





## **OCTOBER**

#### **KNOWLEDGE & ENGAGEMENT**

TUE

NEW REALTOR® **ORIENTATION** 

9:00AM - 12:30PM

Kickstart your real estate journey at our New REALTOR® Orientation, where you'll gain the tools, knowledge, and connections to build a successful career from day one!

TUE

GOOD CONTRACTS/ **BAD CONTRACTS** 

6:00PM - 9:00PM

Learn vital aspects of the latest purchase agreement.

WED

**CHILI COOK-OFF** 

11:00AM - 1:00PM

Turn up the heat and join us for a sizzling chili cook-off, where bold flavors, friendly competition, and plenty of taste-testing guarantee a deliciously good time!

TUE 28 **EMPOWER HOURS/ HOW NOT TO LOSE** YOUR LICENSE

9:00AM - 10:30AM

Join the Director of the Nebraska Real Estate Commission and learn how to not lose your license.



OABR CALENDAR!

A MESSAGE FROM THE PRESIDENT

## FROM THE PRESIDENT'S **DESK - OCTOBER 2025**

#### Hello OABR Members,

October is the season of scares — haunted houses, spooky costumes, and frights meant for fun. But for REALTORS®, the real fright can come when meeting a new client for the first time or stepping into an unfamiliar property.

Our best safety resource is our instinct. If something doesn't feel right — if the hair on the back of your neck stands up like when you're watching a scary movie — trust it. Your gut is often your first and most reliable warning sign. The next best thing is FOREWARN, a benefit of your membership that helps verify identity with just a phone number and gives peace of mind before a showing.

Last month, OABR partnered with area law enforcement during REALTOR® Safety Month to highlight proven steps: meet clients in public first, let someone know where you're going, and use the tools at your disposal. Open houses are another area to be cautious. With more of them happening in today's market, don't sit alone in a home — invite a lender, insurance agent, or even a newer agent you can mentor. It's safer, and it builds relationships.

Finally, remember the "Report Safety Incident" link at omaharealtors.com. It provides quick access to resources and law enforcement contacts if you ever need them. And always remember — if you ever feel unsafe, don't hesitate to call 911.

Safety isn't about fear — it's about preparation. Stay alert, and may the only haunted houses be the ones on Halloween night.

STAY SAFE.





#### **OMAHA AREA BOARD OF REALTORS®** 2026 BOARD OF DIRECTORS

#### **PRESIDENT**

**Brad Fricke** 

#### PRESIDENT-ELECT

Jill Anderson

#### SECRETARY/TREASURER

Charles Chadwick

#### **DIRECTORS**

Darla Bengtson Mike McGlynn Sarina McNeel Nicole Riddle Kyle Schulze Angel Starks **Ervin Youmans** 

#### **IMMEDIATE PAST PRESIDENT**

Jessica Sawyer

#### **2026 WCR OMAHA CHAPTER PRESIDENT**

**Angie Thiel** 

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Brent Rasmussen

#### 2026 GPRMLS, INC. CHAIR

Susan Clark

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#### WRITER

Melissa McElroy

#### **GOVERNMENTAL AFFAIRS DIRECTOR**

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#### MLS OPERATIONS MANAGER

Denise Mecseji

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**Beth Powers** 

#### **MLS DATA & CUSTOMER** SUPPORT ADMINISTRATOR

Renee Westphaln

**MLS CUSTOMER TRAINING** & SUPPORT ADMINISTRATOR

Jaycee Miller

**TUES** OCT



OABR EDUCATION CENTER (2) 9:00 AM - 10:30 AM

Learn More: omaharealtors.com/empower\_hours

**WED** 



**MAPLEWOOD LANES** 

**② 11:00 AM - 5:00 PM** 

Register at omaharealtors.com/turkey-bowl-2025

DEC



OABR EDUCATION CENTER (2) 9:00 AM - 12:00 PM / 1:00 PM - 4:00 PM

Register at omaharealtors.com/CE\_DAY

# OMAHA AREA BOARD OF REALTORS® INSTALLATION & AWARDS

Written by Melissa McElroy

he incandescent sun set in the West,
casting golden hues across West Shore
Lake. It served as a perfect metaphor. As
the sun set on the final days of the 2025
OABR leadership, the dawn of a new day emerged, and
with it, the opportunity for the 2026 OABR leadership
to shine.

