



MARCH 2017

REview



COMING UP

RPAC Appreciation Party

March 2; 5:00 pm - 9:00 pm
Blazin' Pianos

NEW MEMBER ORIENTATION

March 7; 8:30 am - 4:00 pm
March 8; 8:30 am - 4:00 pm
March 9; 8:30 am - 12:30 pm
OABR Education Center

WCR EAT, DRINK, & LIP SYNC

March 9; 5:30 pm - 9:00 pm
Scott Conference Center

STATE OF THE REAL ESTATE MARKET

March 16; 10:00 am - 11:00 am
OABR Education Center

AFFILIATES COUNCIL MEETING

March 21; 9:00 am - 10:00 am
OABR Education Center

RPAC PHOTO DAY

March 28; 1:00 pm - 4:00 pm
March 29; 9:00 am - 12:00 pm
OABR Education Center

OABR Board of Directors Meeting

March 29; 10:00 am - 11:00 am
OABR Boardroom

YPN Bingo Night Sells Out; Raises \$2,000+

"The success of the YPN Bingo Night shows how great our industry can be when we support such a worthwhile cause like Rebuilding Together Omaha," said Brian Kays, 2017 YPN Chair.

And worthwhile it was! YPN was able to raise more money for a charity at a single event than ever before. Between ticket sales, sponsorships, split-the-pot, \$760, and additional Bingo card sales, **YPN raised a total of \$2,195 for Rebuilding Together Omaha.**

The 5th annual YPN Bingo Night was held on Thursday, February 2 at DJ's Dugout on 114th and Dodge. The party room was filled to capacity with over 100 REALTORS®, Affiliates, and their guests who gathered for a night full of networking, food, and prizes.

"We owe a big thank you to our Affiliate sponsors, those who attended, and the amazing YPN team," says Kays. "I am grateful for the support of fellow REALTORS®. I look forward to future events. Thank you, everyone!"

See Page 17 for event photos.



Interested in joining YPN?

Contact Hanna Oltman,
YPN Staff Liaison
402-619-5557
Hanna@OmahaREALTORS.com
OmahaREALTORS.com/YPN



RPAC PHOTO DAY

\$25 *All proceeds go to RPAC!*

Tuesday, March 28

1:00 pm - 4:00 pm

Wednesday, March 29

9:00 am - 12:00 pm

Held at the OABR Office

11830 Nicholas St

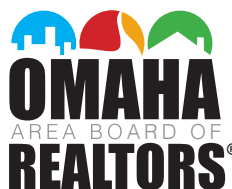
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Time for a new headshot?

Get yours with a

**\$25 investment
in RPAC!**



Tips to help you look your best!

- Wear your best business attire so you'll feel comfortable and confident.
- Avoid patterns, instead choose a solid color that compliments you.
- Apply your makeup using natural light for the best finish.
- Use matte powders and eye shadows to avoid a shiny face.
- Wear a brighter color lipstick than usual.
- Practice your smile so you can evaluate it before hand.

Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may contribute 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 contributed or decision not to contribute. You may refuse to contribute without reprisal. 85% of each contribution 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.

Please include completed form below.

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To schedule, contact Donna Shipley at Donna@OmahaREALTORS.com or 402-619-5551.

Make checks payable to RPAC.



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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

Spring is in the air!

Only three more weeks until Springtime! My favorite season of the year! I don't know about you, but I'm very glad to be bidding Winter farewell for another year. Spring is just around the corner and little tell-tale signs are appearing everywhere. The bitterly cold days are becoming fewer, the sun is beginning to peek out of the clouds a little more often and selling season is in full force. I am certain you are all super busy this time of year!

Earlier this year, Realtor.com published an article noting the top ten U.S. cities with the lowest housing inventory.

Omaha, Nebraska actually made the list, ranked at number 10. This is definitely a challenge for us all this year. Demand currently remains sky-high while there are a shrinking number of available homes for sale.

