# COMING UP

## COMING UP

4

6

#### **REALTOR® RING DAY**

December 1; 10:00 am - 4:00 pm Reception; 4:00 pm - 7:00 pm DJ's Dugout

22

4

5

RM

#### **NEW MEMBER ORIENTATION**

December 5; 8:30 am - 4:00 pm December 6; 8:30 am - 4:00 pm MLS Training Online OABR Education Center

#### **CODE OF ETHICS TRAINING**

December 8; 8:30 am - 12:30 pm OABR Boardroom

#### **DIVERSITY COMMITTEE**

December 12; 11:00 am - 12:00 pm OABR Boardroom

**EDUCATION FORUM** December 12; 8:30 am - 9:30 am OABR Boardroom

**SOCIAL EVENTS FORUM** December 13; 10:00 am - 11:00 am OABR Boardroom

**OABR OFFICE CLOSED** December 25; All Day

## 2017 Turkey Bowl & Toys-for-Tots

Fundraising is right up our alley!

By Melanie Doeschot, Ambassador Title Services

Thank you to all who participated in this year's Toys-for-Tots/Turkey Bowl at The MARK. The event brought in \$5,930 in cash donations and 273 toys. As the second-largest fundraiser in Nebraska for the Toys-for-Tots campaign, the Turkey Bowl follows only the Husker Game Day event. 97 percent of all donations are distributed in Nebraska.



DECEMBER 2017

A special "Thank you" to our sponsors and volunteers. Without you, the Turkey Bowl would not exist. Your time, generosity, and talent make our Toys -for-

Tots event a success, year after year.

Toys-for-Tots donation boxes are still located at many of the real estate offices in Omaha, along with the OABR Office. The Marines will be picking up the toys and donation boxes, the week of December 4.



Continued on Pages 16 & 17



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The Omaha Area Board of REALTORS® is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.

## Message from the OABR President

#### Season's Greetings!

WOW! Where has 2017 gone? This has been a very busy year in the real estate business. With the low supply of homes, multiple offers, and the renegotiating of contracts, this year has flown by. The business seems slow right now, but actually we are back to more of a "normal" market.

Some of our membership has never experienced this. Our sellers need to understand the time of year we are in and to be realistic in their expectations. Many of the buyers and sellers will leave the market during the holidays. Now is the time for us to ramp up our prospecting activities and get prepared for the Spring market. Yes, Spring is right around the corner! This is also a great time of year to thank those around you, this includes your family, title and escrow, mortgage, administrative help, etc. Everyone has worked very hard to help you achieve your goals.

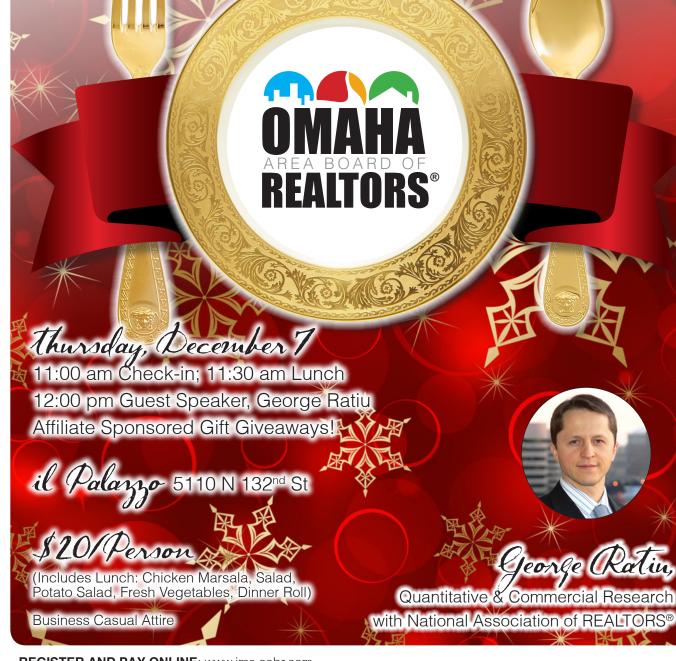
Now is also a great time to think about your safety in the field. Everyone needs to take a safety class and have some sort of self-defense knowledge. A bad situation can happen to anyone at any time. Self-defense is not gender specific! Learn to spot signs and habits that can keep you safe. Make an investment into your own personal safety.

