
Conference Center

Affiliate Council

Mon, Apr 7 from 9:00 am - 10:30 a.m.

WCR - Business Resource Luncheon

Thu, Apr 10 from 11:15 a.m. - 1:00 p.m. @ Champions Run

YPN Advisory Board

Thu, Apr 10 at 2:00 p.m.

Diversity Committee

Tue, Apr 15 at 11:00 a.m.

Governmental Affairs Committee

Wed, Apr 16 at 10:00 a.m.

Social Events Forum

Wed, Apr 16 from 11:00 a.m.- 12:00 p.m.

WCR Executive Meeting

Thu, Apr 17 from 9:00 a.m. - 12:00 p.m.

Knowledge Is Power Seminar - When Your Buyer Wants to Build... Know What Questions to ask on Behalf of Your Buyer

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

REBarCamp

Fri, Apr 18 from 8:00 a.m. - 5:00 p.m.

Nebraska Real Estate Commission Meeting

Fri, Apr 18 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

GPRMLS Executive Committee

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

GPRMLS Board of Directors

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

OABR Executive Committee

Wed, Apr 30 at 9:30 a.m.

OABR Board of Directors

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

Education Forum

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

Affiliate Council

Mon, May 5 from 9:00 am - 10:30 a.m.

Omaha: Fair Housing Perspective

*By Tim Butz, Assistant Director,
Fair Housing Center of Nebraska*

On April 4, 1968, Rev. Martin Luther King was assassinated in Memphis. The country exploded into riots in the wake of his death, and President Lyndon Johnson saw an opportunity to fulfill one of Rev. King's dreams, the passage of a federal law barring housing discrimination.

A bi-partisan fair housing act had first been introduced into the Senate in 1966 but had been unable to overcome southern opposition. Following King's death, Johnson engaged in political arm twisting and deal making, and was able to get the Act passed through both houses of congress and on his desk for signature on April 11th.

Prior to the federal fair housing act, only a few states had passed housing discrimination laws. California passed such an act in 1963, which led property owners to challenge it through a voter initiative for repeal. They garnered 65% of the vote to do so.

A subsequent court challenge led to the California Supreme Court overturning the election results on the basis that the repeal violated the state constitution's requirements for equal protection under the law and due process. The US Supreme Court upheld the California Supreme Court's decision.

A federal law was needed to create a national enforcement mechanism so that those harmed by housing discrimination could have their day in court. The original law barred discrimination in sales and rental of

housing based on race, color, national origin and religion. It has been twice amended, once in 1974 to add sex discrimination and again in 1988.

The 1988 amendments not only expanded the protection of the law by barring discrimination based on familial status (presence of children in the family) and "handicap" (physical or mental disabilities), but it also increased the enforcement ability of the US Department of Housing and Urban Development.

As we approach the 46th anniversary of the Act, a question begs to be asked: how effective has this law been? The answer can be seen in the changes in Omaha since the 1988 amendments.



EQUAL HOUSING OPPORTUNITY

According to demographer Dr. William Frey of the University of Michigan, the Omaha-Council Bluffs Metropolitan Statistical Area currently ranks 38th on his index of Black-White segregation in areas with over 500,000 people. In comparison, the US Census ranks Omaha MSA as 59th.

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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

Spring has finally arrived! I am still hearing from agents about the challenges of getting listings. I know you are all working diligently to keep our market moving. Thank you for all you do.

Many opportunities are on the horizon for you to gain knowledge personally and professionally and also to network with fellow REALTORS®. The Spring NRA Convention is just around the corner. I hope you are taking advantage of the many classes and networking events scheduled. It is a great opportunity to talk with REALTORS® from across the state and hear about their struggles and successes. Our OABR Education Committee also has some fantastic KIP sessions coming in the next few months. They do a wonderful job of providing timely information for you to use in your daily business. Be sure to attend and thank them for their efforts!

Have you been reading about the fun new event coming June 6th? REALTOR® Day at the Zoo! You can bring your family and enjoy some up-close interaction with zoo animals, as well as lunch with fellow REALTORS®. It is a don't miss opportunity! Thank you to the Social Events Committee for putting it together.

Did you know our Diversity Task Force works closely with new agents and the OABR community to promote and examine equal opportunity for diverse cultures in housing and the real estate industry? Do you know someone who might want to explore a real estate career? Get in touch with a member of the task force to learn what they can do to help. This is a unique opportunity and our group has been recognized locally and on the state level for their efforts.

Finally, have you been paying attention to how your RPAC dollars are working for you? Thanks to the diligent efforts of many on the local, state and national level a valuable flood insurance bill has passed both houses of Congress. This is truly a benefit to our buyers, sellers and your business. Our hard working RPAC and Governmental affairs committees will continue to keep us posted on what is happening on all levels that effect our business as a whole. I appreciate all they do.

Happy Selling!

Deda



Deda Myhre
2014 President



Special Events

- **Nebraska REALTORS® Association - Convention & Exhibition**
Monday, April 7 to Wednesday, April 9 from 10:00 a.m. - 11:00 p.m.
- **Knowledge Is Power Seminar - When Your Buyer Wants to Build... Know What Questions to ask on Behalf of Your Buyer**
Thursday, April 17 from 10:00 a.m. - 12:00 p.m.
- **REBarCamp**
Friday, April 18 from 8:00 a.m. - 5:00 p.m.

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Dr. Frey's segregation index uses a numerical scale with 100 being total segregation and 0 being total integration. Omaha is rated at 61.3 based on the 2010 census. But Dr. Frey's 2010 rankings should be placed in context, for the data show that progress has been made in bringing about an integrated society. Omaha's segregation index has been declining since the 1990 census, where it was rated as 71.4 on the 100 point index. The 10.1 point decline in racial segregation is a positive sign that the area is growing in a way where race is less of a consideration than it was 20 years ago. Progress does not come overnight, but Frey's index is proof that progress is being made.

Significantly less progress has been made in the area of Hispanic-White segregation. Such segregation dramatically increased between 1990 and 2000 (38.5 to 48.9) but fell slightly in the 2010 census by .1%. Omaha ranks as the 30th most segregated

city for Hispanics in areas of over 500,000 people. The increase of earning power for second generation immigrant families will allow them to move from renters to owners, and when coupled with the increase of Hispanic REALTORS®, the 2020 census should show marked improvement in this area.






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Brent Rasmussen
CMC, CRMS, President
NMLS #5918







Omaha Area Board of REALTORS®

2015 Board of Directors Officer and Director Application

The Omaha Area Board of REALTORS® Nominating Task Force seeks REALTOR® volunteers to serve on the 2015 Board of Directors, filling the open positions indicated below.

