

REVIEW

Omaha Area Board of REALTORS®



REVIEW

A MESSAGE FROM THE PRESIDENT

NOVEMBER IS HERE, AND THE HOLIDAYS ARE NEAR!

I try to remember to give thanks every day, not just on Thanksgiving Day. Live life fully, appreciate all you have, and never take it for granted!

The **Chili Cook-Off** was an outstanding success again this year. Thank you to all who attended, participated, and donated over \$1900 to the Food Bank for the Heartland! I think of all those we are helping with this fun event. Our community is vital to the real estate industry; our support demonstrates we do more than sell homes!

Another way REALTORS® are helping this holiday season is by supporting the Marine Corps Toys for Tots program. Our Affiliate Council is again hosting the **OABR Turkey Bowl** on November 8th at Maplewood Lanes. This sold-out event collects money and toys. If you're not bowling, spectator passes are still available or feel free to drop off donations at the OABR office.

Remember, Think Affiliates First as a trusted resource for all members of the Omaha Area Board of REALTORS®. These companies are committed to providing exceptional support, guidance, and help to all members. Whether you're a seasoned professional or just starting your real estate journey, they empower you with the knowledge and tools you need to succeed!

Save the date for the Salvation Army **REALTOR® Ring Day**, December 1st. Sign-ups will be happening soon. Let's make this another fantastic year by topping the \$7,000-plus we collected last year!

The **NAR NXT** Conference is right around the corner. There are so many great speakers and classes! I highly suggest attending! The national conference is a great way to improve your business and connect with other REALTORS® for those out-of-state referrals.

Registration is also open for **REcharge 2024**, our biggest event of the year: a jam-packed educational day with 12 breakout sessions wrapped around three fantastic keynote speakers:

- **Elliott Eisenberg**, aka The Bowtie Economist. An entertaining national economist who is known for graphs and laughs! He'll map out what's ahead and give you direction for 2024.
- **Beth Ziesenis**, the Nerdy BFF. Everyone needs a nerdy BFF, so bring your smartphone! Beth makes tech easy.
- **Terry Watson** will ReCharge, ReFocus, and Re-Engage you. Close the day with this high-energy strategist who motivates more REALTORS® than just about anyone on the real estate stage.

It's a busy time of year. Celebrate Thanksgiving Day with love in your heart, prosperous vision in your mind, and gratitude in your being. From my home to yours, Thanksgiving wishes to everyone!

Denise Poppen,
OABR 2024 President



ON THE COVER
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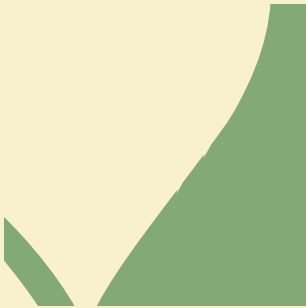
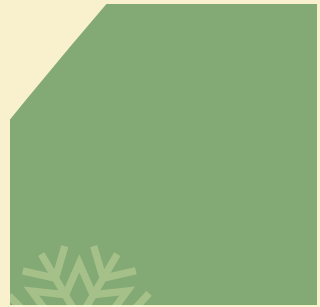
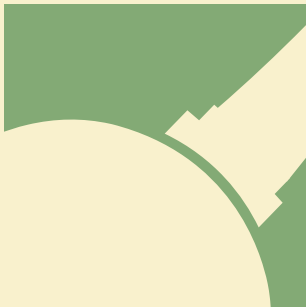
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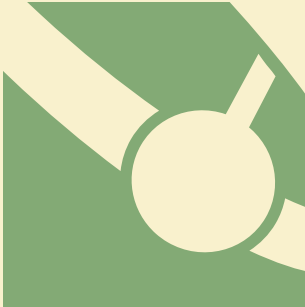
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REALTOR®



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10AM - 4PM



**12
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RING DAY

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CURZYDLO AND THE CODE OF ETHICS

Written by **Melissa McElroy**

Over a century ago, a group of men determined to revolutionize the American real estate industry met in Chicago. Up until this point, real estate was an unregulated wasteland of unethical practices, riddled with land speculation and client exploitation. By 1913, the first Code of Ethics was adopted by NAR, setting a professional standard for real estate professionals.

GO FORTH & SIN NO MORE

Trista Curzydlo, J.D. instructed two separate courses on October 19th in the OABR Education Center. The CE-approved, morning course, "Go Forth & Sin No More: The Code of Ethics," focused on the evolution of The Code of Ethics, interpreting that code, and the anatomy of an ethics complaint. This class satisfies the NAR Code of Ethics requirement every three years. The next deadline is December 31, 2024.

The Code of Ethics is comprised of a Preamble and 17 Articles. Each Article has a corresponding Standard of Practice that clarifies the implementation of that article. NAR's Professional Standards Committee publishes Interpretations of the Code of Ethics to help REALTORS® better understand their ethical responsibilities.

Anyone can file an ethics complaint, whether a member of the public, another REALTOR®, or a client. Once a complaint is filed it is presented before a Grievance Committee, similar to a grand jury in a criminal complaint. They review the complaint to examine if taken at face value there is a Code of Ethics violation. If so, it is forwarded to a Professional Standards Hearing Panel where witnesses are called, sworn testimony is given, and evidence is presented. The Panel determines if a violation occurred and the appropriate disciplinary action.

It's important to note that there are two different types of cases: ethics cases and arbitration requests. Ethics cases examine the conduct when there is an allegation of a Code of Ethics violation.

Arbitration cases involve disputed commissions between REALTORS®. Typically, such commission disputes between different brokerages are required to be arbitrated rather than litigated if either party requests arbitration.

An alternative method of Dispute Resolution would be an ombudsman program, which is not available if the complaint alleges a violation of public trust, such as a misappropriation of funds or property, or discrimination against any of the protected classes in Article 10, or fraud that results in substantial economic harm.

Potential discipline could entail a letter of warning, letter of reprimand, additional educational classes being required, a fine not to exceed \$15,000, suspension from 30 days up to a year, expulsion from membership for one to three years, and suspension or termination of MLS privileges.

Pathways to professionalism are recommended professional courtesies REALTORS® are expected to use in their practices to elevate professionalism in the industry: Respect for the public, respect for property, and respect for peers.

