



REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

AUTUMN GREETINGS!

The vibrant fall foliage lines the streets of neighborhoods. Finally, there's a crisp to the air. Football season is in full swing; tailgate parties cheer on their favorite team, Sunday, Monday, and Thursday night NFL football in the family room.

One team that I always root for is OABR, which will sponsor a tailgate-themed **Chili Cook-Off** on Wednesday, October 9th, from 11:00 a.m. to 1:00 p.m. in the Education Center. It will be a fun-filled fall event with prizes, guest judges, raffles, and delicious crockpots of chili! All proceeds from the event will be donated to The Food Bank for the Heartland to help those in need.

REALTORS® ventured to the **Nebraska REALTORS® Association Fall Business Meetings** in September. The yearly event always provides an excellent opportunity to learn more about the impacts to our industry. Congratulations to Susan Clark, my old teammate and NRA's newly installed President. She is an incredible leader who is always efficient and the right leader for our current changes in the market.

NAR NXT The REALTOR® Experience is right around the corner in Boston. If you have yet to attend a NAR conference, I encourage you to consider attending one. There are so many incredible keynote speakers and breakout sessions, plus the opportunity to network with real estate professionals from around the country and learn how colleagues from other regions approach their businesses and markets they work in.

I invite everyone to get up-to-date information about upcoming classes, events, and committees from the **OABR online events calendar**. So many great courses are slated for the coming months, providing excellent opportunities to learn and engage. I don't know if you have caught this yet, but every new President calls for your involvement in committees; we do this because we know how much it has benefited us personally and professionally. Be brave, and come and see what we are working so hard on for our members; that's you!

One event that brings a crowd is the annual **Turkey Bowl** on Wednesday, November 20th, a benefit for the US Marine Corps Toys for Tots charity. Toys and money are collected for those in need during the holiday season. Bowling teams always fill up fast, and the option to dress on a theme as a team brings another element of fun to this event.

It's hard to believe we are talking about December already, but another event that brings the real estate community out in force is **REALTOR® Ring Day**. Every first Friday of December, REALTORS® across the region and the country ring bells for The Salvation Army's Red Kettle Campaign to help those in need. Be sure to take two hours on December 6th and join in. The fact that this event is such a huge success year after year proves that REALTORS® have the biggest hearts!

So, whether you're bracing for the final quarter of an edge-of-your-seat game or the final quarter of the fiscal year, I wish you the best of luck for a colorful finish that will rival the beautiful fall foliage.

May you always walk in sunshine, my friend!

Jessica Sawyer,
2025 OABR President



REVIEW

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17
OCT.

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10 . 17 . 2024

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🕒 9:00 AM - 4:00 PM

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Day 1

WED

23

OCT.

Day 2

TUE

29

OCT.

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14
NOV.

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🕒 9:00 AM - 12:00 PM

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CHAMPIONS OF REAL ESTATE

OABR REALTOR®-OF-THE-YEAR

The 2025 Omaha Area Board of REALTORS® Installation and Awards Banquet was a night to remember. The joyous jubilation of the evening was punctuated by lively banter and intermittent raucous laughter. It was the night that 2024 President Denise Poppen would pass the baton to 2025 President Jessica Sawyer. As fate would have it, Denise, the Miss Congeniality of the local real estate scene, would go out with a bang.



Megan Bengtson, 2023 REALTOR®-of-the-Year recipient with **Denise Poppen**, 2024 REALTOR®-of-the-Year Award recipient

The evening was winding down to a close. Awards were awarded. Moving speeches were delivered. And then, it was time to announce the 2024 REALTOR®-of-the-Year Award. Denise's mouth dropped open as her name was announced. She was genuinely surprised by the honor. Soon, she was surrounded by her extended family, some of whom had traveled all the way from Florida, including her beloved grandson Lincoln, to surprise her.

She extended her heartfelt gratitude and congratulated 2025 President Jessica Sawyer, Debbie Williams, the 2024 Outstanding Affiliate, and Crystal Achievement award winners Nicole Riddle, Darla Bengtson, and Bill Swanson, all recognized at the event.

"I am grateful and honored to have served with so many

amazing people! Thank you for the trust and belief you had in me. This experience has been amazing. It's not a goodbye for me; I have many things still to do with OABR."

She added, "I will forever cherish this experience, the new relationships I've made, as well as those that already existed & were strengthened!"

OABR OUTSTANDING AFFILIATE

If you've ever attended the yearly OABR Golf Event or any REALTOR® social event, you have likely seen her working behind the scenes with incredible leadership skills, grit, and determination. She has a can-do attitude as she casually coordinates chaos with an effortless charm. It is little wonder that she received the 2024 Outstanding Affiliate Award. Despite earning the respect and admiration of her peers, she was surprised to have been selected.

Debbie said, "It was a total surprise to me! I was honored to simply be nominated and didn't expect to win because I was running against some pretty amazing women!"

"Being involved with OABR has really helped me in so many different ways. It's helped me develop and nurture some pretty amazing relationships with REALTORS® and other Affiliates. It also helped provide a better understanding of real estate and what REALTORS® conquer on a day-to-day



Jonathan Jameson, 2023 Outstanding Affiliate Award recipient with **Debbie Williams**, 2024 Outstanding Affiliate Award recipient

basis," she said.

Debbie added, "OABR has also helped me become more involved in my community from supporting Toys 4 Tots through The Turkey Bowl, Foodbank for The Heartland through the Chili Cook-Off, Salvation Army through REALTOR® Ring Day, and all of the other fun events and of course RPAC! I'm incredibly grateful for my involvement as an OABR Affiliate and look forward to future years and the opportunities to come!"

CRYSTAL AWARD WINNERS

Three REALTORS® were recognized for their exemplary service to the real estate industry at the 139th Annual Installation & Awards Event. Ralph Marasco, received the Lifetime Achievement Award, awarded posthumously and presented to his son Nico Marasco.

