

## OABR Picnic Draws a Record Crowd



The 15th Annual OABR Picnic drew in over 250 members on August 13, our highest attendance yet! Those who attended the picnic had the opportunity to network with over 40 different Affiliate companies who sponsored tables under the big top tents. A great time was had by all and we couldn't have asked for better weather to accompany this fun-filled day.

Members enjoyed a delicious lunch provided by Swine Dining of Bellevue, including barbecue pulled pork sandwiches, potato salad, and baked beans. Pop and water was provided by the Affiliate Council.

The dunk tank was a big hit with members this year as they took a chance at dunking fellow members in exchange for a RPAC investment. Some members even had the chance to dunk 2014 OABR President, Deda Myhre as well as Laura Longo, Peter Katt, Matt Thiel, Joe Laccheri, and Kristi Guinn who also took a splash for RPAC.

*Continued on Pages 8 & 9*



## UPCOMING EVENTS

### New Member Orientation

Tuesday, Sept. 9, 2014; 8:00 am - 4:00 pm

Wednesday, Sept. 10; 8:30 am - 4:00 pm

Thursday, Sept. 11; 8:30 am - 12:30 pm

### Annual Inaugural

Thursday, Sept. 11; 7:00 pm

### Governmental Affairs Committee

Wednesday, Sept. 17; 10:00 am

### Putt-Putt Golf Tournament

Wednesday, Sept. 17; 3:00 pm

### Knowledge is Power: Agent Safety

Thursday, Sept. 18; 10:00 am - 12:00 pm

### YPN at Bushwackers

Thursday, Sept. 25; 7:00 pm



Come dressed in your best red, white, and blue and bring your own golf ball and club!

## PUTT-PUTT GOLF

### Honoring those who served

#### WHEN:

Wednesday,  
September 17, 2014  
3:00 pm

#### WHERE:

Pacific Springs  
Putt-Putt Course  
16810 Harney St.  
Omaha, NE 68118

**FREE** with a canned  
food or monetary  
donation for Food Bank  
of the Heartland.

Social hour and prizes to follow at Clancy's Southwest Pub:  
2905 S. 168th St. Omaha, NE 68130





**Omaha Area Board of REALTORS®**  
11830 Nicholas Street  
Omaha, NE 68154  
402-619-5555 tel  
402-619-5559 fax  
[www.OmahaREALTORS.com](http://www.OmahaREALTORS.com)

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



## Message from the OABR President

First, thank you for your interest, or curiosity, in investing your valuable time to read my first message as President of the Omaha Area Board of REALTORS®. Over the next 12 months I will do my best to provide responsive leadership for all of our members and affiliates.

As we work in one of the greatest industries in America, we are continually faced with challenges related to change. Changing of the guard, changing technologies, and changing relationships all play a role in how we perceive and persist in our day-to-day real estate activities. Improving our abilities through education and coaching, seeking out new solutions to old problems and applying proven solutions to new problems, plus enhancing our REALTOR® image will be key components for my year as your President.

All this is typically easier said than done. I am confident that when we tap the potential of this year's leadership, then match it with the energies of our members and affiliates, we will benefit all those that commit themselves to our collective excellence!

Special words of "thanks" and a "job well done" goes out to Deda Myhre as our immediate OABR Past President and Vince Leisey as Past Chairman of the Great Plains REALTORS MLS. Their combined leadership and vision has served as a benchmark for future successes in our organizations.

To Doug Rotthaus, CEO and our entire OABR Staff, working with all of you over the past year has been a great experience. You are the best at making all of us look good. Let's make 2014-15 our best year yet!

To tap a favorite phrase that will set the stage for this upcoming year...

"It's what you learn AFTER you think you know-it-all that makes all the difference in your success!"

Looking forward...

Mark Wehner

REE, CRB, CRS, ABRM, ABR, GRI, e-PRO, NHS, CREN



**Mark Wehner**  
2015 President

## October Events

- **OABR Coat and Winter Clothing Drive- Sorting & Delivery**  
October 1, 2, & 3 All Day @ OABR Education Room
- **Knowledge is Power**  
Thursday, October 16 from 10:00 am - 12:00 pm @ OABR Education Room
- **OPPD Accredited Class: Building Science Behind High Performance Homes (Home Energy Rating Systems)**  
Thursday, October 30 from 7:30 am - 12:00 pm @OABR Education Room



Come dressed in your best red, white, and blue and bring your own golf ball and club!

# PUTT-PUTT GOLF

## Honoring those who served

**WHEN:**

Wednesday,  
September 17, 2014  
3:00 pm

**WHERE:**

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Putt-Putt Course  
16810 Harney St.  
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**FREE** with a canned  
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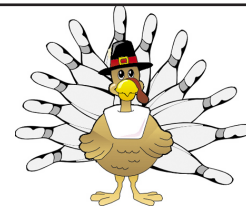
**Register your team today!**

Fax to 402-619-5559 or email [LWelch@OABR.com](mailto:LWelch@OABR.com) or [DShipleigh@OABR.com](mailto:DShipleigh@OABR.com)

Team Contact _____	Phone _____
Contact Email _____	
Team Member _____	Phone _____
Team Member _____	Phone _____
Team Member _____	Phone _____
Team Member _____	Phone _____
Team Member _____	Phone _____



presents...