Respect for the Public: follow the Golden Rule, present a professional appearance, respond promptly and communicating clearly, show courtesy and respect to everyone, respect cultural differences, never criticize property in the presence of the occupant, always ring the doorbell or knock and announce yourself loudly before entering when showing a home, promise only what you can deliver and keep your promises, and identify your professional status with the public.



Trista Curzydlo

Respect for Property: you are responsible for everyone you allow to enter a listed property. You should never allow buyers to enter a listed property unaccompanied; when showing a property, keep all members of a group together. Only enter a property with permission even if you have a lockbox key or combination. Be considerate of the seller's property and leave it as you found it. Don't allow anyone to smoke, drink, eat or dispose of trash inside the home.

Respect for Peers: identify your REALTOR® and professional status in all contacts with other REALTORS®; respond to other agents' calls and emails promptly and courteously. Notify the listing broker if there appears to be inaccurate information about a listing. Share important information about a property, such as the presence of pets, security systems, whether sellers will be present. Return keys promptly; carefully replace keys in the lockbox after showings.

Sources: Trista Curzydlo, J.D., www.nar.realtor
*Updated NAR Code of Ethics and Standards of Practice, effective January 1, 2023, available at: www.nar.realtor

11 WAYS TO LOSE YOUR LICENSE

Instructor Trista Curzydlo, J.D. taught this afternoon CE course in the OABR Education Center, which delved into NAR's Code of Ethics and Standards of Practice in more detail by examining case studies of unprofessional conduct and ethics violations.

Some key regulators are: The Nebraska Real Estate Commission, the Federal Government, the REALTOR® Association, and the Brokerage Agreement. To learn more about the Nebraska Real Estate License Act, or to review proper protocol for recordkeeping, visit: <https://nrec.nebraska.gov>.

The Big Three Per Se Violations:

Price Fixing, agreements to charge the same price or raise prices together, add fees or surcharges, eliminate discounts or have uniform discounts, establish minimum prices or a standard pricing formula, or coordinate and not compete on other commercial terms.

Bid Rigging and Market Allocation are the other two per se violations. It's worth noting that in a per se case, the DOJ doesn't have to prove that the agreement was successful, that harm or loss resulted from an agreement, or that conduct was unreasonable or lacked economic jurisdiction.

A group boycott, when real estate agents decide to refuse to work with a certain broker, group of clients, or builder, it is illegal under antitrust laws.

when in doubt, ask your broker. They're the seasoned pros in the industry, and well versed in Nebraska and the REALTOR® Code of Ethics.

Brokers employ risk reduction strategies. They abide by written



Leigh York

and enforced policies that address proper file retention, adhere to fair housing laws, and promote education and competency. According to the instructor, "Uneducated license holders present the biggest risk. They can negatively affect the entire community, which is why education is so critical."

Some common areas where real estate professionals can land themselves in trouble: screening and steering. Screening involves discriminating against a prospective client based on one of the defined protected classes as outlined by federal, state, and local government. An example of this would be not returning a phone call or email to a prospect because they speak English as a second language.

Steering is the illegal practice of directing a client toward, or away from, a particular neighborhood based on one of the protected classes. Telling clients that "they might be more comfortable in a particular part of the city so that they are around people like them" would be an example.

Agents need to be mindful when they advertise their services, so they do not discriminate or violate Fair Housing Law. This includes social media posts.

An area where agents sometimes violate ethics is by inadvertently practicing law. Escalation clauses and appraisal clauses can create a host of issues. Also, once a document is signed, any changes require an amendment to change the terms of the executed agreement. Writing "TBD" can void a contract and reverse a sale.

Another key lesson from the class, there's a difference between compliance and advocacy. Compliance is simply knowing the rules and striving to follow them. Advocacy goes beyond what is required by continuing to educate yourself and strive to understand differing perspectives. Part of advocacy is asking questions and standing up for consumers and other agents. When you represent a client, you have a fiduciary duty to act in the best interest of that client. You provide your advice, opinion, and advocacy. When you see abuses, you need to address them. When someone attempts to address a possible issue, it is important to not get defensive or make excuses for yourself or others.

GRI 103: ETHICS OF REAL ESTATE

Written by **Melissa McElroy**

November is REALTOR® Designation month. For those who were looking to get an early start on their GRI Designation, the GRI 103- Ethics & Legal Issues provided by the Nebraska REALTOR® Association on October 17th and 18th offered the perfect opportunity.

The two-part course taught by Instructor Leigh York not only satisfied the CE requirement, it presented an excellent ethics overview on everything from fair housing, license law, earnest money issues, contracts and right of refusal to agency disclosure.

Maybe one of the most important takeaways from the class:

RPAC HALL OF FAME

Written by **Melissa McElroy**

An ensemble of the real estate elite walked into the Happy Hollow Country Club with the style and sophistication of movie stars walking the red carpet. They were stars of another kind: the superstars of RPAC.

The RPAC Hall of Fame event recognized real estate professionals who have contributed \$5,000 or more to RPAC during their career. The October 17th event marked the second ever RPAC Hall of Fame celebration. The first was in 2021. They are planned for every other year going forward.

OABR Past Presidents, Bill Swanson and Doug Dohse commenced the ceremony at 5 p.m. Special guest, NAR Political Representative, Daria Dudzinski and OABR President-elect, Jessica Sawyer each stepped up to the podium before OABR 2024 President, Denise Poppen, took to the stage to present awards to the honorees.

REALTOR® and RPAC Fundraising chair, Charles Chadwick said it was important to recognize the people who supported RPAC and its overall goal. "RPAC is about investing time and money to protect and promote private property rights and the ability to buy and sell real estate."

He explained RPAC's process and how it affects the real estate industry. "Our goal is to interview, support, and promote the election of REALTOR®-friendly candidates. Ones we can open the lines of communication and discuss real estate issues on a local, state, and federal level. We look to promote home ownership, affordable housing, and oppose anything that increases the cost of buying, selling, or investing in real estate."

REALTOR® Champions from the Douglas County Board of Commissioners, Mary Ann Borgeson, and Jim Cavanaugh; and Omaha City Council members Brinker Harding, and Don Rowe were in attendance.



