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2008

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REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

(402) 493-2995
WWW.OABR.COM

11830 NICHOLAS STREET
OMAHA, NEBRASKA 68154

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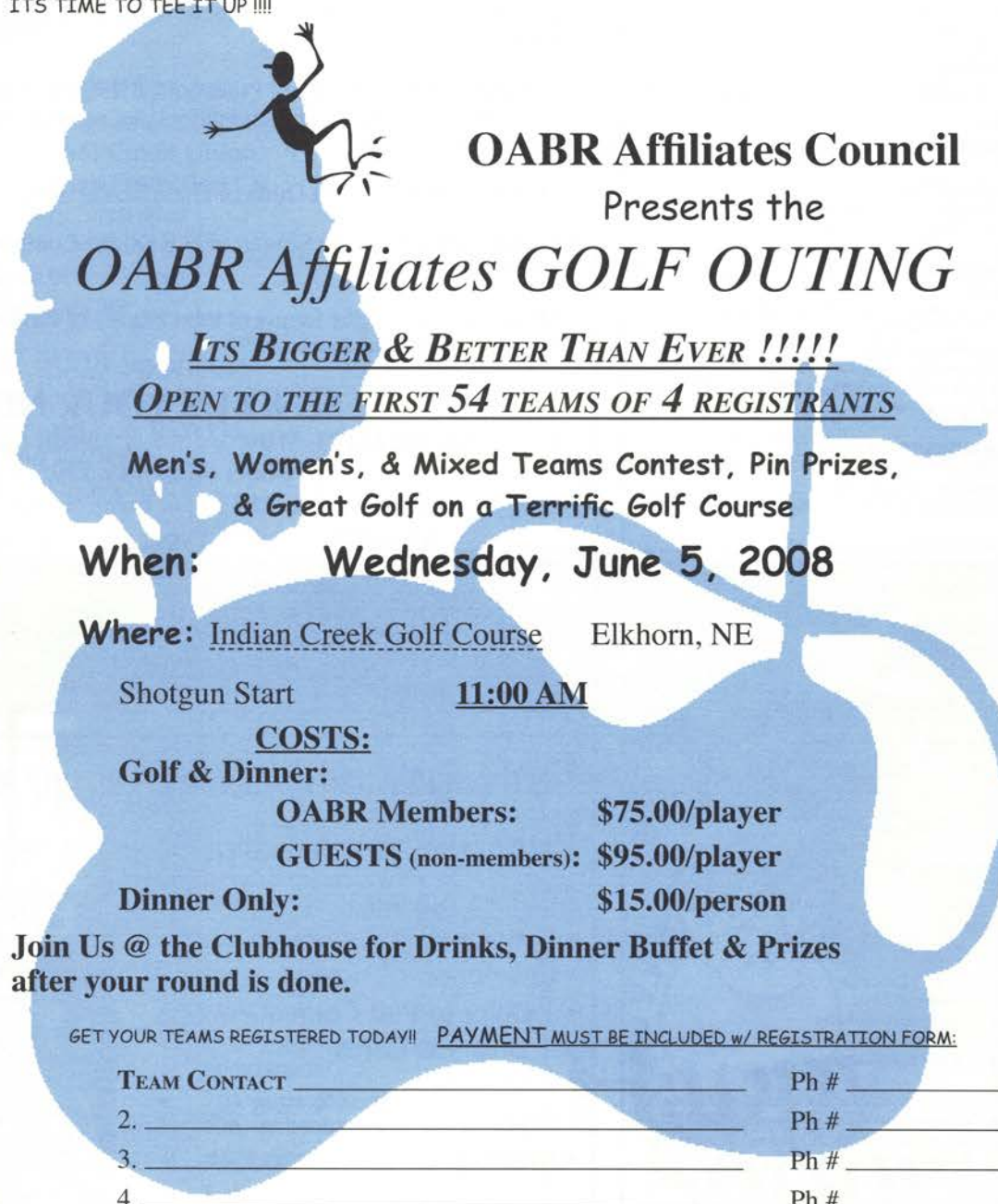
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ITS TIME TO TEE IT UP !!!!


OABR Affiliates Council
Presents the

OABR Affiliates GOLF OUTING

ITS BIGGER & BETTER THAN EVER !!!!!

OPEN TO THE FIRST 54 TEAMS OF 4 REGISTRANTS

**Men's, Women's, & Mixed Teams Contest, Pin Prizes,
& Great Golf on a Terrific Golf Course**

When: Wednesday, June 5, 2008

Where: Indian Creek Golf Course Elkhorn, NE

Shotgun Start 11:00 AM

COSTS:

Golf & Dinner:

OABR Members: \$75.00/player

GUESTS (non-members): \$95.00/player

Dinner Only:

\$15.00/person

**Join Us @ the Clubhouse for Drinks, Dinner Buffet & Prizes
after your round is done.**

GET YOUR TEAMS REGISTERED TODAY!! PAYMENT MUST BE INCLUDED w/ REGISTRATION FORM:

TEAM CONTACT _____	Ph # _____
2. _____	Ph # _____
3. _____	Ph # _____
4. _____	Ph # _____

☐ Check enclosed. Please make check out to OABR Affiliate Council.

☐ Bill my credit card. Please circle type: Visa MasterCard

Card # _____ Exp. Date _____ / _____

Billing Address _____ City, State _____ Zip _____

Signature _____

OFFICERS OF THE OABR

President - Mark Hart
 President-Elect - Joe Gehrki
 Secretary/Treasurer - Shawn Maloy
 Chief Executive Officer - James M. Patton

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 Vince Leisey
 2009
 Monica Humpal
 Sharon Rich
 Tami Robison
 2010
 Valorie Johnson
 Lisa Ritter

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 Nancy Boe
 Debbie Kalina
 Henry Kammandel, Jr.

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 Forms - Tom Sternberg
 Nominating - Joe Gehrki
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 RPAC Task Force - Tami Robison
 IMF Task Force - Joe Gehrki

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 Member Services - Tami Robison
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 Vice President - Alan Stoltenberg

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 2009
 Herb Freeman, Gary Stoneburg
 2010
 Mark Boyer, John D. Bredemeyer, Henry Kammandel, Jr.

Ex-Officio
 Mark Hart

Editor: Jim Patton
 Managing Editor: Donna Shipley
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 Omaha, NE 68154
 (402) 493-2995 tel
 (402) 493-7189 fax
 Office Hours:
 Mon., Tues., Thur., Fri. 8am- 4:45pm
 Wednesday 9am- 4:45pm



PERSONALS

THE NEWS

CONGRATULATIONS to Cathy Blackman of Prudential Ambassador Real Estate who was awarded the 2007 Associate of the Year for MOBA.

CONGRATULATIONS to Vince Leisey of Prudential Ambassador Real Estate who was voted Broker of the Year from the Prudential Affiliates National.

CONGRATULATIONS to Prudential Ambassador Real Estate who placed first in total transactions in over 1800 offices nationwide from the Prudential Affiliates National.

