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REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

(402) 493-2995
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OMAHA, NEBRASKA

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**Hot Dog
Eating Contest
at High Noon!**



**Prizes will be awarded for
the best "Secret" Chili!**

Mardi Gras
Theme

11th
Annual
**Chili
Cook-Off**

Judging (and tasting) will be on:
Tuesday, February 12, 2008 from 11:00-1:00 pm in the
Omaha Area Board of REALTORS® Education Center

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Theresa Dein - First Horizon Home Loans
Pam Bails - Wells Fargo Home Mortgage
Shirley Stewart - omahahomesonline.com
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Jean Schaeufele - Cornhusker Land Title
Sara Kelley - TierOne Bank NE
Regi Powell - Farmer's Insurance-Powell Ins
Sue Mohr - Prestige Title & Escrow

Ellen Albrecht - First American Title Insurance Company
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 Omaha, NE 68154
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Office Hours:
 Mon., Tues., Thur., Fri. 8am- 5pm
 Wednesday 9am- 5pm



PERSONALS



CONGRATULATIONS to Daniel Stuenzi of Omaha Buyer's Broker LLC who was recently awarded the Accredited Buyer Representative (ABR) Designation.

CONGRATULATIONS to Tori Lynn Ross of Ross Designs on the birth of her new baby boy. Preston Robert Wallitsch was born on January 17, 2008 at 2:45 p.m. weighing 7 lb. 13 oz. and 20 1/2 inches long.

THANK YOU'S to all OABR Members who brought in gifts and goodies to the OABR Staff during the holiday season.

CONDOLENCES to Terry Kempf of City Realty Solutions who recently lost his sister.

SEND US YOUR NEWS!

Fax (402) 493-7189, Email dshipley@oabr.com,

Phone: (402) 493-2995 x 307

or Snail Mail to 11830 Nicholas St., Omaha, NE 68154.

We want to share in your professional and personal accomplishments, but we don't know if you don't tell us!

The Nebraska Real Estate Commission meeting will be held on March 6-7, 2008 at the Staybridge Rooms at the Staybridge Suites, located in Lincoln, Nebraska.

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NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)

Thanks to the January 2008 Sponsors

Sara Kelley – TierOne Bank
Ruth Smith – Norm's Door Service
Jody Smythe – Wells Fargo Home Mortgage
Nancy Barker Circo – Bank of the West
Regi Powell – Farmers Insurance
Dennis Meyer – TierOne Bank

Thanks to the February 2008 Sponsors

John Grose – Security National Bank
John Eggenberg – SureHome Inspection Co
Chip Monahan – Asset Strategies
Jim Murphy – Bank of the West
Bob Correa – Rels Title

ORIENTATION

The upcoming New Member Orientation is scheduled for Tuesday, March 4, 2008 from 8:30 a.m. to 4:00 p.m., Wednesday, March 5, 2008 from 8:30 a.m. to 4:00 p.m. and Thursday, March 6, 2008 from 8:30 a.m. to 12:00 p.m.

The OABR Bylaws require that every new member attend an Orientation Program upon application for membership in the Omaha Area Board of REALTORS®.

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AFFILIATE ADVOCATE

Submitted By: Brenda Stuart
ServiceOne Home Warranty Account Manager



stable
One Simple Solution.

Offering a Home Warranty and delivering a Home Warranty are not the same business.

ServiceOne has been providing consistent, quality service and attention to the Omaha Real Estate market for nearly 20 years. We have 96% customer satisfaction levels, which requires constant, consistent nurturing on our part. What really defines an organization and sets ServiceOne apart from the other companies trying to deliver Home Warranties is how ServiceOne can give attention when the 4% situations arise. Our management team is always available to make things right. We have empowered our employees to make decisions which keep the service flow as smooth as possible.

ServiceOne Home Warranty is here for the long haul!



Louise and John Churchill believe in creating a family work environment which has led to their continued success in the Home Warranty business.

Thanks for your business! We want to be your partner in real estate.

Brenda Stuart, the ServiceOne Home Warranty Account Manager, has been a vital piece of ServiceOne leadership since 1994. She believes in creating partnerships with real estate agents and being accessible and flexible in growing their business as well. Carlotta Johnson is the GO TO GAL for ServiceOne Home Warranties. The agents who work with her have nothing but praise for her ability to assist them through each transaction. She has been with ServiceOne for almost 10 years and she definitely knows how to make things happen.

John Churchill has been an integral part of ServiceOne from very early on. ServiceOne opened its doors in 1989 and John became involved in 1990 and the President in 1991 continuing through 1994. He was asked to return to his role as President in 1996 and through diligence and love for this business, he became the Owner of ServiceOne in 2003. While all other Home Warranties utilize sub-contractors, John believes the defining factor between selling any home warranty and successfully delivering a home warranty product is the continuity of service only in-house employees can provide.



The Dynamic Duo, Brenda Stuart and Carlotta Johnson. This team has the experience and the passion to deliver the ServiceOne Home Warranty product with consistent quality and attention.



WHAT IS... THE AFFILIATE COUNCIL?

The role of the Omaha Area Board of REALTORS® Affiliate Council is to promote business relationships and services to REALTOR® members, actively solicit Affiliate membership in the OABR and promote ethical business practices of Affiliate Members.

