

DECEMBER
2008

VOLUME 123
NUMBER 12

REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

(402) 493-2995
www.OABR.com

11830 NICHOLAS STREET
OMAHA, NEBRASKA 68154

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 Design and printing by the Omaha Area
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Omaha Area Board of REALTORS®

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Office Hours:

Mon., Tues., Thur., Fri. 8am- 4:45pm
 Wednesday 9am- 4:45pm



PERSONALS THE NEWS

CONGRATULATIONS to Leanne Sotak of CBSHOME Real Estate who was recently awarded the Accredited Buyer Representative (ABR) designation.

HAPPY BIRTHDAY WISHES to OABR Administrative Assistant Donna Shipley who will celebrate her birthday in December.

CONDOLENCES to Kelly Gitt, Gitt Real Estate on the loss of her grandmother.

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 January 22-23, 2009 at the Platte Room at the Hampton Inn-Lincoln Airport, located in Lincoln, Nebraska.

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NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)



Thanks to the November 2008 Sponsors

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Ruth Smith – Norm's Door Service
Jody Smythe – Wells Fargo Home Mortgage
Brenda Stuart – ServiceOne Inc

Thanks to the December 2008 Sponsors

Regi Powell – Farmers Insurance
PK Kopun – Metro 1st Mortgage
John Eggenberg – SureHome Inspection Co
Jody Smythe – Wells Fargo Home Mortgage
Jim Murphy – Bank of the West

ORIENTATION

The upcoming New Member Orientation is scheduled for Tuesday, January 6, 2009 from 8:30 a.m. to 4:00 p.m., Wednesday, January 7, 2009 from 8:30 a.m. to 4:00 p.m. and Thursday, January 8, 2009 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®.

Scheduling showings just got easier.



Centralized Showing Service is committed to helping REALTORS simplify the showing appointment process by providing one phone number to schedule showings. Here are some benefits of CSS:

- Increases the number of showings, potentially leading to a faster sale
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"I am surprisingly pleased with Showings.com since they were the 'new kids on the block' here in Omaha. Their email presentation of showings is concise and easy to read; the process of inputting the listing is fast and easy and offers lots of different options for the agent and seller. Best of all, the price is right! I highly recommend the service."

- Peg Maloney

RE/MAX Real Estate Group
Omaha, NE

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MORE SHOWINGS MORE FEEDBACK MORE EFFICIENT

AFFILIATE ADVOCATE

Submitted By: Alan Stoltenberg
SAC Federal Credit Union

The TOP TEN "Lame" Excuses For Not Pursuing VA Financing With Your Buyer!

10. Only a small percentage of borrowers are even eligible for VA financing.

Veterans, both active and retired, as well as those in the National Guard or

Reserves qualify for VA financing. You may be surprised with the concentration of veterans right here in the metro area. Many veterans don't realize that a subsequent use of their eligibility is also allowed. A SAC Mortgage Professional can review your buyer's eligibility status online.

9. Interest rates on VA loans are not as competitive as conventional loans.

Rates are set by individual lenders, not the government. They are market driven and compare with conventional rates. VA offers fixed rate as well as Hybrid ARM loans. SAC's VA rates and programs are some of the most competitive in the area.

8. The VA funding fee is too high.

The VA funding fee can be financed, or even waived altogether if the Veteran is receiving disability compensation of 10% or greater. Remember that there is no PMI requirement on a VA loan and there are also no pricing adjustments with 100% financing. WHAT? 100% FINANCING!

WHERE CAN YOU FIND 100% FINANCING ON A CONVENTIONAL LOAN TODAY? Also, a down payment of 5% or more even lowers the funding fee. A SAC Mortgage Originator can provide Good Faith Estimates to compare the terms on conventional and VA financing.

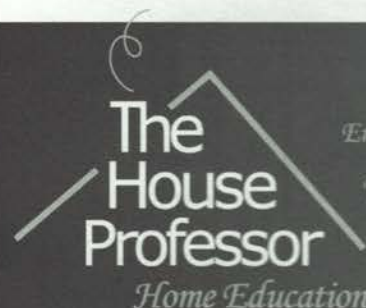
7. The seller has to pay all the closing costs.

The seller only has to pay the termite inspection and brokerage fee. The seller can contribute to closing costs and pre-paid expenses, though, to help

Continued on Page 5

Introducing Home Education Services from *The House Professor*

The House Professor Home Education service provides unique opportunities for homeowners to learn about the components of their homes. They can protect the value of their homes by gaining knowledge about the various aspects of their properties and learning how to keep them maintained.



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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 – Alan Stoltenberg –
SAC Federal Credit Union

Vice-President – Bob Correra – Rels Title

Secretary – Regi Powell – Farmers Insurance –
Powell Insurance

Cherie Casey – The Home Buyers Protection Co

Debbie Kalina – Radon Protection Tech LLC

Sara Kelley – TierOne Bank

PK Kopun – Metro 1st Mortgage

Kristi Lyons – TierOne Bank

Chip Monahan – Asset Strategies

Jim Murphy – Bank of the West

Tori Ross – Ross Designs LLC

Cami Saathoff – State Farm Insurance

Ruth Smith – Norm's Door Service

Matt Thiel – DRI Title & Escrow

Monthly meeting agendas, minutes, and financials can be found on the Affiliate website. The web address is www.oabraffiliates.com.

