

Turkey Bowl & Toys for Tots



Thank you to all who participated in this year's Turkey Bowl at The MARK. The event brought in over \$7,500 in cash donations and over 900 toys.

The event continues to be second, only to the Husker Game Day Event, for the most donations collected by the Marines. Ninety-seven percent of all donations are distributed in Nebraska.

Toys for Tots donation boxes are still located at many of the real estate offices in Omaha and the OABR office through December 5. A special thank you to our sponsors and volunteers for their time, generosity, and talent in making the Turkey Bowl a success.

Continued on Pages 4 and 5



UPCOMING EVENTS

REALTOR® Ring Day

Friday, December 2; 10:00 am - 4:00 pm
Reception: DJ's Dugout; 3:00 pm - 6:00 pm

New Member Orientation

Tuesday, December 6
8:30 am - 4:00 pm
Wednesday, December 7
8:30 am - 4:00 pm
Thursday, December 8
8:30 am - 12:30 pm
@ OABR Education Center

Code of Ethics Training Course

Friday, December 9; 8:30 am - 12:00 pm
@ OABR Education Center

UNO MAVERICKS HOCKEY NIGHT



Friday, January 20, 2017
7:07 pm | Baxter Arena

SocialEvents
Omaha Area Board of REALTORS®

*Purchase tickets
at the front desk!*



**Omaha Mavericks
VS
Miami Redhawks**





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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

Message from the OABR President

Happy Holidays!

Many of you know I love this time of year! Our home is decorated to the extreme! Several Christmas trees, décor galore, stockings, twinkling lights, festive table settings and of course lots of food and wine! It's my all-time favorite holiday season and I celebrate it to the fullest degree possible!

This time of year is also the perfect opportunity to set your resolutions for the upcoming year and to create your business plan and goals for 2017. Since obtaining my real estate license in 1995, I have written out my sales goals every single year. I even stick sticky notes all over the place (in my home, car, office, etc.) with the number of sales I desire for that particular year. I am constantly pleasantly surprised how effective this method has been. Seeing that number every day makes me focus on hitting that target!

This excerpt from a Harvard business study is a great example of the power of written goals:

"In 1979, interviewers asked new graduates from the Harvard's MBA Program and found that:

- 84% had no specific goals at all
- 13% had goals but they were not committed to paper
- 3% had clear, written goals and plans to accomplish them

In 1989, the interviewers again interviewed the graduates of that class. You can probably guess the results:

- The 13% of the class who had goals were earning, on average, twice as much as the 84 percent who had no goals at all.
- Even more staggering – the three percent who had clear, written goals were earning, on average, ten times as much as the other 97 percent put together.

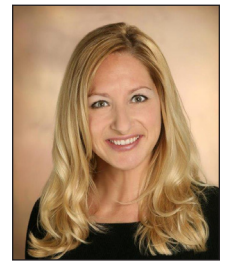
(Source: *What They Don't Teach You in the Harvard Business School*, by Mark McCormack)"

The author of the article went on to make a great point: If you don't have time to write down your goals, where are you going to find the time to accomplish them?

It's something to think about at the least. Maybe give it a try this upcoming year and see what happens. My sincere hope for the entire membership is to have your most successful year yet in 2017!

Please don't forget, the Omaha Area Board of REALTORS® is here to serve its members as an excellent resource for educational opportunities, a wide range of committee activities, printing and mailing services, fun social events, and more. Cheers to a fun filled holiday season with your family and friends!

Monica



Monica Lang
2017 President

HAPPY HOLIDAYS



Code of Ethics Training Course [9999T]

The National Association of REALTORS® requires completion of quadrennial ethics training by all members. The next deadline is December 31, 2016.

\$25 - All Proceeds Support RPAC

Non-members will be charged \$50



Investments are not deductible for federal income tax purposes. Investments to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may invest more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount invested or decision not to invest. You may refuse to invest without reprisal. 85% of each investment is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.



Friday, December 9, 2016

8:30 am - 12:00 pm

OABR Education Center

11830 Nicholas Street
Omaha, NE 68154

Please note: This course is also good for 3 hours of Broker Approved Training CE.

Snacks and refreshments will be provided.

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

OABR
11830 Nicholas St.
Omaha, NE 68154

Email: Debbie@OmahaREALTORS.com

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Turkey Bowl & Toys for Tots 2016

Winners!