DARLA BENGSTON

Darla Bengston has been a champion for RPAC, an organization dedicated to protecting REALTORS® and property rights. After receiving the award she said, "I was completely shocked to receive the Crystal Award. This recognition truly took me by surprise. I've always felt that my involvement on the board is just part of my commitment to our industry and community."

She added, "Being on the board allows me to stay informed about everything happening behind the scenes in our industry. It's not just about real estate transactions; it's about understanding the broader impact we have on our community. From policy changes to community outreach, there are countless aspects of our work as REALTORS® that extend far beyond helping clients buy or sell homes."

The REALTOR® described the importance of getting involved and supporting RPAC. "I wish more of my colleagues would attend these meetings and see firsthand the various facets of being a REALTOR®. It's not just about closing deals; it's about making a difference. The decisions we make and the actions we take can create lasting changes in our community. It's an honor to be part of that process; receiving the Crystal Award has only deepened my commitment."

NICOLE RIDDLE

Nicole Riddle was shocked when she heard her name announced for the award. "It was such an unexpected honor! I was clueless. I attended the inauguration to support all the amazing agents, affiliates, and staff that do so much for OABR." She added, "I must admit about the 3rd clue in, I realized that they might be talking about me. And by the end

I was sure that my siblings were involved with my bio!"

She said, "It was humbling to be in a room full of my mentors, peers, family, and friends while being recognized for something that I truly admire each of them for. I love being involved in OABR. It truly is an organization that exists to support our local REALTORS® and protect homeownership rights. I love that I feel as if I am making an impact in our industry and our community by donating my time. The staff is outstanding! I would do anything for them, because they are the ones that help our vision become a reality."

BILL SWANSON

Bill Swanson said he had no idea that he would be receiving the prestigious award but realized that his name was about to be called after he heard the hints that were given right beforehand. After all, how many people even know how to ride a unicycle?

The 2021 OABR President said, "I'm very fortunate, very blessed, and very appreciative of the award. I feel honored to be included in the group of awardees."

Colleagues and friends would describe Bill as a fun-loving comedian who loves to crack jokes, and is "never in a bad mood," but also is someone dedicated to his industry.

Bill said, "The slate of leaders is fantastic. I am confident in their abilities. The next five years is going to be great."



Denise Poppen with Crystal Achievement Award recipient, **Darla Bengtson**



Denise Poppen with Crystal Achievement Award recipient, **Nicole Riddle**



Denise Poppen with Crystal Achievement Award recipient, **Bill Swanson**



Ralph Marasco, posthumous recipient of the Lifetime Achievement Award

FORMER NYPD SGT. ON REALTOR® SAFETY

Written by **Melissa McElroy**

A packed OABR Education Center sat with rapt attention on September 19th when national real estate agent safety advocate David Legaz made an encore presentation of his thought-provoking safety seminar about the life-threatening dangers REALTORS® face on the job.

Legaz heads one of the leading real estate teams in New York City and Long Island. He's an author and a former NYPD Sergeant passionate about safety education. He draws from his former law enforcement expertise and real estate experience to teach agents how to protect themselves from predators. Being a REALTOR® is a high-risk occupation and Legaz is on a mission to make sure that REALTORS® make it home alive at night.

According to the safety expert, a crime needs motive, means, and opportunity. Most crimes committed against REALTORS® are predatory and meet predatory patterns. They are typically carefully calculated crimes, often planned before the predator makes initial contact. The predators like easy targets – people who appear more vulnerable – and they will peruse the agent as a potential victim using their social media pages.

Agents must appear confident and avoid using submissive language such as “here to serve all your real estate needs.” Avoid using a head tilt in professional pictures. Predators try to establish dominance in the first phone call by dictating the time and location of the first in-person meeting. Their objective is to get an unsuspecting agent alone where they can gain power and control.

According to Legaz, you might not be able to remove the motive for a crime, but you can remove the means and opportunity. In promoting the property, avoid using terms such as vacant, no heat, minimal lighting, remote or limited visibility from the street, electricity not on, and inconsistent mobile phone service.

You can remove the opportunity for a crime by arriving early, securing the property before and after a showing, bringing a partner with you, vetting prospective clients by taking their information, including their driver's license, and using the Forewarn app to weed out potential predators. It's essential you not rely solely on apps. A predator could use an alternate identity. Legaz pointed out that just because someone doesn't have a record doesn't mean they aren't dangerous. It could just mean that they have never been caught. Always share the details of your meeting with a partner, and always trust your gut. If something feels off, remove yourself from the situation.

Other vital tips include not walking in front of the client and not entering confined spaces such as attics, garages, basements, or bathrooms. Many predators will attempt to lure you into a confined space by claiming to see a water leak. Keep at least six feet of distance to allow yourself time to react, and always have an escape route planned. At open houses, have a partner there and control the traffic in the home. Make sure to secure the home before leaving. The most dangerous time of an open house is at the end. Don't allow someone who rushes in last-minute access to the home. It could be a predator waiting to stage an attack, knowing you will be alone.



REALTOR® Safety Advocate **David Legaz**

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NRA 2024 FALL MEETINGS

Written by **Melissa McElroy**

Real estate professionals trek across the Nebraska plains every September to attend the Nebraska REALTORS® Association's Fall Business Meetings and CE opportunities. This year's event, held at the LaVista Conference Center from September 9th through the 11th, presented an impressive selection of committee meetings, CE classes, networking opportunities, and the Installation of the 2025 NRA President Susan Clark and the 2025 NRA Directors.

Real estate industry leaders attend the NRA Fall Meetings every year to gain greater clarity about critically important topics and acquire the most up-to-date information that impacts their day-to-day business. NRA Committee Meetings delve into pivotal facets of the industry: License Law, Governmental Affairs, Professional Standards, RPAC Trustees, and Forms.

The Governmental Affairs Committee Meeting presented essential intel on how the current political climate is affecting real estate. Greg Lemon of the Nebraska Real Estate Commission provided valuable insight into how the recent NAR lawsuit changes how business is conducted. For more information about the NAR lawsuits, visit nar.realtor/the-facts.

