

Auctioneer

NOVEMBER 2007

The official publication of the National Auctioneers Association

Legislation challenges auction industry across the U.S.

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- Online trading houses exempt from license laws
- States debate auction license laws
- Bad-check writers at auction punished

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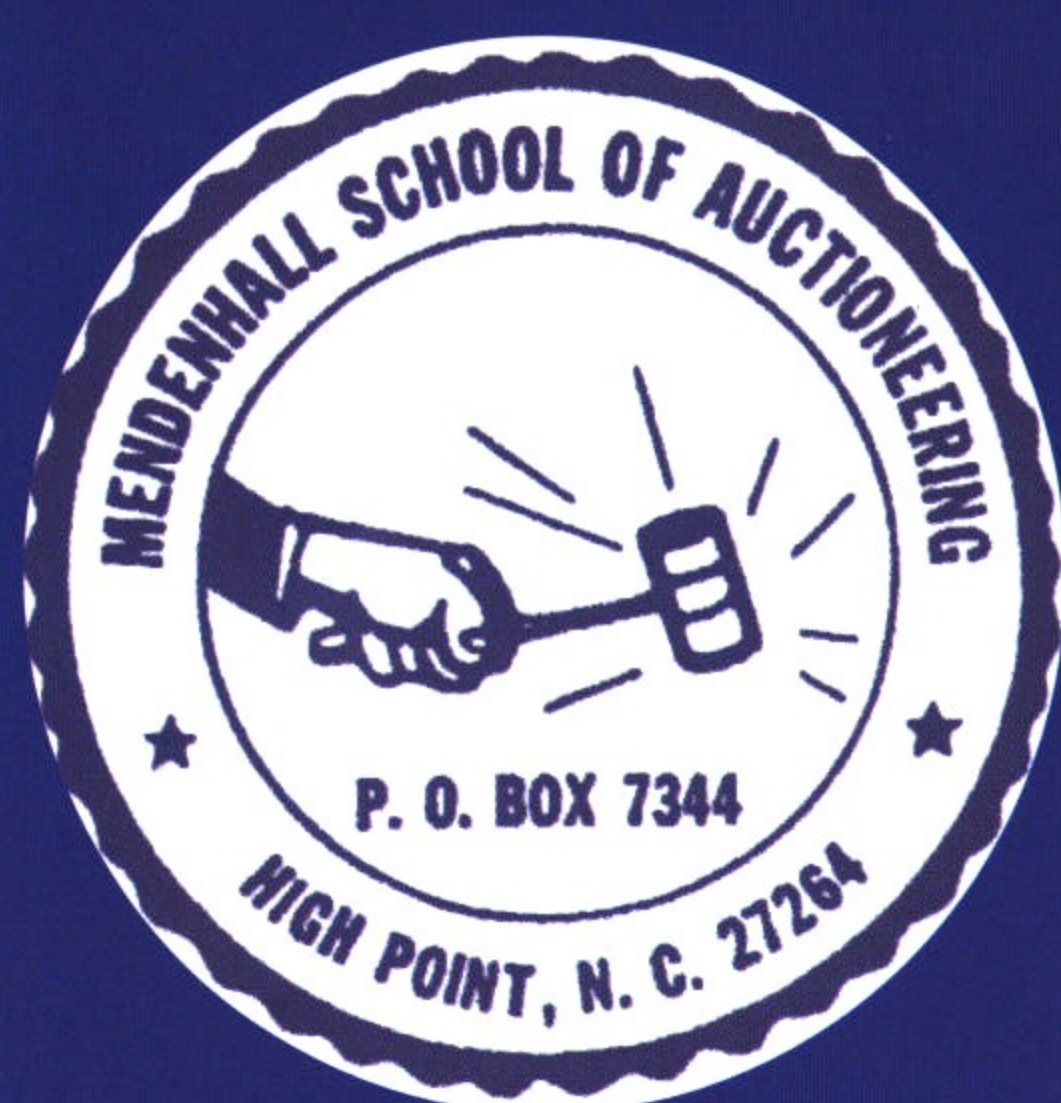
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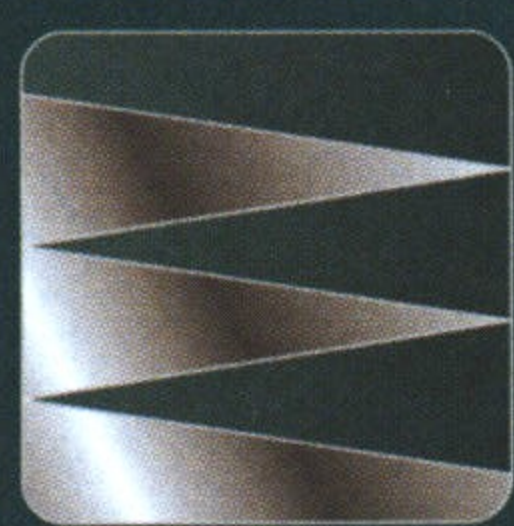
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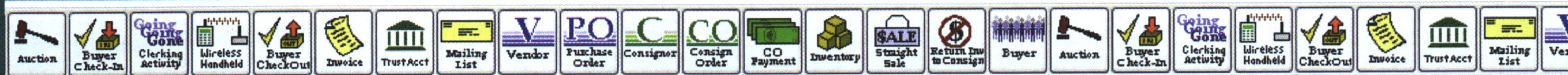
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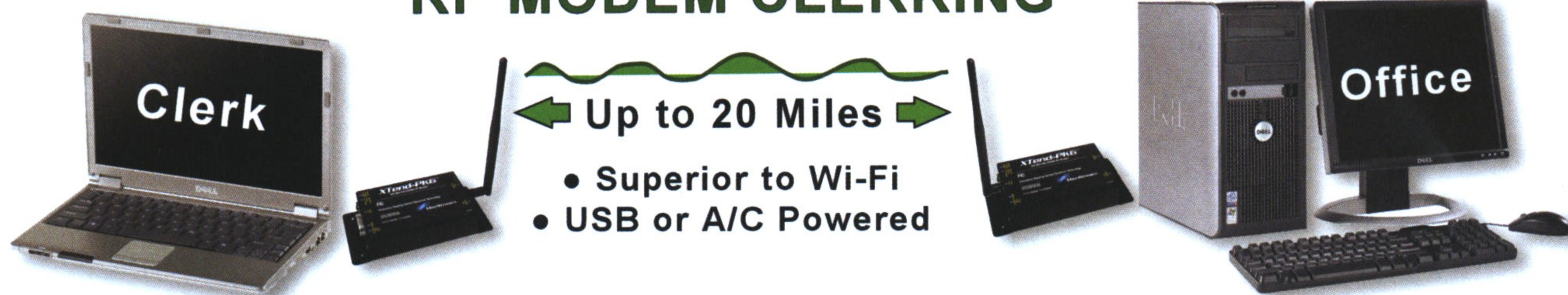
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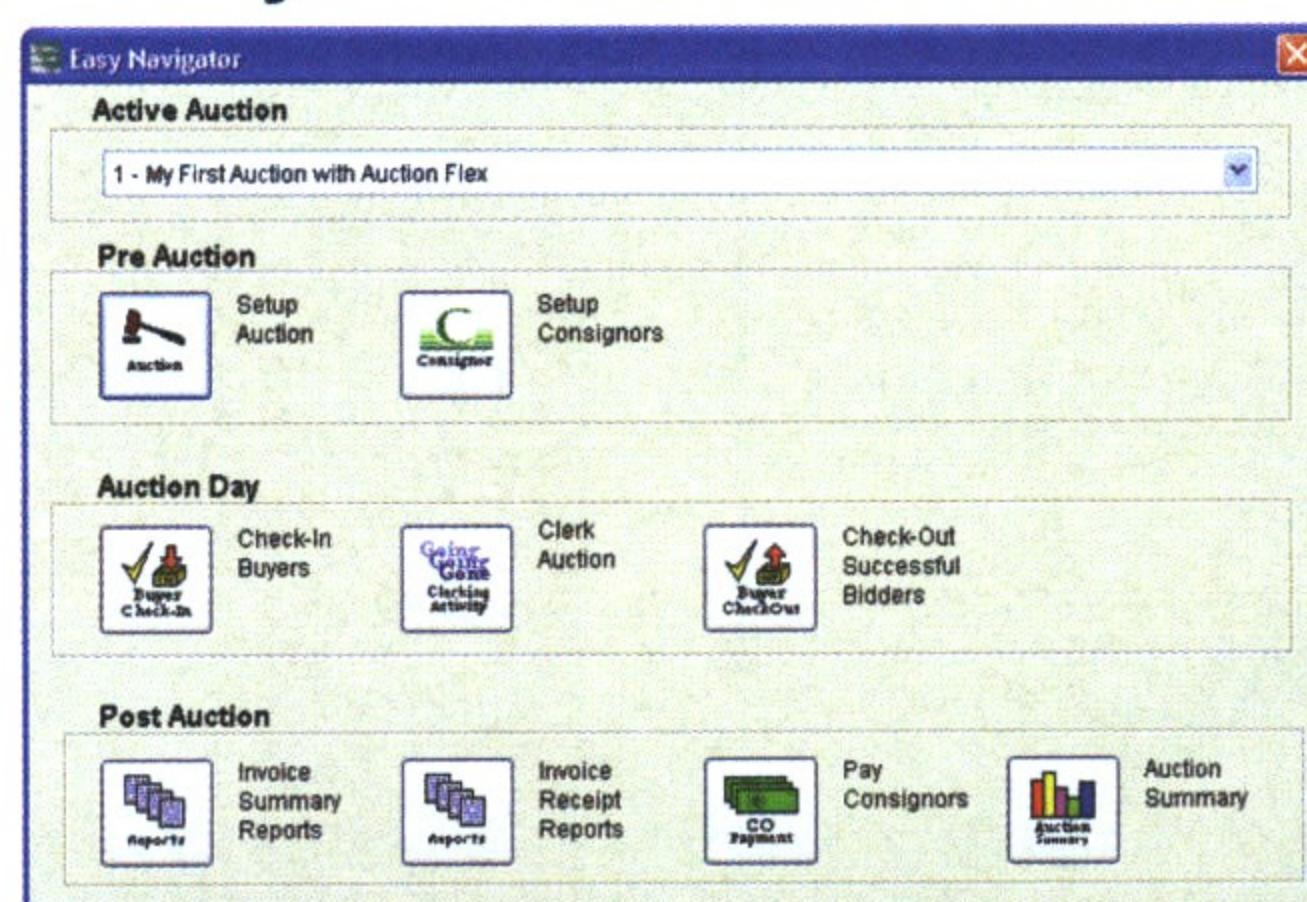
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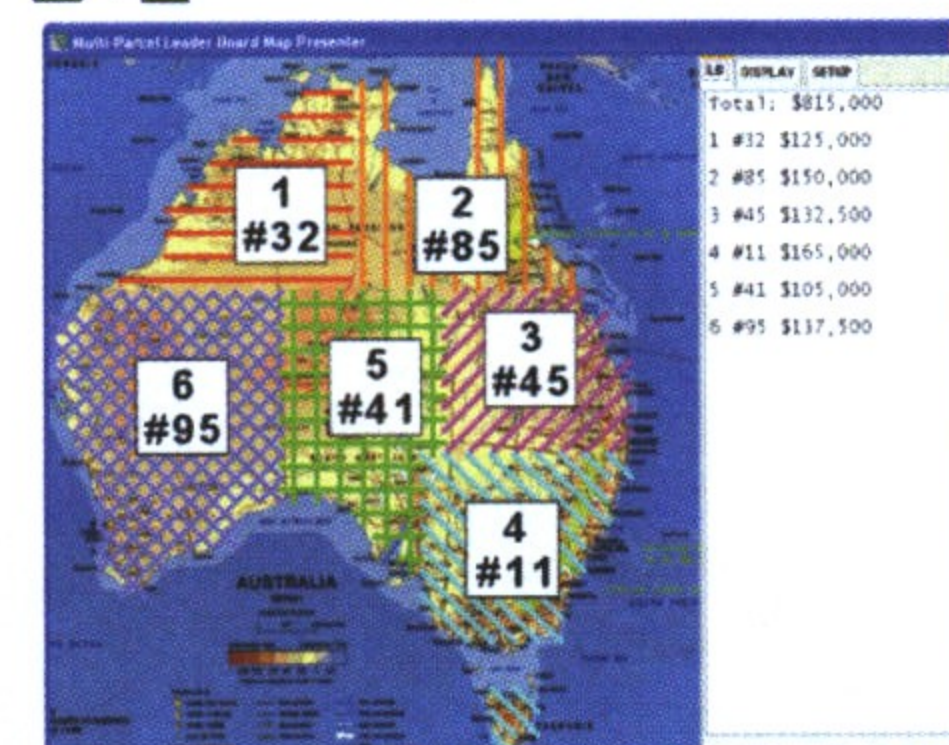


