

Review



COMING UP

EDUCATION COMMITTEE

August 7; 8:30 am
OABR Boardroom

SOCIAL EVENTS COMMITTEE

August 7; 10:00 am
OABR Boardroom

YPN COMMITTEE

August 8; 1:30 pm
OABR Boardroom

RPAC TASK FORCE

August 12; 2:00 pm
OABR Boardroom

EVENTS

LUNCH & LEARN

August 14; 11:00 am
Anthony's Steakhouse

INSTALLATION & AWARDS

BANQUET

August 22; 5:30 pm
Nuri Event Studio

GOLF OUTING HOSTED BY THE AFFILIATES COUNCIL

August 26; 10:00 am
Oak Hills Country Club

“Coming Soon” and the “No Show” MLS Status

A REDESIGNED “NO SHOW” STATUS

Recently, changes were made to the functionality of the Paragon MLS “No Show” status to help agents better serve sellers with “Coming Soon” listings.



Now, when you process a “Coming Soon” listing under a “No Show” status, the MLS listing:

- Will not require “Coming Soon” paperwork to be submitted to the MLS office.
- Will not accumulate days-on-market until the listing is changed to “Active” status. Once “Active” the days-on-market counter will start with day-one!
- Will not be made available by the MLS for display on other agent- or broker-IDX websites.
- Will not be made available by the MLS for display on third-party websites (like Zillow, Realtor.com, etc.).
- Will only be displayed to other MLS agents when they are logged-in to the MLS system.

“No Show” listings now allow you to maximize a seller’s listing exposure, but in a controlled environment that reduces the potential for violation of license law or ethics. Once you and the seller agree to listing terms, you are ready to start marketing under the “No Show” status, awaiting the “Available to Show Date” which can be entered or edited in the MLS as normal.



Continued on page 13...

AUGUST 2019

YOUR OFFICERS AND DIRECTORS	Page 4
MEMBERSHIP REPORT	Page 6
RIVER CITY STAR	Page 8
DIVERSITY SCHOLARSHIP	Page 9
RIBBON CUTTING CEREMONY	Page 10
"NO SHOW" STATUS	Page 13
CYBER SECURITY CHECKLIST	Page 23

**Access the full archive of
OABR Newsletters at:**

OmahaREALTORS.com/review-newsletter



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Angie Podoll
Jessica Sawyer

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of REALTORS®**
11830 Nicholas Street
Omaha, NE 68154
402-619-5555 tel

A MESSAGE FROM THE PRESIDENT

Doug Dohse, 2019 President



FAREWELL!

Thank You Everyone!

Well, this is my last letter as your President. It has been a wonderful year to be a REALTOR® and to represent you as the 2019 President of the Omaha Area Board of REALTORS®.

Over the last year OABR has made the final strides of three longer-term projects. The most noticeable was the successful launch of the regional MLS system in April, bringing together REALTORS® in the Omaha, Lincoln and surrounding areas. It is now easier and less expensive to access MLS information across the region and agents no longer have artificial boundaries restricting their activities. The effort took almost two years of hard work and included many individuals – so thank you to everyone for your tireless efforts!

Right now, OABR is also in the completion stage of a “Light House” project in cooperation with Abide, an organization that is revitalizing Omaha’s inner city, one neighborhood at a time. If you’re not familiar with this project, the OABR Foundation provided support for extensive remodeling of a North Omaha home, converting a vacant run-down property to an Abide operated “Light House” where a new family occupies the property as a neighborhood “safe house,” meets the neighbors, opens communications on the block, and becomes the eyes and ears of the neighborhood. It’s a great effort that’s exciting to see unfold.

OABR was also able to complete a “Placemaking Project” at Crosskey Villages Park. The National Association of REALTORS® initiated the effort across the country to go out and make local communities a better place to live and work by transforming public spaces into vibrant community places. The finishing touches and final ribbon cutting with Mayor Jean Stothert took place last month.

2019 has been a busy year. In addition, OABR kicked off the first REcharge! event that was a huge success. A full day of informative and motivational speakers with over 200 in attendance. Plans are underway for a 2020 version next February which promises to be even better!

