

REALTOR® FOCUS

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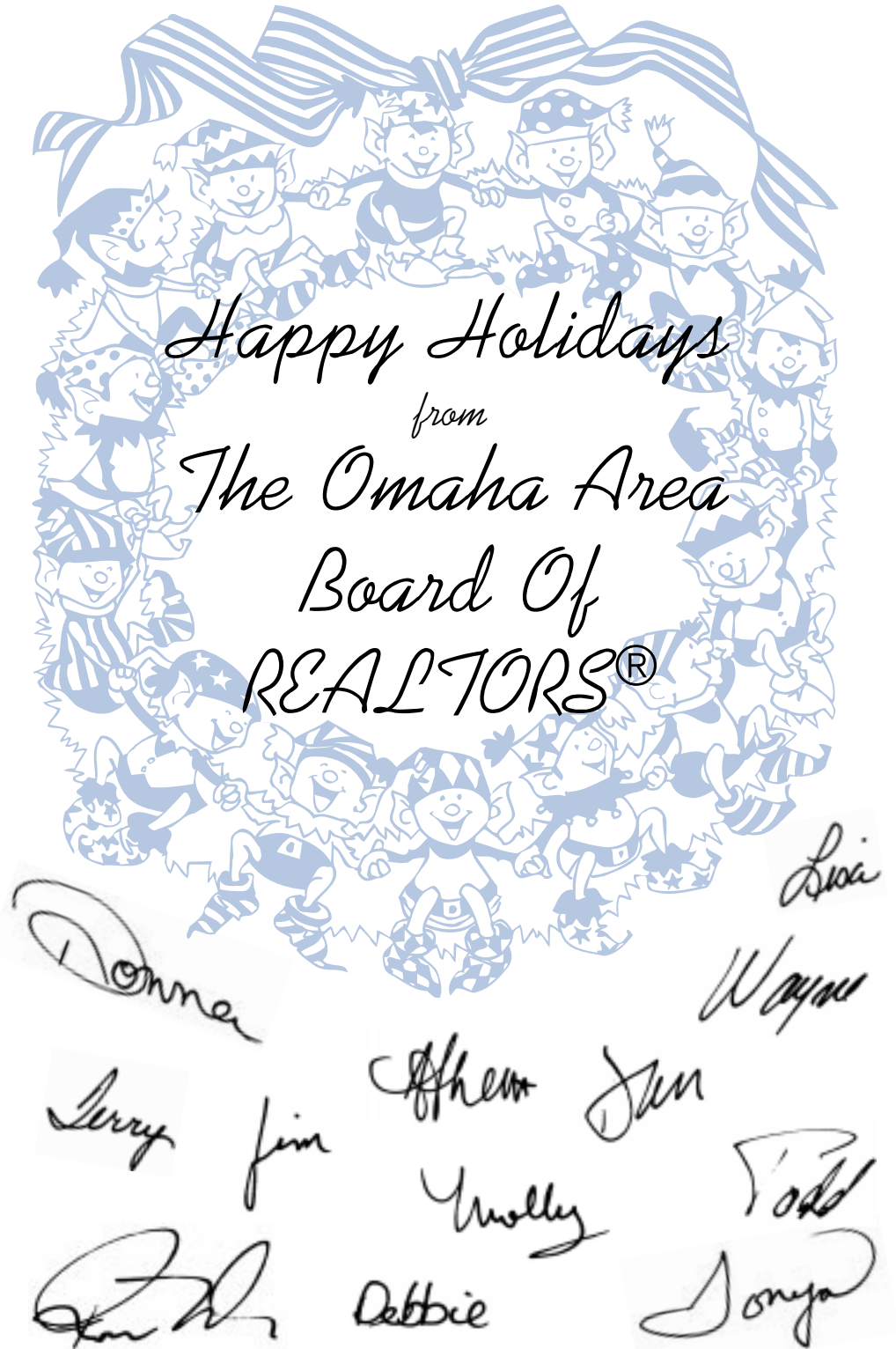
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Editor: Jim Patton
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Omaha Area Board of REALTORS®
11830 Nicholas Street
Omaha, NE 68154
(402) 493-2995

Office Hours:
Mon., Tues., Thur., Fri. 8am- 5pm
Wednesday 9am- 5pm



SIMPLE WAYS TO PREPARE NOW!