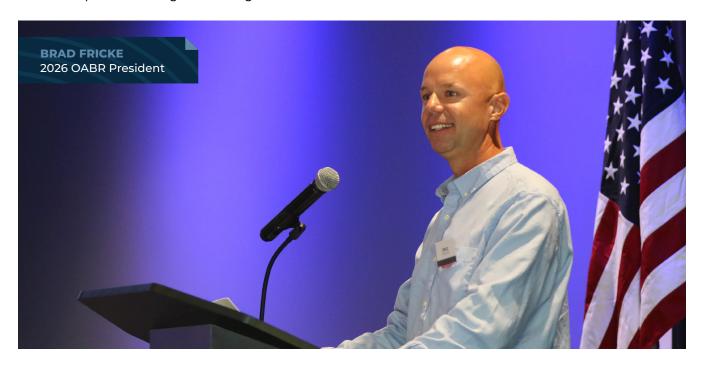
The 140th Installation and Awards Banquet for The Omaha Area Board of REALTORS® graced the A View West Shores venue in Waterloo on a temperate August night like vibrant rays radiating from the sun. It was an evening of recognition and revelry, laughter, and tears.

2026 OABR President Brad Fricke shared a moving story with friends, family, and colleagues in attendance. He knew in high school that he wanted to be an entrepreneur. His high school English teacher

told Brad that she didn't have faith in him, and she didn't think he'd be successful. After a heart-to-heart discussion with the school principal, Brad was persuaded to continue taking the naysaying teacher's class and be the bigger person. Her lack of faith pushed him to work harder.

He did more than succeed. He excelled. His determination, grit, and work ethic proved his teacher wrong. Even though he considered himself "more of a numbers guy" and someone who sometimes struggled in English class, he rose to the challenge. That same spirit sets him apart from the competition in his career. It is why, in addition to being sworn in as the next OABR President, he was also awarded the 2025 REALTOR®-of-the-Year award.

Social Events Committee Chair Mandi Lackas and



Kyle Schulze, a member of the OABR Board of Directors, were each presented with a special service award by 2025 President Jessica Sawyer.

Mandi Lackas received an Outstanding Service Award. She commented that it was "A wonderful surprise and a great honor." She added, "As Jessica was describing the recipient, I was listening and thought, huh, that sounds kinda like me. Wait! That is me!"

Kyle Schulze, recognized with a Crystal
Achievement Award, summarized the moment by
saying, "I was completely surprised when my name
was announced. I felt an overwhelming sense of
gratitude—both for being recognized with such an
honor and for the way President Jessica Sawyer chose
to present it. Her words about me and Mandi were so
thoughtful. Rather than leaning on titles or
surface-level details, she spoke from the heart, sharing
memories and highlighting personality traits that truly
captured who we are. That moment made the award
even more meaningful to me. I am deeply appreciative
to Jessica for choosing me and for the compassion,
integrity, and heart she brings to her leadership."





One very touching moment happened when Laura Singleton won the Outstanding Affiliate Award. "I was not expecting to win. But when they called my name, I was so excited and proud! And then when I looked over at the door and saw my family was here, I was speechless and started to cry! Having my family drive over nine hours to be here for this is going to be something I will never forget!"

She added, "I'm grateful to Nebraska Title for all the support they give and for the Affiliate members who voted for me. Thank you to OABR for the opportunities they provide for Affiliates."

Herb Freeman was recognized with a Lifetime Achievement Award. The humble REALTOR® Emeritus, whose career spanned over half a century, accepted his award with his trademark wry sense of humor. He joked and expressed surprise and gratitude that he was able to accept the award while he was still alive and not as an eight-by-ten-framed photo, surrounded by lilies.









#### **2026 OABR BOARD OF DIRECTORS**

**PRESIDENT:** Brad Fricke

**PRESIDENT-ELECT:** Jill Anderson

**SECRETARY/TREASURER:** Charles Chadwick

DIRECTORS: Darla Bengston, Susan Clark, Mike McGlynn,

Sarina McNeel, Brent Rasmussen, Nicole Riddle,

Jessica Sawyer, Kyle Schulze, Angel Starks, Angie Thiel,

and Ervin Youmans.

**2025 REALTOR®-OF-THE-YEAR** 

**Brad Fricke** 

**2025 OUTSTANDING AFFILIATE** 

Laura Singleton

**2025 OUTSTANDING SERVICE AWARD** 

Mandi Lackas

**2025 CRYSTAL ACHIEVEMENT AWARD** 

Kyle Schulze

LIFETIME ACHIEVEMENT AWARD

Herb Freeman



















Karen Stansberry Tiffany Stanton



# **Exclusive Closing Package**

Included with Every New Celebrity Home!

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- ✓ Instant WiFi Access
- ✓ Washer and Dryer Package
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- ✓ Professionally Installed Blinds

Over \$10,700 in additional VALUE!



# REALTOR GAMES

Written by Melissa McElroy

hampions descended upon a muddy field at Crosskey Villages Park on an overcast September day, ready to wage war in an epic battle that would require fortitude, agility, and mental acuity... or at least some real estate knowledge and coordination skills.

The highly anticipated, YPN-sponsored REALTOR® Games erupted onto the scene on the morning of September 3rd. Four teams of six engaged in fast-paced, real estate-themed games. One team even showed up in matching Americana costumes. Bill Swanson topped his battle garb off with an American flag-themed cape.