- **Split-the-Pot:** Jennifer Stander, Nebraska Realty
- **Signed Creighton Basketball:** Cory Fuller, BHHS Ambassador Real Estate
- **Signed Nebraska Husker Football:** Dixie Bednar, BHHS Ambassador Real Estate
- **Top Team Score of 2,944:** Jerry Vogel, Tom Smith, Mickey Loges, Duane Safarik, Casey Haflett, Brandon Martin, Steve Polinsky, and Rodd Faubion
- **Top Men's Score of 543:** Steve Polinsky, NP Dodge
- **Top Women's Score of 395:** Jen Palermo, Nebraska Realty



Thank you Strike Zone sponsors!

Ambassador Title Services, American National Bank, Centris Federal Credit Union, Charter West, Franklin American Mortgage, and Veterans United.

Thank you Spare Zone sponsors!

AmeriSpec, Charter Title, Farmers Insurance/Powell Insurance, First National Bank, Home Buyers Protection, Mortgage Specialists, Northwest Bank, and Busey Mortgage.

Thank you Fun Zone sponsors!

2-10 Warranty, My Insurance, Paul Davis Restoration, Norm's Door Service, DVI Insurance Group, Omaha Home Buyer Services, DRI Title, First American Title, Radon Pros, City-Wide Termite & Pest Control, First State Bank, and Great Western Bank.

A special "Thank you" to the CBS/Sarpy office that raised \$320 for the Toys for Tots campaign, the HyVee at 156th & Maple for donating 15 turkeys, and the numerous OABR affiliate members who volunteered their time and/or gift-cards for the event. So many of you go above and beyond with your Toys for Tots contributions, and we appreciate each and every one of you.

We would also like to thank our event committee members: Theresa Dein, Melanie Doeschot, and Amanda Filippi, as well as Doug Dohse and Bill Swanson for all of their assistance with this great event.

By Theresa Dein, Franklin American Mortgage Co.







Mortgage Specialists

Having troubles getting your buyers to speak with a Lender to get pre-approved? Here are some good tips you can share with them:

By Brent Rasmussen

It's been decided: you're going to buy a new home. Whether you're a first-time homebuyer or a seasoned veteran, the home buying process can be a little daunting. Browsing through the beautiful homes in varying neighborhoods can be the easy part—it's when you actually decide to take action that things become tricky.

Even knowing where to begin is difficult because you have a couple of different options. Do you begin by contacting a realtor or a mortgage specialist? On the one hand, you need a realtor to see those beautiful homes and who doesn't want to start the process wandering through homes imagining them decorated with personal belongings? On the other hand, you need to know how much you can really afford before the real house hunting can begin.



Here are the top five reasons you should contact a mortgage professional first:

1. While many house hunting websites have calculators that can give an estimate of the price and monthly payments, they are not always the most reliable. These calculators are for the sole purpose of estimating the cost, not providing accurate information. Most are based on national rates and national property taxes and insurance that may or may not differ from the rates in your area. It's always best to rely on a calculator that utilizes local rates, property taxes and insurance.
2. House hunting before you have an accurate assessment of what you can afford can set unrealistic expectations. If you begin the process with high expectations, it may result in a poor overall home buying experience and eventual dissatisfaction with the home you end up purchasing. It's important to maintain realistic expectations throughout the entire process.
3. The information a mortgage professional will provide you with is not only beneficial to you, but also to your real estate agent. It ensures the agent will not waste valuable time showing you homes you don't qualify for while saving you time and effort.
4. Mortgage professionals are qualified to explain the entire home buying process to you. It's important to really know and understand the process as it pertains to you because it can differ based on the situation.
5. Planning the process with the mortgage professional can make the steps of moving that much more stress free. It will also allow you to put in a better offer knowing how and when everything is to be accomplished, so on closing day everything is ready to go.

As you can see, there are many benefits to choosing your mortgage professional before beginning to house hunt.

Brent Rasmussen, CMC CRMS
Mortgage Specialists, LLC
402-991-5153



RPAC Check Presentations

On Wednesday, November 26 Governmental Affairs committee members presented RPAC checks to benefit the campaigns of local REALTOR®-friendly candidates.