The fall rush is over, the holidays are looming... Now is the perfect time to prepare for the Y2K date change. Officials say that there should be few, if any, disruptions on January 1, 2000 but it pays to be prepared.

□ Prepare - NOW - the way you'd prepare for a long holiday weekend or impending storm. This means having several days of cash and extra medications on hand, stocking the pantry, buying extra flashlight batteries, etc. A thirty-gallon plastic garbage can and/or your car's trunk are great places to store emergency supplies.

□ Be extra careful about keeping written records of your account balances and financial transactions for the final 2-3 months of 1999.

□ Be on guard for Y2K scams. Date-change anxiety is tailor-made for con artists. Do not give away personal information such as you bank account, credit card or social security numbers unless you initiate the conversation and know exactly whom you're talking to.

Sources: John Bley, Director, Washington Department of Financial Institutions; The American Red Cross.

The logo features the words "Nebraska Real Estate Commission" in a bold, sans-serif font. The word "Nebraska" is on the top line, "Real Estate" is on the middle line, and "Commission" is on the bottom line. The text is white and set against a black background that is shaped like the outline of the state of Nebraska.

**The Nebraska Real Estate Commission
meeting will be held on
December 14-15, 1999
at the Ramada Inn Airport
located in Lincoln.**

Personals

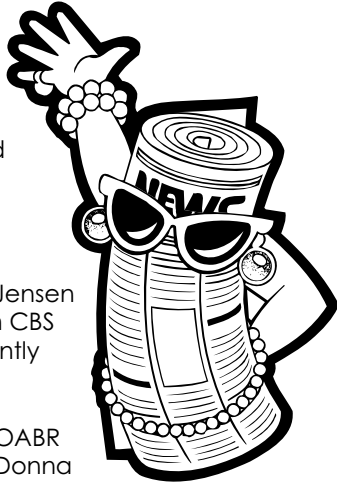
CONGRATULATIONS to Diane Adkins, Kathy Durham, Annie Hicks, Leigh Malec and Mark Tabor all of CBS HOME Real Estate who recently were awarded the Graduate, REALTOR® Institute of Nebraska (GRI) Designation.

CONGRATULATIONS to Bob Jensen and Debbie Hays-Klohs from CBS HOME Real Estate who recently became married.

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

SPEEDY RECOVERY WISHES to Carol Leisey from Prudential Ambassador Real Estate who recently had surgery.

WELCOME ABOARD to Scott Smith who came aboard as the Information Technology Specialist. He will provide computer support for OABR staff as well as members. Scott will also help us re-work our website.



COFFEE BREAK

THANK THE NOVEMBER 1999 SPONSORS

- Mark Byrd - American Building Inspection
- Chip Monahan - Mutual of Omaha/Investors Services
- Rick Heckendorn - Mortgage Express
- Pat Casey - The Home Buyers Protection Co

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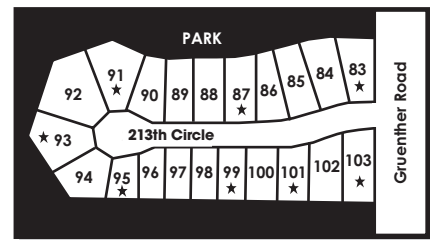
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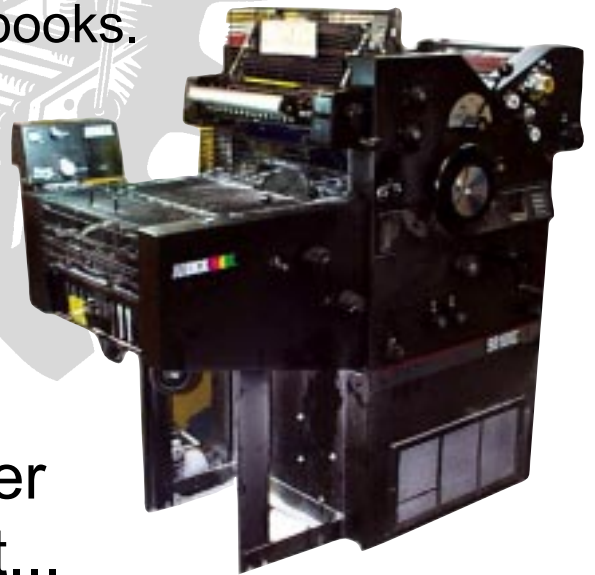
★ Zegers' Construction Lots