The games ran the gamut: a water balloon toss, competitive hula hooping, pricing homes (ala "Price is Right" style), a sign relay, and "fishing for buyers," where teams tried to fish out the perfect buyer by fishing out items (with pieces of information on them) from a small pool in under five minutes.

The competition was fierce. Martha Barrera's team came in first place, but everyone who participated was a winner.





**AYERS** 

Mandi Lackas Chelsae Schafe Bill Swanson Steve Minino Seton Kirby Jessica Sawyer Brian Kays Nathan Nelson Brittney Wiley Jeff Howard
Olivia Arends
Martha Barrera
Cali Rethwisch
Rachel McClanahan
Sue Laubert
Bree Beck
Jamie Schroeder
Lindsay Hansen

Matt Circo
Brooke Ayoub
Kyle Lorimer
Kyle Schulze
Mindy Kidney
Dylan Dravland
Chris Blum
Natalee Fonyonga

**YPN VOLUNTEERS** 















**OPEN HOUS** 

HOUSE 2 HOME

#### **DR Horton:**

**Home Standards Inspection Services:** 

#### **Mortgage Specialists:**

#### **Nebraska Title:**

#### The 1867 Collective:

#### **NEO Home Loans:**

# **NEBRASKA REALTORS® ASSOCIATION**

Written by Melissa McElroy



Photo Credit: facebook/nebraskarealtorsassociation

he Lincoln Marriott Cornhusker Hotel was abuzz: real estate professionals from across Nebraska journeyed to the State Capital for The Nebraska REALTORS® Association's 2025 Fall Business Meetings. The three-day event ran September 8-10, and offered committee meetings, networking opportunities, CE classes, and the Installation of the 2026 NRA President Kim Zwiener and the 2026 NRA Directors.

Every year, the NRA Fall Meetings provides the opportunity for local real estate leaders to be briefed on the most up-to-date information that will affect daily business. NRA Committee Meetings explore important facets of the industry, such as Forms, Governmental Affairs, RPAC Trustees, Homebuyers Assistance Foundation, and Professional Standards.

The Governmental Affairs Committee Meeting presented intel about how different legislation will impact the real estate industry. It underscores the critical role that RPAC plays in advocacy. There's a common RPAC adage: you better have a seat at the table, or you might be on the menu.

OABR Secretary/Treasurer and Governmental Affairs Chair, Charles Chadwick discussed how local leadership met with Nebraska's elected officials during the mid-year Legislative Meetings in Washington, D.C. in June while the Big Beautiful Bill was working its way through Congress. Collectively, REALTORS® were able to advocate for the real estate industry and influence decisions about the bill.

"We were in the heart of that discussion and a part of living history," Chadwick said.

The real estate community has also advocated for additional legislation, such as an update to capital gains taxes to account for inflation, something that has not been done in 28 years. Lessening the tax burden would help add necessary inventory to the housing market. There have been bipartisan efforts to get more homes on the market.

Several capital gains tax bills are currently active in Congress, including proposals to double and index for inflation the capital gains exclusion on owner-occupied housing, More Homes on the Market Act (H.R. 1340); eliminate it entirely, No Tax on Home Sales Act (H.R. 4327); modernize capital gains tax bracket thresholds to align with income tax brackets and index the basis of certain assets for inflation to reduce capital gains, Capital Gains Inflation Relief Act of 2025 (S. 798).

The VA Home Loan Program Reform Act of 2025 (H.R. 1815) was signed into law on July 30, 2025. Veterans can now directly compensate real estate agents for their services. The law was in response to court action which ended the practice of sellers automatically compensating the buyer's agent on the Multiple Listing Service. Previously, VA loan rules prohibited veterans from directly paying real estate agent commissions. This placed veterans at a disadvantage under new rules.

The Credit Access and Inclusion Act of 2025 is federal legislation introduced in the U.S. Senate to help individuals build credit using their utility payment history. If passed, the law would permit landlords, utility, and telecommunications companies to report on-time payments to credit bureaus. It would help consumers build their credit histories by including positive payment information, which would expand their access to financial services at more competitive rates.

The Homebuyers Privacy Protection Act, legislation banning trigger leads, was signed into law in September and takes effect on March 5, 2026. Telemarketers have been acquiring consumer data



through various means, including through data brokers. Trigger leads provide time-sensitive consumer information when a consumer is applying for a loan.

Many consumers incorrectly assumed REALTORS® or mortgage professionals have been selling their information; it was actually credit bureaus (Equifax, Experian, and TransUnion) selling consumer information lists. Educating clients about trigger leads until the new legislation takes effect will help better prepare them for the onslaught of telemarketers and help maintain their trust in you as a professional.

Nebraska Real Estate Commission Executive
Director, Joe Gehrki provided a succinct update. The
former OABR President and self-described recovering
REALTOR® approaches his role with a commonsense
approach that comes from working in the trenches of
real estate for nearly 38 years.

