

The “Irk” Factor with Terry Watson



Over 150 OABR members filled the DC Center on Thursday, Jan. 22, for The “Irk” Factor, a Knowledge is Power event, with Terry Watson. He provided them with effective and easily implementable strategies, and countless laughs.

Watson is known nationally for his unique and vibrant presentations and is one of 600 Certified Speaking Professionals in the world. His presentations are powerful, positive, and results based. Watson teaches audiences how to improve relationships with both clients and consumers, close transactions more efficiently, and work smarter, not harder.



FEBRUARY EVENTS

New Member Orientation

Tuesday, Feb. 3; 8:30 am - 4:00 pm
Wednesday, Feb. 4; 8:30 am - 4:00 pm
Thursday, Feb. 5; 8:30 am - 12:30 pm

Chili Cook-Off

Tuesday, Feb. 17; 11:00 am - 1:00 pm

Knowledge is Power: Speed Dating...Love Your Technology!

Thursday, Feb. 19; 10:00 am - 2:00 pm

RPAC Appreciation Party

Thursday, Feb. 19; Party @ 5:30 pm
Show @ 7:00 pm

**18TH ANNUAL
CHILI
COOK-OFF**

Judging & Tasting
February 17
11:00 am - 1:00 pm
OABR Education Center

**OMAHA
AREA BOARD OF
REALTORS®**



Omaha Area Board of REALTORS®
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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

Sub-Zero to 60 degrees

Even though the title of this message seemingly refers to our winter weather patterns as of late, it also refers to our local real estate market. Unlike southern and sun-belt markets, even mid to extreme northern real estate markets, our local market has a unique twist that unfortunately most agents miss every year- **THE MARCH MARKET!**

March's real estate market has reflected a statistical level of activity that could mean your most productive time of the year, but only if you understand this local phenomenon and are ready to take full advantage of it!

So what's this March statistic? Since 1983, March's pending sales has ranked between first and third out of all 12 months in the highest number of pending sales. Uniquely, our local March market has produced over 10% of total pending sales for any one year, 81% of the time. Why? It has been speculated that once all holiday decorations come down, revealing a drab home environment, and February's "cabin fever" mentality gets a grip, people ask themselves, "Do we repaint and install new carpeting or do we move?"

Imagine what this March market really means for your business? Can you afford to miss 10% of the market and leave 10% of your 2015 income on the table just because you're not ready?

The bottom line is, don't wait for the weather to heat up to stoke the fires of your 2015 prospecting activities! Now is the time for you to take full advantage of all the business building tools offered by your broker, the OABR, and the state and national associations!

Rest assured, as you do your part to make 2015 your best year yet, we will do all we can to support all of your real estate activities!

Keeping you informed...

- Mark



Mark Wehner
2015 President

March Events

- **WCR Trivia Night - Lights! Camera! Action!**
 Thursday, March 2; 5:00 pm @ Fire Fighters Union Hall
- **Knowledge is Power: State of the Real Estate Market in 2015**
 Thursday, March 19; 10:00 am - 11:00 am @ OABR Education Center
- **Nebraska REALTORS® Convention**
 Monday, March 23 - 25; 8:00 am - 5:00 pm

RPAC APPRECIATION PARTY

To show our appreciation,
We invite you to join us
at the...



Omaha FUNNY BONE



Thursday, February 19

Party @ 5:00 pm; Show @ 7:30 pm

Funny Bone Comedy Club
at Village Pointe



Performing: Rob Little

As seen on Comedy Central and Fox News!

Tickets: \$15 Contribution to RPAC

Giveaway! Win 1 of 10 \$50 Hy-Vee Gift Cards

Invest \$99 or more in RPAC and receive the following package:

- **One FREE ticket** to the **RPAC Appreciation Party** @ The Funny Bone!
- **One FREE ticket** to **Rockin' On the River** @ Bryson's Airboat Tours on July 23!
- **Four Entries** into the **State RPAC drawings** to win 1 of 4 \$50 Visa Gift Cards!
- **Two Entries** into the **Annual Summer Picnic drawings** for **free dues billing** and 1 of 4 \$250 Visa Gift Cards!

...and much more throughout the year!

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

Name _____ Company _____

Street Address _____ City _____ Zip _____

of Tickets _____ CC # _____ Exp. Date _____

Card Type (Circle One): Visa Master Card Discover American Express

Make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders by Tuesday, February 16, 2015

Questions? Contact Donna Shipley at 402-619-5551; Fax: 402-619-5559

DShipley@OABR.com

Mailing Address:

Omaha Area Board of REALTORS®
11830 Nicholas St.
Omaha, NE 68154

WE DON'T COAST

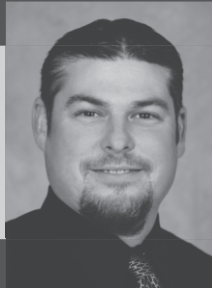
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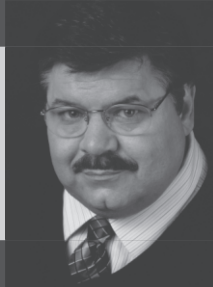
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Elkhorn

20041 Manderson
402-493-7760



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18TH ANNUAL CHILI COOK-OFF



Judging and Tasting:

February 17, 2015

11:00 am - 1:00 pm

OABR Education Center

Prizes will be awarded for the best chili!