The fall election last November, brought the REALTOR® Party front and center. The coordinated RPAC effort helped support the election of pro-REALTOR® candidates across the United States – not as Republicans or Democrats, but as candidates that support real estate ownership and our industry. As many of you know, I am very passionate about this effort. We have REALTORS® in every neighborhood and supportive elected officials who are grateful for REALTOR® support.

Finally, I would like to thank everyone who volunteers their precious time. This is a fast-paced industry, but without those of you who give back to the industry we would not survive. If you or another member wants to get involved, please let us know. We need future leaders to keep us moving in the right direction. I have never been prouder to be a REALTOR® than today. This is a huge team effort and it has been a magical ride this year. The future is now and we are all stronger together.

-Doug

THAT'S WHO WE  REALTOR®

INCOMING OFFICERS

Omaha Area Board of REALTORS®

2020 BOARD OF DIRECTORS

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Susan Clark

President-Elect

Bill Swanson

Secretary/Treasurer

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2021 Directors

Crystal Archer

Herb Freeman

Annali Leach

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Brad Fricke

Angel Starks

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Herb Freeman
(MLS)

Jan Eggenberg
(Affiliates)

Ashley Livengood
(Women's Council)

Chief Executive Officer

Doug Rotthaus

2020 PRESIDENT: SUSAN CLARK

Susan Clark has served as Vice President of Residential Sales at PJ Morgan Real Estate since 2013, overseeing strategy, operations, agent mentorship and recruitment. She is a REALTOR® in Nebraska and Iowa, and holds the Certified Residential Specialists (CRS) designation. Susan currently serves on the Multiple Listing Service Board of Directors and is Regional Director of the Nebraska REALTORS® Association Board of Directors. She has received the Nebraska REALTORS® Association Mark of Excellence every year since 2011. In 2015, Susan was named as a Midlands's Business Journal 40 Under 40 recipient and was given the Outstanding Service Award from the Omaha Area Board of REALTORS®. Susan is also active in the Women's Council of REALTORS® Omaha Chapter, having served as President in 2012, and has received REALTOR® of the Year and Entrepreneur of the Year awards.



2020 PRESIDENT-ELECT: BILL SWANSON

Bill Swanson entered the Real Estate business in 1986 after switching majors at UNO to Real Estate and Land Use Economics, starting his career at the CBS Real Estate office at 50th and Grover. Bill has served on several committees and boards since then including the Government Affairs Committee, Candidate Review Board, Social Events Committee, and the MLS Users Group. Bill is a current Nebraska REALTORS® Association Director and has also chaired the State's Strategic Planning Committee. Bill has been the RPAC OABR Fundraising Co-Chair since 2012. Bill was the recipient of the 2011 Outstanding Service Award for OABR and the 2013 Outstanding Service Award for the Nebraska REALTORS® Association. Aside from Real Estate, Bill is part of a golf league, pool league, and performs regularly with a local Improv Comedy group.



2020 SEC/TREAS: MEGAN BENGTON

Megan Bengtson has been a member of the Omaha Area Board of REALTORS® for 14 years and is a Nebraska Realty Sales Associate. While at Nebraska Realty she has been one of their top agents and was honored to receive their highest award, The Renee Lampman Service Award in 2013. She has been actively involved in the industry. She has earned her CRS and GRI designations. She is served as chair for OABR Young Professionals Network and the past President and past Regional Governor for the Women's Council of REALTORS®. She is also actively involved in the Nebraska CRS Chapter, License Law committee, Nominating committee and is on the Board of Directors for the Nebraska REALTORS® Association. Megan graduated from the University of Nebraska-Lincoln with a Bachelor of Arts and Sciences Degree. When she is not working, she enjoys spending time with her husband, Aaron, 2-year-old daughter, Emma, her dog Cooper and enjoying a glass of wine at the lake with family and friends.



NEW DIRECTORS

2022 DIRECTOR: ANGEL STARKS

Angel Starks is a proud native Omahan. She is an Omaha Central graduate, who studied Elementary Education and Nonprofit Administration at the University of Nebraska at Omaha and earned her Nebraska Real Estate License in 2011. Since joining the Nebraska Realty family (previously DEEB Realty), she has served on the OABR's Diversity, Education, and YPN Committees, and is an active member of the Women's Council of REALTORS® - Omaha Network, currently serving as the 2019 State Governor. She is a graduate of the Nebraska REALTORS® Association Leadership Academy and has taken her coursework for her Performance Management Network designation and At Home with Diversity certification. She is the Chief Experience Officer for Team Locale with Nebraska Realty, and her newly realized life motto is "Challenge Accepted!" She enjoys making new memories in various locale spaces in the Greater Omaha area, and has a heart to serve!



