

June 2023

OMAHA
AREA BOARD OF
REALTORS® 

REVIEW

Omaha Area Board of REALTORS®



REVIEW

A MESSAGE FROM THE PRESIDENT

SUMMER IS OFFICIALLY HERE!

Summer is the season of outdoor fests and farmers' markets. The Summer Arts Festival, outdoor concerts, and The Taste of Omaha enliven the city of Omaha every June. You can stroll the cobblestone streets of the Old Market in search of farm-fresh produce, homemade goods, and live music. Or you can venture to South O. and experience Polish culture at its finest at PolishFest. Wash down a pierogi with a cold beer on a warm summer day as Polka music plays on.

Our Executive Committee and other local members active in the Governmental Affairs arena attended the National Association of REALTORS® Legislative Meetings in May. It was a busy few days with market and economic analysis, legal updates, and lively legislative discussions. Most importantly, we were able to have some productive, face-to-face conversations with all five members of Nebraska's congressional delegation. Those meetings are effective and allow the REALTOR® voice to be heard on several timely issues.

Looking forward to June; two Fridays are reserved for fun! Enjoy **REALTOR® Family Day at Mahoney State Park** on Friday, June 9, beginning at 11 am. There will be various kid-friendly activities, such as face painting and a bouncy house.

Of course, every June, the College World Series allows Omaha to capture the nation's attention and revel in the excitement of America's Pastime – baseball. It's as American as apple pie and home ownership! Speaking of baseball, you should close out June by attending **REALTOR® Night with the Omaha Storm Chasers** on Friday, June 30, at Werner Park. Enjoy special seating, burgers, hot dogs, and fireworks included with your admission. Both June events are sure to be a home run for family fun!

As a real estate professional, Summer is also a terrific time to knock it out of the park. So, enjoy all the season has to offer. Saul Steinberg wrote in depth about America's pastime, "Baseball is an allegorical play about America, a poetic, complex and subtle play of courage, fear, good luck, mistakes, patience about fate, and sober self-esteem."

Real estate is like baseball in that regard. It requires follow-through, patience, and grit. Sometimes you'll strike out. Sometimes you'll hit a home run. But like baseball, the best way to win in this profession is to step up to the plate with your eyes firmly on the ball, swinging for the fences.

See you on the field!
Crystal Archer,
2023 OABR President



ON THE COVER

Gene Leahy Mall at The RiverFront
1001 Douglas St | Downtown Omaha
PHOTOGRAPHED BY HANNA OLTMAN

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REALTOR® Family Day at Mahoney

Join us for a collaborative family-fun event for members of OABR and RAL! We have fun activities for everyone, food to keep you going and sponsor swag to take home. Don't miss out on the event of the summer!

JUNE 9, 2023

11 am - 2 pm

Mahoney State Park
(Main Pavillion)

\$10/ticket (3 & under are free)