Contact: Suzy McCune
Warren Real Estate
676-4178 / 332-3356

P R I N T S H O P

Our designers are brimming over with fantastic ideas for your business card, post cards, corporate image (including logos), personal letterhead or other promotional materials! We can also print speciality items including rolodex cards, pens, keychains, yard signs, magnets, mugs, stamps... etc. And, remember, you don't have to be a member to take advantage of our services!!! Drop on by and browse through our sample books.

Whether you want full color, special ink colors, raised ink metallics or traditional black on white printing... we can do it all!



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REALTOR® Courtesy

Thoughts for us to all remember when showing properties listed by our fellow REALTOR®

- ❖ Call for ALL showings, even when the property being shown is vacant. It helps avoid uncomfortable situations with the present owner or other agents showing the property.
- ❖ Leave a card at each house. It's a gesture appreciated by the listing agent. If you do a lot of showings, consider getting some cheaper cards printed just for this purpose.
- ❖ Leave doors and windows as you found them.
- ❖ Leave lights on as you found them. Some owners like to come home to a well-lit home; others prefer to save on their energy bills.
- ❖ Respond to agent inquiries. You never know when tables will be turned and you'll be the one making the inquiry.
- ❖ If you have to cancel a showing, call. A simple phone call can save the current owner a disruption in their day.

The Golden Rule applies to more than just grade school!

Gail Olson

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A happy home is a home that is well
taken care of. So, remember:
"A Home Inspection For Your Protection"

Kurt Holmstrom
Owner

Do-It-Yourself Market Research

"So how am I doing?"

Have you ever posed this question to a customer? If so, you know how revealing the answer might be. In fact, you can — and should — solicit customer opinions frequently. What you learn can strengthen your business, and bring you new customers.

For example:

- ⇒ Send out a simple postcard survey, consisting of two or three questions.
- ⇒ At the end of each quarter, share your performance results with a few customers and ask them to explain how you can do better next quarter.
- ⇒ Ask your colleagues to assess your sales and customer service efforts.
- ⇒ After each customer-oriented telephone call, ask for a brief evaluation.

- ⇒ Invite a small group of customers to participate in a focus group, and provide you with informal advice on your plans and practices.
- ⇒ Give every customer a comment card, and invite them to evaluate you, pro and con.
- ⇒ Set up your personal "board," consisting of people interested in you. Once each year, ask members to convene for an "annual meeting" to discuss your performance.

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ANOTHER MEMBER BENEFIT FROM YOUR MLS!

DO YOU KNOW?

When completing listing information on a property that is outside of Omaha and has an address that is not obvious to our MLS Agents, (or could be confused with an Omaha address), don't assume that agents will be able to figure it out. For best marketing practice, make the location (and the directions) as clear as possible. Also, remember that Nebraska properties should no longer be listed by rural route numbers, but by actual street address. P.S. Don't include the name of the "nearest town" in the street address unless the property is legally in that town. It's better to place it in REMARKS (RM1-4 & AR1-3).

Utilize the MLS to its fullest potential!
Look for NEW "Do you know" MLS information in next month's FOCUS.

WCR Holiday Installation & Tea

The Omaha Chapter
of the Women's Council of REALTORS®
invites you to attend the
1999 WCR Holiday Installation & Tea
Wednesday, December 8, 1999 at 3:00 pm.
Regency Lake Clubhouse
606 Regency Parkway
Omaha, Nebraska



Join us for the afternoon as we welcome our new 2000 WCR officers into their positions and than the previous WCR officers who have served us so well in the past year. Awardees for WCR REALTOR® of the Year, WCR Affiliate of the Year, Outstanding Service Award and Scholarships to Members will be announced.