2023 Hall of Fame Inductees

Katie Adams, Crystal Archer, Ryan Basye, Megan Bengston, Jennifer Bixby, Bill Black, Cody Bousema, Charles Chadwick, Susan Clark, Brad Fricke, Gene Graves, Sherri Griggs, Sue Henson, Mindy Kidney, Camilla Knapp, Lindsey Krenk, Justin Lorimer, Loretta McNally, Sarina McNeel, Trudy Meyer, Laura Osborn, Angela Peters, Lisa Richardson, Tom Simmons, Angel Starks, Gary Stoneburg, Fred Tichaur, Joe Valenti, Brian Wilson.

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SALVATION ARMY HONORS OABR

Written by **Melissa McElroy**

The Salvation Army of Omaha recognized local volunteers and organizations at a breakfast award ceremony on September 16th at the Kroc Center. The Omaha Area Board of REALTORS® was honored, receiving the 2023 Business Award, having raised \$7,069 from last December's REALTOR® Ring Day. OABR 2024 President Denise Poppen and 2021 President Bill Swanson accepted the award for OABR.

Swanson said, "It was an honor representing our peers when we were awarded the number one business fundraiser for the Salvation Army of Omaha for eight of

the last nine years." He explained why the yearly event was so significant. "The importance of REALTOR® Ring Day is twofold: one, we're taking time as an organization to support a good local cause, and secondly, we spend hundreds of hours each December together with our affiliates, coworkers, and even competitors for a day of service."

"Red Kettle donations enable The Salvation Army to provide food, toys, and clothing to over six million people during the holiday season and help more than 34 million Americans recovering from disasters

nationwide," Poppen said.

Both OABR Presidents will be among the many REALTORS® ringing bells on December 1st. Poppen added, "I have been ringing bells annually since REALTOR® Ring Day began, thinking about all the people we help make their holidays special. Volunteering for two short hours is a fun and easy way to show that you care and actively support our community in need."

Poppen urged all members to sign up as a 2023 ringer. "Let's make this season even greater than last year! I hope to see you ringing this year!"

EPIC TAX PROPOSAL IS AN EPIC FAIL FOR NEBRASKA REAL ESTATE

Written By
Melissa McElroy

Epic Option sounds like the name of an ill-fated garage band. It's actually short for the Nebraska EPIC Option Consumption Tax Act, a legislative bill proposing to replace Nebraska property, income, inheritance, corporate, and sales tax with a consumption tax on all new goods and services.

When Nebraska Senator Steve Erdman introduced LB79, he said the state couldn't fix the property tax valuation issue. He proposed eliminating property tax entirely, and replacing it with the EPIC Option tax. EPIC stands for Eliminate Property, Income, and Corporate taxes. The proposal would repeal and replace all current taxes with a consumption tax on taxable goods and services at a 7.5 percent state rate. Villages, school boards, counties, and cities would need to add their own consumption tax to replace lost revenue in their jurisdictions.

In addition, Senator Erdman introduced two related Constitutional measures, LR6CA and LR7CA, that would amend the state constitution to prohibit all government entities from imposing taxes other than retail consumption and excise taxes. It would require the state to impose a consumption tax on all new goods and services except groceries. Erdman's stated objective is to decrease the individual tax

burden by giving people the option to pay taxes when they choose since they choose when they buy a new good or service. As the Senator introduced the measures, he said Nebraska had some of the highest taxes in the nation.

LB79, first introduced in January of 2023, would exclude the sale of land, taxable property, or services subject to an excise tax, purchase of used property, groceries, purchase of taxable property, and services used for educational, business, or investment purposes. The Revenue Committee heard testimony on LB79 in March of 2023. According to the Nebraska state legislature website, "The state Department of Revenue estimates that the bill would result in a net revenue loss of \$763 million in the fiscal year 2025-26, \$2.3 billion in the fiscal year 2026-2027, and \$5.1 billion in the fiscal year 2027-2028," if new revenue generated by the bill is directed to political subdivisions affected by the elimination of other state taxes.

OABR Governmental Affairs Chair Joe Gehrki weighed in on the proposed bill. "This plan would be disastrous. The 7.5 percent proposal would have to be over 20 percent to match revenues from our current system." He explained that it would negatively impact rural and urban areas,

and school districts would suffer if consumption didn't meet the school district budget burden. "It would result in dramatic cuts. Plus, changing to such a radical tax system will have a crippling effect on attracting new industry to the state."

Gehrki provided some examples of industries that the EPIC Tax would negatively impact. "The auto industry is a perfect example of the failure of the EPIC Tax. Nebraska residents would go to neighboring states to buy their new cars. With the proposal in place, not only would we miss out on the sales tax from that purchase, but the new car dealerships would cease to exist."

He explained how it would be especially problematic for the real estate industry. "The problems with real estate are also undeniable. An additional tax on every real estate transaction will price first-time homebuyers further out of the market. Those who currently own homes will simply stay put instead of selling. Adding this tax into the sale price would likely cause appraisal problems also."

Attorney and Nebraska REALTORS® Association lobbyist Korby Gilbertson said there were other ways to address valuations and property taxes. "The issue

can be complicated, and most people confuse the two as being one and the same. Under the Nebraska Constitution and current statute, 'valuation' is defined as the actual value of property. This can be determined in a variety of ways, including the sales approach, income approach, and cost approach."

Gilbertson said, "All property except agricultural must be valued uniformly and proportionally. Although a property owner might not like the increased value of their property, it is most likely that the value is accurate as an actual value in that it would sell for that much in an arm's length transaction in the current market. Nebraska has faced substantial valuation increases over the past few years due to a number of factors, the biggest being soaring market values."

The NRA Lobbyist explained how Governor Pillen sees the tax issues. "Governor Pillen is seeking to address true issues with valuation with a task force that will be meeting several times this fall. Thus far, there are a handful of specifics to be addressed: 1. State-wide standardization, 2. More accurate comparisons, 3. Clear rules for various types of property including commercial and restricted use."

Gilbertson delved into the complexities of the tax valuation process being addressed. "Addressing these and other issues will help with actual valuation problems, but they won't likely result in lower taxes. To address the tax issue, the state will need to work with the local taxing authorities and determine whether the state wants to take over responsibility for funding the services those entities are required to provide or address the myriad of mandated services. It requires a deeper look into whether Nebraska wants to continue local control of political subdivisions like counties, cities, and school districts."