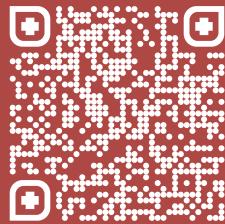
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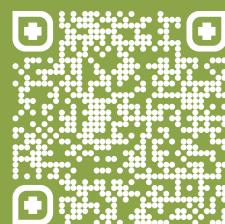
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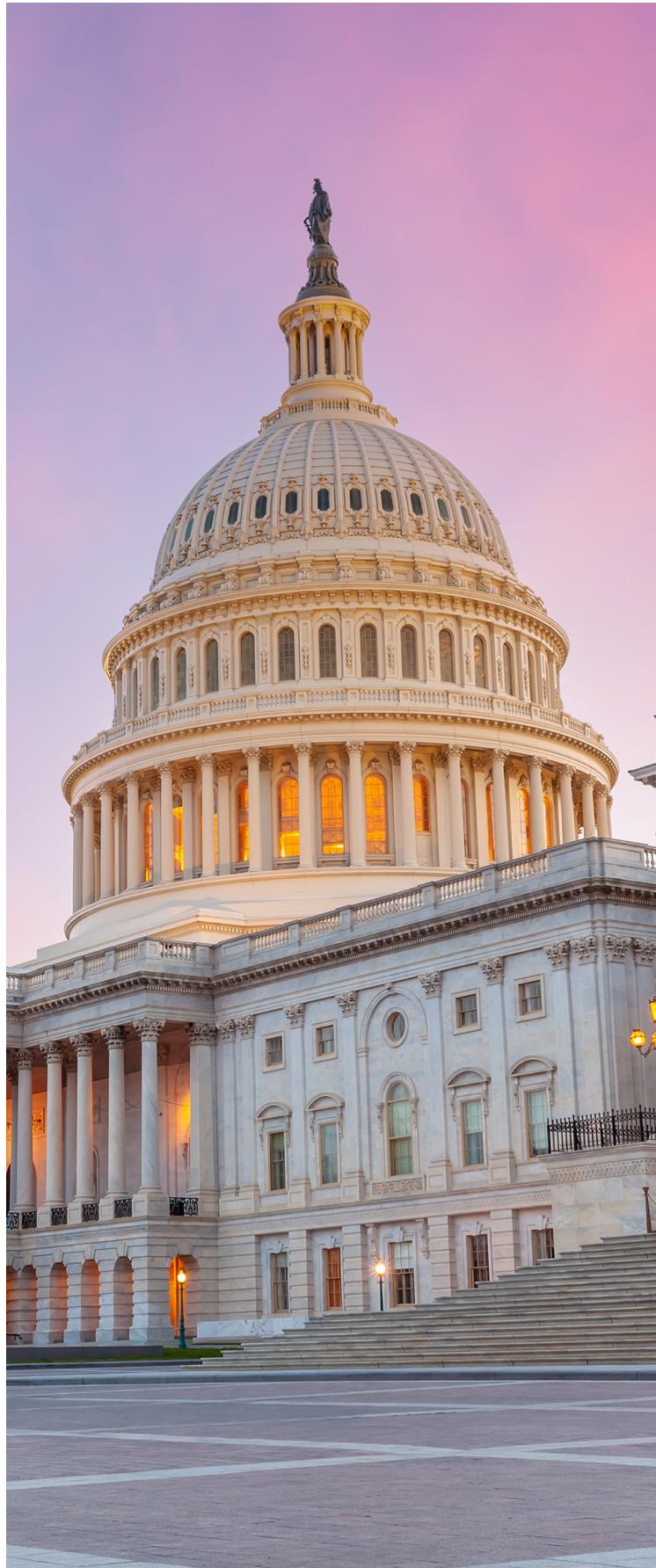
FACE-TO-FACE REALTOR® ADVOCACY

By: Melissa McElroy

Every May, thousands of REALTORS® gather for the National Association of REALTORS® Legislative Meetings in Washington, D.C. This year, upward of 8,000 NAR members attended the legislative conference during the first week of May. It's a week that primarily focuses on public policy and government regulations related to real estate. There are committee meetings and forums and an opportunity to actively advocate for the real estate industry and engage in open dialogue with legislators to promote pro-real estate policies.

Andy Alloway, REALTOR® and NAR Federal Political Coordinator with Nebraska's Second District U.S. Congressman, Don Bacon. Alloway said that there is nothing comparable to a face-to-face meeting. Elected officials are bombarded with phone calls and emails daily, but an in-person interaction creates that human touch. It provides the best opportunity to impress upon the policymakers the importance of protecting the housing market, which affects everyone. In his words: "Homeownership drastically impacts everyone's life every day. It is fundamental for individual wealth creation."

Alloway explained that increasing the top limits on the capital gains exclusion would be an optimal way to put more homes on the market in the immediate future. It is something he and his colleagues have advocated for the last two years. He said adding to the inventory will help keep home prices in check. New construction is all well and good, but it's not immediate. Time is of the essence in passing capital gain tax laws to address the housing inventory crisis now.



Alloway described his ten-year experience attending legislative meetings and working as a Political Coordinator. "If everyone were like Representative Bacon, we wouldn't have problems. He is principled in his beliefs. He is a conservative but willing to listen to everyone. He cares and listens to what you have to say. He's genuine and has common sense."

Omaha REALTOR® Joe Gehrki, another NAR Federal Political Coordinator, explained the importance of the Legislative Meetings every year, "The American dream of home ownership is woven deeply in the fabric of our nation. The most important reason we meet with our elected officials is so they fully understand our issues and the impact their legislative vote has on homeownership."

Gehrki is on his third assignment as a Federal Political Coordinator. Over the last 24 years, he has worked on behalf of the REALTORS® with Congressman Lee Terry and Senator Ben Sasse. He currently works with Nebraska's new Senator, Pete Ricketts, who he described as someone who has quickly established a great working relationship with the Nebraska REALTORS® Association. "His heart is truly in Nebraska. I have enjoyed getting to know his staff and look forward to working with them in the coming years."

According to Gehrki, NAR has always believed in grassroots efforts to relay views on policy and legislation. REALTOR®

members understand the industry from being in the trenches selling houses and can provide insider information far more effectively than a lobbyist. "We work face-to-face with buyers and sellers of real estate, so we know the direct impact of legislation that affects them."