Percentage of housing stock for sale: 0.8%

Decrease in for-sale homes in 2016: 15%

"More than two-thirds of the markets are seeing less inventory now compared to a year ago," says realtor.com chief economist Jonathan Smoke. "Tight credit and limited new construction are clearly at play."

With affordable homes, low unemployment and promising job opportunities, Omaha is overwhelmed with home buyers eager to make a move. But without more sellers, it's hard to avoid escalating prices and suburban sprawl, just like other expensive markets.

OABR President-Elect Mark Leaders, was quoted in the article stating, "Existing homeowners in established neighborhoods are not in a hurry to move. Most new homes are in west and southwest Omaha. Even if folks want to trade up, they don't want to leave the urban hubs. So instead they are rehabbing the homes and staying."

It appears this will be an ongoing theme throughout 2017.

Next month, The Nebraska REALTORS® Association will be holding their 100-year celebration and Annual Convention and Exhibition. Since 1917, the Nebraska REALTORS® Association has helped to professionalize the real estate industry, protect private property rights, and advance the American dream of homeownership.

NRA's Annual Convention and Exhibition will be held April 10 - 12, at the Embassy Suites in La Vista. This is the largest real estate conference in Nebraska, offering national level continuing education opportunities, committee meetings, and business products and services at the exhibition, along with networking and social functions. Please save the date!

Hope to see you there!

Cheers to a prosperous spring season!

Monica



Monica Lang
President

*hello
spring*

New Real Estate Commission Rules: Important Changes!



Amendments to Title 299 Chapter 3 and the Trust Account Manual

On January 27, the Governor approved amendment to Nebraska Administrative Code Title 299, Chapter 3, relating to record keeping requirements for brokers and filed those amendments with the Secretary of State, by law these changes will go into effect on February 2, 2017. All designated brokers should review their records retention policies for compliance with these new regulations.

The prior language required that records relating to a real estate transaction be kept "five years after its consummation." The new language retains that provision, but also defines how long records must be retained in more specific instances, such as when there is a listing contract, but no transaction is consummated. The general rule that the Commission has followed regarding records retention for five years is retained, it is just stated with more specificity.

The specific provisions are explained below:

Section 001 - Is amended from being the general rule to a reference to the specific retention provisions that follow.

Section 001.01 - New Section, essentially a restatement of former section 001, require records to be kept five years after a real estate transaction is consummated

Section 001.02 - New Section, requires records to be retained for five years in instances where a written agency agreement is created, but no real estate transaction occurs.

Section 001.03 - New Section, requires records to be retained for five years in instances where a real estate transaction is entered into, but not consummated or completed.

Section 001.04 - New Section, requires records to be retained for five years in instances where a broker's price opinion is rendered for a separate fee.

Section 001.05 - New Section, requires records related to team membership and leadership be retained for five years.

The revised regulation is can be accessed at - www.nrec.ne.gov/pdf/9-299CH3-902.pdf

Changes to the trust account manual require records to be retained of the chain of custody of funds when funds come into a licensee's possession even if they bypass the trust account, for example a receipt for earnest deposit that bypasses the broker trust account for closing.

The new page can be accessed at - www.nrec.ne.gov/pdf/Trust%20Account%20Manual%20Amendment.pdf

For more information visit: www.nrec.ne.gov



OABR Director Spotlight



Megan Bengtson, 2017 OABR Director

Nebraska Realty



Q: How long have you been in the real estate industry and a member of OABR?

A: 12 years

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

A: This is a business so think of it as a business. Put a business

plan in place and set goals. Make sure you write down your goals! Then take the goals and break them down into smaller daily/weekly/monthly goals so you stay motivated to hit the big goal. Also, ensure you are staying educated in the industry. Things are changing daily and you want to ensure you have the knowledge to best serve your client.

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

A: Get involved. Being involved helps to build confidence since you are knowledgeable of the industry. It is also a great way to network with your fellow REALTORS®. It is so important to have a good agent-to-agent relationship in a real estate transaction. Things come up and if you know the other agent on the other end (and have even met them face-to-face, BONUS!) it can help make the transaction go so much smoother.

