

February/March 2016 Newsletter



Get Ready.

OMAHA CHAPTER
Omaha Nebraska

**Join In the Fun!
There's Still Time To...**

EAT, DRINK



LIP SYNC

Cheer on your REALTOR® peers as they perform LIVE!

Thursday, March 10

Happy Hour: 5:30 pm - 6:30 pm

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

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

Scott Conference Center

6450 Pine St

Omaha, NE 68106

Join us for a sit-down dinner in your best business-fancy attire!

Questions? Contact Lori Bonnstetter

Email: lbonnstetter@2-10.com

Phone: 402-536-0234

**** See Details on Page 4 ****

WCR Leadership & Contact Information

GOVERNING BOARD OFFICERS

PRESIDENT

Crystal Archer 402-215-5483

PRESIDENT-ELECT

Darla Bengtson 402-676-2842

MEMBERSHIP

Katie Clemenger 402-813-2551

REGIONAL GOVERNOR

Megan Bengtson 402-740-5519

SECRETARY

Surie Legge 402-829-6412

TREASURER

Becky Sandiland 402-676-2167

PAST PRESIDENT

Jessica Sawyer 402-679-8166

PARLIAMENTARIAN & BY-LAWS

Therese Wehner 402-670-0101

WAYS AND MEANS CHAIR

Jen Monjas 402-200-8554

STANDING COMMITTEES

COMMUNITY SERVICE

Mary Sladek 402-305-8719

EAT, DRINK, LIP SYNC CHAIR

Lori Bonnstetter 402-536-0234

EAT, DRINK, LIP SYNC CO-CHAIR

Missy Turner 402-630-9346

GOLF CHAIR

Jen Monjas 402-397-7775

GOLF CO-CHAIR

Erin Pearson 402-560-4170

SCHOLARSHIP

Lindsey Krenk 402-415-4358

HOLIDAY RECEPTION

Sue Mohr 402-980-7219

EDUCATION CHAIR

Angel Starks 402-553-5744

SPECIAL COMMITTEES

LUNCHEON RESERVATIONS

Heidi Weeks 402-697-6751

COMMUNICATIONS

Kellie Konz-Wieczorek 402-210-6046

PHOTOGRAPHER

Lisa Welch 402-619-5552

TECHNOLOGY CHAIR

Laura Longo 402-758-6041

DOOR PRIZES & HOSPITALITY

Laura Ousley 402-639-8040



Thank you WCR, for your commitment to RPAC!

February's luncheon raised a **record-breaking**
\$10,461
in pledges for 2016!



Your Best Investment In Real Estate

The mission of the Women's
Council of REALTORS®

We are a network of successful
REALTORS® empowering
women to exercise their
potential as entrepreneurs and
industry leaders.

2016 Calendar & Upcoming Events

March

March 10th - WCR "Eat Drink & Lip Sync" Night

No March Business Resource Meeting

March 17th - WCR Board Meeting @ OABR (9am-10am) - Open to all WCR Members

April

April 4-6 - Nebraska Real Estate Convention, Embassy Suites, La Vista, Ne

April 14th - WCR Business Resource Meeting - Champions 11:15am-1:00pm

April 21th - WCR Board Meeting @ OABR (9am-10am) - Open to all WCR Members

May

May 5th - WCR Business Resource Meeting – Champions 11:15am-1:00pm

May 12-14 - NAR Convention, Washington, D.C.

May 19th - WCR Board Meeting @ OABR (9am-10am) - Open to all WCR Members

June

June 9th - WCR Business Luncheon Meeting – Champions 11:15am-1:00pm

June 16th - WCR Board Meeting @ OABR (9am-10am) - Open to all WCR Members

At Your Service! We Want to Hear From You!

Did you know ...WCR has a Hospitality Committee? Laura Ousley is at your service if you know of any happenings pertaining to our WCR friends, be it joyful, serious, sad, encouraging, etc. Please contact Laura at laura@maximcr.com and she will serve as the voice of WCR to acknowledge anything that should be with cards, flowers, etc... whatever seems appropriate. If possible, share the address of the person or persons being acknowledged. Many thanks!

Also, if you have any great news to share in the newsletter, tell us all about it!



An evening of epic performances!
Watch Your Favorite **REALTORS** go head to head!

EAT, DRINK



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Omaha, NE 68106

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BECOME A SPONSOR!