"Currently, the single greatest issue concerning real estate is the supply of affordable homes for sale. NAR supported several pieces of legislation to help increase the supply of homes. Increasing the capital gains limits will significantly impact sellers and investors. It will make them much more willing to sell."

Gehrki pointed out that following significant pressure from REALTORS®, the Federal Housing Finance Agency (FHFA)

Continued on page 6



NOTICE OF ELECTION

The Omaha Area Board of REALTORS® Nominating Task Force hereby submits to all REALTOR® members the following slate of candidates for open positions* on the OABR Board of Directors for 2024:



President-Elect
Jessica Sawyer



Secretary-Treasurer
Brad Fricke



2026 Director
Darla Bengtson



2026 Director
Ervin Youmans

The following individuals will continue their terms of service on the 2024 Board of Directors, or will be appointed by virtue of their current positions:

2024 President Denise Poppen
2024 Director Jill Anderson
2024 Director Charles Chadwick
2024 Director Kyle Schulze
2025 Director Brad Fricke
2025 Director Angel Starks

2024 Immediate Past President
2024 GPRMLS, Inc. Chair
2024 Affiliate Council Chair
2024 WCR Omaha Chapter President

Crystal Archer
Jill Anderson
Elected by Affiliate Council
Sarina McNeel

* Additional candidates for the open positions may be placed in nomination by petition signed by at least ten percent of the REALTOR® members and filed with the Omaha Area Board of REALTORS® office by July 14, 2023, for election. If the open positions are uncontested, the published slate will take office September 1, 2023.

rescinded its proposed loan level pricing adjustment (LLPA) on upfront fees for borrowers. This issue was at the forefront of NAR's political efforts over the last several weeks and would have increased costs for many potential home buyers.

Perre Neilan, OABR's Governmental Affairs Director, has over 25 years of experience working in Nebraska's political arena. Neilan said, "Associations and government are run by the people who show up. I'm proud of the REALTORS® who showed up in D.C." Neilan plays an essential role in advocating for REALTORS® by building good working relationships with elected officials. He added, "There is no substitute for face-to-face meetings with elected officials. In-person meetings is the best way to share thoughts and concerns about the real estate industry."

Homeownership is the American Dream. It is the most sustainable way to build wealth for individuals and to build intergenerational wealth. According to a recent NAR study, the U.S. has a shortage of at least 5.5 million housing units. This underbuilding gap developed over the last 20 years and amounts to a \$4 trillion underinvestment in housing. REALTORS® continue to underscore the importance of taking steps to rectify the housing shortage. Doing this now means millions of new employment opportunities and a significantly more robust economy.

REALTOR® Priority Issues from the 2023 Legislative Meetings

Incentivize more owners to sell their homes by increasing the maximum amount of capital gains a homeowner can exclude on the sale of a principal residence and annually adjusting it for inflation. Bipartisan legislation on this issue has been introduced in the House of Representatives. The More Homes on the Market Act (H.R. 1321) is sponsored by Representatives Jimmy Panetta (D-CA) and Mike Kelly (R-PA).

Attract private investment for building and rehabilitating owner-occupied homes by offering tax credits that create a pathway to neighborhood stability through sustainable homeownership. Providing this powerful incentive to build and rehabilitate homes for low- and moderate-income homeowners can fill the gap in areas where it is often more expensive to develop or rehabilitate than appraisal values will support. Bipartisan legislation on this issue has been introduced in the Senate. The Neighborhood Homes Investment Act (S.657) is sponsored by Senators Ben Cardin (D-MD), Todd Young (R-IN), Ron Wyden (D-OR), Jerry Moran (R-KS), and Sherrod Brown (D-OH).

Incentivize the conversion of unused commercial buildings to residential and mixed-use properties. Many

commercial properties can be adapted to better suit the needs of communities and create job opportunities, including adding multifamily and affordable housing, warehouse and industrial properties, and mixed-use spaces.

Create incentives for housing provider participation in the Department of Housing and Urban Development's (HUD) Housing Choice Voucher (HCV) program. Legislators should also increase funding to assist homeless veterans living on tribal land, update HUD's methodology for determining rents paid to housing providers participating in the program and reduce burdensome inspection delays. Bipartisan legislation on this issue has been introduced in the Senate. The Choice in Affordable Housing Act (S.32) is sponsored by Senators Chris Coons (D-DE), Kevin Cramer (R-ND), Raphael Warnock (D-GA), Tina Smith (D-MN), and Jerry Moran (R-KS).