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AFFILIATE NOVEMBER 2016 MEETING ATTENDANCE:

Erin Trescott (President) – Pulaski Bank Home Lending
Brenda Stuart (Treasurer) – ServiceOne Inc
Stephanie Beals – Eagle Mortgage Inc
Jessica Blake – Security National Bank
Lori Bonnsetter – 2-10 Home Buyers Warranty
Lou Bozak – Paul Davis Restoration
Kayla Cunningham – JH Willy
Theresa Dein – Franklin American Mortgage Co
Amy Dritley – Peoples Mortgage Company
Jan Eggenberg – SureHome Inspection Company
Summer Franco – First National Bank
Monica Gartner – Nebraska Land Title & Abstract
Jen Goodman – American National Bank
Mark McGee – American National Bank
Scott Morgaridge – HouseMaster Home Inspections
Mehgan Petty – Dino's Storage
Kayla Shafer – Home Warranty of America
Jody Smythe – Retirement Funding Solutions
Christina Undem – Radon Pros LLC

UPCOMING MEETINGS:

No meeting in December
Tuesday, January 17 - 9:00 a.m.
Tuesday, February 21 - 9:00 a.m.
Tuesday, March 21 - 9:00 a.m.

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“Vacant or Unimproved Lot Application” Deadline Approaching

Douglas County Assessor/Register of Deeds Diane Battiato is reminding owners of two or more vacant or unimproved lots, which are being held for sale or resale, that if they want to take advantage of LB 191, Nebraska Revised Statutes, Sections 77-132 and 77-1314, they must file a form 191, annually.

Battiato said that according to the statutes, if the lots are vacant or unimproved and being held for sale or resale, the owner can have the lots treated as one parcel for property assessment and property-tax purposes. Interested owners should file the form 191, “Vacant or Unimproved Lot”, with her office by December 31 of each year. If the deadline falls on a weekend or holiday, the filing deadline is the next business day.

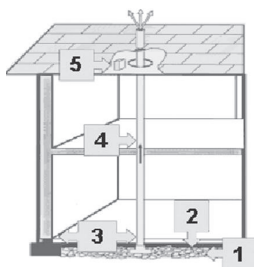
For more information, contact: Diane Battiato, Douglas County Assessor/Register of Deeds, 402-444-7457, or Larry Miller, Chief Office Deputy, 402-444-6780.



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Reinstalling eKEY App

If you get a new or replacement phone or if your phone is factory reset, you need to reinstall the eKEY App.

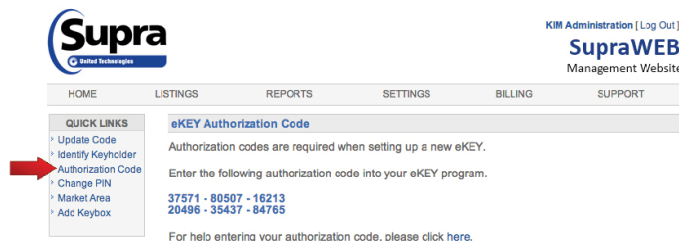
First, download the eKEY App on your phone. Next, you will need to retrieve your **30-digit authorization code** by phone or SupraWEB. Here's how:

Retrieving your authorization code by phone:

- Contact Supra Technical Support at 402-619-5566
- Hours: 7am – 9pm CST, 7 days a week

Retrieving your authorization code using SupraWEB:

- Visit www.OmahaREALTORS.com/Supra
- Authorization Codes cannot be retrieved using the internet on your phone, you must use a laptop, iPad or Tablet, or desktop computer.
- Log in using your User ID and Password.
- If you do not have an existing SupraWEB account, click Register.
- New users will need your 7-digit eKEY serial number which can be found within the eKEY App at the top of your screen.
- Your 4-digit pin number is the same number used to open LockBoxes.
- If you already have an existing account with SupraWEB, but cannot remember your User ID, call Technical Support at 402-619-5566.
- To generate your 30-digit authorization code, click on Authorization Code under Quick Links on the left hand side (See Below).



Supra
eKEY Authorization Code

Authorization codes are required when setting up a new eKEY.

Enter the following authorization code into your eKEY program.

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20496 - 35437 - 84765


For help entering your authorization code, please click [here](#).

Q&A

ASK THE HOME INSPECTOR!

By Patrick Casey, President
The Home Buyers Protection Company

Home & Building Inspections • Radon & Mold Testing





The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: The home we are considering purchasing is on a lot with many mature trees. We are concerned about tree roots damaging our sewer line. Does your home inspection inspect sewer lines?

