

Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

September 2016

131st Annual OABR Inaugural



The 131st Annual OABR Inaugural was held on Wednesday, August 24 at the Joslyn Art Museum. Festivities began at 5:30 pm with social hour and hor d'oeuvres.

The ceremony kicked-off the new leadership term for 2017 OABR President, Monica Lang, and 2017 OABR and MLS Officers and Directors. David Earl of KETV presided as Master of Ceremonies and Deda Myhre of Nebraska Realty conducted the invocation and Pledge of Allegiance. Lisa Ritter, 2015 NRA President officiated the installation of Officers and Directors.

Stay tuned to the October FOCUS Newsletter for more photos from the Inaugural and a full list of 2017 Officers and Directors and award winners. We look forward to a successful 2017 with OABR President, Monica Lang!



UPCOMING EVENTS

Dues Deadline (with penalty)

Monday, Sept. 15

Code of Ethics Training Course

Friday, Sept. 16; 8:30 am - 12 pm @ OABR Education Center

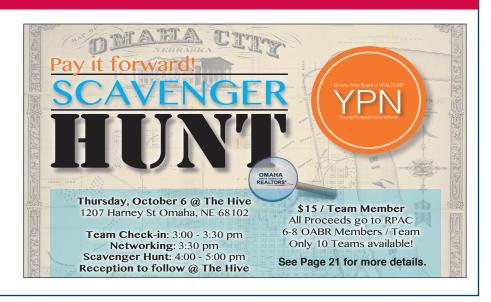
REALTOR® Safety Safari

Wednesday, Sept. 28; 9 am - 12 pm @ Holiday Inn Hotel & Suites

Knowledge is Power New in Town: Emerald Ash Borer

Moves to Omaha

Thursday, Sept. 29; 10 am - 11am @ OABR Education Center





Omaha Area Board of REALTORS®

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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,

Message from the OABR President

Cheers to New Beginnings!

I would first like to thank Andy Alloway for his service as the 2016 OABR President. Andy is an amazing leader and an incredible asset to our industry. I want to personally thank him for his dedication to our organization.

As your new OABR President, allow me to introduce myself.

I have been a Realtor Member since 1995. Back then we used pencils for taking the license exam, not computers. The MLS listings were still published in a book, not online, and cell phones were only used for calls, not emails and text messages. Wow! How things have changed for the better!



Monica Lang
2017 President

I started my career at Brighton Homes (CSI), then spent a year at Benchmark Homes. I started at Celebrity Homes in 1997 and have represented Celebrity Homes ever since. I have had the opportunity to meet and work with many of you over the years. Even after all these years, I still find it incredibly gratifying each and every time I am able to help a customer achieve their dream of homeownership!

I sincerely believe in the following quote:

"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful."

- Herman Cain

As Realtors in the Omaha Metro Area, we are truly blessed to have a great economy with a strong real estate marketplace. We are also very fortunate to have an awesome CEO, Doug Rotthaus, and a hard-working staff at OABR.

My goal this year is to increase involvement in our organization. The rewards are immense! Please consider joining one of the many committees such as Governmental Affairs, Social Events, Education Committee, Diversity Committee, Young Professionals Network, and others. These committees are a great opportunity to network and become actively involved in our organization.

My wish for the entire membership is to have a successful, fulfilling career in this wonderful industry. So let's get out there & make this month great!

I sincerely look forward to serving as your 2017 President!

Cheers!

Monica





Thursday, September 8th (Rain date: Sept. 22)

4-7 PM | Crosskey Villages Park

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

\$5 Meal: Hamburger/Hotdog, Chips, Water
All meal proceeds go to Home Buyer's Assistance Foundation

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.

Team Contact Name		Company		
Phone	Email			_
# of Team Players	Team Name			
(\$200 / Team) CC #		Exp Date	CVS Code:	
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Make checks payable to the Omaha Area Board of REALTORS®.

Please register by Monday, August 29, 2016.

Questions? Contact Donna@OmahaREALTORS.com or 402-619-5551.

Mailing Address:

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

Wire Fraud Email Notice Template Available

The following is an example of a notice you may wish to consider adding to your email signature line. This notice should not serve as a substitute for educating your clients and other participants in your real estate transactions about email wire fraud.

SAMPLE TEMPLATE:

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

By 2019, cybercrime will cost businesses an estimated \$2 trillion annually. Don't be a part of that statistic! Implement the following best practices to safeguard you, your clients, and your business from online criminals.