Reauthorize and increase funding for HUD fair housing enforcement programs. Congress should support legislation that closes the homeownership gaps among demographic groups and reauthorize and increase funding for HUD's fair housing enforcement grant programs. ■

Source: National Association of REALTORS®



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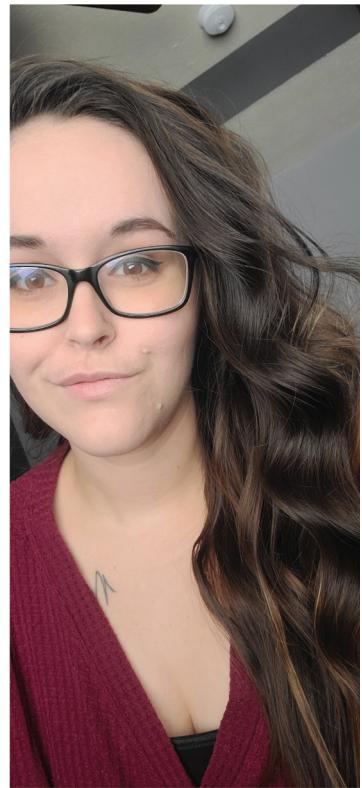
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MEET JORDAN FORBES

Jordan Forbes is the Omaha Area Board of REALTORS® Marketing and Events Coordinator. The newest member of the OABR staff is a Bellevue University graduate who previously applied her marketing skills in the real estate finance arena. The newlywed and her husband just celebrated a one-year wedding anniversary. Together they have two dogs – a German Shephard, and a Husky, who keep them busy. In Jordan's spare time, when not wrangling dogs, she loves to travel, go off-roading in her Jeep, and spend time in the great outdoors. **Welcome Jordan!**



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OLD COOTS

REALTOR® FRIENDSHIPS THAT SPANNED A LIFETIME

By: Melissa McElroy

A secret, underground club of professionals holding secluded meetings in the backroom of a dimly lit restaurant to share top intel gathered over the years. Sounds like the opening scene of some James Bond, League of Extraordinary Gentlemen spy thriller.

Pull up a chair, Tom Clancy, and learn about the League of Extraordinary REALTORS®, otherwise known as The Old Coots Club.

According to the Urban Dictionary, an "old coot" is a foolish or eccentric person, a stupid fellow, a simpleton, an old

man who you think is strange or unpleasant.

The fellows of the Old Coots Club, as it was nicknamed, were anything but. It was a group of local real estate professionals who amassed wisdom after working in the industry for decades. They told their tales of valor, sometimes in between sips of their favorite libation, most of them developed friendships that spanned a lifetime.

Picture it. The year is 1972. The year that *The Godfather* was released, and *Deliverance*. Bellbottoms and leisure suits were all the rage. Nixon was President. It was the year that a



newly licensed, wet-behind-the-ears agent by the name of Herb Freeman was first introduced to the club.

"Back then, it was a different time in society. People would actually physically meet up and do things socially," Herb said wearily. "It was the pre-computer era, but in some ways, it was like it is today. It's still a people business. The basic process is pretty much the same."

Every Wednesday like clockwork, the movers and shakers in the real estate world would meet for lunch in the banquet room in Anthony's, which has since closed its doors. The local Steakhouse was an Omaha staple for over 50 years, known for its massive metal steer statue. The Old Coots Club was a group of older gentlemen who would sit together at these weekly lunches. Most of them were in their 70s at the time and had been in the business for at least 40 years.

Many of the Old Coots were responsible

for selling homes in neighborhoods like Field Club and Happy Hollow during the post-depression era when these then up-and-coming neighborhoods were brand new. Pictures of the midtown neighborhoods from that era look radically different than today. There were no trees. Like the trees of midtown, these gents' legacy grew over time.

Herb remembers these lunches at Anthony's fondly. "Sales managers would bring new recruits. They would stand up at the table and introduce them." There would oftentimes be a speaker who would discuss a subject of interest. The then new licensee in his 20s would feel a sense of amazement at the wealth of knowledge in that room every week. The Old Coots would sit around and reminisce about the old times.

"I suppose I'm the Old Coot now," Herb chuckled. "Though there's no venue for us to meet for weekly luncheons to pass on the

tradition," he added glumly.

It's a shame the tradition died. After 50 years in the business, the now-retired REALTOR® would have plenty of wisdom to share for the next generation of newbie agents.



REALTOR®
HERB FREEMAN



Mike Fosdick
NMLS ID #422481



Debbie Lentz
NMLS ID #536955



LuAnne Stang
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OMAHA: A TOP-10 EMERGING MARKET

Written by **Melissa McElroy**

A Spring 2023 report by the Wall Street Journal and REALTOR.com ranked the Omaha-Council Bluffs Statistical Metropolitan Area as the number eight Emerging Housing Market in the U.S. The study examined eight indicators in two broader categories: the real estate market and quality of life.