2022 DIRECTOR: BRAD FRICKE

Brad Fricke started investing in real estate in 1995 and got his real estate license in 2002 and broker's license in 2015. With a focus on residential real estate he holds the CRS designation. In 2017 Brad was selected by the Nebraska REALTORS® Association to be part of their leadership academy and is a 2018 Mark of Excellence recipient. He is currently active on the Omaha Board of REALTORS® Education Forum and a member of the Great Plains Regional MLS users group. Brad has worked at RE/MAX The Producers for over 17 years and helps with training and agent development. He helps with the OABR new member orientation and has provided training to agents from multiple states. If he is not working or helping coach sports for his kids, Brad and his wife Tracy can often be found hanging out at the lake fishing and boating.



OTHER DIRECTORS



JESSICA SAWYER
2020 DIRECTOR



CRYSTAL ARCHER
2021 DIRECTOR



HERB FREEMAN
2021 DIRECTOR



ANNALI LEACH
2021 DIRECTOR



DOUG DOHSE
OABR IMMEDIATE
PAST PRESIDENT



ASHLEY LIVENGOOD
2020 WOMEN'S COUNCIL
OMAHA PRESIDENT



JAN EGGENBERG
2020 AFFILIATE COUNCIL
PRESIDENT

DESIGNATIONS & CERTIFICATIONS

ABR (Accredited Buyer's Representative) Designation

Christina Hacker, Realty ONE Group Sterling

GRI (Graduate Realtor Institute) Designation

Susan Klug, NP Dodge Real Estate

MRP (Military Relocation Professional) Certification

Robert Fusselman, Nebraska Realty

PERSONALS

Congratulations to **Lori Bonnstetter** of 2-10 Home Warranty on the birth of her new granddaughter, Linden Grace born July 6.

Condolences to **Mari and Jeff Rensch** on the recent loss of her father/his father-in-law.

Have news to share? Send your news to Diane Stevens at Diane@OmahaREALTORS.com.

MEMBERSHIP REPORT

See the full membership report at:
OmahaREALTORS.com/membership-report

JUNE ACTIVITY

	MO	YTD
New REALTOR® Members	49	262
Reinstated REALTOR® Members	3	32
Resignations	18	153

MEMBERSHIP

(As of June 1)	2019	2018
Designated REALTORS®	197	203
REALTOR®	2669	2595
REALTOR® Emeritus	68	57
TOTAL REALTORS®	2934	2855
Institute Affiliate	63	65

THANK YOU!

August Orientation Sponsors

Samantha Hamrick - Northwest Bank
AI Nelson - Trustworthy Title & Escrow

MEMBERSHIP RENEWAL

TIME IS RUNNING
OUT TO...

Pay Dues

2020
Deadline to Pay Dues
is August 15, 2019

ANNUAL OABR DUES

Dues statements for the 2020 fiscal year were mailed July 1. Member dues must be paid by August 15, 2019 or a 10% late payment fee will be assessed. Pay online at OmahaREALTORS.com/dues by using your MLS login ID and password. Specific instructions are located on the back side of the dues statement. REALTOR® dues are collected for all three levels of the REALTOR® organization:

2020 Dues Breakdown:

2020 Local: OABR Dues	\$165
2020 State: NRA Dues	\$230
2020 Nat'l NAR Dues	\$185
2020 DUES TOTAL	\$580

theOABRS

INSTALLATION & AWARDS CEREMONY

STARRING

SUSAN CLARK



INCOMING 2020 OABR PRESIDENT

LIVE AT THE NURI EVENT STUDIO

08.22.19

5:30 PM | \$20 DINNER | CASH BAR

FOR TICKETS & AWARD NOMINATIONS

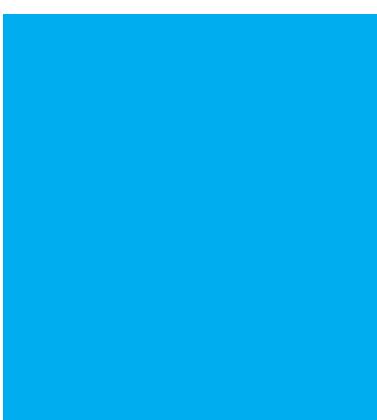
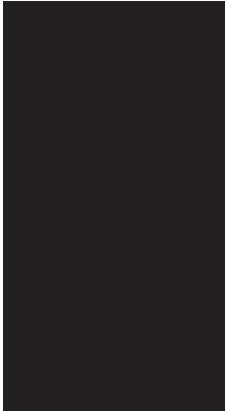
OMAHAREALTORS.COM/THEOABRS

River City STAR

THURSDAY, JULY 18

RIVER CITY STAR, OMAHA RIVERFRONT

SUPPORTING RPAC



DIVERSITY SCHOLARSHIP RECIPIENT

CONGRATULATIONS, SEWA MENSAH

The Diversity Committee would like to share with you a past recipient who has made a commitment to be successful; Sewa Mensah of eXp Realty.

Where did you grow up?

I was born and raised in Lome, Togo (West Africa). I came to Omaha to go to school at Bellevue University where I graduated with a Bachelor's in Management Information Systems.



Sewa Mensah

What did you do before you became a REALTOR®?

Production Support for First Data for almost 13 years.

When did you get your license and what inspired you to become a REALTOR®?

I received my license in May 2019. My goal is helping people find a better place to live.

What is the most rewarding part of your job as a REALTOR®?

The most rewarding part of my job is the smile and the appreciation from a client after a deal is closed.

What else would you like us to know about you?

I am passionate, outgoing and compassionate. I will do all I can to help others in need.

The OABR Diversity Committee promotes equal opportunity in housing and encourages diversity within the real estate industry. In support of these efforts, they have the privilege to offer an Ethnic Minority Outreach Scholarship to qualified candidates and help mentor them during their classes, exams, and into their OABR membership.

The Committee has a vision that REALTORS® will be the leaders in a culturally diverse real estate market. REALTORS®, who are able to effectively reach out to all diverse groups in their community, are not only positioned for success but can take pride in knowing that they have participated in the expansion of homeownership to all Americans.

DIVERSITY COMMITTEE

JOIN US!

SECOND TUESDAY OF EACH MONTH

11:00 AM - 12:00 PM

OABR BOARDROOM

OmahaREALTORS.com/diversity-fair-housing



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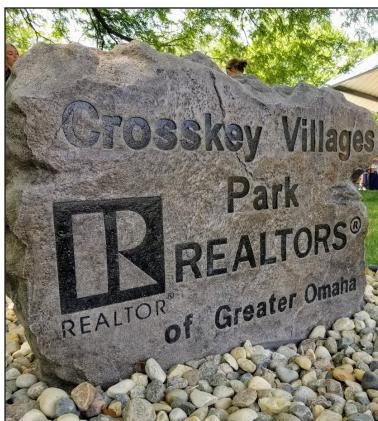
RIBBON CUTTING CEREMONY AT CROSSKEY VILLAGES PARK



Pictured (above) with Mayor Stothert are Doug Dohse 2019 President, Susan Clark President-Elect, and Bill Swanson Secretary-Treasurer.



OABR members with the City of Omaha Mayor Jean Stothert on July 8, 2019. Crosskey Villages Park was the beneficiary of a community place-making project completed by OABR in conjunction with the City of Omaha. Enhancements included a new gazebo with picnic tables, a number of special REALTOR® park benches, and additional playground equipment.



OMAHA AREA BOARD OF REALTORS® FOUNDATION

The Omaha Area Board of REALTORS® Foundation is an approach to annual giving that allows you to make contributions to priority funds supporting:

Real Estate Education
Housing Assistance
Community Needs

Donate online: OmahaREALTORS.com/oabrfoundation

LUNCH & LEARN WITH THE STARS

STAR PANEL OF PRODUCERS

#9999T

How they get stronger leads, higher conversions, and lifelong clients.