I wish you a wonderful Holiday season filled with lots of family, fun, and rest. Be thankful for all your blessings and stay safe out there.

Remember, REALTORS® Own It!

Mark





membership Luncheon

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## **Midlands Regional CIE**

## Where Commercial Listings Thrive

The REALTOR® organization in Omaha exists to promote real estate ownership, and to advocate for REALTORS® and the real estate industry in general. Working toward that goal, the association began to pursue the inclusion of commercial real estate services, specifically to regain lost participation and remedy the disconnected nature of the commercial marketplace in the greater Omaha area. The long-term vision being to create an effective, united voice for real estate (residential and commercial together) across the greater Omaha area.

As a stepping stone toward that long-term objective, and after months of preparation, Great Plains Regional MLS (GPRMLS, Omaha) in partnership with Midlands MLS (MMLS, Lincoln) launched Midlands Regional Commercial Information Exchange (www.MRCIE.org) on May 1, 2017, with the intention of bringing together a fragmented commercial real estate market in our region.

Today, commercial practitioners across the region are still using LoopNet (CoStar) and Xceligent, however, substantial price increases in these commercial marketing and information services are making their long-term use less popular for many. The largest brokerages remain entrenched in these two systems, but until six months ago, a good option did not exist to connect commercial brokers with each other across the region, and tie the local market into a national network (www.Catylist.com) of commercial brokers and listings.

An affordable network is now available with the cost of Participation in MRCIE at \$50 per month; \$75 per month for non-REALTORS®. Less than most MLSes across the country!

Over the first six months of operation, MRCIE has grown from approximately 60 agents, to 130 at the end of October, with new inquiries every week. This increasing level of participation means that MRCIE now pays for itself and does not drain resources focused on the MLS operation. The MRCIE commercial system also provides a host of enhanced marketing and business tools designed exclusively for the commercial agent. The most popular features include:

- Email marketing
- Report builders
- Market monitor
- Market statistics
- Demographics
- Listing widgets





The MLS Board believes these enhanced agent tools, the regional- and national-network of commercial brokers, and the enhanced public exposure all add up to a better solution, when compared to the MLS system. In other words, MRCIE is better for your non-residential clients! Not only that, it sets you apart from the crowd and by today's standards elevates your niche in the commercial arena.

Granted, all that improvement comes with a cost, however the use of MLS as a commercial property database is quickly fading away, as specialization in the industry grows and MLS operations evolve into regional services. In our MLS, less than three percent of all subscribers processed a commercial property listing in the MLS database this year; our partners in Lincoln have not had commercial listings in their MLS for 15 years, and there is no intention to have commercial properties in any future regional MLS that might evolve.

MLSes have essentially become an exclusive tool of the residential market. Today, agents focused exclusively on commercial real estate no longer participate in the MLS and are granted waivers from paying MLS fees. This evolution has diminished the role of MLS systems in commercial real estate; they are no longer considered an effective medium to market commercial property as they were 20 years ago. The MLS also offers no commercial data-feed opportunities for national websites.

Utilizing Midlands Regional Commercial Information Exchange (www.MRCIE.org) has also led to the following changes with the MLS system in January:

**ELIMINATED** from MLS will be commercial real estate for sale, lease, or auction, including multi-family (5+ units only), all office, retail, and industrial listings.

**NOT ELIMINATED** from MLS are non-commercial properties, including multi-family (2- to 4-units only), farm/ ranch, acreage properties, residential lots, and residential property for sale, lease, or auction.

Today, MLS operations are becoming more-regionalized. More often, they exclude commercial properties as commercial practitioners migrate to specialized systems. The number of MLSes across the country has decreased from 900 to about 650 over the past five years. This number will continue to decline, as technology improves and residential agents demand different tools. More to come on that over the next year.

## **Gutters are Great**



By Jon Vacha Vice President

Gutters are great for attaching those gutter clips onto for hanging Christmas lights. Gutters are nice to have if you

slip on a roof, start to slide off, and need something to grab onto. When it rains, gutters move the water away from a house and its foundation. The latter of course is what we home inspectors look for – and for good reason. Something as simple as a missing downspout extension can cause big, expensive problems to a basement and foundation.