Answer: You are correct to be concerned about tree roots damaging your sewer line. This is a fairly common occurrence with older homes located on lots with mature trees. A typical home inspection will check the interior plumbing in your home including the drainage of the plumbing system. The inspection does not include an evaluation of the underground sewer line.

Although the plumbing system may be draining properly during the inspection, there still could be problems with the sewer line. We offer, and recommend, a sewer camera inspection especially for homes on treed lots. This inspection includes placing a video camera inside the sewer line and running it through the pipe. This inspection will be able to determine if there is any damage to the pipe including tree root damage. You will receive a copy of the video verifying the condition of the pipe.

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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(402) 334-7926

2016 CONTRIBUTION GOAL MET!

100% RPAC Participation: **Celebrity Homes**

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Leisey, Vince

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Marasco, Ralph
Meyer, Trudy
Myhre, Deda
Pruitt, Terri
Rasmussen, Matt
Rauth, Susan
Riedmann, Mike
Ritter, Dennis
Ritter, Lisa
Rotthaus, Doug
Vogt, Scott
Wehner, Mark

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Dodge, Nathan
Gibson, Ryan
Housley, Dionne
Jarecke, Melissa
Leaders, Mark
Matney, David
May, Angela
Neilan, Perre

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

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Anderson, Jill
Andrew, Cynthia
Archer, Crystal
Craighead, Joni
Dohse, Doug
Irish, Sheila
Lichter, Patrick
Sawyer, Jessica
Swanson, Bill

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Tartaglia, Julie
Titus, Randy
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Vogel, Jerry
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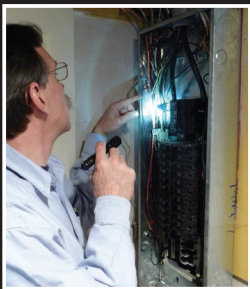


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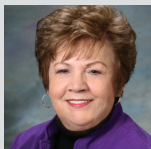
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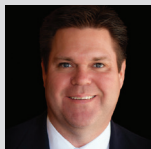
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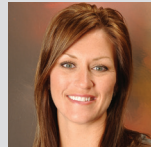
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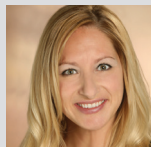
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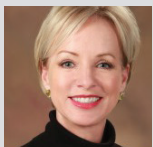
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Hasse, Lisa – American National Bank
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Udem, Christina – Radon Pros LLC

REALTOR® CANDIDATES

Alexander, Ivy – Nebraska Realty – Burt
Burkhardt, Tracy – CBSHOME Real Estate – 159 Dodge #200
Cooper, Tabitha – Keller Williams Greater Omaha – 119 #1
Edmondson, Jennifer – CBSHOME Real Estate – Papillion
Fichtl, Maggie – Liberty Core Real Estate
Heimann, Jordan – Nebraska Realty – Burt
Hess, Tasha – BHHS Ambassador Real Estate – Village Pointe
Hinn, Marilyn – CBSHOME Real Estate – 159 Dodge #200
Howard, George – Liberty Core Real Estate
Jones, Cassandra – BHHS Ambassador Real Estate – Village Pointe
Kaasch Jr, Ted – DVG Realty LLC
Kasun, James – Nebraska Realty – Burt
King, Jeffrey – Keller Williams Greater Omaha – 119 #1
Knobbe, Michael – BHHS Ambassador Real Estate – Village Pointe
Marx, Arley – BHHS Ambassador Real Estate – Village Pointe
Maw, Rebecca – NP Dodge Real Estate Sales Inc – 204 Dodge
O'Shea, Desiree – BHHS Ambassador Real Estate – Village Pointe
Overfelt, James – Liberty Core Real Estate
Robinson, Sara – BHHS Ambassador Real Estate – Village Pointe
Schlegelmilch, Stacy – NP Dodge Real Estate Sales Inc – 148 Dodge
Skwarek, Patty – NP Dodge Real Estate Sales Inc – 108 Dodge
Taylor, Elizabeth – Heyen Real Estate – Denton
Wallace, Brandon – CBSHOME Real Estate – 159 Dodge #200
Wertheim, Andrew – CBSHOME Real Estate – 159 Dodge #200
Wiese, Trina – BHHS Ambassador Real Estate – Village Pointe