Best Business Practices: Develop and enforce formal policies for ensuring data security.

- Create, maintain and follow a comprehensive Data Security Program.*
- Create, maintain and follow a comprehensive Document Retention Policy.*
- Avoid storing clients' personally identifiable information for longer than absolutely necessary.
 When you no longer need it, destroy it.

Best Email Practices: Unsecure email accounts are open doors to cyber criminals. Follow these guidelines to help keep that door securely shut and locked tight.

- Whenever possible, avoid sending sensitive information via email.
- If you must send sensitive information via email, make sure to use encrypted email.
- Never trust contact information in unverified emails.
- If an email looks even slightly suspicious, do not click on any links in it, and do not reply to it.
- Clean out your email account regularly. You can always store important emails on your hard drive.
- Do not use free wifi to transact business.
- Avoid using free email accounts for business.
- Use strong passwords.
- Change your password regularly.

Best Transaction

Practices: Real estate transactions require flurries of information between numerous parties. This makes for primetime opportunities for fraudsters. How do you secure your deal?



- From the very start of any transaction, communicate and educate. Get all parties to the transaction up to speed on fraud "red flags," and make sure everyone implements secure email practices.
- When wiring money, the person doing the wiring should pick up the telephone and call the intended recipient of the wired funds immediately prior to sending the funds in order to verify the wiring instructions.
- Remember to use only independently verified contact information.
- Stay paranoid. A few years back the director of the FBI almost got taken by an email banking scam. If it can happen to him, it can happen to us.

Best Damage Control Practices: It's happened. A breach of data, a successful scam, a hack. What to do?

- If a money wire has gone out, immediately contact the bank to try and stop the funds.
- Notify all affected or potentially affected parties. Many states have data breach notification laws.
- Change all of your passwords. If possible, change usernames as well.
- Talk to your attorney.
- Contact the police.
- Report the breach to the FBI Internet Crime Complaint Center: http://www.ic3.gov/default.aspx (link is external)
- Report to your REALTOR® Associations.





Call Joel Webber 402-493-2580 www.myradoncompany.com







Affiliate Spotlight



Think Affiliates First

Have you ever had a real estate transaction where you were the only person/professional that was involved from start to finish?

With some transactions you may feel that way, when dealing with your buyer or seller; however, there are many people and/or service providers that help you get to the closing table.

You will see numerous professions involved in each of your transactions (ie: home inspectors, insurance agents, mortgage lenders, termite inspectors, radon inspections, title/escrow closers, and many more).

Every single person or company has a vested interest in seeing your transaction completed in a professional and timely manner. To insure your client the smoothest possible closing, you want to work with people that you know and trust. Therefore we ask you to Think Affiliates First!

Why should you 'Think Affiliates First?'

- Affiliates are members of the Omaha Board of REALTORS®, just like you.
- Affiliates pay dues and invest in RPAC.
- Affiliates sponsor a large majority of the events put on by OABR (ie: OABR Golf Outing, Turkey Bowl, Blue Jean BBQ, Summer Picnic, etc)
- Affiliates have a mutual goal in seeing your transaction through to completion.
- Affiliates donate time on numerous committees (ie: Education, WCR, Golf, RPAC).
- Affiliates are bound to the Code of Ethics, just as Realtors.
- Affiliates are here to help you!





The Affiliates Council
www.OABRaffiliates.com

Find an Affiliate member online! Visit www.OABRaffiliates.com



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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 2016 MEETING:**

Brent Rasmussen (President) - Mortgage Specialist LLC

Erin Trescott (Vice President) - Pulaski Bank Home Lending

Lisa Powell (Secretery) - Farmers Insurance Powell Ins

Brenda Stuart (Treasurer) - ServiceOne Inc

Jerad Berry - Centris Federal Credit Union

Jessica Blake - Security National Bank

Lori Bonstetter – 2-10 Home Buyers Warranty

Lou Bozak - Paul Davis Restoration

Jessica Bruhn - Gateway Mortgage Group

Jeff Bybee - CKB Custom Creations

Kayla Cunningham - JH Willy

Mindy Currington - Central National Bank

Theresa Dein - Franklin American Mortgage Co

Amy Dritley - People Mortgage Company

June Eads - AmeriSpec Home Inspection Service

Jan Eggenberg - Surehome Inspection Co

Summer Franco - First National Bank

Dick Hovorka - US Bank Home Mortgage

Debbie Kalina – Radon Pros LLC

Deb Martin - Great Western Bank

Lisa Miers - Pulaski Bank Home Lending

David Morar - DVI Insurance Group LLC

Sue Owen - TitleCore National

Kayla Shafer - Home Warranty of America

Mary Sladek - My Insurance LLC

Erin Moran – Home Buyers Protection

Cher Stenger - Home Buyers Protection

Matt Thiel - DRI Title & Escrow

Bridget Vacha – Home Standards Inspection Service

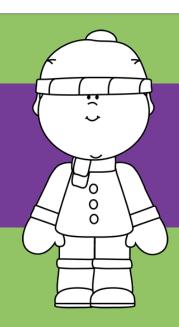
Wendy Walker - Nebraska Title Company

UPCOMING MEETINGS:

Tuesday, September 20 - 9:00 a.m.

Tuesday, October 18 - 9:00 a.m.

Tuesday, November 15 – 9:00 a.m.



"OUTSIDE - IN"



CLOTHING DIZIVE

Warming children from the outside in.

Kick-Off: Wednesday, Aug 10 - Sept 23

Local Beneficiaries:

- Omaha Schools
 Foundation
- · Project Wee Care
- Heartland Family Services

Please Donate Infant - Adult Sizes

New or gently used Coats, Hats, Mittens & Scarves

New Socks & Underwear



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Stephanie Reinhardt

Mortgage Loan Originator 3910 N 132nd St. Omaha, NE 68164 stephanie.reinhardt@usbank.com 402.963.7109 NMLS #: 623803





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2017 Dues Deadline

REMINDER: Thursday, September 15 is that last day to pay your 2017 dues. Unpaid accounts will result in termination.

Pay online at: https://ims.oabr.com, or visit the OABR office Monday through Friday, 8:00 am - 4:45 pm to pay your dues.

Questions? Contact Debbie Peterson at 402-619-5553 or Debbie@OmahaREALTORS.com



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\$1 - A - DAY CLUB (\$365)

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\$100,000 12-31-16

\$98,684

8-16-16

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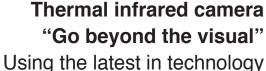


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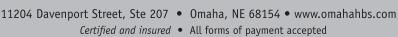
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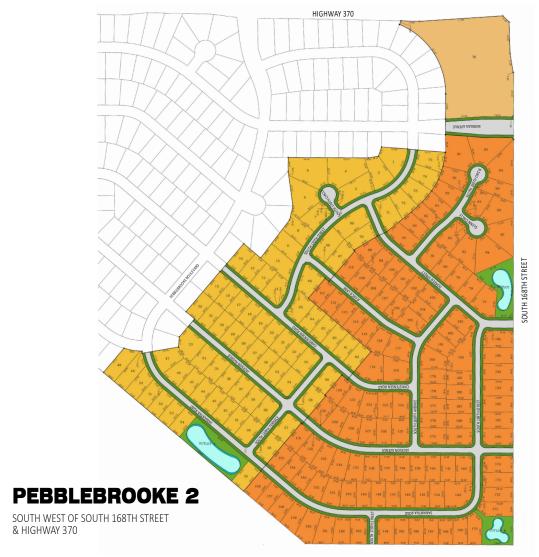
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Membership Report: July 2016

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Andersen, Stephanie - Keller Williams Greater Omaha - 119 #1 Anthony, Claodio - NP Dodge Real Estate Sales Inc - 148 Dodge Bloemer, Arielle - NP Dodge Real Estate Sales Inc - 35 Dodge Briley, Allison - BHHS Ambassador Real Estate - Village Pointe Brown Jr, Jeffrey - Nebraska Realty - Burt Chapman, Sterling - NP Dodge Real Estate Sales Inc - 148 Dodge Dunn, Rick - Keller Williams Greater Omaha - 119 #1 Eakin, Brian - BHHS Ambassador Real Estate - Village Pointe Evanich, Amy - BHHS Ambassador Real Estate - Village Pointe Gegzna, Mandi - Keller Williams Greater Omaha - 119 #1 Gray, Tiffany – NP Dodge Real Estate Sales Inc – 108 Dodge Hamm, Kathryn - Redfin Corporation Heller, Matthew - NP Dodge Real Estate Sales Inc - WA Cty Hofflander, Edward - Keller Williams Greater Omaha - 119 #1 Holt, Christopher - BHHS Ambassador Real Estate - Village Pointe #201 Marriott, James - Keller Williams Greater Omaha - 119 #1 McCawley, Michael - NP Dodge Real Estate Sales Inc - 204 Dodge Melichar, Mary - NP Dodge Real Estate Sales Inc - Sarpy Milledge, Rick - NP Dodge Real Estate Sales Inc - 108 Dodge Nafziger, Shelby - Keller Williams Greater Omaha - 119 #1 Nelson, Erin - BHHS Ambassador Real Estate - Village Pointe Rowe, Jesse - BHHS Ambassador Real Estate - Village Pointe Schlieman, Malissa - DVG Realty LLC Vo, Tu Anh - NP Dodge Real Estate Sales Inc - Sarpy