Some key takeaways from Gehrki: fees increased this year, which was planned before he accepted his current role. He believes in being a good steward of those fees. They upgraded the website to make it more accessible and "less governmenty." He did remind REALTORS® that it was important to list your brokerage on any agent advertising, which includes social media posts.

Attorney and Nebraska REALTORS® Association lobbyist, Korby Gilbertson provided a detailed report on Nebraska legislation that could impact the real estate industry. Property taxes continues to be a top priority for Governor Pillen.

The EPIC Option, a ballot initiative proposed in 2024 that claimed it would eliminate all property, income, inheritance, and corporate taxes and replace those taxes with a statewide consumption tax, reemerged as EPIC Option 2.0.

Gilbertson helped REALTORS® lead the charge against the original EPIC Option tax bill, which many industry leaders have exposed how it will be detrimental to the economy and especially devastating to the real estate market. The proposed 7.5 percent tax was based on flawed calculations and would likely be at least three times that amount.

# AT HOME WITH **DIVERSITY CLASS**

Written by Melissa McElroy

Renowned instructor and St. Louis-based REALTOR® Nate Johnson graced the OABR Education Center to teach "At Home With Diversity" in September. The former President of the Missouri Association of REALTORS® has served on the NAR Board of Directors, held dozens of governance positions, and acquired a plethora of accomplishments and designations.

He discussed the importance of creating diversity in the work environment, which can be accomplished by welcoming people with unique perspectives and experiences from diverse backgrounds to the table. Diversity adds value to a team. He warned that if an organization is not intentionally inclusive, it is unintentionally exclusive.

Johnson said that many people confuse the word equity with equality. Equality means everyone has access to equal resources. Equity means everyone gets what they need to succeed; some might need additional resources in order to thrive. The definition of equity is the quality of being fair and impartial, which is essential for interactions with colleagues and clients to be compliant with the REALTOR® Code of Ethics and Federal Fair Housing laws.

"What is privilege?" Johnson posed this question to the class. He said that there is a misconception about privilege. Someone might say, "I can't have privilege because I worked hard to be where I am." While that might be the case, it does not mean that a person doesn't have privilege.

Privilege is an unearned, invisible package that can be cashed in at any time. He provided the example of male privilege. When he is in a strange city for a work trip, he typically feels safe walking around at night. He might walk to a restaurant near his hotel without a second thought. His female colleagues might balk at the suggestion of walking around at night in a strange city, concerned for their safety.

Since everyone has a different lived experience, it is important to withhold judgment. For those who claim, "I treat everyone the same," or "I don't discriminate," they might be overlooking their own implicit bias, something everyone has. Our experiences shape our perceptions.

Johnson explained how prejudice is a thought or feeling, which one might not even be cognizant of, and discrimination is the action or behavior based on that prejudice. He playfully pointed out that since he is



from St. Louis, he is a Cardinals fan. When he was a kid, he thought that people who were Chicago Cubs fans were not as smart or capable as Cardinals fans. He has since come to realize that is not the case but used the example of holding that prejudiced view and how it might impact someone's perception of different job applicants who interviewed for a job. Would he discriminate against someone he knew to be a Cubs fan or show favor to someone he knew was a Cardinals fan in a job interview?

Bias can occur in subtle ways, such as a person's name. There is also linguistic profiling. Bias can be shown towards someone who has a pronounced accent. Harboring prejudice and discriminating against others creates an in-group/out-group dynamic. It's why it's important to be purposeful and intentional in interactions.

Identity anxiety is when you experience anxiety when identifying with a group, and it takes attention away from performing a task because you are preoccupied with not being a negative stereotype.

According to Johnson, the stereotype threat is real. We assign our own beliefs of good and bad and

**NATE JOHNSON** 

can stereotype people without even knowing it, which is why we should approach people with curiosity. It's also important to be aware of microaggressions. This could be saying something that might have been intended as a compliment, like "You're so smart for a girl."

Having a system or set of

procedures is essential when serving clients. You should ask the same questions of everyone and follow the same guidelines for every individual. If you require a preapproval letter for one person, you need to require it for all. Allow the client to set the limits, not a preconceived idea of what you think they want. The goal is to offer each client a variety of choices.

NAR has excellent resources. REALTOR® Property Resource (RPR) is an amazing tool that provides data and reports that help establish you as the essential expert who can guide clients through transactions. Johnson suggested building an inclusive business plan that allows you to market to everyone, not just one person, focusing on the property rather than specific individuals.





Holly Lombardo | Loan Officer 2637 S 158th Plaza Suite 200 Omaha NE 68130 O: 402.315.4550 M: 402.960.4494 NMLS #2125960 Company NMLS #3274 **Equal Housing Opportunity** 

# **REALTORS® MARCH FOR VETERANS**

Written by Melissa McElroy

The unforgiving, summer sun beat down on the long stretch of road between Lincoln and Omaha. People from across the Great Plains trekked to Lincoln to embark on a journey of 120,000 steps, a journey that requires months of training to prepare for the grueling task of marching 50 miles. Those who accept the mission push themselves emotionally and physically, all for a higher purpose: to save lives.