Q: What is the greatest benefit of joining OABR?

A: OABR provides a lot of valuable resources to their members. This helps you to grow your business and have accurate information. It's also great to get to know your fellow REALTORS® and they have the most amazing staff!

Q: What is your favorite OABR event?

A: OABR Affiliate Golf Tournament. I'm not good at golf, but I always have a lot of fun.

Q: What motivates you to succeed in the industry?

A: I love this industry and the people I work with. No two days are ever the same and no two clients are ever the same. I get motivated by being able to positively impact someone's life by helping them navigate through the home buying and selling process.

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

A: I have never had another career besides real estate. I graduated from college on a Saturday and started my real estate career that following Monday.



Questions about
RPAC?
Ask us!

Bill Swanson

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Bill.Swanson@CBSHome.com

Doug Dohse

402-598-0420

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Hail Storms- House Sales- Insurability- Premiums Through the Roof!

We live in Nebraska and that means we can count on a hail storm or two pretty much every year! This is the single most contributing factor to the ever rising costs for home insurance in the mid-west. As consumers, we feel like we are entitled to file a claim and receive compensation every time a storm rolls through town. After all, the roofing contractors move into the neighborhood the next day and start knocking on doors... Pretty soon we see piles of shingles in driveways and hear the racket of our neighbor's new roof being installed. So why shouldn't WE file a claim, too? Isn't that what we pay those enormous premiums for?



What are the costs?

Your Deductible is the amount you will need to pay before your insurance coverage kicks in. I remember when home deductibles were only \$250. Most Insurance Carriers today offer deductibles from \$1000 upwards to \$5000 or higher with some basing your deductible on a percentage of your home value. In addition, premiums are 3-4 times what they were 20 years ago. Why you ask? Well, years ago, if a storm came through, a homeowner would clean up the yard, maybe paint the trim or get a ladder out to repair a few misplaced shingles. Insurance claims were only filed for severe "catastrophic" damage that would result in a significant financial setback for repairs needed to secure the home.

The high quality roofing materials used today are meant to last 15-20, even 50 years. So why does everyone feel the need to file a claim after an afternoon storm with nickel size hail? Well, most of the preferred insurance carriers have policies that include Replacement Coverage for mere cosmetic damage. So if your gutters have a few dimples or there are granules in the driveway from your shingles- better file a claim! But is that really in your best interests? After all, it's kind of a hassle keeping appointments with roofers and adjusters, dealing with the paperwork; and oh yea- there's that \$1500 deductible to pay! And- remember, we live in Nebraska, so this could happen every year!

So when should you file a claim?

Even though your Replacement Coverage policy covers even minor cosmetic damage, the insurance carriers don't expect homeowners to file claims every year. Some carriers will even surcharge the policy for claims or worse yet, cancel policies for frequent claims. So what guidelines should a policy holder follow when considering a claim? Always visit with your Insurance Agent, before you call in a claim for potential damage. Once you've made that call to an insurance service center, a claim will be filed and it will be part of your permanent insurance

claims history. Insurance Adjusters only inspect a roof once a claim has been filed. Avoid claims for minimal damage below the amount of your deductible. These claims may count against the amount you can collect on future claims if the actual damage wasn't repaired. Multiple claims can also result in higher premiums and even cancellation. Always consult a reputable roofing contractor for a free estimate. Let the contractor know what your deductible is and that you don't want to file an insurance claim unless the damage is significant. Paying a roofer to make minor repairs could save you big dollars down the road in premiums and deductible expense. Also remember, that your roof is meant to last many years and sustain considerable wind or hail damage before its integrity will actually be compromised.



Mary Sladek
MyInsurance

What if I'm buying or selling a home with possible previous hail damage?