NEW AFFILIATES

Almquist, Eric - Benchmark Mortgage Byrd, Mark - Accurate Building Inspection Inc Craig, Joe - Premier Electric Inc Cryer, Dean - Great Western Bank Hiatt, Jason - TNT Termite Services Ludvigsen, Michael - Bug Z Termite & Pest Control Myers, Chris - Leapin Lizard Locksmiths Petty, Meghan - Dino's Storage Pinkston, John - First National Bank Werts, Shannon - SMS Marketing and Sales

REALTOR® CANDIDATES

Andersen, Stephanie - Keller Williams Greater Omaha - 119 #1 Bartlett, Rachelle - Nebraska Realty - Burt Beckman, Kenneth - BHHS Ambassador Real Estate - Village Pointe Bouge, Terry - BHHS Ambassador Real Estate - Village Pointe Bridges, Michael - Nebraska Realty - Burt Carroll, Vincent - Nebraska Realty - Burt Cushine, Alan - Nebraska Realty - Burt Dantzler, Shannel - Nebraska Realty - Burt Downing, Deborah - BHHS Ambassador Real Estate - Village Pointe Evans, Kenneth - Keller Williams Greater Omaha - 119 #1 Fleming, Colette - Nebraska Realty - Burt Fries, Dana - CBSHOME Real Estate - Papillion Gehrki, Karen - CBSHOME Real Estate - 159 Dodge #200 Gilbreath, Hollis - NP Dodge Real Estate Sales Inc - 148 Dodge Hallgren, Andrea - NP Dodge Real Estate Sales Inc - 204 Dodge Kawacz, Linda - NP Dodge Real Estate Sales Inc - 204 Dodge Kosmicki, Antoinette - GTR Sales Leach, Christopher - BHHS Ambassador Real Estate - Village Pointe Loges, Mickey - NP Dodge Real Estate Sales Inc - Sarpy Mahoney, Melinda – BHHS Ambassador Real Estate – Village Pointe Marasco, Nico - CBSHOME Real Estate - 159 Dodge #200 Martz, John - Hike Real Estate PC - Weeping Water McDowell, Brittany - CBSHOME Real Estate - 159 Dodge #200 McKenzie, Kaylie - BHHS Ambassador Real Estate - Village Pointe Muckey-Shirk, Jeremy - CBSHOME Real Estate - 159 Dodge #200 Nelson, Carole - NP Dodge Real Estate Sales Inc - 148 Dodge Perchal, April - BHHS Ambassador Real Estate - Village Pointe Platisha, Taylor – Redfin Corporation Reinhart, Jalayna - NP Dodge Real Estate Sales Inc - 204 Dodge Royuk, Joanne - CBSHOME Real Estate - 159 Dodge #200 Stokes, Jeffrey - NP Dodge Real Estate Sales Inc - 204 Dodge Suedmeier, Victoria - Keller Williams Greater Omaha - 119 #1 Weaver, Christina - Keller Williams Greater Omaha - 119 #1 Wise, Alexander - PJ Morgan Real Estate

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Duran, James - KreativElement Franck, Anthony - Integrity Termite May, Sarah - SAC Federal Credit Union Norquest, LeAnna - AmeriSpec Home Inspection Serv Walker, Levi - Skyline Home Loans

MEMBER TRANSFERS Becker, David from NP Dodge Real Estate Sales Inc - 204 Dodge Ste A to BHHS Ambassador Real Estate - Village Pointe #201 Caffery, Lori from RE/MAX Platinum to Nebraska Realty - Burt Day, Katie from NP Dodge Real Estate Sales Inc - 148 Dodge to BHHS Ambassador Real Estate - Village Pointe Dooley, Roxanne from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe Ellison, Chad from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe Fosmer, Katrina from Nebraska Realty - Burt to Nebraska Realty - Burt #200 Hosking, John from BHHS Ambassador Real Estate - Village Pointe to Keller Williams Greater Omaha - 119 #1 Jackson, Andrew from Coldwell Banker REA to BHHS Ambassador Real Estate - Village Pointe Ketcham, Aimee from BHHS Ambassador Real Estate - Village Pointe to CBSHOME Real Estate - 159 Dodge #200 Lee. Richard from Coldwell Banker REA to Keller Williams Greater Omaha - 119 #1 Litz, Cassandra from BHHS Ambassador Real Estate - Village Pointe to BHHS Ambassador Real Estate - Village Pointe #201 Longacre, Sherryl from Don Peterson & Associates RE - 6th to BHHS Ambassador Real Estate - Fremont Lund, Jamie from BHHS Ambassador Real Estate – Village Pointe