Refreshments will be served.

Hope to see you there!

The upcoming New Member Orientation is scheduled for Tuesday and Wednesday, January 4 & 5 from 8:30 a.m. to 4:40 p.m. and Thursday, January 6, 2000 from 8:30 a.m. to 11:00 p.m. The OABR Bylaws require that every new member attend an Orientation Program upon application for membership in the Omaha Area Board of REALTORS®.

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Moving into the New Millennium: Business Wise with Vigor and Energy

Plan to attend the OABR Membership Meeting scheduled on Wednesday, January 19, 2000 at the German American Society, 3717 S. 120th Street. Sister Marie Micheletto will be speaking to the membership on "Moving into the New Millennium: Business Wise with Vigor and Energy".

A Buffet Lunch will be available at 11:30 a.m. for a cost of \$9.00. The program will begin at noon. To make reservations FAX the reservation form to 493-7189, call Donna Shipley at 493-2995 Ext. 307, or make checks payable to OABR and send to 11830 Nicholas St., Omaha, NE 68154, Attention Donna Shipley. Reservations must be made by January 17, 2000 by noon. No cancellations after 5:00 p.m. on January 17, 2000.

✂

Name _____

Company _____

Payment Amount: \$ _____

Payment Method:

Check

Credit Card: Visa MasterCard

Card # _____ Exp ____/____

Signature _____

Pay at the door (no shows will be billed \$12)

The Swingin' 40's

An Evening at the Stork Club



Joe Valenti & Linda Ladd adding flair to the evening's fashions.

The 19th Annual WCR Style Show and Business Fair was held November 2, 1999 at the Holiday Inn Convention Centre. The theme for the evening was "The Swingin' 40s: An Evening at the Stork Club."

Terri Young, Style Show Chair, and Katie Adams, Business Fair Chair, along with their very talented and enthusiastic committee members put together a wonderful evening for all in attendance. Dave Webber was, once again, our Master of Ceremonies as he helped Beth Reher of Younkers

with the model introductions. Prairie Cats provided live music for the evening, which was a wonderful addition.

Thanks also to the Business Fair Participants for their continued support of this sell-out event. Funds generated from the Style Show/Business Fair provide membership and educational opportunities for WCR members.



JoAnn Grennan & Nate Dodge take to the stage.



Bev Nichols thanking all attendees for their participation in making the Evening at the Stork Club a success.

Continuing Education

MCAHON SCHOOL OF REAL ESTATE: Call Sally at 391-1494 or 391-5912 for reservations

RANDALL SCHOOL OF REAL ESTATE: Call 333-3004

Dec 14 Selling New Construction -Understanding The Needs of the Builder and Buyer

..... 0443 3 8:30am-11:45am

Dec 14 Tax Lien Certificates & Tax Deeds: Investment, Insight, Information

..... 0416 3 1:00pm-4:15pm

Dec 15 Wood Destroying Insects & The Licensee A0048 3 8:30am-11:45am

Dec 15 Trust Accounts 0319R 3 1:00pm-4:15pm



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593-9200

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Because we at HomeSource are concerned with top quality service to our clients and referrals, we thought you might like to know what past clients had to say about our service.

<input type="radio"/>	"Everything, from the quick response to phone calls and the thoroughness of the inspection, to the report that is easy to interpret. I will refer friends! Thank you." <i>Julie Calhoun, Papillion</i>
<input type="radio"/>	"Professional material and thorough inspection. We appreciate your professional approach." <i>Alan & Karen Meyerott, Omaha</i>
<input type="radio"/>	"How complete and thorough the inspection was & I was impressed with the inspector's knowledge and helpfulness. The FREE Home Preservation Video and Checklist was very helpful, too." <i>Tavi Baker, Omaha</i>
<input type="radio"/>	"A very detailed inspection report. Easy to do business with." <i>Mark Herbst, Omaha</i>
<input type="radio"/>	"Inspector's confidence and friendly presentation" <i>Douglas Marshall, Bellevue</i>
<input type="radio"/>	"Knowledge and communication skills of the inspector" <i>J.V. Maganti, Omaha</i>
<input type="radio"/>	"Ability to discuss one-on-one with the inspector" <i>Michael Morriarty, Omaha</i>
<input type="radio"/>	"Quick response and answered all concerns" <i>Jim Anderson, Omaha</i>



MEMBER

Todd Shearer

HOME MAINTENANCE TIPS FOR NEBRASKA WINTERS

ROOF:

- Clean out gutters.
- Check that downspouts are attached.
- Sweep debris from flat and low slope roofs.
- Check that chimney and vents are clear from obstruction.

