

In Omaha RPAC Opens Doors; Calls-for-Action Make the Difference!



On Tuesday, July 12 the Omaha City Council rejected a proposed ordinance that would have placed restrictions and costly delays on the demolition of older structures on privately-owned property.

Andy Alloway, 2016 President of the Omaha Area Board of REALTORS® testified before the City Council in opposition to the measure. Alloway made it clear that the REALTOR® organization supports the development of healthy, attractive neighborhoods, and supports historic preservation, however, this proposal went too far, contained a number of flaws and inconsistencies, and also infringed on the rights of private property owners.

Sections of the proposal contained subjective interpretations and overly vague standards making it difficult for anyone to apply the provisions consistently or to provide advance guidance. OABR utilized the services of a highly-qualified, national land-use consultant made available and paid for by the National Association of REALTORS®.

The uncertainties pointed out had the potential of reducing the amount of private investment in older neighborhoods, something Omaha can ill-afford. OABR's Governmental Affairs Committee and Board of Directors both concurred that the overall proposal, although it may have sounded good initially, was not a good long-term policy for Omaha.

For someone investing in a rundown neighborhood with a dream of revitalization, the proposed ordinance would have added untimely and costly delays. More significantly, it would have added uncertainty to the point where an investor might wonder if they would be able to finish and recoup their investment, given the City's new expanded authority over the use of the land.

*Continued on
Page 8*



UPCOMING EVENTS

Code of Ethics Training Course

Friday, August 5; 8:30 am - 12 pm
@ OABR Education Center

OABR Annual Picnic

Wednesday, August 10; 11 am - 1 pm
@ Crosskey Villages Park

Dues Deadline without Penalty

Monday, August 15

131st OABR Inaugural

Wednesday, August 24
5:30 pm Hor D'oeuvres;
7:00 pm Awards & Installation
@ Joslyn Art Museum





**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

Thank You for the Opportunity

As this is my last letter as your OABR President, I want to say thank you. This has been an extraordinary year for me as I have had the opportunity to work with some great people and I have learned a lot. The OABR staff, led by our CEO Doug Rothaus, does an incredible job. I could not have done my job as President without all of their hard work and advice.

I would also like to thank all of the volunteer leaders from the Executive Committee and the Board of Directors, to the committee chairs and committee members. I have had the opportunity to interact with many other local association leaders from around the country, and I truly believe the Omaha Area Board of REALTORS® is one of the most well run local associations in the country. That is a testament to Doug and all of the staff that provide the expertise and continuity to usher in new leadership each year. It is also a reflection of the quality of the volunteer members that we have at all levels at OABR. Even though we work for different companies, are competitors in many cases, and sometimes have our differences in philosophies, as a group we generally come together extremely well for the collective good of our association and its members. I assure you it is not like that at some other local associations.

I also want to take this opportunity to encourage any of our members who may not have been involved at the Board level to try it. We always need new leaders to further what has been done in the past, and help navigate our association through the opportunities and challenges that will present themselves in the future. By being involved you will see the REALTOR® organization from a whole new perspective. It allows you to see what the REALTOR® Association does on a Local, State, and National level makes a difference for our members and for real property rights in our country. As much as the continued involvement of past leaders is important to the success of our organization, it is equally important to usher in new leadership that will bring in new ideas, a fresh perspective, and an excitement to serve.

Leadership is about serving. I hope my actions and commitment to the Omaha Area Board of REALTORS® has served our members well, and that I was a good steward of the position. I tried to set a good example for future leaders, and my hope is that the Omaha Area Board of REALTORS® is just a little bit better than when I began twelve months ago. Truth be told every President's goal should be to continue to build on the foundation of the previous leadership. This will allow for the constant betterment of our board and give us the opportunity to thrive in the future.

We dealt with many issues in the last year including the implementation of TRID, the introduction of RESO, AMP and Upstream, Core Standards, city ordinances, Board consolidation, Commercial membership expansion and approval of a commercial CIE system, state legislation, and of course all of the incredible work done by our various committees. In a collective effort I really feel as if we served our members well over the last year. I am so grateful for the opportunity to serve as your President, and I look forward to continuing to be involved in various capacities at the Local, State, and National level.

I am looking forward to passing the baton on to Monica Lang as the 2017 OABR President. I have had the privilege to serve with Monica on the executive committee for the past couple of years, and I think she will do a fantastic job! Congratulations and good luck, Monica!

Sincerely,

Andy Alloway



**Andy Alloway
2016 President**

Omaha Area Board of REALTORS®

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New Officers and Directors



2017 President: Monica Lang

Monica Lang has been a Realtor since 1995. She has worked for Celebrity Homes for the past 18 years. Monica has personally sold over 1,000 Celebrity Homes. She was Celebrity Home's top producing agent in 2002, 2003 & 2007 - 2014. Monica has been an active member of the Women's Council of REALTORS® for nearly 2 decades. She was awarded WCR's service award in 2011 and is also a past WCR Education Chair, past VP of Membership and past Community Service Chair. Since 1998, Monica has received the National Sales & Marketing Million Dollar Circle Awards. She has earned the CSP and CRS designations. Monica has also received the REALTOR® Mark of Excellence Award in 2012-2014. She is an active member of the OABR Social Events and Governmental Affairs committees.