to CBSHOME Real Estate - 159 Dodge #200 Miller, Laura from Nebraska Realty - Burt to BHHS Ambassador Real Estate - Village Pointe Minturn, Kylie from Keller Williams Greater Omaha - 119 #1 to BHHS Ambassador Real Estate - Village Pointe Miralles, Rebecca from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe Mueller, Staci from BHHS Ambassador Real Estate - Village Pointe to BHHS Ambassador Real Estate - Village Pointe #201

Nelson, Zachary from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe

Rowe, Kay from NP Dodge Real Estate Sales Inc - 108 Dodge to Keller Williams Greater Omaha - 119 #1

Stark, Jodi from NP Dodge Real Estate Sales Inc - 148 Dodge to BHHS Ambassador Real Estate - Village Pointe

Stuhr, Courtney from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe

Taylor, Amanda from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe

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Vocelka, Michael from Hike Real Estate PC - Bellevue

to Hike Real Estate PC - Fairbury

Westerhause, Joseph from NP Dodge Real Estate Sales Inc - 204 Dodge to BHHS Ambassador Real Estate - Village Pointe

REACTIVATED MEMBERS

Fleming, David - Coldwell Banker REA Murphy, James - Better Homes and Gardens RE

RESIGNATIONS

Benak, Gracie - Coldwell Banker REA

Benker, Danelle - Keller Williams Greater Omaha - 119 #2

Brown, Catherine - NP Dodge Real Estate Sales Inc - Sarpy

Brown, Jennifer - DVG Realty LLC

Bubak, Darcy - Nebraska Realty - Burt

Bull, Kelli - Nebraska Realty - Burt

Butterfield, Brandon - TNT Termite Services

Carrell, Lori - Nebraska Land Title & Abstract

Carson, Jennifer - Nebraska Title Company

Carter, Bob - Total Home Inspections Co

Combs. Sondra - Nebraska Realty - Burt

Cullin, Shane - Nebraska Land Title & Abstract

Dubisr, Karla - CBSHOME Real Estate - 159 Dodge #200

Elias, Nicole - Keller Williams Greater Omaha - 119 #1

Frohm, Scott - NP Dodge Real Estate Sales Inc - 148 Dodge

Groeneweg, Craig - CBSHOME Real Estate - 159 Dodge #200

Haake, Phil - AmeriSpec Home Inspection Serv

Hall, Cyndi - Pratt Pest Control Inc

Hartfield, Matthew - Integrity Termite

Hough, Morgan - NP Dodge Real Estate Sales Inc - 148 Dodge

Melsheimer, Stephanie – NP Dodge Real Estate Sales Inc – 148 Dodge

Milczski, William - NP Dodge Real Estate Sales Inc - Sarpy

Minge, Sherry - CBSHOME Real Estate - 159 Dodge #200

Muths, Melissa - Nebraska Realty - Burt

O'Brien, Ashley - Nebraska Land Title & Abstract

Quinn, Susan - BHHS Ambassador Real Estate - Village Pointe

Reestman, Jamie - NP Dodge Real Estate Sales Inc - 148 Dodge

Stoltenberg, Alan - SAC Federal Credit Union

Yi, Min - Omaha Metro RE Photography

NEW REALTOR® COMPANY

GreenSlate Management LLC - 144 S 39th St, Omaha, NE, 68131

Phone: 402-995-9924 OABR/MLS

Designated Realtor: Spencer Lombardo

Jensen Appraisal Services - 2755 W Hwy 91, Blair, NE, 68008

OABR/MLS Phone 402-990-7571 Designated Realtor: Stephen Jensen Jr

MEMBERSHIP STATISTICS

OABR

	July 2016	July 2015
Designated REALTOR®	198	198
Des. REALTOR® - Secondary	2	1
REALTOR®	2350	2207
REALTOR® - Secondary	10	6
Emeritus	50	41
TOTAL	2610	2453
Leading to Applicate	0.4	50
Institute Affiliate	64	59
Affiliate	410	350
Public Service	7	5
TOTAL	3365	2453
	July 2016	YTD
New REALTOR® Members	40	260
Reinstated REALTOR® Members	2	36
Resignations	29	138