GROUNDS AND YARD:

- Drain outside water lines and hoses.
- Disconnect hoses from hose bib.
- Clean area wells, window wells and storm drains.

DOORS AND WINDOWS:

- Check weather stripping for damage and tightness of fit.
- Install storm windows.

HEATING AND COOLING:

- Have your furnace cleaned and serviced.
- Clean dirt and dust from around furnaces.
- Change Furnace Filter (monthly).
- Turn the humidifier setting to winter.
- Remove window air conditioners for winter.

ELECTRICAL:

- Check the condition of lamp cords, extension cords and plugs.
- Be careful not to overload electrical circuits with holiday lighting.

For information on obtaining The Homeowners Guide to Home Preservation Booklet and Corresponding Video please call 573-0686.

Todd Shearer is the Owner and Chief Inspector for HomeSource Home Inspection Company, a local home inspection company who proudly displays the ASHI" logo. Todd is also the current Treasurer for the Local ASHI" Chapter, Greater Omaha American Society of Home Inspectors.

Please share this list with your clients. Wishing all of our Real Estate Associates a Happy and Safe Holiday Season. *Your Friends at HomeSource.*



CO-OPS WELCOMED!

CO-OPS
WELCOMED!



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Twas the night before Christmas, when all through the house
Not a creature was stirring not even a mouse;
The sign was stuck in the lawn with care,
In hopes that the buyers soon would be there;

The REALTORS® at open house had all been fed,
While visions of commissions danced in their heads;
But the first buyer who saw the house on a map,
Had between what he had and the list price a gap.

When out on the lawn there arose such a clatter,
It was buyer #2 – the Mad Hatter!
He had made a great offer with savvy and flash,
Tore open his briefcase and threw out the cash.

I thought the appraiser might value too low,
I'm just a REALTOR® - what do I know?
When, what to my wondering eyes should appear,
But an acceptable contract and a lender no fear.

With a termite inspector so thorough and quick,
I knew in a moment, I wouldn't be sick.
More home inspections that all sound the same,
We whistled and shouted and called them by name:

“Now ROOFER! Now GARDENER! Now PAINTER a mixin’,
New carpet, new vinyl new hardwood we’re fixin’.
To the top of the stairs! To the top of the wall!
More estimates, more bids, now more contractors call!”

And then, in a twinkling, I heard such good news,
After fretting and worrying, this I could use.
As I lifted my cell phone and dialed, I found,
The loan docs are here, with nary a sound.

Her eyes how they twinkled! Her dimples how merry!
Escrow instructions with her she carried.
Closing costs didn't seem too low,
But I reminded the buyer sometimes we don't know.

The cashiers' check held tight in this teeth,
My buyer was calm his nerves underneath.
He spoke not a word, but went straight to his home.
I gave him the house keys no more to roam.

As we compose this real estate Christmas prose,
Alas this not how each escrow does close.
Before you buy or sell, give us a whistle,
As REALTORS® we'll keep you out of the thistles.

Please give us a chance, And feel free to call,

**“HAPPY HOLIDAYS TO YOU
AND HAPPY NEW YEAR TO ALL!”**

Written by Nancy Schubb, REALTOR® Associate with Security Pacific Real Estate in Walnut Creek, CA.



ISN'T IT TIME FOR YOU TO GET ONLINE?

New Software Makes Building Your Own Web Site Easy and Affordable

Almost everyone knows about the Internet. But not everyone knows just how much it is changing the shape of our world and our work. In fact, the Internet has become so integral to so many people's daily lives, that they find it hard to imagine life without the World Wide Web and email. From browsing for information, to shopping to communicating with family, friends and business associates, the Internet has become a way of life. If you've been considering a web site for your organization, there's never been a better time to go online.