Using U.S. Census Bureau information, the study looked at 300 of the most densely populated statistical areas. The Omaha-Council Bluffs MSA boosted its ranking with an official 2.3 percent unemployment rate, compared to a 3.6 percent average for the top 20 markets. It is also interesting to note that only one of the top 20 markets has more than a million residents, although the Omaha-Council Bluffs statistical area is nearing that mark.

All but two top-20 metro areas had median sale

prices below the U.S. median of \$424,000. For comparison, Great Plains Regional MLS currently reports a median sale price of \$302,500 for the greater Omaha area.

The report also noted an overall trend of home buyers' increasing willingness to relocate. However, the Omaha-Council Bluffs area relied more on the increase in local housing demand – rather than an influx of transferring home buyers.

When asked about Omaha's Housing Market, OABR 2023 President Crystal Archer said, "Omaha is a fantastic place to live. My family and I relocated here almost 18 years ago. At the time, we were looking for a mid-sized, Midwestern city and didn't know much about the Omaha area. Over the last two decades, we discovered the true gem of a community it is!"

AFFILIATE SPOTLIGHT PRESENTS

BRIDGE FINANCING

It's no secret that today's real estate market is competitive, and for a buyer, it can be challenging to gain an advantage. One tool available a borrower can use is Bridge Financing.

Bridge loans can potentially improve negotiating power. For example, if a borrower needs to quickly close on a property but is still waiting for long-term financing, a bridge loan can provide the necessary funds to close the deal. This can make the borrower a more attractive buyer to the seller, as they can offer a quick and seamless transaction.

In other cases, a borrower may use a bridge loan to purchase a property, writing an offer without a contingency.

A bridge loan, in both of these cases, can make the borrower a more attractive buyer to the seller, as they can offer a quick and seamless transaction.

There are other advantages too:

1. Quick access to funds: Bridge financing is typically fast and easy to obtain compared to traditional financing. It can provide borrowers with quick access to capital, allowing them to take advantage of time-sensitive opportunities.

2. Flexibility: Bridge financing is often more flexible than traditional financing options. It can be customized to meet the unique needs of the borrower, including loan amount, repayment terms, and collateral requirements.

3. Bridge to long-term financing: Bridge financing can be used as a short-term solution to bridge the gap between the purchase of a property and long-term financing. It can be particularly useful for borrowers who need to close on a property quickly but are still waiting for a home to sell to qualify for long-term financing.

Overall, bridge financing can be a useful tool for borrowers who need quick access to capital and flexibility in their financing options. It's important to consider the terms and costs of bridge financing to ensure it aligns with your client's long-term financial goals.

Jonathan Jameson
ACCESSbank



WE CAN. WE WILL. END OF STORY.

Written by
Melissa McElroy

Jeremias "JMan" Maneiro took the stage at Champions Run as part of the April Business Success Forum arranged by the Omaha Chapter of the Women's Council of REALTORS®. The self-proclaimed elder Millennial shared some pearls of wisdom about the real estate industry while rocking a plum suit and metallic, light-up sneakers. His attire screamed fun, with a touch of mischief. His pull-no-punches messaging got down to business quickly as he dropped truth bombs with East Coast bravado.

Maneiro elaborated with a thick New York accent, saying there are three things, the Three R's, to remember in real estate: resilient, relentless, and resourceful. According to him, these three are the essential tools to thrive in any market. After 18 years in real estate in Rochester, NY, he has walked the walk, although sometimes in gold sneakers.

The market is in a constant state of flux. It ebbs and flows. According to the real estate pro, resiliency helps weather the storm when the economy is down. The business also requires that you be relentless. "You gotta be willing to make phone calls, knock on doors, and endure





inevitable rejection." The JMan believes there is a fundamental difference between a salesperson and an order taker. It requires resourcefulness to knock on the door of the house with a dumpster in the front yard that doesn't yet have a for sale sign, to inquire if they're planning on selling. Or to contact an expired listing as a potential client. Resourcefulness is simply thinking outside the box.

"Why do you work in this industry?" Maneiro posed to attendees. What is your motivation beyond merely selling homes? "We change people's lives with every transaction. Homeownership is part of the American Dream, and REALTORS® are pivotal in that process." For long-term success, real estate professionals must balance time, health, wealth, and family.

Maneiro explained why changing your mindset is a game changer. JMan's motto is "We can. We will. End of story." He believes in an ever-changing market, you evolve, or you evaporate. He covered practical tips, like having a separate email for offers to purchase so you don't miss anything time-sensitive, the importance of pre-approval, and the proper use of escalation clauses.

The JMan emphasized the role of being a creative problem solver when representing clients, such as a buyer being flexible about the closing date, which could help them edge out a competing offer. He advised that you know your market inside and out by keeping up with real estate trends and understanding market statistics. Being well-versed in your market builds expertise and builds a client's trust.