The mission started simply. In August 2020, six people came together to walk from Lincoln to Omaha to raise awareness about veterans' mental health. It was an effort to shine a spotlight on a troubling statistic about America's heroes. One in four veterans face a mental health issue; one in ten struggle with multiple diagnoses, and 17 veteran lives are lost to suicide every day.

They didn't know at the time, but they started a movement. The first 50 Mile March, a non-profit organization dedicated to helping veterans face mental health challenges, started with that first March. It evolved into a community of hope and support.

Hope is contagious. The mission grew from six participants in 2020 to 225 in 2025. It went from raising \$25,000 the first year, and has now raised over \$1.5 million to date. Many volunteers help make the event happen each year; it has attracted fans from across the state who cheer participants on from the sidelines.

The 50 Mile March had plenty of inspirational moments, like when participant Nate Peitz completed the journey over uneven terrain in his wheelchair.

REALTOR® Sarina McNeel just participated in the March for the second year this summer. The first time she marched in 2024, she thought to herself about halfway through, "I'm never doing this again," as the blistering sun scorched her. She walked day and night for 22 hours alongside others, hobbling towards the finish line.

She decided to do it again this year, "I wanted to support the veterans who sacrificed so much for us; I respect people who serve." This year, she was better prepared, and the weather was not as oppressively hot.

McNeel said many might not realize that people from her brokerage Better Homes & Gardens Real Estate are very involved with the event, like her broker Tom Simmons, and the organization's co-founder Jay Miralles.

"It all began as a crazy idea," 50 Mile March co-founder, Jay said. After he got out of the military and went through a divorce, he was homeless for 10 months in 1998. He said, "I made a deal with God: if you pull me out of this, I will help homeless veterans."

"I went from homeless to home boy," the now a successful REALTOR® said with a laugh. "Tom Simmons was one of the first people to believe in it, before I even believed in it or myself." Tom remains a generous supporter today.

It was very personal to him. When he was a homeless veteran, he felt hopeless and ashamed. He attempted to take his own life twice. More than anything, he wanted to help fellow veterans overcome despair. 50 Mile March was more than a walk to him. It was a trek of triumph over tribulations. He found the best of himself on the path and a feeling of redemption.

It was supposed to be a one-time event to raise \$2,500. Jay knew if he couldn't raise the funds, that he would have to pay it himself, but the first year, they

were able to raise \$25,000 - ten times the goal. Every year it grows.

One of the primary goals was to raise enough money to start a veteran community center that will house 22 veterans and case manage up to 150 veterans a year, called "Community of Hope." But they have already built a community of hope through the network of people who answered the call as they work towards creating a physical community.

Jay said that there are 150 documented homeless veterans in Nebraska, but explained there are even more undocumented homeless vets. "One homeless veteran is one too many," he said. "I will keep marching until we eradicate veteran suicide and homelessness."

"Soldiers fought for the very premise of something to go home to," he said. Reintegration into society is where many veterans struggle. To go from a highly regimented environment with rules and regulations to absolute freedom, coupled with trauma creates a perfect storm that many veterans must

weather.

"No one understands," Jay paused, his voice cracked with emotion. "Many veterans don't know their self-worth. We're taught not to complain or ask for help. Asking for help means you could lose your security clearance or your stripes."

For many veterans, it is the first time they make any of their own decisions after they leave the military. It creates an inner chaos leaving an institution where you are constantly told what to do and what to think. He said many veterans turn to drugs or alcohol. "Many high performers I knew in the military were heavy drinkers. It's how they survive."

He invites anyone looking for a community to get involved with the 50 Mile March, whether that's volunteering, donating, or walking. "It's an opportunity to give your time, talent, and treasure and belong to something bigger, to become part of a community, a community that gives me purpose."



# WCRWELCOMES COAGE COAGE

Written by Melissa McElroy

There was a palpable charge in the air at Round The Bend Steakhouse in Ashland, like the surge of excitement before a Husker game. Recently retired Nebraska Volleyball Coach John Cook, the featured speaker for the final installment of the WCR Business Powerhouse Series, received a hero's welcome at the packed venue.

There is no place like Nebraska, according to the legendary coach. His theory was that people are built differently here in the state of the Sandhills. "Tough women grew up here," he said, "women who are great athletes."

The man who led the Nebraska women's volleyball team to four national championships would know.

"Volleyball is a state treasure. It's in the DNA of our state," he said. Omaha, Wayne, and Kearney all have impressive teams. Local high school Skutt has consistently ranked in the top five.