Attention REALTORS® & Affiliates ONLY

# TURKEY SHOOT BOWLING & TOYS FOR TOTS

- **Wednesday, Nov. 5**
- **Check-in: 11:00 am**
- **Bowling: 12:00 pm**
- **Sempeck's Bowling**
- **20902 Cumberland Dr.**
- **Elkhorn, NE 68022**
- **\$25/Person or \$250/Team of 10**  
(Includes Italian buffet and 2 games with shoes)
- **\$15 Spectator lunch only**

Bring *new, unwrapped toys* or *cash donations* for **Toys for Tots**

**Bowl 3 strikes in a row**, you'll be entered to win a *free turkey!*

**Awards & Networking** following bowling, chips & salsa provided

**Register early** before lanes fill up! *Only 40 lanes available.*

This event is for **REALTOR® & Affiliate members only!**

## Team of Ten: Bowling at Sempeck's Bowling & Entertainment

Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____
Name _____	Company _____

Team Captain's Email \_\_\_\_\_ Phone \_\_\_\_\_

☐ Spectator Lunch Only (\$15.00)

☐ Check payable to: OABR Affiliates, 11830 Nicholas St, Omaha, N3 68154, ATTN: Debbie

☐ Credit Card - VISA, MC, DISC, AmX \_\_\_\_\_ - \_\_\_\_\_ Exp. \_\_\_\_\_

Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



# Omaha Area Board of REALTORS® Inaugural



**September 2014 ushers in the OABR new year for 2015 President Mark Wehner.** The 129th Inaugural for Officers and Directors will be held at Champions Run located at 13800 Eagle Run Drive on Thursday, September 11, 2014.

**REALTOR® Mark T. Wehner II of NP Dodge Real Estate Sales Inc.** will preside as Master of Ceremonies for the evening festivities. 2002 NRA President Mike Riedmann will officiate the installation ceremonies.



**Mark Wehner**  
**2015 President**

**Everyone is welcome to attend!** The installation will be preceded with hors d'oeuvres and networking beginning at 5:30 p.m. Dress business casual.

**PLACE:** Champions Run  
13800 Eagle Run Drive

**TIME:** 5:30 pm - Social Hour with hors d'oeuvres  
7:00 pm - Installation of Officers and Directors

**COST:** \$18.00

**RESERVATION FORM** (Please fill out all information below):

\_\_\_\_\_  
Name

\_\_\_\_\_  
Guest

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP

\_\_\_\_\_  
Telephone

PLEASE INDICATE METHOD OF PAYMENT (at \$18.00 per person):

\_\_\_\_ Check enclosed (please make checks payable to OABR)

\_\_\_\_ Charge my account:    \_\_\_\_ VISA    \_\_\_\_ Master Card    \_\_\_\_ Discover    \_\_\_\_ AMEX

\_\_\_\_\_  
Card Number

\_\_\_\_\_  
Exp. Date

\_\_\_\_\_  
CVS Code

\_\_\_\_\_  
Billing Address

\_\_\_\_\_  
Signature

Please return reservation form by September 10 to:  
Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St., Omaha, NE 68154  
Fax: 402-619-5559 • Email: [DShipley@OABR.com](mailto:DShipley@OABR.com)

# Are you getting the most from your home insurance?

**Submitted By:** Mary Sladek; My Insurance

For most of us, our home is our most valuable investment. With the ever rising cost of Home Insurance Premiums, it's important to know exactly what you are getting. Are all policies the same? No. While all Insurance carriers in Nebraska must use an accepted policy form regulated by the Department of Insurance, there are variations each company adds to the standard policy forms.



It is important to know what you are buying. The 'Declarations Page' of your policy will out-line the basics; however it's what you don't see on that page that could be a problem later.

- \*Is the Dwelling amount listed enough to rebuild your home at today's costs?
- \*Is your Personal Property insured at Replacement Cost...if not you may not have enough to purchase new, if your belongings are lost or destroyed.
- \*Is the Loss of Use enough to pay your expenses for an extended period if your family is displaced?
- \*What's your Deductible if you have a claim? This one can be confusing!

I recommend working with an Agent you know and trust. If you don't know an Agent, ask friends, family, or coworkers who may have had a good experience. Never fill out a quote online to request competitive quotes! Giving out all your personal information will result in a lot of unwanted solicitations and the quotes you get at rock-bottom prices will likely be teaser rates meant to get you to follow up. Working with an Agent you know will provide accountability and stability in the event of a loss.