Cash donations accepted at the door for Food Bank of The Heartland.

CHILI COOK-OFF COMPETITION RULES



Any office, member, or combination of members, may enter, including REALTORS®, Affiliates, and Institute Affiliates.



Chili must be prepared ahead of time and brought hot to the OABR.



A double batch of chili must be prepared to provide samples to everyone attending (over 200 people attend each year).



Winners will be based on ballot vote by judges. Prizes will be awarded to the winning participating chefs.



Judging will be at 11:00 am.



The OABR will provide serving cups, spoons, and napkins for each person. Beverages or soft drinks will also be available.

If you or someone in your office would like to participate in the chili cook-off, please contact Donna, 402-619-5551 or DShiple@OABR.com, by February 6.

Affiliate Spotlight

Pulaski Bank Home Lending

The 97% Solution

What is the primary reason homebuyers, especially first time homebuyers, cannot purchase their new home? Lack of money for a down payment!

In support of ongoing efforts to expand access to credit and support sustainable homeownership, Fannie Mae is announcing an increase in the maximum loan-to-value ratios for certain principal residence transactions.

Fannie Mae will offer 97% loan-to-value financing to help home buyers who would otherwise qualify for a mortgage, but may not have the resources for a larger down payment. It will also help borrowers with an existing Fannie Mae mortgage who may not be eligible to refinance using Refi Plus™ or DU Refi Plus™.

Fannie Mae is providing multiple options to help lenders serve creditworthy borrowers and expand business opportunities.

Highlights of the program include:

- Fannie Mae will allow loan to value ratios greater than 95% up to a maximum of 97% for:
 - MyCommunityMortgage® (MCM®) purchase transactions if at least one borrower is a first-time home buyer and pre-purchase home-buyer education and counseling is completed,
 - Standard purchase transactions (non-MCM) if at least one borrower is a first-time home buyer, or standard limited cash-out refinances (non-MCM) of existing Fannie Mae loans.
- All loans must be fixed-rate and secured by a one-unit principal residence.
- Manufactured housing is not permitted.
- Must be a primary residence, one unit property

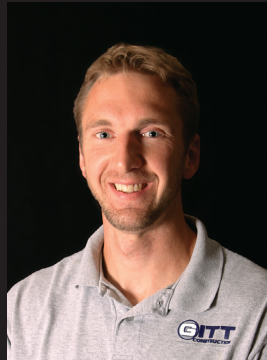
Call your local lenders to learn more and remember that there are still a variety of programs out there for your buyers!

VA/FHA Government Loans
NIFA (Nebraska Investment Finance Authority)
IFA (Iowa Finance Authority)
Jumbo Financing

Conventional Loans
USDA Rural Housing
Physician's Loan
Fixed and ARM Products

- Erin Trescott





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AFFILIATES

a council of the
Omaha Area Board of REALTORS®

The role of the Affiliate Council of the Omaha Area Board of REALTORS® is to promote business relationships and services to REALTOR® members, actively solicit Affiliate membership in the OABR and promote ethical business practices of Affiliate Members.

AFFILIATE MEMBERS ATTENDING THE JANUARY 2014 MEETING:

Lori Bonnsetter (President) – 2-10 Home Buyers Warranty
Brent Rasmussen (President-Elect) – Mortgage Specialists LLC