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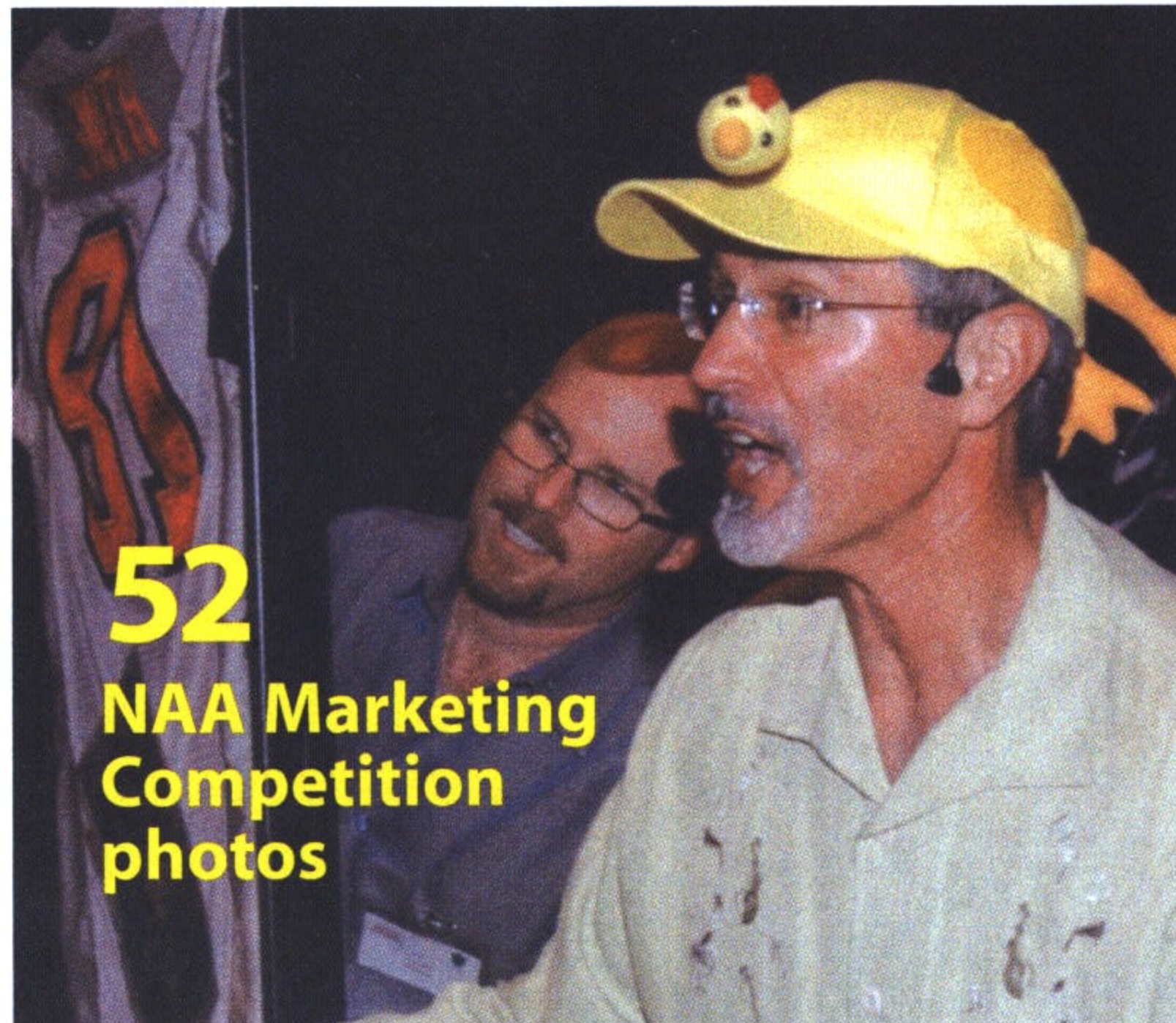
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On the cover

Bills in many state legislatures across the country are threatening the auction industry. When one burdensome law is passed in one state, legislators in other states see that and soon begin working to pass the same law in their states. Soon a trend can spread across the country.

It helps for you to be aware of these dangers and that NAA, and state Auctioneer associations, are working to stop problem legislation. Often, they call on your brief help to make your concerns known on these issues. This month's cover story tells about the current legislation and how you can become involved.

Cover illustration by Ryan Putnam



Auctioneer

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Dear NAA,

I just wanted to let you know how great NAA's "Press Release" tool works!