CONGRATULATIONS to Jeff Pruess of CBSHOME Real Estate and his wife Joann on the birth of their boy Dalton Jeffrey Lynn on March 20, 2008. Dalton weighed 8 lbs., 6 ozs.

CONDOLENCES to Walt Duda of Duda Realty who recently lost his mother.

CONDOLENCES to Kim Kirwan of N P Dodge Company who recently lost his mother.

CONDOLENCES to the family of John Hurley of Prudential Ambassador Real Estate who recently passed away.

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 May 5-6, 2008
 at the Settle Inn & Suites, located in Lincoln, Nebraska.

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NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS

Thanks to the March 2008 Sponsors

Shirley Stewart – omahahomesonline.com
 Alan Stoltenberg – SAC Federal Credit Union
 Cheri Casey – The Home Buyers Protection Co
 Chip Monahan – Asset Strategies
 Dennis Meyer – TierOne Bank
 Jim Murphy – Bank of the West
 Brenda Stuart – ServiceOne Inc

Thanks to the April 2008 Sponsors

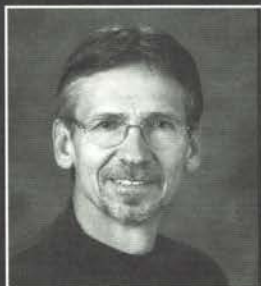
Cami Saathoff – State Farm Insurance
 Debbie Kalina – Radon Protection Tech LLC
 Sara Kelley – TierOne Bank
 Ruth Smith – Norm's Door Service
 Jody Smythe – Wells Fargo Home Mortgage

The upcoming New Member
 Orientation is scheduled for
 Tuesday, May 6, 2008 from
 8:30 a.m. to 4:00 p.m., Wednesday,
 May 7, 2008 from 8:30 a.m.
 to 4:00 p.m. and Thursday,
 May 8, 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®.

ORIENTATION

HOME Standards INSPECTION SERVICES



**Steve
Vacha**
President



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Fax (402) 453-0680

Cell (402) 660-9988

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\$45⁰⁰ OFF
MOLD TESTS
 With a Home Inspection



AFFILIATE ADVOCATE

Submitted By: Cami Saathoff
State Farm® Agent



Get More Value

In today's busy world, filled with concern over the rising cost of gas and housing, many of us look for ways to get greater value for our time and money. One way you may not have considered is having all of your insurance needs taken care of in one place.

There are advantages to having your car, home, and family protected by the same insurance company. Switching all your policies to one well-respected insurer might save you time and money, not to mention the convenience of having only one number to call for questions or claims.

Many insurance companies offer a range of discounts that vary by state. Be sure to ask the agent about the availability and amount of any discounts offered by the insurer. Here are some common discounts you should know about:

- Multiple line: Your premiums may be reduced if you have more than one policy with the same company or family of companies that covers your car.
 - Good student: Full-time students (high school or higher) maintaining at least a “B” average may qualify for reduced premiums.
 - Multiple car: Your premiums may be reduced if there are two or more private-passenger cars in the household insured by the same company or family of companies.
- These are just a few of the dis-

counts that may save you money. Once you have considered price, think about the quality of service you expect. The best value should save you both time and money. Here are a few things to consider:

- Do you have one person to call when you need help?
- Is the insurer available 24 hours a day, 7 days a week?
- Does the insurer make it easy to file a claim?
- Is the insurer available to discuss your needs and help customize a package of services that is best for you and your family?

Continued on Page 5

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14 months for \$70.00
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Fax: 457-5072

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

Vice-President – Alan Stoltenberg –
SAC Federal Credit Union

Secretary – Bob Correra – Rels Title

Treasurer – Brenda Stuart – ServiceOne Inc

Cherie Casey –

The Home Buyer Protection Company

Chris Dumont – Mortgage Information Services

Sara Kelley – TierOne Bank

Rod Larsen – First National Bank of Omaha

Dennis Meyer – TierOne Bank

Chip Monahan – Asset Strategies

Jim Murphy – Bank of the West

Regi Powell – Farmers Insurance –
Powell Insurance

Tori Ross – Ross Designs LLC

Cami Saathoff – State Farm Insurance

Jose Sepeda – Certified Building Inspections

Rhett Shepherd – One Call Home Showings

Ruth Smith – Norm's Door Service

Jody Smythe – Wells Fargo Home Mortgage

Nate Steinmeyer – Certified Building Inspections

Matt Thiel – DRI Title & Escrow

Tom Walsh – Creste Commercial Title & Escrow

North Witcher –

Above-The-Best Property Inspections

Continued from Page 4

- Do you feel confident in the insurer's financial stability and ability to pay if your family suffers a loss?

Be sure you're getting the most value for your time and money. Call your agent or insurance company today and ask if you can get more value by having all your insurance needs taken care of in one place.

Jody Smythe —

Wells Fargo Reverse Mortgage Manager

I knew I needed to update my bio but have been putting it off. How do you write about yourself and not sound like a commercial? Once you are over the 50 mark you can ramble on quite awhile, whether anybody is listening or not.



I have a husband and two daughters. One is married and working on her PhD. The other is a senior in high school with dreams of becoming a vocal performer.

I have been in real estate and the mortgage industry forever. When I tell people I started in the business in the 70's they look at me like I must be a hundred years old. Some days I feel that old.

As I have gotten older I have come to appreciate those that are even older than me. That's why I love the Reverse Mortgage business. Seniors have great stories to share and I love to sit and listen to them. I get to go to their homes and meet "Fluffy" and "Fido," their closest companions. Unfortunately, there was also a case where a lady had dog food but no dog. It was all she could afford to eat. No joke.

Continued on Page 6

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ehheidvogel@celebrityhomesomaha.com



14002 L St., Omaha, NE 68137
www.celebrityhomesomaha.com

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

Continued from Page 5

I am on several boards that assist seniors. If you know of someone that needs assistance, call me. I can probably point them in the right direction for help.

North Witcher — Above-the-Best Property Inspections

North Witcher is a Certified Home Inspector serving the greater Omaha area. He was trained by the American Home Inspector Institute and certified by the National Association of Home



Inspectors (NACHI). Not all Home Inspectors are certified and over half who seek NACHI certification fail in their initial attempts for certification. Take a look at the NACHI website for the training and qualifications required for certification. He is also a member of Environmental Solutions Association (ESA) (radon).

"I am self-employed with Marianne, my life-long Sweetheart. I am affiliated with Pro-Sight Property Inspections, Phoenix, AZ, for support materials, much like you – it's the nature of the business. As an Affiliate I have responsibilities to and receive benefits from Pro-Sight. Ever excelling, we have a new report format – you'll like it!"

North spent more than 27 years as a pilot and Instructor Pilot. He has flown as a missile research Test Pilot and Emergency Medical Services pilot. He has amassed over 10,000 flight hours, day, night, weather, and Night Vision Goggles (NVG). He has flown tiny two-people helicopters up to huge helicopters such as the CH-47 (U.S. Chinook) and the

MI-17 (Russian Hip). He has also flown corporate airplanes and jets and has trained pilots for United Airlines.