Erin Trescott (Secretary) – Pulaski Bank Home Lending

Brenda Stuart (Treasurer) – ServiceOne Inc

Michael Anderson – Veterans United Home Loans

Jessica Blake – Security National Bank

Patrick Bonnett – First State Bank

Lou Bozak – Paul Davis Restoration

Lisa Bullerman – Staging Design by Lisa Marie

Mary Byrnes – United Republic Bank

Cheri Casey – Home Buyers Protection Co

Tracy Connor – City-Wide Termite & Pest Control

Rob Denning – Guild Mortgage Company

Joe Dobrovolsky – Equitable Bank

Melanie Doeschot – Ambassador Title Services

June Eads – AmeriSpec Home Inspection Serv

Monica Gartner – First American Title Ins Co

Mary Gorup – Integrity Termite

Debbie Kalina – Radon Pros LLC

Mike Kelly – GIA Insurance

PK Kopun – Centris Federal Credit Union

Alex Kumm – Charter Title & Escrow

Tara Legenza – Redefined Interiors by Tara LLC

Laura Longo – Centris Federal Credit Union

Thom Neese – Omaha Home Photography

Josh Nieman – Illuminate Financial Group

Andrew Ossenkop – ACCESSBank

Lisa Powell – Farmers Insurance Powell Insurance

Julie Sherman – United Distributors Inc

Mary Sladek – My Insurance LLC

Ruth Smith – Norm's Door Service

Tom Sutko – AmeriSpec Home Inspection Serv

Meg Tentinger – Bank of Nebraska Mtg Center

Wendy Walker – Nebraska Title Company

Rich Wise – Floor Coverings International

Amanda Younker – Charter Title & Escrow

Carlene Zabawa – Pulaski Bank Home Lending

Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRAffiliates.com

UPCOMING MEETINGS:

- Monday, Feb. 2, 9:00 a.m.
- Monday, Mar. 2, 9:00 a.m.
- Monday, Apr. 6, 9:00 a.m.

All Affiliate members are welcome to attend.
Visit us online: www.oabracaffiliates.com



Ericka Heidvogel
New Home Consultant

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Fax: (402) 934-4973
ehaidvogel@celebrityhomesomaha.com

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An “App-etizing” Date with Technology

Speed Dating... Love Your Technology!

Looking to expand your technological horizons? Whether you're a seasoned pro or relatively new to the technology world, this Knowledge is Power course is for you!

Join us on Thursday, Feb. 19, from 10:00 am - 2:00 pm. at the DC Centre for “Speed Dating... Love Your Technology.” This is a free, 3-hour Broker Approved Training Course, open to all OABR members. Lunch will be provided!



During this course, you will get to know commonly used apps and technology resources in a fun, informative, speed dating station format.

We promise you'll “fall in love” with your technology by the end of the date!

Speed Dating Stations:

- **Pinterest**
- **Google+**
- **Instagram**
- **Supra eKEY**
- **LinkedIn**
- **Facebook Pages**
- **PDF Expert**
- **Facebook Ads**
- **Foursquare**



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Get to know commonly used apps and technology resources in a fun, informative setting.
We promise you'll "fall in love" with your technology by the end of the date!

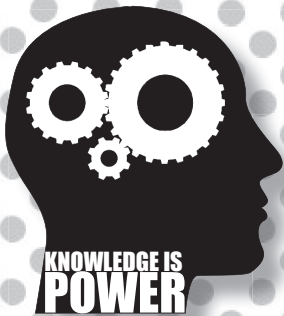
iPhone



Android



Tablets



Speed Dating

Love your technology!



Thursday, February 19
10:00 am - 2:00 pm

DC Centre
11830 Stonegate Dr
Omaha, NE 68162

Lunch provided!



Register online at www.ims.oabr.com or send your reservations to one of the following:

OABR

Fax: 402-619-5559

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2015 Omaha Pre-License Salesperson Classes!

These two courses fulfill the 60-hour licensing requirement:

Principles & Practice 0040

8:30 a.m. to 5:00 p.m.

February 23-26

April 27-30

June 22-25

Held at: Omaha OABR— Education Center, 11830 Nicholas St, Omaha

Finance 0042

8:30 a.m. to 5:00 p.m.

January 26-29

March 30-April 2

May 11-14



“

Outstanding! Great Class Participation! Great Instruction!
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www.Larabeeschool.com / 402.436.3308

Blue Jean BBQ

The Affiliate Council hosted the first-ever Blue Jean BBQ event on Thursday, Feb. 15, at the German American Society. This event was open to all OABR members and over 200 in attended, enjoying live music performed by Bozak & Morrissey and delicious BBQ. Prizes were awarded for the best denim in different categories. Funds from the event went to Rebuilding Together Omaha. A big thank you to the Affiliate Council for making this first-time event such a great success! Check out the Omaha Area Board of REALTORS® Facebook page for more fun photobooth pictures!





THANKS TO THESE REALTORS® FOR SELLING HOMES FOR US IN 2014!

Chris Mangen
Tyson Compton
Aimee Ketcham
John Kimsey
Tim McGee
Kathleen Mumgaard
Deborah Nelson
John Patton
Maureen Quinlan
Ashley Sum
Kevin Turco
Lisa Wyman

Alliance Real Estate
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway (2)
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway
Berkshire Hathaway

Lisa/Marlene Wyman
Cindy Forehead
Jody Grewe-Gaswick
Cheryl Houfek
Liz Kelly
Ralph Marasco
Marisa Rowe
Tamara Trim
Sandy Turner
Peggy Zach
Anthony Anzalone
Mike Beacom
Megan Bengtson
Mandy Boyle
Kristy Bruck
Julie David
Abe Farrington
Sarah Guy
Matt Hover