The officers of the Board include the offices of President, President-Elect and Secretary/Treasurer. These offices are elected for one-year terms except the President-Elect automatically becomes President at the end of the term. Each of the seven elected directors serves a three-year term, with staggered start dates.

Current bylaws require all Officer Candidates to have previously served as an OABR Director for at least two years. All officer candidates must be from different companies.

Current bylaws require all Elected Director Candidates to have been an OABR member for at least four years. No more than two of the elected directors shall be from the same company.

The elective years for all terms of office coincide with OABR's fiscal year, September 1 through August 31.

Interested REALTOR® members should submit the application located at www.OABRdocs.com/DirectorApplication.pdf prior to May 1, 2014

2015 OABR Board of Directors

<u>Officers*</u>	President	Mark Wehner , N P Dodge Company
	President-Elect	_____
	Secretary-Treasurer	_____
<u>Elected Directors</u>	Director 2015	Bryan Fraser , CBSHOME Real Estate
	Director 2015	Herb Freeman , N P Dodge Company
	Director 2015	Mark Leaders , CBSHOME Real Estate
	Director 2016	Nancy Bierman , N P Dodge Company
	Director 2016	Lindsey Krenk , RE/MAX Results
	Director 2017	_____
	Director 2017	_____
<u>Other Directors</u>	Immediate Past President	Deda Myhre , CBSHOME Real Estate
	GPRMLS Chair	John Bredemeyer , Realcorp**
	Affiliate Council Chair	Lori Bonnstetter , 2-10 Home Buyers Warranty**

*Traditionally the Secretary/Treasurer has advanced to the President-Elect position but is subject to the Nominating and Election process. Andy Alloway currently serves as the 2014 Secretary/Treasurer.

**Currently serve as 2014 Vice-Chair. Subject to confirmation.

OMAHA AREA BOARD OF REALTORS® MEMBER DAY AT THE ZOO!

Friday, June 6, 2014

9:00 a.m. – 5:00 p.m.

\$5 per lunch ticket

You must pay your admission to the Omaha Henry Doorly Zoo.
Go to omahazoo.com for prices.

Lunch is 12:00 p.m. to 1:00 p.m. at the Zebra Picnic Pavilion

Lunch includes: Hamburger/Hot Dog Combo
with baked beans and potato salad. Iced tea, lemonade or water is included.

Kick-off the summer with this great family fun-filled event!
Enjoy lunch, the beautiful zoo and great animals!

10 different animals will visit the picnic site for 30 minutes during lunch.
You and your family can pet and/or ask questions regarding that particular animal.

A special Thank You to the following for their sponsorship of the animals!

John Cherica – Citywide Appraisals, Inc
Brenda Stuart – ServiceOne
Laura Longo – Centris Federal Credit Union
Mary Sladek – My Insurance
Erin Trescott – Pulaski Bank Home Lending

Jeff Hebb – First American Home Buyers Pro
Coquette Jensen – Core Bank Title & Escrow
Brooke Geiger – Charter Title & Escrow
Teri Dennhardt – NP Dodge RE Sales Inc W Dodge
YPN

Mark the date and sign up today!

A Big Thank You to the following sponsors for their contributions to this great event!



Free T-Shirts will be given away for the first 50 registrations.*
Additional T-Shirts will be available for \$5 each.
*A maximum of two free shirts per registration form.

Register online at **ims.oabr.com**. Type in your ID and password, click on "Event By Date," and then on the specific event.

Individual Name: _____
Company: _____
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Make checks payable to the Omaha Area Board of REALTORS®.
Ticket orders by Friday, May 30, 2014, please.
Call Donna Shipley at 402-619-5551 or DShipley@OABR.com with any questions.

Mailing Address:
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11830 Nicholas St.
Omaha, NE 68154



Submitted By: Brent Rasmussen
Mortgage Specialists Inc.



How is Your Credit Score Determined?

One of the most important factors in the interest rate you receive on your mortgage is your credit score. Yet most people don't know what factors affect their credit score, or by how much. Becoming a bit more knowledgeable about how your credit score is determined could save you thousands of dollars over the course of your mortgage.

Not only do lenders look at your credit score – they also check credit history. Specifically, lenders, loan originators and underwriters want to make sure you have enough history that they feel you are credit worthy. Credit score, on the other hand, is defined as the likelihood of an individual going into default over the next 30, 60 or 90 days on any credit account.

Credit scores range from 350 – 850. The pie chart below shows you how your credit score is determined. Discussing the breakout of each of these categories will allow a better understanding of how your credit score is calculated and how you can improve it.

What follows is a very basic description intended to give good general answers:

- 35% (the biggest percentage) of your credit score is based upon payment history. This category tells lenders if you've made payments on time. If you have, then there's nothing to worry about in this area – but any recent late payments will greatly impact your score, since over 1/3rd of your rating is based on this category alone.
- 30% (the 2nd biggest percentage) of your credit score is based upon amounts owed. This category can be the simplest to understand, yet most people aren't aware of it. It can also be one of the easiest items to fix on your credit report. This category looks at how much you've charged on each revolving credit account, and compares that to your credit limit in the form of a percentage. So to get the best rating in this category, you'll want to keep your credit card balances below 10% (or 30% at most) of your credit limit. The closer the balance is to your credit limit, the lower your credit score will be – and the closer the balance is the zero, the higher your credit score will be.

Continued on Page 7



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Continued from Page 6

- 15% of your credit score is based upon the length of your credit history. This is another straightforward category, and basically means "The longer you've had credit, the better." So, all else being equal, someone with 20 years of credit should have a higher credit score than someone who just opened their first credit account 1 year ago. The moral of the story is this: don't chase credit offers for lower interest rates unless you absolutely need to, as your score will improve the longer each individual credit account remains open.
- 10% of your credit score is based upon new credit or credit inquiries. Many argue that you should not have a lot of credit inquiries – but this isn't always true. If the inquiries are the result of your applying for, and receiving, a new credit account, that's okay. On the other hand, receiving many inquiries while not gaining any new credit on your credit report will hurt your score.
- The last 10% of your credit score is based upon types of credit in use (revolving or credit cards, installment loans, mortgages, & finance). Specifically, you don't want to have all your credit accounts consisting of one type of credit, but rather a good mix of all 4 types of credit accounts.

Each of the categories just described can have much more to it, depending on your individual situation. Still, understanding the basics of how your credit score works will help you to obtain the best interest rates in today's market.