Always, get a free roof inspection from a trusted local contractor. If damage exists over the amount of the home insurance deductible, consult with your Insurance Agent. A claim can be filed and repairs made prior to the home sale or price adjustments may be made in consideration. Keep in mind, if damages are minimal or if the homeowner has other recent claims, it may be wise to pay out of pocket to avoid a situation where excessive claims may jeopardize your future insurability. Claims on your existing home will affect the cost of insurance on your new home. Generally speaking, if a homeowner has 2 or more claims within a 3 year period, it will be difficult to find a preferred carrier and premiums will be much more costly.

What's the future of Home Insurance in Nebraska?

We have seen Insurance premiums rise considerably in recent years. Many carriers have tightened underwriting guidelines and will only take on preferred risks (no claims). Others have left the state entirely due to high claims costs from wind/hail losses. The trend has been higher deductibles to eliminate the frequency of smaller claims. While other carriers have started issuing Actual Cash Value policies in lieu of Replacement Cost. This means that as your roof ages, a depreciation factor will be applied and less will be paid towards actual replacement costs. Make sure you understand what you are purchasing before you need to file a claim! A low cost policy may be a low coverage policy! Always get a referral for an experienced Insurance Agent. After all, you are insuring your most important financial asset. If you are a Realtor or Lender, make yourself more valuable by working with experienced local agents you can refer your clients to.



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AFFILIATES

a council of the
Omaha Area Board of REALTORS®

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

AFFILIATE FEBRUARY 2017 MEETING ATTENDANCE:

Erin Trescott (President) – Busey Home Mortgage
Lisa Powell (President-Elect) – Farmers Insurance/
Powell Insurance
Brenda Stuart (Treasurer) – ServiceOne Inc
Lori Bonnstetter – 2-10 Home Buyers Warranty
Mark Bush – Quinn Insurance
Trisha Castillo – SAC Federal Credit Union
Kayla Cunningham – JH Willy
Amy Dritley – Peoples Mortgage Company
Dick Hovorka – US Bank Home Mortgage
Jonathan Jameson – Busey Home Mortgage
PK Kopun – Centris Federal Credit Union
Mark McGee – American National Bank
Paula Paulson – First National Bank
John Saum – SAC Federal Credit Union
Mary Sladek – My Insurance LLC
Jody Smythe – Retirement Funding Solutions
Matt Thiel – DRI Title & Escrow
Christina Undem – Radon Pros LLC
Bridget Vacha – Home Standards Inspection Service
Wendy Walker – SAC Federal Credit Union

UPCOMING MEETINGS:

Tuesday, March 21 - 9:00 a.m.
Tuesday, April 18 - 9:00 a.m.
Tuesday, May 23 - 9:00 a.m.



MARCH ORIENTATION SPONSORS

Jan Eggenberg - SUREHOME Inspection Services
Bridget Vacha - Home Standards Inspection Services
Mindy Currington - Peoples Mortgage Company
Kayla Shafer - Home Warranty of America
Brenda Stuart - ServiceOne

2017 RPAC CONTRIBUTIONS

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by 12/9/17

\$84,019

as of 2/20/17

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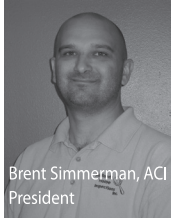
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Qualifying a Home Inspector

By Steve Vacha
Home Standards Inspection Services

I periodically get asked to speak on the subject of home inspections to real estate schools and groups in Omaha and Lincoln. An agent recently suggested I write an article on qualifying home inspectors.

There are three main areas to verify: 1) Are they properly trained? 2) Are they Insured? 3) What are their business practices?

Trained? That's an easy question! Are they ASHI affiliated, certified or at least working towards certification. ASHI, the American Society of Home Inspectors, is the main association for home inspectors in the United States. If a state has licensing laws for home inspectors, ASHI is the standard that all states have adopted.

To be ASHI certified, an inspector needs to pass two professional exams, complete 250 fee-paid inspections, and do 20 hours of continuing education yearly.

Find out if the inspector supports

ASHI and attends their local meetings.