Berkshire Hathaway
CBSHOME
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Deeb Realty (2)
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Deeb Realty
Deeb Realty
Deeb Realty
Deeb Realty (2)
Deeb Realty
Deeb Realty

Marsha Norvell
Chad Payne
Jessica Sawyer
Jason Sutton
Brian Kays
Tracy Maldonado
John Lorkovic
Kirk Meisinger
Liz Bartak
Andrew Cavanaugh
Deb Ellis
Dawn Grimshaw
Jenn Haeg
Deb Hopkins
Catrina Houghton
Melissa Jarecke
Sue Kuhl
Veronica Meyer
Steve Minino
Maria Polinsky
Mary Rosenthal
Kathy Sledge
Doug Steinkruger
Veronica Meyer
Brian Schamp

Deeb Realty
Deeb Realty
Deeb Realty
Deeb Realty
Gitt Real Estate
Gold Coast Real Estate
Keller Williams
Keller Williams
NP Dodge (2)
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Nebraska Real Estate Commission

Public-Member Opening

The Public-Member seat on the Nebraska Real Estate Commission will be available later this summer at the expiration of the term currently served by David Ptak. The OABR Nominating Task Force is now seeking non-licensed applicants to serve on the Commission for the six-year term beginning September 2015.

If you know someone who would like to be considered for this Governor-appointed position, please contact Donna Shipley at dshipley@oabr.com or 402-619-5551 for an application. The OABR Board of Directors will forward a recommendation to the Nebraska REALTORS® Association for submission to the Governor.



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Member Food Drive through February 17!

All funds collected will be donated to the
Food Bank for the Heartland

Real estate offices can participate by
linking into the Food Bank with
their own office website link.

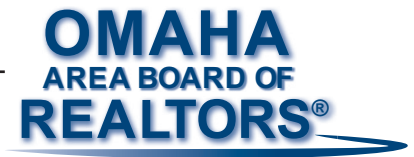
Contact Wendy Walker
to request a personal url for your collection
402.650.3615
walker@nebtittleco.com

Individuals and offices may bring
food donations to the Chili Cook-Off
Tuesday, February 17
11:00 am - 1:00 pm
OABR Office
11830 Nicholas St.
Omaha, NE 68154

AWARDS
Real estate offices will be competing
for awards for the largest amount donated
by office per capita.



Membership Report: January 2015



NEW REALTORS®

Countryman, Elizabeth – CBSHOME Real Estate – 147
Frost-Briley, Stacey – BHHS Ambassador Real Estate – California #101
Gerace, Cheryl – DEEB Realty – 117
Hamlin, Jennifer – BHHS Ambassador Real Estate – California #101
Heller, Colton – NP Dodge Real Estate Sales Inc - Lakeside
Lund, Jamie – BHHS Ambassador Real Estate – California #101
Maness, William – Celebrity Homes Inc
Mason, Colleen – PJ Morgan Real Estate
Mason, Gary – NP Dodge Real Estate – 204 Dodge
Oster, Andrea – CBSHOME Real Estate – 159 Dodge
Ploughman, Jane – Celebrity Homes Inc
Potter, Ryan – BHHS Ambassador Real Estate – California #101
Rowe, Kay – NP Dodge Real Estate Sales Inc - Sarpy

NEW AFFILIATES

Engdahl, Jeff – Bank of Nebraska Mortgage Center
Stephens, John – Alternative Inspections
Zwiebel, Nick – Guild Mortgage Company

REALTOR® CANDIDATES

Baumert, Nicole – Oakwood Homes of NE LLC
Choiniere, Mallory – NP Dodge Real Estate Sales Inc – Lakeside
Coronado, Jennifer – NP Dodge Real Estate Sales Inc – 35 Dodge
Harrington, Nicole – RE/MAX Results
Looby, Terrene – NP Dodge Real Estate Sales Inc – Sarpy
Murray, Eric – CBSHOME Real Estate – 159 Dodge #200
Pfeffer, Kurt – BHHS Ambassador Real Estate – California #101
Schaefer, Matthew – BHHS Ambassador Real Estate – California #101
Schneider III, Milton – CBSHOME Real Estate – 159 Dodge #200
Tiller, Christopher – DVG Realty LLC

AFFILIATE CANDIDATES

Berry, Jerad – Centris Federal Credit Union
Brown, Becky – BNC National Bank
Christina, Pete – BugZ Termite & Pest Control
Gitt, Mike – Mike Gitt Home Inspections
Kinsler, Cindy – First Mortgage Company
Kumm, Alex – Charter Title & Escrow
Ossenkop, Andrew – ACCESS Bank
Six, David – Home Standards Inspection Services
Yunker, Amanda – Charter Title & Escrow