Cook noticed something while coaching volleyball for 25 seasons. He called it the 60 percent rule: 60 percent of the best players and leaders had a parent who was a teacher or coach. He thought it was because they grew up with a role model of giving back, of serving more than just oneself.

He has a bit of advice for anyone looking to build a team. "Whenever you hire someone, hire small-town Nebraska. They're hardworking, humble, and never let you down."

Another pearl of wisdom he shared: it's important to have a hobby. The retired coach always wanted to be a cowboy and be in an actual rodeo, so he did – he has a fancy belt buckle to prove it. He bought a horse named Bud, who soon turned into an accidental mascot. There was something magical about working with horses. He said that horses feel you. They feel your energy. You have to build their trust. Mares are the best to work with, in his estimation. Developing this ability to build trust and connect on an emotional level made him a better coach.

Building trust was a critical part of team building. How do you instill trust in your team, and what is ultimate trust? He said, "Leaders are engineers of belief; They gotta believe in people." It begins with building deep relationships and training people to trust themselves, to trust their training.

Cook shared some of his coaching secrets. Each year, he had a different theme, like "have an attitude of gratitude." It helped create the right mindset. He said you build a team within a team. Who is in your pit crew? You want people who will help you to be the best you can be.

Everything is constantly changing. It's essential to challenge yourself and have a growth mindset.

Coach Cook said, "Winning has a price." The people

at the top of their game put in the work, and "everyone is on their own timetable."

Being flexible and quick on your feet is important, as is thinking ahead and honestly assessing what the team can do better. "Keep it simple," he said. He told his players to "Shoot, move, communicate." He added, "The team is only as strong as the weakest link but it's important to remember to coach with love."

He shared an endearing story about how some of the athletes liked to get their nails done. He was worried that their long nails were hindering their performance, so he told them to cut their nails off. His team pushed back. They said, "When you look

good, you feel good; when you feel good, you play good; and why play good, they pay good." He recanted and allowed them to keep their fancy nails, proving that being a strong leader means listening to your team and being willing to compromise.

Cook said he would ask three questions every day. The first question was "Who needs me today?" The second question: "Would I be chosen again?" And the last question: "Would I want to be coached by me today?"

He ended on this: you need three bones to succeed. You need a backbone to stand up for your beliefs. You need a wishbone to dream big, and lastly, a funny bone, because you gotta have fun.

# **ANGEL STARKS** APPOINTED TO NEW GITY ROLE

Written by Melissa McElroy

Angel Starks has earned an impressive roster of titles: REALTOR®, OABR Director, Fair Housing Advocate, and, most recently, she has been appointed to the North 24th Street Business Improvement District Board by Mayor Ewing. It is a five-year term.

According to Starks, it has been a two-year process. Her passion for community development and education aligned with the organization's mission to champion economic, infrastructure, and community development.

When her brokerage, Nebraska Realty, opened an office on the North 24th Street corridor in the summer of 2024, and as a corporate partner of The {} Exchange, she was placed in a prime position to use her real estate expertise to advocate for business improvement for the area. She said the board initially focused primarily on raising funds, adding, "There was a need for a growth plan and a vision for what is to come."

The impact that new business has on neighborhoods is transformational. It creates a more robust community, higher property values, and a flow of resources within the community.

The North 24th Street Business Improvement District is currently in the process of adding new sidewalks and beautifying the area with the Streetscape Plan. It's part of the larger vision to make it a world-class destination within the



**Angel Starks** 

community. They strive to create a desirable neighborhood where people want to work, live, and play, like Blackstone or Midtown Crossing, where there has been an influx of business and community development.

# TRIGGER LEADS LAW E

Written by Melissa McElroy

ithin 24 hours of applying for a mortgage, many prospective homebuyers are being bombarded with solicitation calls, emails, and even texts. This invasive phenomenon results from "trigger leads," the practice of credit reporting bureaus (Equifax, Experian, and TransUnion) selling mortgage applicants' personal information without their knowledge or consent.

Consumers can take heart knowing that this practice will soon be a thing of the past. In September, the bipartisan Homebuyers Privacy Protection Act of 2025 (H.R. 2808), effectively banning trigger leads was signed into law and will go into effect next March.

According to the Mortgage Action Alliance, the new law will restrict the use of trigger leads to only specified circumstances during a real estate transaction, which include when the entity wanting to use a trigger lead provides certification that either: (1) the consumer has authorized the solicitation; (2) the entity originated the consumer's current residential mortgage loan; (3) it is the servicer of the consumer's current residential mortgage loan; or (4) it is an insured depository institution or insured credit union and holds a deposit account for the consumer to whom the consumer report relates.

Bob Broeksmit, President and CEO of the Mortgage Bankers Association, released a statement after the bill was signed into law. "This new law is a major victory for mortgage borrowers that will protect them from the barrage of unwanted calls, texts, and emails they too often receive immediately

after applying for a mortgage. It will create a more efficient, responsible, and respectful home-buying process when it goes into effect on March 5, 2026."