Lincoln-based attorney and lobbyist for the Nebraska REALTORS® Association, Korby Gilbertson, provided a succinct report on Legislative Bill LB34 and how the property tax bill could prove problematic. (More on page 10.) There was also a Federal Political

2025 NRA PRESIDENT SUSAN CLARK

Written by **Melissa McElroy**

Excitement filled the air at the LaVista Conference Center on the evening of September 10th as the real estate royalty made their way onto the scene for the Nebraska REALTORS® Association's Installation of their 2025 officers and directors.

2025 NRA President Susan Clark, the President and co-owner of PJ Morgan Real Estate and OABR 2020 President, brings a wealth of leadership experience to her new role. The state leadership will assume their roles in January.

2024 NRA President Arla Meyer gave a moving speech honoring her soon-to-be successor. She recounted pivotal events of the past year: navigating the aftermath of the NAR lawsuit, the devastating Arbor Day tornadoes, and battling against the Epic Tax proposal that would spell disaster for the real estate industry. Through it all, the real estate community banded together and prevailed.

Meyer spoke of the importance of communication and doing what you can with what you have. She extolled Susan Clark's leadership skills and praise-worthy, level-headedness as she proudly passed the gavel to her successor. She said, "Leadership is a journey, not a destination." The two women have built a solid alliance over time. As the 2025 NRA President embarks on the next chapter, Meyer said, "I'll always have your back."

Ryan Ellis served as the Master of Ceremonies. Susan Clark's husband, Matt Schwarz, led with an invocation & Pledge, and her son, REALTOR® Billy Clark, installed the leadership. Fellow former OABR presidents Bill Swanson and Doug Dohse praised their esteemed colleague and friend in a touching speech and provided some laughter and levity.

panel reporting on pressing issues elected officials will face, such as capital gains taxes, agriculture, and affordable housing.

The OABR leadership was there, in force, for the NRA Fall Meetings. "This was a great opportunity for all Omaha REALTORS® to ask NREC Director Greg Lemon questions directly and respond to the Director's remarks and the comments of others about the buyer agency transition going on," said Brad Fricke, OABR's current President-Elect.

OABR Secretary/Treasurer Jill Anderson stressed the importance of attending REALTOR® association meetings. "The NRA Fall Meetings provide essential information that empowers REALTORS® to serve their clients better. The networking alone is worth the investment of time and energy."

Angel Starks, who currently serves on the OABR Board of Directors, said many REALTORS® do not consider attending state meetings because they might think of the



NRA LICENSE LAW COMMITTEE

event as geared towards brokers or managers. While some REALTORS® might not think of themselves as leaders, she stressed that they are leaders in the industry and community, and she encouraged her colleagues to attend.



2024 NRA PRESIDENT, ARLA MEYER WITH SUSAN CLARK

The 2025 NRA President accepted her accolades with effortless grace as she gave an inspiring thank-you speech to colleagues, friends, and family. She emotionally thanked her parents, who instilled humbleness and a strong work ethic in their daughter.

Clark has garnered the respect and admiration of her peers. 2025 OABR President Jessica Sawyer said, "Susan has a wide range of real estate knowledge, from lending to



SUSAN CLARK WITH HER HUSBAND, MATT SCHWARZ

ownership, investment properties, company management, sales, and self-development. She's a true asset as a leader for all our members. We are in good hands with Susan's proven leadership skillset."

NEBRASKA PROPERTY TAX REFORM, ON THE FLY



Photo Credit: facebook.com/p/Governor-Jim-Pillen-100087314096798/

Property taxes took center stage at the Nebraska Legislature in recent months as homeowners battle soaring property tax bills. Governor Pillen vowed to reduce property taxes by 50 percent. The new tax relief bill, LB34, passed in a special session in August. The result is a pared-down bill touted as an essential first step in providing property tax relief. The Governor states that all property tax owners will benefit from new caps on local government spending and the “front-loading” of property tax credits, which currently are only available to those who have filed for credits on their income tax return. Lincoln-based attorney and Nebraska REALTORS® Association lobbyist Korby Gilbertson provided expert insight into LB34.

According to Gilbertson, “Zero Caps’ has been the Governor’s mantra for over a year. LB34 creates a system that could result in local political subdivisions facing zero budget growth and perhaps even a reduction. Although it was not explained as a potential reduction, the final language in LB34 and the way certain factors are counted

and then offset by taxing authorities may have some unintended consequences, especially for smaller municipalities. Further, language that exempted specific first responder and public safety spending from the caps was supposed to provide ample protection for local budgets. However, the majority of municipalities in Nebraska do not have paid first responders, so the actual impact on their budgets is negligible, and the caps will have a much bigger impact. We will have to wait and see if the Legislature addresses this issue in January.”

Governor Pillen has stated that taxpayers will enjoy a two to three percent reduction in property taxes over the next three years. Gilbertson expounded on the bill. She said that currently, there are two forms of property tax credits.

- Direct reduction in property taxes funded by the Property Tax Credit Cash Fund and distributed based on the value of the property. This program started in 2007 and has grown from \$105 million to \$350 million per

year. This credit has generated some controversy because all property receives the credit based on the actual value and not the taxable value of the property. Therefore, agricultural land receives a credit at the same level as residential and commercial land, even though it is taxed at 75 percent of value.

- Income tax credit for property taxes paid to schools and community colleges through the Property Tax Incentive Act. This credit was passed in 2020 and requires Nebraska property owners to proactively claim the credit each year on their Nebraska Income Tax return. Otherwise known as the 1107 credit, it has come under fire because a significant number of property owners fail to claim the credit.

Gilbertson said, “LB34 specifically deals with the second form of property tax credit. Since so many property owners have failed to claim the credit on their income tax return, it is true that more Nebraskans will see some relief. Just not those that have already been claiming the credit. Further, there is more to the story, and for many property owners, LB34 will actually result in a tax increase. Yes, you heard that correctly.”