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(Editor's Note: Find the Press Release service at www.auctioneers.org to see a template of a press release and advice on how to send press releases to get media coverage.)

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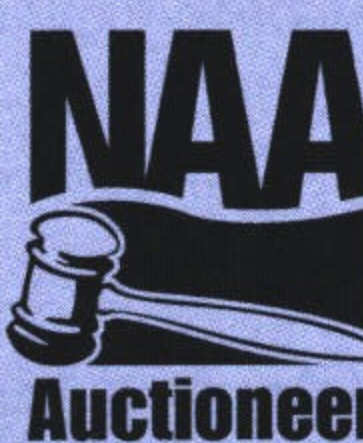
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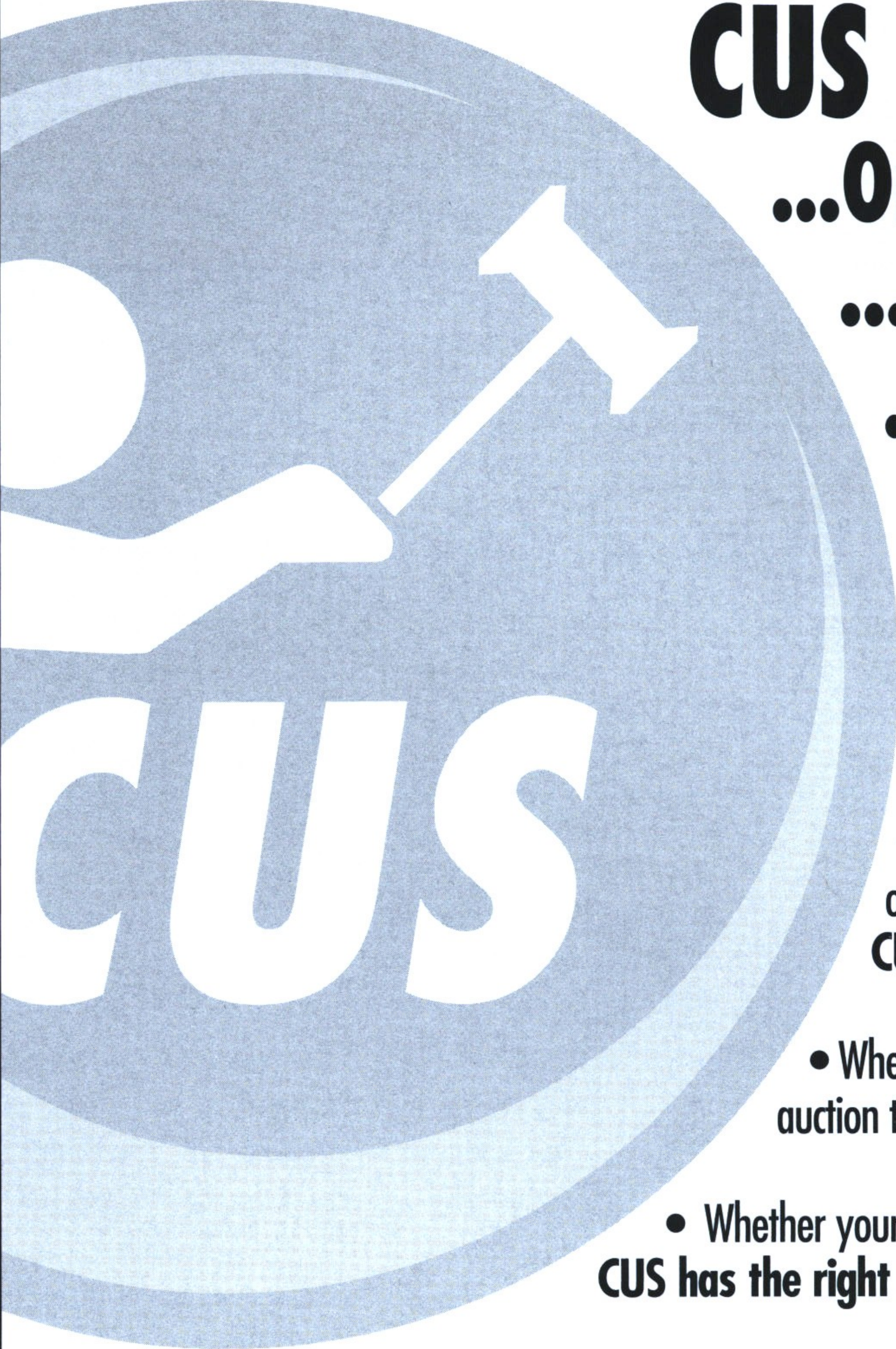
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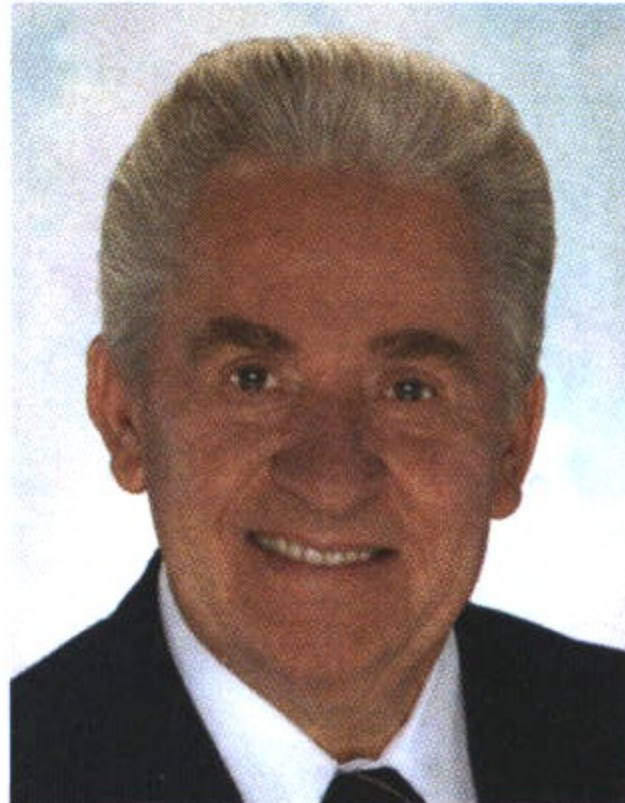
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NAA's Mission -- To Promote the Professionalism of Auctioneers and Auctions through Education and Technology.

NAA's Vision -- Competitive bidding will be increasingly utilized as a method to sell all types of goods in all segments of the economy. The National Auctioneers Association (NAA) will unify and lead the competitive bidding industry to fulfill this vision.



Thoughts from a new member

BY Thomas L. Williams, CAI
NAA PRESIDENT

Recently I received a rather extensive letter from Ronald Krause. He and his wife Patty graduated from World Wide College of Auctioneering in February. I want to note they had nothing but praise for Paul C. Behr, CAI, the school's president, and for recently retired board member Jack Hines, AARE. Jack was one of their instructors and they credit him with motivating them to become auction professionals.

Everything I address in this article is in response to issues brought up in their letter. What I find interesting is their viewpoint on several issues. Their views are not to be debated only their observations at this point in their new careers. These are the facts from their viewpoint. I would like to thank them for sharing their thoughts and giving me the opportunity to address them. I'm sure their concerns and perspective is shared by many new members to the profession and NAA. Their issues are not extreme or combative, just noteworthy.

The path that led them to auction school, their first NAA Conference and Show and now opening their own state of the art auction facility is not unusual. In fact, a similar path has been taken by many. They started attending and buying at auction because they enjoyed it. Soon possible business opportunities became apparent. Trading and selling their auction purchases for profit seemed logical. They found eBay and became a power seller. The eBay business triggered their desire to participate in the real world of auctions and that brings us to Ronald's letter. EBay

is not the key here, new technology was the driver.

One of Ronald's significant points is their path might be the likely path taken by many entering our profession and NAA now and in the future. The livestock auction barn where I started as well as many other auction venues is disappearing. The livestock auction market is where I was introduced to this fascinating profession; the introduction to auctions in the 21st century will be quite different. There is nothing right or wrong about this statement, only the fact things are different. The world of auction technology is here to stay. New auction entrepreneurs like their predecessors will be inventive and skilled business people. They will be integrating new technologies into their businesses making it better for all concerned.

NAA and all involved in the auction industry must share new ideas and offer support even though ideas might differ. Entrepreneurs that have the courage to pioneer new strategies, chart their own course, and accept risk will take us to new horizons. Those watching from the sidelines need to encourage their efforts not throw logs in their path. Only the will of the marketplace can speak to the accuracy of their decisions.