It is a good idea to have the gutter downspout extending at least 4-6 feet away from the foundation. Water that is allowed to drain near a foundation can find its way into a basement and cause flooding or mold growth. Over-saturated soil around a house can cause the soil

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to swell, putting pressure on foundation walls, creating the dreaded horizontal cracks and inward bowing.

Cleaning gutters and corners of roofs where leaves build is highly recommended before it starts to snow and ice. If snow and ice collect in the right areas they could potentially cause damage to siding or cause leaks through the attic, damaging drywall ceilings and walls.

During a heavy rain storm, a sagging or clogged gutter is just as bad as a missing downspout. If the water can't make it over to and through the



A Christmas decoration that was causing 9-1-1 calls from passersby

downspouts then it will spill over the edge. During inspections we pay special attention to drainage around the house and gutters on the roof. A clean and wellengineered gutter system is simple to achieve and maintain and can save big headaches for home owners.



#### 8th Annual Holiday Turkey Benefit Program a Wonderful Success

With each home inspection completed through October and November, we donated a certificate for a turkey to the Food Bank of the Heartland – which they distribute to families in need in our community. The photo shows Home Standards' Paul Pachunka presenting the certificates to the food bank.

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## Affiliate Spotlight

#### Insurance Risk Scores Q & A

#### Jen Molina, Agent Producer, My Insurance, LLC

Most Insurance Carriers use a highly predictive resource called credit-based insurance scores (also called Insurance Bureau Scores, or IBS) to help us more accurately select market-price tiers for our customers. The following questions and answers will help you understand how credit-based insurance scores may affect your individual premiums.

#### Frequently Asked Questions about Insurances Scores

#### Q. What is a credit-based insurance score?

**A.** A credit-based insurance score is a snapshot of a customer's credit history. Research shows that credit history is a highly reliable predictor of insurance claim activity. Credit-based insurance scores provide an objective, accurate, and consistent tool that Insurance Carriers use with other applicant information to better anticipate and accurately select market-price tiers for risk.

#### Q. Why do Insurers use credit-based insurance scores?

**A.** Credit-based insurance scores are accurate predictors of future losses. Because insurance scores help predict future losses, the effective use of insurance scoring enables Insurers to offer products that more accurately reflect the most appropriate price for the risks we insure. It also helps provide market pricing that is much more attractive to the lowest-risk customers.

#### Q. How is a credit-based insurance score determined?

**A.** Credit-based insurance scores are based on a combination of factors contained in consumer credit reports. Some of the many factors considered include: Outstanding debt, New applications for credit, Length of credit, Types of credit in use, Late payments, collections, and bankruptcies

#### Q. What's not included?

A. The following information is not included in calculating an insurance score: Ethnic group, Nationality, Religion, Gender, Income, Marital status, Address

#### Q. Where does the Insurance Industry obtain the information to determine the customer's credit-based insurance score?

**A.** For most states and lines of business, Carriers contract with TransUnion to obtain the credit data. Data is then processed through a proprietary scoring model developed by each Insurance Carrier. Contracts are also obtained to secure credit data from LexisNexis under the Experian bureau. Credit-based insurance scores are used to help determine customer premiums.

#### Q. Is the use of credit-based insurance scores legal?

**A.** Yes. The Fair Credit Reporting Act permits the use of credit information for underwriting purposes, although certain states do not allow it. Protecting the privacy of any personal information received, is important. Safeguards restrict access to the individual credit information received by carriers, and in most cases, only a proprietary number or letter is used at the Agency level for quoting purposes.

#### Q. Does credit-based insurance scoring treat all people fairly?

A. Yes. Research by the Insurance Research Council confirms the high accuracy of credit-based insurance scores in determining future insurance claims. Yet that same research shows no correlation between credit-based insurance scores and demographic or socioeconomic factors. Insurance scoring does not include factors prohibited by law.

#### Q. Do all insurance companies use credit-based insurance scores?

A. Most carriers use credit-based insurance scores. The method by which scores are used varies from company to company.

#### Q. Do credit-based insurance scores vary between companies?

A. Credit-based insurance scores and how they are used vary from company to company, depending on the risk model used and the experience of the company involved.

#### Q. Is the information received from credit bureaus accurate?

A. Studies by a major accounting firm and the Insurance Research Council have found credit reports to be very reliable. The accounting firm found that only 2% of the 15,000 credit reports studied contained disputed information.