MEMBER TRANSFERS

Allen, John from CBSHOME Real Estate – 159 Dodge #300 to CBSHOME Real Estate - 147
Brant, Angela from CBSHOME Real Estate – 147 to RE/MAX Results
Brown, Carla from CBSHOME Real Estate – 159 Dodge #200 to BHHS Ambassador Real Estate – California #101
Brown, Russell from CBSHOME Real Estate – 159 Dodge #200 to BHHS Ambassador Real Estate – California #101
Christina, Pete from DEEB Realty – 117 to BugZ Termite & Pest Control
Curren, Kristi from CBSHOME Real Estate – 159 Dodge #300 to CBSHOME Real Estate - 147
Dollinger, Leslie from NP Dodge Real Estate Sales Inc – Lakeside to Gold Coast Real Estate Inc
Downing, Suzanne from DEEB Realty – 117 to PJ Morgan Real Estate
Garcia, Jennifer from CBSHOME Real Estate – 159 Dodge #300 to CBSHOME Real Estate - 147
Horn, Aaron from BHHS Ambassador Real Estate – California #101 to BHHS Ambassador Real Estate – California #201
Kammandel, Henry from CBSHOME Real Estate – 159 Dodge #300 to CBSHOME Real Estate - 147
Kelley, Sara from Great Western Bank to Charter West National Bank
Nelson, Keith from AmeriSpec Home Inspection Serv to Omaha Home Buyers Services
Oerman, Kelli from RE/MAX Real Estate Group – Giles to NP Dodge Real Estate Sales Inc - Sarpy
Stanton, Tiffany from NP Dodge Real Estate – 204 Dodge to Berkshire Real Estate Company
Sturek, Joni from CBSHOME Real Estate – 159 Dodge #300 to CBSHOME Real Estate - 147
Vocelka, Susan from NP Dodge Real Estate Sales Inc – 204 Dodge to NP Dodge Real Estate Sales Inc – Lakeside
Voycheske, Christina from NP Dodge Real Estate Sales Inc – 35 Dodge to NP Dodge Real Estate Sales Inc – Lakeside
Wikoff, Darryl from BHHS Ambassador Real Estate – California #101 to CBSHOME Real Estate – 159 Dodge #200
Yeager, Virginia from Golden Key Homes PC to CENTURY 21 Century Real Estate

REACTIVATED MEMBERS

Kapatos, Angelos – DEEB Realty – 117
Krayneski, Michael – DEEB Realty – 117
Steigleder, Thomas – BHHS Ambassador Real Estate – California #101

RESIGNATIONS

Bowne, Connie – NP Dodge Real Estate Sales Inc – 129 Dodge
 Clark, Lary – Loess Hills Realty & Auction
 Cole, Amber – Heyen Real Estate
 Dieatrick, Renae – NP Dodge Real Estate Sales – Council Bluffs
 Evans, Dale – NP Dodge Real Estate Sales Inc – 204 Dodge
 Francis, Pamela – DEEB Realty – 117 (Deceased)
 Grennan, JoAnn – CBSHOME Real Estate – 159 Dodge #200
 Hagen, Ordean – Olson Pearson Auctions & Realty
 Harris, Kathleen – CBSHOME Real Estate – 147
 Hasty, Michael – Oakwood Homes of NE LLC
 Horobik, Craig – NP Dodge Real Estate Sales Inc – 35 Dodge
 Johansen, Woodrow – CBSHOME Real Estate – 159 Dodge #200
 Kozak, Jenny – Don Peterson & Associated Real Estate – 23rd Fremont
 Larson, Lance – CBSHOME Real Estate – 159 Dodge #200
 Melcher, Thomas – Rogers Burt County Real Estate
 Meredith, Richard – Meredith Services LLC
 Meyer, Kevin – BHHS Ambassador Real Estate – California #101
 Mooss, Cynthia – CBSHOME Real Estate – Davenport
 Mosby-Brown, Qiana – CBSHOME Real Estate - Davenport
 Nachman, Gary – United Republic Bank
 Nitsch, Carl – BHHS Ambassador Real Estate – California #101
 Paripon, Krai – CBSHOME Real Estate – 159 Dodge #200
 Peterson, Russell – RVP Properties Inc
 Rump, Blane – RPM Omaha Plus
 Soucie, Vicki – CBSHOME Real Estate – 159 Dodge
 Woods, Patrick – Keller Williams Greater Omaha - Fremont

NEW REALTOR® COMPANY

Nicholas Staerzl Appraiser – 8923 Knight Ave, Des Plaines, IL, 60016 MLS Only Phone: 708-528-5197
 Designated Realtor: Nicholas Staerzl

ADDRESS / PHONEUPDATES

BJH Appraisal Services – 3115 N 95 St, Omaha, NE, 68134
 CBSHOME Real Estate Bellevue – 774 Olson Dr Ste 105, Papillion, NE, 68046
 Franklin American Mortgage Co – 4321 N 156th St, Omaha, NE, 68116
 Omaha Home Buyer Services – 11024 Davenport St Ste 107, Omaha, NE, 68154 Phone: 402-932-8828

* Notify the Board office of all directory changes.