It is critical to remember while tried and true often stands the test of time; in education we must balance cutting edge with the proven concepts. Our instructors must also be equally balanced between bold and young, proven and mature.

Patty and Ronald individually signed up for first time attendee

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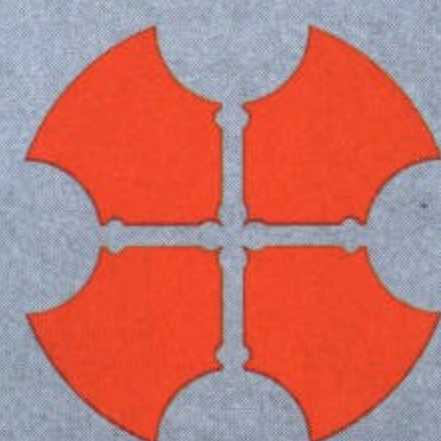
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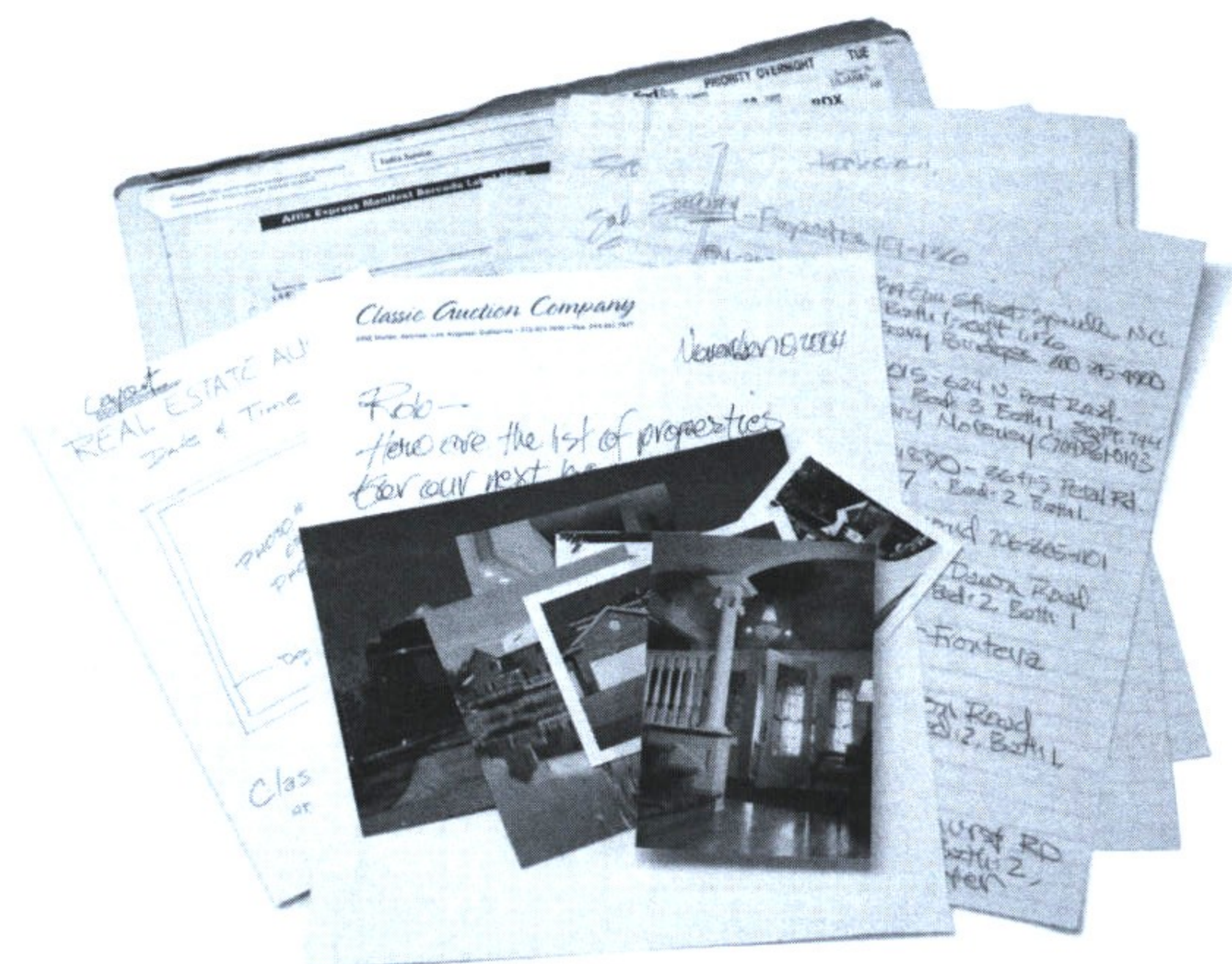
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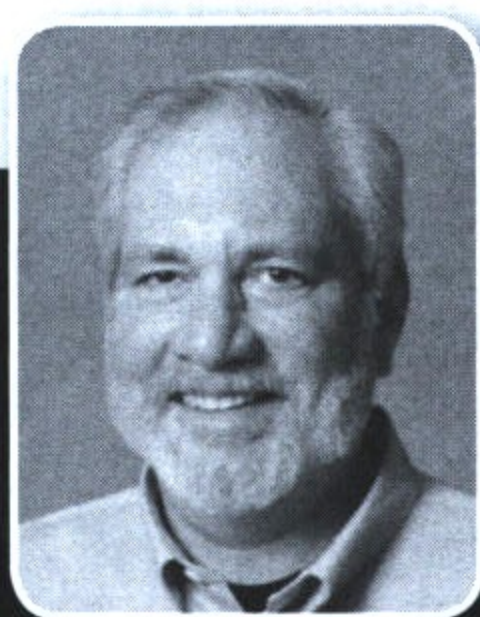
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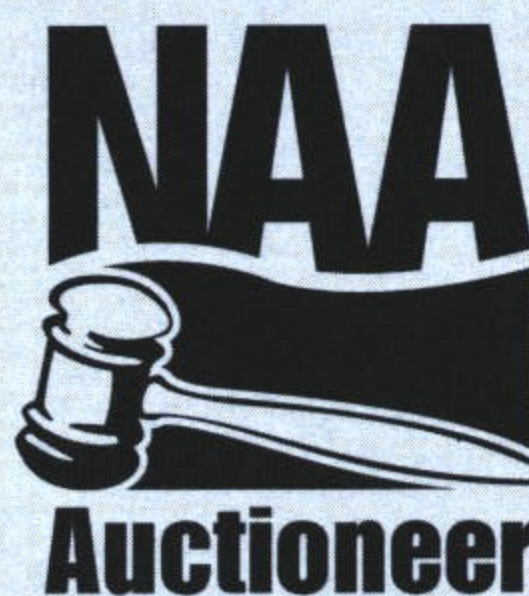


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"I don't have time to read blogs" said several people in their posts to a recent listserver conversation. "I don't have time to read newspapers" say participants of a recent *Forbes* poll when asked if they follow the news.

We are poised to become a nation of people able to read, but unaware of the world around us because we fail to do so.

I get it. I too, am busy, and browsing the mounds of information coming at me from so many sources requires a strategy and a skillset I am still developing.

So what's the fix for the information-avoidance virus that is spreading? Here are a few potential antidotes that NAA has embraced:

NAA is attempting to develop the information management skills everyone needs and demonstrate to our members how to do this for the future in their own business, as well as determine the attention allocation strategy that helps our members meet personal and professional goals.

One challenge is the need for trusted sources of accurate information. Journalists working in both old and new media need to take their credibility more seriously if they want to be one of the preferred sources for information. Within NAA we realize as your professional organization we must better scan and filter the masses, identifying the most relevant sources and pieces of information to highlight for members.

At NAA we are working to better edit our own work, crafting the most meaningful communications in the most concise manner. Content must and is evaluated for its attention-worthiness: Is this the most important information and have

extraneous elements and words been ruthlessly edited out? Is it written in the most user-friendly and compelling fashion? Do the design and layout enhance readability and usefulness? Are you thinking about and doing this for your own business?

One possible solution is to treat the gathering of information much like an investment club where individuals should collaborate with others and use their shared interests and diverse information sources to collectively become more informed. A monthly lunch or coffee can be a great forum for individuals to share highlights from the various sources of information they attend to regularly. To some degree this is exactly what happens at Conference and Show and other NAA educational offerings and gatherings.

Regardless, not paying attention seems like a strategy destined to leave one less equipped to make important choices and contributions. Remember,

the word "ignore" is just a few letters away from "ignorance."

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It's hard to believe that the holidays are right around the corner! The holidays are definitely a time of gratitude for family and friends, so we want to take this opportunity to thank you for being part of the NAA family.