• • •

Be who you are and say what you feel because those who mind don't matter and those who matter don't mind.

— Dr. Seuss

• • •

If you're not using your smile, you're like a man with a million dollars in the bank and no checkbook.

— Les Giblin

Continued from Page 4

facilitate a sale. The buyer can even be reimbursed at closing for any up-front costs. Let a SAC Mortgage Originator work with your buyer to minimize out-of-pocket closing costs.

6. It's hard to get approved for a VA loan.

SAC's in-house VA underwriter rewards veterans by looking for ways to approve their loans, not finding reasons to deny them. Residual income is an underwriting factor that allows higher debt ratios than conventional guidelines accept, to be approved. Ask a SAC Mortgage Originator to introduce you to Michele, our VA underwriter.

5. There are always problems with appraisals on VA loans.

The majority of SAC's VA appraisals have no required repairs. If they do, most generally they are minor and would be required by a conventional appraiser as well. A Staff Appraisal Reviewer,

Continued on Page 6

SureHome
Home Inspection Company

John Eggenberg
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Continued from Page 5

providing a 24 hour turn-around time on appraisal reviews, is part of our SAC team.

4. The processing time is always longer on a VA loan.

The VA process has become highly automated. SAC utilizes all the available online services and provides a processing time equal to or better than our conventional loans.

3. VA loans are only available for lower priced homes.

VA loans are available up to the conforming conventional loan limits of \$417,000. A SAC Mortgage Professional can also determine whether partial entitlement is possible on a subsequent home purchase for your buyer.

2. VA loans don't work as easily with new construction.

Most reputable builders are VA certified. If they are not, SAC can help. The process is easy and most builders appreciate what the designation can do for them in the long run.

AND THE NUMBER ONE "LAME" EXCUSE FOR NOT PURSUING VA FINANCING IS...

1. VA stands for "Very Aggravating" because no one understands them.

VA proudly stands for "Veteran's Administration." VA eligibility is a privilege and any eligible borrower has the right to be made aware of this program. It is one of the ways SAC Federal Credit Union says "thank you" to our veterans. SAC Federal Credit Union has three Mortgage Originators who will be happy to meet you and your veteran today!

Jennifer Huss	Surie Legge	Stephanie Travis
(402) 829-6295	(712) 242-1004	(402) 829-6344
(402) 699-7643	(402) 699-7642	(402) 699-3895

Serving our Veterans is certainly an important part of our heritage. Please remember though, that SAC Federal Credit Union is committed to "Serving Area Communities!" Anyone in Douglas, Sarpy or Cass counties in Nebraska and Pottawattamie County in Iowa is eligible for membership. We would be happy to share our conventional and FHA mortgage programs with your non-veteran buyers as well.

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Annual OABR Turkey Bowl/Toys for Tots

Dear REALTORS® and Affiliates,

On behalf of Brenda Stuart, co-chair, and Sara Kelley, co-chair, and myself, I want to thank all of you who attended and participated in our Annual OABR Turkey Bowl. There were close to 350 bowlers who also contributed to the Toys for Tots sponsored by the U.S. Marines. This was the first year to combine these two events. The Marines are very appreciative of our donations over the years. As a reminder, there are Toys for Tots donation boxes at your real estate offices. These donation boxes will be picked up by Dec. 5, 2008. So, it's not too late to make a donation of new unwrapped toys.

We made a few changes this year. First, each lane had their own pizza to avoid the long lines in the past. Second, we created fun games during each bowling game to get the competitive juices flowing. Third, we gave away more turkey certificates per game. Finally, we provided a limited amount of snack food at the Fox and Hound after the bowling event. All in all, our committee and the Affiliates, a Council of the Omaha Area Board of REALTORS®, created a fun atmosphere for the bowlers. If you have any feedback to improve future bowling events, please send them to Debbie Peterson at the board office.

We also want to thank all of the Affiliates that volunteered their time at this event. At Mockingbird, Ruth Smith with Norm's Door Service, Cherie Casey with The Home Buyers Protection Co., Chip Monahan with Asset Strategies, Cami Saathoff with State Farm Insurance, and Regi Powell with Farmers Insurance. At Maplewood, Debbie Kalina with Radon Protection Technology, Tori Ross with Ross Designs LLC, Sara Kelley with TierOne and Brenda Stuart with ServiceOne. Thank you for your support and help with this event.

Congratulations go to Team Hansen from Century 21 Hansen... again! They were the top scoring team overall. This is their third year in a row of winning this award. Congratulations to the Hansen Team.