#### Q. How can my clients find out their score?

A. Only insurance companies can determine this information – even agents don't see the actual scores. However, agents and insurance companies can tell clients the major factors contributing to their insurance scores. Also, credit-based insurance scores are not the only information used to underwrite a policy.

#### Q. How can my clients improve their insurance scores?

A. Paying all bills on time, limiting credit card debt, and applying for new credit accounts only when needed can help improve a credit-based insurance score. It is also a good idea for your clients to periodically obtain copies of their credit reports from the three major credit bureaus to check for inaccuracies. Federal law requires each credit bureau to provide every consumer with one report per year, free of charge.

#### Q. How can my clients obtain copies of their credit reports?

A. If an individual has been informed that their insurance policy has been denied or non-renewed or that some other adverse action has been taken due in part to a credit-based insurance score, the client can obtain a copy of their credit report directly from the reporting agency listed on the policy notice.







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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 SEPTEMBER MEETING ATTENDANCE:

Lisa Powell (President) – P & P Insurance Agency Laura Longo (President-Elect – Centris Federal Credit Union Jan Eggenberg (Secretary) – SureHome Home Inspection Co Brenda Stuart (Treasurer) - ServiceOne Inc Castillo, Tricia - SAC Federal Credit Union Connor, Tracy - City-Wide Termite & Pest Control Cunningham, Kayla – JH Willy Dein, Theresa – CMG Financial Franco, Summer – Benchmark Mortgage Goodman, Jen – American National Bank Hamrick, Samantha - Northwest Bank Hart, Irene – Amour Productions Photography Kelly, Mike - Kingdom Insurance Group LLC Kumm Alex - Charter Title & Escrow Lamoureux, Jeanne – Centris Federal Credit Union McBride, Jami - Nebraska Land Title & Abstract McGee, Mark - American National Bank Miller, Scott – Busey Home Mortgage Molina, Jen - My Insurance LLC Pachunka, Paul – Home Standards Inspection Serv Paulson, Paula - First National Bank Pofahl, Tony - ASI Systems Pounds, Chelsea - Nebraska Land Title & Abstract Rasmussen, Brent - Mortgage Specialists LLC Ridgway, Kerry - All Hands Waterproofing Saum, John - SAC Federal Credit Union Schlabs, Ryan - Northwest Bank Shafer, Kayla - Home Warranty of America Sladek, Mary - My Insurance LLC Smythe, Jody - Retirement Funding Solutions Trescott, Erin – Busey Home Mortgage Uhing, Jennifer – Nebraska Land Title & Abstract Vacha, Bridget – Home Standards Inspection Serv Walker, Wendy - SAC Federal Credit Union Zachary, Triston - First State Bank

#### **UPCOMING MEETINGS:**

Tuesday, December 19 - 9:00 a.m. Tuesday, January 16 - 9:00 a.m. Tuesday, February 20 - 9:00 a.m.

#### **DECEMBER ORIENTATION SPONSORS**

Wendy Walker – SAC Federal Credit Union Tracy Connor – City-Wide Termite & Pest Control Paula Paulson – First National Bank Jody Smythe – Retirement Funding Solutions



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Lot 8

Lot 7

Lot 6

Lot 5

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- Moore Appraisal Ed., LLC www.mooreeducation.com 402-770-8605
- Nebraska REALTORS® Association www.nebraskarealtors.com 402-323-6500
- Randall School of Real Estate
  www.randallschool.com
  402-333-3004
- Real Estate Resource Institute (Paul Vojchehoske)
  www.mrrealestatece.com
  402-660-0395
- **REEsults Coaching** (Mark Wehner) www.reesultscoaching.com 402-676-0101
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REALTOR® REview

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Subscribers (OABR)

TOTAL

Participants (MLS only)

Subscribers (MLS only)



See the full membership report at: www.omaharealtors.com/membership-report

OABR	Oct 2017	Oct 2016
Designated REALTORS®	197	199
REALTOR®	2427	2314
REALTOR <sup>®</sup> Emeritus	51	48
TOTAL	2688	2571
Institute Affiliate	64	64
Affiliate	409	364
TOTAL	3465	3285
	Oct 2017	YTD
New REALTOR <sup>®</sup> Members	54	407
Reinstated REALTOR <sup>®</sup> Memb	ers 5	70
Resignations	12	341
GPRMLS	Oct 2017	Oct 2016

189

69

2438

228

2952

192

64

2322

215

2821





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#### Why should I learn about AFFH?