What has this to do with Home Inspecting? ATTENTION TO DETAIL and THOROUGHNESS. Without those two characteristics, finely honed, a pilot, especially a Flight Instructor, would not survive. And the years of moving all over the U.S. and the various countries throughout the world exposed North to more buying, selling, and building, from the inside out, than most people see in a life time.

It's that unbeatable combination, training, opportunity and experience, which North brings to your service. His clients get the utmost of his attention to detail. They always receive "2nd mile service" along with Character and Commitment.

Give North a call for your next Home Inspection – "Inspected Once, Inspected Right!" You can reach him at 708-4588 or abovethebestpi@cox.net and check up on him through NACHI.org. If North's not available, he'll refer you to another NACHI inspector. Ask him about the company name!

Monica

Lang

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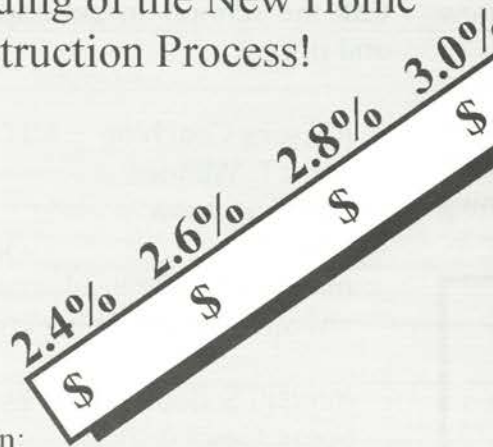


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Understanding of the New Home
Construction Process!



Don't miss out on:

- **Graduated Commission rates**—means more income for you.
- **Phone Call Client Registration**—means commission protection (per the terms of our “Preferred Realtor agent-client registration” form).
- **Our Monthly Newsletter**—to keep you up to date about inventory to sell, new plans, communities, and general new home construction updates (building code changes, etc).
- **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

Quail Hollow
5216 S 165th Street
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!

REEsults Coaching
Mark T. Wehner
16616 Jackson
676-0101
marktwehner@reesultscoaching.com
www.reesultscoaching.com/ce

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.

Got RADON?

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- * Certified Radon Mitigation and Testing
Nebraska-Iowa



Joel Webber
402-493-2580



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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 April 18, 2008. Winner and answers will be in May 2008 Focus. Good luck!!!!

1. ASDYI _____
2. BBAYS RTHEAB _____
3. ELLB FWEOLR _____
4. RBDI FO EPDARASI _____
5. LLCAA _____
6. RINTAANCO _____
7. RMASECUHNTYHM _____
8. OFRNCWRLOE _____
9. ROGETF EM TNO _____
10. EGVOLFXO _____
11. ERNGIG _____
12. DLONEG ODR _____
13. ERHHATE _____
14. OLKHHYLC SO _____
15. IADRG MOL _____
16. EUAPTNI _____
17. OESR _____
18. EWFS LROUN _____
19. LPITU _____
20. PNSAY _____

THEME _____

Name: _____

Company: _____

Address: _____

Phone: _____

HomeBiz Inspection Team Award Winning Service



On March 8, 2008 Doug Otteman and Brad Best from the HomeBiz Inspection Team attended the National Franchise Convention in Orlando Florida. With support from many of the Omaha Real Estate offices and agents along with the team concept, outstanding customer service and communication skills, Doug and Brad were awarded the Rookie of the year award for all new franchises through out the nation. This not only reflects on the performances of the HomeBiz Inspection Team but also on the Omaha Real Estate market. We would like to thank everyone who has supported the HomeBiz Inspection Team.

If you have not yet experienced an Inspection with the Homebiz, here are the top 10 reasons why you should:

1. **Team Concept – Two master certified Inspectors, and a HVAC Technician, come to each inspection.**
2. **Free 90 day Warranty**
3. **On- site Report with summary**
4. **Thorough walk through that will put your clients at ease with defects on their new property.**
5. **Inspections in half the time.**
6. **Four convenient walk through times per day (10:00, 1:00, 4:00, and 7:00 o'clock) Available seven days a week**
7. **All ancillary inspections available with One Call to the HomeBiz**
8. **Outstanding customer service**
9. **An Electrician and a Plumber on call to ensure accurate and prompt service.**
10. **We stand behind our inspections 100%**

Give us a call **(934-4830)** and schedule your next inspection with the HomeBiz Inspection Team.

The HomeBiz Inspection Team has been raising the standards for inspections in Omaha for the last year!!

GE
Security

The DisplayKEY is retiring!

The Omaha Area Board of REALTORS®
Board of Directors voted to convert to the
New Supra 'ActiveKEY.' No more cradles!



The Conversion is:

Tuesday and Wednesday, May 20 and 21, 2008
Holiday Inn-Omaha Convention Center
3321 S. 72nd Street, Omaha

Flyers with details and an appointment schedule by last name, date, and time will be distributed shortly.

- No cradling required – connects “wirelessly”
- Rechargeable lithium battery – plug in like your cell phone
- No computer or phone line required
- Automatic, continuous renewal – no more update codes
- Instant notification of showings
- Bigger buttons make it easier to use
- Easier-to-read display
- Cancel button for reset
- Built-in flashlight to locate the KeyBox or light switch in a dark home
- Improved backlight for display and keypad
- Agent Alert – send an alert message to your designated contact list directly from your key for your personal safety

What is ActiveKEY? ActiveKEY is similar in size to the DisplayKEY and will have an improved user experience with an easier-to-read display, better backlighting, and larger buttons. Even when the member is out of cellular coverage, they will still have authorization to open iBoxes for 24 hours. If they are in a “no coverage” area for greater than 24 hours, the automated KIMvoice services will still be available toll-free.

Wireless updates? The member will no longer cradle their key and all updates are handled over cellular connection. ActiveKEY assumes the member is in good standing, unless OABR issues a “deactivate” command. Once issued, ActiveKEY will no longer be able to access iBoxes until OABR reactivates their key – wirelessly.

Will ActiveKEY be able to open AEII (grey) boxes? No – ActiveKEY will only work on the iBox (blue) boxes.

Can ActiveKEY be ordered for only members who want to use it? *No*, since the security is increased and the showings are instantly delivered back to the listing agent, all DisplayKEY users will transition to ActiveKEY. *eKEY users will not be affected (Smartphones and PDA's).*

Everyone will benefit from ActiveKEY because all activity is transmitted *wirelessly* and *immediately* – no more waiting for users to cradle their key. ActiveKEY also provides instant notification of showings as soon as the agent walks into the house! Real Estate Agents will be in more control of their listings and will be able to immediately follow up on showings.

At the conversion, Supra will be collecting a first year upgrade fee of \$18.72 with tax, payable by Visa, MasterCard, Discover or American Express credit cards, or debit cards with the Visa or MasterCard logo.