Without your support, we could not continue to facilitate the vital connections our association needs to move towards the fast growing trends. As a member of our worldwide community, you ARE making a difference. We also invite you to give the gift of NAA membership this holiday season to someone. We've made it easy to do so with the membership application included.

For too long, the holiday season has become increasingly commercialized and less filled with the gift of spirit. You can help bring back the magic of the holidays and redefine the meaning of our mission with the heartfelt gift of membership. What better way to give someone who has "everything" but hungers for the connection to our family. Or give it to someone who is concerned about the future of our industry, or to someone whose curiosity leads them into the desire to have more education. Or...just about anyone that wants to connect with the lifeblood of our industry network. The more voices we have coming together, the more we will be heard by the public.

NAA will connect your family members, support staff, Realtors, attorneys, and bankers to the latest insights on online auctions, real estate auctions, and cutting edge marketing ideas. NAA members learn how to bridge traditional live auctions with cost saving online solutions. They keep current with the latest books, articles, and media that are shaping our world. And, most importantly, they'll become connected to a global community of marketing pioneers, each contributing in their own way to the emergence of a new era for the traditional auction method of marketing.

It's truly the gift that keeps on giving! New members receive an Educational Investment Voucher valued at \$300. They will receive a voucher for the first three consecutive years of membership - that's a total of \$900! The Educational Investment Voucher can be used on NAA's annual conference and show, designation courses, the winter seminar and the winter symposium.

Simply fill out and return the membership application and we will mail to the gifted new member an "NAA gift of membership card." For even faster response you can order online at www.auctioneers.org.

Thank you again for the gift of your presence and your membership in our family. May the partnerships we create manifest into the continued spirit our association continues to be proud of.

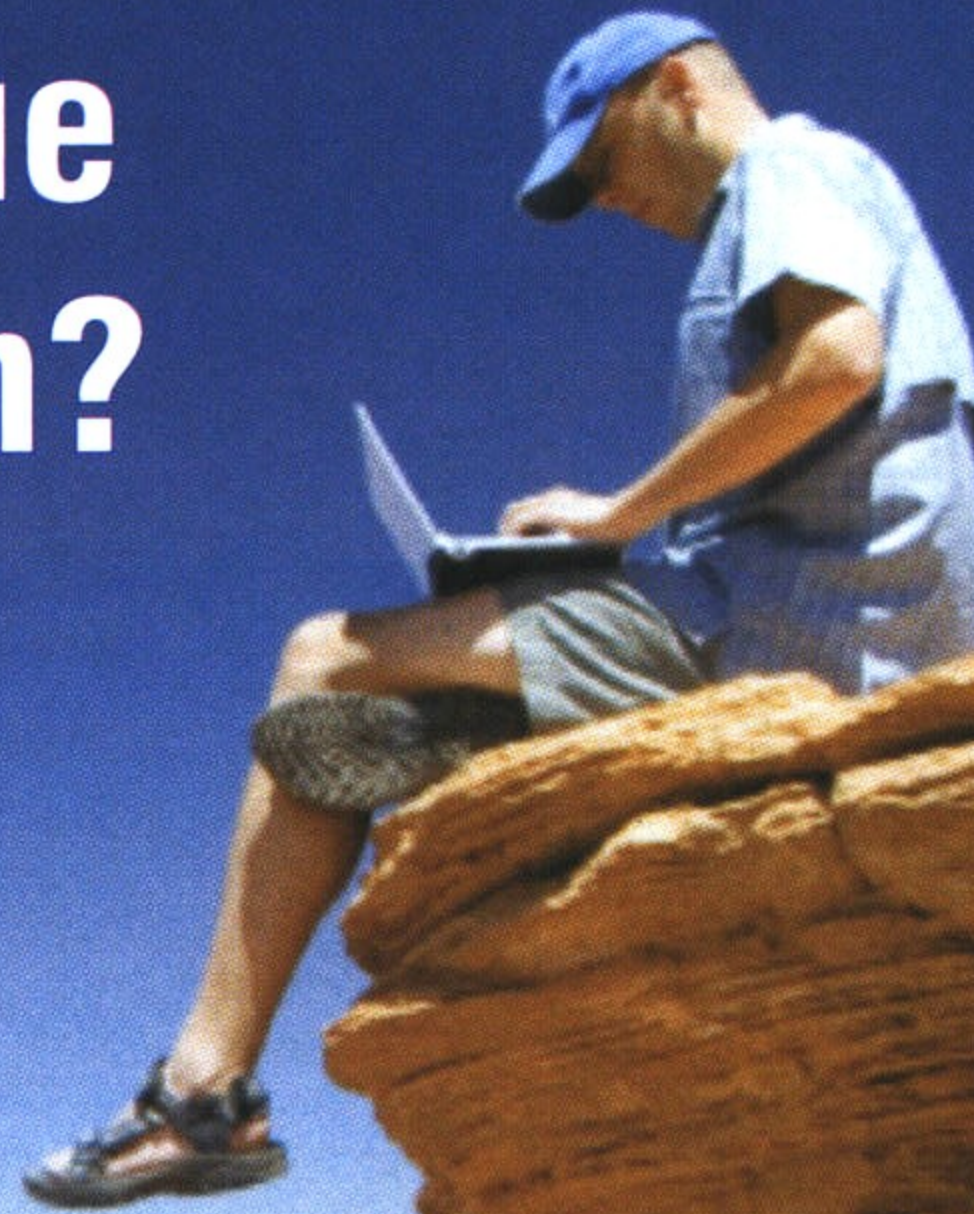
"I gave the gift of membership one year and it was the most rewarding thing I could have done for all of us involved. I learned of an Auctioneer who had major medical issues, had a young family to feed, and were at a difficult time in their lives, and all I could think about was how I can help boost them with their auction business. They couldn't thank me enough because their NAA membership was one of the things they felt they would have had to let go. I have never missed the money that it took to sponsor them, but it makes me feel good every time I see them and to know that I may have contributed in a small way to their continued success. The best part was telling the story to my son and seeing the look on his face."---Roger Hansen, Hansen & Young Auctioneers.

Great for last minute Gifts!

NAA members receive a cornucopia of resources for education, networking, research, and fellowship.

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- Exclusive member discounts on products and events.
- Informative emails to keep you on top of cutting edge research and industry information.
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Enroll NOW - Just \$185 per year for NAA Members (Non-members \$285)



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Some States that require CE's do not accept the Learning Center online seminars. Please check the NAA Website for the most up-to-date listing of approved States or contact your State Licensing Commission.

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CHRIS LONGLY IS
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PUBLIC RELATIONS

Let the countdown to the 2008 elections begin

One year from now, voters across the country will head to the polls and proudly display their patriotic duty by voting in an election that will elect a new president, 34 members of the U.S. Senate, 435 members of the U.S. House of Representatives and countless state, county and municipal offices.

For those who enjoy politics, grab a seat and enjoy the ride. For those who are weary of politics, be prepared for a bumpy ride.

Like sports handicappers, Washington insiders and political pundits are closely watching the candidates, sizing up the competition, and researching every race in the country. Today's politics is almost like reading your favorite football team's pre-season scouting report.

Returning this year with a full slate of starters, the Democrats are hoping to continue their successful 2006 season. After taking 2007 off to recover from their less-than-stellar performance in 2006, the Republicans are going back to the basics and have recruited new talent to replace their retiring slate of players. The Democrats are currently interviewing candidates for head coach. Coach Bush will be retiring at the end of the season and the team is now recruiting talented leaders in Iowa, New Hampshire and South Carolina.

Unfortunately, politics isn't as simple as watching a few hours of football on Saturday. Being an informed voter takes initiative and effort. To assist its members in this effort, the NAA has the **Auction Action Center** to help you stay informed. Members can access the **Auction Action Center** through the Government Relations & Licensing homepage.

This site provides a variety of resources to help educate you about the legislative process, help enhance your relationships with elected officials and assist you in researching candidates seeking office in your community. This includes:

- **Voter Registration** – The Auction Action Center provides members with the ability to change or update their voter registration through the Election Info and Candidates link. Take time today to make sure your voice is heard and your vote counts!
- **Find Your Officials** – By simply entering your ZIP code, you can now find contact information and biographical information on your elected officials at the federal and state level. The site also allows you the capability to contact your legislators via e-mail through the website. Take time and send your officials an e-mail inviting them to attend one of your local auctions!
- **Find Election Info and Candidates** – In the coming months this website will provide you with information and contact information for candidates seeking office throughout the country. This website currently has biographical and contact information for all of the presidential candidates.
- **Mega Vote** – Want to know what bills were voted on in Washington last week? Would you like to know how your Senator or Congressman voted? Sign-up with Mega Vote and you will receive a weekly update via e-mail notifying you of bills introduced in Congress and the position your U.S. Senators and U.S. Representative took on this legislation. In addition to knowing what legislation was proposed, the weekly e-mail also outlines upcoming votes in addition to links to correspond with your official via the NAA website on legislation you oppose or support.