Mortgage Specialists Owner and President, and 2026 OABR Affiliate Committee Chair, Brent Rasmussen, said when trigger leads first started to be more aggressively utilized, many clients incorrectly thought that lenders or REALTORS® were selling their information to companies after they were inundated with countless calls shortly after applying for a mortgage. Lenders now inform clients about the practice and advise them on how to best avoid the brunt of it.

Guild Mortgage Company Senior Loan Officer, Lisa Brodersen said for the past year she and her colleagues have been helping clients both before and after the credit inquiry to opt out of receiving solicitations and worked to protect their privacy.

Brodersen first noticed a large increase in telemarketers since Covid, during a time when there was artificially low rates. She explained that many online companies, who do not take the time to foster strong relationships with their clients, went all in on trigger leads to capitalize on the refinance

Many clients are surprised to learn that it is the credit reporting bureaus who are responsible for generating the trigger leads when it is their duty to protect clients' information.

Brodersen is relieved that this bill passed. It will help protect consumers and help lenders and REALTORS® maintain trust with their clients and continue to build strong relationships.



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#### MEMBERSHIP REPORT

August Activity	мо	YTD
New REALTOR® Members	24	183
Resignations	45	217
Membership (As of September 1)	2025	2024
Designated REALTORS®	190	207
REALTOR®	3039	3078
REALTOR® Emeritus	102	94
TOTAL REALTORS®	3331	3379
Institute Affiliate	82	77
Affiliate Members	139	150
Key-Only Affiliates	126	128

Full membership report at OmahaREALTORS.com/membership-report

#### **DESIGNATIONS**

#### Seniors Real Estate Specialist® (SRES®)

Janelle Sandene, NP Dodge RE Sales

#### CERTIFICATIONS

#### At Home with Diversity® (AHWD)

- Natalee Fonyonga, Nebraska Realty
- Michael McGlynn, The Gallery of Homes



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# **AUTUMN BLESSINGS**

There's magic in the air this time of year. The crisp Autumn air brings sweater weather, bonfires, and fantasy football leagues. As we start the final quarter of the year, we reminisce about the year so far and try to complete important goals before the year is done.

What an amazing year it has been so far! I'm in awe of the outstanding lunch and learn events we had over the summer, especially the final one, which featured Nebraska's legendary coach, Coach John Cook. We had an amazing turnout from beyond Omaha and Lincoln!

The WCR Golf Event was another success last month. Moving this annual event from the blistering hot month of July to the more moderate month of September was a smart move. It provided a prime opportunity to network, have fun out on the golf course, and enjoy the beautiful fall weather.

We have a Member Appreciation Event planned for October at Tipsy Pig.

The WCR National Conference is right around the corner: November 12-16 in Houston, TX. Last year's conference in Boston was an incredible experience. Can't wait to see what's in store for this year's conference.

Next month we veer into the holiday season. Be sure to check out the WCR Holiday Boutique on November 20th, from 9 to noon at Champions Run. There will be all kinds of vendors and cool crafts for sale. Get a jumpstart on your holiday shopping.

The next big event will be the WCR Installation on December 16 where we will swear in your next WCR President Angie Thiel with Better Homes & Gardens R.E. Can't believe how quickly this year has flown by. I'm excited to see all the great things that Angie will do in the next year!

As this year winds down to its final months, I wish you all a happy, healthy, and prosperous final quarter. Let's finish this year up with a bang. Attend events. Network. Step out of your comfort zone. And most importantly, have some fun! To borrow a quote from Nietzsche, ""Notice that autumn is more the season of the soul than of nature."

May you embrace the soul of the season and reap the rewards of a bountiful harvest!

**Happy Harvest Season!** 

TRAC BURKHARDT 2025 President Women's Council of REALTORS® - Omaha























## **REALTORS® Make the Market**

#### **Omaha Area Residential Snapshot**

AUGUST 31	2024	2025	%
NUMBER ON MARKET	2,329	2,685	+15.3% 🔺
NUMBER UNDER CONTRACT (MONTH)	1,008	1,101	+9.2% 🔺
NUMBER OF SALES CLOSED (YEAR TO DATE)	8,178	8,232	+0.7% 🔺
EXISTING SALE PRICE (MEDIAN YEAR TO DATE)	\$292,900	\$300,000	+2.4% 🔺
NEW SALES PRICE (MEDIAN YEAR TO DATE)	\$423,801	\$424,407	+0.1% ^

# **AFFILIATES Add Value!**



# **Differences Between Residential & Commercial Property Inspections**

## What Sets Commercial Inspections Apart?

Commercial property inspections differ significantly from residential ones and require specialized expertise. Inspectors must understand complex systems, regulations, and structural requirements.

### Capital Expenses & Maintenance Planning

Buyers need details about HVAC systems, water heaters, and roofing components to budget for future expenses. Commercial properties often require advanced assessments to determine potential repair or replacement costs.