2017 President-Elect: Mark Leaders

Mark Leaders has been an active member of the Omaha Area Board of REALTORS® since 1982. He is a manager for CBSHOME Real Estate. Mark has earned the e-PRO and CRS designations. He was Nebraska CRS of the Year for 2012 and the OABR Outstanding Service Award recipient in 2010. Mark currently serves on the Nebraska REALTORS® Association Board of Directors and the OABR Board of Directors. He is also on the OABR Social Events and Governmental Affairs committees.



2017 Secretary-Treasurer: Doug Dohse

Doug Dohse has been a Realtor since 1996 and currently works for Berkshire Hathaway HomeServices Ambassador Real Estate. Doug was the OABR Outstanding Service Award recipient in 2013. For the past five years Doug has served as the co-chair for the RPAC Fundraising Task Force and is the current Chair of the OABR Placemaking Task Force. He also plays an active role on the Social Events and Governmental Affairs committees. Doug has taught Fair Housing and Professionalism in Real Estate at New Member Orientation for the past three years. He has chaired or volunteered on several sub-committees over the past few years including: REALTOR® Ring Day, Rebuilding Together Omaha, RPAC Fundraising events, and numerous event put on by the Social Events held throughout the year.



2019 Director: Nancy Bierman

Nancy Bierman has been a licensed real estate professional since 1998. Nancy has been the Managing Broker for NP Dodge at 204th and Dodge for the past nine years. Her real estate career began at Home Real Estate, which shortly merged into CBSHOME, where she was an agent and an assistant manager. Following that she managed and opened the NP Dodge downtown Office, and became a managing broker at the South Omaha office. Nancy serves on the Board of Directors and teaches Code of Ethics training courses throughout the year. Nancy was WCR REALTOR-of-the-Year in 2012.



2019 Director: Lindsey Krenk

Lindsey Krenk has been a licensed real estate professional since 2008. She and her Mom, Dixie TenEyck, are "Omaha's Finest Home Team" at RE/MAX Results. Lindsey served as chair of both the local and state Young Professionals Networks and currently plays an active role in Governmental Affairs, License Law, Professional Standards, Strategic Planning, and the Nominating Committee. She is a REALTOR® Champion for Legislative District 31 and currently serves on the Women's Council of REALTORS® board. Lindsey has been a director for the Omaha Area Board of REALTORS® since 2003. She has earned the CRS and GRI designations and holds a Nebraska broker's license.

Nebraska Real Estate Commission & Coming Soon Listings

When is advertising a listed property, not entered in MLS, in the seller's best interest ?

The Nebraska Real Estate Commission interprets license law and regulations to allow "coming soon" advertising if the following criteria are met:

- The advertising broker has an active listing agreement in place (so it is not potentially false or misleading advertising.)
- The advertising is done in the name under which the broker does business and the broker's supervision.
- The advertising is done with the knowledge and written consent of the property owner or his or her authorized agent.
- The listing is in fact "coming soon" and not currently being shown or marketed to a limited group only.

While permissible, the use of "coming soon" advertising has potential to give rise to violations of license law. The proper use of "coming soon" advertising would be a situation where a listing agreement has been entered into but the property or owner is not yet ready for showings, perhaps due to needed clean up or repairs, or personal matters or events that keep the owner from wanting to show the property immediately.

The improper use would be using the "coming soon" advertising to limit the showing of the property to preferred buyers, or the exclusion of certain buyers, this could lead to various violations of the license act, which would include but not be limited to:

- A violation of Neb. Rev. Stat. §81-884.24(2) "intentionally using advertising which is misleading or inaccurate" if the property is represented as "coming soon" and is in fact being marketed to a limited pool of buyers.
- A violation of Neb. Rev. Stat. §76-2417(c) "promote the interests of the client with the utmost good faith" if the coming soon listing is used to secure a transaction which places the interest of the licensee over that of the client.
- A violation of §76-2417(c)(i) "seeking a price which is acceptable to the client" if the licensee only offers or exposes the property to a limited number of potential buyers through a coming soon listing.
- A violation of the Federal Fair Housing Act if the coming soon listing is used to limit or exclude certain people or classes of people from the marketing of the property based on race, color, national origin, religion, sex, familial status or handicap.



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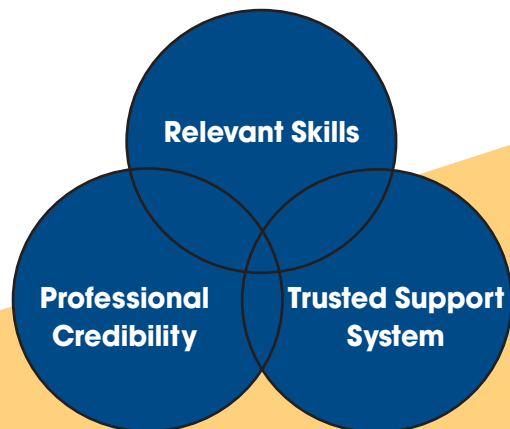
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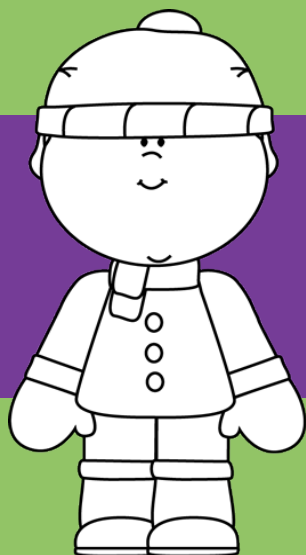
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“Optional” Title Insurance By: Wendy Walker



One fallout of “Know Before You Owe” is that title insurance is now referred to as “optional” in the closing disclosure form. While the jury is out on the impact this has had on consumer understanding of title insurance and its importance, failure by consumers to understand the various types of title insurance could have dire consequences.