To illustrate the problem, she provided the following as an example of how one year of property tax credits would be claimed under the 1107 credit:

- In 2023, property owners received a statement informing them of their assessed property tax liability for 2023:
- In 2024, property owners pay the property taxes assessed in 2023;
- In 2025, property owners would claim their 1107 credit for 2023 property taxes on their income tax return.

She explained, “Now, under LB34, all income tax credits end in 2024. Thus, no one will be able to claim the credit for their 2023 property taxes on their 2025 income tax return. This issue was raised during the session, and those who raised it were summarily told they were wrong and that their concern was ‘just semantics.’ According to representatives from the Governor’s office and the Nebraska Department of Revenue, the fact that property owners won’t ever be able to claim the credit for their 2023 property taxes is immaterial because property owners will see a credit on their 2024 tax statements they receive in December, so taxpayer’s cash flow won’t be impacted. This might be true if you never claimed the credit. However, for those who have claimed the credit, it is simply not true, and the impact is already being felt by those who make quarterly income tax payments and are just finding out that their payments need to be increased to cover the loss of the property tax credit. Another bit of

evidence illustrating that this might actually be a tax increase is the fact that to fix the elimination of the 2023 tax credit would cost the state \$590 million.”

Gilbertson added, “I know there are senators that plan to introduce a ‘fix’ in 2025, but how that will be paid for will be the issue. I have been asked, and can’t answer, what happened to the funds that were there to pay for the 1107 credit before LB34 was passed. All of this takes me back to my argument that we shouldn’t be doing major tax reform on the fly during a special session. Property taxes have been a concern since before I was born, and the issue isn’t going to magically go away. Successful reform takes time, professional review, and the involvement of all stakeholders. I sincerely hope everyone can come to the table and work together next year. Now, we wait for the election and introduction of a minimum of 15 new senators who will be faced with how to address all of this and more.”



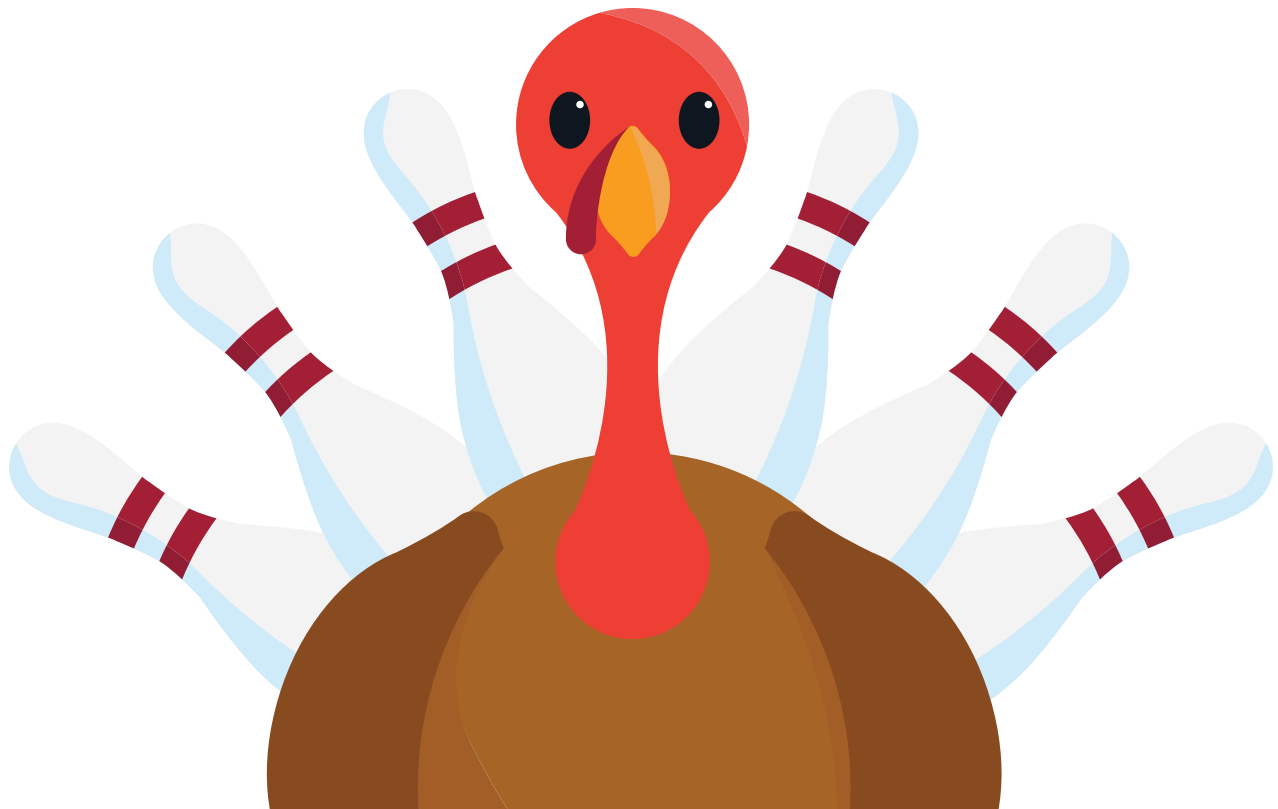
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2024 OMAHA AREA BOARD OF REALTORS®

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KRISTIE KUO

JUDI ANDING SCHOLARSHIP WINNER

Q WHERE DID YOU GROW UP (IF NOT FROM OMAHA, WHAT WERE THE CIRCUMSTANCES THAT BROUGHT YOU TO OMAHA AND HOW LONG HAVE YOU LIVED HERE)?

A I have a rich and diverse background that spans two countries. I was born in Taiwan and lived there until I was 12, when my family moved to Buenos Aires, Argentina. I cherish both cultures and the warmth of their people. At 16, we emigrated to the United States and settled in California. After getting married 21 years ago, my husband's job led us to Nebraska, where we have happily made Omaha our home. We enjoy raising our three children in this wonderful state, with one kid already graduated from a local university and the other one still attending.