#### Safety & Compliance Standards

Commercial buildings must meet stricter safety codes. Features like emergency exit lighting, smoke detectors, exit signs, and fire extinguishers should be serviced annually. Electrical systems over 400 amps should be inspected by licensed electricians, who use specialized safety equipment.

#### **Roofing & Structural Concerns**

Flat roofs, such as EPDM or rolled asphalt, are common in commercial properties. Inspections focus on drainage issues, structural support, and signs of material wear or deterioration. Addressing these issues early can prevent costly repairs.

#### **Plumbing & ADA Compliance**

In Omaha, PEX plumbing is prohibited in commercial properties. Inspections also evaluate compliance with the Americans with Disabilities Act (ADA), including marked parking spaces, foam protection on pipes, and grab bars in restrooms.

#### **Parking Lot & Exterior Checks**

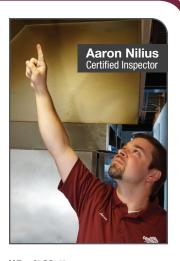
Parking lot striping, curb stops, and signage are assessed for visibility and wear. Gas meters in areas prone to vehicle impact should have protective concrete bollards.

#### **HVAC Systems**

Package HVAC units are common in commercial buildings. These combined heating and cooling systems are installed outdoors, eliminating the need for metal flues. Inspectors assess the age, efficiency, and condition of these units.

## Commercial Kitchens & Grease Management

Cooking appliances in commercial kitchens, such as ovens, gas cooktops, and fryers, often require fire suppression systems and exhaust hoods. Fire suppression uses chemical agents to control flames. Grease traps are inspected to prevent drain blockages, as regular cleaning is essential.



#### Why It Matters

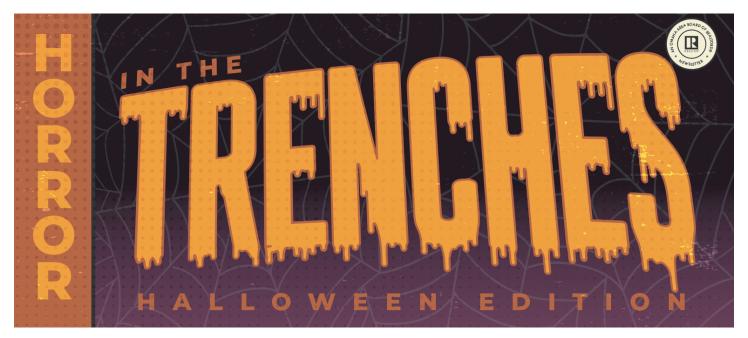
Understanding these differences helps buyers and agents evaluate inspector qualifications and make informed decisions. To learn more about the commercial property inspection process or its impact on buying and selling commercial properties, contact us today!











It's that delightfully spooky time of year again, the time of year when things go bump in the night. In the real estate world, 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.

#### **SPECTER SPECTACLE**

When REALTOR® Darla Bengston took on some clients relocating from Las Vegas, she had no idea what was in store for her.

It started out innocently enough. A couple was looking for the perfect home for their little family. After the second house they told Darla why they were moving from out of state. While living in Las Vegas, a man tried to break into their home through the doggie door. The husband shot at the intruder. The bullet grazed the top of his head, but the man survived and was sent to prison.

The man was set to be released from prison soon, and the couple feared the man might seek retribution. They were fleeing Sin City to avoid the wrath of a dangerous criminal.

After the third house, the couple then shared that they were both able to see and sense ghosts. That's when the wife shared with Darla that she felt a hand grab her when they were looking at the last house. Darla was a bit taken aback. Now in addition to looking for a home with a large backyard, they also needed to find something that was ghost-free. Each home they toured had some paranormal activity according to her clients. They seemed to be ghost magnets.

Her clients later told her that they had encountered one home that was so haunted that the closet doors flung open on their own and their daughter went flying across the room. It sounded like something out of a horror movie.

They were finally able to find the right homecompletely free of ghosts. Apparently, new construction is the best option to avoid the attention of the spirit world...unless the new construction is on top of an ancient burial ground.

#### **CLOWN SHOW**

Anyone who knows REALTOR® Nicole Riddle knows that clowns give her the heebie-jeebies.

She showed up to a showing slightly before her clients to do the usual routine of securing the home. The lone REALTOR® then ventured down to the dark, scary basement. That's when she turned the corner and saw a frightful sight, let out a scream, and ran back up the stairs.

At first glance, Nicole was certain that she just saw a demented clown lurking in the basement. What's worse is her clients were now standing by the doorway and heard her dramatic reaction.

The psycho killer clown was actually just an old McDonald's bench with a full-sized Ronald McDonald sitting on it. Guess the woman with a clown phobia wasn't McLovin' it.

Every day holds frightful delights when you're toiling away in the trenches of real estate.



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