On a final note, I want thank all of my affiliate colleagues and REALTORS® who I have had the experience to work with and create great friendships. This was my last major event before I move to Arizona. The Affiliates, a Council of the Omaha Area Board of REALTORS®, is in the midst of creating something new and special that the REALTOR® members of the board need to be aware of. I will miss many of you. Take care-

Sincerely,

Bob Correa

Chair of the OABR Turkey Bowl



November Unscramble Words!!!

Tari Crompton, TLC 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. ACLBK AYRIFD BLACK FRIDAY
2. SLCAOIPOHSH SHOPAHOLICS
3. MOYNE MONEY
4. RLDOAL NGIS DOLLAR SIGN
5. RODO BTSERU DOOR BUSTER
6. NAAIGBR HNUTIGN BARGAIN HUNTING
7. LODS TOU SOLD OUT
8. ESHOPRP SHOPPER
9. EALS ASD SALES AD
10. RUAILVVS SURVIVAL

11. HOPSGNIP ALLM SHOPPING MALL
12. EBESNISL SHSOE SENSIBLE SHOES
13. NARGKPI GRAEGA PARKING GARAGE
14. AESKCPAG PACKAGES
15. OHLIAYD GISFT HOLIDAY GIFTS
16. AISNECEHDM MERCHANDISE
17. OGKISTCN STERFUF STOCKING STUFFER
18. CAERSUPH PURCHASE
19. EYRAL DBSRI EARLY BIRDS
20. CPMA TOU CAMP OUT

THEME HOLIDAY SHOPPING/DAY AFTER THANKSGIVING

Regi and Lisa Powell

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* Available Spring of 2009

Search listings five ways

The screenshot shows the eDATA mobile application interface. On the left, there's a menu with options: LISTINGS (SEARCH AND VIEW LISTINGS), CLIENTS (SAVED SEARCHES), ROSTER (VIEW AGENT INFORMATION), SHOWINGS (VIEW KEYBOX ACTIVITY), and MESSAGES (VIEW MESSAGES). On the right, there's a 'Listings Selection' screen with buttons for CUSTOM SEARCH, ADDRESS SEARCH, MLS ID SEARCH, PERSONAL LISTINGS, and HOT SHEET LISTINGS. Below these, there's a 'Done' button. At the bottom left, there's a 'Listing: 10 of 10' section showing details for a listing: HSHEET: Jun 17 2008, Area: K01, ID: 672896, Status: Active, LPrice: \$299,500, Class: Res, Bdrs: 4, Bths: 3, LAgent: WALES, JOANN, OffcPh: (503) 587-7204, Addr: 1030 Russell Ave. At the bottom right, there's a Google Maps view showing the location of the listing in San Francisco.

Example: Tap on listings...

...search by criteria...

...view listing details

Get directions to listing

Introducing eDATA Mobile

- Configure a market area from your device. Always have the MLS data you need.
- Search listings by MLS listing ID number, street address, or buyer profile
- View listings on your MLS Hotsheet
- Google maps connected directly to listings
- Find the latest contact information for other agents, even if they've changed companies
- Receive real-time showing notifications
- View showing details right on your BlackBerry. See who is showing your listings while they're at the property!

Opening iBoxes with your BlackBerry eKEY

- For the BlackBerry eKEY to open iBoxes, you will need a small Bluetooth to Infrared converter. The converter looks like the key fob you use to lock and unlock your car remotely.
- After entering your PIN in your BlackBerry, you can put your BlackBerry away and then use the fob to open the iBox.
- When you point the fob at an iBox, it converts your BlackBerry's Bluetooth signal to Infrared, which is needed to communicate with the iBox.
- The converter is very easy to set up, much like a Bluetooth headset.
- It features inexpensive, user-replaceable batteries.



Get a Free Fob when you purchase a BlackBerry!

Go to www.blackberry.com/gesecurity for more details on this online only offer. Offer good until December 31, 2008.

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F 800.382.6119

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800.267.6317
T 613.737.3623
F 613.737.5517



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For more information visit us online at
www.gesecurity.com/blackberry

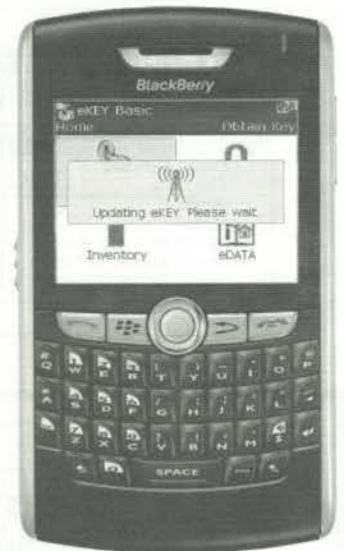
GE
Security

Supra eKEY for BlackBerry®

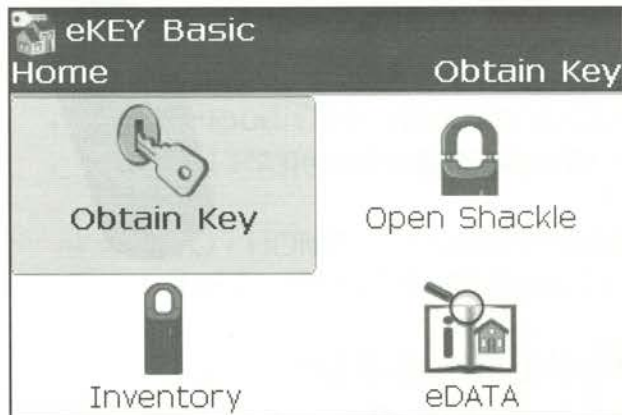
By the end of 2008, Supra eKEY software will be available for the BlackBerry Pearl,™ BlackBerry Curve,™ and BlackBerry 8800 series smartphones. BlackBerry devotees will soon join thousands of real estate professionals already enjoying the timesaving benefits of eKEY service on their Palm and Windows Mobile smartphones.