Double Platinum Sponsor: \$500

Platinum Sponsor: \$300

Gold Record Sponsor: \$150

LIVE AUCTION & RAFFLE

All proceeds benefit:
Habitat for Humanity

Company _____

Email _____

Raffle Item _____

Auction Item _____

Gift Card _____

Or send us a check in the amount you want to donate
and we will create a basket to auction at the event.

Make checks payable to: WCR

Ticket orders by: Tuesday, March 1, 2016

Questions? Contact Lori at lbonnstetter@2-10.com
or 402-536-0234.

Table reservations available in groups of 8; \$50/person.

Includes: Dinner, 1 drink, and evening festivities

Contact _____

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

*Tables of 8 sold thru 2/11/16; Small groups & individual reservations
open after 2/11/16.*

President's View



Changing the World with Your Talents

It was so wonderful to see a packed house at our January & February Business Resource Meetings! **Over 100 people attended our Business Etiquette 2.0 “May The Force Be With You” presentation.**

In February, our meeting served as a platform for our local RPAC (Realtor Political Action Committee) leaders to kick off their year. Doug Dohse and Bill Swanson did a fantastic job of informing us all about the biggest legislative initiatives facing our clients and our industry this year. **I am proud to say that that event raised a record breaking amount of pledges - \$10,461!**

I am so excited that we kicked off 2016 with such a great turnout. One of the things I love most about our membership is everyone's constant desire to improve themselves and their businesses. It is my greatest wish that each month we give you great content to help you grow your real estate related business!

Our Eat Drink and Lip Sync event is this week (March 10th) . Please consider inviting a REALTOR who may want to join WCR to this event. It is sure to be a night full of laughs, prizes and a big donation to Habitat for Humanity. It will be an exciting night you won't want to miss!

Crystal Archer

2016 WCR President

PJ Morgan Real Estate

We Learn. We Build. We Give.



Your Contributions Are Changing People's Lives Around the Metro!

Thank you to all who donated at the February 11th, 2016 WCR Luncheon! **\$781.25** was raised for New Visions Homeless Services!

SPECIAL THANKS to our Table Sponsors: HOME STANDARDS, SERVICE ONE, MY INSURANCE, CENTRIS, TT INSPIRE and Lori Hibbeler Massage who each donated \$50 to the charity as well as providing a \$50 raffle prize.

New Visions Homeless Services has a 2-year Veterans Transitional Living Program designed to help homeless Veterans get back on their feet while aiding in recovery from trauma, PTSD, financial loss, relationship issues, or any life problems. They have a 26 unit complex that has 500 square foot single apartments that also includes one meal daily. They partner with Veterans Affairs and have a managed personalized case plan including weekly therapy. They also accept clothing, furniture, automobiles and other "in-kind" donations that may be brought to MOHMS.

Place Thrift Warehouse at 321 16th Ave, Council Bluffs IA 51503.

Mary Sladek
Community Service Chair
My Insurance

Please consider giving at our April luncheon!





And Our February REALTOR Spotlight Is...

Katie Clemenger, Celebrity Homes

Celebrity Homes has been building New Homes/ Townhomes /Villas in the Omaha, and surrounding communities, for nearly 40 years! During those years we have made numerous changes to our floor plans, the way we design communities, features, and even to our Company Logo. But what hasn't changed, has been our efforts to offer the "Best New Home Value" to our customers.

www.celebrityhomesomaha.com

Greetings! Who Are You & What Are You Doing Here?

Name Please? Katie Clemenger

Why do you love being a member of WCR? I absolutely love being a member because I get to see other successful, business professionals. It's encouraging walking into a room and being around other like-minded individuals. Everyone is positive and the energy is electric. And honestly I have a lot of fun!!

Who got you involved in WCR? My wonderful broker at Celebrity Homes, Shawn McGuire. He's been an active WCR member for years and encouraged me to get involved. He told me it will help my business and more importantly create relationships both personally and professionally; and he was absolutely right! I am SO glad I got involved.

What is your favorite WCR Activity? My favorite was the Trivia Night. I loved everyone who came together to raise money for Habitat for Humanity and have a blast while doing it. This year I am SO EXCITED to see how our brand new spring fundraiser will be: Eat, Drink, & Lip Synch. Should be a great time and hopefully will be my new favorite event!

Where is your favorite place you've traveled?