The NAA Auction PAC
would like to recognize the
following members for
their generous support!

William (Bill) D. Howze,
AARE, GPPA, CES
Reading, Pennsylvania

Linda M. Welsh, GPPA, CES,
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Join the NAA in supporting candidates who support the auction industry by contributing to the Auction PAC! To make a contribution to the Auction PAC, please send a check payable to: National Auctioneers Association Inc. PAC. When submitting your contributions please include your name, address, city, state, and employer. If you have questions about the Auction PAC, please contact Public Affairs Manager Chris Longly at clongly@auctioneers.org.

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Welcome
to the home of the
Auxiliary to the National Auctioneers Association

2007 NAA Conference & Show in San Diego
August 27th, 2007

If you missed the 2007 NAA Conference & Show in San Diego, you missed a great opportunity to meet with friends, network, take some of the educational classes that were offered by the NAA and the NAA Education Institute, plus checking out the newest things that the vendors had to offer the auction industry this year. It was a busy, fun-filled, packed event in a beautiful setting with great weather. What more could you ask for?

The Auxiliary offered two classes this year: Auction Day Customer Service and Clerk & Cashiering Tips. These two classes were packed with attendance and information for you.

Meet the newly-elected vice president and directors...

Meet Vice President Deidre Rogers and the three new directors.

[More details](#)

Recent Pages

Take the poll

We are considering moving the luncheon from Wednesday to Saturday, beginning after the NAF Children's Auction which is held from 10:15 a.m. - 12:15 p.m. [View information](#)

In the future (possibly starting with the 2008 C&S in Nashville, TN), would you be in favor (and plan to attend) if the Auxiliary Luncheon and Fun Auction was held on Saturday rather than



The Auxiliary's new webpage.

Investing in the Auxiliary's future

When you look ahead at what will be in the years to come, what do you see? There are so many things that you could see -- your children, grandchildren, retirement, a different place to live, happiness, sorrow. No matter what lies ahead, there will be change. For everyone who goes through life, change is inevitable.

We have plans and dreams for what we want to accomplish in order for our future to be what we want it to be. We work hard and make any decisions necessary to reach our goals. Time, sacrifice, hard work -- this is called "Investing in the future."

We do this in our personal lives and our businesses so why not also in our NAA Auxiliary service? This is not only our future, but the future of generations to come. Their time is coming for them to do their part, but for now it is up to us to step up and keep things going and growing.

With all of the knowledge and technology that is available in today's world, there is so much that can be done by the Auxiliary to advance the information and know-how of which so many of our members need to be aware. The leaders of our Auxiliary are hard at work meeting and accomplishing these challenges.

We are looking at what will be needed in the future and what it will take to make this happen. As we see the need for more education, we are finding ladies that are willing to work with the NAA and the Foundation and the Educational Institute to set up programs and seminars to accomplish this goal. We have members that are gracious enough to step up and give seminars and share their knowledge with us. For the last two years,

we have set up roundtable discussions that has been helpful to all that attended.

As most of you have hopefully seen, we have established our own website (www.naaauxiliary.org). With this in place we are capable of getting more information out to the entire Auxiliary. Any questions or concerns that anyone has can be addressed on this website, or you can email them to any of the board members. We will do our best to see that they are answered in a timely manner and to the best of our ability.

As you can see, there is definitely a growing future ahead for the Auxiliary, and I hope for you as well. The future can only be as strong

as the present Auxiliary is willing to make it. We need to support and uplift the challenges and goals that we see before us. There is a dynamic future to be had, and we need to see that it is accomplished.

LOIS DANIEL AND HER HUSBAND,
GEORGE DANIEL, CAI,
OF GASBURG, VA, RUN DANIEL
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*With this website
in place, we are
capable of getting
more information
out to the entire
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JERE DAYE, II, CAI, AARE, GPPA-M, OF HOUMA, LA, SPECIALIZES IN REAL ESTATE AUCTIONS AND HAS BEEN IN THE INDUSTRY FOR 18 YEARS.

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AARE - Now is the time!

The Wall Street Journal, *Business Week* magazine, and almost every newspaper in the United States as well as from around the world are reporting on the downward trend of real estate sales in the United States.

Every month, the National Association of Realtors (NAR) releases new statistics of declining sales and bulging inventories. Real estate agents are leaving the profession or taking up part time jobs to supplement their incomes.

Forecasters say this trend could last up to more than three years. Foreclosures are rampant. Banks are suddenly holding title to more property than ever in previous history. Doom and gloom? Or a time to take advantage of the situation?

Too many homeowners and investors are "upside" down with their mortgages. Many of those individuals bought homes to flip and were suddenly caught by the downward spiral of real estate sales. For those who had adjustable rate mortgages (ARMS) or were allowed to borrow 110 percent or more of the homes appraised value are now looking at mortgage payments nearly double of what they were paying three to five years ago. And, let's not forget those who bought another house hoping to sell theirs quickly.

Here is where the AARE (Accredited Auctioneer of Real Estate) Auctioneer can come to the rescue of those individuals and investors. Being able to tell an owner that you can sell their property in six weeks can be the most calming words those individuals have heard for months, or even in some cases years. Yet, this is not an easy process. You need to understand how to go out and secure the clients. You need to understand return on investment, foreclosure procedures, how to advertise, how to get sellers to invest in the sale of their property by paying for the advertisements, and many other skills. You must know when NOT to take a contract on a property. AARE can teach you these skills. The current AARE class has been revised to reflect today's financial environment and is taught by practitioners who live this business every day. The class is divided into three two-day sessions.

During the first two days you will learn marketing, getting and setting up sales, working with different agencies and other needed functions. Days three and four are spent learning about investments, return on investments, capitalization and other financial skills. The final two days are a hands-on practical lesson in which you and your team will find a real-time property and create an actual proposal to present to your client. You will also learn about whether the lender has the right capital to assets ratio, book value versus appraised value versus current market value.

This course will show you how to "underwrite" the health of a potential client bank, as sometimes the institution simply cannot afford to take the loss, much the same as a private client or individual.

Particularly important to most classes is the training you will receive on preparing a proper real estate auction proposal. AARE is designed to show you the latest marketing techniques, including use of the Internet. Your proposal, if you use the principles offered, will be of a quality acceptable to major financial institutions, and insurance companies.

Many real estate agents and brokers do not have any practical knowledge about selling property by auction. This is a great time for Auctioneers to make their move and start selling property by the auction method of marketing, but you need to know what you are doing. The NAA Education Institute has several AARE classes scheduled. Please check the NAA website at www.auctioneers.org or call the E.I. office at (913) 541-8084, extension 19, 23, or 28.



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KURT R. BACHMAN IS AN ATTORNEY AND LICENSED AUCTIONEER FROM LAGRANGE, IN. HE CAN BE REACHED AT (260) 463-4949 OR KRBACHMAN@BEERSMALLERS.COM

Advice in this column

Kurt R. Bachman and Beers Mallers Backs & Salin, LLP appreciate the opportunity to review and answer legal questions that will be of interest to Auctioneers. The answers to the questions are designed to provide information of general interest to the public and is not intended to offer legal advice about specific situations or problems. Kurt R. Bachman and Beers Mallers Backs & Salin, LLP do not intend to create an attorney-client relationship by offering this information, and anyone's review of the information should not be deemed to create such a relationship. You should consult a lawyer if you have a legal matter requiring attention.

Kurt R. Bachman and Beers Mallers Backs & Salin, LLP also advise that any information you send to Auctioneer shall not be deemed secure or confidential. Please visit one of our offices to ensure confidentiality.

Where does down payment need to be held?

I am an active Indiana real estate broker associate with RE/Max and also an Indiana licensed Auctioneer. When we sell real estate at auction and accept a down payment, where does the down payment need to go into an escrow account? I have contracted with the seller as Auctioneer through my auction company, and also list the property through the Remax office with the seller. Would it be legal to hold the down payment in the auction company escrow account or does it need to be held in the real estate escrow account with Remax brokerage?

David W. Goodrich
Mishawaka, IN

Answer: Auctioneers who are also licensed real estate brokers have a unique situation when handling the proceeds from a real estate auction. Generally, the law imposes a requirement on both Auctioneers and real estate brokers to maintain trust accounts or escrow accounts in which they deposit funds being held for others. Selling real estate at auction creates a unique question with respect to which trust account the Auctioneer, who is also a licensed real estate principal, should deposit the earnest money.