There are two levels of eKEY service for BlackBerry. Both levels receive real-time showings notifications, and both can be deactivated or reactivated instantly.

- **eKEY Basic Service** allows you to use your BlackBerry to retrieve listing keys from your iBoxes. No more extra lockbox key to carry.
- **eKEY Professional Service*** adds the ability to search your MLS from your BlackBerry, using the eDATA Mobile program. You'll have answers to your clients' questions in an instant.



eKEY Basic Service



- Retrieve listing keys from iBoxes
- Program iBox access hours, even custom hours, when you take the listing
- Beam specific showing notes, listing highlights and your business card into your iBoxes
- Change your own shackle codes
- Track your KeyBox inventory by number, shackle code and address



imagination at work

Why request an independent ASHI® Home Inspector?

Inspectors certified by the AMERICAN SOCIETY OF HOME INSPECTORS (ASHI) are known in the industry to be proven professionals.

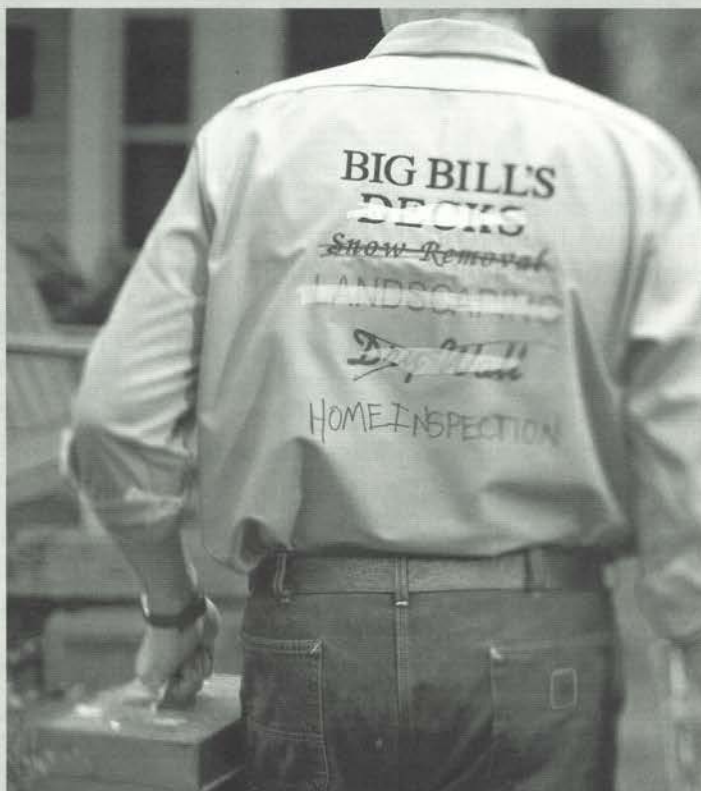
Every ASHI® certified home inspector has earned their certification, not purchased it from a magazine.

REQUIREMENTS:

- Complete at least 250 fee paid inspections
- Pass a comprehensive professional level exam
- Complete 20 hours of continuing education yearly
- Promise to follow an ASHI® code of ethics
- Reports cover certain detailed standards, as defined by ASHI®



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Only an ASHI® inspector provides your customers with a professional, personalized inspections that combines 29 years of nationally recognized technical standards along with a code of ethics and the very best in customer service, education and satisfaction.

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Go to our website for a list of ASHI® professionals in the Omaha / Council Bluffs area. <http://ashiomaha.com/>

Can You Name These Tunes? Win a \$500 Gift Certificate

Each of these synonyms is a common Holiday song or saying. How many can you translate? The OABR Member whose name will be drawn from all the correct guesses will win a \$500 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 December 18, 2008. Winner and answers will be in January 2009 Focus. Good luck!!!!