Embracing technology can be another way to stand out. Social media and platforms like YouTube could help create a brand that separates you from all the others. Maneiro's most salient words of advice: "Don't fear rejection. Don't fear failure. Change your mindset, change your life." ■



FAIRWAY TO HEAVEN

Written by
Melissa McElroy



Grey skies blanketed the rolling, green hills of The Oak Hills Country Club. The Affiliates Council of the Omaha Area Board of REALTORS® hosted their Annual Golf Outing on Monday, May 15th. The dreary weather persisted, but it stayed mostly dry for the outing. 28 foursomes teed off on the eighteen-hole course for a noon, shotgun start. The event concluded with a buffet dinner, an awards reception and raffle. It was an un-fore-gettable event! The best, by par.



IS YOUR PARACHUTE OPEN?

Written by
Melissa McElroy

National Association of REALTORS® Certified Instructor Nate Johnson is passionate about educating REALTORS® about their hidden biases and how to overcome them. On April 27, he presented "Bias Override: Overcoming Barriers to Fair Housing," a three-hour CE-approved seminar in the OABR Education Center.

Johnson examined implicit bias through the lens of understanding the mind science behind it, defining the phenomenon as "referring to the process of associating stereotypes or attitudes towards categories of people without conscious awareness." Everyone has implicit bias, which is our subconscious assessment of someone. Bias is a preference or an aversion towards a person or group.

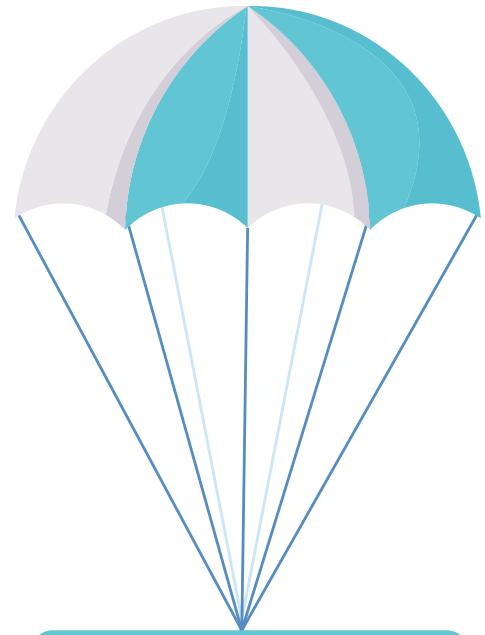
Johnson used ice cream preference to describe bias. He asked everyone to imagine their favorite ice cream flavor. Say you loved chocolate, strawberry, and vanilla but hated Rocky Road. There's nothing wrong with Rocky Road. Plenty of people love it. It just doesn't happen to be your preference. It becomes a problem when "Rocky Road" is a person shopping for a home, and you allow that bias to change how you

treat that individual versus how you treat others. The NAR Instructor explained that REALTORS® are essential because they hold the key to the American Dream. The goal in helping people achieve that dream is to be a guide, not a gatekeeper. That is accomplished by providing all choices to all clients equally and letting them make their own choices.

One example of gatekeeping that is a Fair Housing violation is steering. Using phrases such as, "You might be more comfortable in this neighborhood," is an example. Or assuming a disabled person wouldn't want a home with stairs is another example. He said it would be a good habit to have systematic procedures to ensure you provide all your clients with the same information and housing options. There is a "fairness paradox" where "we hold values of justice and equity, yet our behaviors may not reflect those ideals."

Studies have shown that our brains instantly categorize new people based on factors such as age, gender, and race, which can lead to "identity anxiety," where we worry that our differences will cause interactions to go poorly.

Johnson used the acronym BRICK to remember when addressing bias:



B Belonging – it's one thing to be invited to the party; it's another to be asked to dance.

R Respect – it's important to respect others' opinions and choices.

I Individuation – people are individuals with individual personalities. We want to refrain from clumping people into groups based on stereotypes.

C Conversation – keeping communications open facilitates dialogue and the exchange of information and ideas.

K Kindness – truly empathize with someone to have a productive conversation and understand their viewpoint.

Johnson's closing thought: "Minds are like parachutes. They work best when they're open." ■



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THE TRENCHES

Written by **Melissa McElroy**

Working in real estate can be riveting, edge-of-your-seat excitement. For REALTORS® Brad Fricke and Mindy Kidney, it was heart-pounding.