## Frequently Asked Questions:

**1. When should I file a Claim?** Always visit with your Agent if you feel you have sustained damage or loss that may be covered by your policy. Just calling the Carrier to report a loss may result in unwanted claims on your record. If your damage isn't enough to exceed your deductible or result in a payment, you may limit the amount you can claim for this type of loss in the future and still have to pay for your repairs.

Many Carriers will also non-renew customers with two or more claims in a three year period, so protect your insurability by discussing all claims with your Agent before filing.



**2. How much will I have to pay if I file a claim?** I recommend one deductible for any type of loss to avoid confusion. Some carriers offer split deductibles where different amounts apply for different types of losses. Many have gone to percentage deductibles. For example: If your dwelling amount is \$150,000 and you have a 1% deductible; you have a \$1,500 out of pocket expense. A 2% deductible = a \$3,000 out of pocket expense! Small percentages can add up to big costs for you.

**3. Will my Premiums increase if I file a claim?** You will certainly want to file catastrophic claims quickly to avoid additional damage, but you will likely see an increase in premium after filing a claim. So it's important to make sure it will indeed benefit you to make a claim against your policy by visiting with your Agent. Most premiums will creep up over time with any carrier. Because insurance risk is spread over large numbers of people, your policy will likely increase even if you did not personally file a claim; such as with weather related storms in your area.

**4. What will happen if my carrier non-renews my Home Insurance?** Your only insurance option will likely be a high risk carrier. High risk policies tend to limit coverage and are very expensive. If you have a mortgage on your home, your mortgage company may force place expensive coverage and add it to your loan balance. This is why you need to rely on a trusted insurance agent for your insurance needs.

**5. Why is it so hard to get coverage for my Wood Shake Roof?** In Nebraska, the most common type of home insurance claim is for Wind and Hail damage. Wood Shake roofs are extremely susceptible to this type of damage and very costly to replace. Insurance losses from Wood roofs have significantly driven up loss ratios that affect all insureds in a given area. For this reason, most carriers have eliminated coverage or increased premium costs and deductibles in attempt to offset related losses.

**6. What types of losses are not covered by my Home Insurance?** While the common policy forms H-03 and H-05 cover most perils (types of loss), some are usually or always excluded. Flood, or ground water that seeps into your basement from heavy rain is not covered by any policy in Nebraska. It may be necessary to purchase separate Flood Insurance depending where you live. There may be coverage by special endorsement for water that comes up through floor drains. Earthquake, shifting, or settling of the ground causing foundation damage is also not covered unless a special Earthquake endorsement is added and then it may be limited. Mold is typically excluded or limited to a minimal amount.

**7. What is the difference between an H-03, H-05, & H-010 home policies?** The most common policy type is H-03 and is comprehensive coverage sufficient for most homeowners. Make sure it includes replacement cost coverage for your dwelling and personal property. The H-05 is a deluxe version that often will extend basic coverage limits and adds coverage for items such as collectables, high value jewelry, furs and electronics. It may be more cost effective to simply add coverage for individual items to the H-03 form, rather than paying for a deluxe version that includes unnecessary additional coverage. Both policies may have endorsements added as needed. The H-010 policy form is a 'proprietary' policy that does not fit the standard package guidelines of the H-03 and H-05. This makes it difficult for a consumer to compare as coverage may drastically vary from carrier to carrier. Consumers should be cautious when selecting this policy form making sure they have a thorough understanding of the coverage selected.

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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 AUGUST 2014 MEETING:**

Mary Sladek (President) – My Insurance LLC  
Lori Bonnstetter (President-Elect) – 2-10 Home Buyers Warranty  
Brent Rasmussen (Secretary) – Mortgage Specialists LLC  
Brenda Stuart (Treasurer) – ServiceOne Inc  
Jessica Blake – Security National Bank  
Lou Bozak – Paul Davis Restoration  
Jim Brabec – Franklin American Mortgage Co  
Brenda Carlson – Pulaski Bank Home Lending  
Cherie Casey – The Home Buyers Protection Co  
Bob Corsini – Corspect LLC  
Theresa Dein – Franklin American Mortgage Co  
Joe Dobrovolny – Equitable Bank  
Malanie Doeschot – Ambassador Title Services  
Janet Dragon – Heartland Reva Team  
June Eads – AmeriSpec Home Inspection Serv  
Jan Eggenberg – SureHome Inspection Co  
Mary Gorup – Integrity Termite  
Mike Kelly – Gretna Insurance Agency  
PK Kopun – Centris Federal Credit Union  
Tara Legenza – Redefined Interiors by Tara LLC  
Laura Longo – Centris Federal Credit Union  
Deb Martin – Great Western Bank  
Marty McGuire – Farm Bureau Financial Services  
Sue Owen – Charter Title & Escrow  
Michael Peitzmeier – WIN Boys Town  
Lisa Powell – Farmers Insurance/Powell Insurance  
Garry Ruliffson - OPPD  
John Seigel – MOPOA  
Julie Sherman – United Distributors Inc  
Ruth Smith – Norm's Door Service  
Jody Smythe – Security 1 Lending  
Meg Tentinger – United Republic Bank  
Erin Trescott – Pulaski Bank Home Lending  
Wendy Walker – Nebraska Title Company  
Lisa White – Franklin American Mortgage Co  
Rich Wise – Floor Coverings International  
Carlene Zabawa – Pulaski Bank Home Lending  
Todd Zimmerman – Zimmerman Mortgage Corp