President – Debbie Kalina –
Radon Protection Technologies LLC
Secretary – Bob Correra – Rels Title
Treasurer – Brenda Stuart – ServiceOne Inc
Nancy Barker – Bank of the West
Robert Branson – Thrivent Financial for Lutherans
Cherie Casey –
The Home Buyers Protection Company
Sara Kelley – TierOne Bank
Rod Larsen – First National Bank of Omaha
Dennis Meyer – TierOne Bank
Scott Moore – Guardian Title
Bret Petersen – American Dream Home Inspection
Regi Powell –
Farmers Insurance – Powell Insurance
Ruth Smith – Norm's Door Service

Monthly meeting agendas, minutes, and financials can be found on the Affiliate website. The web address is www.oabraffiliates.com. The council is also requesting email addresses. Please email your address to stewart@moneytreesystems.com.

The Beholder

A man woke up from anesthesia after surgery, and saw his wife sitting by his side. His eyes fluttered open and he said, "You're beautiful!" Then he fell asleep again. His wife had never heard him say that so she stayed by his side. A couple minutes later his eyes fluttered open and he said "You're cute!" She said "What happened to 'beautiful'?" He replied, "The drugs are wearing off!"

Technology and You

External backup could save your photos, memories

If you are a tech-wise computer owner, you may have a collection of old and new photos on your computer, a collection of maybe a hundred of your favorite songs, videos of your kids, and folklore about family history.

You have put a great deal of time into it all, but how would you feel if your computer went bad and everything was lost? You might never have the time, strength, and references to recreate everything.

To prevent disaster, external storage is the answer. A Harris Interactive poll conducted for Seagate Technology shows that more than a third of people with such collections don't have external storage. They just have their collections on PCs, iPods, and TiVos.

Search the internet for "external storage" for help. Some devices are small and inexpensive.



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Patrick Casey
President

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Unscramble Words!!!

Win A \$50 Gift Certificate

From the following letters, unscramble the word. The OABR Member whose name will be drawn for all correct guesses will win a \$50 Gift Certificate to the OABR Print Shop. Fax your answers to Donna at the OABR, 493-7189 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than February 18, 2008. Winner and answers will be in March 2008 Focus. Good luck!!!!

1. OWASKFELN _____
2. DCOL _____
3. MNOAWNS _____
4. LESVGO _____
5. TOCA _____
6. STENIMT _____
7. FTBIERSOT _____
8. EELCPIAFR _____
9. INKSGI _____
10. OBTSO _____
11. KCYOHE _____
12. LNDEDSGI _____
13. SEHOVL _____
14. NOERFZ _____
15. GKATSIN _____
16. LZZRIABD _____
17. PTEUEARTMRE _____
18. NINOOAGGTBG _____
19. FASRC _____
20. LYIEPPRS _____

THEME _____

Name: _____

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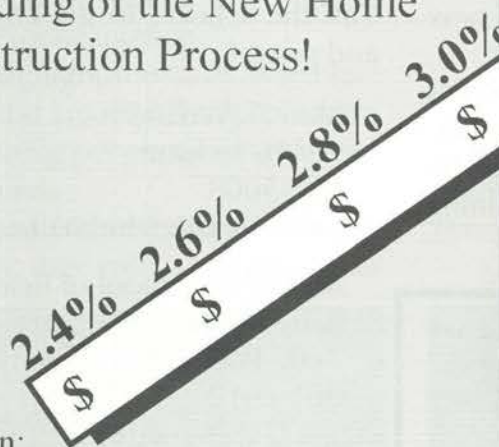


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- **Advanced Notice** of special promotions and events.
- **Phone Call Help** for general construction related questions and techniques.
- **Your Personal “New Home Sales Kit”**.

Call any of our “New Home Consultants” listed below “Today” to set up a time for a 1/2 hour “Regency Homes Realtor Orientation”. Tour our model homes, complete our Preferred Realtor agent-client registration form, and you become a “Preferred Realtor”!

Some limits and terms apply

Models Open Noon—6pm Saturday—Wednesday

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165th & Q St.
896-9200
Walter Fredrickson
658-4663

Manchester Park
2508 N 169th Street
168th & Blondo
964-2911
Mari Jo Mentzer
630-0933

The Grove
821 S 190th Street
192nd & Pacific
916-9883
Sally Hoffman
290-0739

Shadow Lake
12610 S 81st Avenue
1 mile S of 84th & Hwy 370
593-9200
Debbie Mitchell
214-8012

National Association of REALTORS®

Quadrennial Code of Ethics Training Requirement

Effective January 1, 2005 through December 31, 2008, and for successive four year periods thereafter, REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the New Member Code of Ethics Orientation during any four year cycle shall not be required to complete additional ethics training in respect of this requirement until a new four year cycle commences.

Failure to complete the required periodic ethics training shall be considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

Every board and association is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods (including, but not limited to, home study, correspondence courses, or internet-based instruction). Any training offered pursuant to this requirement must meet the learning objectives and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® from time to time.

The following schools offer Continuing Education Credit to fulfill your Code of Ethics Requirement: Call the schools to get copies of their schedules and prices!

Mark T. Wehner
16616 Jackson
697-5008
marktwehner@hotmail.com

McMahon School of Real Estate
Sally McMahon
7602 Pacific St
391-5912

Randall School of Real Estate
Susan Geschwender
11224 Elm St
333-3004

Larabee School of Real Estate
3355 Orwell Street
Lincoln, NE 68516
1-800-755-1108

Nebraska REALTORS® Association
145 S 56th St Suite 100
Lincoln, NE 68510
1-800-777-5231

The OABR Office offers a free NAR Code of Ethics Training BUT DOES NOT count as a continuing education requirement. The class is scheduled for each Friday after the New Member Orientation Course from 8:30 am. to 11:45 am. A minimum of 10 must be in attendance to have this training. Call Debbie Peterson at the OABR office for details!!! 493-2995 ext. 303.

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When You're Late Again, Ask Yourself Why

If you often find yourself rushing to an appointment, and not getting there on time, you could be a victim of misconceptions and miscalculations.