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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 MARCH 2014 MEETING:

Mary Sladek (President) – My Insurance LLC
Lori Bonnstetter (President-Elect) – 2-10 Home Buyers Warranty
Brenda Stuart (Treasurer) – ServiceOne Inc
Michael Anderson – Veterans United Home Loans
Cathy Bolton – Cricket Home Loans
Patrick Bonnett – First State Bank
Cheri Branson – American Water Damage
Lisa Bullerman – Staging Design by Lisa Marie
Brenda Carlson – Pulaski Bank Home Lending
Cherie Casey – The Home Buyers Protection Co
Bruce Chubick – Veterans United Home Loans
Mindy Comine – Floor Coverings International
Tracy Connor – City-Wide Termite & Pest Control
Lisa Conover – Rearranged for Change
Theresa Dein – Franklin American Mortgage Co
Melanie Doeschot – Prime Lending
June Eads – AmeriSpec Home Inspection Serv
Jan Eggenberg – SureHome Inspection Co
Summer Franco – ACCESS Bank
Anthony Frank – Integrity Termite
Brooke Geiger – Charter Title & Escrow
Mary Gorup – Integrity Termite
Jim Holmes – Focus Printing
Michael James – Charter West National Bank
Coquette Jensen – Core Bank Title & Escrow
Andrew Kalina – Radon Pros LLC
Debbie Kalina – Radon Pros LLC
PK Kopun – Centris Federal Credit Union
Laura Longo – Centris Federal Credit Union
Chip Monahan – Monahan Financial Inc
Scott Moore – DataQuick Title
Faye Morrison – Matt Ricchini State Farm
Lisa Powell – Farmers Insurance/Powell Insurance
Pam Rasmussen – AAA Bank Nebraska
Garry Ruliffson – OPPD
Nich Schuster – Veterans United Home Loans
Julie Sherman – United Distributors Inc
Ruth Smith – Norm's Door Service
Jody Smythe – Security 1 Lending
Matt Thiel – DRI Title & Escrow
Erin Trescott – Pulaski Bank Home Lending
Heidi Weeks – Centris Federal Credit Union
Lisa White – Franklin American Mortgage Co
Carlene Zabawa – Pulaski Bank Home Lending
Dawn Zaller – Stearns Lending Inc
Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRAffiliates.com.

UPCOMING MEETINGS:

MEETINGS HAVE BEEN CHANGED TO THE FIRST MONDAY OF THE MONTH

- **Monday, April 7, 9:00 a.m.**
- **Monday, May 5, 9:00 a.m.**
- **Monday, June 2, 9:00 a.m.**

All Affiliate members are welcome to attend.



Join the 2014 RPAC Challenge!

Ciochon, Mark
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Craig, Russell
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Erwin, Sandra
Falcone, Shawn
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Giles, Marnie
Langford, Rachel
Lichter, Patrick
Mack-Modlin, Louella
McNally, Loretta
Nicola, Tammy
Poppen, Denise
Reyneck, Jody
Rosso, Larry
Roth, Paul
Salkin, Michael
Tichauer, Fred
Zoerb, Karen

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Agosta, Logan
Ahlvers, Raquel
Alberts, Marla
Allen, Kathryn
Althoff, Adam
Altman, Danielle
Amick, Molly
Amos, Steven
Amoura, Jo Anne
Amoura, Medhet
Andersen, Tiffany
Andersen, Linda
Anderson, David
Anderson, Janet
Anderson, Jeffrey
Andresen, Delten
Andrew, Cynthia
Archer, Crystal
Armstrong, Denise
Armstrong, Stephen
Atkinson, Billie
Aulner, Aaron
Avard, Teri
Bader, Brad
Baker Fletcher, Barbara
Ballue, Lisa
Baratta, Sandra
Barnard, Joanna
Barnett, Paul
Barr, Nancy
Barrera, Oscar
Barrett, Diane
Barsell, Helen
Bartlett, Brenda
Baumert, Gary
Beacom, Michael
Beaton, Christopher
Beck, Michelle
Beck, Sandra
Beck-Conley, Darcy
Bell, Mary Lou
Bengtson, Megan

Benson, Brandon
Bereisha, Arthur
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Boothe, Samara
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Boyer, Nicholas
Boyle, Mandy
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Brantley, Wayne
Bratetic, Michelle
Bray, Leria
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Brink, Debra
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Broesch, John
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Brown, Austin
Bundy, Tyler
Burke, Timothy
Burkle, Ronald
Burkle, Sheryl
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Bybee, William
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Caniglia, John
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Cohen, Arlene
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Combs, Dale

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Conley, Michael
Connell, Michael
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Corbitt, Matthew
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Hankins, Scott
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Hays, David
Head, David
Heavican, Kristina

Heenan, Jessica
Heger, Pamela
Helligso, Thomas
Helligso Blaschko, Trisha
Hennigan, Dianne
Herbolsheimer, Chad
Hill, Dustin
Hinkle, Marcia
Hinrichs, Mark
Hirsch, Renee
Hirschman, Bill
Hiser, Samantha
Hoback, Richard
Hoffert, April
Hollandieck, Russ
Hollingsworth, Lindsay
Hopkins, Debra
Hopkins, Mark
Horn, Aaron
Horstman, Raymond
Hosking, John
Hough, Morgan
Houlihan, Anne
Hourigan, Shelley
Housley, Dionne
Hover, Matthew
Huestis, Peter
Hughes, David
Hughes, David
Hughes, Diane
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Anderson, Jill
Cherica, John