Another good way to qualify your inspector is to find out if he or she has the life experience to help them develop the discerning judgement an inspector needs.

Finally, does the inspector have the ability to clearly identify the strengths and concerns of the home in their report and communicate that information in an objective manner?

Insured? Check to see that the inspector or inspection company has the proper errors and omission insurance. In addition, do they have liability insurance? In Omaha, to have access to a Supra key the inspection company had to provide proof of insurance. At this time, Lincoln does not require insurance to get a key.

Business Practices? Does the inspector have every client sign an inspection agreement to spell out the parameters of what a home inspection is? This is normally required by most insurance companies, and a best practice.



Other business practices you may want to consider are professional demeanor (vehicle, dress, presentation) and finding out their process of scheduling inspections to best meet your needs. During the process of a home sale, the inspection company should be easily accessible and available to help and answer agent/client questions.

Finally, ask if home inspections are their full-time job.

Remember that your inspector/inspection company is working for you and should be glad to answer these questions prior to doing business with you or your potential buyer.



Steve Vacha
Inspector



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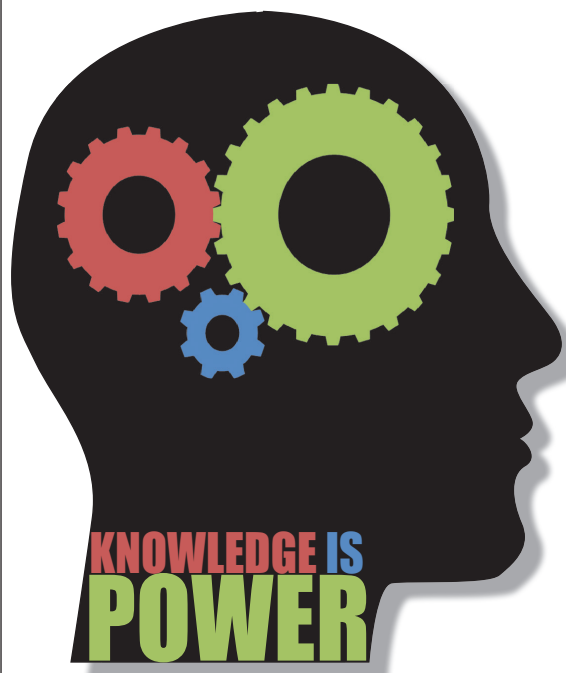
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State of the Real Estate Market in 2017

(9999T)



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Thursday, March 16, 2017
10:00 - 11:00 a.m.

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

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Code of Ethics Training Course

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The National Association of REALTORS® requires completion of ethics training by all members every two years. The next deadline is December 31, 2018.

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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, March 10, 2017

8:30 am - 12:00 pm

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Please note: This course is also good for 3 hours of Continuing Education.

Snacks and refreshments will be provided.

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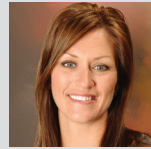
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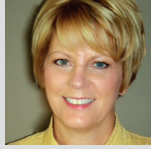
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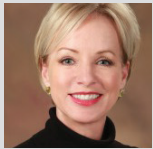
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Designated REALTORS®	197	197
REALTOR®	2314	2241
REALTOR® Emeritus	48	41
TOTAL	2569	2490
Institute Affiliate	66	59
Affiliate	387	388
TOTAL	3304	3214

	Jan 2017	YTD
New REALTOR® Members	37	37
Reinstated REALTOR® Members	7	7
Resignations	40	40

GPRMLS	Jan 2017	Jan 2016
Participants (OABR)	189	189
Participants (MLS only)	64	70
Subscribers (OABR)	2326	2244
Subscribers (MLS only)	211	200
TOTAL	2817	2733