Optimism is good, but not when determining how long it will take to drive through traffic and park your car. You have to allow a safety margin to account for unforeseen delays.

Most chronically late people consistently underestimate needed time by 25 percent to 30 percent, says Diana DeLonzor, author of *Never be Late Again* (Post Madison).

At the University of California Haskayne School of Business, researcher Piers Steel says one cause is that people don't get motivated far enough ahead of their deadlines. Steel is the author of an article called "The Nature of Procrastination."

Psychologists once thought the tardy were late because of avoidance and anxiety. That proved not to be true because the same people were late arriving at events they enjoyed.

Tardiness is contagious. When others know you will be late for a meeting, they will be late too, wast-

ing time for those who were punctual. Late people are more likely to change punctual people than the other way around.

Some offenders say being late makes them feel important because everyone has to wait for them. Usually, however, they lose respect.

Tardy people have their reasons, but the price can be high.

• • •

Ability is what you're capable of doing. Motivation determines what you do. Attitude tells how well you will do it.

— Lou Holtz

• • •

Reflect upon your blessings, of which you have plenty, not on your past misfortunes of which everyone has some.

— Charles Dickens

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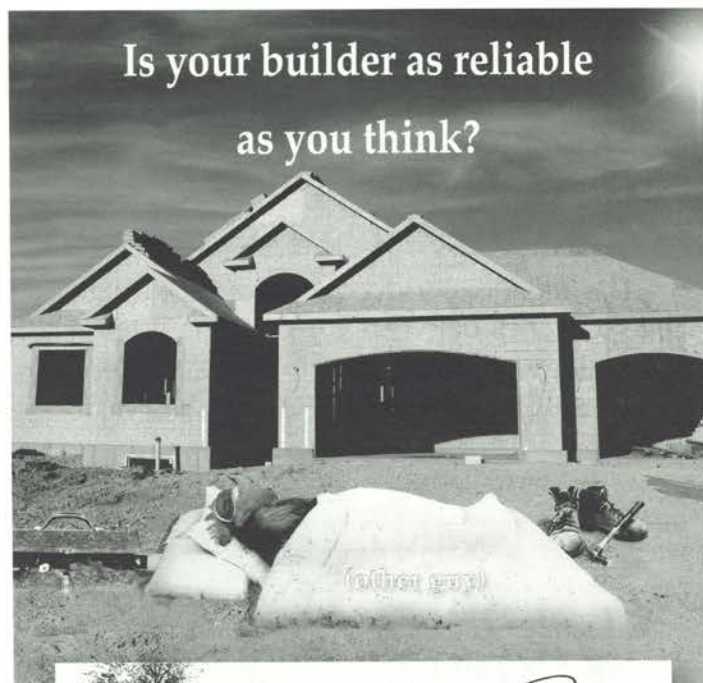


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JANUARY 2008



Tips & Tricks

TIPS FOR UPLOADING PHOTOS INTO PARAGON

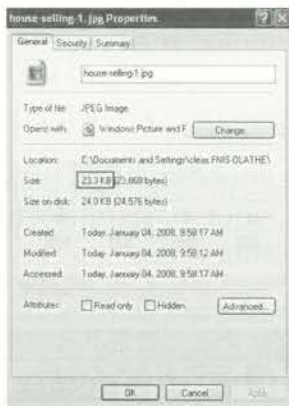
- Are you having trouble uploading your photos into Paragon?
- Do your photos appear blurry or distorted after they're uploaded?
- Would you like to learn an easy way to ensure your photos look the best they can and will upload 100% of the time?

If you answered **Yes** to any of the above questions then this Tips & Tricks is for you!

The maximum allowed file size for an image in Paragon is **32 KB** (kilobytes). If an image is larger than that, Paragon will attempt to resize the image however, the larger the image the higher the chance that the upload will fail.

The first step is to identify images that need to be resized. If you have ever received the error "Invalid image file" or "System out of memory" while uploading a photo, chances are, the image you were uploading was too large.

To view the file size of an image: **Right Click** on the image and then choose **Properties**. A new window will appear that will look like this:



The above example is an image that is under the 32 KB limit (it is 23.3 KB) so it is ready to upload. If the image you are uploading is larger than 32 KB then it will need to be resized.

Importing the Image into Microsoft Word

Normally resizing an image in **Paint** will cause it to be distorted greatly so the next step is to copy the image into **Microsoft Word** instead. Before you start, open **Word** or another text editor that accepts images and start a new blank document.

1. Once both programs are open, the next step is to open the image in Microsoft Paint. Locate the file on your computer and then **Right Click** on the image, mouse over **Open With** and choose **Paint**.



2. Once in **Paint**, go to the **Edit** menu and choose **Select All** (you can also press CTRL+A on your keyboard)
3. Go back to **Edit** and select **Copy** (you could also press CTRL+C to copy)
4. Go back to **Word** and go to **Edit**, select **Paste** (or Press CTRL+V) to paste the image into the new doc.



Resizing and saving the image

Now that the image is copied into **Word** it can be resized without being distorted. The next steps are to resize the image, copy the image back to **Paint** and then save.



Resizing the image is a matter of clicking on it in **Word** and then using the **Image Anchors** (example below) on the image along with the **Shift** key to resize the image in scale.

1. Select the image by **Left Clicking** on it
2. Hold down the **Shift** key on your keyboard
3. Click and hold on one of the **Image Anchors** in the corner of the image and while still holding **Shift**, drag your mouse to resize the image to something approximately the size of the image on the next page.



Image Anchor



Resizing the image

The most expensive piece of real estate is the six inches between your right and left ear. It's what you create in that area that determines your wealth. We are only really limited by our minds.