TOP PRODUCER PANEL

- **Megan Bengtson**, Nebraska Realty
- **Deb Cizek**, BHHS Ambassador Real Estate
- **Deb Hopkins**, Keller Williams Greater Omaha
- **Ralph Marasco**, BHHS Ambassador Real Estate
- **Jeff Rensch**, NP Dodge RE Sales Inc
- **Lisa Ritter**, RE/MAX Results



EARN 1 HOUR OF COMMISSION APPROVED TRAINING!

AUGUST 19TH **ANTHONY'S STEAK HOUSE** **\$23.00**
11:00 AM - 1:00 PM **7220 F STREET** **INCLUDES LUNCH!**

Register online at www.ims.oabr.com

EDUCATION COMMITTEE

JOIN US!

SECOND WEDNESDAY OF EACH MONTH

8:30 AM - 9:30 AM

OABR BOARDROOM

OmahaREALTORS.com/education-training



HAPPY LABOR DAY!

We especially want to thank our Contractors who work hard for us in the field, to build our new homes!



Charleston
Homes



Go Vote For Us to be the Best Home Builder
for the 6th Year in a Row

charlestonhomesomaha.com



“COMING SOON” AND THE “NO SHOW” MLS STATUS

...continued from page 1.

NEW PARAGON CONFIGURATION MAY CHANGE WHAT IS BEST FOR SELLERS

It is important that sellers fully understand the impact of withholding their property from the MLS. Sellers need to realize they are considerably narrowing the scope of the market by limiting the number of potential buyers for their property. This may result in a lower offer than if exposed to all agents and potential competing offers.

Rarely a day passes when the MLS office does not get at least one question about “Coming Soon” listings. Based on the calls it is by far, the single, biggest issue for MLS users. Increasingly, many concerns are based on (1) the seller’s best interests, and (2) the sellers “informed consent” decision. Are sellers aware that most agents will not learn about their property or have easy access to the listing information until after it moves to “Active” status? The redesigned “No Show” status alleviates these concerns.

- **The Nebraska Real Estate Commission** allows “Coming Soon” advertising only if the advertising is done with the knowledge and written consent of the owner, and the listing is in fact “Coming Soon” and is not currently being shown or marketed to a limited group only.

The proper use of “Coming Soon” advertising would be a situation where a listing agreement has been entered into but the property or owner is not yet ready for showings. The improper use would be using “Coming Soon” advertising to limit the showing of the property to preferred buyers, or the exclusion of certain buyers, possibly leading to various violations of the license act.

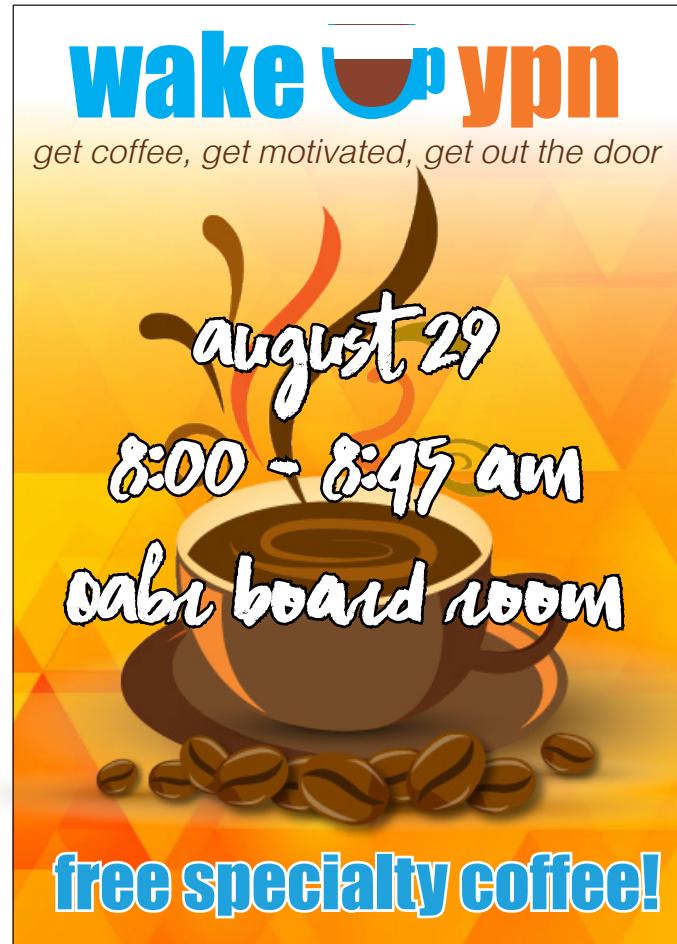
- **The REALTOR® Code of Ethics**, clearly states REALTORS® have a duty to cooperate with other agents by sharing information on listed properties (Article 3).