Hardwood or Carpet? That Is the Question

If that living room carpet is getting a little dreary-looking, you may be wondering whether to install flooring or carpet.

Hardwood is virtually dominating the floor-covering market today. It's especially helpful for people with allergies. Though it's easy to wipe up spills from hardwood, sellers advise that it should be frequently dusted or swept with a soft broom, and it should be vacuumed twice a week.

Engineered flooring is made in a manner similar to plywood, where three to five thin sheets of wood are laminated together. Engineered floors are very stable and can be installed almost anywhere. It comes in strips of 3 inches or less in width or planks that are over 3 inches wide.

Solid floors are cut from solid pieces of wood, milled to standard specifications and installed as planks or strips. Oak is the most common material.

Carpet is still chosen by many, especially by people who don't want cold floors or who have foot or back problems. The softer surface is better for them.

Freze fills the bill and is one of the most popular choices in carpet today. It is a highly twisted cut pile suited for high traffic areas for high traffic areas. The short fibers curl in different directions at the surface to hide footprints and vacuum marks.

Berber is a style based in traditional carpet made by the Bebers of North Africa. It has tightly woven yarn loops create thousands of small woven circles. Nylon and wool are the preferred materials.

For more formal settings, plus (cut pile) or velvet are perfect, but they show both track and vacuum marks.

Carpet can be applied over almost any subfloor or existing floor. A thick style will hide irregularities in a way that most other floorings will not.

Like the middle road? Many people are choosing hardwood with large and small area rugs placed over it for a more comfortable feel.

• • •

Spring is nature's way of saying, "Let's party!"

— Robin Williams

Regi and Lisa Powell

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Alexandra

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- Custom Neighborhoods
- 92% High Efficiency Furnace
- Optional Brick/Stone Front
- Front or Side Load Garages
- Finished Loft Options
- Finished Basement Options



Hill Carter

3291 Sq. ft. Base Price \$224,000

Model Located at Sugar Creek (18863 Edna) 502-5600

Building all over the Omaha Metro Area

Homes shown have upgraded options

charlestonhomesomaha.com

***We Value our Relationship
with REALTORS®***

Omaha's Best Home Value in a Custom Neighborhood

**HOMES
STARTING AT
\$149,000
INCLUDING
LOT**

- We compensate REALTORS® a 2.4% referral fee on all homes.
- We have a No Hassle Phone In Buyer Registration Process *(call for details).
- Our 5 month building cycle is one of the shortest build times in Omaha.
- Get paid quickly on the front end when customers use our preferred lenders one time close program.
- Choose From 8 Exciting Floor Plans.

charlestonhomesomaha.com

OFFICERS AND DIRECTORS QUALIFICATIONS

The elected officers of the OABR shall be: a President, a President-Elect, and a Secretary/Treasurer. They shall be elected for terms of one year except that the President-Elect shall become President at the end of his/her term as President-elect. The OABR Board of Directors may employ a Chief Executive Officer and prescribe the duties, title, compensation and terms of employment for such officer.

To become an Officer of the OABR, the person must have served not less than two years as a member of the OABR Board of Directors; should have served on at least two of the following: NRA/OABR Grievance Forum or NRA/OABR Professional Standards Forum, MLS Board of Directors, Governmental Affairs Forum.

All officers of the OABR should be from different companies at the time of their election. Terms of elected officers coincide with the OABR's fiscal year.

The duties of the officers shall be such as their titles, by general usage, would indicate and such as may be assigned to them by the OABR Board of Directors. It shall be the particular duty of the Secretary to keep the records of the OABR and to carry on all necessary correspondence with NAR and NRA.

The governing body of the OABR shall be a Board of Directors consisting of the Elected Officers, seven elected

REALTOR® Members of the OABR, the immediate Past President of the OABR, President of the Great Plains REALTORS® Multiple Listing Service, if not already serving as a Director, Chairman of the Commercial Investment Council's Executive Council, Chairman of the Affiliate Council, and the current President of each of the local chapters of the Institutes, Societies and Councils of NAR, who shall serve as an Ex-officio member of the OABR Board of Directors, if not already serving as a Director.

The seven (7) elected REALTOR® Members shall be elected to serve for terms of three years. As many Directors shall be elected each year as are required to fill vacancies.

To become a Director of the OABR Board of Directors other than an Ex-officio member, the person shall have been a REALTOR® member of the OABR for at least four years. Consideration of service will be given to members who have transferred from another comparable Board. The person's activity should include: service on at least three forums, task forces or forums including the Multiple Listing Service Board of Directors and the Commercial Investment Council.

No more than two of the elected Directors shall be from one company at the time of their election.

APPLICATIONS MUST BE RECEIVED BY MAY 1, 2008

I am interested in becoming an: ☐ Officer ☐ Director

NAME _____

COMPANY _____

PHONE # _____

My qualifications meet the above criteria and include: _____

Other qualifications meet the above criteria and include: _____

Other relevant qualifications/experience or expertise: _____

I also hold the following designations: _____



Add / Rearrange Photos

Paragon 4.0

Tips and Tricks

March 2008

Paragon gives the user the easy ability to add photos to a listing, or rearrange photos after the listing has been saved. For best results photos should be 640 X 480 resolution, the preferred file format is JPG, however Paragon will convert other formats to a JPG. To prevent distortion of the photos, a maximum size of 32 kb is suggested. For best results Do Not use a cell phone camera for listings photos.

To make changes to a listing from the Home Page click **Listings** then under **Maintain**, click **Listing**.

The **Listing Maintenance** screen will launch so you can search for the listing you want to add or rearrange photos. Type the information into the appropriate field you wish to search by, and then click **Search**.

MLS #	Address	Address 2	Price	Status
Confidential-1734 E PINE ST			\$259,000	Active-ACT
Confidential-163 A Tourist Park Road			\$145,000	Active-ACT

Locate the listing (MLS#) you want to add photos to and click on the numeric value of # Pics. The Listing Photo Admin box will pop up.

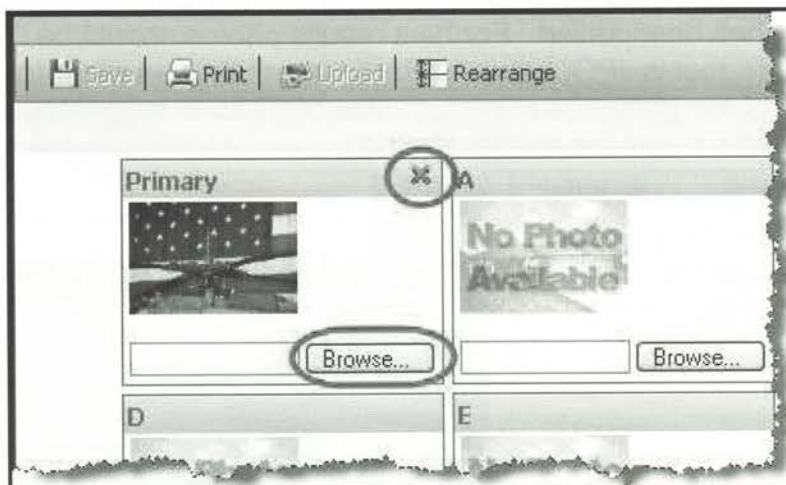
Listing Agent	# Pics	Action
FNIS Master	0	--Select an Action--
PAUL GUNDER	1	--Select an Action--
Kenneth Carper	0	--Select an Action--
DON NEFF	1	--Select an Action--



Add / Rearrange Photos Paragon 4.0 *Tips and Tricks* March 2008

Click **Browse** to locate the photo file on your computer you want to upload. Double click the photo to upload it to the Paragon servers. The image will then appear in the photo box on the screen. Continue to add additional photos by clicking the next **Browse** button and selecting the appropriate photo.