Did you know?

- ▶ More than 10 million people log onto the World Wide Web every day, four times as many as last year.
- ▶ Over 70% of all large companies and over 20% of smaller companies have Internet access.
- ▶ More than 50% of all PCs in the workplace and 60% of all PCs in the home are connected to the Internet.
- ▶ There are almost 40 million households currently online.
- ▶ Almost 18 million households are shopping online with 3 million *new* households expected to shop online this holiday season.
- ▶ 74% of Americans think the Internet will change society more than the telephone or TV.

With numbers like these, what are you waiting for? The time is right to get online with a professional web site that can grow your business unlike ever before. For instance, a web site can expand your business' reach by exposing your organization and its message to millions of people worldwide. But even if you don't have global aspirations, web sites are proven to increase local and regional exposure to tens—even hundreds—of thousands of contacts previously unreachable.

The fact is no other medium can deliver so many prospects for so little cost. Think of it this way. It would cost thousands of dollars to print in a brochure the information contained on a typical four-page web site. Add to that the costs of mailing lists, envelopes and postage and it is easy to see why a web site is so cost effective. Plus, a web site affords you the luxury of no-cost, instant updates. You can change your content as often as you like without added expense or waste.

A web site also lets you grow your customer or contact base because a web site is interactive. Interested visitors can communicate with you instantly, and you can retain that visitor information for future communications. There's no faster, more efficient way to create a customer database than with a web site.

Finally web sites are proving to be the future of commerce and are already a highly effective way to sell goods and services.

Researchers project that e-commerce (online sales) will top \$1.3 trillion in 2003. And small businesses are already getting a significant piece of that pie. One small business web site, which sells Southwest gift items, reported over 150 inquiries per day during the 1998 holiday season. Fifty times more than expected! Another selling children's swimwear increased sales over 100% within the first month of launching their web site.

Well, if high cost, technical expertise or lack of time are holding you back from participating in the Internet revolution and the wealth it is creating, then the barriers are gone. Everyone from doctors, lawyers, insurance agents, realtors, florists, interior decorators, gift shops, and more are discovering they don't need thousands of dollars to hire a web site designer. They don't need weeks and months to dedicate to site development. They don't even need technical knowledge to program the pages. They found they could do it all with software available to you right now.

Thanks to a partnership with the Omaha Area Board of REALTORS® and Go Daddy Software, you can own the most complete web site development tool, and with it you can build your own web site in less than two hours. That tool is called WebSite Complete™ and there's never been an easier, faster way to create a fully functioning, high-quality custom web site. You just follow the steps in the software to create your site, then post it with a click of the mouse right from the WebSite Complete software.

Thousands of people are already creating their web sites with WebSite Complete, and the web sites created with this easy-to-use software and showing up all over the Internet. Artists, insurance agents, auto brokers, event planners and more have created sites with unique, personalized looks that fits the business and the goods or services offered. And in each case, a person with little to no technical experience created the site.

WebSite Complete users are praising the software for its ease of use and quality results. Ben Cook of Cheyenne Wyoming said, "I am very impressed. Your software definitely creates great looking pages." And Sumner Weisman of Framingham, Massachusetts wrote, "Excellent software package." Unfortunately, not everyone finds out about WebSite Complete in time. Joyce Svendsen of New Jersey wrote, "Thanks for a great product. If I had this a month ago I wouldn't have spent \$1,000 to have a web site done for me!"

Go Daddy Software distributes over one hundred copies of WebSite Complete every day! This is your chance to use this popular software and create your own web site. To get your personal copy of WebSite Complete, call Go Daddy Software at 1-888-566-2948 or visit their site at www.godaddy.com. Be sure to mention the Omaha Area Board of REALTORS® On-line Partner number **(110049)** to take advantage of this special offer. With WebSite Complete, now's the time to get online!

We're Here To Lend A Hand.