1. Move hitherward the entire assembly of those who are loyal in their belief. _____
2. Listen, the celestial messengers produce harmonious sounds. _____
3. Nocturnal time-span of unbroken quietness. _____
4. An emotion excited by the acquisition or expectation of good given to the terrestrial sphere. _____
5. Embellish the interior passageways. _____
6. Exalted heavenly beings to whom hearkened. _____
7. Twelve o'clock on a clement night witnessed its arrival. _____
8. The Christmas preceding all others. _____
9. Small municipality in Judea southeast of Jerusalem. _____
10. Diminutive masculine master of skin-covered percussionistic cylinders. _____
11. Omnipotent supreme being who elicits respite to ecstatic distinguished males. _____
12. Tranquility upon the terrestrial sphere. _____
13. Obese personification fabricated of compressed mounds of minute crystals. _____
14. Expectation of arrival to populated area by mythical masculine perennial gift-giver. _____
15. Natal celebration devoid of color. _____
16. In awe of the nocturnal time span characterized by religiosity. _____
17. Geographic state of fantasy during the season of mother nature's dormancy. _____
18. The first person nominative plural of a triumvirate of far eastern heads of state. _____
19. Tintinnabulation of vacillating pendulums in inverted metallic, resonant cups. _____
20. In a distant location the existence of an improvised unit of newborn children's slumber furniture. _____
21. Proceed forth declaring upon a specific geological alpine formation. _____
22. Jovial Yuletide desired for the second person singular or plural by us. _____

Name: _____

Company: _____

Address: _____

Phone: _____

MAGNETIC BUSINESS CARD REAL ESTATE CALENDARS

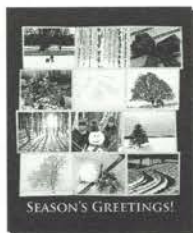
When ordering calendar, please indicate Start Month NUMBER and Cover LETTER on your Purchase Order (i.e., 4301 P is Jan. 2009 with Patriotic Cover)



4301

January 2009 Start

Available to ship: 9/01/08 - 2/14/09



A

January 2009 Stock Cover



B

January 2009 Stock Cover



C

January 2009 Stock Cover



H

January 2009 Stock Cover



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Includes
Pre-Printed #7
Envelopes
(6 3/4" X 3 3/4")



M

January 2009 Stock Cover



P

January 2009 Stock Cover

100	300	500	1M	2,500	5M	10M	25M	50M
.58	.35	.35	.35	.35	.35	.35	.35	.35 c

How to
Personalize
Your Note Pads



Punch out
center magnet.



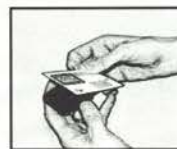
Peel off liner and
expose adhesive.



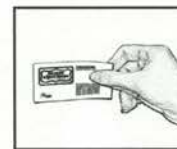
Apply your business card
to the magnetic backer.



Peel off liner on
center magnet.



Apply another
business card.



Now you have a
magnetic business card.

PRICES INCLUDE: 12-month calendar with U.S.A., Canadian, and Jewish holidays highlighted in red. Full-color pictures and Home Buyer's or Seller's Tips on each calendar page. "Amortization Chart" artwork on back of backer card. Calendar magnet with punch-out magnets and pre-printed "Special Gift For You" #7 Envelopes (6 3/4" X 3 3/4"). Full-color cover.

COLOR OF PRODUCT: White, imprinted in full-color (four color process).

MATERIAL: White 50 lb. offset.

SIZE OF PRODUCT: 3 1/2" X 6 1/4"; Calendar size: 3 1/2" X 4 1/4".

NORMAL PACKAGING: 100 calendars and 100 envelopes per carton.

SHIPPING WEIGHT: 8 lbs. per carton of 100 calendars and 100 envelopes.

Available to ship within 48 hours or less. Must be ordered in increments of 100 only.

***ABR**
PRINT SHOP

Tax-Saving Steps You Can Take in December

During the holiday season, the last thing you want to think about is taxes. But by acting before the end of the year, you or your business could get some significant tax relief.

* **Income and expense.** The most fundamental steps include deferring income and accelerating deductible expenses. If you can delay taxable income until January 1 and pay for invoices and expenses not usually handled until the following month or two, you will save on your income tax.

* **Contributions.** Year-end planning also involves maximizing contributions to qualified retirement plans such as a 401(k). They must be made before the end of each year. (IRAs have a later date.)

* **Portfolio.** If you have planned to sell your losers, do it before January 1. Losses in excess of gains can be used to offset up to \$3,000 in ordinary income, or \$1,500 for a married couple filing separately.

One tax break available in 2008 through 2010:

Couples with incomes of \$65,000 or less (\$32,000 for singles) are exempt from capital gains tax.

Example: If you are single and after deductions and exemptions have \$22,000 in income from wages and interest, you would pay no tax on up to \$10,550 in capital gains, which would bring your income to the \$32,550 limit.

This break is very helpful for investments that have been held for some years while their value has risen.

* **Gifts.** You can transfer \$12,000 per person as gifts and reduce your income by that amount. A couple can reduce their income by \$24,000 per person. (The person who receives it doesn't have to pay income tax on the money.)

* **Learning credits.** People with adjusted gross incomes between \$7,000 and \$57,000 may be able to claim a lifetime learning credit of up to \$2,000 for qualified education expenses paid for all of the students who are enrolled in eligible educational institutions.