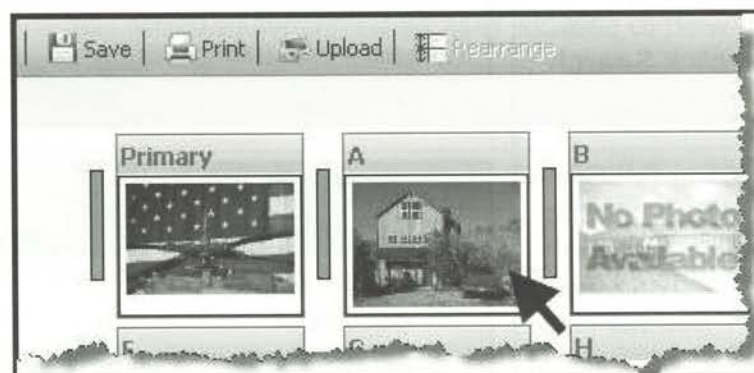
If you want to delete a photo click the red **X** next to the photo.



Click the **Rearrange** button to change the order of the photos. Click on the photo you wish to move with the left button on your mouse. Hold the button down and move the picture to the desired position.

If you drop a photo directly on another one they will switch positions. If you drop a photo on the grey bar ahead of a photo they will slide to the right.

Click **Save** to save changes. Click the Close button when done.



Fidelity MLS Systems Division

If you have a suggestion or Tips & Tricks, please email mlsinfo@fnis.com or call 877-657-4357.

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News From Home

Open Cans in the Fridge

Temporarily storing open cans of food in the refrigerator is not hazardous to your health, say doctors at the Mayo Clinic. The taste of the food might not be as good. They recommend storing in a sealed plastic or glass container.

When a can is opened, its contents are exposed to oxygen, which begins the process of degrading the interior of the can. Some cans have a white lining on the inside to prevent its degrading. Foods stored in cans without the white lining will taste different in a couple of days, especially acidic foods.

Cloth Diapers are Different

Here's an idea that can reduce waste in landfills and save about \$2,700 in disposal diapers from baby's birth through toilet training, says the makers.

About half of parents that choose cloth diapers are using new styles they feel are better for babies.

Makers such as Fuzzi Bunz, Kissaluvs and Happy Heinys offer covers made of water-resistant materials that close with Velcro, buttons or naps. They are more comfortable than rubber panties and don't leak. Inside, they have a pocket for a removable pad that can be flushed down the toilet or washed and reused, depending on the circumstances.

Gray with Green ... or Purple

Decorators say it has never been easier to decorate in style. Gray is the latest color trend and it's a snap to use. You're going to see a whole spectrum of cool grays paired with pops of color. The new soft shades of gray include stone, putty and granite.

Gray is much easier to coordinate than beige. You'll also be seeing gray palettes spiced up with silvery greens, orange, copper, white, and olive green.

Design mavens predict that fabric textures with sleek metallic thread will be paired with brushed steels, black glass and copper surfaces.

Supra Education Corner

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

SUPRA eKEY HOT TIP: Google Maps added to Supra eKey

Supra is pleased to announce the release of upgrades to the Supra eKEY software. Palm version 4.3.04 and Windows Mobile version 4.3.17 are available for immediate download from KIMweb.

Log on to the Supra website at www.supraekey.com, click the **Log on to KIMweb** link, and log in using your eKEY serial number and PIN code. Then click **Download Applications** on the left side of the page and follow the instructions for Palm or Windows depending on your device operating system.



Supra's map provider, Mapopolis, has ceased operations, so the new release includes an upgrade to Google Maps.

Google Maps is a web-based application requiring the use of the Internet. Because the Google maps are updated frequently, you will enjoy more accurate maps and greater detail. Included are a powerful directions-finding tool and even a traffic feature.

If you do not have a data plan on your Smartphone, using Google Maps may increase your cell phone charges.



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MOBA in partnership with OABR
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of the exciting housing
developments from 11:00-2:00 PM.



The tour will focus on new developments
within the metro area. A bus will
be chartered and seats will be limited.
**Realtors will need to register in advance
to take the tour. The tour is FREE
of charge and lunch will be provided.**

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development tour, please
RSVP to Stephanie at
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How To Stay On Your Feet, Prevent Falls

Slipping, tripping, and just plain losing your balance can lead you to the emergency room.

To avoid being one of the 14,000 who die each year in a fall, consider these tips on how to avoid falls at home.

- **Pick up.** Check your normal path through various rooms. Move or get rid of anything that you could trip over or bump into so you lose your balance.

Make it a habit to pick up anything not designed to be left on the floor, like magazines and newspapers. But most trips in the home are because of throw rugs. Ask yourself if preventing carpet wear is a good tradeoff for a visit to the emergency room.

- **Light up.** Keep low-voltage night lights burning so you don't trip over your shoes or your cat on your way to the bathroom. Always turn the lights on when going down stairs at night so you don't misjudge your footing or trip on something left on a step.

• • •

Be like a postage stamp. Stick to it until you get there.

— Bob Proctor

- **Mop up.** The age-old advice about immediately cleaning up spills or water tracked into the entry way is still good.

- **Gear up.** Even the young and healthy appreciate a grab bar in the shower. Others appreciate one by the toilet. Put hand rails on both sides of stairs.

- **Fix up.** Repair anything that could lead to a fall, like a loose step.

Your general physical condition counts in fall prevention. Keeping strong with regular exercise will help you stay up if you begin to fall.

Ask your doctor to change a medication if it makes you feel weak or dizzy.

• • •

The loving person is a person who abhors waste, waste of time, waste of human potential. How-much time we waste. As if we were going to live forever.

— Leo Buscaglia

• • •

The race is not always to the swift, but to those who keep on running.

— Anonymous

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March Unscramble Words!!!