Why? Chicago during St. Patty's Day! I'm very proud that my family is Irish and what better place to celebrate one of my favorite holidays?! Seeing the river dyed green, the parade, and experiencing the different drinks and food was so much fun!

What is a goal of yours that you want to accomplish this year? Travel more. I put 110% into my career and growing my business, which I absolutely love! However, I need to remember that it's important to take breaks for some me-time. I would like to explore different parts of the world and need to make that a priority in 2016!

What is one local thing that you have wanted to do? Go to the Orpheum more often. I probably only go once a year. I love the architecture, the shows, and just the atmosphere all around. It's such a beautiful place and always a fun experience!

What do you think the future of real estate looks like? New construction is on the rise; more people are building who originally never thought it was even an option. Celebrity continues to have affordable homes ranging from 140s to 280s. This paired with interest rates being super low still, I'm extremely hopeful for the future of real estate!

What is the best business tip you have been given? Be honest. Done!

What is the highlight of your life?

All of the relationships I've experienced throughout my life & now my career. It was a good family friend who got me into real estate. If it wasn't for our trusting relationship, I would have never made a career change. It was very scary starting a brand new career in real estate. (Especially commission only!) But, I love my life and never thought I'd be sitting here. All of my happiness in real estate was all because of a friend who encouraged me.

What do you think the secret to life is? I've said this a million times....being happy. If you're not happy with a job, relationship, location, change it! You aren't stuck. I know it is difficult to change, but it'll all be worth it in the end.



Celebrity Homes

February Spotlight Sponsor



Celebrity Homes....Today

The definition of "Best Value" is always changing. What does today's consumer consider to be "Value" in the purchase of their next home? In New Home construction, it is energy efficiency. But it is energy efficiency without compromising design, amenities, or affordable pricing.

With that in mind, Celebrity Homes developed "e2 SMART". This program allows our customers to enjoy their New Home and have piece-of-mind knowing that their home has numerous energy efficiency features :

- * 93% Efficiency Furnace
- * 13 SEER Air Conditioner
- * Low-E insulated windows
- * High "R" value insulation in attic and walls
- * Energy Heel Truss
- * Ice Dam Protection
- * Programmable thermostat
- * Celebrity's exclusive "Comfort Sealed Application"
- * And many more building techniques to enhance efficiency

You can add energy efficiency components to a home, but to truly enhance the effectiveness of those components, you need to reevaluate the design. (ex: does the home allow for proper air flow and consistency of room temperatures) And reevaluate our plans is what we did. Celebrity Homes has redesigned and introduced floor plans that allow better efficiency with desirable designs. In addition, we were able to make these adjustments without shrinking our signature "Designer/Gourmet Kitchens".

Here are just some of the adjustments we have made to our designs:

- * Open designs
- * Great Room plans
- * Usable islands with semi-formal dining areas
- * Raised ceilings instead of cathedral ceilings (higher insulation value)
- * Redesigned stairwells on two story plans

If you would like to learn more about Celebrity Home's "e2 SMART" Program, please visit with any of our Quality Representatives. Models are open daily. Discover for yourself why Celebrity Homes is Omaha's leading New Home Builder and a great VALUE.

WCR appreciates the great leadership and involvement of the Metro Credit Union Team!





We want you to join WCR...yes **YOU!** **2016 New Membership Drive**

The Women's Council of REALTORS® (WCR) is a *network of successful REALTORS®, advancing women as professionals and leaders in business, the industry, and the communities we serve. We are made up of both female and male REALTORS®, as well as our wonderful strategic partners!* Formally known as Affiliates, our Strategic Partners assist REALTORS® by providing necessary services that help transactions go smoothly from start to finish (lenders, insurance agents, inspection companies, photographers, etc). So just like the picture above, there are many different shapes, sizes, and types of groups and individuals who make up our dynamic organization.

If you are in the business of real estate or anything even pertaining to real estate, you really owe it to yourself to join such spirited circle of people. Why wouldn't you join?!

Any new REALTOR who signs up between January 1st through March 31st, will receive a \$25 refund off your annual dues! In addition, our scholarship program reimburses you for continuing education classes you that you pay for in 2016. You receive \$15 back per class, up to the membership fee amount of \$141!

Aside from the endless networking opportunities, we help strengthen our community through charitable donations as well. Each month, WCR chooses a local charity and donates to those in need. It's always a generous amount too!

