

The INSIDE STORY

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THE HEART OF VOLUNTEERING

By Mike Dyer

Driving back from New York after helping with the aftermath of Hurricane Sandy, I couldn't help but have a great feeling about what was accomplished while I was there. The team of volunteers I worked with certainly had our feet on the ground in the middle of a mess.



Not all volunteer work is glamorous, but to be part of something bigger than myself -- to help others -- is an incredible feeling. Going into this venture, my goal was to do what I could to help others. What I didn't anticipate was what I would be getting in return -- such appreciativeness from those I helped and a heightened personal awareness of how those little things that I tend to let bother me, the ones that I can't get out of my mind and keep me up at night -- well, those weren't such big

problems anymore.

It's a new year and a new opportunity for all of us to make a difference. I encourage you to find opportunities to give back -- whether that is helping your neighbor, your community, your schools or maybe even a complete stranger. Your efforts could be life changing for someone or maybe even yourself!

Happy New Year!!

Thank you for the referrals

A referral from a former client or friend is the greatest compliment our firm can receive. We are grateful for every referral -- below is a list of the people who recently referred a friend or family member to our firm. We would like to publicly thank each and every one of them.

Alan Jenson
Mike Duffield
Charles Townsend
Ronny Vampola
Chris Leach
Mary Brown
Julie Barrientos

Mike Matthews
Claude Hampton
Maria Moore
Michael Dunning
Michael Majors
Trisha Vanderpool
Marty Crowley

John Lindsey
Dwain Phillips
Roseland Looney
Ron Middleton
Doreen Merry
Claude Harris
Greg Garland

Matt Saathoff
John Carrier
Ed Noethe
Bill McGinn
Susan Schneider
Keith Howell
Jim Connor

David Thompson
Dennis Fischer
Jim Conner
David Thompson
Ryan Holsten

Thank You

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We're Your Team.*

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www.dyerlaw.com and enter
your questions. You will get
confidential answers from
one of our attorneys.

NEW YEAR ~ NEW REAL ESTATE STORY!

By Lisa Ritter, Guest Contributor

From a seasoned Realtor's perspective, it's so awesome to be telling a fun new story about the real estate market. It was a drag for a few years to consistently be delivering bad news to sellers. I no longer have to start out my pricing presentation with, "Don't kill the messenger".

Here are some highlights about where we are at in the Omaha Metro Market:

- We have the lowest number of single family residential homes listed in the five years since the Omaha Area Board of Realtors has been tracking that number in 2007. In the 11 years I've been doing business, I've never seen it lower.

- According to Omaha Area Board of Realtors MLS Statistics, 11,031 homes were sold by the end of November 2012, an increase of 1,861 from the same time period in 2011.

- As of Dec. 13, 2012 interest rates were at about 3.5% for a 30 year fixed rate loan and 2.75% for a 15 year loan.

Here's what those highlights should mean to you:

- If fear of not being able to sell your home has been keeping you out of the market, don't let that hold you back any more. The number of buyers out there has increased dramatically, and they simply don't have as many choices as they used to. If you price your home similarly to other like homes in your neighborhood, you're going to be able to make a move.

- While market conditions are improv-

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ANNOUNCEMENT

The Nebraska Workers' Compensation Court has announced an increase in the mileage rate to 56.5 cents per mile for travel to seek medical treatment or while participating in a vocational rehabilitation plan. Additionally, the maximum weekly income benefit has increased to \$728.00. This rate applies to work-related injuries and illnesses occurring on or after January 1, 2013. Both increases went into effect as of January 1st.

QUICK TIP

It's freezing cold outside. You may be tempted to warm your car up in your garage. THINK TWICE!! Even with the garage door open, carbon monoxide can build up very quickly in the garage and living areas of your home subjecting you and your family to dangerous fumes.



IT'S A BOY!



We are thrilled to announce the birth of Soren James Handley. David and his wife, Anna, welcomed their adorable baby boy to their family on November 17th. He was 8 lbs. 4 oz. and 20 ¼ inches long. Welcome to the world baby Soren!

8 lbs. 4 oz. and 20 ¼ inches long

RECIPE OF THE MONTH

EGG CASSEROLE

Approximately 6 servings
(by Tania Lohrman)

12 eggs, beaten
1 1/2 pounds ground breakfast sausage or bacon
7 slices white bread, torn into pieces
1 teaspoon salt
1 teaspoon ground mustard
Pepper to taste
16 ounces shredded Cheddar cheese, divided

DIRECTIONS

1. Preheat oven to 350 degrees F (175 degrees C).
2. Brown sausage or bacon in a large skillet over medium-high heat. Drain off grease, and set aside to cool. Pour the eggs into a lightly greased 9x13 inch baking dish.
3. In a separate large bowl, combine the meat, bread, seasonings and 12 ounces of the cheese. Mix well and pour this into the egg mixture. Top with the remaining 4 ounces of cheese and cover with foil.
4. Bake at 350 degrees F (175 degrees C) for 15 minutes, uncover, and bake until casserole is golden brown and bubbly.

You can alter this recipe to suit your family's tastes – substituting whole grain bread, using a mixture of meats or adding onions and bell peppers.



BON APPETIT

Client's Bill of Rights

Lawyers will tell you that it is impossible to offer a guarantee in the legal business. WRONG! We say that law firm clients should settle for nothing less! Remember, your attorney works for you - not the other way around.

At Dyer Law we believe we can promise our clients quality service with personal attention. We believe that as our client, you are entitled to have the:

1. Right to loyalty to you and your cause.
2. Right to be updated regularly and in a timely manner as to the progress of your case.
3. Right to our respect.
4. Right to expect competence from our firm and all who work here.
5. Right to know the truth about your case.
6. Right to prompt attention from us.
7. Right to have your legal rights and options explained in plain English without legal mumbo jumbo.
8. Right to a fair written fee agreement with our firm.
9. Right to a fair fee for the work we do.
10. Right to make the ultimate decision on your case.



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ing for sellers, it's not a situation where you can see a ton of appreciation yet.

-Most sellers end up paying the closing costs for the buyer which typically run about 3-4% of the sales price.

-A low supply of housing inventory means that if you see a house that you like and perceive it is a good value, you better jump on it. If you feel that way about it, odds are someone else does too. As Realtors, we are experiencing more and more competing offers. If you feel like you'd be heart sick if you lost in a bidding war, you need to be pretty close to asking price if not, maybe even full price.

-With interest rates being at historic lows, if you've been thinking about making a move up, there's never been a better time. In recent years, some folks wanted to make a move but couldn't get their home sold. Fortunately, that excuse should now be gone.

Lisa Ritter is the owner/broker of
RE/MAX Results in Omaha, Nebraska

Referrals

We want you to think of us as your law firm.

If you have a legal matter that needs attention, let us know. If we can't handle the matter, we will refer you to a firm that can.

Please feel free to refer us to your friends and family for their legal needs. We welcome the opportunity to help.