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— Steve Vacha



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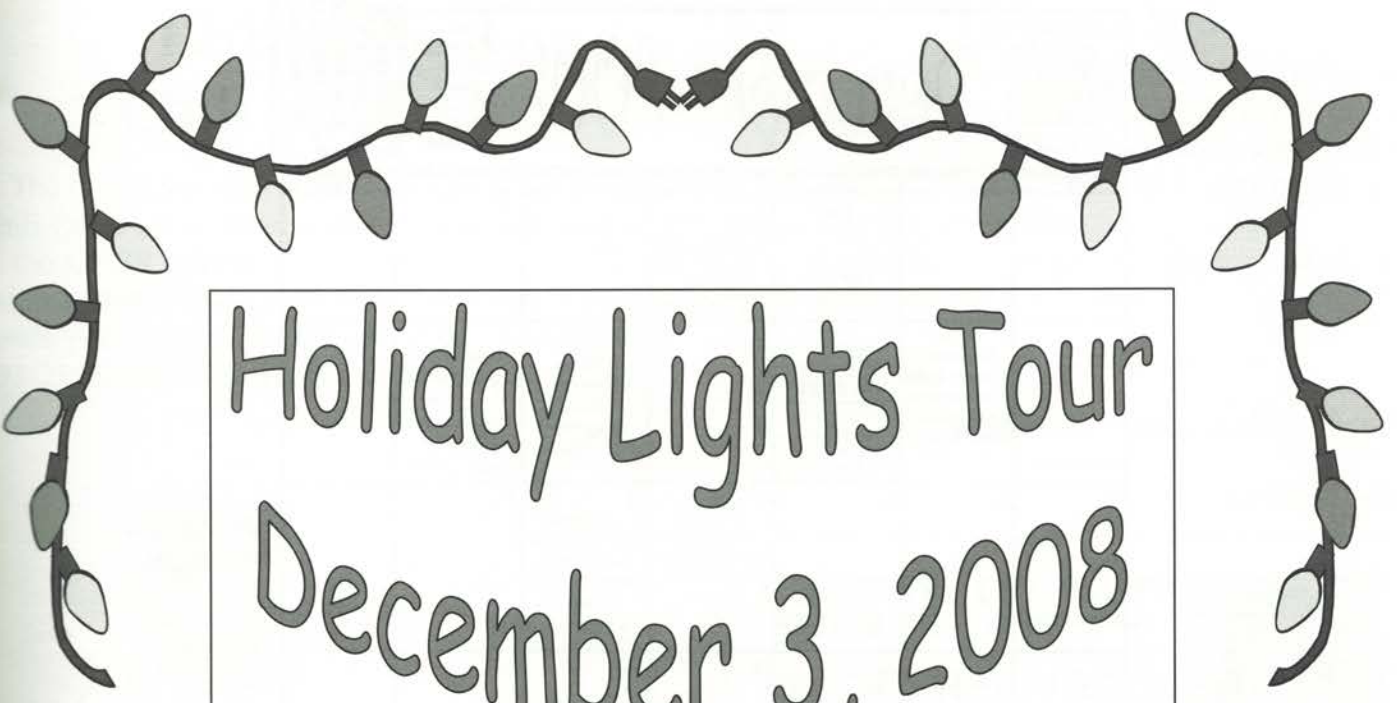
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Holiday Lights Tour

December 3, 2008

WHAT? A 'Holiday Lights Tour' provided compliments of the Member Service Forum of the Omaha Area Board of REALTORS®.

WHO? Members of the Omaha Area Board of REALTORS® and your significant other or friend are invited to attend a Holiday Lights Tour. (Adults Only)

WHERE? Starting location to load the Mini Charter Busses; The Fox & Hound English Pub & Grill on 120th & Dodge St.

WHEN? Wednesday December 3rd

5:30 pm to 6:00 pm – Free Hot Chocolate and Apple Cider (At the Fox & Hound)

6:00 pm to 7:30 pm – Load up the Mini Charter Busses and tour the Linden

Estates, Eagle Run, and Barrington Park neighborhoods 'Holiday Lights'