State licensing laws usually provide guidance on matters in which a duty is imposed on a profession. Auctioneers are licensed to conduct auctions, which includes marketing the sale, crying the sale and accounting for the proceeds of the sale. Auctioneer licensing laws generally do not give Auctioneers the right to sell real estate.

For instance, in Indiana, the law provides that Auctioneers are limited to advertising and conducting the bidding of a real estate auction. Once the Auctioneer announces that bidding has concluded, the Auctioneer is prohibited from taking any additional action necessary to transfer title to the real estate. This express language in the law indicates that Auctioneers may not take any action once the auction is completed, which would include collecting and holding earnest money.

In comparison, Indiana law expressly provides that principal real estate brokers' trust accounts shall contain all earnest money deposits, funds held for closing escrows, sale proceeds not yet disbursed, and all other funds belonging to others. The specific statutory language concerning earnest money in the context of a real estate transfer indicates that the responsibility for holding and accounting for earnest money proceeds is on the licensed real estate principal.

Statutes of other states may not provide a bright line test for distinguishing whether to deposit earnest money in the Auctioneer or real estate trust account. In those states, Auctioneers should consult with an attorney licensed to practice in the jurisdiction in which the Auctioneer conducts business.

As a general rule, Auctioneers should consider this situation before entering into the auction contract. The auction contract with the seller should state whether the

Auctioneer will hold earnest money for the real estate auction or whether the earnest money will be held by a third party – a realtor or escrow company. The contract would then eliminate any confusion over where the money is being held and will help keep accurate records.

In circumstances where a real estate agent has a written a contract with a real estate company or broker, the terms of the contract must be reviewed. The contract may require all earnest money to be held in the real estate broker's trust account.

Before an Auctioneer who is licensed to sell real estate puts client funds into his or her auction trust fund, he or she should investigate their state's law and all relevant contracts. After reviewing this information, an Auctioneer should be able to determine which trust account to use for the earnest money.

For Auctioneers who are not licensed to sell real estate, they can either work with a broker or contact a real estate attorney. An attorney can generally hold the earnest money in his or her client trust account, prepare all of the documentation, and handle the closing for a reasonable fee.

Do auction day announcements supersede previous information?

Does the UCC or Ohio Revised Code address the issue of auction day announcements taking precedence over previously printed auction terms and conditions?

In other words, can an Auctioneer change the terms of sale from the printed words that say "All sells to the high bidder, no minimum or reserve" to an auction with reserve because of poor attendance due to weather or ineffective marketing and advertising of the auction event.

I see the phrase, "Announcements auction day take precedence over printed material" in some Auctioneers' ads and wondered if there is any basis in law.

J. Paul Basinger, CAI, AARE, GSA
North Lima, OH

Answer: Yes, auction day announcements generally do take precedence over prior advertisements. Auctioneers can gener-

continued on 69

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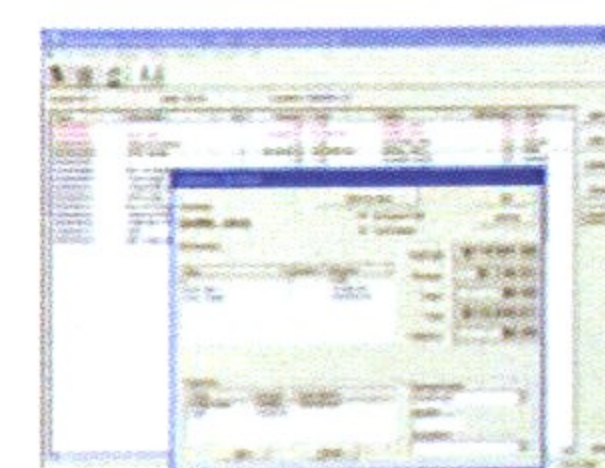


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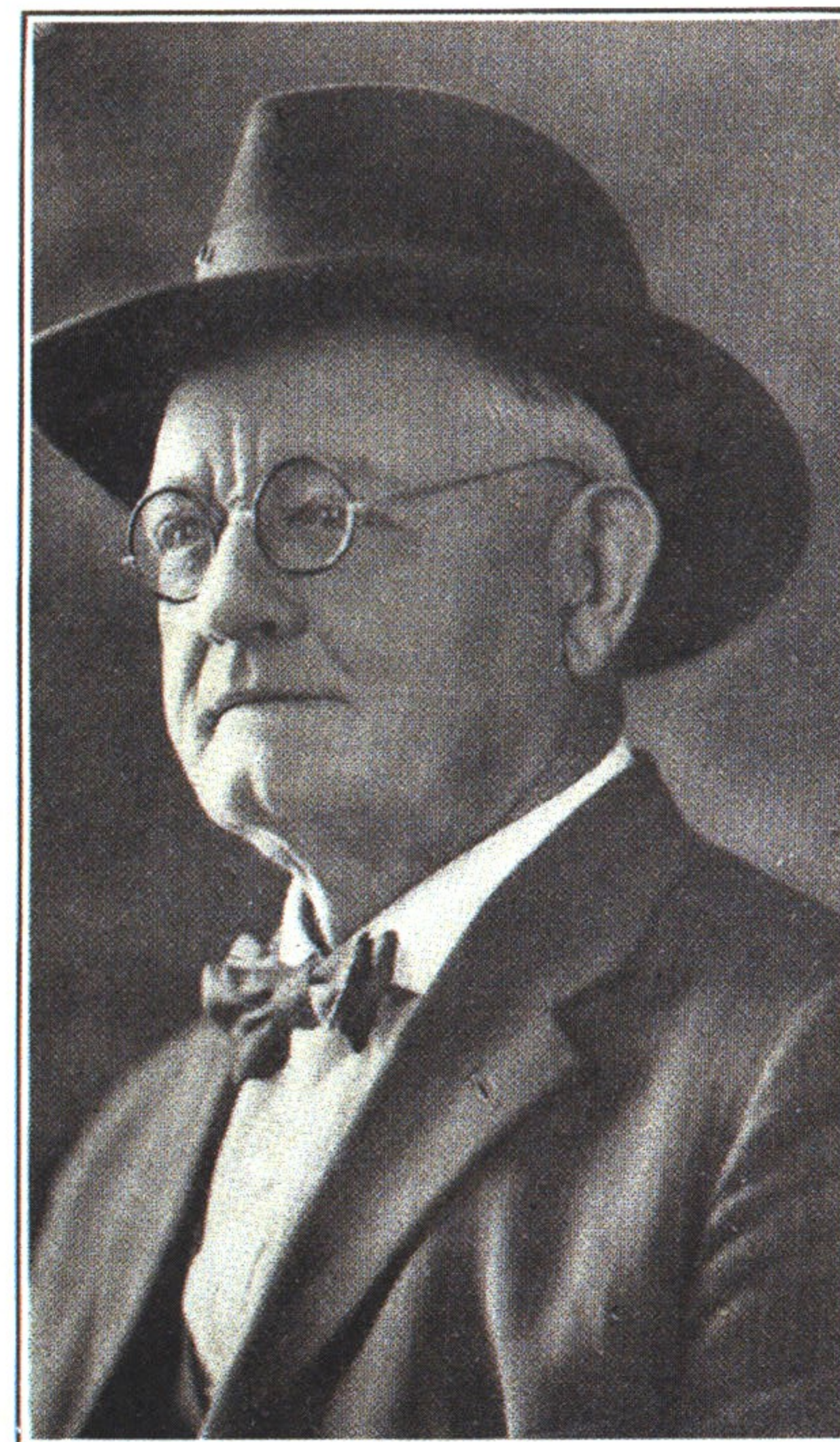
Auctioneer Convention 100 years ago: Third Annual meeting of the International Association of Auctioneers held in Kansas City, MO., July 16th and 17th, 1907

Last month in this column I discussed the happenings in the NAA 40 years ago. This month I'll go back 60 more years so we can visit an Auctioneer convention that took place in 1907.

The organization was the International Association of Auctioneers. Formed in August 22, 1904 in St. Louis, MO, its accompanying publication was the International Auctioneer. It was published monthly by M. Cumings in Chicago, IL at least until 1919, possibly longer. Before the magazine was called the International Auctioneer, however, the magazine was titled the National Auctioneer (first published in 1898) but it changed its name when the International Auctioneers Association was formed and the magazine was adopted as its own publication. The museum's archives contains the publications from April 1899 to March 1904, and April 1906 to March 1910.

The elected President for the International Auctioneers Association for 1907-1908 was J.P. Gutelius from El Reno, OK. A couple of years ago I wrote an article on Gutelius. Many of the museum's past articles and articles by Rob Doyle are on the NAF website: www.auctioneersfoundation.org. To view the article on J.P. Gutelius, go to http://www.auctioneersfoundation.org/news_detail.php?id=5081.