GPRMLS

	July 2016	July 2015
Participants (OABR)	191	190
Participants (MLS only)	65	65
Subscribers (OABR)	2363	2203
Subscribers (MLS only)	209	189
Exempt	28	32
TOTAL	2856	2679

NEW REALTOR® BRANCH OFFICE

Hike Real Estate PC - 213 W Eldora Ave, Weeping Water, NE, 68463

Phone: 402-291-2500

Hike Real Estate PC - 421 D St, Fairbury, NE, 68352

Phone: 402-291-2500

COMPANY ADDRESS/PHONE UPDATES

Battiato Real Estate - Phone: 402-690-4769 CBSHOME Real Estate - Fremont - 445 E 1st St, Fremont, NE, 68025 Alison Frazier Appraiser - 3961 S 194th St, Omaha, NE, 68130

COMPANY NAME CHANGE

Deer Creek Realty & Management LLC - (formerly Daniel Schmit Broker) RE/MAX Platinum - (formerly RE/MAX Platinum Realty)

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Mary Sladek - My Insurance LLC

Monica Gartner - Nebraska Land Title & Abstract

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Erin Trescott - Pulaski Bank Home Lending

Debbie Kalina - Radon Pros LLC

Brenda Stuart - ServiceOne

Jody Smythe - Retirement Funding Solutions

Placemaking Project Improves Annual Picnic

As part of Placemaking, a new initiative by the National Association of REALTORS®, OABR has adopted Crosskey Villages Park with the goal of attracting people to a little-used park to gather and play. The park now features a new gazebo-shelter. In addition, a saucer swingset and new Realtor branded benches are being installed.

The 17th Annual OABR Summer Picnic drew in nearly 170 members on Wednesday, August 10. This year's picnic was held at Crosskey Villages Park, located just north of the OABR offices at 115th & Blondo. Those who attended the picnic had the opportunity to network with over 30 different Affiliate companies who sponsored tables under the big-top tents. We couldn't have asked for better weather to accompany our picnic in the park. Members enjoyed a delicious grilled lunch in the park provided by Hy-Vee.

Thank you to the Affiliates who sponsored this event! See the list of sponsors and prize winners.













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Home Standards	Bridget Vacha
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Brenda Hamre	CBSHOME Real Estate
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Kerri Kelly	BHHS Ambassador Real Estate
Brittney Kusmierski	BHHS Ambassador Real Estate
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Mark Samuelson	Nebraska Realty
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	Multi-Vest Realty
	BHHS Ambassador Real Estate
Char Smith	CBSHOME Real Estate
JaNell Stoneburg	GBS Homes
Lyn Struass	NP Dodge Real Estate
	CBSHOME Real Estate
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Kaylane Wickert	BHHS Ambassador Real Estate

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AFFILIATE DUES (\$100)

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www.randallschool.com 402-333-3004

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www.mrrealestatece.com 402-660-0395

• **REEsults Coaching** (Mark Wehner)

www.reesultscoaching.com 402-676-0101

- R. F. Morrissey & Associates (Roger Morrissey) 402-933-9033
- Top Producers School of Real Estate 402-933-8343

Is a Geothermal Heating/ Cooling System Right For You?

Bv Robert Grohowski Home Standards Inspection Services

A geothermal heat pump is a central heating/cooling system similar to a furnace and air conditioner found in homes today. The difference between the two systems is the source from which the heating and cooling is derived. In a geothermal heat pump, the earth acts as the heat source in the winter and as the heat sink in the summer.

What are the benefits of a geothermal system?

1. Longer Product Life Cycle

The average geothermal system lasts 20-24 years as compared to 15-18 years for conventional systems. This is due to fewer moving parts and less corrosion caused during the fossil fuel burning process.

2. Highly Efficient

The most efficient gas furnace currently has an efficiency rating 98%. Geothermal systems have efficiency ratings of 400-500%.

3. Lower Operating Costs

The higher efficiency ratings of geothermal systems enable the average homeowner to save up to 70% on energy costs than with traditional systems. Geothermal systems use no natural

4. Hot Water Benefit

Part of the by-product of running a geothermal system in heat and cool mode is the capability to heat domestic water. This application can reduce the water heating cost of a four-person household by 50-60%.