7:30 pm Return to The Fox & Hound

COST? Canned food, non-perishable item, or cash donation for The Food Bank

REGISTRATION REQUIRED

Name _____

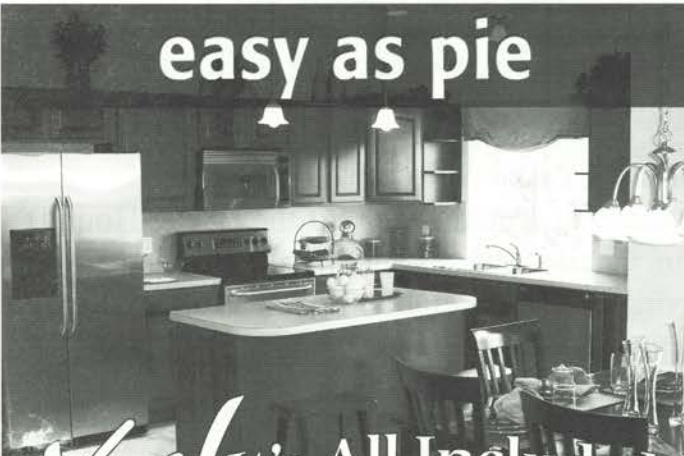
Attending _____ Phone # _____

Company _____ E-mail _____

Fax (493-7189) or E-mail lwelch@oabr.com your registration before Nov. 25, 2008

 Metro Omaha Builders Association <i>Your Key To Quality Homes</i> www.moba.com December 2008 <i>Remember Members of the Armed Forces and Their Families!</i> 						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 9:30 am MOBA Executive Board at MOBA	3 12:00 WCBoard at Millard Lumber 5-7 pm MOBA Holiday Get Together Seven Monkeys 156th & Maple	4 11:30 am MOBA PAC at MOBA	5	6
7 <i>Pearl Harbor Day</i>	8 12:00 Membership Comm at MOBA 5:30 pm Women's Council Wrapping Party at MOBA	9 10 am Board of Directors at MOBA 11 am NSHBA Directors Pre-Meeting at MOBA	10	11 11:00 am Government Affairs Committee at MOBA	12 <i>Informal/Holiday Gala - 6 Cocktails 7 pm Dinner Champions Run Payment to Advance to MOBA</i>	13
14	15	16	17 11:30 am Women's Co. Holiday Luncheon Installation of Officers Oak Hills Co. Club	18 11:30 am All Councils and Committees Holiday Pot Luck at MOBA RSVP Candy	19	20
21 First Day of Winter <i>Hanukkah Begins at Sundown</i>	22	23	24	25 <i>Christmas Day</i>	26	27
MOBA Office Closed 24th-26th						
28	29	30	31 <i>New Year's Eve</i>	March 26th-29th Omaha Center  OMAHA HOME BUILDERS SHOW <i>For Booth Information, Contact Cox Johnson Corp 393-3339</i>		

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12th Annual Chili Cook-Off

The OABR Member Services Forum's 12th Annual Chili Cook-Off is scheduled for February 23, 2009 at the OABR Office. The theme this year will be "Mardi Gras"! The OABR Member Services Forum needs your help. Call Donna at the OABR Office 493-2995 ext.307 if you would like to be a chef.



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Date	Title	Course#	Credit Hours	Time
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Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com

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Correspondence Courses

Agency in Nebraska	0366TR	3
Diversity and Doing Business	0415T	3
Environmental Issues in Your Real Estate Practice	0425TR	3
Ethics & Real Estate	0497TR	3
Fair Housing	0282TR	3
Introduction to Commercial Real Estate Sales	0481T	3
Leasing & Managing Apartments	0069T	3
Property Management and Managing Risk	0029T	3
Questions & Answers: A License Law & Agency Overview	0604TR	3
Real Estate Finance Today	0337T	3
Red Flags - Property Inspection Guide	0280T	3
Risk Management	0349TR	3
Write It Right! Listing and Purchase Agreements	0411T	3

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

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

Jan 20-23	Basic Appraisal Principles	Q001	30	8:00 am - 4:30 pm
Feb 17-18	Basic Appraisal Principles	Q002	30	8:00 am - 4:30 pm
Feb 26-27	" " " "	"	"	"
Mar 26-27	Uniform Standards of Professional Appraisal Practice	Q003	15	8:00 am - 4:30 pm
Apr 20-21	Residential Report Writing and Case Studies	L/CR 007	15	8:00 am - 4:30 pm

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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

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

December 2008

- 2, 3, 4 OABR Orientation 8:30am-4:30pm ●
- 3 Member Services Holiday Lights Tour-5:30pm-7:30pm
- 5 Code of Ethics Training 8:30am-11:15am ●
- 24 Holiday - OABR Office Closes at 12:00noon
- 25-26 Holiday - OABR Office Closed ●
- 30 Holiday - OABR Office Closes at 12:00noon
- 31 Holiday - OABR Office Closed ●

January 2009

- 1, 2 Holiday - OABR Office Closed ●
- 6, 7, 8 OABR Orientation 8:30am-4:30pm ●
- 15 Maximum Exposure - Utilizing the World Wide Web with ●
- Brad Adersohn 9:00am
- 19 Holiday - OABR Office Closed ●
- 26-28 NRA Legislative Days in Lincoln, NE ●

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NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Agosta, Logan – 4300/Prudential Ambassador Real Estate
 Althoff, Adam – 7900/DEEB Realty
 Caniglia, Kylie – 4300/Prudential Ambassador Real Estate
 Durlin, Susan – 100752/Keller Williams Greater Omaha
 Evans, Susan – 100752/Keller Williams Greater Omaha
 Kucirek, Pamela – 770/NP Dodge V LLC
 McClelland, JoAnn – 7900/DEEB Realty
 Metzsch, Lori – 771/NP Dodge III LLC
 Plugge, Jay – 771/NP Dodge III LLC
 Wetzell, Adam – 710/CBSHOME Real Estate