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www.fairomaha.cityofomaha.org



## Thank You to Our 2017 MAJOR RPAC Investors!

## RPAC Achieves 2017 Goal

2017 RPAC Co-Chairs, Bill Swanson and Doug Dohse are proud to announce that the RPAC Fundraising Task Force exceeded its yearly goal collecting funds totaling \$132,393.

#### What is RPAC?

RPAC is a volunteer effort of REALTORS® and Affiliates interested in protecting the real estate industry and the dream of homeownership.

## GOLDEN 'R' INVESTORS \$5,000+







Vince Leisey



RECORD BREAKING YEAR! \$132,393

Andy Alloway

CRYSTAL 'R' INVESTORS \$2,500+



Mike Riedmann



CONGRATULATIONS ON 100% OFFICE PARTICIPATION

MITCHELL & ASSOCIATES
 RE/MAX RESULTS

Kellie Konz Wieczorek



Joe Gehrki





Brenda Hamre



Mark Leaders REALTOR<sup>®</sup> REview

Dionne Housely



Matt Rasmussen

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Sandy Beck



Jack Harvey

14



Sherri Hinkel

Lisa Jansen-Bartholow

Brandon Frans



Karen Jennings

Kori Krause

#### STERLING 'R' INVESTORS \$1,000 + Continued



Ralph Marasco









Lisa Ritter



Perre Neilan



**Doug Rotthaus** 



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Mark Wehner

Brian Wilson

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## **GOVERNOR'S CLUB \$500+**



Nate Dodge

Doug Dohse







PJ Morgan





Pat Lichtner REALTOR® REview





Mary Sladek

**Bill Swanson** 









Continued from Page 1



REALTOR® REview

#### Congratulations to the following winners:

Split-the-Pot: Judy Compton, Nebraska Realty

Creighton Basketball: Joe Correa, NP Dodge Real Estate

Nebraska Football: Jen Palermo, Nebraska Realty

**Top Team Score of 1.515:** Hike Real Estate Team: Rusty Hike, Justin Gomez, Matt McKinney, Andrea Lusch, Todd O'Connor, Karl Compton, Steve Knutson, and Lisa Hasse

**Top Men's Score of 266:** Brandon Martin, First National Bank

**Top Women's Score of 216:** Lisa Hasse, American National Bank

#### Thank you Strike Zone sponsors!

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#### Thank you Fun Zone sponsors!

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**A special thank you** to the HyVee at 156th & Maple for donating all 15 turkeys. Please show your support throughout the year in shopping at this HyVee location. They donate every year for this event.

Thank you also to our event committee members: Theresa Dein (CMG Financial), Melanie Doeschot (Ambassador Title Services), Paula Paulson (First National Bank), Jessica Blake (Security National Bank) as well as Brent Rasmussen (Mortgage Specialists) for all of their planning, coordinating and announcing for this great event.

Until next year, THINK AFFILIATES FIRST!

Thank you!









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#### Want to know more about MOBA?

Email jaylene@moba.com or call 402.333.2000



The Metro Omaha Builders Association is the most experienced and most recognized home builder organization in the area. Home builders, business owners, contractors, and lenders have all found benefits of being members of MOBA, benefits like:

**Networking** - monthly lunches and special events bring industry professionals together

**Reputable Special Events** - Spring/Summer/Fall Parade of Homes, Street of Dreams, Omaha Home & Builders Show, MOBA Golf Outing, Werner Park Night & Cadillac Stag

*Education* - MOBA offers relevant programs hosted by industry leading professionals

*Marketing* - free listing and low cost banner advertising on homepage of moba.com, the most recognized home building/ trade association in the metro area with over 130,000 hits per month

**Advocate in Public/Government Affairs** - education & oversight for local code and regulatory issues. Monitoring and lobbying legislative actions through coalition with the Lincoln Home Builders Association

*Exclusive Access* - special invite to Street of Dreams' well known "Industry Night" for members only and half-price SOD tickets. Members also receive discounted entries in all Parade of Homes

*Low Annual Dues* - only \$395 for Builders & Associates and \$100 for Affiliates (employees of builder or associate member)

## **REALTOR®** Safety

#### Keep it light!

Show properties before dark. If you are going to be working after hours, advise your associate or firstline 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.