RABID SQUATTERS

Mindy recalls showing a stately mansion in the historic Field Club neighborhood. The once stunning home needed some serious TLC. She remembers walking into a dark room and noticing a large hole in the ceiling. After she looked closer, she saw little, beady eyes glowing in the dark. A family of raccoons made the abandoned mansion their new home. She backed away from the potentially rabies-infested creatures, picturing an animal latching itself onto her face, like something from a Chris Farley movie.

GUNG-HO SWATTERS

For Brad, his misadventure began when a team in military-style tactical gear descended upon his quiet, suburban neighborhood. He remembers the unseasonably warm 45-degree December day when a SWAT team stormed his neighbor's house. It turns out his young neighbor, fresh out of law school, allegedly had been selling a "highly-addictive illegal stimulant."

Shortly after the incident, Brad was getting his mail out of his mailbox and encountered a man he didn't recognize. Being a REALTOR®, he struck up a conversation with him. That man turned out to be the young homeowner's father. They were going to need to sell his home. The father lived out of state and was concerned with the security of his son's property. He worried past associates could break into the now vacant house. Brad agreed to keep an eye on the home visible from his house. He built a rapport with the father, took them on as clients, and eventually listed the house.

The real estate pro received a phone call about the listing one night. It was a typical call with typical buyer questions. The caller then asked if the home was occupied or vacant, information not typically revealed. Brad told him it was occupied, but he could schedule a showing easily. That's how the call ended.

The next morning, he started a typical day at 6:30 a.m. and noticed a voicemail. "This is the U.S. Marshals. You've got 5 minutes to open the door to this listing, or we're going to bust it down."

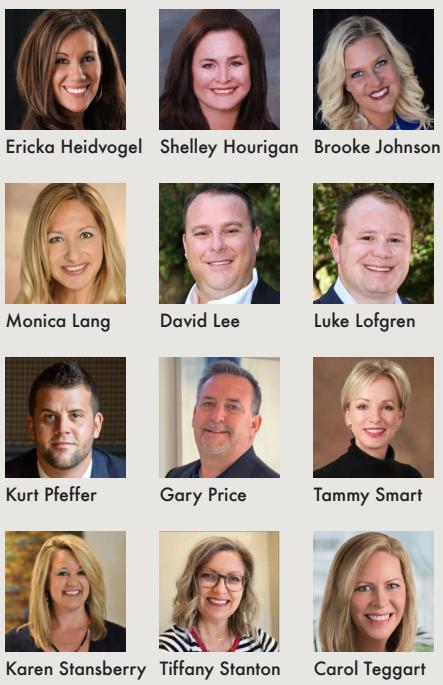
The REALTOR® quickly made his way to the property. Black, unmarked vehicles lined the street. A heavily armed SWAT team swarmed the outside of the home. It was like a scene out of a movie. "He's not in there," Brad told the man in charge.

"You told me on the phone yesterday that the home was occupied," the man bellowed, visibly annoyed.

"Yesterday on the phone, you told me you wanted to buy it," Brad quipped.

The embarrassed authority figure wasn't too happy but searched the home and discovered it was indeed vacant. Brad gave the Marshal the father's contact information; Brad was warned not to interfere.

Encountering feral animals and surly SWAT teams – all in a day's work when you're a REALTOR® working in the trenches. ■



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MEMBERSHIP REPORT

April Activity	MO	YTD
New REALTOR® Members	34	120
Resignations	9	67
Membership (As of April 1)	2023	2022
Designated REALTORS®	213	202
REALTOR®	3119	3025
REALTOR® Emeritus	93	56
TOTAL REALTORS®	3425	3283
Institute Affiliate	73	72
Affiliate Members	163	170
Key-Only Affiliates	140	146

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

DESIGNATIONS

Graduate, REALTOR® Institute (GRI)

- Jennifer Pagel, Nebraska Realty

Seniors Real Estate Specialist® (SRES®)

- Lisa Harbin, Better Homes and Gardens

CERTIFICATIONS

Military Relocation Professional (MRP)

- Amy Calderon, RE/MAX Results
- Nicole Riddle, NP Dodge RE Sales Inc

At Home with Diversity® (AHWD)

- Jennifer Pagel, Nebraska Realty

ENDORSEMENTS

Commitment to Excellence (C2EX)

- Deda Myhre, Nebraska Realty
- Jennifer Pagel, Nebraska Realty

PERSONALS

Condolences to:

- Ryann DiGiacomo, Empire Group Nebraska, on the passing of her father.

Congratulations to:

- Brittney McAllister, Keller Williams Greater Omaha, on the birth of her baby girl.



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THIS MONTH IN HISTORY

JUNE



JUNE 25: President Franklin D. Roosevelt signed 121 bills, including a landmark labor law that banned oppressive child labor, set a minimum hourly wage at 25 cents, and a maximum workweek at 44 hours.