Need another reason to join?? Get involved and you can add it to your resume. Brokers, fellow colleagues, your clients...everyone likes to see experience and involvement! Volunteer to be on the WCR Board of Directors and gain the opportunity to attend the national conferences.

So in closing, if you're looking for a way to get a little bit more involved in the industry, or just want to grow your business, the Women's Council of REALTORS® is the place to be! No matter if you're a new agent or a 20-year veteran - Join us!! I'm excited for 2016!! It is going to be our best year yet!

Please contact me if interested in joining or if there are any questions.



See you at the next WCR event!
2016 VP of Membership:
Katie Clemenger, REALTOR, Celebrity Homes



And Our March Spotlight Sponsor Is...

Metro Credit Union Mortgage

The last few years in mortgage lending have been a roller coaster to say the least. Loan programs are always changing and just keeping up with new regulations and compliance has become a full time job.

There are a lot of lenders out there. So now, more than ever, it's important to know you are working with a lender that offers financial stability, along with a joint interest in you and your buyer's goals. Because we are a small local organization, and because we are wholly owned by Metro Credit Union, we have some options that other institutions don't.

www.onlinemetrocu.org

Greetings! Who Are You & What Are You Doing Here?

Name Please? Gabe Kopun

Why do you love being a member of WCR? I love the opportunity to meet fun and experienced professionals in an inviting environment.

Who got you involved in WCR? Jeff Hudkins and PK Kopun.

What is your favorite WCR Activity?
I enjoy the monthly WCR luncheons. As a new member, I haven't experienced any other WCR specific activities yet.

Where is your favorite place you've traveled? Why? Cancun, Mexico. I thoroughly enjoyed the historic sites available through tour guides and white sandy beaches.

What is a goal of yours that you want to accomplish this year? I'd like to grow my network in the Omaha-Metro area. I also would like to compete and finish a half-marathon race.

What is one local thing that you have wanted to do? I'd love to participate in some sort of food eating competition!

What do you think the future of real estate looks like? I believe the future of real estate will become more regulated.

What is the best business tip you have been given? Be quick to recognize factors that will waste time and eliminate those factors.

What is the highlight of your life? The birth of my daughter, Emma, of course!

What do you think the secret to life is? I have I firmly believe that only you can control your own destiny and you only get out what you put in.



Metro Credit Union Mortgage

March Spotlight Sponsor

What makes Metro Credit Union Mortgage different from the rest?



Metro has created a niche product in the local marketplace by approving second mortgages, and doing so at loan to values up to 95%. This allows a buyer who doesn't have 20% down to avoid mortgage insurance. While it was common to see 100% second mortgages several years ago, times have changed. Given the current values of homes nationwide, lenders have seen increasingly high default ratios on high loan-to-value loans, which have resulted in more conservative lending guidelines, and higher down payment requirements.

We also offer FHA and VA loans. FHA still allows for as little as 3.5% down, but their Mortgage Insurance Premiums have increased significantly over the last few years. Therefore, we will help your buyer evaluate if that truly is their best loan option. Did you know that Conventional programs have actually loosened up in the last year, and now allow financing up to 97%? Because credit unions can offer lower MI premiums than other banks and mortgage companies, Conventional loans are once again giving FHA a run for their money. On the other hand, if your buyer or their spouse has VA eligibility, they can still borrow 100% of the purchase price.

Lastly, because we are not one of the "big box" lenders, if something doesn't fit within the Secondary Market guidelines, our in-house portfolio products might be the perfect match for your buyer. We can customize a loan that works best for them; even if they are self employed, buying an investment property, or don't meet the normal minimum credit score requirements.

So, when your buyer wants to look at all of their loan options, we can guarantee Metro Credit Union Mortgage will explore all of the avenues for them. Not only will they notice that our rates are great and our fees are low, but both you and your buyer will be impressed with our quick turnaround times, honest answers, and knowledgeable mortgage staff. We also close our own loans, which means you won't be sitting at the closing table still waiting on your documents to arrive.

For more information on any of Metro Credit Union Mortgage's loan products, feel free to contact one of our mortgage professionals at 554-**HOME (4663)**. And remember – credit union membership is **NOT** required to take advantage of Metros' mortgage products.

WCR appreciates the great leadership and involvement of the Metro Credit Union Team!