Q WHAT BROKERAGE DO YOU WORK FOR AND ARE YOU A MEMBER OF ANY OTHER ORGANIZATIONS IN YOUR COMMUNITY OR NETWORKING GROUPS?

A My brokerage is with Berkshire Hathaway HomeServices Ambassador Real Estate (Village Pointe Branch). I hold memberships in several organizations, including the National Association of Realtors, Omaha Area Board of Realtors, Southwest Iowa Association of REALTORS®, Nebraska REALTORS® Association, Nebraska Through the Lens, and the Nebraska Photographers Network. Additionally, I founded a Facebook page called KK CIRCLE, where I share local deals, recipes, beauty, and health products with my followers.

Q WHAT DID YOU DO BEFORE YOU BECAME A REALTOR®?

A Many years ago, in my early twenties, I went to chiropractic school and became a board-certified chiropractor. A year later, I made a switch in career and obtained my stockbroker license and worked at TD Waterhouse until the birth of my first child. My husband and I decided it was best for our family for me to stay at home and be with my daughter. During my time as a stay-at-home mom, I have also earned my insurance license. After fifteen years as a homemaker, I discovered a new passion for photography. I purchased my first DSLR camera and taught myself the art, and I have been a professional photographer for the past decade, which I absolutely love!

Q WHEN DID YOU GET YOUR REAL ESTATE LICENSE AND WHAT INSPIRED YOU TO BECOME A REALTOR®?

A I received my real estate license in June 2023, a goal I have long aspired to achieve. After many years of waiting, I finally found the courage and time to embark on this journey. My friends and family, who invest in real estate, inspired me to take this step. I also wanted to enhance my ability to represent my clients based on my own experiences. Above all, I strive to treat my clients with the same care and attention I would give to my own family members.

Q WHAT IS THE MOST REWARDING PART OF YOUR JOB AS A REALTOR®?

A The most fulfilling aspect of being a REALTOR® is witnessing my sellers make a profit and successfully transition to the next chapter of their lives. I also take great joy in helping my buyers find their dream homes, enabling them to build equity through homeownership instead of continuing to pay rent.

Q WHAT ELSE WOULD YOU LIKE US TO KNOW ABOUT YOU?

A I enjoy connecting with other professionals. In my free time, I love playing piano and cello. I'm passionate about trying diverse cuisines and exploring new places. Above all, I cherish spending time with my family and friends. I strive to learn something new every day and take every opportunity to practice Mandarin, Taiwanese, and Spanish. If you see me around, feel free to say hi-I'd love to meet you and chat with you!



Omaha Area Residential Snapshot

AUGUST 31	2024	2023	%
NUMBER ON MARKET	2,358	1,818	29.7% ▲
NUMBER UNDER CONTRACT (MONTHS)	987	1,068	-7.6% ▼
NUMBER OF SALES CLOSED (YEAR TO DATE)	8,055	7,941	1.4% ▲
EXISTING SALE PRICE (MEDIAN YEAR TO DATE)	\$293,850	\$281,000	4.6% ▲
NEW SALES PRICE (MEDIAN YEAR TO DATE)	\$423,100	\$443,014	-4.5% ▼

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DECEMBER

6

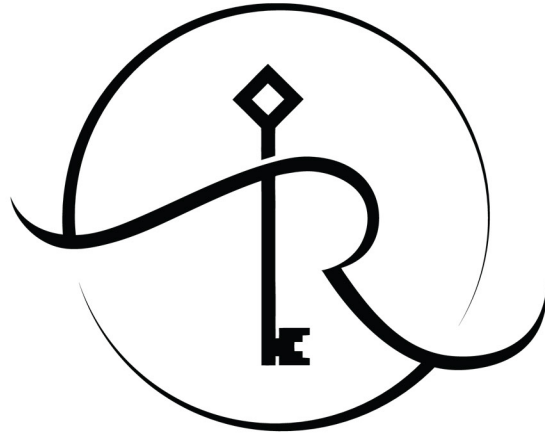
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CHARLES
CHADWICK



JOE
GEHRKI



KAREN
JENNINGS



LORETTA
MCNALLY



DEDA
MYHRE



JENNIFER
PAGEL



BRENT
RASMUSSEN



DOUG
ROTTHAUS



ANGEL
STARKS



TRAVIS
TAYLOR

\$1,000+



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AHLVERS



DEBBIE
AIROLA



CRYSTAL
ARCHER



DARLA
BENGTON



MEGAN
BENGTON



CODY
BOUSEMA

2024 RPAC MAJOR INVESTORS

\$1,000+



STERLING R (CONTINUED)



SUSAN
CLARK



DOUG
DOHSE



BRAD
FRICKE



RYAN
GIBSON



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HAEG



CAITLIN
HOLMAN



MINDY
KIDNEY



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KNAPP



LINDSEY
KRENK



JEANNE
LAMOUREUX



MONICA
LANG



VINCE
LEISEY



SHERRYL
LONGACRE



JUSTIN
LORIMER



SARINA
MCNEEL



LINDA
MOY



JENN
NEILAN



PERRE
NEILAN



LIZ
OTTO



ANGELA
PETERS



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SUSAN
RAUTH



LISA
RICHARDSON



NICOLE
RIDDLE



DENNIS
RITTER



LISA
RITTER



BECKY
SANDILAND



JESSICA
SAWYER



BILL
SWANSON



JULIE
TARTAGLIA



JENNIFER
WEIKEL



ROBERT
WERTHEIM



CHILLING TALES

IN THE

Written by Melissa McElroy

TRENCHES

Halloween is a delightfully spooky time of year. In real estate land, the terrifying can occur year-round. Prepare to have your spines tingled, and your gooses bumped. The following tales are sure to cause a fright.