**REALTOR® Safety Reminder:** If you ever feel you are in immediate danger, call 911.

Agents should NEVER meet unknown customers alone. *Work together, stay safe!* 

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## Code of Ethics: Articles 16; Standards 8 - 19

#### • 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)

#### • Standard of Practice 16-11

On unlisted property, REALTORS® acting as buyer/tenant representatives or brokers shall disclose that relationship to the seller/landlord at first contact for that buyer/tenant and shall provide written confirmation of such disclosure to the seller/landlord not later than execution of any purchase or lease agreement. (Amended 1/04)

REALTORS® shall make any request for anticipated compensation from the seller/ landlord at first contact. (Amended 1/98)

#### • Standard of Practice 16-12

REALTORS®, acting as representatives or brokers of sellers/landlords or as subagents of listing brokers, shall disclose that relationship to buyers/tenants as soon as practicable and shall provide written confirmation of such disclosure to buyers/tenants not later than execution of any purchase or lease agreement. (Amended 1/04)

#### • Standard of Practice 16-13

All dealings concerning property exclusively listed, or with buyer/tenants who are subject to an exclusive agreement shall be carried on with the client's representative or broker, and not with the client, except with the consent of the client's representative or broker or except where such dealings are initiated by the client.

Before providing substantive services (such as writing a purchase offer or presenting a CMA) to prospects, REALTORS® shall ask prospects whether they are a party to any exclusive representation agreement. REALTORS® shall not knowingly provide substantive services concerning a prospective transaction to prospects who are parties to exclusive representation agreements, except with the consent of the prospects' exclusive representatives or at the direction of prospects. (Adopted 1/93, Amended 1/04)

#### • Standard of Practice 16-14

REALTORS® are free to enter into contractual relationships or to negotiate with sellers/ landlords, buyers/tenants or others who are not subject to an exclusive agreement but shall not knowingly obligate them to pay more than one commission except with their informed consent. (Amended 1/98)

#### • Standard of Practice 16-15

In cooperative transactions REALTORS® shall compensate cooperating REALTORS® (principal brokers) and shall not compensate nor offer to compensate, directly or indirectly, any of the sales licensees employed by or affiliated with other REALTORS® without the prior express knowledge and consent of the cooperating broker.

#### • Standard of Practice 16-16

REALTORS®, acting as subagents or buyer/tenant representatives or brokers, shall not use the terms of an offer to purchase/lease to attempt to modify the listing broker's offer of compensation to subagents or buyer/ tenant representatives or brokers nor make the submission of an executed offer to purchase/lease contingent on the listing broker's agreement to modify the offer of compensation. (Amended 1/04)

#### • Standard of Practice 16-17

REALTORS®, acting as subagents or as buyer/tenant representatives or brokers, shall not attempt to extend a listing broker's offer of cooperation and/or compensation to other brokers without the consent of the listing broker. (Amended 1/04)

#### • Standard of Practice 16-18

REALTORS® shall not use information obtained from listing brokers through offers to cooperate made through multiple listing services or through other offers of cooperation to refer listing brokers' clients to other brokers or to create buyer/tenant relationships with listing brokers' clients, unless such use is authorized by listing brokers. (Amended 1/02)

#### • Standard of Practice 16-19

Signs giving notice of property for sale, rent, lease, or exchange shall not be placed on property without consent of the seller/landlord. (Amended 1/93)









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Deb Ellis (3)

Doyle Olis (3)

Jeffery Chu (3)

Joe Vampola (3)

April Tucker (2)

Ben Smail (2)

April Williams (2)

Casey Haflett (2)

Cassandra Litz (2)

Chris Redfield (2)

Derick Lewin (2)

Jasmin Jonsson (2)

Jenna Jacupke (2)

JoEllen Keating (2)

Lauren Mielke (2)

Linda Hayton (2)

Matt Beers (2)

Lyndel Spurgeon (2)

Michael Sodoro (2)

Milt Schneider (2)

Mindy Kidney (2)