COMPANY NAME CHANGE

Omaha Home Buyer Services – (formerly Vantage Point Property Inspection)

FEBRUARY ORIENTATION

- Tuesday, February 3 8:30 am - 4:00 pm
- Wednesday, February 4 8:30 am - 4:00 pm
- Thursday, February 5 8:30 am - 12:30 pm

JANUARY 2014 COFFEE BREAK SPONSORS

June Eads – AmeriSpec Home Inspection Serv
 Erin Trescott – Pulaski Bank Home Lending
 Ruth Smith – Norm's Door Service
 Brenda Stuart – ServiceOne Inc
 Dawn Zaller – Charter West National Bank

FEBRUARY 2014 COFFEE BREAK SPONSORS

PK Kopun – Centris Federal Credit Union
 Debbie Kalina – Radon Pros LLC
 Wendy Walker – Nebraska Title Company
 Lori Bonnsetter – 2-10 Home Buyers Warranty
 Cherie Casey – The Home Buyers Protection Co

MEMBERSHIP STATISTICS

OABR

	Dec. 2014	Dec. 2013
Designated REALTOR®	198	211
Des. REALTOR® Secondary	0	1
REALTOR®	2061	1990
REALTOR®-Secondary	5	5
TOTAL	2264	2207

Institute Affiliate	59	72
Affiliate	324	265
Other	5	5
TOTAL	2923	2820

	Dec. 2014	YTD
New REALTOR® Members	19	362
Reinstated REALTOR® Members	25	89
Resignations	3	313

GPRMLS

	Dec. 2014	Dec. 2013
Participants (Primary)	188	201
Participants (Secondary)	58	62
Subscribers (Primary)	2060	1981
Subscribers (Secondary)	171	170
Exempt	31	34
TOTAL	2508	2448



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WCR
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NIGHT

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Thursday, March 5
Doors open @ 5pm; Trivia @ 7pm
Omaha Fire Fighters Union Hall
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\$200 / Table
8 Team Members / Table

No outside
beverages allowed!

For additional information on WCR Trivia, please email June Eads; jeads@amerispecne.com

Team Name _____	Director Email _____
Director Name _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____
Team Member _____	Company _____

Make checks payable to WCR

Early registration and team payment MUST be received by Feb. 12
to receive a FREE drink ticket for each person on your team!

Mailing to: Heidi Weeks
Centris FCU, 11718 M Circle,
Omaha, NE 68137
Email: hweeks@centrisfcu.org

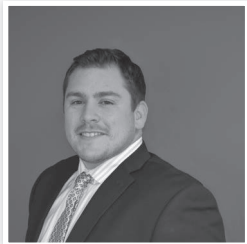
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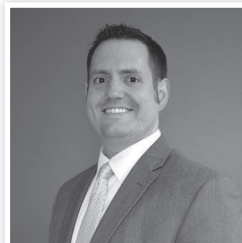
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Know the Code



Code of Ethics: *Preamble*

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. (Amended 1/00)

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below. (Amended 1/07)

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Personals

CONDOLENCES to **Cheryl and Chuck Wilhelm** of RE/MAX Real Estate Group on the recent loss of her/his mother/mother-in-law.

CONDOLENCES to **Cherie and Pat Casey** of Home Buyer's Protection Co on the recent loss of her/his mother/mother-in-law.

CONDOLENCES to **Kayla Cunningham** of JH Willy on the recent loss of her grandfather.

CONDOLENCES to **Keka Korb** of NP Dodge on the recent loss of her sister.

SEND US YOUR NEWS!
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2015 in Full Swing

I don't know about you, but I am super excited about what this new year has to offer our industry! YPN has been a wonderful group to be a part of the last few years, and I am very grateful for the opportunities of relationship building this organization gives us. If you have not looked at the OABR calendar for this year, please do so by going to www.omaharealtors.com and clicking on "Calendar of Events". I'll give you a few dates below to save, but this is a great resource that our awesome staff at the OABR keeps up-to-date and works their little tooshies off for our benefit. Our staff liason, Denise Mecseji, keeps my head on straight and is the glue that holds my pieces together. Thank you, Denise!



On February 19 we will be co-sponsoring Speed Dating... Love Your Technology, along with the Education Committee. If you haven't signed up yet, it is from 10:00 am to 2:00 pm at the DC Centre at 11830 Stonegate Drive.