AFFILIATE CANDIDATES

Bell, Marcus – Gateway Mortgage Group
DeVivo, Luke – DVO Inspection LLC
Fausset, Laurie – Midwest Contract Cleaning Solutions
Hill, Barney – BHill Home Inspections LLC
Jindra, Christi – Nebraska Land Title & Abstract
Lamb, MaryAnn – My Insurance LLC
Lopez, Kim – Peoples Mortgage Company
McGonagle, Wesley – Amoura Productions Photography
Morgaridge, Scott – HouseMaster Home Inspections
Rosales, Eugene – Full Access Mortgage Inc
Rothlisberger, Jeff – Full Access Mortgage Inc
Taylor, Kristi – Peoples Mortgage Company

MEMBER TRANSFERS

Anderson, Jeanne from RE/MAX Results to
Nebraska Realty – Burt
Burnison, Justin from Celebrity Homes Inc to
Keller Williams Greater Omaha – 119 #1
Chaka, Karen from CBSHOME Real Estate – 159 Dodge #200 to
Better Homes and Gardens RE
Cheek, Bobbi from Better Homes and Gardens RE to
RE/MAX Results
Eppenbaugh, Angela from RE/MAX Professionals to
Celebrity Homes Inc
Hillmer, Rebecca from Keller Williams Greater Omaha – 119 #1 to
NP Dodge Real Estate Sales Inc – Sarpy
Kully, Jennifer from BHHS Ambassador Real Estate – Village Pointe to
Better Homes and Gardens RE
Laubert, Susan from CBSHOME Real Estate – 159 Dodge #200 to
Nebraska Realty – Burt
Mahoney, Jean from CBSHOME Real Estate – 159 Dodge to
NP Dodge Real Estate Sales Inc – Sarpy
Morris, Jeanean from Nebraska Realty – Burt to
Hike Real Estate PC – Papillion
Rieckman, Rita from NP Dodge Real Estate Sales Inc – 35 Dodge to
NP Dodge Real Estate Sales Inc – 35 Dodge #100
Taylor, Jacalyn from BHHS Ambassador Real Estate – Village Pointe
#201 to BHHS Ambassador Real Estate – Village Pointe
Vest, Sarah from NP Dodge Real Estate Sales Inc – 148 Dodge to
BHHS Ambassador Real Estate – Village Pointe
Vokal Sr, James from NP Dodge Real Estate Sales Inc – 204 Dodge to
Keller Williams Greater Omaha – 119 #1
Wehner, Therese from NP Dodge Real Estate Sales Inc – 148 Dodge to
BHHS Ambassador Real Estate – Village Pointe

RESIGNATIONS

Arnold, Stephanie – CBSHOME Real Estate – 159 Dodge #200
Budden, Gary – Nebraska Realty – Burt
Covarrubias-Castro – Liberty Core Real Estate
Finkel, Joel – CBSHOME Real Estate – 159 Dodge #200
Finkel, Lois – CBSHOME Real Estate – 159 Dodge #200
Gustafson, Ronald – BHHS Ambassador Real Estate – Village Pointe
Hogan, Brooke – Coldwell Banker REA
Martin, Sonia – NP Dodge Real Estate Sales Inc – Sarpy
Tanner, Richard – Nebraska Realty – Burt
Tatum, Steve – Amoura Productions Photography
Thailing, Sybil – CBSHOME Real Estate – 159 Dodge #200
Zeigler, Dani – My Insurance LLC

NEW REALTOR® BRANCH OFFICE

Heyen Real Estate – 6001 W Yankee Lake Rd, Denton, NE, 68339
Phone: 402-403-3750 Fax: 402-403-3751

ADDRESS & PHONE UPDATES

(Notify the Board office for all directory changes.)

Gage Electrical Contracting – 17127 S St, Omaha, NE, 68135

Midwest Appraisal Associates Inc – 421 W Broadway Ste 400,
Council Bluffs, IA, 51503 Phone: 712-323-9004 Fax: 320-210-7915

NP Dodge Real Estate Sales Inc – Corp – 8701 W Dodge Rd #300,
Omaha, NE, 68114

DECEMBER ORIENTATION SPONSORS

Brent Rasmussen – Mortgage Specialists LLC
Lori Bonnsetter – 2-10 Home Buyers Warranty
Lisa Powell - Farmers Insurance Powell Insurance
Erin Trescott – Pulaski Bank Home Lending
Debbie Kalina – Radon Pros LLC