Kyle Grove, Marathon Realty

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. ARRTOP PARROTT
2. AFCOLN FALCON
3. EGLAE EAGLE
4. NDLRACIA CARDINAL
5. ROPWSRA SPARROW
6. WOL OWL
7. UCDK DUCK
8. KEPRWOOCDE WOODPECKER
9. ILAPNCE PELICAN
10. WDEAAMKOLR MEADOWLARK

THEME BIRDS

11. RBNIO ROBIN
12. EBUL AYJ BLUE JAY
13. UAQLI QUAIL
14. FCIHN FINCH
15. NLMAIGFO FLAMINGO
16. COPKCEAS PEACOCKS
17. NURADOERRSN ROADRUNNERS
18. AGRTSINSL STARLINGS
19. EANSATPH PHEASANT
20. RSTSCOEH I OSTRICHES



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		April 2008			 Keep Members of the Military and Their Families in Your Thoughts and Prayers.	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 9:30 am Executive Board at MOBA April Fool's Day	2 12:00 Womens Council Board at MOBA	3 11:30 am MOBA PAC at MOBA Home Show Industry Night	4	5
				Omaha Home Show April 3rd - 6th Thurs 5-9 PM Fri 12-9 PM Sat 10AM-9PM		
6 Omaha Home Show 10:00 AM - 5:00 PM	7 12:00 Membership Committee at MOBA	8 10:00 am Board of Directors at MOBA Tommy Tree Deliveries	9	10 6/7 pm Membership Dinner Mtg at Champions Run RSVP Candy	11	12
13	14	15 11:00 Sales and Marketing Co. at MOBA 12:00 Associates Council at MOBA	16 11 am - 1 pm "Great Time to Buy" Bus Tour - No Charge to Realtors - RSVP Stephanie x106 11:30 am Womens Council General Mtg Oak Hills Country Club	17 11:30 Networking 12:00 Mtg/Lunch Remodelers Council at MOBA Sponsor: Mold Solutions	18	19 Remodelers Tour 12:00 Noon - 5:00 PM
20 Remodelers Tour 12:00 Noon - 5:00 PM	21	22 Earth Day	23	24 8 am - 3 pm NAHB Construction Forecast Conference Web Cast at MOBA Office	25 1-5:00 pm Womens Council Scholarship Judging at MOBA Arbor Day	26
27	28	29	30	31	National Spring Board of Directors - April 29 to May 4	

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Scientific Studies Show 40 Percent of Your Happiness Level Is Up To You

Some people are generally glum and joyless. Others are generally happy most of the time in spite of trying conditions. Are people just born that way?

Yes — at least in part. Groundbreaking scientific research by University of California psychology professor Sonya Lyubomirsky shows that 50 percent of a person's general outlook is inborn. Another 10 percent of a person's happiness level can be attributed to life circumstances such as divorce or loss of a loved one.

But wait! That leaves 40 percent of your present capacity for happiness strictly up to you. Her new book, *The How of Happiness*, is a gift to all who would take their level of happiness into their own hands.

Basic to the whole process is her conclusion that staying active is profoundly related to happiness.

Exercises she prescribes include keeping a "best

possible self" journal to outline future goals over the next six weeks or more. Even nine months later, she reports, the positive effects were being felt. She also recommends:

- Don't overthink a situation. Decide to spend 30 minutes later to ruminate. It may seem less consequential then.

- Learn good coping skills. Write down traumatic experiences and learn how to recognize them and argue with overly pessimistic thoughts.

- Savor life's joys, even if they are just a good meal or a shower. Conjure up a favorite memory when you feel down.

Unlike many self-help books, all these recommendations are supported by scientific research.

The strategies can make the difference between a happy and an unhappy life, says the author. That's good news for the gloomy among us.



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CONTINUING EDUCATION

Date	Title	Course#	Credit Hours	Time
Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com				
Apr 14-15	Rookie Training/GRI 101 - (Lincoln)	0596	9	
April 15	At Home With Diversity - (Lincoln)	0415	6	
Apr 14-16	State Convention - (Lincoln)		3 Ea	
May 5-6	GRI 102 Residential Construction, Appraisal, & Environmental Issues - (Norfolk)	0164TR	C2224	12 "R"
Jun 25-26	GRI 104 Financing - (Omaha)	0543T	12	
Jul 9-10	ABR/Accredited Buyer Representative - (Lincoln)	0378R	12	
July 11	Innovative Marketing Techniques for Buyers Representative - (Lincoln)	0203TR	12 "R"	
Aug 7-8	GRI 103 Ethics & Legal Issues - (Omaha)	0365T	6	
Aug 25-26	CRS 206 Using Today's Technology to Capture Your Market - (York)	0434T	9	
Oct 9-10	GRI 106 Technology & Taxation - (Grand Island)	0543T	12	
Nov 19-20	GRI 104 Financing - (Scottsbluff)			
Randall School of Real Estate: Call (402) 333-3004				
Apr 22	Radon & Real Estate	C0023R	3	8:30 am - 11:45 am
Apr 22	Ethical Decision Making in Real Estate	0530R	3	1:00 pm - 4:15 pm
Apr 23	Understanding New Construction	C0120	3	8:30 am - 11:45 am
Apr 23	Mortgages and the Foreclosure Process	0621	3	1:00 pm - 4:15 pm
May 7	Trust Accounts	0319R	3	8:30 am - 11:45 am
May 7	Qualifying the Buyer	0039	3	1:00 pm - 4:15 pm
May 8	Residential Landlord/Tenant Act	0068R	3	8:30 am - 11:45 am
May 8	New Construction Sales	0601	3	1:00 pm - 4:15 pm
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				
REESults Coaching™ Mark T. Wehner: Call 676-0101 mark.wehner@reesultscoaching.com www.REESultsCoaching.com/ce				
Apr 21	Ethics Training	0497R	3	6:30 pm - 9:45 pm
Apr 28	10 Essential Points In Seller Representation	0442R	3	6:30 pm - 9:45 pm
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: Please Call 402-436-3308 or 800-755-1108 for more information				
Apr 14	Real Estate Investment	0043		Day Class
May 1	Real Estate Sales and Brokerage	0045		Evening Class
Jun 2	Real Estate Sales and Brokerage	0045		Day Class
Jun 9	Property Management	0044		Day Class
Jul 17	Real Estate Finance	0042		Evening Class
Aug 4	Real Estate Finance	0042		Day Class
Aug 11	Farm and Ranch Brokerage	0108		Day Class
Oct 2	Real Estate Sales and Brokerage	0045		Evening Class
Oct 6	Real Estate Sales and Brokerage	0045		Day Class
Dec 1	Real Estate Finance	0042		Day Class
Dec 8	Real Estate Appraisal	0002		Day Class
Online	Code of Ethics	0497R		Internet
Online	Environmental Hazards	0314R		Internet
Online	Fair Housing	0282R		Internet
Online	Life and Annuity Concepts	PL6047		Internet
Online	Life and Health Basics Training Package	PL6051		Internet
Online	Pricing and Financing Property	0187		Internet
Online	Property Casualty Basics License Training Package	PL6050		Internet
Online	Real Estate Finance	0042		Internet