DISEMBODIED VOICE

REALTOR® Mandi Lackas vividly recalls the showing as if it were yesterday. With her clients in tow, she barely made it over the threshold of the empty home when she thought she heard a rustling sound. Nobody was supposed to be there. It caught her off guard.

"Hello?" she said hesitantly.

There wasn't a sound – at first. Then they heard the noise again.

"It's the REALTOR®. I'm here for the showing," she offered, becoming alarmed.

A faint, disembodied voice murmured, "Hello" back to them.

"Hello?" Mandi said again.

"Hello!" the haunting voice bellowed back.

Now Mandi was becoming unnerved. She couldn't see where the voice was coming from. Who was this mysterious person? Then she rounded the corner and discovered the culprit. It was a parrot mimicking a human voice. Mystery solved.

DEAD ZONE

When REALTOR® Melanie Kaeding drove to that desolate acreage, she was not prepared for the horrors that awaited her. What should have been an uneventful meeting with a Seller to sign documents suddenly turned terrifying.

When she approached the padlocked door of the dilapidated dwelling, the disheveled man greeted her at the door. She had met him at the office previously, and he

seemed harmless at the time. Someone from her office even knew him. Still, an ominous feeling swept over her when she saw an empty animal trap on the front porch.

Melanie cautiously followed him inside, surveying her surroundings. The stench of the hoarder's nest overwhelmed her. There were piles of trash and dead animals everywhere. In the corner was an enormous deep freezer.

She looked down at her cell phone, her safety net. There was no signal. She was in a dead zone.

The large, sweaty man sauntered toward her and gestured for her to sit down. Mountains of stuff surrounded the chair he offered her, and he could have blocked her only exit path.

"I'm good. I have a bad back and prefer to stand," Melanie said, trying to sound casual, as she kept one foot outside the door, ready to run if needed. Her safety training taught her always to have an out.

"Ever eat 'possum?" he asked her. "It's good eating."

She thought to herself, "I'm going to end up hacked up into little pieces and stored in that behemoth freezer over there."

Melanie shook her head and forced herself to smile as she handed him the documents to sign. She was trying to remain calm, but her mind was racing as she eyed the massive freezer and animal carcasses. He smiled creepily and stared at her with a sinister smile.

The REALTOR® kept her wits about her and survived the strange ordeal. Sometimes terrifying encounters are all in a day's work when you're a REALTOR® toiling away in the trenches of real estate.

Join Us for this **FREE** Continuing Education Event

Join us for our **Understanding New Home Construction Process** class! Tour job sites and model homes while receiving **3 hours of Continuing Education credit!**
Lunch provided at Champions Run after the tour.

Tuesday, October 22 Champions Run

13800 Eagle Run Dr., Omaha, NE, 68164

Check-in starts at 9am, Bus Leaves at 9:30

- Touring of Construction Sites:
10am - Noon
- Lunch after tour at *Champions Run*



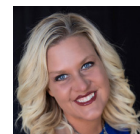
Ericka Heidvogel



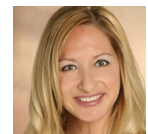
Shelley Hourigan



Don Igo



Brooke Johnson



Monica Lang



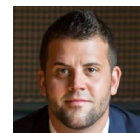
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Luke Lofgren



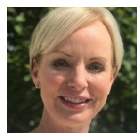
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MEMBERSHIP REPORT

June Activity

New REALTOR® Members	MO	YTD
15		197
Resignations	58	227

Membership (As of Sept 1)

Designated REALTORS®	2024	2023
207		219
REALTOR®	3078	3151
REALTOR® Emeritus	94	92
TOTAL REALTORS®	3379	3462

Institute Affiliate	77	74
Affiliate Members	150	164
Key-Only Affiliates	128	144

Full membership report at OmahaREALTORS.com/membership-report

DESIGNATIONS

Accredited Buyer Representative (ABR®)

- Justin Evers, Platinum Realty
- Kristen Lehl, Better Homes and Gardens
- Jennifer Weikel, Nebraska Realty

Certified Residential Specialist (CRS)

- Terro Pruitt, Better Homes & Gardens

Performance Management Network (PMN)

- Trac Burkhardt, Better Homes & Gardens

CERTIFICATIONS

Home Finance Resource (HFR)

- Lashell Johnson, NP Dodge RE Sales

Military Relocation Professional (MRP)

- Christina Bushnell, Platinum Realty
- Justin Evers, Platinum Realty

Pricing Strategy Advisor (PSA)

- Justin Evers, Platinum Realty

Short Sales & Foreclosure Resource (SFR®)

- Lashell Johnson, NP Dodge RE Sales

PERSONALS

Our Congratulations

- To PK Kopun, Centris Federal Credit Union, on being awarded the Mortgage Professional of the Year

Our Condolences

- To Karen Jennings, BHHS Ambassador R.E, on the passing of her father
- To Cokie and Mike Riedmann and Nicole Riddle, NP Dodge RE Sales Inc on the passing of brother/brother-in-law and uncle
- To Pat Lichter (Husband), NP Dodge RE Sales; Heather Bullard-Hanika (Daughter), BHHS Ambassador RE Sales; and Mark Ciochon (Son), BHHS Ambassador RE Sales on the recent passing of their Wife/Mother, Linda Ciochon-Lichter
- To the family and friends of Arlyne Geschwender, 1986 OABR President, who recently passed away

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ENTERING A STRONG 4TH QUARTER: WOMEN'S COUNCIL OF REALTORS® OMAHA NETWORK

As we enter the final quarter of the year, we reflect on the excitement and dedication that powered our recent board elections for 2025. The Omaha Network witnessed an incredible display of leadership, with a pool of well-qualified candidates eager to step up and make a lasting impact. Election season was in full swing, with so many talented women ready to lead our network in the coming year. These future leaders are committed to providing ongoing value to our members and continuing the momentum built by Sarina McNeel, our 2024 president. Through her goals of engagement and involvement, Sarina, along with her dynamic board and project teams, has set a strong foundation for the future of our network.