Certainly, there are situations when a property is listed for sale, but showings are not desired by the seller for a limited time. The “Coming Soon” technique is often used under those circumstances; however, agents should now reconsider their methodology to steer clear of concerns regarding license law and the Code of Ethics and take advantage of the redesigned “No Show” Status.



With this in mind, explore all options with sellers. If the seller still wants to withhold their property from the MLS, ensure they are making an “informed consent” and that doing so places their best interests above yours as the listing agent.

Remember, the burden is always on the listing agent to explain why withholding listing information from other MLS Users is in the seller’s best interest. Recent “No Show” status changes were made to give sellers and agents better options.

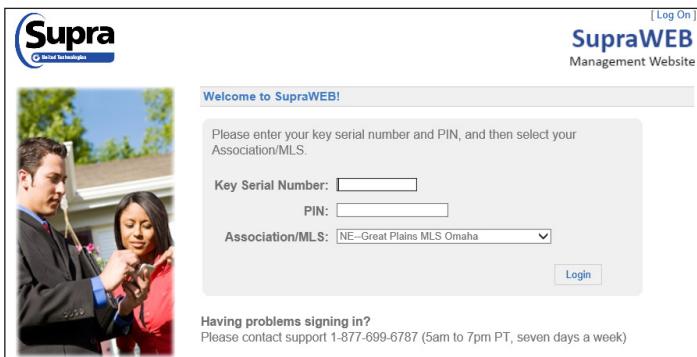


SUPRA TIP!

Use SupraWeb to:

- Manage your keyboxes
- Update and view billing information
- Get an eKey Authorization code
- Request feedback from Supra
- And MORE!

To set up your account, you will need your eKey serial number (located at the top of the screen in your eKey App), your 4 digit pin number, and your association name: NE-Great Plains Regional MLS



The image shows the login page of the SupraWEB Management Website. At the top, there is a logo for "Supra" and "SupraWEB Management Website". Below the logo, there is a "Log On" button. The main form area has fields for "Key Serial Number" and "PIN", both with input boxes. A dropdown menu for "Association/MLS" is set to "NE-Great Plains MLS Omaha". At the bottom of the form, there is a link for "Having problems signing in?" and a note: "Please contact support 1-877-699-6787 (5am to 7pm PT, seven days a week)".



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GO-ASHI Greater Omaha Chapter American Society of Home Inspectors

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The members of GO-ASHI promote this mission through continued education provided at our monthly meetings.

Current Membership *ACI denotes ASHI Certified Inspector

Jon Vacha ACI (President) - Home Standards Inspection Services
Tim Krof ACI (Vice President) - Home Standards Inspection Services
Steve Marten ACI (Treasurer) - Homespec Property Inspections
Mike Frerichs ACI (Secretary) - Home Buyers Protection Co
Ahlvers, Chad ACI - Cornerstone Property Inspections
Byrd, Mark ACI - Accurate Building Inspection
Crnkovich, Rick ACI - Heritage Home Services
Duckett, Steve - Midwest Inspection & Testing
Eggenburg, John, ACI Surehome Inspection Services
Fisher, Jessie - Home Standards Inspection Services
Pachunka, Paul - Home Standards Inspection Services
Petersen, Bret ACI - American Dream Home Inspections
Ruel, Forrest - Home Standards Inspection Services
Simmerman, Brent ACI - Midlands Home Inspections
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Les Wallace - Advanced Building Inspections

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brent@mtg-specialists.com
w 402-991-5153 / c 402-578-0008

OABR GOLF Outing

Hosted by the
Affiliates Council

\$100 / Player

(\$400 for foursome) OABR members only!
Includes: Lunch, Reception & Appetizers
Cash Bar

Reception & Appetizers

\$25 / Person

in the Oak Hills Clubhouse

Only 36 teams available!

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Monday,
August 26, 2019

Registration | 9:15 - 9:45 am
Shotgun Start @10:00 am



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Goody Bags!

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Flight Prizes!