Although the lender requires that the owner obtain title insurance through a Loan Policy, that policy protects only the lender. The lender policy covers the amount of the loan, only, and terminates when the loan is paid in full. Unfortunately, many mistakenly believe the **owner** has coverage under a Loan Policy.

“Title insurance protects the single largest financial investment most people make. One out of every three residential real estate transactions has an issue with the title, which is usually resolved by title professionals before the buyer closes.” *ALTA Home Closing 101*

WHAT IS TITLE INSURANCE?

Title is the legal right that a person has to the ownership and possession of land.

Matters affecting ownership and other real estate interests are entered in public records. Title agents search the public records prior to closing any transaction in order to identify any “defects” in title. Defects could include items such as mistakes in the records, liens or easements, future interests, etc.

By identifying these problems prior to closing, the title defects can be remedied. In addition to remedying the defects, the buyer is given insurance coverage for those and certain other defects occurring prior to the closing but discovered at a later date.

All policies are unique so be sure to consult with a title agent about the specific coverage in your situation!

Basic v. Expanded Homeowner Policy

It is imperative to educate consumers about the various title insurance options available to the **owner**. There are two types of policies available to owners: Basic Owner and Expanded Homeowner coverage. Under either policy, if title is challenged based on a covered circumstance, the title insurer either “corrects” the defect or covers the costs up to the policy limits in the case of a valid claim. Additionally, consumers should understand that title insurance premiums are a one-time charge, billed at the time the home is purchased, and often cost less than an annual auto insurance premium.

The Basic Owner Policy, in general, protects against public record defects, such as: someone claiming an ownership interest in your title, leases, contracts or options affecting your title, someone claiming to have rights affecting your title due to forgery or impersonation, someone having a right to limit your use of the land, unmarketability of your title, and a defective title.

The Expanded Homeowner Policy, in general, provides basic and additional coverage against losses incurred as a result of zoning violations, subdivision law violations, improvements that encroach into an easement, building permit violations, covenants, conditions and restrictions, lack of vehicular and pedestrian access, supplemental assessments arising as a result of construction or a transfer prior to the policy date, damage to your house caused from someone with easement rights, and coverage if someone refuses to buy your land because your neighbor’s structures are on your land. The policy also automatically increases by 10% in value, up to 150%.



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AFFILIATES

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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 JULY 2016 MEETING:

Brent Rasmussen (President) – Mortgage Specialist LLC
Erin Trescott (Vice President) - Pulaski Bank Home Lending
Lisa Powell (Secretary) – Farmers Insurance
Powell Insurance
Brenda Stuart (Treasurer) – ServiceOne Inc
Jerad Berry – Centris Federal Credit Union
Lori Bonstetter – 2-10 Home Buyers Warranty
Lisa Bullerman – Staging Design by Lisa Marie
Mindy Currington – Central National Bank
Joe Dobrovolny – Equitable Bank
Melanie Doeschot – Ambassador Title Services
Amy Dritley – People Mortgage Company
Jan Eggenberg – Surehome Inspection Co
Summer Franco – First National Bank
Debbie Kalina – Radon Pros LLC
PK Kopun – Centris Federal Credit Union
Laura Longo - Centris Federal Credit Union
Deb Martin – Great Western Bank
Lisa Miers – Pulaski Bank Home Lending
Erin Moran – Home Buyers Protection
Chris Myers – Leaping Lizard Locksmiths
Ruth Smith – Norms Door Service
Jody Smythe – Retirement Funding Solutions
Matt Thiel – DRI Title & Escrow
Bridget Vacha – Home Standards Inspection Service
Dani Ziegler – My Insurance

UPCOMING MEETINGS:

Tuesday, August 16 – 9:00 a.m.
Tuesday, September 20 - 9:00 a.m.
Tuesday, October 18 - 9:00 a.m.

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In communications with the Council, OABR pointed out that if government is allowed to tell the owner of a property they can no longer use their property as intended, when their intention meets all other building codes and local zoning laws, then the owner has lost their rights in that property and the taking for public use is without fair compensation and directly flies in the face of an individual's constitutional right to own real property.

OABR and others urged the council to make corrections to the ordinance before they voted, but in response to Councilman Chris Jerram's request for an immediate up-or-down vote, the council agreed with the opposition and the proposal was defeated 4-3, with council representatives, Garry Gernandt, Aimee Melton, Rich Pahls, and Franklin Thompson supporting OABR.

OABR was joined by the Greater Omaha Chamber of Commerce, the Mayor's office, the Community Land Bank Board, the Metro Omaha Property Owners Association, the Omaha Real Estate Investors Association, and a number of individual, private developers all in opposition to the proposed ordinance as it was written.