Pete Jenkins (2)

Susan Clark (2)

Teri Carlson (2)

Tony Terp (3)

Stephen Riso

Steve Holcomb

Steve Minino

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# **Code of Ethics Training Course** 1999911

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

## **\$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, January 12, 2018 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 <b>www.ims.oabr.com</b> or send your reservations to one of the following:						
<b>OABR</b> 11830 Nicholas St. Omaha, NE 68154		Email: Debbie@OmahaREALTORS.com				
				ense #		
Company		License Type				
Phone		Email				
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Card Type: Visa Make checks payabl				Mailing Address: Omaha Area Board of REALTORS <sup>®</sup> 11830 Nicholas St Omaha, NE 68154		





# Omaha Lancers HOCKEY NIGHT



## Omaha Lancers VS Lincoln Stars

Friday, January 26, 2018 5:30 pm Dinner - Ralston Arena 7:05 pm Game - Ralston Arena



#### Win Lancers Memorabilia!

\$1 Raffle Tickets for a chance to win: Team Autographed Hockey Stick Team Autographed Hockey Puck Lancers Tumbler Mug Youth Hockey Jerseys

#### **Dinner at Ralston Arena**

7300 Q St | Ralston, NE 68127

**\$15 / Person** Price includes reserved game ticket.



**Limited number of tickets available!** Payment must be received with order. Raffle tickets may be purchased at the Board Office.





#### Register online at ims.oabr.com or submit the following form to Donna@OmahaREALTORS.com or by mail.

Name	Company		
Street Address			Zip
Quantity of Tickets Ordered x \$1	5.00 each =		
Credit Card #		_ Expiration Date _	CVV
Card Type (Circle One): Visa Master Card Disc	cover American Ex	press	
Make checks payable to the Omaha Area Board o Ticket orders by Tuesday, January 19, 2018. Questions? Contact Donna@OmahaREALTORS.co	Omah 11830	<b>g Address:</b> a Area Board of REALTORS <sup>®</sup> Nicholas St. a, NE 68154	

## Personals



**CONGRATULATIONS** to **Jason Birnstihl** of CBSHOME Real Estate on receiving the MRP designation.

**CONGRATULATIONS** to **Aaron Cooper** of BHHS Ambassador Real Estate on receiving the MRP designation.

**CONGRATULATIONS** to **Richard Gibb** of BHHS Ambassador Real Estate on receiving the MRP designation.

**CONGRATULATIONS** to **Marie Otis** of CBSHOME Real Estate on receiving the SRES designation.

**CONGRATULATIONS** to **Chris Shour** of Berkshire Hathaway Ambassador Real Estate on receiving the MRP designation.

**CONGRATULATIONS** to **Nancy Kean** of Coldwell Banker REA on receiving the MRP designation.

**CONGRATULATIONS** to **Dixie Westerlin** of BHHS Ambassador Real Estate on receiving the MRP designation.

**CONGRATULATIONS** to **Andrea Lane** of BHHS Ambassador Real Estate on the birth of her daughter, Tarin Reese born October 27.

**CONGRATULATIONS** to **Kaylane Wickert** of BHHS Ambassador Real Estate on the birth of her son, Paul Robert Wickert Jr. or "PJ," born October 30.

**CONDOLENCES** to **the family of Doug Steinkruger** of NP Dodge 35 Dodge on his recent passing. Doug was the OABR President in 2002.

**CONDOLENCES** to **Tracy Paulson and Teri and Del Andresen** of CBSHOME Real Estate on the recent loss of his father/her father/his father-in-law, **Gary Paulsen** of CBSHOME Real Estate.

**CONDOLENCES** to **Christy and Devon Leesley** of Nebraska Realty on the recent loss of her Grandmother.

**CONDOLENCES** to **Dionne Housley** of CBSHOME Real Estate on the recent loss of her Grandmother.



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# **Member Food Drive**

## Food donations will be accepted at the Chili Cook-Off on Wednesday, February 21: 11:00 am - 1:00 pm

Join the Virtual Food Drive with a personalized office link! Visit www.omaharealtors.com/virtualfooddrive for a list of office links.

# **AWARDS!**

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







21st Annual

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



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!

Chili Chefs Wanted!

Contact Donna@OmahaREALTORS.com or 402.619.5551





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