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First Responders Foundation

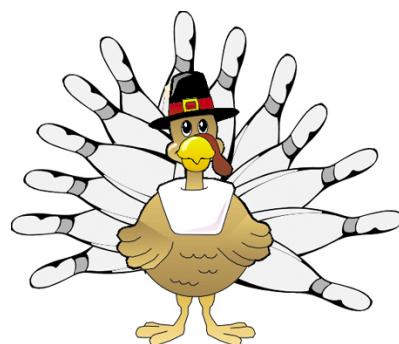


TURKEY BOWL & TOYS FOR TOTS

SAVE THE DATE

**Wednesday
November 13
The MARK**

**REALTORS® & AFFILIATES ONLY
REGISTRATION OPENS SEPTEMBER 1**



VOTE. ACT. INVEST.

THANK YOU TO RPAC MAJOR INVESTORS!

GOLDEN 'R' INVESTORS \$5,000+



Andy Alloway



Henry Kammandel



Vince Leisey



Matt Rasmussen

CRYSTAL 'R' INVESTORS \$2,500+



Dionne Housley

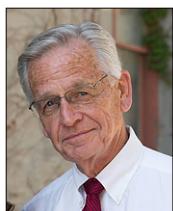


Mike Riedmann



Kellie Konz Wieczorek

STERLING 'R' INVESTORS \$1,000+



Jerry Ahlvers



Darla Bengtson



Cody Bousema



Angela Brant



Charles Chadwick



Joni Craighead



Doug Dohse



Brandon Frans



Joe Gehrki



Jack Harvey



Sue Henson



Mindy Kidney



Lindsey Krenk



Monica Lang



Mark Leaders



Pat Lichter



Sherry Longacre



Justin Lorimer



Deda Myhre



Perre Neilan



Laura Osborn



Denise Poppen



Brent Rasmussen



Lisa Richardson



Dennis Ritter



Lisa Ritter



Chris Rock



Susan Rauth



Doug Rotthaus



Becky Sandiland



Jessica Sawyer



Kyle Schulze



Judy Smith



Julie Tartaglia



Dixie TenEyck



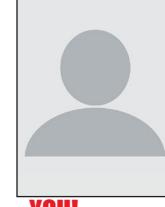
Dakotah Smith



Bill Swanson



Brian Wilson



YOU!

**INVEST
ONLINE!**

**OMAHA
RPAC.COM**



A/C Maintenance Tips



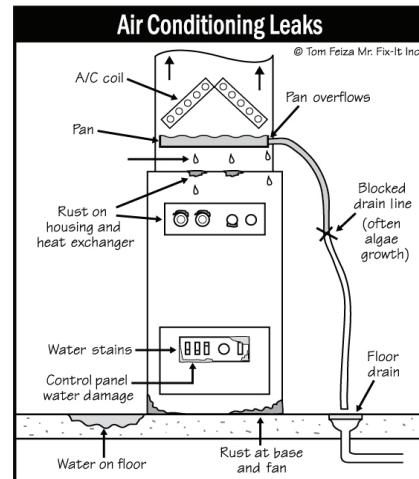
By Jon Vacha

Vice President

Air Conditioners last longer and run more efficiently if they are properly maintained and cared for. We recommend having a professional HVAC company service the A/C once a year. Most people don't follow that recommendation. Here are a few A/C maintenance tips for do-it-yourselfers and everyone else who does not know their HVAC tech on a first name basis.

- Keep grasses and shrubs trimmed back from A/C's. Allow approx. 2' clearance on all sides for good air flow.
- Keep condenser coils clean and free from debris such as cotton. Simply spraying the unit with a garden hose can do the trick – best to remove the top cover and spray from the inside out if possible.

- Keep exterior refrigerant lines insulated. Insulation can start to wear after 5-10 years. Foam wrap insulation that looks like pool noodles is available at the big box home improvement stores.
- Make sure Rover isn't marking his territory on the A/C. The acid in dog urine can significantly damage the fins and coils of an A/C.
- On top of a furnace sits the A-coil. An A-coil works in tandem with the exterior A/C unit known as the condenser. The A-coil will sweat as it pulls the humidity out of the air. The dripping water collects in a pan under the A-coil and then drains out, typically to a floor drain. If the drain ever gets plugged, all that water can leak into the furnace or onto the floor. To help avoid a plugged drain make sure a proper furnace air filter is being used. If dust isn't caught by



the filter it will collect on the A-coil and quickly plug the drain.