In 2013, the formation of the Community Land Bank was supported by OABR, who worked with the Nebraska REALTORS® Association and the Nebraska Legislature

on the enabling legislation to encourage and facilitate the redevelopment of problem-properties in many of Omaha's high-crime locations. The ordinance presented for a vote, would have served to work against those efforts.

It was evident to the REALTOR® leadership that RPAC investments helped open doors and led to direct conversations with elected officials who listened and reacted positively on short-notice, since the coalition was initially unaware of the inconspicuous, seemingly-benign proposal that was moving forward.

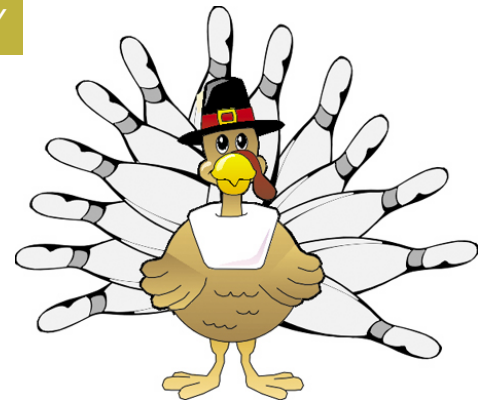
Just as important were the immediate member responses to a last-minute Call-For-Action targeting OABR members residing within the City. Overnight more than two dozen emails were sent to some council member's inboxes. In the end it made a big difference.



SAVE THE DATE!
Registration Begins September 12

ATTENTION REALTORS® & AFFILIATES ONLY

2016 TURKEY BOWL & TOYS FOR TOTS



- **Wednesday, Nov. 9**
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NOTICE: Email@OABR.com

Four years ago the OABR website was rebranded and staff members began using the domain, "@OmahaREALTORS.com" to receive email.

After August 10, email addressed to staff members "@oabr.com" will no longer be received. Please update your address books accordingly.

Staff members and their contact information are located under "Contact Us" at www.OmahaREALTORS.com.

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Benson, Stacey
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OABR Community Placemaking Yields New Picnic Location

Placemaking, a new initiative by the National Association of REALTORS®, is a way to make your community a better place to live by transforming public spaces into vibrant community places. Attracting people to a little-used park to gather and play is where the OABR effort begins.

Crosskeys Villages Park, located just North of the OABR offices at 115th & Blondo, will now feature a new gazebo-shelter, a saucer swing set and a number of new benches. The improvements are the result of efforts by OABR's Placemaking Task Force, and are planned for completion in time for OABR's Annual Picnic on August 10. The Task Force coordinated the improvements with the City of Omaha, resulting in a better community space. A special thank you to the Placemaking Task Force: Lori Bonnstetter, Susan Clark, Doug Dohse, and Bill Swanson.

See the updated park improvements at the OABR Annual Picnic on Wednesday, August 10, from 11:00 a.m. to 1:00 p.m. which will be held at Crosskeys Villages Park. Please join us for free lunch, prize drawings, and networking with 30 Affiliate vendors!



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Membership Report: June 2016

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Moneto, Kimberly from First American Title to Nebraska Title Company
Parsons, Glenn from NP Dodge Real Estate Sales Inc – 108 Dodge to
NP Dodge Real Estate Sales Inc – 148 Dodge
Pierce, Rachel from Pulaski Bank Home Lending to Benchmark Mtg
Schultz, Eileen from BHHS Ambassador Real Estate – Village Pointe to
BHHS Ambassador Real Estate – Village Pointe #201

Sykes, James from Keller Williams Greater Omaha – 119 #1 to Edge Realty
 Thiel, Carri from NP Dodge Real Estate Sales Inc – 108 Dodge to NP Dodge Real Estate Sales Inc – 148 Dodge
 Venteicher, Jeff from BHHS Ambassador Real Estate – Village Pointe to CBSHOME Real Estate – 159 Dodge #200
 West, Lacey from NP Dodge Real Estate Sales Inc – 108 Dodge to NP Dodge Real Estate Sales Inc – 148 Dodge
 Willey, Damian from BHHS Ambassador Real Estate – Village Pointe to NP Dodge Real Estate Sales Inc – Sarpy
 Wrinkle, Anny from NP Dodge Real Estate Sales Inc – 108 Dodge to NP Dodge Real Estate Sales Inc – 148 Dodge

REACTIVATED MEMBERS

Anderson, Anita – CBSHOME Real Estate – Papillion
 Barker, Lea – New Traditions Home & Realty
 Boothe, Jonathan – Better Homes and Gardens R.E.
 Covarrubias-Castro, Jose – Liberty Core Real Estate
 Hunter, Gregory – Nebraska Realty – Burt
 Landholm, Samuel – Nebraska Realty – Burt
 McGill, Ryan – NP Dodge Real Estate Sales Inc – 35 Dodge
 Mentzer, Marilyn – CBSHOME Real Estate – 159 Dodge #200
 O'Brien, Christine – NP Dodge Real Estate Sales Inc – 108 Dodge