She said, "Changing the Constitution is something that should only be done if voters understand exactly what it means. Eliminating our entire tax system with no specific guardrails is dangerous. Simple math will illustrate that a 7.5 percent consumption tax will in no way fund existing governmental operations. If the Legislature determines that the proposed rate is insufficient, they will have no choice but to raise it. Under the proposal, counties, cities, and villages would be allowed to institute their own consumption tax with no stated maximum rate. Careful consideration of all existing programs and services that are funded by our current system needs to happen, and each addressed before such a drastic change is made. One example – current bonded indebtedness: if the source of repayment is eliminated, it could result in immediate default. There is nothing in the proposal to address this. This same example would apply to TIF projects, highway projects, and others."



She explained the impact that the EPIC plan would have on rural areas and schools. "Without a doubt, out-state Nebraska will suffer. The EPIC plan completely eliminates local control. All tax revenue goes to Lincoln and is appropriated from the State Capitol. Local governing bodies are left to wait and see what the Legislature decides to give them each year." She added, "Forget about

your small town going to the local voters to buy a new fire truck or police car. The Legislature will decide. Where do most sales of goods and services take place? The most populated areas of the state—far eastern Nebraska, and they're not going to want their tax dollars going to areas of the state that don't pay any or very little tax. You will likely see an even deeper divide in the Legislature as the number of urban districts grows and rural shrinks."

Gilbertson explained the impact that a consumption tax would have on the real estate market. She used an example. If a 7.5 percent State Consumption Tax were added to a median home value of \$291,400 that has a qualifying income of \$87,711, with the 7.5 percent tax added, the home's total price would be \$313,255, and the income of \$87,711 would no longer be enough to support the payments. It's estimated that nearly 22,000 households would be priced out of the market and would no longer be able to buy a typical house as a result.

The 7.5 percent is a modest estimate. The EPIC tax could be over 20 percent. "Whenever I talk to groups, I tell them not to take my word for it but look at the facts and ask questions. We would all love to pay fewer taxes and have nothing change, but that simply isn't possible." She said in addition to real estate and new auto sales, out-of-state groups wouldn't plan events here if it automatically costs 15 to 20% more. Visitors won't buy goods or services in Nebraska when they can buy for less in another state. It would hurt seniors on a fixed income and make healthcare costs surge. Gilbertson urges Nebraskans to explore other options for property tax relief because she thinks the EPIC option comes at too high of a price.



SUPPORTING THE TRADES

Written by **Melissa McElroy**

Considering the essential role tradespeople play in a real estate market with a housing shortage, it's crucial that REALTORS® support programs that encourage more young people to enter the trades.

The U.S. Census Bureau estimates that one-fourth of the manufacturing workforce is over the age of 55. An increasing number of baby boomers are leaving the workforce, creating a shortage of carpenters, electricians, HVAC technicians, welders, and other construction professionals necessary to keep up with demand. With substantially fewer young people entering the construction trades, contractors cannot hire the talent to meet the demand.

The OABR Foundation has supported the Skilled Trades and Technical Sciences program at Omaha's Metro Community College and Builders of the Future, a non-profit organization addressing the shortage of tradespeople in the region.

Builders of the Future (BOTF) Committee Chair Ted Grace said they're leading a vital mission to educate and encourage the next generation of construction tradespeople in high schools. According to Grace, a co-founder of the organization, 41 schools and about 800 students are enlisted in the program in the Omaha area, as well as Blair, Norfolk, and parts of Iowa. Grants for \$40k per high school allow high school students to build houses on school property.

Grace explained why it was necessary to build at the schools. "It gives teachers a higher probability of success if they don't have to bus students to construction sites. Keeping the workspace in close proximity provides security and safety. Building one home typically takes 12 to 15 students an entire school year and up to a year and a



half to complete.”

A key component of BOTF is “Train the Trainer,” where they train Industrial Arts Instructors on building projects that the instructors will then teach their students. “Train the Trainer” is a paid training program where BOTF teaches instructors for 80 hours during the summer on everything from framing a house to installing windows and doors. There are typically 6 to 10 teachers per program.

BOTF has been so wildly successful that it is challenging to keep up with demand. They are still looking for another teacher to help train high school instructors. This needle in the haystack needs to be a Jack of all trades with industrial arts experience in several fields, such as construction, electrical, and plumbing. Grace said that teachers better understand school guidelines that need to be followed, something most builders might not know.

He noticed that parents and students are better receiving the trades programs, and it is a great way to expose high school students to trades in all areas. They can get hands-on training for plumbing, electrical, framing, or laying tile. “It’s all about what they are the most comfortable working with and who they feel comfortable working with.”

BOTF has a communicator who helps locate supplies, mentors, and donors. With limited funding, donors are always needed to keep the program going.

To donate to BOFT, visit thebuilderfoundation.org or the OABR Foundation, which supports BOTF and the MCC trades program, by visiting omaharealtors.com/foundation.



Mike Fosdick
NMLS ID #422481



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S'MORE FUN WITH YPN AT VALA'S

Written by Melissa McElroy

It was an unseasonably warm September evening. The enticing aroma of freshly popped kettle corn wafted through the autumn air. Nearby shops peddled their wares: homemade cider, farm-fresh produce, and apple doughnuts fresh out of the oven. Golden leaves descended from trees along the meandering trails of the sprawling pumpkin patch. Fall was in full swing.

As the sun began to set, real estate professionals, young and young-at-heart, gathered around the bonfire at Vala's Pumpkin Patch and traded stories between bites of campfire hotdogs and s'mores. YPN sponsored the members-only S'MORE FUN gathering on September 28th. It was a fun-filled evening of networking and enjoying the ooey-gooey deliciousness of roasted marshmallows betwixt layers of chocolate and graham crackers. The night sky darkened to reveal a nearly full moon emerging from behind the clouds, and the falling temperature welcomed the spirit of fall.

The Young Professionals Network welcomes your attendance at a future YPN Committee meeting, usually the second Thursday of the month, at 1:30 p.m. at the OABR office. You're always welcome! The November meeting will be on November 9th at 1:30 p.m. It's a great way to meet other industry professionals in a nurturing community dedicated to helping you grow personally and professionally.