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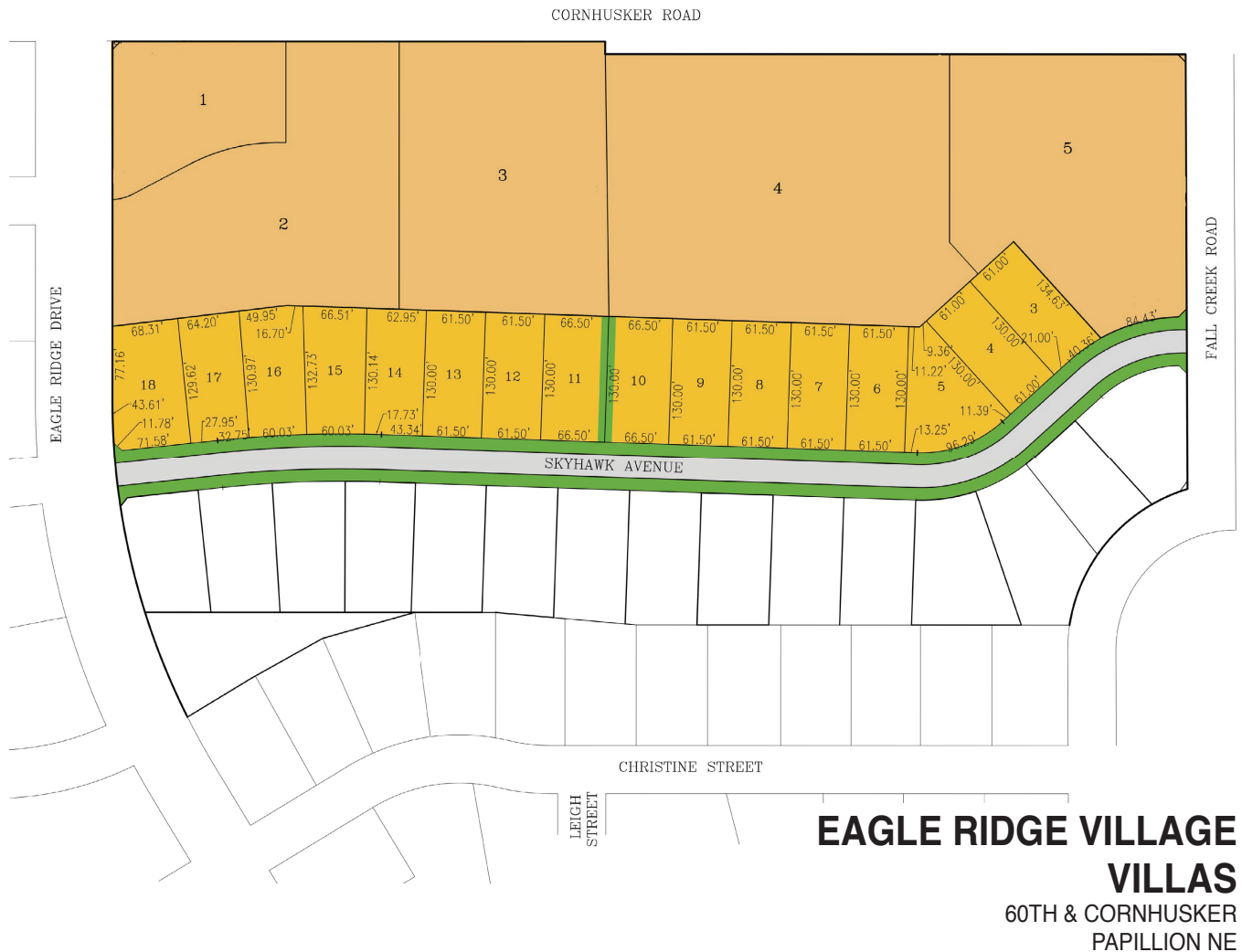
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YPN Bingo Night



20th Annual Chili Cook-Off



A record-breaking \$1,181.39 was collected in cash donations collected at the door of the 20th annual Chili Cook-Off. Proceeds will benefit the Food Bank for the Heartland.