JUNE 10: Apple Computer first shipped the Apple II computer at a retail cost of \$1,298. It featured 4KB of random access memory but was upgradeable to 48KB (about 1/20th of 1 megabyte).



1938

1894

JUNE 28: Congress passed an act making the first Monday in September of each year a legal holiday, Labor Day.

1944

JUNE 6: U.S. and Allied troops invaded the Normandy beaches to liberate German-occupied Western Europe. According to the National D-Day Foundation, 4,414 soldiers died in the invasion.

1977

2021

JUNE 16: Juneteenth became the 12th federal holiday after receiving unanimous consent by the U.S. Senate.

Beware Scammers



Steve Vacha
President

Recently I had a family member who was being scammed into selling their home.

Definition of Scamming: "A scam is a deceptive scheme or trick used to cheat someone out of something, especially money."

We are all hearing of folks getting scammed one way or the other. Personally, was scammed about 20 years ago, when I received a phone call telling me I was one of the few contractors in Omaha being notified about an exclusive dealership for an amaz-

ing breakthrough product called "Liquid Genie" that increased milage for diesel engines.

Scammers often utilize several malicious tactics to trick people. One is a **get-rich-quick scheme**, which I fell for with my Liquid Genie product. The scammer said it was a sure-fire product, tested and ready for quick distribution, and that I could be the sole distributor for this product throughout the state of Nebraska.

Another scam tactic is to **create urgency**. I was told I must commit to the distributorship before anyone else accepted it. When I wanted more information, I was given the number of "another distributor" in another state, who, of course, gave them rave reviews.

I paid several thousand dollars for this distributorship and some products. Anyone want to buy my

Liquid Genie? I might still have some left. Just kidding, of course. I did receive my product – cases of diesel treatment and I excitedly tried it in my diesel engine car. It made no difference. Liquid Genie turned out to be nicely packaged kerosene. After contacting the FBI, I filed a report and (to date) have received about \$30 back.

Back to scammers and homes... Scammers utilize a form of get-rich scheme where they claim sellers can save thousands due to lack of expensive real estate agent fees, and still get market value. Creating Urgency they stress quick sale, no inspections, no strangers walking through home. My family member signed a purchase agreement selling their home for \$100,000 under present market value. They were scammed.

To help sellers avoid falling for scammers, we are introducing a new service: **Sellers Pre-Sale**



Consultations. These are designed for people like my family who was being scammed. Sellers get:

- Third party written report on issues of concern
- Rough estimate on potential cost of repair
- Designed for agents, to help their clients.
- Consultation Report can later be turned into a Pre-Sale inspection report, with repairs removed.

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09:00AM - 12:00PM

PAST PRESIDENT'S CORNER

JOHN HANSEN, 1983 PRESIDENT

What was the housing market like the year you were the OABR President?

As I recall, we were in the middle of extremely high interest rates and Reganomics. I recall the interest rate was 13.2 percent, and at that time, Nebraska had a usury law that capped the rate at nine percent, so it was difficult to get a mortgage in Nebraska. There were "wraparound" mortgages, utilizing old money and new money, or you had to assume a mortgage to make a sale. Typically, the seller offset the cost.

What is one of your most rewarding experiences while being President?

I went to a National convention in Hawaii with colleagues. One of my colleagues was there with her husband, and I tagged along with them to different sightseeing things. I

didn't realize at the time, but they were on their Honeymoon. Felt kinda bad that I didn't realize it (chuckle).

How has being involved with OABR helped you grow professionally?

You came up through the ranks by being on committees. I knew a lot of people who were active in the association. The ones who are successful in real estate were involved in committees. Bill Morrison was a mentor to me. I've been a REALTOR® since the early 70s.

Tell us about you. What are some of your hobbies/interests?

I went fishing up in South Dakota recently. I like traveling and going on cruises – went on one to Alaska and the Caribbean. I have three grown kids here locally and five grandkids. Also, I'm very involved with the airbase and the Offutt advisory council, which supports the airmen. It's the largest wing in the U.S. Raised over \$108,000 with a recent fundraiser. The 2019 flood took out a big portion of the base. Offutt is very important to the local economy. It's the largest employer, so we want to keep that up and running.

What attracted you to a career in real estate?

I graduated from college in 1968 and went into the Army. After that, I was a claims adjustor. I eventually became a Beaver Lake salesman when they were building it, but there wasn't any water there yet. All of a sudden, the real estate commission said I needed a real estate license. So, I started selling a lot more property and became a full-time real estate agent.

Any words of wisdom for new agents?

Today is a good time to get a mentor, someone who will teach you and show you how to do stuff. Get involved – you'll learn a lot going to committees. ■



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