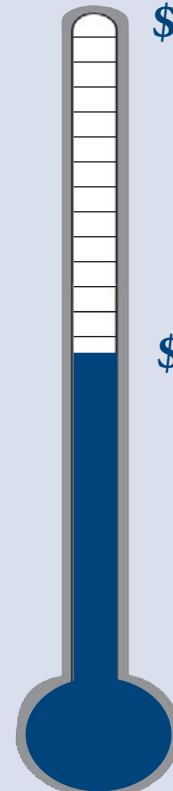
CONTRIBUTION GOAL

\$100,000

8-31-14

\$44,814

2-28-14



James, Kevin
Jenkins, Peter
Jennings, Karen
Jenson, Constance
Johansen, Betty
Johansen, Woodrow
Johnson, Gregory
Jones, Holly
Jones, Todd
Jordan, Karen
Jourdan, Kelly
Jump, Richard
Jungjohann, Craig
Kahnk, JoAnne
Kanne, Ricky
Karloff, Jill
Kasper, Todd
Kaup, Timothy
Kava, John
Keating, JoEllen
Keeton, Valerie
Keeton, Donald
Kelly, Lisa
Kelly, Eileen
Kempf, Terence
Kermeen, Kevin
Kermoade, Virginia
Kermoade, William
Kesick, Carolyn
Kirk, Kelly
Kiser, Keven
Klug, Brett
Knosp, Helen
Knutson, Steven
Kontz, Kelly
Konz, Kellie
Kopera, Gina
Kopp, Mark
Korb, Keka
Korte, Dennis
Korthals, Maurice
Kosiski, Trisha
Kovar, Vicki
Kozycz, Paulina
Krambeck, Leon
Krasne, Terri
Krause, Korinne
Kucera, Michael
Kueny, Andrew
Kusmierski, Sheila
Labs, Marsha
LaMantia, Kristin
Lambert, Allison
LaMontia, John
Lampman, Ben
Lapke, Robert
LaPorte, Barbara
Lasher, Debbie
Lasiter, Janice
Lauritsen, Julie
Lawrence, Scott
Leamen, John
Leathers, Ted
Leathers, Gayla
Leesley, Christy
Leffler, Rhonda
Lehan, Carol
Lewin, Derick
Lewis, Michael
Lind, Donald
Lipse, Nicholas
Long, Boyd
Lorimer, Justin
Lorkovic, Bernard
Lubash, Terry
Lube, Elizabeth
Lyon, Kristin
Lyon, Michael
Macaitis, James

Mack, Kathryn
Madej, Sandra
Maher, Cynthia
Mahoney, Jean
Maier, Sarah
Makinster, Cynthia
Mally, Karin
Maloney, Margaret
Mandolfo, Samuel
Manhart, Jennifer
Manhart, Peter
Marasco, Ralph
Marquiss, Danette
Marreel, Joel
Marriott, James
Marriott, Marilyn
Marvin, Sharon
Mason, Kimberly
Matney, Kimberly
Matzen, Sheryl
May, Julie
May, Angela
McCann, Beverly
McCart, Kevin
McGargill, Anne
McGill, Craig
McGlynn, Michael
McGowan, John
McGuire, Sally
McGuire, Dennis
McGuire, Linda
McLeay, Thomas
Meisinger, Joni
Meyers, Delores
Mikuls, Richard
Miller, Shaune
Miller, Sheryl
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Milroy, Elaine
Mingus, Kellie
Mongar, Brian
Mooberry, Janette
Mooss, Cynthia
Moran, Dennis
Morehead, Eryka
Morgan, P J
Morgan, Jennifer
Morris, Jeanne
Morrison, James
Mosby-Brown, Qiana
Mudd, Mary
Mueller, Staci
Murphy, Tammy
Murray, Delores
Muths, Melissa
Nearby, Michaela
Nelsen, Russ
Nguyen, Jennie
Nicholson, Andrea
Nieto, David
Niewohner, Lonny
Nigro, Scott
Noll, Sharron
Novak, Mary
Nowatzke, Betsy
Oberhauser, Erin
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O'Doherty, John
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Ogle, Timothy
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Oliver, DeDee
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Orsi, Steven
O'Shaughnessy, Terence

Oster, Diane
Osterholm, Sandra
Oris, Marie
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Owens, Megan
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Panas, Theodore
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Paulsen, Tracy
Pawloski, Joseph
Peffer, Walter
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Petersen, David
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Petrid, Michael
Philbin, Kristina
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Piatt-Wee, Lori
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Pohlad, Sara
Polinsky, Maria
Polinsky, Steven
Pruess, Jeffrey
Pruess, Joann
Quick, Ted
Quist, Susan
Ragan, Michele
Ramsey, Mark
Rasmussen, Matthew
Rassman, Pamela
Real, Josefina
Reeder Rensch, Mari
Reeve, Cassidee
Reinig, Christina
Renner, Alan
Rensch, Jeffrey
Reynolds, Gregory
Rich, Sharon
Richardson, Marcus
Ridpath, Gerene
Ring, Lyle
Ritter, Lisa
Ritter, Dennis
Rogers, Michael
Rogers, Dianne
Rogers, Joseph
Rogge, Bradley
Rohan, Thomas
Rooker, David
Rosen, Toni
Ross, Michael
Rouch, Kathryn
Rowe, Gloria
Rowe, Marisa
Rubin, Ronald
Ruckle, Kay
Sabaliauskas, Timothy
Safarik, Duane
Saitta, Douglas
Salvatori, Denise
Sanjurjo, Laura
Savery, Mindy
Scharp, Leigh Anne
Schied, Jennifer
Schizas, Nancy
Schlickbernd, Jeri
Schnack, Marcia
Schraeder, Lisa
Schram, Danielle
Schrieber, Teri
Schuele, Mary
Schultz, Eileen

Schumacher, Traci
Schwarz, Laura
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Smith, Judith
Smith, Thomas
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Speer, Allison
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Spiecker, F William
Spurgeon, Lyndel
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Stephens, Donna
Sterba, Fae
Stine, Grant
Streit, Karol
Strong, Alan
Sullivan, Duane
Sundell, Jody
Sutton, Charles
Swanson, Kris
Swanson, Matthew
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Thiel, Angela
Thomas, Shari Ann
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Thompson, William
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Torczon, Joannie
Torrence, Michele
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Tsatsos, Ann-Marie
Turco, Kevin
Turco, Renee
Turner, Sandra
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Udofia, Michele
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Ulven, Jon
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Vacek, Judy
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Villotta, Jeffrey
Vint, Georgianna
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Vondollen, Linda
Vukov, Joseph
Vukov, Mark
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Wagner, Margie
Walker, Christine
Walsh, Maureen
Walz, Robert
Ward, Stephen

Watkins, Candice
Watson, Adam
Wear, Robert
Wear, Christopher
Wehner Jacobsen, Kristen
Weisbach, Avi
Wells, Karena
Westerlin, Dixie
Wichman, Connie
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Wilder, Daniel
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Wilhelm, Cheryl
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Williams, Jacqueline
Williams, April
Wilson, Brian
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Wirges, Richard
Witkowsky, Sheryl
Workman, Heeran
Wray, Robert
Wulf, Renee
Wylie, Danise
Yeager, Virginia
Yost, Anton
Yong, Mary
Zach, Margaret
Zach, Bradley
Zahm, Richard
Zerse, Geraldine
Zych, Brian
Zych, Tracy

Affiliate Contributors

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

Stuart, Brenda, ServiceOne Inc

GOVERNOR'S CLUB (\$500+)

Sutko, Tom, AmeriSpec Home Inspection Serv

CAPITOL CLUB (\$250+)