**[www.OABRAffiliates.com](http://www.OABRAffiliates.com)**

#### **UPCOMING MEETINGS:**

- Monday, Sept. 1, 9:00 a.m.
- Monday, Oct. 6, 9:00 a.m.
- Monday, Nov. 3, 9:00 a.m.

*All Affiliate members are welcome to attend.*



Continued from Page 1

Bill Swanson, one of the Social Events Forum volunteers, was in charge of the "Get-Your-Ducks-In-a-Row RPAC Challenge." Members were challenged to choose three ducks and draw them in the correct order. If they drew their "ducks-in-a-row," their 2015 dues would be paid by the Board. Overall, the challenge was fun for all! At the end of the day, the picnic event raised \$930 for RPAC.

Members were shuttled by Ollie the Trolley at the end of the picnic, with bags full of fun specialty items and information from a day full of networking. It was definitely a great time had by all who attended!

THANK YOU!

We would like to give a special thank you to the Social Events Forum volunteers for donating their time to make the annual OABR Picnic such a memorable event. Also a big thank you to the Affiliate members for their generosity and support.





# Picnic Gift Card Winners

## Winners of \$50 Hy-Vee Gift Cards (Sponsored by Affiliate Members)

Susan Steinacher provided by Pat & Cherie Casey, The Home Buyers Protection  
Megan Bengtson provided by Brenda Stuart, ServiceOne  
Matt Shipp provided by Sue Mohr, SAC Federal Credit Union  
Lyn Struass provided by June Eads, AmeriSpec Home Inspection  
Sonia Martin provided by Predrag (PK) Kopun, Centris Federal Credit Union  
Marlene Frill provided by Mary Sladek, My Insurance LLC  
Jeanne McCue provided by Lisa Bullerman, Staging Design by Lisa Marie  
Ann Townsend provided by Lisa Conover, Rearranged for Change  
Matt Hover provided by Debbie Kalina, Radon Pros LLC  
Todd Gould provided by Jody Smythe, Security 1 Lending  
Dave Becker provided by Jim Holmes, Focus Printing  
Jeff Grover provided by OABR Winter Coat & Clothing Drive by Social Events  
Lisa Richardson provided by Young Professionals Network  
Teri Rice provided by Brenda Carlson, Pulaski Bank Home Lending  
Jan Nicola provided by Lori Bonstetter, 2-10 Home Buyers Warranty  
Jim Andreasen provided by Stacy Thorne, Franklin American Mortgage  
JaNell Stoneburg provided by Kayci Parker, Metro 1st Mortgage  
Vi Goracke provided by Mary Gorup and Anthony Franck, Integrity Termite  
Harry Morris provided by Coquette Jensen, Core Bank Title & Escrow  
Bridget Jansen provided by Wendy Walker, Nebraska Title Company  
Dennis Smith provided by Rob Denning, Guild Mortgage Company  
Joe Andresen provided by Rich Wise, Floor Coverings International,  
Charlie Freyermuth provided by Kayla Cunningham, JH Willy  
Teri Dennhardt provided by Dawn Zaller, Charter West National Bank  
Roby Terry provided by Bob Corsini, Corspect LLC  
Harold Johnson provided by Jenny Hruska, Paul Davis Restoration  
Dick Mikuls provided by Bruce Chubick, Veterans United Home Loans  
Nanci Salistean provided by Summer Franco, ACCESS Bank  
Peg Maloney provided by Jeff Hebb, First American Home Buyers Pro  
Sara Jurgens provided by Brent Simmerman, Midlands Home Inspections Inc  
David Matney provided by Chris Banya, Prime Lending  
Vicki Kovar provided by Sue Owen, Charter Title & Escrow  
Joe Vampola provided by Affiliates, a council of the OABR  
Rich Grover provided by REALTORS® Political Action Committee  
Kathy Harris provided by Stephanie Reinhardt, US Bank Home Mortgage  
Mary Schon provided by Deb Martin, Great Western Bank  
Kaylane Pacha provided by Jan Eggenberg, SureHome Inspection Co  
Scott Momsen provided by Mike Peitzmeier, WIN Home Inspections  
Christina Hacker provided by Melanie Doeschot, Ambassador Title Services  
Heather Bullard provided by John Seigel, Metropolitan Omaha Property Owners Association