We have volunteers that will be leading mini-sessions on topics such as: Pinterest, Google+, Instagram, Supra eKEY, LinkedIn, Facebook Pages, PDF Expert, Facebook Ads, and Foursquare. Whether you've never heard of one or all of these before, or are an expert in them, I know this will be a valuable class. Social media and technology is an ever-evolving beast and every time I talk to someone about these I feel I take something away from the conversation. Lunch will be served and it's approved for Broker Approved Training, too, so why not come?!

Mark your calendars for March 26 for our annual Bingo Night! This is one of our biggest and fastest growing events of the year and everyone that comes has a ball. Last year we raised over \$1,000 for Project Wee Care which is near and dear to our hearts. This year we hope to double that, meaning we are still wrapping up a venue as every year we've grown out of the previous years location which is a really, really exciting thing. So keep your eyes open for more information to come soon.

Look for us at all of the upcoming board events and don't be surprised if you look down and see you've been "tagged" with an orange YPN sticker.

- Lindsey Krenk, 2015 YPN Chair



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Omaha Area Board of REALTORS®

Nebraska State Senator Joni Craighead

OABR member and Governmental Affairs Director, Joni Craighead, was elected in November to represent District 6 in the Nebraska Legislature. Joni has been an active leader in local politics for over twenty years, including a term as Chair of the Douglas County Republican Party. Joni was supported by Mayor Jean Stothert, Dave Heineman, and of course, the Nebraska REALTORS®.



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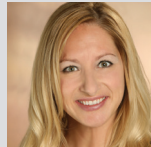
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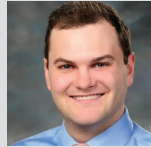
Monica Lang



Jay Lee



Luke Lofgren



Will Maness



Mike McGlynn



Jim Murphy



Gary Patricelli



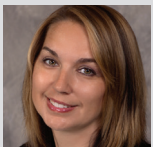
Jane Ploughman



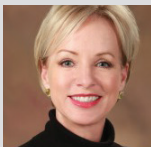
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ASK THE HOME INSPECTOR!

- By Patrick Casey, President
- The Home Buyers Protection Company

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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 replacing the old windows in our 1960's home. How do we know which windows are the best?

Answer: First, you will need to determine your budget as windows vary significantly in price. Next, you will want to select the style you prefer and find the most efficient windows that you can afford. Windows are rated by their energy efficiency by The National Fenestration Rating Council (NFRC) in four main categories; the **U-factor** which measures heat loss, **solar heat gain** which

measures how much heat from the sun is blocked, **visible transmittance** which measures how much light comes through the window, and **air leakage**. A rating label from NFRC should be present on the windows you are researching that allows you to compare the quality of the various styles and manufacturers. For detailed information about these ratings go to www.nfrc.org/WindowRatings/Energy-Ratings.html. Finally, hire a reputable contractor to install your new windows. A proper installation is critical to obtain top performance.

Go to our website at www.hbponline.com to view a sample inspection report, see our specials and order an inspection online.





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Presents

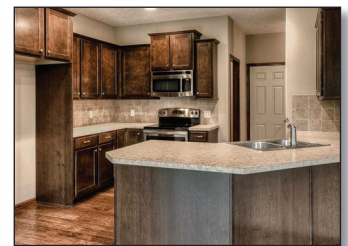
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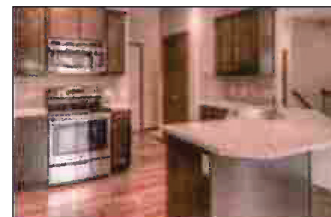
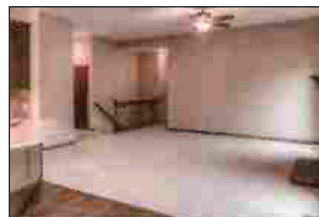
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1-year Builder's Warranty included. Three-car garage, ceiling fans in master bedroom and family room. Nine-foot poured foundation. Walkout basement has 3/4-bath rough-in and egress window. Wood floor in kitchen & dinette. Stone fireplace with gas starter in family room. Sprinkler system and garage door openers.



*All information is believed to be accurate, but is not guaranteed.
All measurements are approximate.*

Governmental Affairs

Papillion Mayor David Black spoke to the Governmental Affairs Committee at the OABR Office on Wednesday, Jan. 14. He discussed the rapid growth of Papillion and opportunities for even more expansion.

Papillion has the advantages of small-town living with the convenience of a major metropolitan area only minutes away. The median household income for Papillion is \$78,547 per year, the median home price is \$156,237, and there are nine colleges or universities within a 20-minute drive.

Recently, Papillion was ranked as one of the top 10 Best Places to Live in a review of American towns conducted by MONEY Magazine and CNN.com.



Lots of Hot Air & Gases

By Tim Krof
Home Standards Inspection Services

With winter set in and the thermostat plummeting below zero, we all depend on our furnaces to keep us warm and toasty. The monthly costs to run this standard appliance vary depending on outside temperature, thermostat settings and the efficiency of the unit.