**(Or Eight Of
Them).**

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Dan Witt Makes Your Job
Easier – And More
Profitable –
Than Ever!**

At Dan Witt Homes, we're working harder so you don't have to! Just register your clients with our New Home SpecialistsSM on their first visit, and we'll do the rest. It's easy – fast – and profitable!

With our wide selection of quality homes and easily adaptable floorplans, your clients will find that perfect home they've been searching for – right here at Dan Witt Homes!

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- **DEER CREEK - *Coming Soon!***
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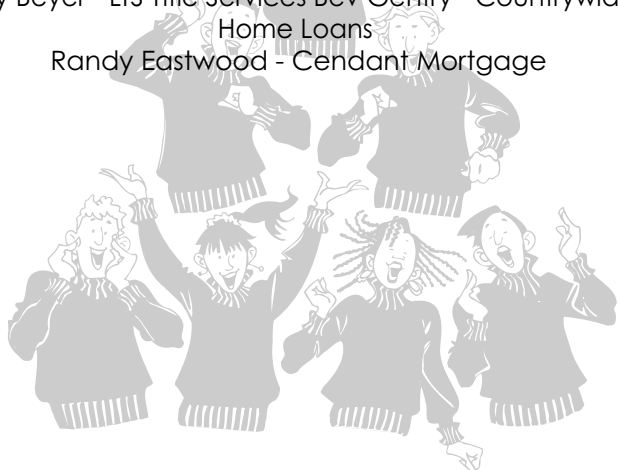
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What Is... THE AFFILIATE COUNCIL?

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.

Please support the following people who support you

- President Rick Bacon - Residential Mortgage Service Inc
- President Elect - Bob Kresnik - Mortgage Express
- Secretary Linda Ladd - Omaha Homes Magazine
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Dirt: Keep that Computer Enemy at Bay



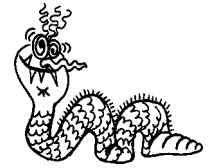
If you've invested a lot of money in your computer system -- and no doubt you have -- you probably do whatever you can to keep your hardware and software running properly. But computer systems have one enemy that you may not have thought about: dirt.

Dust and grime can damage your equipment, and keep your system from functioning properly. In severe cases, it can bring your system to a screeching halt. Some suggestions:

- Inspect your equipment once a week for dirt and fuzz.
- Use dust covers whenever your equipment is not in use.
- Periodically turn your keyboard upside down and shake loose any grit.



- Clean your equipment with compressed air, or wipe it down with a good dust cloth obtained from a computer dealer.



- Ask a technician to inspect the interior anytime your computer is in service.
- Clean your monitor with approved liquids obtained from a computer dealer..
- With a mini vacuum, clean between the keyboard keys and around the vents.
- Swab your computer keys with a dealer-approved solution.



STATISTICS

Statistics (all figures are most current available)

REGISTER OF DEEDS OFFICES:							
	October 1989		October 1998		October 1999		
Douglas County							
Mortgages	1522	\$181,486,280.12	3327	\$ 300,098,856.64	2710	\$300,038,743.62	
Deeds	1307	\$64,971,237.00	1568	\$ 127,291,116.30	1478	\$144,641,000.00	
Exempt Deeds	409		494		424		
Sarpy County							
Mortgages	382	\$30,224,246.00	982	\$176,517,699.42	781	\$ 146,084,140.33	
Deeds	334	\$16,763,000.00	339	\$37,057,000.00	344	\$ 46,068,000.00	
Exempt Deeds	79		86		87		

CHAMBER OF COMMERCE OMAHA INDICATORS

(new construction Omaha MSA)

	Oct-98	Oct-99
Total # Permits	395	343
Valuation (\$000)	\$66,041	\$79,029
Single-Family Residential # of Permits	316	276
Valuation (\$000)	\$28,491	\$32,889
Multi-Family Residential # of Units	101	10
Valuation (\$000)	\$5,923	\$642
Non-Residential # of Permits	73	63
Valuation (\$000)	\$31,626	\$45,498