JANUARY ORIENTATION SPONSORS

Brenda Stuart – ServiceOne Inc
Jody Smythe – Retirement Funding Solutions
Summer Franco – First National Bank
Lisa Bullerman – Staging and Design by Lisa Marie
Mary Sladek – My Insurance LLC

MEMBERSHIP STATISTICS

Continued from Page 15

OABR

	Oct 2016	Oct 2015
Designated REALTOR®	199	196
Des. REALTOR® - Secondary	2	1
REALTOR®	2314	2215
REALTOR® - Secondary	8	8
Emeritus	48	40
TOTAL	2571	2460

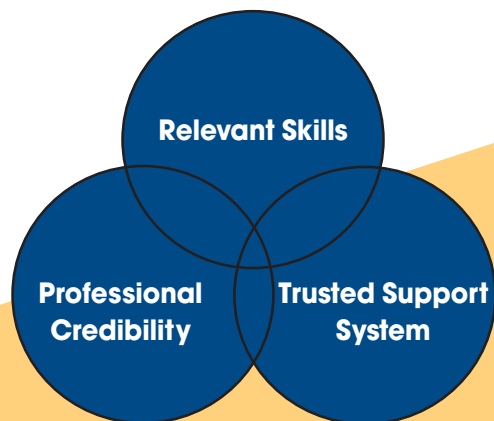
Institute Affiliate	64	58
Affiliate	364	362
Public Service	7	5
TOTAL	3285	3146

	Oct 2016	YTD
New REALTOR® Members	35	366
Reinstated REALTOR® Members	11	54
Resignations	13	360

GPRMLS

	Oct 2016	Oct 2015
Participants (OABR)	192	189
Participants (MLS only)	64	66
Subscribers (OABR)	2322	2215
Subscribers (MLS only)	215	199
Exempt	26	28
TOTAL	2821	2697

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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 the Omaha Area Board of REALTORS® or through another method, such as home study, correspondence, classroom courses, or online courses.

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Fireplace Fun & Function

By Jon Vacha
Home Standards Inspection Services

As the weather turns cold and families gather in living rooms, people start to turn on their fireplaces ...or they say, "We've never used that thing, I don't even know if it works." During a home inspection walk-through we make sure that the buyer understands how to operate their fireplace.

If a house was built after 1995 (or so) it probably has a direct vent fireplace. This type of fireplace has a glass sealed door (which gets hot) and then a 'direct vent' or flue pipe and combustion air intake pipe that usually runs out through the sidewall of a house. A couple minutes of explaining gas shutoffs and the pilot light goes a long way in helping the buyer understand the simple setup.

After the pilot light is lit (or if there is an electronic ignition) all it takes is a flick of a light switch to start 'er up. We suggest keeping the pilot light on year round (costs around \$10 a year).

Older homes may have a simple wood-burning fireplace. The more wood is burned in a fireplace, the more care should be taken in making sure the flue is clean and doesn't build up with dangerous levels of creosote. Getting to know a chimney sweep is always a good idea – just ask Mary Poppins.

A gas log starter fireplace has a gas line in the firebox that is designed to help start a wood-burning fire. Once the logs have started burning well enough, the gas line can be turned off.

A gas log fireplace has fake logs and gas flames burn around them. Understanding keys and pilot lights and combinations of the two may be needed with these types of fireplaces.

If a fireplace is not a direct vent fireplace, it will have a damper. Dampers need to be open when the fireplace is burning to let the smoke and exhaust escape through the chimney. It may be closed when the fireplace



is off to prevent cold air from entering the house. A C-clamp should be on gas log fireplace dampers to prevent the flue from closing completely in case there is ever a gas leak. C-clamps are included in the installation kits on these gas log fireplace inserts, but they are usually never installed.

A damper that is located at the top of a chimney should be removed if there is any type of gas fireplace. A gas leak can fill up a chimney with a damper at the top and create a bomb.

Understanding how to operate a fireplace and having a friendly home inspector warn of their dangers helps more holiday gatherings occur with a nice burning fireplace nearby.



150 TURKEYS!

This year 150 turkeys were donated to the Food Bank for the Heartland. Thank you for all your referrals!

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Jon Vacha
Inspector





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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 \$200,000, 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.