— Dr. Dolf de Roos

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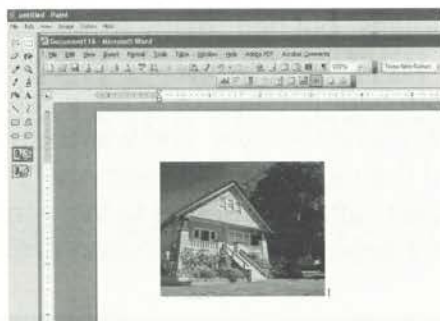
Continued from Page 10



Once the image has been resized in **Word**, deselect the image by clicking somewhere else on the page and then press the **Space Bar** a few times to move the cursor away from the image.

Once that is done, make sure the image is completely visible on the screen and then press the **Print Screen** (sometimes PrtScn) key on your keyboard. Nothing will appear to happen but you have just taken a snapshot of your screen.

Go back to **Paint**, go to the **Edit** menu and select **Paste** and you will copy the screenshot you just took back into Paint which will look something like this:



The final step is to crop the image and resave it.

While still in **Paint**:

1. Use the **Selection** tool to select the part of the image you would like to use. You can select the entire image or use this opportunity to crop the image to remove unwanted elements on the edge.



2. Once you have selected the part of the image that you would like to use go back to **Edit** and select **Copy** once more.
3. Once the image has been copied go to **File** and select **New**. Click **No** when prompted to save your document.
4. Once the new blank document is open, go to **Edit** and select **Paste**.

Note: If there is any white space around the image at this point, you will want to resize the canvas to ensure the image is the only thing that is visible.



5. Finally, go to **File** and select **Save As** to save the new resized image to your PC. Before saving make sure that the file type is set to **JPEG** (*.JPG, *.JPEG, *.JPE, *.JFIF) under the **Save as Type** dropdown.

FNIS MLS Systems & Solutions

If you have a suggestion for Tips & Tricks, please email mlsinfo@fnis.com or call 800.468.6221.

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Presidents Day: Little-Known Facts About Washington, Lincoln

George Washington

- George Washington was the only president to win a unanimous vote of the Electoral College.
- The nation's capital, along with one state, 31 counties and 17 cities are named in Washington's honor.
- As a farmer, Washington is credited with introducing the mule to America. Life in Virginia during Washington's youth was harsh. His wife, Martha, once wrote that receiving a tea bag was a precious gift.
- He was the only president who did not live in Washington D.C.
- Washington's second inaugural address is the shortest ever delivered, 135 words.
- According to Newsweek, 14 percent of pre-schoolers think George Washington is still the president of the U.S.

Abraham Lincoln

- Abraham Lincoln was 6 feet 4 inches tall, at a time when most men in the United States were about 5 feet 6 inches. His size 14 shoes had to be custom made.
- He is the only U.S. president to hold a patent. He came up with an idea that would help boats to float over sandbars when traveling on rivers. He had made two trips to New Orleans on flatboats.
- Lincoln was color blind.
- He liked to tell jokes. After he served in the Black Hawk War, Lincoln said he had seen no "live, fighting Indians" but had "many struggles with mosquitoes."
- Lincoln had several jobs in New Salem, Ill. He ran a store, was a surveyor, and was the postmaster. He earned the nickname "Honest Abe".
- In 1861, after he moved to Washington, Lincoln grew a beard on the suggestion of an 11-year-old girl.



Call or email Susan Laughlin
to schedule a showing!

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DEVELOPMENT

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Canned Food Drive

**Food Collected Will be
Donated to the Omaha Food Bank**

Date: February 12, 2008

Time: 11 am to 1 pm

**OABR Office
11830 Nicholas St. • Omaha, NE**

Real Estate Offices that want to participate need to contact Debbie Kalina at 639-1100 to arrange for a barrel to be delivered to their office (by the Omaha Food Bank) for the collection. The barrels will be dropped off at offices ahead of time (2 weeks or so) for the collection of canned goods. The food bank will then pick up the barrels and weigh them. People can also bring food to the Chili Cook-Off to donate, if they so choose.

Prizes

Real Estate Offices will be competing for prizes for the most food donated by office (by weight) per capita.

Sponsored by:



The OABR Affiliate Council in
conjunction with
the OABR Membership Services
Annual Chili Cook-Off

www.oabraffiliates.com

**If offices want a barrel for food collection,
they should email Debbie Kalina at
Debbie@OmahaRadon.com or call her at 639-1100.**

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PDA, Treo Smartphone, & Real Estate Workshops

Training to be held at.....

Westside Community Conference Center

3534 South 108th St. Omaha

Wednesday February 27, 2008

Newest, Latest, Greatest Technology Out There

9:00 am. to 12:00 pm.

- Create a Technology Plan, Website and Presence, Domain Marketing System, Email Hosting and Branding, Third Level Domain, & Blogging
- Text Messaging; let me explain this one. The Millennium Generation which is 1986 and younger are becoming the first time "Home Buyers" and "Real Estate Investors". Their number one way of communication is text. If you don't text they are not going to work with you; and more.....

Real Estate Fundamentals for PDA's and Treo Smartphones

1:00 p.m. to 400 p.m

**You need not own a PDA or Smartphone to attend!*

- Discover "Tricks and Tips" to get the most out of your device
- Learn the 6 different ways to input data on your device
- Manage your contacts with simple steps of entry, putting contacts in categories, and more.....

Thursday February 28, 2008

Advanced eKEY for the Real Estate Professional

9:00 am. to 12:00 pm.

**You need not own a PDA or Smartphone to attend!*

- Pinpoint the properties your clients want, anytime, anywhere
- Learn how to download maps and use them in both your professional and personal life
- Make your iBoxes go to work for you (Bring one with you to customize in class), and more.....