Sandiland, Becky, First National Bank of Omaha

SENATOR'S CLUB (\$150+)

Casey, Cherie, The Home Buyers Protection Co

Kalina, Debbie, Radon Pros LLC

Sladek, Mary, My Insurance LLC

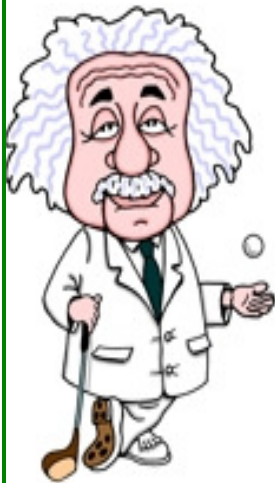
99 CLUB (\$99+)

Casey, Patrick, The Home Buyers Protection Co

Rasmussen, Brent, Mortgage Specialists LLC

SUPPORTERS (\$40+)

Albrecht, Ellen, First American Title Ins Co
Andresen, Robert, Metro Pest Insp Inc
Becker, Mike, Bank of The West
Beighley, Bryan, U S Bank Home Mortgage
Beisheim, Chad, Foundation-2-Rooftop
Bonnstetter, Lori, 2-10 Home Buyers Warranty
Bower, Brook, Advanced Floor Care
Braun, Carl, Quality Pest Control
Caldwell, Timothy, Integrity Termite
Carlson, Brenda, Pulaski Bank Home Lending
Carter, Bob, Total Home Inspection Co
Chadd, Vicki, First Mortgage Corp
Clure, Carrie, Ambassador Title Services
Cooley, Liz, Rearranged for Change
Dasenbrock, Alan, Alan Dasenbrock Affiliate
Dein, Theresa, Franklin American Mortgage Co
Deseck, Jennifer, Core Bank Title & Escrow
Earl, Bradley, Lien Termite And Pest Control
Earl, Gregory, Lien Termite And Pest Control
Eggenberg, John, SureHome Inspection Co
Fahey, Brian, Missouri River Title
Fisher, Brad, BDB Waterproofing
Foote, Trevor, NuVision Audio and Video LLC
Forest, Randy, Finance 1 LLC
Gorup, Mary, Integrity Termite
Gruhn, Jason, Total Home Inspection Co
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Kirchmann, Craig, Two Men And A Truck
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Kopun, Predrag, Centris Federal Credit Union
Krof, Tim, Home Standards Inspection Serv
Longo, Laura, Centris Federal Credit Union
Meister, Jan, Bank of The West
Mick, Josh, Priority Termite & Pest Control
Miller, Doug, Miller Home & Bldg Inspections
Monahan, Chip, Monahan Financial Inc
Neese, Thom, Omaha Home Photography
Parker, Kayci, Metro 1st Mortgage
Powell, Lisa, Farmers Insurance Powell Ins
Powell, Regi, Farmers Insurance Powell Ins
Rasmussen, Pam, AAA Bank Nebraska
Richards, Van, Lien Termite And Pest Control
Ross, Ryan, ABC Termite & Pest Control Inc
Schneidewind, Holly, Eagle Mortgage Inc
Sederstrom, Charles, Nebraska Assoc of Mtg Brokers
Sherman, Julie, United Distributors Inc
Smith, Andy, National Property Inspections
Smith, Ruth, Norms Door Service
Staack, Jacob, Rove Pest Control
Swerczek, Danielle, Nebraska Title Company
Thiel, Matthew, DRI Title & Escrow
Thorne, Stacy, Franklin American Mortgage Co
Vacha, Jon, Home Standards Inspection Serv
Vacha, Steve, Home Standards Inspection Serv
Weeks, Heidi, Centris Federal Credit Union
Wendl, John, Credible Home Inspections
West, Monty, Omaha Pest Control Inc
Wilken, Daryle, National Property Inspections
Williamson, Jeff, Pulaski Bank Home Lending
Windfield, Sherry, Cricket Home Loans
Wingert, Mark, Wells Fargo Home Mortgage
Zimmerman, Todd, Zimmerman Mortgage Corp



2014 OABR Golf Outing

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AFFILIATES
a council of the
Omaha Area Board of REALTORS®

- **Flighted Team Contests**
- **Pin Prizes for Men and Women**
- **Lunch and Appetizers provided**
- **Estimated \$3000 of prizes to be handed out**
- **AFFILIATE Sponsors that know how to do it!**

Monday, June 16, 2014

—CHAMPIONS RUN Golf Course—

13800 Eagle Run Drive, Omaha, NE.

Shotgun Start at 10:00 AM

Range and Practice Green are available for warm ups at 9:00 AM

Registration open from 9:00 – 9:45 AM

- **OABR Members** **\$100/player**
 - ****Each team must have at least 2 OABR member golfers**
- **Guests (non-members)** **\$175/player**
- **Dinner only** **\$25/person**

APPETIZERS * DRINKS * PRIZES

Immediately following golf in the clubhouse

****Payment must be included w/ registration form to Guarantee a spot****

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E-mail _____

Name _____ Phone # _____

E-mail _____

Name _____ Phone # _____

E-mail _____

Name _____ Phone # _____

E-mail _____

[] Check payable to: **OABR Affiliates Council -- Attn: Debbie**
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[] Credit Card – Please circle type: Visa MasterCard American Express Discover

Credit Card # _____ Exp Date ____/____

Billing Name: _____

Address _____ City _____ St _____ Zip _____

Signature: _____

Don't wait to sign up -- Only the first 36 teams can be accepted.

****Each team must have at least 2 OABR member golfers****

Growing, Learning, and Getting Traction

We have had so many great things going on with our YPN group this year, we have been making progress on a lot of levels and we are loving the support along the way. We have added five OABR Affiliates to our advisory board to help us continue our progress as a group and learn from them, as well. A BIG thank you to Brenda Stuart - Service One, Lisa Powell - Powell Insurance, Erin Trescott - Pulaski Bank, and Brooke Geiger - Charter Title for being such a positive addition to our advisory board as affiliates. We have our fifth Affiliate member starting next month and we are excited to welcome Jacy Riedmann - Amoura Productions to our group.

As you read last month our BINGO Night was a great success and we raised more money than years before for Project Wee Care. We will continue to hold this event every year and promise to find a venue for our growing event. We loved seeing everyone and we have even talked about getting a more serious Bingo game set to

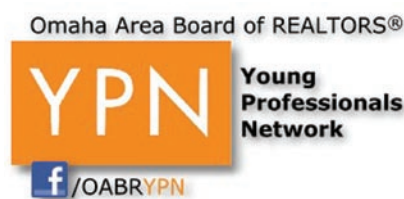
match our daubers, we have some serious growing love for the sport of BINGO.