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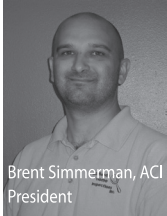
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- **Larabee School of Real Estate and Insurance**
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402-436-3308
- **Moore Appraisal Ed., LLC**
www.mooreeducation.com
402-770-8605
- **Nebraska REALTORS® Association**
www.nebraskarealtors.com
402-323-6500
- **Randall School of Real Estate**
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402-333-3004
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Code of Ethics: *Article 1; Standards 1-7*

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.

- **Standard of Practice 1-1**

REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

- **Standard of Practice 1-2**

The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

As used in this Code of Ethics, “client” means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®’s firm has an agency or legally recognized non-agency relationship; “customer” means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®’s firm; “prospect” means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®’s firm; “agent” means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and “broker” means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)

- **Standard of Practice 1-3**

REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

- **Standard of Practice 1-4**

REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®’s services. (Amended 1/93)

- **Standard of Practice 1-5**

REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)

- **Standard of Practice 1-6**

REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)

- **Standard of Practice 1-7**

When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/93)

- **Standard of Practice 1-8**

REALTORS®, acting as agents or brokers of buyers/tenants, shall submit to buyers/tenants all offers and counter-offers until acceptance but have no obligation to continue to show properties to their clients after an offer has been accepted unless otherwise agreed in writing. REALTORS®, acting as agents or brokers of buyers/tenants, shall recommend that buyers/tenants obtain the advice of legal counsel if there is a question as to whether a pre-existing contract has been terminated. (Adopted 1/93, Amended 1/99)

- **Standard of Practice 1-9**

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients: reveal confidential information of clients; or use confidential information of clients to the disadvantage of clients; or use confidential information of clients for the REALTOR®’s advantage or the advantage of third parties unless:

- a) clients consent after full disclosure; or
- b) REALTORS® are required by court order; or
- c) it is the intention of a client to commit a crime and the information is necessary to prevent the crime; or
- d) it is necessary to defend a REALTOR® or the REALTOR®’s employees or associates against an accusation of wrongful conduct.



UNO MAVERICKS HOCKEY NIGHT



Friday, January 20, 2017

Baxter Arena

Omaha Mavericks vs. Miami Redhawks

7:07 pm Game Start



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\$15 / Person

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Limited number of tickets available!

Payment must be received with order.



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

Name _____ Company _____

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Phone _____ Email _____

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

Credit Card # _____ Expiration 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, January 16, 2017.

Questions? Call Donna Shipley at 402-619-5551 or Lisa Welch at 402-619-5552.

Mailing Address:

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MOBAupdate


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Happy Holidays From Your Friends at MOBA!

With the year coming to a close, MOBA still has a lot going on. **The 2016 Holiday Celebration and Cadillac Stag will be held at Tiburon Golf Course on December 1st** at Tiburon Golf Course. Also there will be the installation of the 2017 MOBA Board of Directors and Members Inducted to the Hall of Fame. Did we mention the \$2500 Grand Prize? You can make your reservation online at www.MOBA.com.

It takes a number of companies to build a residential or commercial structure. Developers prepare the land; architects design the building; builders and subcontractors complete the structure; suppliers provide the materials; realtors make the sales; and banks provide the funds. Within each of these segments, there are a variety of smaller companies that also contribute to every new home and commercial building.

The Metro Omaha Builders Association provides a place for companies to work together to provide quality homes and commercial buildings for the Omaha area. 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.



Metro Omaha Builders Association

OTHER UPCOMING EVENTS

Dec 01 Holiday Celebration / Cadillac Stag at Tiburon Golf Club
Dec 02 Executive Meeting
Dec 13, 2016 MOBA Board of Directors Meeting at MOBA office Noon
Dec 23-26, 2016 and Dec 30 - Jan 02, 2017 MOBA Office CLOSED

Details on these events and more....
visit www.MOBA.com

Need to Renew your MOBA membership?
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OABR Director Spotlight

Mark Leaders, 2017 President-Elect
CBSHOME Real Estate



Q: How long have you been in the real estate industry?

A: I have been licensed since February of 1982.

Q: How long have you been a member of OABR?

A: 34 years

Q: What advice do you have for those new to the real estate industry?

A: Put a plan together and work your plan. Treat this as a business and be committed. Make sure communication is part of your plan.

Q: What advice would you give a young professional considering a leadership role within OABR?

A: Get involved early on in your career by joining a committee or two. Learn how the industry works. Building relations with your peers is invaluable.

Q: What is the greatest benefit of joining OABR?