Taking Prospecting a Step Further

1:00 pm to 400 pm

- Learn 22 ways to prospect, many you might not think of as prospecting
- We help you sort through all the options and pick what will help grow your business
- Learn progressive ways to follow up with new prospects
- We cover drip systems and other ways to keep your name in front of the right people, and more.....



Dick is a technology consultant and instructor specializing in the personal digital assistant (PDA), Smartphones and management programs. The real estate industry is particularly attracted to Dick's down-to-earth style of teaching. Dick is the exclusive trainer for GE Security – Supra electronic LockBox system. Dick is also a certified instructor with Palm, Inc.

Registration Required

Name: _____ Phone # _____

Company: _____ E-mail _____

Fees: \$10 per session

____ Newest, Latest, Greatest Technology Out There
Professional

____ Advanced eKEY for the Real Estate

____ Real Estate Fundamentals for PDA's and Treo Smartphones

____ Taking Prospecting a Step Further

\$ _____ Total Enclosed; _____ Check or Visa/MC _____ Exp _____

Send to OABR; Attn Lisa..... lwelch@oabr.com or Fax (402) 493-7189 Phone (402) 493-2995 x 302

**** No Refunds ****

Supra Education Corner

Supra Education Corner

Brought to you by the Omaha Area Board of REALTORS® and Lisa Welch your Supra Systems Coordinator



SUPRA eKEY HOT TIP: Smartphone Training February 27 & 28, 2008



Dick Betts
National Speaker & Trainer
Smartphone Training
www.dickbetts.com

You do NOT need a Smartphone to attend these classes.

Date: February 27 & 28, 2008

Location: Westside Community Conference Center
3534 South 108th Street
Omaha, NE 68144

There will be a morning and afternoon session
each day, courses TBA.

There will also be vendors in attendance including;
AT&T, Sprint, Verizon, Alltel and Qwest each day!

****These classes are not CE certified.**

January Unscramble Words!!!

Cathy Blackman, Prudential Ambassador Real Estate Won A \$50 Gift Certificate to the OABR Print Shop

From the following letters, many OABR Members unscrambled the letters provided. Here are the answers!

1. ERANMOC ROMANCE
2. SUHG HUGS
3. ESSKIS KISSES
4. CALE LACE
5. CIUPD CUPID
6. HTARSE HEARTS
7. AUBHSND HUSBAND
8. IWEF WIFE
9. AROWR ARROW
10. NADCY CANDY

11. OSRES ROSES
12. TCECLAOHO CHOCOLATE
13. FWROELS FLOWERS
14. CRAD CARD
15. OHOMCS SMOOCH
16. OVLE LOVE
17. NOAOBLSL BALLOONS
18. AWTESERHTE SWEETHEART
19. RNSFDEI FRIENDS
20. RDE RED

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 February 2008 Remember Members of the Military and their Families. 						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Omaha Home Show - April 3rd - 6th Qwest Center					1	2 Ground Hog Day
3	4 12:00 Membership Committee at MOBA	5 9:00 AM Executive Board at MOBA 10:00 AM Board of Directors at MOBA	6 11:30 am Women's Council Board at MOBA	7 11:30 PAC at MOBA 5 pm New Mem Orientation 5-6 pm Mediation Seminar- J. Slusky 5:30-6:30 pm Meet with John Taylor - Home Show Exhibits 6/7 pm Membership Dinner Mtg. Speaker David Brown ALL AT Champions Run-See Flyers	8	9
10	11	12	13 8 am - 12:30 pm Ersosion Control Seminar VI Holiday Inn Gen. RSVP Steve Tonn stonn2@unl.edu 444-4237 See Flyer	14 St. Valentine's Day International Builders Show 13th-16th, Orlando	15	16
17	18 MOBA Office Closed Presidents' Day	19 11 am Sales and Marketing Council at MOBA 12:00 Associates Committee at MOBA	20 11:30 am Women's Co. General Mtg at Oak Hills Country Club	21 11:30 Networking 12:00 Meeting Remodelers Co. Meeting/Lunch at Factory Direct Appliance	22	23 7:00 pm MOBA Bowling Night Thunder Alley Elkhorn See Flyer
24	25	26	27	28	29	

WCR PROGRAM LUNCHEON

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Paul Vojchehoske

Director Training/Education — DEEB

Bob Correa

RELS Title



February 14, 2008 — 11:30 a.m.

Georgetowne Club

2440 S. 141st Circle

Lunch - \$13.00

See You There!



Anything's Possible ...

You are well equipped with an incredible potential for absorbing knowledge. Let your imagination be the key to learning and memory. Unleash that brain power and let it propel you at ever-increasing speeds.

It's not an exclusive path with access granted only to those with a special gift for learning. It is available to everyone.

Anything is possible.

— Dominic O'Brien



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CELEBRITY HOMES

February is American Heart Month

Choices You Make Today Could Boost Your Heart Health Right Now

We know what we're supposed to be writing: Exercise, eat right, don't smoke, and check our blood pressure.

There are a lot of scary statistics that prove this advice to be correct. But you've already heard them all. Maybe the numbers convinced you to make changes in your life. Maybe not.

In either case, thinking small about heart health does make a difference, and it doesn't take much time or effort. You can do it today or tomorrow.

- Eat an apple or a pear instead of a donut. Fruit tastes good. You'll be less likely to gain weight, which would make your heart work harder.

- Walk with the dog or the kids instead of watching television. You'll enjoy it, and new studies show that the condition of your arteries improves immediately, not just in years to come.

- Do something you really want to do instead of lighting a cigarette. Every cigarette counts. Your blood pressure bounces up every time you light one.