Knowing how to care for an A/C can reduce the risk of premature replacement cost and the lower the amount of energy required to operate.



HomeStandardsInspections.com

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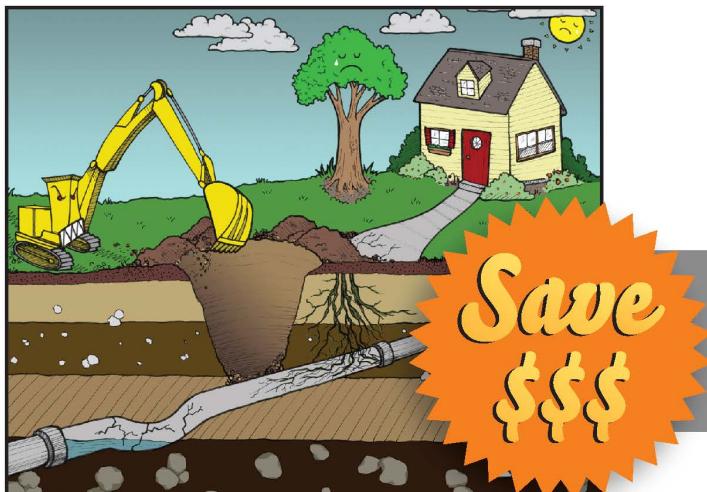
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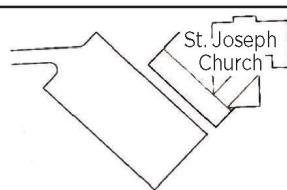
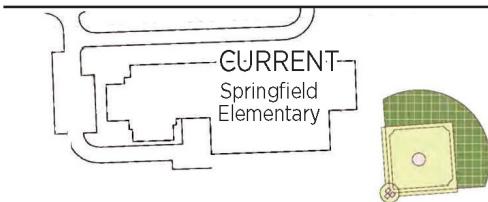


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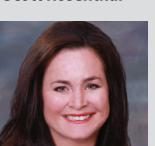
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CYBERSECURITY CHECKLIST

BEST PRACTICES FOR REAL ESTATE PROFESSIONALS

Cybercrime can be devastating to real estate professionals and their clients. The following checklist offers some best practices to help you curb the risk of cybercrime. Because data protection and cybersecurity laws differ across the country, NAR recommends that you work with an attorney licensed in your state to help you develop cybersecurity-related programs, policies, and materials.

A. Email and Password Hygiene

- Never click on unknown attachments or links, as doing so can download malware onto your device.
- Use encrypted email or document-sharing program to share sensitive information.
- Carefully guard login and access credentials to email and other services used in the transaction.
- Regularly purge your email account, and archive important emails in a secure location.
- Use long, complicated passwords such as phrases or a combination of letters, numbers, symbols.
- Do not use the same password for multiple accounts.
- Consider using a password manager.
- Use two-factor authentication whenever it is available.
- Avoid doing business over unsecured Wi-Fi.

B. Other IT-based Security Measures

- Keep antivirus software and firewalls active and up-to-date.
- Keep your operating system and programs patched and up-to-date.
- Regularly back up critical data and keep separate from online systems.
- Don't download apps without verifying that they are legitimate and won't install malware or breach privacy.
- Don't click on links in texts from unknown senders.
- Prior to engaging any outside IT provider, review applicable privacy policies and contracts with attorney.

C. Law, Policy, and Insurance Considerations

- In collaboration with your attorney, develop a written disclosure warning clients of the possibility of transaction-related cybercrime. Recommend in the disclosure that buyers never wire money without first confirming the wiring instructions via a phone call to the intended recipient.
- Stay up-to-date on your state's laws regarding personally identifiable information, the development and maintenance of cyber and data-related business policies, and other legally required security-related business practices.
- Review your current insurance coverage, and ask your insurance agent about cyber insurance and the availability and applicability of products such as social engineering fraud endorsements and computer & electronic crime riders.



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**NAR recommends that you work with
an attorney licensed in your state to
help you develop cybersecurity-related
programs, policies, and materials.**

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