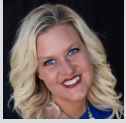
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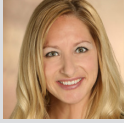
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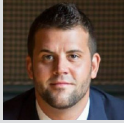
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BATTLE OF THE TASTE BUDS

Written by **Melissa McElroy**

The unbridled exhilaration of revelers pulsed like a current of electricity as they entered the Chili Cook-Off arena. It was like the charge in the air right before a storm rolled in, and a storm was brewing – or maybe it was crockpots full of chili.

The chili warriors suited up for battle as they got into formation. In the end, once the smoke cleared, there would be one victor, one brave soul who would reign supreme. One epic hero would go down in OABR history to claim the coveted title: 2023 Chili Cook-Off Champion.

The October 11th event boasted an impressive line-up of celebrity judges: Omaha City Councilmember Aimee Melton; Channel 6 News Daybreak Senior Chief Meteorologist Rusty Lord; Nebraska REALTORS® Association 2024 President Arla Meyer, and CEO Ryan Swinney; President of the REALTORS® Association of Lincoln, Brad Hulse, and

Executive Vice President, Kyle Fischer; and Director of Marketing and Communications for Food Bank for the Heartland, Travis Carlson.

The competition was fierce. Twenty-one chefs battled in the chili battle royale. Some had a secret ingredient that gave them an edge, a secret sauce, or maybe USDA top-grade beef, fresh organic peppers from the garden, or mysterious spices. Some had a prized, secret recipe in Grandma's handwriting on an old, tattered recipe card, handed down and coated with food splatters – the ghost of a delicious past. Perhaps some Tex-Mex aficionado whipped up some hoity-toity culinary concoction from Gordon Ramsay's latest cookbook? The cook-off is a war, and loose lips sink ships. One could only speculate what the competition was simmering.

One thing beyond speculation? The OABR Chili Cook-Off was a smash hit.





The Social Events Committee hosted the tailgate-themed party in the OABR Education Center, with assistance from the OABR Affiliate Council raising money for Food Bank for the Heartland. Raffle prizes in the form of themed gift baskets, football tickets, and real-estate-related services were assembled as fundraisers. At the end of the day, the event's objective was accomplished. \$1,920 went to the Food Bank, making everyone who participated a champion for the community.

A special thank you to supporting OABR Committees, 21 chefs, and volunteer OABR members for their time. Additional prizes were donated by Acuity Home Inspections, Centris Federal Credit Union, Focus Printing, Gershman Mortgage, My Insurance, Northwest Bank, Results Mortgage, Nicole Riddle-NP Dodge, ServiceOne, and Timeless Nebraska Media & Headshot.

All chefs deserved a prize for their chili donation. Still, the judges, who tasted all 21 entries, selected the top three gallant gourmets who emerged victorious, each receiving Focus Printing gift cards and a unique cutting board to commemorate the event:

3rd Place - Paul Kottich took the third-place medal as one of the best.

2nd Place - Denise Poppen (the 2024 OABR President also cooks a tasty chili) claimed the second-place medal.

1st Place - Don Keeton was crowned a chili connoisseur by sweeping the field as the 2023 Grand Prize Winner. As the champ, Don received the ever-fashionable 2023 Chili Cook-Off winner's apron, not to mention endless bragging rights – and he has a medal to prove it!

A special thank you to the chili chefs:

- | | |
|------------------|----------------|
| Deb Airola | Holly Lombardo |
| Kristina Boehmer | Lisa Miers |
| Cody Bousema | Kim Moneto |
| Lou Bozak | Steve Moore |
| Melina Greger | Kayla Newell |
| Sam Hamrick | Denise Poppen |
| Brandon Johnson | Nicole Riddle |
| Brian Kays | Doug Rotthaus |
| Don Keeton | Al Stephens |
| Paul Kottich | Erin Trescott |
| Rachel Langford | |

Congratulations to the lucky prize-drawing winners:

- | | |
|------------------|-----------------|
| Charles Chadwick | Denise Poppen |
| Melanie Doeschot | Jason Quick |
| Jordan Forbes | Cali Rethwisch |
| Sam Hamrick | Nicole Riddle |
| Laura Longo | Raye Sullivan |
| John Massih | Erin Trescott |
| Linda May | Debbie Williams |
| Deda Myhre | |

IN THE TRENCHES

Written by **Melissa McElroy**

Being a real estate agent is, in some ways, like shopping on Black Friday. The possibility of a big sale might lure you in, and you endure all kinds of madness and mayhem in pursuit of that quest. Sometimes, you emerge victorious; other times, the deal evades you. Like Black Friday shopping, the following stories are a bit jarring.

BAT CRAZY

REALTOR® Lisa Richardson is no rookie to the business, but what she encountered one day while showing a house rattled even her. She recalls walking into a dark home for a showing. Lisa heard a hissing sound while fumbling in the dark, looking for the light switch. Then, Lisa heard it again. “Do you guys hear the hissing sound?” she asked her clients. Making her way across the room, she hoped a snake wasn’t lurking in the darkness. Lisa finally found the light switch, revealing a giant bat still hissing aggressively. Fearing for her nose, she quickly managed to escape unscathed and rabies-free.

CAPTAIN UNDERPANTS

OABR 2024 President Denise Poppen showed up at a client’s home for an appointment, but when she knocked on the door, there was no answer. She knocked even harder; still, no response. Denise thought it was odd since the seller set the appointment to allow her to view the house.

The seller had previously provided the garage code for Denise, so she decided to go in through the garage and

announce her presence loudly. When she opened the door, the gentleman was vacuuming with headphones on, dressed in nothing but “teeny, tiny little skivvies.” The embarrassed agent quickly shut the door and, after a short time, went back to the front door and knocked again. The seller emerged, fully dressed, none the wiser to their “brief encounter.”

BARE CLOSET

REALTOR® and famed “Unicorn Hunter” Janelle Tierney thought she found the perfect home – that elusive unicorn – for a buyer with discerning tastes. After quickly touring the home’s main level, the would-be buyer and her five-year-old daughter followed Janelle to an upstairs bedroom with a walk-in closet.