## Other prizes (Sponsored by RPAC)

### Winners of 2015 Member Dues

Brenda Stuart: 2015 Affilliate Dues  
Judy Smith: 2015 OABR Dues

### Winners of the \$250 Visa Gift Cards

Mark Leaders  
Lindsey Krenk  
Larry Rosso  
Matt Rasmussen

## Winners of the \$30 Village Point Gift Cards

Janet Anderson  
Judy Burford  
Gina Hodge  
Robyn Terry

### Other Winners

Sheryl Burkle: \$50 Hy-Vee Gift Card  
Pat Lichter: \$150 Swanepoel 2014 Trends Report

# Join the 2014 RPAC Challenge!

## GOLDEN "R" (\$5,000)

Kammandel, Henry

## CRYSTAL "R" PRESIDENT'S CIRCLE (\$4,000)

Leisey, Vince  
Riedmann, Mike

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

Alloway, Andy  
Gehrki, Joseph  
Jennings, Karen  
Matney, David  
Myhre, Deda  
Rasmussen, Matthew  
Ritter, Lisa  
Rotthaus, Doug  
Wiebusch, Vaughn

## GOVERNOR'S CLUB (\$500+)

Craighead, Joni  
Dodge, Nathan  
Lichter, Patrick  
May, Angela  
Moss, Tasha

## CAPTIAL CLUB (\$250+)

Adams, Kathryn  
Battiato, Diane  
Evans, Donald  
Fredrickson, Julie  
Hike, Leo  
Johnson, Harold  
Lang, Monica  
Miller, Kathleen  
Owens, Megan  
Patrick, Jeanne  
Sawyer, Jessica  
Seybold, Monica  
Swanson, William  
Valenti, Joseph

## SENATOR'S CLUB (\$150+)

Anderson, Janet  
Chu, Jeffrey  
Krenk, Lindsey  
Maloy, David  
Morrisey, Roger  
Rauth, Susan  
Rosso, Larry  
TenEyck, Dixie  
Turner, Melissa

## 99 CLUB (\$99+)

Ahlvers, Jerry  
Ahlvers, Hedy Rae  
Anderson, Jill  
Bane, Barbara  
Bengtson, Megan  
Bengtson, Darla  
Black, William  
Blythe, Brent  
Burford, Judith  
Eisenmenger, Laura  
Fraser, Bryan  
Gould, Todd  
Hart, Mark  
Hoback, Richard  
Hopkins, Debra  
Kusmierski, Sheila  
Lauritsen, Julie  
Lind, Donald  
Maloney, Margaret  
Meyer, Trudy  
Momsen, L. Scott  
Mongar, Brian  
Morrison, James  
Podoll, Angie  
Poppen, Denise  
Richardson, Lisa  
Richardson, Mark  
Riedmann, Coleen  
Ritter, Dennis  
Smith, Judith  
Sullivan, William  
Terry, Robyn  
Watson, Roxanna  
Wolf, Mary Rae

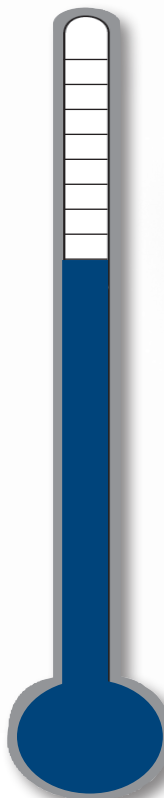
## 50 CLUB (\$50+)

Andersen, Tiffany  
Bresley, Mark  
Burkle, Sheryl  
Burkle, Ronald  
Bussen, Sheri  
Cherica, John  
Ciochon, Mark  
Ciochon-Lichter, Linda  
Clark, Susan  
Clees, Donald  
Cox, Joshua  
Craig, Russell  
Dennhardt, Teresa  
Dohse, Douglas  
English, Tammy  
Ernst, Mary  
Erwin, Sandra  
Falcone, Shawn  
Fuller, Cory  
Gibson, Ryan  
Giles, Marnie  
Hinrichs, Mark  
Hodge, Gina  
Igo, Donald  
Johnson, Diane  
Kovar, Vicki  
Langford, Rachel  
Mack-Modlin, Louella  
McGuire, Dennis  
McNally, Loretta  
Mickeliunas, Kelli  
Nicholson, Andrea  
Nicola, Tammy  
O'Connor, Timothy  
Petersen, Theresa  
Reyneck, Jody  
Richard, Paul  
Roth, Paul  
Salkin, Michael  
Shour, Christine  
Smith, Charlotte  
Swanson III, William  
Tichauer, Fred  
Wilke, Marlyn  
Zoerb, Karen