RESIGNATIONS

Bogatz, Lynn – Hike Real Estate PC
 Carlson, Connie – NP Dodge Real Estate Sales Inc – 204 Dodge
 Cieslik, Margaret – CBSHOME Real Estate – Papillion
 Dienstbier, Scott – NP Dodge Real Estate Sales Inc – 108 Dodge
 Duncan, Elizabeth – Farm Credit Services of America
 Gold, Julie – CBSHOME Real Estate – Papillion
 Gregor, Patricia – CBSHOME Real Estate – 159 Dodge #200
 Hale, Roger – Guardian Real Estate LLC
 Hall, Alice – Sentinel Realty LLC
 Jeffrey, Kristi – Keller Williams Greater Omaha – 119 #1
 Lammers, Jess – AmeriSpec Home Inspection Serv
 Lindau, Alison – CBSHOME Real Estate – 159 Dodge #200
 McGuire, Kathryn – NP Dodge Real Estate Sales Inc – 108 Dodge
 Morris, Harry – BHHS Ambassador Real Estate – Village Pointe
 Murphy, James – Celebrity Homes Inc
 Myers, Christopher – NP Dodge Real Estate Sales Inc – 108 Dodge
 Myers, Margaret – NP Dodge Real Estate Sales Inc – 108 Dodge
 Naik, Nilam – Nebraska Realty – Burt
 Nicholls, Edward – CBSHOME Real Estate – 159 Dodge #200
 Peters, Pam – Centris Federal Credit Union
 Simon, Donna – Nebraska Realty – Burt
 Stahl, Denise – CBSHOME Real Estate – Papillion
 Taborsky, Frank – Leapin Lizard Locksmiths
 Taylor, Scott – NP Dodge Real Estate Sales Inc – 108 Dodge
 Thompson, Danielle – Nebraska Realty – Sarpy
 Thompson, John – SureHome Inspection Co
 Owen Thompson – Nebraska Realty – Sarpy
 Trimble, Anne – CBSHOME Real Estate – 159 Dodge #200
 Turco, Frank – BHHS Ambassador Real Estate – Village Pointe
 West, Darrell – Carmichael West Realty
 Willard, Jeffrey – Heartland Development Company

COMPANY NAME CHANGE

Better Homes and Gardens R.E. – (formerly BHGRE Integrity)

MEMBERSHIP STATISTICS

OABR

	June 2016	June 2015
Designated REALTOR®	196	198
Des. REALTOR® - Secondary	2	1
REALTOR®	2333	2200
REALTOR® - Secondary	10	5
Emeritus	50	42
TOTAL	2591	2446

Institute Affiliate	64	59
Affiliate	416	360
Public Service	7	5
TOTAL	3078	2870

	June 2016	YTD
New REALTOR® Members	34	220
Reinstated REALTOR® Members	8	34
Resignations	33	109

GPRMLS

	June 2016	June 2015
Participants (OABR)	188	190
Participants (MLS only)	65	63
Subscribers (OABR)	2346	2196
Subscribers (MLS only)	208	188
Exempt	28	33
TOTAL	2835	2670

NEW REALTOR® COMPANY

ATI Valuations – 95 Bay Rd, N Falmouth, MA, 02556
 Designated Realtor: Ellen Sullivan MLS Only
 Scott Esch Land and Realty – 10228 Polk St, Omaha, NE, 68127
 OABR/MLS Phone: 402-699-6829
 Designated Realtor: Scott Esch

AUGUST COFFEE SPONSORS

Wendy Walker - Nebraska Title Company
 Summer Franco – First National Bank
 Brenda Stuart - ServiceOne
 Lisa Powell - Farmers Insurance Powell Insurance
 Brent Rasmussen - Mortgage Specialists LLC

CODE OF ETHICS TRAINING REQUIREMENT

REALTORS® are required to complete ethics training of no less than 2 hours, 30 minutes of instructional time within four-year cycles. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

The current four-year cycle will end December 31, 2016.

Training may be completed through local REALTOR® associations or through another method, such as home study, correspondence, classroom courses, or online courses.

Grillin' & Chillin' at the Beach

Thank you to all who beat the heat with us at the 5th Annual Grillin' & Chillin' at the Beach event on Thursday, July 21 at Bryson's Airboat Tours in Fremont. Your attendance helped us raise \$2,950 for RPAC!

This RPAC fun-event featuring airboat rides, grilled food, and live music continues to be a hit among members year after year. Live music was provided by the Swampboy Blues Band.

As always, thank you to those who support RPAC. Your investments truly do make a difference!

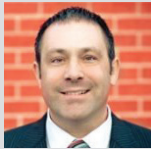


CELEBRITY HOMES

Homes • Villas • Townhomes



Kaleen Anson



Justin Burnison



Ileane Carlson



Bill Casey



Katie Clemenger



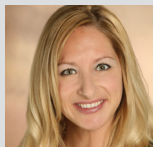
Mike Connell



Ericka Heidvogel



Don Igo



Monica Lang



David Lee



Luke Lofgren



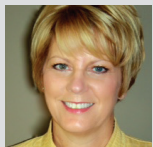
Mike McGlynn



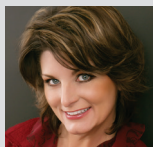
Sherri Montgomery



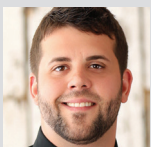
Jim Murphy



Jane Ploughman



Leslie Petersen



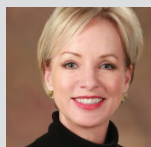
Kurt Pfeffer



Gary Price



Scott Rosenthal



Tammy Smart



Shawn McGuire
Sales Manager



Yes! It's All Included!
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Everyone loves our collections.