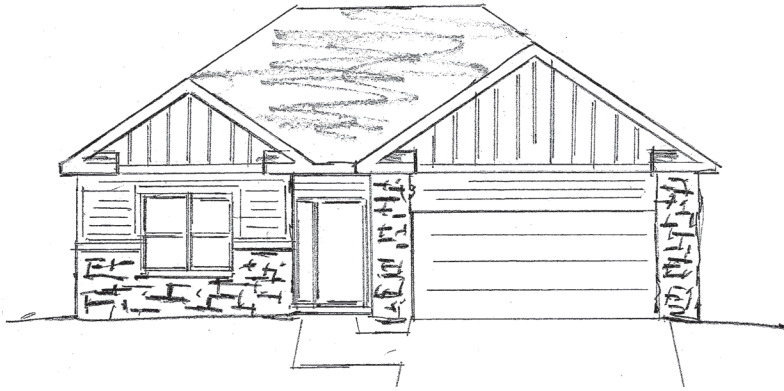
“Wait until you see this!” Janelle said as she opened the closet door, revealing a stark-naked man. The surprised man gasped. The client screamed as she quickly shielded her daughter’s view. With red faces, they all fled on foot away from the surprising closet.

It turns out that the property owner failed to communicate to the man living in the home that there was a showing that day, and the man was caught unaware, with his proverbial pants down.

Whether you are fighting off flying mammals or catching a home dweller off-guard, keeping your wits about you and maintaining your sense of humor is the sign of a real estate pro. Shopping for a TV on Black Friday will seem like a day at the beach after working in the trenches.

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We are excited to announce

ESMERALDA MELENDEZ

As Diversity Scholarship Committee's Scholarship Winner!



Where did you grow up (if not from the Omaha, what were the circumstances that brought you to Omaha and how long have you lived here)?

Both my parents were born and raised in El Salvador, through the hard work and sacrifice of my parents I was fortunate enough to grow up in Papillion-La Vista.

What Brokerage do you work for and are you a member of any other organizations in your community or networking groups?

I am with Nebraska Realty, and I am a member of the Fremont Chamber of Commerce.

What did you do before you became a REALTOR®?

I am a personal banker at Charter West Bank in Shadow Lake Papillion

When did you get your real estate license and what inspired you to become a REALTOR®?

I got my real estate license in August 2023 and my Dad Melvin Melendez inspired me to become a REALTOR. Growing up he has always been my motivator and inspiration to work hard and love what I do. He has been in the industry for 10 years and is the best mentor through this journey.

What is the most rewarding part of your job as a REALTOR®?

The fulfillment of helping clients realize their real estate dreams, building meaningful relationships, solving complex problems, the variety in my daily tasks, seeing the direct impact of my work, the freedom and autonomy, continuous learning, and the sense of accomplishment that comes with each successful transaction.

What else would you like us to know about you?

I am fluent in Spanish

Learn more about the Diversity Scholarship Committee at [omaharealtors.com/diversity](https://www.omaharealtors.com/diversity).

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2024 RECHARGE KEYNOTE SPEAKERS



**ELLIOT EISENBERG,
BOWTIE ECONOMIST**

Elliot Eisenberg, aka the Bowtie Economist, Ph.D., renowned public speaker, and economist who showcases his economic expertise in an entertaining, accessible way to discuss the latest trends in the housing market. A regular consultant to several large real estate professional associations, his research has been featured in Bloomberg, Business Week, Forbes, and he has been invited to testify before lawmakers on proposed legislation.



**BETH ZIESENIS,
YOUR NERDY BFF**

Beth Ziesenis, otherwise known as Your Nerdy Best Friend, has built an empire over the last 12 years being the go-to tech Queen, with a fun and informative presentation style! Her sense of humor and technical know-how make learning about all things tech entertaining and educational.



**TERRY WATSON,
THE AHA GUY**

Terry Watson, nicknamed "The AHA Guy," strives to inspire his audience with new ideas that will drastically change how they do business in the future. Watson is one of the world's top speaking professionals, with over 20 years of experience. His bold, funny and engaging style makes this dynamic speaker a must-see.

EMBASSY SUITES LAVISTA

02.21.24



UNDERSTANDING PERSONALITY BENEFITS FOR YOUR BUSINESS

Real Estate Coach
OLIVER ADAMS

Written by **Melissa McElroy**

Real estate coach and national speaker Oliver Adams took the stage at a WCR event at Champions Run on September 21st. The two-hour DISC profile workshop combined the comedic stylings and motivational speaking panache of Adams, an Atlanta-based REALTOR®.

DISC is a Maxwell Leadership approach to identifying key personality traits. The class focused on the law of awareness: “You must know yourself to grow yourself.” The idea is simple. Recognizing your personality type, strengths, and weaknesses will help you better understand yourself and others.

Adams’ spouse, Tammy Noll-Adams, also a REALTOR®, introduced her husband and featured speaker. She discussed her own real estate journey, sharing her uncertainty at the start of her real estate career. She has since grown to become the 2024 President-Elect of the National Women’s Council of REALTORS®.

Oliver Adams launched a series of exercises meant to

highlight the different personality types of DISC. A core concept of the workshop: “Everyone you encounter is motivated differently, communicates differently, and views tasks and relationships differently.” Understanding your personality type will help you embrace your strengths and overcome your weaknesses. Understanding the personality types of those around you will help you know how others are different and how to work with each personality.

In addition to being a REALTOR®, Certified DISC Trainer, and motivational speaker, his list of accomplishments includes MBA, Broker GRI, Business Coach, John Maxwell Certified Speaker, Coach, and BBB Accredited A+ Credit and Debt Counselor.

Adams believes that mastering DISC will help you “build a stronger team that communicates” by appreciating what each personality type brings to the table:

DOMINANCE

Strengths: Bold, confident, decisive, productive, strong-willed, independent, positive, persistent, excels in emergencies, motivates others to action, goal-oriented, values business-related socializing, comfortable leading, thrives on resistance.

Obstacles: Argumentative, inconsiderate, opinionated, not complimentary, possessive, does not apologize, insensitive, domineering, impatient, cannot relax, unforgiving, can appear cold.