In September, we focused on the critical issue of Realtor safety with a powerful event featuring presentations from Douglas County Sheriff Aaron Hanson and Deputy Sheriff Cyndi Dmyterko. They shared essential safety tips to help our members stay

vigilant in their day-to-day activities. Following their presentation, Jeff Helaney from Omaha Blue Waves led us through hands-on self-defense instruction, equipping attendees with vital skills to protect themselves. It was an eye-opening and empowering session, reminding us of the importance of staying safe while doing the work we love.

As a thank you to our amazing members, we're excited to host an exclusive, free members-only appreciation event on Thursday, October 24th at Spare Time. Join us for an evening of bowling, food, beverages, and fun in a private room reserved just for you. This is the perfect opportunity to unwind, connect with fellow members, and celebrate all we've accomplished together. We are who we are because of you, and we can't wait to say thank you for your continued participation and support!

SARINA MCNEEL

2024 President

OMAHA CHAPTER WCR

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MORTGAGE RATES DECLINE AHEAD OF FED ACTION

Written by
Melissa McElroy

After months of speculation, the Fed lowered its key interest rate by a half percentage point or 50 basis points. The Wall Street consensus on the Fed's action is that the decline reflects a shift from fighting inflation to preserving jobs. Regardless, this action marks the Fed's first rate cut since they began raising rates in March 2022. Since that time, there have been a total of 11 rate hikes, totaling 525 basis points.

Erin Trescott, Senior Loan Officer at Guild Mortgage, said borrowers often think if the Fed cuts their rates by a certain percentage, mortgage rates will decline by the same percentage. Unfortunately, the Fed cutting rates by a half-point does not mean mortgage rates will also drop by a half-point. "Rates have been slowly coming down over the last few months," Trescott added.

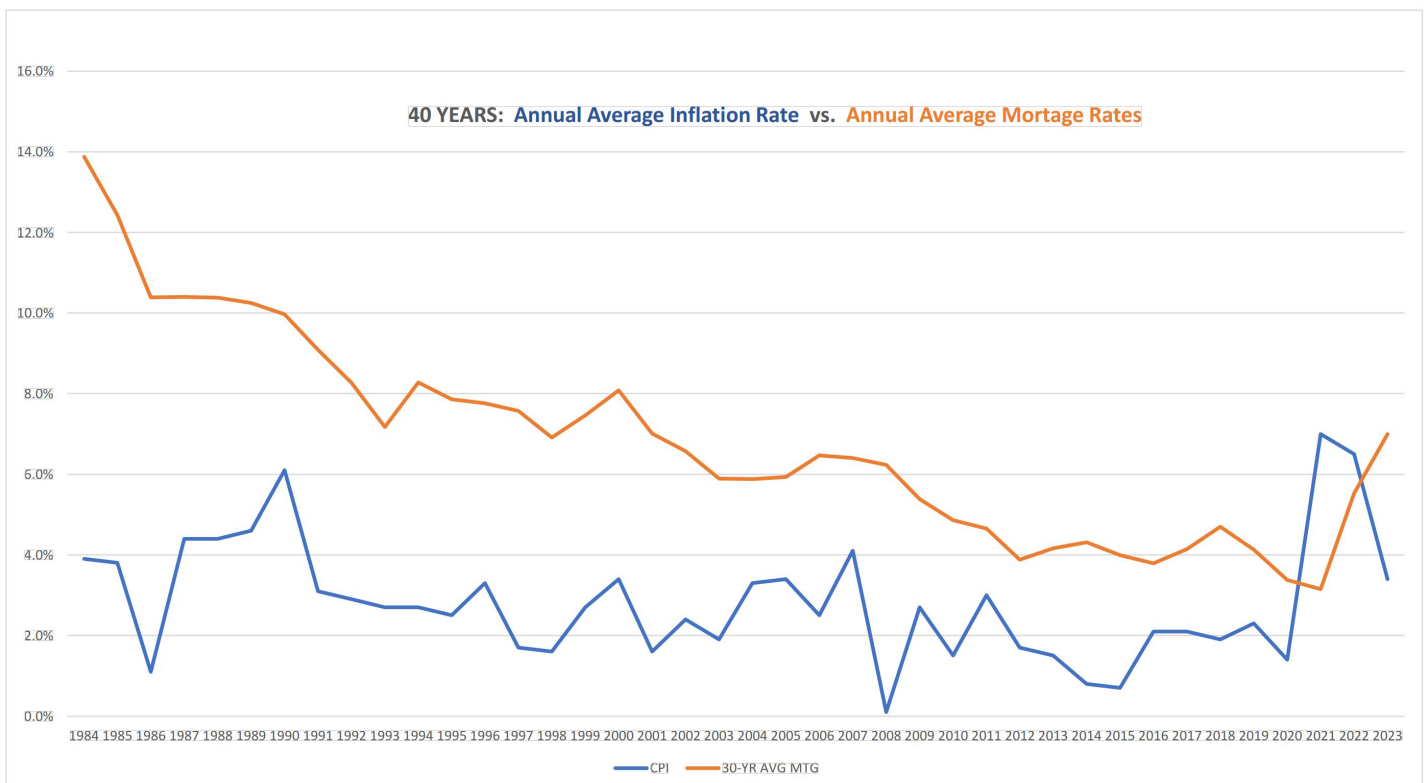
The half-point decline was widely anticipated across the home loan market. Most economists are also forecasting additional quarter-point cuts in November and December.

Trescott cautioned, "Clients considering refinancing their

homes after a cut need to consider everything carefully, especially since the rate on a refinance will be higher than for a purchase rate."

Brent Rasmussen, Owner & President of Mortgage Specialists, said his clients ask if the Fed rate cut means lower mortgage rates. "The market adjusts rates and knows what the Fed will do." Since the market already anticipated a rate cut, it has preemptively cut rates. He clarified, "The Fed is really slow to make cuts. They're always late."