- Park farther away from the store instead of right in front of it. That little walk is good for your heart.

- Order broiled fish instead of batter fried. A meal high in saturated fat causes arteries to stiffen right away.

- Check your waist-to-hip ratio. Search for waist-to-hip ratio on the Web. There are several easy sites that let you enter your numbers. They tell you whether you need to improve.

- Women, check the American Heart Association's GoRedForWomen.org or call (888) MY-HEART for information about lowering your personal risk.

Whether you are in your 20s, 40s, or 60s, it's important to take care of your heart. Sometimes just taking the small steps makes a big difference.

It's never too soon or too late to start.



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Dennis Ritter is a mortgage professional with experience. His experience allows him to offer the following value added services to REALTORS® and home buyers/sellers in the Omaha metro:

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- **Guaranteed Closing Costs**
- **Credit Rehabilitation Programs for Buyers**
- **Lead Generation Programs for REALTOR® Partners**

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- **100% Financing to \$1MM**
- **Interest Only & Deferred Interest Mortgages**



Dennis Ritter
680-3458

Dennis@The-PMG.com
www.dennisritter.com



Getting Rid Of Household Germs Can Help You Avoid Colds, And More

The word is out about hand washing. If you do it right and often, you can get rid of bacteria that could make you sick. But attacking germs where you pick them up makes it less likely you'll get them on your hands in the first place.

In the kitchen: Sink handles, sinks, and counters are the biggest offenders. Clean sinks, sink drains, and counters with antibacterial soap at least once a day. Wash your sponge in the dishwasher to kill germs.

Fresh vegetables and fruits: They may carry salmonella, campylobacter, or E. coli, say microbiologists at New York University. Rinse them thoroughly.

In the laundry: Add bleach to a load of white clothes that includes underwear. It kills virtually all of the germs on underwear so they don't spread.

Move the load immediately to the dryer and dry at a high temperature.

In the bathroom: Use a disinfecting cleaner on the bathtub weekly. If someone with a skin infection uses the tub, wash it with bleach right away so you don't pick up the germs.

Shared devices: Use antibacterial cleaner frequently on telephones, TV remotes, door handles, and shared keyboards, especially if someone in the household has an illness.

• • •

Take time to deliberate, but when the time for action arrives, stop thinking and go in.

— Andrew Jackson

• • •

Silent gratitude isn't much use to anyone.

— G. B. Stern

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MOBA, OABR & WCR Council Member

CONTINUING EDUCATION

Date	Title	Course#	Credit Hours	Time
------	-------	---------	--------------	------

McMahon School of Real Estate (402) 391-1494

Randall School of Real Estate: Call (402) 333-3004

Great Plains School of Real Estate: Call 938-5100

Professional School of Real Estate: Call 434-3725

R. F. Morrissey & Associates: Call 933-9033.

Call for school catalog. All classes subject to a minimum of eight and maximum of 25 students.

Metropolitan Community College: Call 457-5231

Mark Wehner: Call 676-0101

www.resultscoaching.com/ce

Classroom Schedules

Online Courses Available

University of Nebraska at Omaha: Call 554-2800 for next semester's schedules.

Academy of Commercial Real Estate: Call Steve Cary 548-1874

Larabee School of Real Estate: Call 402-436-3308 or 800-755-1108

Evening Classes Available At Larabee Call School For More Details

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Upcoming Events

February 2008

- 5, 6, 7 OABR Orientation 8:30am-11:30am •
- 8 OABR Code of Ethics Training 8:30am-11:15am •
- 12 OABR Member Services Chili Cook-Off 11:00am-1:00pm •
- 18 Holiday – OABR Office Closed •
- 27-28 Dick Betts on Smartphone Training •

March 2008

- 4, 5, 6 OABR Orientation 8:30am – 11:30am •
- 7 OABR Code of Ethics Training 8:30am-11:15am •
- 21 Holiday – OABR Office closes at noon •

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- ➔ We offer a 24-hour turn-around on all real estate termite inspections.
- ➔ We have the longest inspection warranty available in Omaha and Iowa:
14 months for \$70.00
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Radon Test A Marketing Plus

Proving that your home has a safe level of radon, a naturally occurring radioactive gas, can be one more step in making your home more attractive to buyers.