We have no control over the outside temperature, but we can control our thermostats more efficiently by using a programmable thermostat to regulate the interior temperature when we are not at home during the day.

We can also keep those monthly utility costs low by purchasing high-efficiency furnaces when it comes time to replacing 'Old Bertha'.

Furnaces have AFUE (Annual Fuel Utilization Efficiency) ratings that measure the efficiency of the furnace's ability to convert

the natural gas into space heat, and are generally reflected as a percentage, like 80%, 90% or 95%. This percentage indicates the amount of gas used to create the space heat in relation to the amount of gas supplied to make it. In other words, an 80% efficient gas furnace indicates the furnace converts 80% of the natural gas supplied to the unit into usable heat dispersed through the ductwork – the other 20% is lost in the combustion gases from the conversion process. So the higher the efficiency, the less gas that will be used to heat the home.

There are two types of gas furnaces – conventional and condensing. Both types use gas fuel burned in heat exchangers, but they differ in how they use the combustion gases.

A conventional furnace will exhaust the flue gases fast and hot, before they have had a chance to cool off and condense, thus making the heat exchange process less efficient.

Condensing furnaces actually capture heat even after the combustion gases have



cooled and condensed. They do this by using two heat exchangers – one for primary heat exchange and the other to handle the corrosive condensed exhaust gases of water and carbon dioxide (which form carbonic acid). The exhaust gases are depleted of heat until the water condensate drips out of the furnace's heat exchanger and the flue gases escape from a plastic PVC pipe instead of a metal flue or chimney. This process allows the furnace to convert over 90% of the gas supplied to the unit.



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Tim Krof
Inspector



Word Search: Win a \$50 Gift Certificate!

OABR members locating all the words will be entered in a drawing to win a \$50 gift certificate to Focus Printing. Send your answers by February 15, to Donna Shipley at DShipley@OABR.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. The winner will be published in the March FOCUS.

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

Name: _____

Company: _____

Address: _____

Phone: _____

Angie Podoll

with CBSHOME Real Estate — winner of the January Word Search

Common Supra eKEY Myths

Myth: You must have internet access on your phone to open a KeyBox.

Reality: The only time you need internet/cellular coverage is while the Supra eKEY App is updating. This takes place once every 24 hours. If you have eKEY Basic, it takes 10 -15 seconds for the eKEY App to update. If you have eKEY Pro, it takes 1 - 2 minutes. Some smart phones allow the eKEY App to be updated automatically. If your smart phone does not update automatically, it will update when you tap on the Supra eKEY App from your home screen.

Myth: If you have an ActiveKEY and wish to switch to the eKEY App on your smart phone, you have to wait until the lease renews.

Reality: You can upgrade from the ActiveKEY to the eKEY App on your smart phone at any time. Supra will issue a credit for the unused portion of the lease when you upgrade to the eKEY App.

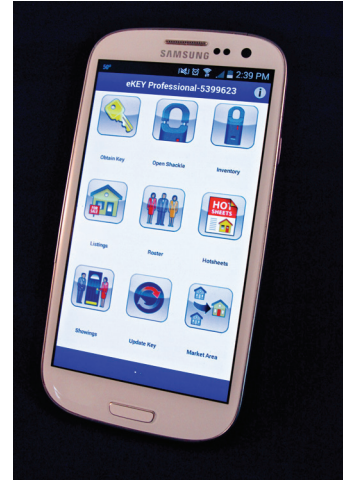
Myth: It is more expensive to have the eKEY App on your phone than to the ActiveKEY.

Reality: Having the eKEY App on your smart phone could save you over \$50 a year.

Myth: You cannot release the shackle if the KeyBox is not registered.

Reality: The shackle will release for any key holder as long as the key holder has the four-digit shackle code.

Contact Lisa Welch at 402-619-5552 or LWelch@OABR.com for more information.



MOBAupdate

Metro Omaha Builders Association

MOBA's Event Season Starts Up

As the weather tries to become more spring like, homeowners and homebuyers start coming out of their shells looking for a fresh start for the year. There's no better way to do this than finding new ideas at MOBA's Omaha Home Show. This year's event is March 27th thru 29th at the Century Link Center. Here you'll find tons of home related ideas and a whole lot more. If you have not signed up and still want to participate in the Omaha Home Show contact the Tam at the Omaha World Herald at tam.webb@owh.com or 402-444-3125

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 Teresa@moba.com or call the MOBA office at 402-333-2000 for more information.

MOBAcalendar

February

- 05** MOBA Executive Board Meeting
- 10** MOBA Board of Directors Meeting
- 24** Membership Luncheon - Anthony's at 72nd & F

March

- 27-29** MOBA's Omaha Home Show

Details on these events and more....

visit www.MOBA.com

Need to Renew your MOBA membership?

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