## FAIR SHARE (\$40+)

Aarhus, Stanley  
Agosta, Logan  
Ahlvers, Raquel  
Alberts, Marla  
Allen, Kathryn  
Althoff, Adam  
Altman, Danielle  
Amick, Molly  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Andersen, Linda  
Anderson, David  
Anderson, Jeffrey  
Andresen, Delten  
Andrew, Cynthia  
Archer, Crystal  
Armstrong, Stephen  
Armstrong, Denise  
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  
Benson, Brandon  
Bereisha, Arthur  
Bethel, Kathryn  
Birnstihl, Jason  
Blackman, Catherine  
Blackmon, Michael  
Blankenau, Mark  
Blazina, James  
Blinn, Ellen  
Block, Jodi  
Bloom, Sharon  
Bloomquist, Colleen  
Blusys, David  
Bock, Andrew  
Boe, Nancy  
Boganowski, Deborah  
Boothe, Jonathan  
Boothe, Samara  
Borato, Mark  
Bosse, Carol  
Bowne, Connie  
Boyd, Clinton  
Boyer, Nicholas  
Boyle, Mandy  
Brant, Angela  
Brantley, Wayne  
Bratetic, Michelle  
Bray, Leria  
Briggs, Diane  
Brink, Debra  
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## CONTRIBUTION GOAL

**\$100,000**

**9-30-14**

**\$68,776**

**8-14-14**

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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](mailto:pat@hbponline.com).

**Question:** We are going to be purchasing a new air conditioner for our home. How can we determine what size we should buy?

**Answer:** It is very important to install the correct size system to provide the performance you expect. An over-sized air conditioner will cool the home too quickly and unevenly, and will not dehumidify it properly. Cooled air that has high humidity will feel 'clammy' and uncomfortable. An undersized unit will not be able to cool adequately during the hotter days of summer.

Many factors are considered when determining the correct size air conditioner for a home:

- The size of the home - square feet
- The design of the home - ranch, split entry, 2-story, multi-level, etc.
- Style of home - typical ceilings vs. cathedral ceilings, slab vs. basement or crawl space
- Number and size of windows
- Type of system - high efficiency vs. standard
- Type of ductwork

With the above information, an HVAC contractor can calculate the exact size system that is needed and you will be on your way to getting a new system that will provide you a comfortable home.



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August 2014

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Feilmeier, Keith – BHHS Ambassador Real Estate – California  
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Grummons, Christopher – CBSHOME Real Estate – 159  
Dodge #200  
Jandric, Jaclyn – BHHS Ambassador Real Estate – California  
#101  
Johnson, Allison – CBSHOME Real Estate – 159 Dodge #200  
Miller, Jamie – CBSHOME Real Estate – Bellevue  
Mustard, Chad – Liberty Core Real Estate  
Powers, Sean – CBSHOME Real Estate – 159 Dodge #200  
Robak, Matthew – DEEB Realty – 117  
Schwarz, Ryan – CBSHOME Real Estate – Davenport  
Sleddens, Gary – NP Dodge Real Estate – Lakeside  
Stodola, Steven – NP Dodge Real Estate Sales Inc – Blair  
Tran, Tuan – NP Dodge Real Estate Sales Inc – 35 Dodge  
Woosley, Cara – PJ Morgan Real Estate

## NEW AFFILIATES

Freeburg, Kevin – HMSNational.com  
Kelly, Michael – Gretna Insurance Agency  
Lundin, Craig – Good Life Radon  
Romberger, Tom – Marketplace Home Mortgage Inc  
Schack, Eric – American Property Inspections

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Keith-Yapp, Karen – NP Dodge Real Estate Sales Inc –  
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Sparks, Cynthia – CBSHOME Real Estate – Davenport



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Schrier, Alan – ARS Pest Management  
Steier, John – Bank of the West – 168 Harrison  
Tentinger, Meg – United Republic Bank  
Woodke, Marty – Staging Homes 360  
Zeigler, Dani – My Insurance LLC

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Boot, Sherry from BHHS Ambassador Real Estate – California  
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to NP Dodge Real Estate Sales Inc - Fremont  
English, Tammy from Celebrity Homes Inc to NP Dodge Real  
Estate Sales Inc – Lakeside  
Hajek, Kevin from Keller Williams Greater Omaha – Giles to  
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Lakeside to BHHS Ambassador Real Estate – California  
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 Tyrrell, Michelle – NP Dodge Real Estate Sales Inc – Lakeside  
 Van Housen, Jay – Gold Realty LLC  
 Zeleny, Kimberly – NP Dodge Real Estate Sales Inc - Lakeside

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 Designated Realtor: Theodore Panas

## COMPANY ADDRESS/PHONE UPDATES

Changed your home address or email address?  
 Email the change to DPeterson@OABR.com.