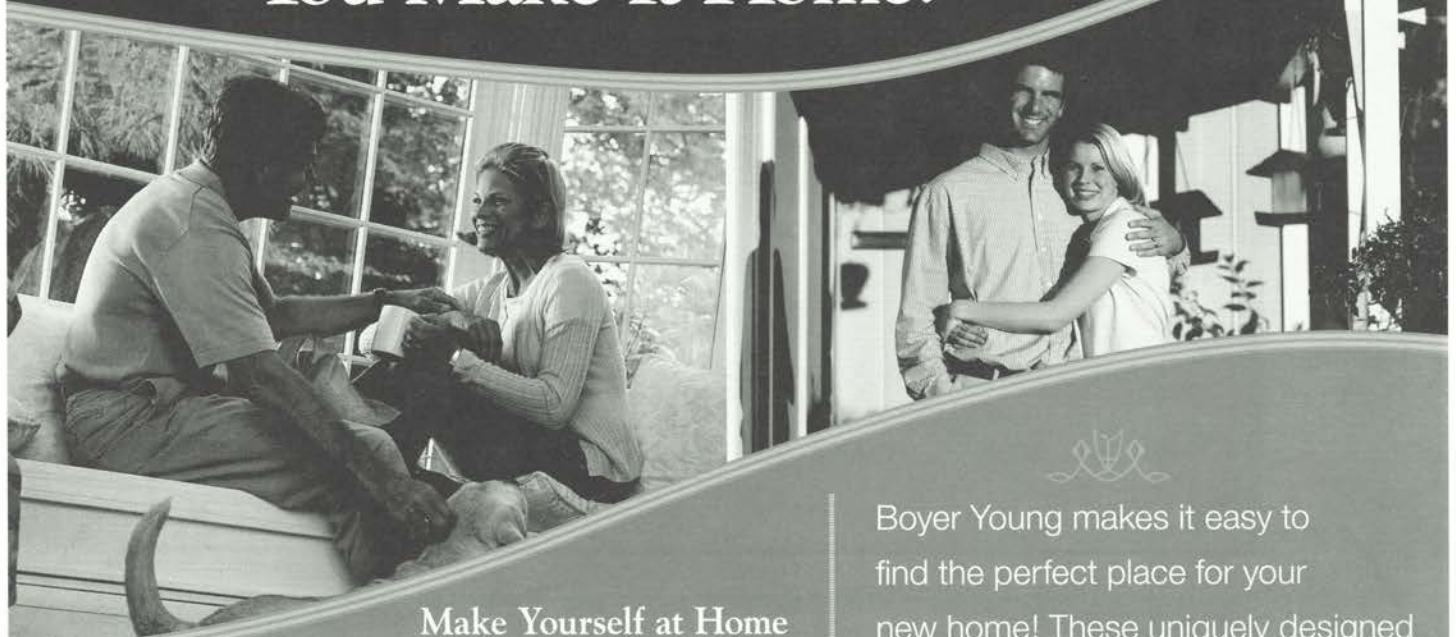
Radon is associated with an increased risk of lung cancer. It could be found in a basement or on the first floor of a home.

Home buyers should have proof that the level is no more than 4 picocuries per liter of air. Some mortgage lenders require the test.

A home inspector can test for radon, but will charge more than the test you can do yourself. Test kits are available at home improvement stores or they can be ordered at Web sites such as radonzone.com for about \$15. The test is EPA approved.

Because radon rises from the earth, levels may can be brought down by sealing cracks in the foundation.

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Make Yourself at Home with Amazing Amenities:

- Generous lot sizes
- Convenient access to schools and shopping
- Beautiful landscaping
- Charming water features
- Spectacular views of nature areas
- Neighborhood green spaces

Boyer Young makes it easy to find the perfect place for your new home! These uniquely designed neighborhoods have many features you just won't find in other areas. And each one was carefully planned with your needs in mind.

Boyer Young is Proud to Offer Premier Neighborhoods All Over Town:



Clear Water Falls – Family friendly features.
36th & Birchwood - Bellevue
Homes from \$150,000 and up



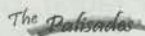
Manchester Park – A smart move.
168th & Blondo - Elkhorn
Homes from \$250,000 and up



Iron Horse – Affordable resort living.
Highway 6 - Ashland
Homes from \$275,000 and up



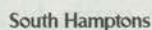
West Bay Springs – Abundant amenities.
187th & F - Millard
Homes from \$225,000 and up



The Palisades – Priced just right.
168th & Cornhusker - Gretna
Homes from \$150,000 and up



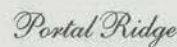
Savanna Shores – A relaxing retreat.
96th and Schram Rd. - Papillion
Homes from \$250,000 and up



South Hamptons – Private treed lots.
238th & Q Street
Homes from \$350,000 and up



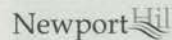
The Hamptons – Acreage estates.
234th & Q Street
Street of Dreams 2006!



Portal Ridge – Convenient and comfortable.
101st & Giles
Homes from \$250,000 and up



The Heritage – A classic lifestyle.
156th & State St. - Bennington
Attractive range of lot sizes and pricing



Newport Hill – Acreage estates with scenic lake views.
180th & Highway 36 - Bennington
Homes from \$350,000 and up



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NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Beck-Conley, Darcy – 7900/DEEB Realty
 Brennan, Anne – 5000/Celebrity Homes Inc
 Coash, Patricia – 7900/DEEB Realty
 De La Vega, Jose – 100639/Certified Property Mgmt Inc
 Dreier, Mark – 5110/Real Estate Associates Inc
 Grush, Candy – 803/NP Dodge VI, LLC
 Gustafson, Michelle – 4300/Prudential Ambassador Real Estate
 Heim, Shane – 4300/Prudential Ambassador Real Estate
 Houser, Stephanie – 100595/Mike Egan Real Estate
 Mayo, Shannon – 7900/DEEB Realty
 Rieckman, Rita – 100609/NP Dodge IX, LLC
 Watson, Carlos – 100609/NP Dodge IX, LLC
 Wiegert, Margaret – 714/CBSHOME Real Estate
 Wight, Timothy – 6180/Lan-Ken Realty Group Inc

NEW AFFILIATE MEMBERS

Phalen, Sheila – 100728/ADT Security Services Inc
 Schrader, Steve – 100678/Schrader Inspections
 Schult, Michael – 100545/Schult Pest Control

NEW MEMBER CANDIDATES

Baker, Melinda – 7900/DEEB Realty
 Cobb, James – 22/CBSHOME Real Estate
 Gold, Avram – 100255/Mav Realty LLC
 Jeffrey-Cobb – 22/CBSHOME Real Estate
 Jensen, Kelly – 100729/Premier One Real Estate LLC
 Mack, Cha-Naise – 100609/NP Dodge IX, LLC
 Reichling, Dennis – 7900/DEEB Realty
 Thomsen, Bruce – 22/CBSHOME Real Estate
 Van Lenning, Cory – 100263/Century 21 Hansen Realty
 Wherley, Tammy – 100729/Premier One Real Estate LLC
 Willey, Damian – 711/CBSHOME Real Estate
 Winfield, Nicole – 771/NP Dodge III, LLC