Realtors sell more Celebrity Homes than any other home builder - Find out why!

Aaron Aulner

Aaron Cooper

Abe Farrington

Aimee Ketcham

Amanda Sway

Andrea Hoffart

Andrea Lane

Andy Kueny

Ann Townsend

Annali Leach

April Tucker

Arlene Cohen

Aubrey Hess

Beth Lube

Beth Olson

Betsy Rogers

Bill Bybee

Bill Sullivan

Billie Atkinson

Brad Bebermeyer

Brian Schamp

Brittney Kusmierski

Bruce Wilkie

Carri Owens

Cassandra Herfindahl

Cheri Anderson

Chris Bauer

Chris Payne

Chris Robertson

Chrissy Sakkas

Cindy Robarge

Cindy Hartzell

Connie Betz

Courtney Stuhr

Crystal Santamaria

Dan Herman

Dan Spence

Danielle Altman

Darcy Beck

Darryl Wikoff

Dave Kenney

David Hays

Deda Myhre

Derek Faulkner

Derick Lewin

Dianne Briggs

Don Buehler

Don Obryan

Douglas Stevens

Dustin Hill

Emily Earnest

Emily Wilson

Eric Renner

Ernest (Rod) Faubion

Frank Gomez

Fred Tichauer

Gail Randone

Gary McFarland

Gladys Danker

Jacqueline Wurstner

Jasmin Jonsson

Jason Birnstihl

Jason Quick

Jay Brown

Jen Bober

Jenn Bennett

Jenna Jacupke

Jeremy Murray

Jessica Anton

Jessica Sawyer

Jill Lerdahl

Jim Acuff

Jim Macaitis

Jim O'Neal

Jody Briley

Joe Evans

Joe Keenan

Joe Temme

John Beers

John Hardy

John Kraemer

John Lorkovic

John Miles

John Powley

Johnathan Silva

Julie Fredrickson

Julie Tartaglia

Justin Lorimer

Kamie Mielke

Kathy Lamphier

Kathy Shunk

Kelly Gitt

Ken Landolt

Kim Gehrman

Kimberly Kuklin

Kirk Meisinger

Kyle Dworak

Kyle Fagan

Lance Molina

Laura Dorn

Laura Hervert

Les Blythe

Linda Ciochon Lichter

Linda Mills

Lindsay Hollingsworth

Lisa Haffner

Lori Martens

Lori Pete

Lyn Strauss

Lyndel Spurgeon

Lynn Daugherty

Makinzie Fox

Mark Gorup

Marla Alberts

Mary Robson Rensch

Mary Rosenthal

Mary Thommi

Mary Wells

Marissa Rowe

Matt Rasmussen

Megan Owens

Melinda Jensen

Melvin Melendez

Michelle Leo

Mike Briley

Mitzi Detavernier

Mykal Stadom

Natasha Tesnar

Neil Galas

Nick Nun

Nicki McGowen

Nicky Boyer

Nicole Deprez

Norm Wordekemper

Pat Lichter

Paul Barnett

Paul Roth

Philip Kommer

Rachel Langford

Rachel Tiller

Rich Edwards

Rich Grover

Rick Bilek

Rita Kleeman

Roxanne Hathaway

Ryan Galer

Sarah Doty

Sarah Maier

Scott Daugherty

Scott Gavin

Scott Sliter

Sean Rosseter

Sharon Bain

Sharon Dibiasi

Sheila Irish

Shelby Rosso

Shelli Klemke

Shelly Hourigan

Shona Emsick

Susan Clark

Tamara Adams

Tammy Murphy

Ted DiGiacomo

Teri Dennhardt

Terri Krasne

2016 Platinum Club Members

Tony Karimi (5)
Andrea Cavanaugh (3)
Deb Ellis (3)
Ian Ziegler (3)
Jennifer Chinn (3)
Shari Thomas (3)
Angela Vance (2)
Anne Putnam (2)
Carrie Johnson (2)
Casey Haflett (2)
Chuck Burney (2)
Craig Johnson (2)
Debbie Boganowski (2)
Deborah Nelson (2)
Del Andresen (2)
Devon Stevens (2)
Gerry Frans (2)
Jan Lasiter (2)
Jennifer Morgan (2)
Jennifer Waxberg (2)
Kathy Sledge (2)
Kim Stephens (2)
Kristen Jacobsen (2)
Lindsey Krenk (2)
Matt Beers (2)
Meredith Klein (2)
Rosalia Gish (2)
Ryan Schwarz (2)
Sarah Guy (2)
Tammy Nicola (2)
Tiffany Andersen (2)
Tracey Faust (2)
Valerie Bokowski (2)

Therese Wehner
Tiffany Stanton
Tim McGee
Tim Ogle
Tom Helligso
Tommy Boatright
Toni Rosen
Tracy Frans
Troy Benes
Troy Trumm
Valerie Bokowski
Will Hagel



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new beginnings
A GREAT PLACE TO START

advantage
YOUR NEXT MOVE

designer
INSPIRED LIVING

lifestyle
VILLAS & TOWNHOMES

EACH NEW HOME ENERGY RATED!