The financial expert also expressed some doubt about the current thinking that downplays inflation and claims that everything in the economy is fine. Rasmussen said higher costs across the board are making it harder to meet budgets. Even with the dip in mortgage rates, people are often still unable to afford a home they would have qualified for a few years ago. On top of escalated prices for everyday goods such as groceries, higher home prices, property taxes, and insurance rates have people feeling the pinch.



PAST PRESIDENT'S CORNER

MARK RENNER 1994 PRESIDENT

Even though Mark Renner's father was heavily involved in real estate, he encouraged his son Mark to earn a college degree and get a job at a big corporation. Mark did that. After earning his degree from UNL, his first job was selling computers at IBM. He hated it.

Since Mark already had his real estate license, he decided to sell a few houses until he decided what he wanted to do. That was over 50 years ago, and his real estate career is still going strong. He doesn't regret that first job at IBM. It helped kick off his

career. His first house sales were to his IBM colleagues.

When the real estate professional thinks back on his OABR Presidency, one experience stood out to him as a controversy. That year, OABR contributed a large amount of money to the Greater Omaha Chamber of Commerce economic development program, Target Omaha. Target Omaha had some negative feedback from those who didn't see the value in the investment made by the Board. It took a while for the dust to settle.

Mark can remember a time before everything was computerized and before the MLS was what it is today. He recalls all the driving around, all the inside information that REALTORS® cultivated and protected. Most had a binder of available

properties and guarded that info.

"My first broker considered all competition to be bad," the seasoned REALTOR® said. "Today, we're all in this together. Your reputation, ethics, and relationships with other agents are as important as with buyers and sellers." Mark added, "Other agents are not the enemy."



Tim Krof
Certified Inspector

Weather & Roofs

When it comes to the shingles on your roof, weather plays a huge role in the lifespan of that shingle. Of course, hail is the most common weather condition that can bring about the need for shingle replacement. But wind and sun can also play a big part in wearing down a shingle.

Yes, every composition shingle gets exposed to the sun and is manufactured to resist the heat damage from that exposure for a certain period.

However, if the shingles have a manufactured defect, sun exposure can reduce that expected lifespan and can show evidence of possible defects when the shingles are just a few years old. I was on an inspection recently with a 4-8 yr old roof that had severe stair-step and horizontal cracks through the entire shingle on most of the south side and some of the north. This was a 20-year shingle that was already experiencing failure less than ½ its expected life span. The owner tried to caulk these cracks, but many more appeared shortly after! (The sun shows no mercy)

We all know the straight-line winds that occasionally blow through the Midwest can blow composition shingles off roofs, but it can also cause damage to the vinyl/composite (DaVinci) shingles as well. The wind can get underneath these types of shingles and lift them up off the roof. One eyewitness on a recent storm stated it was like the 'shingles were floating on air, waving up & down'. During a recent home inspection, one of our inspectors noticed a crack along the locking clip at the bottom corner of many of the shingles on this type of roof. This damage was located on both sides of the house. These roofs are very expensive, and marketed as lifetime



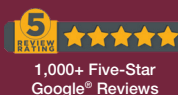
shingles, but Mother Nature somehow always finds a way to change the rules. So, after a big storm, and you see downed tree branches lining the streets across town, you should always be thankful everyone is OK.. then you can start to wonder if my house is OK? Your home can't speak for itself, you have to speak for it!



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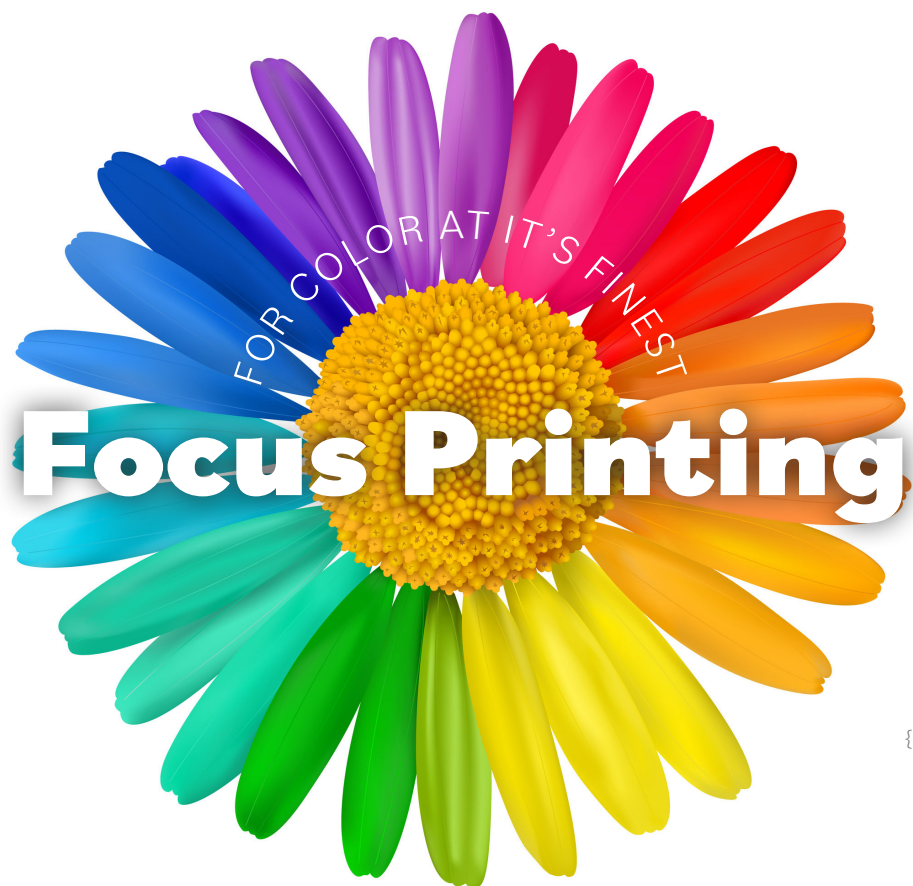
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