NEW AFFILIATE CANDIDATES

Kearney, Dora – 100731/Wachovia Mortgage
 Niebur, Jeff – 100668/Apollo Pest Control Inc

MEMBER TRANSFERS

Anderson, Lorey From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Barrett, John From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Baum, Sheri From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Beardmore, Jeannette From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Benak, Gracie From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Bingham, Teresa From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Birkel, Brian From 771/NP Dodge III, LLC To 779/NP Dodge IV, LLC
 Birkel, Melissa From 771/NP Dodge III, LLC To 779/NP Dodge IV, LLC
 Black, William From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate

Bock, Andrew From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Broderick, Emily From 7900/DEEB Realty To 4300/Prudential Ambassador Real Estate
 Brown, Jill From 100578/Homes by Design One LLC To 770/NP Dodge V, LLC
 Dauner, Kathleen From 4300/Prudential Ambassador Real Estate To 3670/RE/MAX The Producers
 Dougherty, Theresa From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Dulik From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Eckel, Gregory From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Erwin, Sandra From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Filipi, Matthew From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Glover-Pew, Laurie From 24/CBSHOME Real Estate To 771/NP Dodge III LLC
 Graves, Jill From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Harris, Robert From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Headlee, Ellen From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Jaquier, Pamela From 21/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Jenkins, Michael From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Johnson, Lois From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Jones, Suzanne From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Juszczak-Jarosz, Elzbieta From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Kluver, Shannon From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Leaders, Mark From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Lyon, Kristin From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Lyon, Michael From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Mahoney, Joseph From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Marquiss, Danette From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Marquiss, Donald From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Martens, Lori From 100106/Boyer Young Real Estate Co To 21/CBSHOME Real Estate
 Miller, Deborah From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Muckey, Kenneth From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 O'Brien, William From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Perry, Ione From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Petsch, Jerome From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate

Pew, Robert From 24/CBSHOME Real Estate To 771/NP Dodge III, LLC
 Proulx, Chris From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Schwaninger, Lois From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Seibel, Darrell From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Sortino, Jodene From 713/CBSHOME Real Estate To 7570/Heartland Properties Inc
 Stork, Mary From 21/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Temme, Joseph From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Vacanti, Traci From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Vittetoe, Joni From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Wichman, Connie From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Wilke, Marilyn From 24/CBSHOME Real Estate To 771/NP Dodge III, LLC
 Williams, Patricia From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Wirges, Richard From 712/CBSHOME Real Estate To 24/CBSHOME Real Estate
 Van Gelder, John From 100639/Certified Property Mgmt Inc To 100732/Eagle Partners LLC
 Willey, Damian From 7570/Heartland Properties Inc To 711/CBSHOME Real Estate

MEMBER REINSTATES

Rodgers, Johnny – 4300/Prudential Ambassador Real Estate

NEW COMPANY

#100732/Eagle Partners LLC – 4370 N 149th St, Omaha, NE, 68137
 OABR/MLS Phone: 871-5596
 Fax: 866-933-2953
 Designated Realtor: John Van Gelder

#100733/Rockpointe Appraisal Group – 5233 Pawnee St, Lincoln, NE, 68506
 BSG/MLS Secondary Only Phone: 416-7781
 Fax: 489-7781
 Designated Realtor: Kevin Patterson

COMPANY ADDRESS AND PHONE NUMBER UPDATES

(If your firm address and/or telephone number changes, fax the information to 493-7189 to ensure our records are accurate)

#24/CBSHOME Real Estate - 3506 N 147th St #200, Omaha, NE, 68116
 #7902/DEEB Realty – 129 Main St, Louisville, NE, 68037
 #100434/Foundation-2-Rooftop Inc – 11848 Cydney Ln, Blair, NE, 68008
 #8550/James M Patton Broker – 19808 Marcy St, Elkhorn, NE, 68022 Phone: 575-5519

COMPANY NAME CHANGE

#100732/Keller Williams Greater Omaha (formerly Eagle Partners LLC)



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CALENDAR OF EVENTS FOR FEBRUARY 2008

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Toastmasters 7:15-8:30 am at OABR Resource Ed 8:30 am-5:00 pm at OABR	2
3	4	5 Affiliates 9:00 am at OABR New Member Orientation 8:30 am-4:00 pm at OABR	6 New Member Orientation 8:30 am-4:00 pm at OABR	7 WCR Executive Comm. 8:30 am at OABR Ed Comm. 10:00 am at OABR Equal Opportunity 11:00 am at OABR New Member Orientation 8:30 am-12:00 pm at OABR	8 Ethics Class 8:00 am-12:00 pm at OABR Toastmasters 7:15-8:30 am at OABR	9
10	11	12 Member Services 10:00 am at OABR CHILI COOK-OFF 11:00 am-1:00 pm	13	14	15 Toastmasters 7:15-8:30 am at OABR Resource Ed 8:30 am-5:00 pm at OABR	16
17	18 PRESIDENT'S DAY Office Closed	19 OABR Executive Comm. 9:00 am at OABR MLS Executive Comm. 10:15 am at OABR	20	21	22 Toastmasters 7:15-8:30 am at OABR	23
24	25 Professional Standards 8:00 am-5:00 pm at OABR	26 IREM 8:30-10:00 am at OABR MLS Directors 10:15 am at OABR	27 OABR Directors 9:00 am at OABR Dick Betts 9:00 am-4:00 pm at OABR	28 Dick Betts 9:00 am-4:00 pm at OABR	29 Toastmasters 7:15-8:30 am at OABR	