OABR GOLF Outing

*Hosted by the
Affiliates Council*

\$100 / Player

OABR members only
Includes: Lunch, Reception & Appetizers
Cash Bar

Reception & Appetizers

\$25 / Person
in the Oak Hills Clubhouse

Only 36 teams available!

Sign up now!

Goody bags!

REALTOR® Drawings!

Flight Prizes!

Monday,

August 29, 2016

Registration | 9:15 - 9:45 am

Shotgun Start @10:00 am

Oak Hills Country Club

12325 Golfing Green Drive
Omaha, NE 68137

OMAHA
AREA BOARD OF
REALTORS®



AFFILIATES
a council of the
Omaha Area Board of REALTORS®

To register email Lisa@OmahaREALTORS.com or call 402.619.5552.

CC # _____ Exp Date _____ / _____

Billing Name: _____ Company _____

Address _____ City _____ Zip _____

of OABR Members _____ x \$100/player = _____

of Reception & Appetizers Only _____ x \$25/person = _____

Card Type: Visa Master Card Discover American Express

Team Players:

Player 1 _____

Player 2 _____

Player 3 _____

Player 4 _____

Make checks payable to:

OABR Affiliates Council -- Attn: Lisa
Please register by August 19 to
Lisa Welch at Lisa@OmahaREALTORS.com
402-619-5552

Mailing Address:

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



Brent Simmerman, ACI
President



402.630.6555 | Brent@MidlandsHomeInspections.com
HomeInspectionsOmaha.com

- On-site reports with photos
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- **Larabee School of Real Estate and Insurance**
www.larabeeschool.com
402-436-3308
- **Moore Appraisal Ed., LLC**
www.mooreeducation.com
402-770-8605
- **Nebraska REALTORS® Association**
www.nebraskarealtors.com
402-323-6500
- **Randall School of Real Estate**
www.randallschool.com
402-333-3004
- **Real Estate Resource Institute** (Paul Vojchehoske)
www.mrrealestatece.com
402-660-0395
- **REResults Coaching** (Mark Wehner)
www.reresultscoaching.com
402-676-0101
- **R. F. Morrissey & Associates** (Roger Morrissey)
402-933-9033
- **Top Producers School of Real Estate**
402-933-8343

A/C Maintenance and Care an Investment in Your Home

By Steve Vacha
Home Standards Inspection Services

Central air conditioners have two separate components: the Condenser and the A Coil (evaporator.) The condenser unit is usually located outside the house on a platform and the evaporator coil is mounted above the furnace.

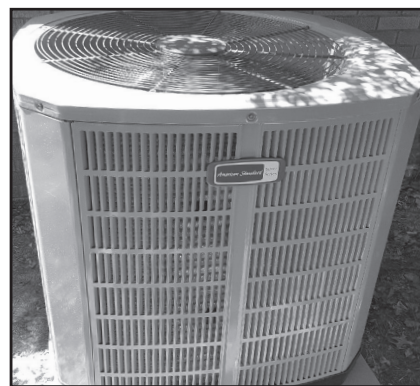
The air conditioning system is one of the most complicated and expensive pieces of equipment in our homes. It is very important to do periodic maintenance and servicing of this equipment to keep it running at its maximum efficiency.

Servicing the AC on a yearly basis is recommended. Service typically consists of:

- Checking to make sure there is

proper refrigerant in the system and there are no leaks.

- Cleaning the fins at the exterior compressor unit. If the fins become blocked with grass, dust and debris it reduces the ability for the refrigerant to be cooled down by the fan at the condenser.
- Cleaning the A Coil (evaporator) above the furnace. When the process of evaporation occurs, the warm air from the house passes over the A Coil, condensation occurs, due to the cooling of the air. This condensation then drips to the condensate pan that is above the furnace. The water in the pan then drains out condensate drain line to the floor drain. If this condensate pan becomes blocked due to lack of service, water



will drip into the furnace below and can damage the furnace. A surprising amount of water drains from this condensate pan, and if not properly directed to a drain, this will create a moisture problem in the area.

Good servicing of your units will keep you cool and keep your equipment running efficiently.



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Steve Vacha
President



Know the Code

Code of Ethics: Articles 13 - 14



Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it. [listen]

Article 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99) [listen]

- **Standard of Practice 14-1**

REALTORS® shall not be subject to disciplinary proceedings in more than one Board of REALTORS® or affiliated institute, society or council in which they hold membership with respect to alleged violations of the Code of Ethics relating to the same transaction or event. (Amended 1/95)

- **Standard of Practice 14-2**

REALTORS® shall not make any unauthorized disclosure or dissemination of the allegations, findings, or decision developed in connection with an ethics hearing or appeal or in connection with an arbitration hearing or procedural review. (Amended 1/92)

- **Standard of Practice 14-3**

REALTORS® shall not obstruct the Board's investigative or professional standards proceedings by instituting or threatening to institute actions for libel, slander or defamation against any party to a professional standards proceeding or their witnesses based on the filing of an arbitration request, an ethics complaint, or testimony given before any tribunal. (Adopted 11/87, Amended 1/99)