MLS RESIDENTIAL PROPERTIES

	Oct-98	Oct-99
# of Residential Listings	1183	1068
YTD	12957	12360
# of Closed Residential Sales	768	593
YTD	6730	6726
Total Volume of Closed Sales \$	\$98,884,990	\$79,499,824
Avg. Sale Price \$	\$128,508	\$134,063

MLS TYPE OF FINANCING BY UNITS

	Oct-99
None Reported	365
Private	1
VA	20
FHA	37
Wrap Around	0
Conventional	128
Conventional 10%	2
Conventional 5%	3
Blend	0
VA Bond (NIFA)	3
FHA Bond (NIFA)	23
Conv. Bond (NIFA)	0
Loan Assump. RRQ	0
Loan Assump. NoRRQ	0
Cash	20
FmHA	0
FmHA Bond (NIFA)	0
Seller Assistance	1
Other	1

New Members and Changes...

NEW MEMBERS

Clinton Boyd –CBSHome W Maple
Judy Doose –BJ Brown & Associates
Gary Patricelli-Celebrity Homes
Jackie Dolinsky-CBSHome W Maple
Merle Comfort-WHY USA Geschwender
Mary Aust-CBSHome W Maple
Michael Schmidt-Success 100 PC
Kristen Freel-NP Dodge W Dodge
David Clark-WHY USA Independent Brokers

NEW COMPANY MEMBERS

None

NEW AFFILIATE MEMBERS

Kirk Tibbles-Affordable Pest Control

NEW INSTITUTE AFFILIATE MEMBERS

None

NEW MEMBER CANDIDATES

Rich Bak – Apple Realty
Patti Hall –Dan Witt Homes Inc.
Honesty Norman –RE/MAX Real Estate-
Bellevue
Vincent Ferguson –Home International Realty
Inc
Eric Emas –Century 21 Dundee
Patty Pandzik –CBSHOME Lakeside
Gary Kolvek –WHY USA Geschwender
Scott Nigro –P.J. Morgan
Janet Robbins –The Prudential Ambassador

NEW COMPANY CANDIDATES

Charlie Randone –Randone Real Esatate

NEW AFFILIATE CANDIDATES

None

NEW INSTITUTE AFFILIATE CANDIDATES

None

MEMBER TRANSFERS

David Elliot-Meisel from Byron Reed to First
Real Estate
Therese Wehner from CBSHOME 120th Pacific
to CBSHOME Lakeside
Karen Sheahan from CBSHOME N 114th to
CBSHOME Davenport
Selena McNair from The Prudential Ambassa-
dor to NP Dodge W Dodge
Lenore Polack from CBSHOME N 114th to
CBSHOME Davenport
Mike Mullenberg from CBSHOME N 114th to
NP Dodge W Dodge
Helen Wyman from NP Dodge 178th Pacific
to The Prudential Ambassador
Julie Burks from The Prudential Ambassador to
First Real Estate
Maureen Quinlan from Century 21 Wear to
The Prudential Ambassador
John Patton from CBSHOME N 114th to
CBSHOME W Dodge
Pota Rakes from CBSHOME N 114th to
CBSHOME Davenport

MEMBER REINSTATES

Sheri Monette –Masters Real Estate
Jim Raymond –NP Dodge Papillion
Eric Smith –RE/MAX Real Estate

COMPANY ADDRESS AND PHONE NUMBER UPDATES

(If your firm address and /or phone number
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DECEMBER 1999

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	8:30 am WCR Mtng. 1-4pm REALTOR.com	8 am Toastmasters MLS active books delivered	Hanukkah
5	6	IREM Industry Forecast (Georgetown) 8:15 CIC Execs. 1-5pm IREM ORIENTATION 8:30 am to 4:40 pm	9 am Member Services Committee 3pm WCR Tea Installation ORIENTATION 8:30 am to 4:40 pm	ORIENTATION 8:30 am to 11 am	8 am Toastmasters	11
12	13	1-4pm REALTOR.com 1-5pm IREM	15	16	8 am Toastmasters MLS active books delivered	18
19	20	9:30 am Education Forum 1-5pm IREM	22	23	Christmas Eve Office Closed	25 Christmas
26	27	8:30am IREM Execs 1-5pm IREM	29	30	New Year's Eve Office Closed	31

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