5. Safer

Geothermal units use no natural gas or propane for heating thus, no gas lines run to the unit. This eliminates the chance of explosion, hazardous fumes or risk of carbon monoxide poisoning.

6. Quieter

Conventional air conditioners require noisy outdoor equipment. Geothermal systems require no such equipment and tend to be much quieter. Typically the only sound that is heard when the unit is in operation is of the condenser and blower.

What does a Geothermal system typically cost? This question is difficult to answer because

every house has different heating/cooling requirements and a different topographical area. One small cabin might be situated by a nearby lake which may be used as the heat/cool source in the system. In this situation, a geothermal system will be relatively inexpensive to install. On the other hand, a 6,000 sq ft home located 1 mile away may be required to drill 6-200' wells to maintain the same heating/cooling effect. Although not precise by any means, estimates range between \$5,000-\$9,000 per ton to install a geothermal system. On the flip side, payback period on geothermal systems range from 5-15 years. With many tax incentives from local utility companies, state and federal governments, geothermal systems are proving to be a more competitive option and nationwide are installed in over 1 million homes and

businesses.



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Know the Code



Code of Ethics: Article 16 (1-10)

ARTICLE 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients. (Amended 1/04) [listen]

Standard of Practice 16-1

Article 16 is not intended to prohibit aggressive or innovative business practices which are otherwise ethical and does not prohibit disagreements with other REALTORS® involving commission, fees, compensation or other forms of payment or expenses. (Adopted 1/93, Amended 1/95)

Standard of Practice 16-2

Article 16 does not preclude REALTORS® from making general announcements to prospects describing their services and the terms of their availability even though some recipients may have entered into agency agreements or other exclusive relationships with another REALTOR®. A general telephone canvass, general mailing or distribution addressed to all prospects in a given geographical area or in a given profession, business, club, or organization, or other classification or group is deemed "general" for purposes of this standard. (Amended 1/04)

First, telephone or personal solicitations of property owners who have been identified by a real estate sign, multiple listing compilation, or other information service as having exclusively listed their property with another REALTOR®, and second, mail or other forms of written solicitations of prospects whose properties are exclusively listed with another REALTOR® when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings, "for sale" or "for rent" signs, or other sources of information required by Article 3 and Multiple Listing Service rules to be made available to other REALTORS® under offers of subagency or cooperation. (Amended 1/04)

Standard of Practice 16-3

Article 16 does not preclude REALTORS® from contacting the client of another broker for the purpose of offering to provide, or entering into a contract to provide, a different type of real estate service unrelated to the type of service currently being provided (e.g., property management as opposed to brokerage) or from offering the same type of service for property not subject to other brokers' exclusive agreements. However, information received through a Multiple Listing Service or any other offer of cooperation may not be used to target clients of other REALTORS® to whom such offers to provide services may be made.

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)



Register online at in	n s.oabr.com . Typ	oe in your ID ar	nd password, click on "	Event by date," then on the specific event.
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to Hanna@OmahaR	EALTORS.com			
Mailing Address:	(DE AL TO DO®			
Omaha Area Board 11830 Nicholas St.	OT REALTORS			
Omaha, NE 68154				



Congratulations to our 2016 / 2017 Future Leaders Scholarship Winners



Jackson CoffinSon of Gayle Coffin
Woods Bros. Realty



Baily PayneDaughter of Tammy Payne
CBS Home Real Estate



Megan Grove
Daughter of Colleen Grove
BHHS Real Estate

AmeriSpec Inspection Services and TNT Termite Services are pleased to announce the winners of our \$1,500 Future Leaders Scholarship Program for the 2016/2017 school year. Our program in its seventh year has contributed \$32,000 in financial support for family members of the real estate communities we serve. As one of your true "Partners of the Community," we believe education is the key to a successful future. Our commitment toward education is another way that we will continue to differentiate ourselves from other inspection companies.

AmeriSpecNE.com

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 September 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 October FOCUS.

AMERICAN BARBEQUE BREAK CAMPING COOKOUT **COUNTRY HOLIDAY LABOR** MONDAY **NATIONAL** PARADE **PICNIC RELAX SEPTEMBER SUMMER** TRAVEL **TRIP VACATION WEEKEND WORK**

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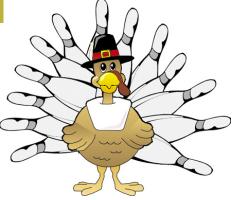
with Nebraska Realty - Winner of the August Word Search





ATTENTION REALTORS® & AFFILIATES ONLY

2016 TURKEY BOYSEOR



- Wednesday, Nov. 9
- Check-in: 11:00 am
- **Bowling:** 12:00 pm
- The MARK
- 20902 Cumberland Dr.
- Elkhorn, NE 68022
- **\$25**/Person (Includes lunch buffet and 2 games with shoes)
- \$20 Spectator and/or 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!