- **Standard of Practice 14-4**

REALTORS® shall not intentionally impede the Board's investigative or disciplinary proceedings by filing multiple ethics complaints based on the same event or transaction. (Adopted 11/88)

The advertisement features a background image of a family (a man, a woman, and two children) playing outdoors under a tree with yellow autumn leaves. The woman is lifting a baby, and the man is holding a young girl. In the top left, the 'myinsurance' logo is displayed with three circular icons below it: a house, a car, and a family. The text 'Mary Sladek Agency' is prominently displayed, followed by the address '3930 South 147th Street; Suite 104, Omaha, NE 68144', the phone number '(402) 991-6688', and the website 'www.myinsuranceomaha.com'. In the bottom right corner, the 'Allied Insurance' logo is shown with the tagline 'a Nationwide Insurance® company'. A dark green banner at the very bottom contains the email addresses 'Jen@myinsuranceomaha.com', 'Danielle@myinsuranceomaha.com', and 'MaryAnne@myinsuranceomaha.com'.

myinsurance

Mary Sladek Agency
3930 South 147th Street; Suite 104
Omaha, NE 68144
(402) 991-6688
www.myinsuranceomaha.com

Allied Insurance
a Nationwide Insurance® company

Jen@myinsuranceomaha.com Danielle@myinsuranceomaha.com MaryAnne@myinsuranceomaha.com



Somerset invites you to experience a convenient, pleasant, friendly neighborhood your way!

Build the home of your dreams on one of many available Somerset lots. Use the builder of your choice. Some of Omaha's finest builders have built homes in this family-friendly neighborhood.

These builders include Charleston Homes, Home Enterprises, Legacy Homes, Rogers Homes and Star Homes. You can choose any builder you wish, build whatever style home meets your wishes and start enjoying the inviting Somerset neighborhood.

Somerset has a beautiful neighborhood park. It is situated in northwest Omaha close to Lake Cunningham, 90th & Blair High Road shopping and Interstate 680.

Lots are non-builder attached and are priced at just \$34,000! Home prices average around \$150,000, making this one of Omaha's more affordable neighborhoods. Take a drive through the neighborhood and see for yourself. From Sorenson Parkway go north approximately 14 blocks on 78th Street to Sheffield Street.



Get in on the action. It's your call. Make it today to

Walt at 402.709.1244

Wslobotski@npdodge.com





SOARING WINGS VINEYARD



WINE-DOWN WEDNESDAY



\$15 WINE TASTING



BOYS & GIRLS CLUB

September 7, 2016 | 5 - 8 PM | Soaring Wings Vineyard | 17111 138th St Springfield, NE

\$15/Person | Wine Tasting Included | Meat, Cheese, & Crackers Provided

Live Acoustic Music by Dustin West | Proceeds Benefit Boys & Girls Club of America

REGISTER AND PAY ONLINE: <http://.ims.oabr.com>

Name _____ Company _____

Email _____

Quantity of Tickets Ordered _____ x \$15.00 each = _____

Credit Card # _____ Expiration Date _____ CVV: _____

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

Mailing Address: Omaha Area Board of REALTORS® | 11830 Nicholas St | Omaha, NE 68154

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

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. Submit answers by August 20, to Donna Shipley at Donna@OmahaREALTORS.com, 402-619-5559 (fax), or mail to 11830 Nicholas St, Omaha, NE 68154. The winner will be published in the September FOCUS.

BACKPACK
BOOKS
CALENDAR
CLASSROOM
COMPUTER
CRAYON
DESK
FRIENDS
HOMEWORK
LESSON
LUNCH
MATH
PAINT
PAPER
PENCIL
PLAYGROUND
PRINCIPAL
READ
SPELLING
TEACHERS

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

Name: _____

Company: _____

Address: _____

Phone: _____

Christine Gibson

with NP Dodge Real Estate - Winner of the July Word Search



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Personals

CONGRATULATIONS to **Shawn McGuire** of Celebrity Homes on earning the Master New Home Sales Professional (MCSP) designation from the National Association of Home Builders.

CONGRATULATIONS to **Nicki McGowan** of Nebraska Realty on earning the GRI designation.

CONGRATULATIONS to **Michelle Ragan** of CBSHOME Real Estate on earning the SRES designation.

CONDOLENCES to the family and friends of **Bill Morrison**, OABR 1982 Past President, who recently passed away.

CONDOLENCES to the family and friends of **Scott Frohm** of NP Dodge, who recently passed away.

CONDOLENCES to the family and friends of **Marylou Nordeen**, former OABR and Nebraska REALTORS® Association Executive, who recently passed away.

Send us your news!

Donna Shipley

Donna@OmahaREALTORS.com

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4 - 7 PM | Crosskey Villages Park

Just north of Blondo at Papillion Pkwy (Approx. 115th St.)

\$5 Meal! Hamburger/Hotdog, Chips, Water

Bring your family, friends and lawn chairs!
Please bring your own beverages.

Raffles & Silent Auction 4 - 6 pm

\$200 / Team

5 person minimum/10 maximum

1 OABR member required /team

Must be 18 years or older to play

Game Rules

5 players play two 5 minutes halves

Double elimination tournament

Team award for best theme



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

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