Congratulations to RE/MAX Results, the winner of the most money raised for the 2017 Virtual Food Drive was. A grand total of \$2,004.30 and 5,903 meals was raised for the Food Bank for the Heartland. Thank you to all who donated!

The Chili Cook-Off was held at the OABR office on Wednesday, February 15. There was a total of 24 chili chefs and six guest judges, including David Earl, Channel 7 News; Brett Boyer, Center Sphere Networking; Brian Barks, Omaha Food Bank for the Heartland; Radio Personality Tom Becka; and Crash Davis, 101.9 The Keg.

Congratulations to the Winning Chili Cook-Off Chefs!

1st Place - Laura Harrison, Coldwell Banker REA

2nd Place - Cindy Andrew, Nebraska Realty

3rd Place - Denise Poppen, BHHS Ambassador Real Estate



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MOBAupdate

MOBA Gears Up for Event Season...

As the weather tries to become more spring like, homeowners and homebuyers start coming out of their shells looking for a fresh start for the year. There's no better way to do this than finding new ideas at MOBA's Omaha Home Show. This year's event is April 7th thru 9th at the Century Link Center. Here you'll find tons of home related ideas and a whole lot more.

The new year will continue to bring new opportunities... Many great MOBA events will promote new home building and home sales. Look for information about the upcoming Spring and Summer Parade of Homes which will showcase many new homes throughout the Omaha area.

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.

MOBAcalendar

Metro Omaha Builders Association

OTHER UPCOMING EVENTS

Mar 01, 2017 Professional Women's Committee
Mar 09, 2017 Builders Council Meeting at MOBA
Mar 09, 2017 Associates Council Meeting at Sign'l
Mar 28, 2017 MOBA Luncheon at Anthony's

April 07-09, 2017 **MOBA Omaha Home Show**
April 08-09, 2017 **MOBA Remodel Omaha Tour**

Details on these events and more....

visit www.MOBA.com

Need to Renew your MOBA membership?

You can now pay online...

just click on "Join MOBA"



Code of Ethics: Articles 10 - 11

Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

- **Standard of Practice 10-1**

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

- **Standard of Practice 10-2**

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

- **Standard of Practice 10-3**

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/14)

- **Standard of Practice 10-4**

As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)

Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

- **Standard of Practice 11-1**

When REALTORS® prepare opinions of real property value or price they must: be knowledgeable about the type of property being valued, have access to the information and resources necessary to formulate an accurate opinion, and be familiar with the area where the subject property is located unless lack of any of these is disclosed to the party requesting the opinion in advance.

When an opinion of value or price is prepared other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, the opinion shall include the following unless the party requesting the opinion requires a specific type of report or different data set: identification of the subject property, date prepared, defined value or price limiting conditions, including statements of purpose(s) and intended user(s) any present or contemplated interest, including the possibility of representing the seller/ landlord or buyers/tenants, basis for the opinion, including applicable market data if the opinion is not an appraisal, a statement to that effect, disclosure of whether and when a physical inspection of the property's exterior was conducted, disclosure of whether and when a physical inspection of the property's interior was conducted disclosure of whether the REALTOR® has any conflicts of interest (Amended 1/14)

• **Standard of Practice 11-2**

The obligations of the Code of Ethics in respect of real estate disciplines other than appraisal shall be interpreted and applied in accordance with the standards of competence and practice which clients and the public reasonably require to protect their rights and interests considering the complexity of the transaction, the availability of expert assistance, and, where the REALTOR® is an agent or subagent, the obligations of a fiduciary. (Adopted 1/95)

• **Standard of Practice 11-3**

When REALTORS® provide consultative services to clients which involve advice or counsel for a fee (not a commission), such advice shall be rendered in an objective manner and the fee shall not be contingent on the substance of the advice or counsel given. If brokerage or transaction services are to be provided in addition to consultative services, a separate compensation may be paid with prior agreement between the client and REALTOR®. (Adopted 1/96)

• **Standard of Practice 11-4**

The competency required by Article 11 relates to services contracted for between REALTORS® and their clients or customers; the duties expressly imposed by the Code of Ethics; and the duties imposed by law or regulation. (Adopted 1/02)



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Dinner & Lip Sync Competition: 6:30 pm - 8:00 pm

Live Auction & Awards: 8:00 pm - 9:00 pm

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Ticket orders by: Wednesday, March 1, 2017

Questions? Contact Lori at lbonnstetter@2-10.com
or Bridget Vacha at bridget@hsinspections.com.