Our next event will be on April 17th, at Upstream Downtown, this will be to sponsor REBarCamp and help welcome other agents from out of our area to Omaha that will be also be attending. We also have a happy hour planned for May 15th, from 5-7 p.m.

Which brings up a great point, if you know of businesses that are excited to work with Young Professionals, please reach out to us, we have been to a couple of new venues this year that have been so excited to have us, we like to keep that positive vibe going.

Remember, YPN is 40 years or younger, or young at heart, there is no membership dues, just get involved and attend, it's that simple. Our goal is to empower Young REALTORS® as future leaders and it is working! Take a look around at who is involved and the strides they are taking in their business, they are involved and networking among their colleagues. Join us at our next event or follow us on Facebook at OABR Young Professionals Network to keep up.

Jessica Sawyer, YPN Chair



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Membership Report

February 2014

NEW REALTORS®

Adams, Tamara – DEEB Realty – 117th
Armstrong, Michelle – CBSHOME Real Estate – 159 Dodge #200
Burklund, Irene – CBSHOME Real Estate – 159 Dodge #200
Carnaby, Brian – BHHS Ambassador Real Estate – California #101
Cherney, Ashley – NP Dodge Real Estate Sales Inc – 129 Dodge
Compton, Tyson – BHHS Ambassador Real Estate – California #101
DeVoe, Thomas – DEEB Realty – 117th
Dickman, Alisha – Pro Line Real Estate
Eberhardt, Julie – Keller Williams Greater Omaha – Giles
Eggers, Elizabeth – CBSHOME Real Estate – 147th
Ehrhorn, Mark – NP Dodge Real Estate Sales Inc – Sarpy
Gonzales, Benjamin – DEEB Realty – 117th
Hacker, Christina – Keller Williams Greater Omaha – California
Haddix, Kristin – RE/MAX Real Estate Group – Giles
Haffett, Casey – NP Dodge Real Estate Sales Inc – Sarpy
Halvorson, Andrew – BHHS Ambassador Real Estate – California #101
Hillmer, Julie – BHHS Ambassador Real Estate – California #101
Hoyt, Michael – Headley Realty PC
Hueftle, Aaron – CBSHOME Real Estate – Davenport
Jarvis, Tara – CBSHOME Real Estate – Davenport
Jordan, Jamie – NP Dodge Real Estate Sales Inc – Lakeside
Koziol, Christopher – BHHS Ambassador Real Estate – California #101
Leise, Jeffrey – BHHS Ambassador Real Estate – California #101
Morrison, Paige – CBSHOME Real Estate – 159 Dodge #200
Mruz, Robert – Oakwood Homes of NE LLC
Musson, William – CBSHOME Real Estate – Bellevue
Recker, Thomas – CBSHOME Real Estate – Davenport
Schreiner, Susan – CBSHOME Real Estate – 159 Dodge #200
Smail, Benjamin – CBSHOME Real Estate – 159 Dodge #200
Suehiro, Jill – NP Dodge Real Estate Sales Inc – 35 Dodge
Teeter, Justin – Headley Realty PC
Townsend, Ann – CBSHOME Real Estate - Davenport
Wayne, Jeremy – Wayne Real Estate LLC
Webb, Melissa – CBSHOME Real Estate – 159 Dodge #200
Wulf, Nicole – WC Real Estate

NEW AFFILIATES

Anderson, Alex – Luckey Locksmith
Blake, Jessica – Security National Bank
Bozak, Lou – Paul Davis Restoration
Corsini, Bob – Accurate Home Inspections
Davis, Dallas – Blackshirts Home Inspection
Hruska, Jenny – Paul Davis Restoration
Lawrence, Mitch – AmeriSpec Home Inspection Serv
Morrison, Faye – Matt Ricchini State Farm
Peterson, Rick – Universal Electric
Webber, Adam – Professional House Doctors Inc
White, Lisa – Franklin American Mortgage Co
Burruh, Codie – Great Southern Bank

REALTOR® CANDIDATES

Barrett, Gregory – Pro Line Real Estate

Blue, Stacey – DEEB Realty – 117th
Clure, Matthew – BHHS Ambassador Real Estate – California #101
Garcia, Jennifer – CBSHOME Real Estate – 159th Dodge #300
Hagel, William – BHHS Ambassador Real Estate – California #101
Hertzel, Justin – Hayden Outdoors LLC
Joiner, Steven – CBSHOME Real Estate – 159 Dodge #200
Kaufman, Carol – NP Dodge Real Estate Sales Inc – Sarpy
Kollman-Bhandari, Elizabeth – CBSHOME Real Estate – 159 Dodge #200
Loneman, William – CBSHOME Real Estate – 159 Dodge #200
Newton, Carrie – CBSHOME Real Estate – 147th
Palermo, Robert – DEEB Realty – 117th
Spicciati, Joseph – Warga Realty
Stahlecker, Jay – DEEB Realty – 117th
Terry, Robyn – CBSHOME Real Estate – 159 Dodge #200

AFFILIATE CANDIDATES

Anderson, Jake – Radon Pros LLC
Anderson, Michael – Veterans United Home Loans
Baldwin, Chris – Chris Baldwin Photography
Bolton, Cathy – Cricket Home Loans
Chubick, Bruce – Veterans United Home Loans
Hemphill, Misty – National Residential Mortgage
Hiemstra, Amy – Arbor Bank
James, Michael – Charter West National Bank
Jeffrey, Kristi – American Home Shield
Jeffrey, Terry – Jeffrey Electrical
Lucas, Nate – A-1 Mold Testing & Remediation
Moeller, Rachel – SAC Federal Credit Union
Moore, Diane – Moore Appraisal Education LLC
Pringle, Ken – Plumbing Today LLC
Schuster, Nick – Veterans United Home Loans
Serrano, Cisco – Charter West National Bank