Upcoming Events

April 2008

- 1, 2, 3 OABR Orientation 8:30am – 11:30am
- 4 OABR Code of Ethics Training 8:30am – 11:15am
- 14-16 NRA's Annual Convention at the Cornhusker Hotel In Lincoln
- 17 OABR Education KIP Seminar "Fair Housing and Testing in Real Estate, by the Fair Housing Center" 1:00pm – 2:30pm

May 2008

- 6, 7, 8 OABR Orientation 8:30am – 11:30am
- 9 OABR Code of Ethics Training 8:30am – 11:15am
- 12-16 NAR Convention in Washington DC
- 26 Holiday – OABR Office Closed



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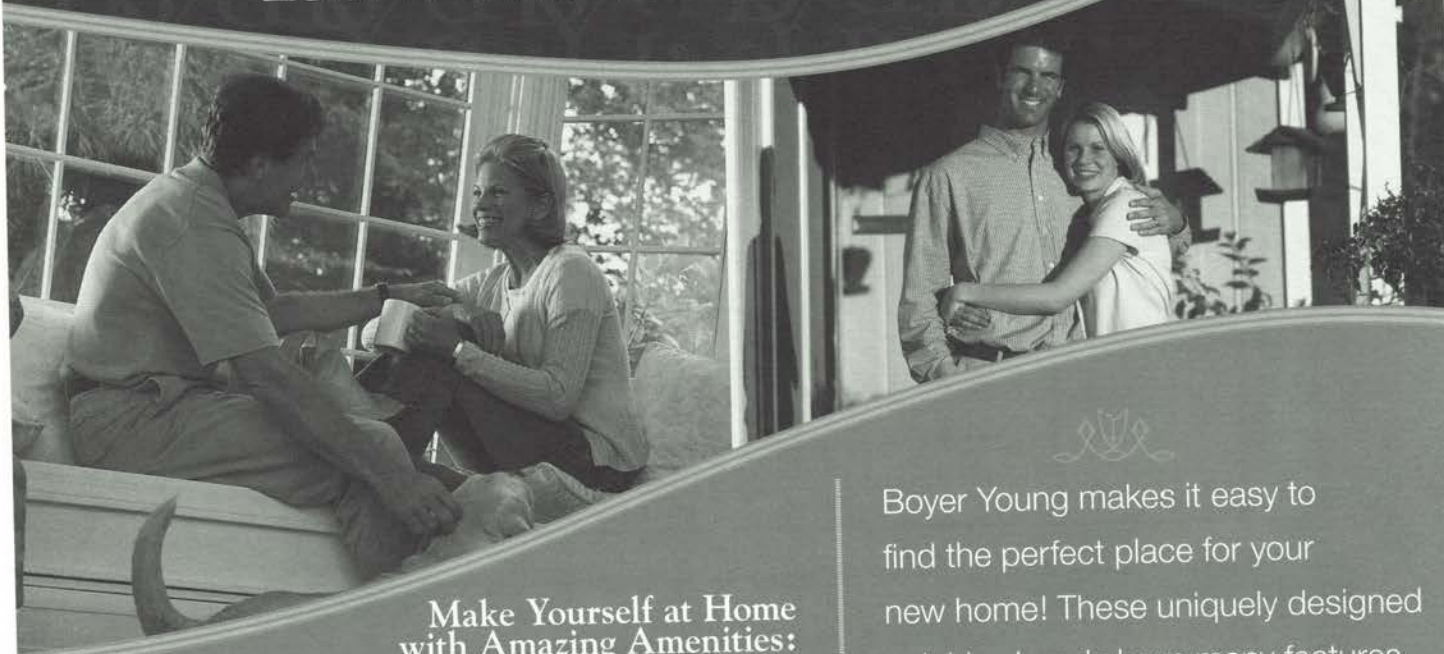
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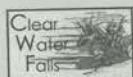


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Manchester Park – A smart move.

168th & Blondo - Elkhorn
Homes from \$250,000 and up



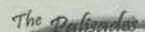
Iron Horse – Affordable resort living.

Highway 6 - Ashland
Homes from \$275,000 and up



West Bay Springs – Abundant amenities.

187th & F - Millard
Homes from \$225,000 and up



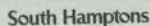
The Palisades – Priced just right.

168th & Cornhusker - Gretna
Homes from \$150,000 and up



Savanna Shores – A relaxing retreat.

96th and Schram Rd. - Papillion
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South Hamptons – Private treed lots.

238th & Q Street
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The Hamptons – Acreage estates.

234th & Q Street
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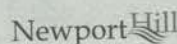
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NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Baarsch, Sharon – 803/NP Dodge VI LLC
 Compton, Judy – 100263/Century 21 Hansen Realty
 Craft, Heather – 710/CBSHOME Real Estate
 Elliott, Sallie – 21/CBSHOME Real Estate
 Hanna, Kenneth – 7900/DEEB Realty
 Knox, Bryan – 7900/DEEB Realty
 Leathers, Ted – 4300/Prudential Ambassador Real Estate
 LeBlanc, Jenny – 7900/DEEB Realty
 McNally, Loretta – 7900/DEEB Realty
 Marco, Tara – 330/HearthStone Homes Inc
 Mowery, Kevin – 21/CBSHOME Real Estate
 Mumgaard, James – 20/CBSHOME Real Estate
 Nelsen, Jeffrey – 7900/DEEB Realty
 Senff, Mary – 7900/DEEB Realty
 Terry, Michael – 711/CBSHOME Real Estate
 Troia, Desiree – 4300/Prudential Ambassador Real Estate
 Woodke, Seth – 4300/Prudential Ambassador Real Estate

NEW AFFILIATE MEMBERS

Vacha, Steve – 100734/Home Standards Inspection Services

NEW MEMBER CANDIDATES

Christensen, Kim – 4300/Prudential Ambassador Real Estate
 Dailey, Lori – 100729/Premier One Real Estate Inc
 Gregor, Patricia – 711/CBSHOME Real Estate
 Isenberg, Rick – 7900/DEEB Realty
 Johansen, Kathleen – 4300/Prudential Ambassador Real Estate
 Nisi, Jack – 5110/Real Estate Associates Inc
 Pogge, Justin – 6620/P J Morgan Real Estate
 Preston, Ashleigh – 5610/HBC Realty Inc

NEW AFFILIATE CANDIDATES

Dumont, Chris – 100746/Mortgage Information Services
 Gelster, Dan – 100719/Omaha Title & Escrow Inc
 Root, Kari – 100743/Washington County Abstract & Title LLC
 Sepeda, Jose – 100747/Certified Building Inspections
 Shepherd, Rhett – 100748/One Call Home Showings
 Steinmeyer, Nathan – 100747/Certified Building Inspections
 Thiel, Matthew – 100745/DRI Title & Escrow
 Walsh, Tom – 10126/Creste Commercial Title & Escrow