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Includes: Dinner, 1 drink, and evening festivities

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Name _____

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Name _____

Tables of 8 sold thru 2/15/17; Small groups & individual reservations

open after 2/15/17.



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Contact Donna Shipley for *Pre-Reading Material.
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Register online at www.ims.oabr.com or send registration forms to Donna@OmahaREALTORS.com.

Name _____ License # _____

Company _____ License Type _____

Phone _____

Email _____

Personals



CONGRATULATIONS to **Todd Faber** of NP Dodge Real Estate on receiving the GRI designation.

CONGRATULATIONS to **Tracy Frans** of Nebraska Realty on receiving the CRS designation.

CONGRATULATIONS to **Greg Reynolds** of Coldwell Banker REA on receiving the GRI designation.

CONGRATULATIONS to **Terri Pruitt** of Coldwell Banker REA on receiving the GRI designation.

CONDOLENCES to **Jack and Gloria Koke, John, James, and Lisa Koke** of Harney Realty on the recent loss of his sister/her sister-in-law/their aunt.

CONDOLENCES to **Ellen Headlee and John Headlee** of CBSHOME Real Estate on the recent loss of her husband/his brother, Michael Headlee.

CONDOLENCES to **Michael Lyon** of CBSHOME Real Estate on the recent loss of his brother-in-law.

Send Us Your News!

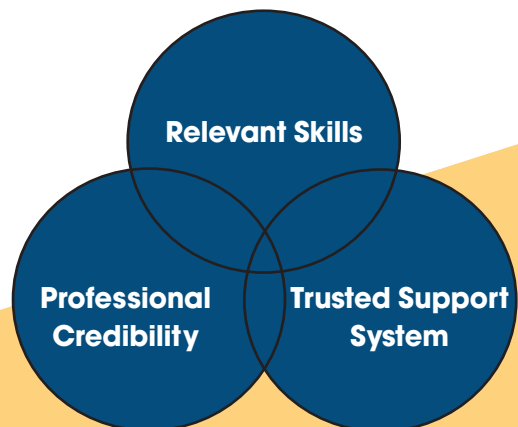


Send your news to **Donna Shipley**:

Donna@OmahaREALTORS.com or

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Safety at Property Showings

Minimize your risk by adopting these safety tips:

- When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form preferably in the presence of an associate. Get the client's car make and license number.
- Call references and verify their employment and current address, and retain this information at your office.
- Check county property records to confirm the ownership of a property before you go to a listing appointment or approach a for-sale-by-owner listing. The more information you have, the easier and faster it is for police to catch a perpetrator if you become a victim.
- Introduce the prospect to someone in your office. A would-be assailant does not like to be noticed or receive exposure, knowing a person could pick him/her out of a police lineup.
- Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting.
- Have a check-out employee board at work, listing your name, destination, customer name, date and expected return time.
- Never list a property as "vacant." This is an open invitation to criminals.
- Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.
- Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by REALTOR Benefits® Program partner Sentrilock (www.sentrilock.com) ensures that keys don't fall into the wrong hands.
- Try to call the office once an hour to let people know where you are.

Remember - Never meet strangers alone! Report suspicious activity. Call 911 if you feel you are in immediate danger. It is our goal to provide you with access to updated safety information, keeping REALTORS® safe while frequently meeting with strangers in public and private locations.

For more REALTOR® safety information visit:
www.omaharealtors.com/realtor-r-safety-1



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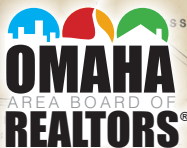
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