MEMBER TRANSFERS

Adams, Tamera From DEEB Realty – 117th To NP Dodge Real Estate Sales Inc – Lakeside
Cole, Amber From DEEB Realty – 117th To BHHS Ambassador Real Estate – California #101
Compton, Judy From RE/MAX Real Estate Group – Giles To DEEB Realty – 117th
DeRosear, Will From Home Services Lending To First National Bank
Dresher, John From Hayes Real Estate Inc To Heartland Properties Inc
Grover, Jeffrey From BHHS Ambassador Real Estate – California #101 To DEEB Realty – 117th
Henson, Sue From DEEB Realty – Sarpy To DEEB Realty – 117th
Kavan, Colleen From RE/MAX Real Estate Group – Giles To NP Dodge Real Estate Sales Inc – 129 Dodge
Martin, Summer From NP Dodge Real Estate Sales Inc – Sarpy To NP Dodge Real Estate Sales Inc – Lakeside
Myhre, Deda From CBSHOME Real Estate – 147th To CBSHOME Real Estate - Davenport
Ramazani, ZZ From Keller Williams Greater Omaha – California To BHHS Ambassador Real Estate – California #101
Reynolds, Gregory From CBSHOME Real Estate – 147th To Real Estate Associates Inc
Sabatias, Peter From NP Dodge Real Estate Sales Inc – Sarpy To CBSHOME Real Estate – Bellevue
Thibault, Laura From DEEB Realty – Sarpy To DEEB Realty – 117th
Vocelka, Michael From Real Estate Associates Inc To Hike Real Estate PC
Weis, Galen From RE/MAX Real Estate Group – Giles To DEEB Realty – 117th
Wray, Robert From Mach 1 Real Estate Inc To Real Estate Associates Inc
Zach, Bradley From Zachland Real Estate Inc To Hayden Outdoors LLC

REACTIVATED MEMBERS

Bodady, Heidi – DVG Realty LLC
Bray, Leria – NP Dodge Real Estate Sales Inc – Lakeside
Weight, Lyn – NP Dodge Real Estate Sales Inc – 129 Dodge

RESIGNATIONS

Armstrong, Denise – DEEB Realty – 117th
 Christiansen, Mary – WC Real Estate
 Curtis, Brett – Celebrity Homes Inc
 Haffke, Barbara – DEEB Realty – 117th
 Harper, Donald – Real Estate Associates Inc
 Richardson, Marcus – BHHS Ambassador Real Estate – California #101
 Richardson, Mark – BHHS Ambassador Real Estate – California #101
 Roberts, Christopher – AmeriSpec Home Inspection Serv
 Wedemeyer, David – NP Dodge Real Estate Sales Inc – Saryp
 Wulf, Renee – WC Real Estate

NEW REALTOR® COMPANY

Hayden Outdoors LLC – 1401 Main, Goodland, KS, 67735
 MLS Secondary Only Phone: 785-890-6231 Fax: 785-890-2482
 Designated Realtor: John Hayden
 Realty Concepts – 3515 E Cedar Hills Dr, Kearney, NE, 68845
 MLS Secondary Only Phone: 308-234-1191 Fax: 308-234-1036
 Designated Realtor: Beth Fletcher
 Laura Lasher Broker – 3225 N 135th St, Omaha, NE, 68164
 OABR Only Phone: 402-690-6003 Designated Realtor: Laura Lasher

NEW REALTOR® BRANCH OFFICE

Hayden Outdoors LLC – 340 Pioneer PO Box 331, Enders, NE, 69027
 OABR/MLS Phone: 785-821-3683 Fax: 785-890-2482
 Manager: Bradley Zach

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

MEMBERSHIP STATISTICS

OABR

	Feb 2014	Feb 2013
Designated REALTOR®	210	209
Des. REALTOR® Secondary	1	0
REALTOR®	2006	1904
REALTOR®-Secondary	3	1
TOTAL	2220	2114

Institute Affiliate	72	72
Affiliate	285	230
Other	5	5
TOTAL	2582	2421

	Feb 2014	YTD
New REALTOR® Members	31	78
Reinstated REALTOR® Members	5	10
Resignations	10	60

GPRMLS

	Feb 2014	Feb 2013
Participants (Primary)	200	198
Participants (Secondary)	62	56
Subscribers (Primary)	1996	1887
Subscribers (Secondary)	171	168
Exempt	33	31
TOTAL	2462	2340

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

CBSHOME Real Estate – CB – 55 Gleason Ave Ste 200, Council Bluffs, IA, 51503
 NP Dodge Real Estate Sales Inc – Builder Services – 613 N 204th Ave Cir, Omaha, NE, 68022
 Gold Coast Real Estate Inc – 5170 Leavenworth St Ste 2, Omaha, NE, 68106
 Phone: 402-932-5989 Fax: 402-932-5889
 Rove Pest Control – 9312 G Ct, Omaha, NE, 68127
 Sentinel Realty LLC – 7602 Pacific St Ste 103, Omaha, NE, 68114

MAY ORIENTATION

- Tuesday, May 6, 8:30 a.m. to 4:00 p.m.
- Wednesday, May 7, 8:30 a.m. to 4:00 p.m.
- Thursday, May 8, 9:00 a.m. to 12:30 p.m.

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

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

MARCH 2014 SPONSORS

Brenda Carlson – Pulaski Bank Home Lending
 Mary Gorup – Integrity Termite
 Jody Smythe – Security 1 Lending
 Cherie Casey – The Home Buyers Protection Co
 Sue Owen – Charter Title & Escrow

APRIL 2014 SPONSORS

Jan Eggenberg – SureHome Inspection Co
 Lisa Bullerman – Staging Design by Lisa Marie
 Mary Sladek – My Insurance LLC
 PK Kopun – Centris Federal Credit Union
 Lori Bonnstetter – 2-10 Home Buyers Warranty

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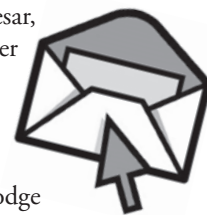


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Personals

CONGRATULATIONS to Jill Bobenhouse Tesar, Kathleen Svoboda, Carol Schrader, Janice Lasiter and Katrina Fosmer, all of DEEB Realty who earned the Council of Real Estate Brokerage Managers (CRB) Designation.



CONDOLENCES to John Kraemer of NP Dodge Company and his family on the recent passing of his father-in-law and his brother-in-law.

CONDOLENCES to David Ostrand of N P Dodge Company and his family on the recent passing of his wife Joan, also of NP Dodge Company.

CONDOLENCES to Linda Ciochon-Lichter and Pat Lichter of NP Dodge Company on the recent loss of her sister/his sister-in-law.

CONDOLENCES to the family of Joyce Eisenman of CBSHOME Real Estate.