## OCTOBER ORIENTATION

- Tuesday, October 7 8:30 am - 4:00 pm
- Wednesday, October 8 8:30 am - 4:00 pm
- Thursday, October 9 9:00 am - 12:30 pm

**THANK YOU** to all of the New Member Orientation coffee break sponsors!

### AUGUST 2014 SPONSORS

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 Brenda Carlson – Pulaski Bank Home Lending  
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 Marty McGuire – Farm Bureau Financial Services  
 June Eads – AmeriSpec Home Inspection Service  
 Erin Trescott – Pulaski Bank Home Lending

## MEMBERSHIP STATISTICS

### OABR

	July 2014	July 2013
Designated REALTOR®	209	208
Des. REALTOR® Secondary	1	0
REALTOR®	2087	2010
REALTOR®-Secondary	6	6
<b>TOTAL</b>	<b>2293</b>	<b>2219</b>

Institute Affiliate	59	73
Affiliate	319	263
Other	5	5
<b>TOTAL</b>	<b>2961</b>	<b>2833</b>

	July 2014	YTD
New REALTOR® Members	28	226
Reinstated REALTOR® Members	5	41
Resignations	22	126

### GPRMLS

	July 2014	July 2013
Participants (Primary)	197	197
Participants (Secondary)	62	56
Subscribers (Primary)	2079	2002
Subscribers (Secondary)	176	175
Exempt	34	32
<b>TOTAL</b>	<b>2542</b>	<b>2462</b>



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## Personals

**CONGRATULATIONS** and thank you to Kathryn Rouch upon completion of a six-year term as a member of the Nebraska Real Estate Commission.

**CONDOLENCES** to Lou Bozak of Paul Davis Restoration on the loss of his father.

**CONDOLENCES** to Amber Cole of Heyen Real Estate on the loss of her father.

**CONDOLENCES** to the family of Charles A. Peters, Sr. of RESCA who recently passed away. Charles was the OABR President in 1964.

## Send us your news!

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**The calendar at [www.MOBA.com](http://www.MOBA.com) is constantly being updated, so check [www.MOBA.com](http://www.MOBA.com) for the latest 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.

MOBA.com 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. Averaging over 138,000 hits per month...

If you have a home or development you would like to have listed, contact [cassi@moba.com](mailto:cassi@moba.com) or call the MOBA office at 402-333-2000 for more information.

## MOBAcalendar

### September

- 09 Board of Directors Meeting** - MOBA office lower level
- 26 Membership Luncheon** - Anthony's Steakhouse at 72nd & F speaker-Nebraska Republican Gubernatorial nominee Pete Ricketts

**details on these events and more....**

**visit [www.MOBA.com](http://www.MOBA.com)**

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## Come One, Come All...

Over the past four years YPN has been a welcoming group, gladly accepting new members to our network.

I am pleased to introduce you to the 2015 leaders; Lindsey Krenk, 2015 Chair; Justin Lorimer, 2015 Vice Chair; Brian Kays, 2015 Treasurer; and Katrina Fosmer, 2015 Event Coordinator.

Our YPN group has had a great year with several networking events including happy hours, bingo, meet-and-greets, and several new events, all based around our love of real estate. On September 25 at 7 pm, we will have our annual Buschwackers get together in Ralston. A \$5 donation at the door for Project Wee Care will cover dancing and lessons, mechanical bull riding, socializing, food, and fun! Please join us!

All of you wonderful YPNers have been strong supporters of our group by attending board meetings and participating in YPN events. Last year we started with nine regular attendees at our meetings and now we fill the OABR Board Room.

We also have five Affiliates that join us at board meetings. We are thrilled to have their input and ideas to help us be the best we can be. It has been a tremendous honor to see this group grow.

Thank you for the support and please ask any one of us who tries to put a YPN sticker on you, how you can get involved.

Thanks for the great year of growth!

Jessica Sawyer, 2014 YPN Chair



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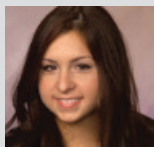
**322 & 324 Inglewood Circle**

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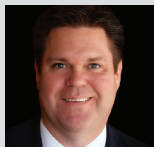
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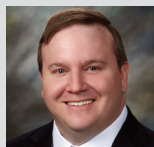
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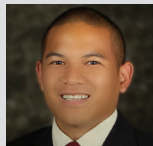
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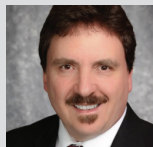
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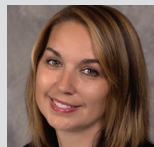
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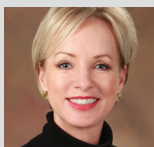
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| <b>Sept. 16</b><br>0019R           | <b>Writing The Purchase Agreement</b><br>8:30 am - 11:30 am                               |
| <b>Sept. 16</b><br>0414R           | <b>Manage Your Risk: Protecting Your License</b><br>1:00 pm - 4:00 pm                     |
| <b>Sept. 17</b><br>0186            | <b>Real Estate Auctions: Going, Going, Sold</b><br>8:30 am - 11:30 am                     |
| <b>Sept. 17</b><br>0311            | <b>Working With Residential Investors: Clients for Life</b><br>1:00 pm - 4:00 pm          |
| <b>Sept. 18</b><br>0366            | <b>Agency In Nebraska</b><br>8:30 am - 11:30 am   |
| <b>Sept. 18</b><br>0023R/<br>C0023 | <b>Radon &amp; Real Estate: Revealing Rumors &amp; Finding Facts</b><br>1:00 pm - 4:00 pm |
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# Know The Code