NEW AFFILIATE MEMBERS

Burkholder, Kent – 100780/The House Professor
 George, Jeanie – 100783/Blue Jay Termite & Pest Control Inc
 Lyons, Kristi – 131/TierOne Bank
 Randone, Karyn – 100782/TierOne Bank
 Sch, Renae – 100780/The House Professor

NEW MEMBER CANDIDATES

Blumkin, Ryan – 20/CBSHOME Real Estate
 Boyer, Nicholas – 100752/Keller Williams Greater Omaha
 Case, Mary – 7900/DEEB Realty
 Devine, Tonya – 100752/Keller Williams Greater Omaha
 Giles, Marnie – 100752/Keller Williams Greater Omaha
 Hamling, Joseph – 711/CBSHOME Real Estate
 Hehn, Sarah – 5110/Real Estate Associates Inc
 Helligso, Trisha – 771/NP Dodge III LLC
 Jacobsen, Barbara – 711/CBSHOME Real Estate
 Klahn, Maxine – 711/CBSHOME Real Estate
 Klug, Brett – 770/NP Dodge V LLC
 Leaders, Marjorie – 711/CBSHOME Real Estate
 Malloy, Lacy – 7900/DEEB Realty
 Menzel, Julie – 771/NP Dodge III LLC
 Powell, Debra – 711/CBSHOME Real Estate
 Prouse, Shawn – 100752/Keller Williams Greater Omaha

Stone, Daysha – 779/NP Dodge IV LLC
 Story, Michael – 100609/NP Dodge IX LLC
 Swaney, Lisa – 20/CBSHOME Real Estate
 Ten Eyck, Dixie – 6211/RE/MAX Real Estate Group
 Waterhouse, Lyle – 711/CBSHOME Real Estate
 Whitney, Justin – 777/NP Dodge I LLC

NEW AFFILIATE CANDIDATES

Kraft, Anne – 100789/expresscopy.com

MEMBER TRANSFERS

Anderson, Kalee From 6211/RE/MAX Real Estate Group To 23/CBSHOME Real Estate
 Allen, Gloria From 100609/NP Dodge IX LLC To 5110/Real Estate Associates Inc
 Barlow, Shirley From 6180/Lan-Ken Realty Group Inc To 4300/Prudential Ambassador Real Estate
 Cole, Bradley From 20/CBSHOME Real Estate To 803/NP Dodge VI LLC
 Granger, Troy From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
 Juranek, Gary From 713/CBSHOME Real Estate To 320/Key Real Estate Co
 Kimble, Mindy From 710/CBSHOME Real Estate To 20/CBSHOME Real Estate
 Lyon, Kristin From 24/CBSHOME Real Estate To 23/CBSHOME Real Estate
 Lyon, Michael From 24/CBSHOME Real Estate To 23/CBSHOME Real Estate
 Mead, Cheryl From 100087/Century 21 Hansen Realty To 21/CBSHOME Real Estate
 Nelsen, Jeffrey From 7900/DEEB Realty To 5110/Real Estate Associates Inc
 Watson, Allison From 24/CBSHOME Real Estate To 710/CBSHOME Real Estate
 Welty, Annie From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
 Willey, Damian From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC

MEMBER REINSTATES

Bojanski, Michael – 100385/Alliance Real Estate LLC
 Doey, Mark – 530/CENTURY 21 Century Real Estate
 Estes, Patricia – 7900/DEEB Realty
 Maher, Christina – 8350/Equity Real Estate LLC

Marquis, Emily – 100786/Don Peterson & Associates
 Masek, Mark – 100350/Platinum Real Estate Group LLC
 Sarver, Chad – 100350/Platinum Real Estate Group LLC
 Schmidt, Michael – 5110/Real Estate Associates Inc
 Singles, Kay – 100528/Charleston Homes Realty

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)
 #7120/American Building Inspection – 6526 S 157th St, Omaha, NE, 68135 Fax: 597-2628
 225/Bank of the West – 13505 California St, Omaha, NE, 68154
 #100251/CBSHOME Real Estate – 706 S 19th St PO Box 188, Blair, NE, 68008 Phone: 964-4644 Fax: 697-4403
 #100726/D B G Real Estate – 6823 S 108th Ct #911, Omaha, NE, 68137
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CALENDAR OF EVENTS FOR DECEMBER 2008

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 KIP Seminar 9:30-11:00 am at OABR	2 Affiliates 9:00 am at OABR New Member Orientation 8:30 am-4:00 pm at OABR	3 New Member Orientation 8:30 am-4:00 pm at OABR	4 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	5 Toastmasters 7:15-8:30 am at OABR Ethics Class 8:00 am-12:00 pm at OABR	6
7	8	9	10 Member Services 10:00 am at OABR	11 Affiliates 8:30-10:00 am at OABR	12 Toastmasters 7:15-8:30 am at OABR	13
14	15	16	17	18	19 Toastmasters 7:15-8:30 am at OABR	20
21	22	23	24 Close at Noon	25 CHRISTMAS Office Closed	26 Toastmasters 7:15-8:30 am at OABR HOLIDAY Office Closed	27
28	29	30	31 Close at Noon			