INFLUENCE

Strengths: Relationship-oriented, animated, great storyteller, encourager, treasures great experiences with others, persuasive, generous, charismatic, enthusiastic, friendly, talkative, comfortable in spotlight, social, spontaneous, creative, inspires others, charming, likeable, fun, and optimistic.

Obstacles: Undisciplined, undependable, disorganized, naïve, can appear phony, distracted, impulsive, needs the spotlight, forgetful, doesn't listen, doesn't follow through, wastes time, talks too much, overcommits.

STEADINESS

Strengths: patient, team player, calm approach, good listener, has humility, motivated by stable environments, sincere appreciation, cooperation, & opportunities to help.

Obstacles: overly accommodating, avoids change, indecisiveness.

CONSCIENTIOUSNESS

Strengths: Analytical, Genius-prone, self-sacrificing, idealistic, high-quality work, orderly and organized, logical, persistent, planner, finishes what they start, data-driven, gathers facts, deep thinker, serious.

Obstacles: Overly critical, tendency to overanalyze, isolates self. Fears criticism.

BUILD YOUR BUSINESS WITH EXPERTISE

November is REALTOR® Designation Awareness Month, an essential reminder to bolster your professional development by completing a National Association of REALTORS® endorsed designation or certification. You can take advantage of course discounts available in November:

Center for REALTOR® Development (<https://crd.realtor>) – Boost your professionalism when you earn a credential from the CRD. All designation and certification online courses are 20 percent off for November.



The Residential Real Estate Council (<https://www.crs.com>) – RRC strives to help REALTORS® better serve clients, grow their real estate niche, develop marketing ideas, and help agents build stronger relationships with prospective clients and colleagues. RRC offers the CRS designation, the industry hallmark for residential sales. RRC offers 25 percent off all eLearning and certification courses in November using the promotion code 25DN.



The Real Estate Business Institute (<https://www.rebinstitute.com>) – REBI learning center offers 20 percent off all online courses throughout November.



REALTORS® Land Institute (<https://www.rliland.com>) is offering 20 percent off online virtual instructor-led courses as part of the ALC accreditation. Use code DESIGAWARE22.





AFFILIATE SPOTLIGHT PRESENTS

WIRE FRAUD RED FLAGS

WIRE FRAUD RED FLAGS

Fraud is on the rise and now coming via text message or email with fraudsters posing as real estate professionals or title companies to trick customers into wiring closing funds to their accounts. Below are common “red flags” associated with these schemes, and tips for how to avoid becoming a victim.

UNSECURE EMAIL ACCOUNTS

- Be alert when communicating with any party that uses free, web-based email accounts for business transactions (i.e. @gmail.com, @outlook.com, @yahoo.com). These accounts are easily breached.

CHANGES OR ANOMALIES

- Watch for the word “kindly” in communications. While it is a nice word, it is unnecessary and outdated in American conversation, but it tends to be used in overseas phishing schemes.
- Pay careful attention to all email addresses throughout the transaction to make sure they are legitimate. Fraudsters often email from unsecure or fake domains that closely resemble real ones to trick their victims and will often substitute a letter with a number to spoof an email address (i.e. J0hnDoe@T1tlecompany.com).
- Watch for sudden changes in grammar, terminology and verbiage. Be wary of spelling and grammatical errors, requests for secrecy or pressure to act quickly.
- Be suspicious of emails that arrive at odd hours of the day or night.

PAYMENT INSTRUCTIONS

- Be wary of unusual payment amounts or payment requests to odd parties, unusual persons or international wires.

- Review the name(s) on all bank accounts. Does it match the name(s) of the party(ies) involved? Is it worded strangely?
- Always verify changes to payment instructions and confirm requests for transfer of funds from any party – especially last-minute wiring changes from financial institutions.

HOW TO AVOID WIRE FRAUD

- Slow down. Moving too quickly and not verifying information leads to mistakes.
- Be cautious. Assume anything suspicious is fraud.
- Do not reply to a suspicious email or act on any of the information in the message.
- CALL AND VERIFY. Pick up the phone and call the parties involved in the transaction using previously verified phone numbers provided before closing (NOT the phone number contained in the suspicious email). Confirm ALL wire instructions!

IF YOU SUSPECT FRAUD, ACT IMMEDIATELY.

Contact your local law enforcement authorities and file a complaint with the FBI's Internet Crime Complaint Center (IC3).

For more information on wire fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation: <http://www.fbi.gov>
Internet Crime Complaint Center: <http://www.ic3.gov>

\$2.7 Billion

in reported losses from victims of business email compromise in 2022.

-According to the FBI

Laura Singleton
Nebraska Title Company





#LeadersMadeHere

And That's A Wrap!!

Wow, what a year 2023 has been. It has been a great year of forging new relationships while growing our board's and project team's skills and confidence. We started off with a lofty new member goal of "23 in 23". Mission Accomplished! Next, we strived to increase our membership investment to RPAC. Goal Achieved. Throughout the year we partnered with Project Intentional, Inc. to raise awareness for their organization and to focus on community involvement through support of their mission. That will culminate in a full day of volunteering in December as our board and membership sponsor the Hygiene Booth at their Winter Wonderland Emporium. We are very proud of the impact our membership has made through our partnership.

We continued to serve and support our network and industry with some amazing events for all our colleagues to enjoy like Music Bingo and Golf. Networking and collaboration are a key focus of our network and these events help to create many new positive relationships throughout the year. In addition, the great motivational and educational content our guest speakers provided at our monthly meetings helped our members and guests keep up on industry challenges and stay focused on their own growth. In August, our 2019 President, Denise Poppen, was also installed as the new 2024 OABR President. We could not be more proud of Denise and the many other past Women's Council Leaders who continue to grow and serve as leaders for our industry.

We look forward to providing continued growth and increased value to our members as we face many challenges and potential changes in our industry. The support, camaraderie, and leadership development that Women's Council offers is second to none. Our goal is to continue to grow and improve in the ways we help our members to achieve success in their business and their lives.