## Duties of REALTORS®

- **Standard of Practice 16-5**

REALTORS® shall not solicit buyer/tenant agreements from buyers/ tenants who are subject to exclusive buyer/tenant agreements. However, if asked by a REALTOR®, the broker refuses to disclose the expiration date of the exclusive buyer/tenant agreement, the REALTOR® may contact the buyer/tenant to secure such information and may discuss the terms upon which the REALTOR® might enter into a future buyer/tenant agreement or, alternatively, may enter into a buyer/tenant agreement to become effective upon the expiration of any existing exclusive buyer/tenant agreement. (Adopted 1/94, Amended 1/98)

- **Standard of Practice 16-6**

When REALTORS® are contacted by the client of another REALTOR® regarding the creation of an exclusive relationship to provide the same type of service, and REALTORS® have not directly or indirectly initiated such discussions, they may discuss the terms upon which they might enter into a future agreement or, alternatively, may enter into an agreement which becomes effective upon expiration of any existing exclusive agreement. (Amended 1/98)

- **Standard of Practice 16-7**

The fact that a prospect has retained a REALTOR® as an exclusive representative or exclusive broker in one or more past transactions does not preclude other REALTORS® from seeking such prospect's future business. (Amended 1/04)

- **Standard of Practice 16-8**

The fact that an exclusive agreement has been entered into with a REALTOR® shall not preclude or inhibit any other REALTOR® from entering into a similar agreement after the expiration of the prior agreement. (Amended 1/98)

- **Standard of Practice 16-9**

REALTORS®, prior to entering into a representation agreement, have an affirmative obligation to make reasonable efforts to determine whether the prospect is subject to a current, valid exclusive agreement to provide the same type of real estate service. (Amended 1/04)

- **Standard of Practice 16-10**

REALTORS®, acting as buyer or tenant representatives or brokers, shall disclose that relationship to the seller/landlord's representative or broker at first contact and shall provide written confirmation of that disclosure to the seller/landlord's representative or broker not later than execution of a purchase agreement or lease. (Amended 1/04)

REALTOR® FOCUS

- **Standard of Practice 16-11**

On unlisted property, REALTORS® acting as buyer/tenant representatives or brokers shall disclose that relationship to the seller/landlord at first contact for that buyer/tenant and shall provide written confirmation of such disclosure to the seller/landlord not later than execution of any purchase or lease agreement. (Amended 1/04)



To download the Code of Ethics and Standards of Practice, go to: [www.Code.OmahaREALTORS.com](http://www.Code.OmahaREALTORS.com).



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

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Julie Dvorak

with RE/MAX Results — winner of the August Word Search.



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<b>Showing Activity</b>			
Receive showing alert on Key	•	•	•
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Send feedback to listing agents from Key		•	•
View showing details & feedback from Key			•
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## Inspecting and GFCI Outlets

**By Jon Vacha**  
**Home Standards Inspection Services**

GFCI outlets are always discussed during an inspection walkthrough. In older houses GFCI outlets are not always present where they should be. Sometimes we want to alert the buyer to where the GFCI resets are located.

A Ground Fault Circuit Interrupter (GFCI) outlet is installed for safety. The power from the outlet will cut off if any sort of abnormality is sensed. It can react as quickly as one-thirtieth of a second. That quick of a reaction is important when you are talking electrocution.

GFCI outlets were first introduced around the same time as disco – in the 1970s. The National Electrical Code started requiring GFCI outlets

for bathrooms in '75, kitchens in '87. Currently GFCI outlets are required to be installed at all wet areas, or areas that could potentially become wet, including the exterior and garage. There are exceptions, such as outlets that are designated for refrigerators.

In older homes we either 'suggest an upgrade to GFCI' or 'recommend a GFCI outlet for safety.' A kitchen built or remodeled before 1987 wouldn't have GFCIs, but a grounded outlet still provides a level of safety, so an upgrade is suggested. If it was required to be a GFCI outlet when that outlet was installed, then it needs to be a GFCI outlet.

An outlet without the "push button" can still be protected by a GFCI outlet. This is because the power to certain

outlets can be protected by a different GFCI outlet or breaker. Usually all bathroom outlets are protected by one GFCI outlet in one bathroom. An exterior outlet can be protected by a GFCI outlet in a garage. Sometimes it can be tricky to locate resets that are hidden behind a Lazy Susan or garage freezer.

Home owners should know that it is not a good idea to plug a freezer or refrigerator into a GFCI protected outlet. Nobody wants to lose that half a cow because a GFCI outlet decided to wear out or an exterior Christmas light tripped off the circuit.



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**Jon Vacha**  
Certified Inspector



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