Join us after bowling for Awards & Networking!

Register early before lanes fill up! 40 lanes available. (Each bowler's name will be pre-entered based on registration.)

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

Name	Company		
Name			
Name			
Name			
Name	Company		
Name			
Name			
Name			
Team Captain's Email		Phone	
[] Spectator and/or Lunch Only (\$20.00 [] Check payable to: OABR Affiliates, 1 [] Credit Card - VISA, MC, DISC, AmX Billing Address Signature	1830 Nicholas St, Omaha, N3 68 City	Exp Zip	

Personals

CONDONLENCES to **Terry Forman** of NP Dodge Real Estate on the recent loss of his father.

CONDONLENCES to **Gene Riehart** of NP Dodge Real Estate on the recent loss of his father.

Send us your news!

Donna Shipley

Donna@OmahaREALTORS.com 402-619-5551



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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









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SAFETY AT THE OFFICE

- Ensure all doors other than the main entrance are secured.
- Make sure there is a clear exit route from the service desk to the door.
- Never allow visitors to wander freely about the office.
- Install alarm buttons in strategic spots throughout the office.
- Never leave wallets, purses, or valuables behind counters or on desks.
- Lock up audio/visual equipment when not in use.
- Secure spare and master keys in locked cabinets.
- Restrict office keys to those who need them. Maintain a record of keys.
- Limit the amount of personal info you share on your business cards/signage.
- Consider using only your first initial and last name on "For Sale" signs to conceal gender and prevent anyone other than current clients asking for you by name.

SAFETY WITH CLIENTS

- Always let someone know where you are going and when you will be back.
 - Never list a property as "Vacant." This is an open invitation to criminals.
- Show properties before dark. If you have to, be sure to turn on all the lights.
- Use the LockBox key procedure, established to improve REALTOR® safety.
- Ask new clients to complete a Prospect Identification Form.
- Establish a distress code that can be used when you feel you are in danger.
- When showing commercial property, be sure your cell phone has service.
- Get to know prospective clients before showing a commercial property.
- Use your intuition. If you feel uneasy, ask someone to join you or don't show it.
- If someone tries to rob you, give up the property; don't give up your life.
- Take a self-defense course to prepare you for the worst. Always be prepared.

BROKERS: PROTECT YOUR OFFICE & YOUR AGENTS

- Create an office safety plan. Appoint one individual as a safety coordinator to oversee, maintain, and enforce the plan. Require everyone in your firm to know and understand the safety policy and procedures.
- Assign an office safetly contact and several alternates. If your office has a full-time receptionist, this person is an ideal choice. Encourage agents to call 9-1-1 in an emergency or if they perceive that they are in danger
- Create a distress code, making sure all employess and agents know what they establish safety call-in procedures. Mandate the use of the buddy system Require agents to report their whereabouts to your safety contact, and are and what to do when they hear them.
- Use a registration book for all clients and other visitors, and check their information against a photo ID.
- situation. Make sure private areas of the office aren't accessible to strangers. Establish a secure location to which employees can go in a dangerous
- whereabouts whenever they work offsite. Consider personally visiting or calling Ensure that someone is responsible for being aware of your agent's the open houses where your agents are working.

10 STEPS TO A SAFE OPEN HOUSE

- Park where you cannot get blocked in. Make sure you have a clear line of sight to your vehicle, free from hiding places.
- Meet the neigbors. There's safety in numbers. Introduce yourself. **α α 4**
- Advise clients about valuables. Point out the items they should secure.
- Be aware and work in teams. Invite an affiliate such as a home inspector, to sit in on the open house with you.
- Establish your escape routes. Know how to get in and out of all rooms.
- Look over guests as they arrive. Is this someone you feel comfortable with? Set up for safety. Hang bells on the door to alert you when someone enters. 6.5.
 - Never turn your back on a prospect. Always let them walk in front of you.
- Never go into rooms without an escape route. Let clients go in without you.
- walk to theirs and close up with them, then both of you can go to your house to Close up in teams. If another agent is doing an open house nearby, offer to



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