As my journey comes to an end I reflect all the amazing opportunities this organization has given me the last seven years. Women's Council of Realtors has been a crucial piece in my personal and professional growth, leaving an unforgettable mark on my journey as a realtor, leader, and individual. Through its empowering network and resourceful mentorship, I have honed my skills and advanced my understanding of the real estate industry, equipping me with a competitive edge in the market. Women's Council has created life-long relationships and friendships that have brought great joy to my life. As I pass the baton to the new executive board, I hope they embark on a journey as fulfilling as the one I had. Cheers to the 2024 Executive Board! You will do amazing things!

-Liz Otto, President

We are also looking to recruit our members to GET INVOLVED!!

There are over a dozen Project Teams that need Chairs, Co-chairs, and committee members. Reach out to our NEW Board and let's match your talent with an opportunity. Involvement is the BEST way to get the most from your membership!

Things You Should Know For the Remainder of 2023

- Scholarship Applications Open Oct. 2-Nov. 30, 2023
- Annual Award Nominations Open Oct. 2-Nov. 15, 2023
- National Conference Nov 12-17, 2023- Voting Board & Scholarship Winner Holly Lombardo
- Past Presidents Luncheon Dec. 7, 2023
- Installation and Awards- Dec. 14, 2023

IF YOU DON'T ALREADY FOLLOW US ON SOCIAL MEDIA FOLLOW THE LINKS BELOW FOR UP TO DATE INFORMATION ON ALL WE DO!

facebook.com/WCROMaha

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MEMBERSHIP REPORT

August Activity	MO	YTD
New REALTOR® Members	22	227
Resignations	70	206
Membership (As of August 30)	2023	2022
Designated REALTORS®	217	195
REALTOR®	3109	2965
REALTOR® Emeritus	89	65
TOTAL REALTORS®	3415	3225
Institute Affiliate	74	73
Affiliate Members	162	142
Key-Only Affiliates	140	136

See the full membership report at: OmahaREALTORS.com/membership-report

DESIGNATIONS

Senior Real Estate Specialist® (SRES®)

- Nicole Headen, eXp Realty

ENDORSEMENTS

Commitment to Excellence (C2EX)

- Carmen Bunde, BHHS Ambassador Real Estate
- Nicole Riddle, NP Dodge Real Estate

PERSONALS

Condolences to:

- Tanya Blocker, BHHS Ambassador Real Estate, on the passing of her mother in law
- The passing of Maurice Korthals, NP Dodge RE Sales Inc
- The passing of Evan Winters, Keller Williams Greater Omaha

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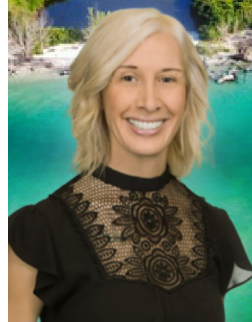
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THIS MONTH IN HISTORY NOVEMBER



The U.S. Congress met for the first time in the new capital at Washington, D.C. President John Adams then became the first occupant of the Executive Mansion, later renamed the White House.

1800



Parker Brothers first markets the real estate board game Monopoly.

1935



The first Cyber Monday was considered a great success as an online shopping event to extend the Black Friday retail experience.

2005

1789

At the request of both houses of Congress, President George Washington proclaims Thanksgiving Day the first official U.S. holiday.



1889

Three years after the Omaha Real Estate Board was formed, Montana becomes the 41st State.



Post Pandemic Market for Inspections



Steve Vacha
President

In a red-hot real estate market that witnessed 10+ offers on houses within the first day of listing, home inspections were often overlooked. Many buyers who passed on getting the property inspected later discovered significant, costly problems with the homes and regretted not having it done.

Fortunately, as the market gradually returned to a more typical

level of activity, the importance of home inspections became evident. They are now considered a standard practice in a healthy real estate market, benefiting *all* parties involved.

During the period when desperate buyers were willing to submit offers without a home inspection contingency, both agents and sellers recognized the advantages of conducting pre-sale inspections. These benefits include:

- Buyers tend to offer more substantial sums without the fear of unknown issues.
- Sellers can proactively address any problems before listing the property or supplement their disclosure statement.

- It provides protection from potential future liabilities and reduces the chances of buyer's remorse.

Given the widespread recognition of these advantages, pre-sale inspections have become a common recommendation from agents to sellers when listing a house. In addition to the benefits mentioned above, avoiding the contingency period and the stress associated with a buyer's inspection, as well as the uncertainty of the buyer's reaction, are highly desirable for many sellers and agents.

As the saying goes, "Where there is a will, there is a way," creative agents have found ways to help buyers obtain the necessary information to make an informed offer. Consequently, the standard home inspection is just one of several types of inspections we now conduct.

Below is a breakdown of the



different home inspections we do, listed in order of current demand:

- Standard Home Inspections
- Pre-Sale Inspections
- New Construction Inspections
- Post-Close Inspections

After several years of limited inspections, buyers, sellers, and their supportive real estate agents have discovered and re-embraced practices that contribute to a secure and harmonious real estate market.



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PAST PRESIDENT'S CORNER

HAROLD JOHNSON, 1984 PRESIDENT

What was the housing market like the year that you were the OABR President?

In 1984, the market time was longer, and the inventory was more plentiful than today. We still used MLS books instead of computers.

What was one of your most rewarding experiences while being President?

Being President allowed me to become active both locally and nationally and build relationships with people that I still stay in contact with.

How has being involved with OABR helped you grow professionally?

It has helped me to grow more than I ever expected because of the quality of the other people involved in the local, state, and National Association.

Tell us about you. What are some of your hobbies/ interests?

I am still involved in real estate and enjoy sports – especially the ones my grandchildren are involved with.

What attracted you to a career in real estate?

My Father and Uncle were Farmers who purchased land during the 40s, 50s, and 60s and beyond. I found it interesting, and I would listen to the radio about the 'Old Coots' meetings and events.

Any words of wisdom for new agents?

Be honest and fair, and be sure to purchase some real estate for yourself along the way.



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As a Trusted Choice Independent Agency, we have multiple carrier options. We will always provide the most competitively priced coverage from the best rated carriers. Our local agents are available to provide you with valuable customer service.

WHAT WE DO

We make insurance EASY! Call or email our team with your basic information and we will shop your home and auto insurance and email quotes the same day.



HOME & AUTO

We specialize in Home & Auto. We also offer Liability Umbrella, Renters, RV, Boat, Motor Cycle, ATV, & more.

REVIEW

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