A: Getting to know your fellow REALTORS® and staff. The networking and relationships you build are forever.

Q: What is your favorite OABR event?

A: The RPAC Airboat event in July. What an awesome place to be on the river with the beautiful nature, good music, and lots of fun! Everyone needs to experience this event.

Q: What motivates you to succeed in the real estate industry?

A: Providing a good life for my family is foremost. Having a new challenge every day always keeps me excited to see what unfolds next.

Q: What do you hope to accomplish as OABR President in 2018?

A: I would like to continue to bridge the gap between companies and agents. We all need to work together to help our customers have a wonderful experience.

Q: What is something most people don't know about you?

A: I like classic cars, boating, BBQ, and blues music.

Q: Anything else you would like to add?

A: I have always believed in working hard and playing hard. I subscribe to the Golden Rule. My door is always open for questions, concerns, and suggestions. Now if only I could catch some walleyes!

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26th Annual CHILI Cook-Off

Wednesday
FEBRUARY 13
11:00 am - 1:00 pm

OABR EDUCATION CENTER
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OMAHA, NE 68154

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



Chili Chefs Wanted!

Contact Donna@OmahaREALTORS.com or 402.619.5551

Competition Rules

Open to all OABR members!

Please prepare chili in advance. A second batch is recommended. Over 200 people attend each year!

Bowls, spoons, napkins, and drinks provided.

Judging begins at 11:00 am.

Winners based on ballot vote by guest judges.

Prizes awarded for the best chili!



Personals

CONGRATULATIONS to **Denise Maryanski** of Nebraska Realty on earning Emeritus status.

CONGRATULATIONS to **Sharon Dixon** of BHHS Ambassador Real Estate on receiving the SRES designation.

CONGRATULATIONS to **Brad Fricke** of RE/MAX The Producers on receiving the CRS designation.

CONGRATULATIONS to **Richard Noonan** of NP Dodge Real Estate on receiving the SRES designation.

CONGRATULATIONS to **Teri Schrieber** of CBSHOME Real Estate on receiving the CRS designation.

CONGRATULATIONS to **Jacy Riedmann** of Amoura Productions for being 1 of over 30 featured attendees at Conference Live 2016, a virtual window into the REALTORS® Conference & Expo experience.

SEND US YOUR NEWS!

Donna@OmahaREALTORS.com
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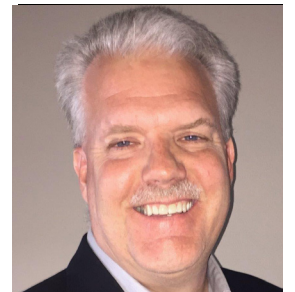


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Win a \$500 Focus Printing Gift Certificate!

OABR members solving all of the following riddles correctly will be entered in a drawing to win a \$500 gift certificate to Focus Printing. Send your answers by December 20, to Donna@OmahaREALTORS.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. The winner will be published in the January FOCUS.

Solve the following riddles:

1. Who makes it, has no need for it. Who buys it, has no use for it. Who uses it can neither see nor feel it. What is it?

2. What can travel around the world while staying in a corner? _____

3. What has a head and a tail, but no body? _____

4. What has an eye but cannot see? _____

5. What gets wetter and wetter the more it dries? _____

6. What kind of tree can you carry in your hand? _____

7. What gets broken without being held? _____

8. There was a green house. Inside the green house there was a white house. Inside the white house there was a red house. Inside the red house there was a lot of babies. What is it? _____

9. Take off my skin - I won't cry, but you will! What am I? _____

10. What is as light as a feather, but even the world's strongest man couldn't hold it for more than a minute?

11. What is always coming but never arrives? _____

12. Tear one off and scratch my head, what was red is black instead _____

13. What kind of room has no doors or windows? _____

14. Forward I am heavy, but backward I am not. What am I? _____

15. What can you catch but not throw? _____

16. What occurs once in every minute, twice in every moment, yet never in a thousand years? _____

17. What invention lets you look right through a wall? _____

18. He has married many women, but has never been married. Who is he? _____

19. What do we all put off until tomorrow? _____

20. What has eyes but can't see? _____

21. What has a big mouth, yet never speaks? _____

22. What is it that everyone always overlooks? _____

23. What can be right but never wrong? _____

24. What do you break by saying just one word? _____

25. What is everyone in the world doing at the same time? _____

Name: _____

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