MEMBER TRANSFERS

Allen, Gloria From 779/NP Dodge IV LLC To 100609/NP Dodge IX LLC
 Bair, Jason From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate
 Pokowski, Nicholas From 779/NP Dodge IV LLC To 7900/DEEB Realty
 Cannon, Jeanene From 100106/Boyer Young Real Estate Co To 4300/Prudential Ambassador Real Estate

Cannon, Theresa From 100106/Boyer Young Real Estate Co To 4300/Prudential Ambassador Real Estate
 Cloven, Patrick From 20/CBSHOME Real Estate To 100732/Keller Williams Greater Omaha
 Czerwinski, Lisa From 770/NP Dodge V LLC To 777/NP Dodge I LLC
 Daniel, Robert From 770/NP Dodge V LLC To 779/NP Dodge IV LLC
 Evers, Steven From 779/NP Dodge IV LLC To 7900/DEEB Realty
 Frost, Danny From 7900/DEEB Realty To 4300/Prudential Ambassador Real Estate
 Garside, Gregory From 4300/Prudential Ambassador Real Estate To 100751/Premier Home Real Estate PC
 Grayson, Jill From 100308/CBSHOME Real Estate To 711/CBSHOME Real Estate
 Harris, JB From 772/NP Dodge I LLC To 802/NP Dodge X LLC
 Krautkremer, Patrick From 100374/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Kuhr, Jeanne From 100106/Boyer Young Real Estate Co To 4300/Prudential Ambassador Real Estate
 McNealy, Victoria From 779/NP Dodge IV LLC To 711/CBSHOME Real Estate
 Mohri, Patricia From 7900/DEEB Realty To 779/NP Dodge IV LLC
 Mosites, Lisa From 100308/CBSHOME Real Estate To 711/CBSHOME Real Estate
 Mullenberg, Michael From 770/NP Dodge V LLC To 100732/Keller Williams Greater Omaha
 Nelson, Judith From 100304/Don Peterson & Associates Real Estate To 802/NP Dodge X LLC
 Nunez, Alvaro From 100308/CBSHOME Real Estate To 711/CBSHOME Real Estate
 Oliver, William From 100385/Alliance Real Estate LLC To 779/NP Dodge IV LLC
 Ramsey, Mark From 23/CBSHOME Real Estate To 100697/SureMove Realty
 Rensch, Mary From 770/NP Dodge V LLC To 777/NP Dodge I LLC
 Rensch, Todd From 770/NP Dodge V LLC To 777/NP Dodge I LLC
 Robarge, Cindy From 22/CBSHOME Real Estate To 100374/CBSHOME Real Estate
 Rosseter, Sean From 100374/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Schallau, Mary From 770/NP Dodge V LLC To Keller Williams Greater Omaha
 Stiver, Jo From 100304/Don Peterson & Associates R E To 802/NP Dodge X LLC
 Tusa, Gary From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Uhing, Dean From 100374/CBSHOME Real Estate To 100106/Boyer Young Real Estate Co
 Zendejas, Raymond From 779/NP Dodge IV LLC To 711/CBSHOME Real Estate

MEMBER REINSTATES

Craven, Naomi – 4300/Prudential Ambassador

Real Estate
 Freed, Judy – 4300/Prudential Ambassador Real Estate
 Hanrahan, Lucila – 803/NP Dodge VI LLC
 Hubbard, Jason – 100732/Keller Williams Greater Omaha
 Martin, Theresa – 772/NP Dodge II LLC
 Mischo, Jeffrey – 7900/DEEB Realty
 Rames, Kurtiss – 7900/DEEB Realty

NEW COMPANY

#100750/Carol N Fox Broker – 4817 S 178th St, Omaha, NE, 68135
 OABR/MLS Phone: 932-6662 Fax: 932-6662
 Designated Realtor: Carol Fox
 #100739/Global Realty Marketing Inc – 701 Elmhurst Dr, Papillion, NE, 68046
 OABR/MLS Phone: 612-6242
 Designated Realtor: Gary Baumert
 #100741/Mach 1 Real Estate Inc – 4801 S 72nd St, Omaha, NE, 68127
 OABR/MLS Phone: 408-0185 Fax: 331-2248
 Designated Realtor: Robert Wray
 #100738/NBC Real Estate & Lending – 13085 S 219th St, Gretna, NE, 68028
 OABR/MLS Phone: 332-2623 Fax: 332-0559
 Designated Realtor: Shelley Smith
 #100751/Premier Home Real Estate PC – 2537 S 191st Cir, Omaha, NE, 68130
 OABR/MLS Phone: 885-8855 Fax: 393-6966
 Designated Realtor: Gregory Garside
 #100740/United Country Loess Hills Realty & Auction – 420 East Erie, Missouri Valley, IA, 51555
 BSG/MLS Secondary Phone: 642-4099

Fax: 642-4199 Designated Realtor: Lary Clark

NEW BRANCH OFFICE

#100251/CBSHOME Real Estate – 658 S 19th St #100, Blair, NE, 68008 Phone: 426-8250
 Manager: Julie Hergert

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)
 #100531/Access Realty – 15333 S 63rd St, Papillion, NE, 68133 Phone: 681-2846 Fax: 597-2860
 #100221/DIAMOND Realty Inc – 1873 S 116th St, Omaha, NE, 68144 Fax: 330-0606
 #100186/Michael J Mancuso Broker – 8309 S 42nd St, Omaha, NE, 68147 Phone: 250-7467
 Fax: 596-9485

CHANGE OF DESIGNATED REALTOR

#6870/Berkshire Real Estate Company – Michael Salkin

CHANGE OF MANAGER

#710/CBSHOME Real Estate – Joseph Gehrki

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CALENDAR OF EVENTS FOR APRIL 2008

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 Affiliates 9:00 am at OABR New Member Orientation 8:30 am-4:00 pm at OABR	2 New Member Orientation 8:30 am-4:00 pm at OABR	3 WCR Executive Comm. 8:30 am at OABR Ed Comm. 10:00 am at OABR New Member Orientation 8:30 am-12:00 pm at OABR	4 Toastmasters 7:15-8:30 am at OABR Ethics Class 8:00 am-12:00 pm at OABR	5
6	7	8 Professional Standards 8:00 am-5:00 pm at OABR	9 Member Services 10:00 am at OABR	10	11 Toastmasters 7:15-8:30 am at OABR	12
13	14 NRA Convention Omaha/Cornhusker in Lincoln	15 NRA Convention Omaha/Cornhusker in Lincoln	16 NRA Convention Omaha/Cornhusker in Lincoln	17 KIP Seminar 12:00 pm-5:00 pm at OABR	18 Toastmasters 7:15-8:30 am at OABR	19
20	21 OABR Executive Comm. 9:00 am at OABR	22 MLS Executive Comm. 10:15 am at OABR	23	24 WCR Style Show 1:00 pm-2:00 pm at OABR	25 Toastmasters 7:15-8:30 am at OABR	26
27	28	29 IREM 8:30-10:00 am at OABR MLS Directors 10:15 am at OABR	30 OABR Directors 9:00 am at OABR			