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Sump Pits

By Steve Vacha
Home Standards Inspection Services

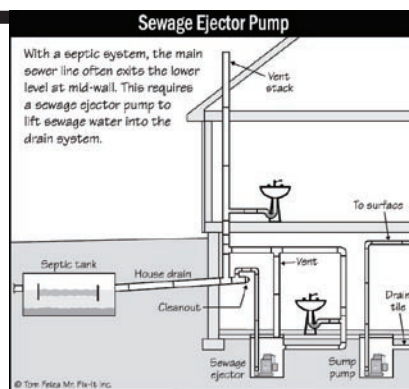
A wet basement can create a lot of problems and quickly lead to thousands of dollars in damage. A basement that lets in moisture from the exterior can also provide conditions for mold growth, creating health and breathing concerns. To address this concern many homes have sump pits.

A sump pit is installed in the lowest part of the basement. They are designed to work with perforated pipe that is laid in the soil/sand below the house prior to pouring the basement floor. Any water that gathers under the floor of the house finds its way to those pipes and drains over to the pit, instead of percolating up into the house. If enough water drains into the pit, a sump pump is installed to pump the water to the exterior of the home. These pits were installed in many homes beginning in the 80s and are now generally required in new construction homes.

The illustration to the right would be the normal sump pit found in most homes. Several items are important to note: The evacuation pipe should have a check valve at the pump end to keep the water from flowing back into the pit. An electrical outlet should be near the pit, (4-5 feet) and in new construction this outlet should be a designated. Finally, most cities' requirements call for these sump drains to drain to the exterior of the home. Draining to the city sewer is normally not allowed.

There is another type of sump pit which acts as a reservoir to catch drainage from the plumbing system and/or condensate from the furnace. These pits are needed because the main drain for the home is at a level higher than the drainage from plumbing in the basement, requiring the drainage be pumped up to the main drain. Most of these are called grinder lift stations.

Waste from toilets, bathtubs, washing machines flows through the plumbing



system into the grinder station pit or tank. These pits must be sealed and have the special pumps to handle the job. Once the wastewater reaches a certain level the pump will turn on, grind the waste into fine slurry, and pump it to the central sewer system.

I recently inspected a flipped house that needed a grinder station, but only had a normal sump pump with an unsealed pit. This would have caused problems for the new buyer, had it not been properly addressed, because of the obvious health hazards.



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Steve Vacha
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Q&A

ASK THE HOME INSPECTOR!

By Patrick Casey, President
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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 are going to be selling our home and our Realtor recommended we have it Pre-Inspected. What are the advantages of a Pre-Inspection?

Answer: There are several advantages to having your home pre-inspected. Knowledge is power, and the more you know about the condition of your home, the better it can be accurately priced. Homes that are priced correctly usually sell faster.

Other advantages of pre-inspections are:

- Improves the marketability of your home by showing prospective buyers its condition and that it has been properly disclosed.

- Allows you a chance to correct any problems found during the inspection or reflect them in the asking price. Most buyers include a home inspection contingency in their purchase agreement and often request repairs if problems are found. A pre-inspection helps eliminate these renegotiations.

- Helps prevent a sale from falling apart at the last minute. When buyers know the condition of their prospective home, they are better able to budget for future expenses.

- Gives the buyer confidence that their decision to purchase is the right one.

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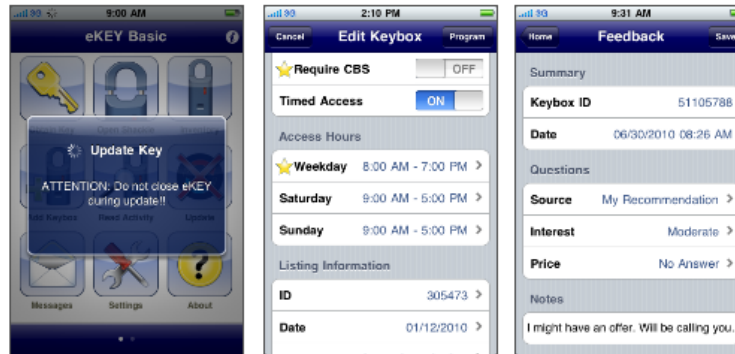
Save the Date: This class will also be held Oct. 30 and Nov. 21



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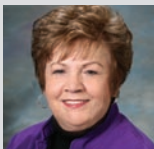


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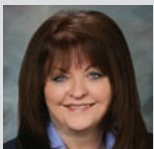
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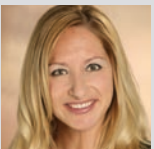
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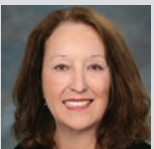
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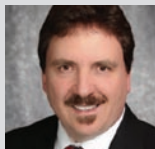
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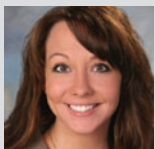
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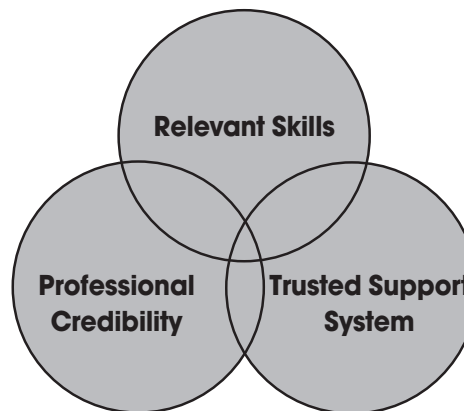
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Know the Code

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REALTOR® firm websites shall disclose the firm's name and state(s) of licensure in a reasonable and readily apparent manner.

Websites of REALTORS® and non-member licensees affiliated with a REALTOR® firm shall disclose the firm's name and that REALTOR®'s or non-member licensee's state(s) of licensure in a reasonable and readily apparent manner. (Adopted 1/07)

• Standard of Practice 12-10

REALTORS® obligation to present a true picture in their advertising and representations to the public includes Internet content posted, and the URLs and domain names they use, and prohibits REALTORS® from:

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2. manipulating (e.g., presenting content developed by others) listing and other content in any way that produces a deceptive or misleading result;
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4. presenting content developed by others without either attribution or without permission, or
5. to otherwise mislead consumers. (Adopted 1/07, Amended 1/13)

• Standard of Practice 12-11

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MOBAupdate

More events from MOBA... The **Spring Parade of Homes** is up next. **April 26 - 27** and **April 30 thru May 4**. See homes in every price range. whether you are a first time buyer or looking to upgrade, there is something for everyone. Look for more information inside the Omaha World Herald.

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.

Event Season is Here!

Metro Omaha Builders Association

MOBAcalendar

April

- 03** Executive Committee Meeting
- 08** Board of Directors Meeting
- 26-27** Spring Parade of Homes
- 29** MOBA's Membership Luncheon
- 30 - May 04** Spring Parade of Homes

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SUNDAY

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