The report of the 1907 convention was detailed in the International Auctioneer. It is a fascinating article because it mentions the names of auctioneers all over the country, Canada and Mexico-- and in many cases their specialty fields. It also gives us a peak into the auc-



COL. J. P. GUTELIUS

**The 1907-1908 President of the
International Auctioneers Association.**
Courtesy of the National Auctioneers
Museum.

www.auctioneersfoundation.org

tion industry 100 years ago.

From the Official Report published in the International Auctioneer, Vol. 10, No. 5, Chicago, August 1, 1907, written by the temporary secretary L.S. Kent:

President Fred M. Smith of Auburn, N.Y. [1906-1907] made his annual address, which was full of hope and encouragement to the Association. It was agreed that we adjourn at 4 o'clock and accept a ride seeing the principal and great sights of Kansas City by the Kansas City Sight-Seeing Company.

The evening session was called to order promptly at 8 by President F.M. Smith. The report of the Secretary and Treasurer was then called for and made. L.S. Kent, Hutchinson, Kansas, then made an address on the subject of legislation. One very important thing to brother Auctioneers in regard to the matter of legislation is that you want to go to your respective law makers in your respective districts and tell them what you want done, and fully impress their minds with the fact that you expect them to do it. If all would carry this out, you will not have much trouble in getting needed legislation, but a few cannot do all the work. Here is something that takes united effort by the good auctioneers in this great profession.

A paper was then read by M. Cumings, editor of the great International Auctioneer. It was a splendid paper. Col. W.D. Gordon then made an appropriate talk and put forth much good advice on different subjects. Major D. B. Marshall of Mount Ayr, Iowa, made a fine talk on the subject of "Farm Sales." Col. Ewing of Lathrop, Missouri, made a splendid speech on the same subject. Col. S.G. Read of Brantford, Canada, also had a very appropriate paper. H. M. Baird of Danville, Illinois, made a fine talk on "Horse Selling in the Great Horse Markets," which brought forth wider discussion on some of the point brought up. It now being the hour of midnight, it was moved that we adjourn until 9am. Motion carried.

The next day, Col. G.L. Burton of Abilene, Kansas; W.B. Carpenter of Trenton, Missouri, President and Fine Stock Instructor of the Trenton Auction School; Carey M. Jones of Davenport, Iowa, President and Fine Stock Instructor of the Jones Auction School, made some very interesting and instructive talks. F. D. West of Kinsley, Kansas, made a fine talk on the "The Auctioneer in Politics." President F.M. Smith made a talk on "Real Estate Auctions." J. P. Gutelius of El Reno, Oklahoma, made a splendid talk on the "General Conduct of a Progressive Auctioneer."

License questions for discussion then came up. Some fine talks were then made by F. M. Smith, Carey M. Jones, A. Fike, J.E. Stout, C.A. Ewing and others.

The following nominations were then made: For President—D.B. Marshall of Mount Ayr, Iowa; J. P. Gutelius of El Reno, Oklahoma; W. D. Gordon of Minneapolis, Minnesota; J.E. Stout of Peru, Illinois. W. D. Gordon withdrew, as did also J.E. Stout. Notwithstanding this, the first ballot gave each of them several votes, but they being low men in the race, they moved that the two low men be dropped altogether and requested that no one vote for same. Motion carried. This leaving Colonels Marshall and Gutelius in the race. The second ballot resulted in the election of J.P. Gutelius. D. B. Marshall was elected Vice President; L.S. Kent elected Secretary; J. E. Stout elected Treasurer; and H.M. Baird elected Sergeant-at-Arms.

The next thing in order was a place and time for the next meeting. Peoria, Illinois won out in the first ballot. The President appointed a committee on arrangements for the next meeting and a committee in regard to licenses and legislation.

It was then moved that we adjourn to meet in Peoria, Illinois, at 9 a.m. June 9th and 10th, 1908. Motion carried.

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NAA should be umbrella organization for all, says President Williams in his monthly online discussion

In 10 years, NAA should have evolved to be more of an umbrella association for a wide variety of Auctioneers, including those who conduct only online auctions, but in true auction formats, said NAA President Thomas Williams, CAI, in his October 2 "Online Chat with the President."

Williams appeared live on a web camera in the left lower corner of the website page as he answered questions posed by members online. This Internet chat meeting can be joined anywhere via Internet or telephone. The next chat events will be held December 4, and January 8 (the 1st falls on Tuesday so the chat was moved forward one week).

One important issue Tommy Williams wants to continue discussing with members is how to handle change in the auction industry. Members are encouraged to ask any questions they desire.

Below is a sampling of questions and answers from the October event.

Question: What is your vision for NAA in 10 years?

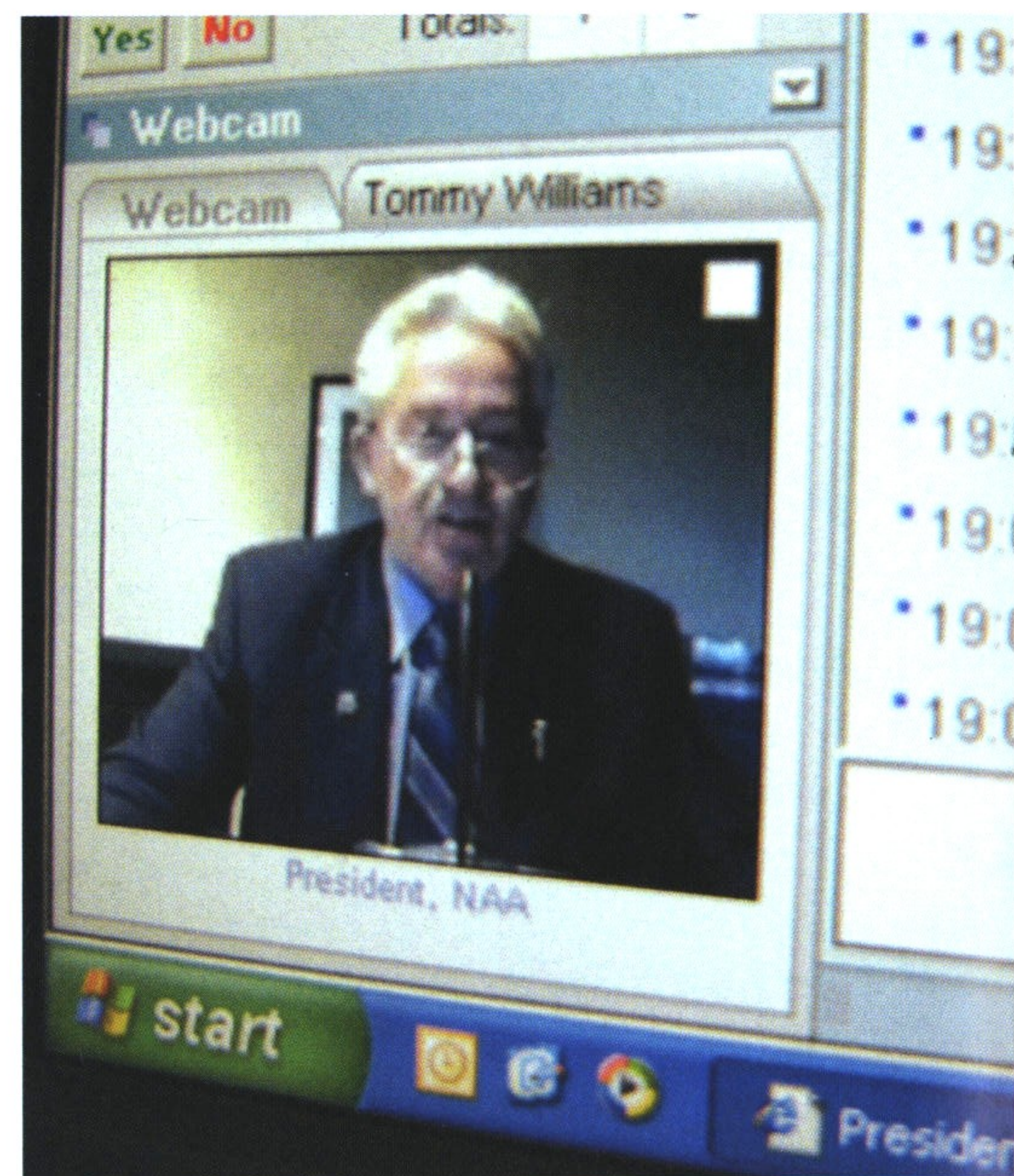
Answer: I want NAA to be an association for everyone that conducts auctions. Whether you are an auto Auctioneer or a tech person who does true auctions, and all people in between, you should belong to NAA. They should all be under one umbrella. When we bring one new person to NAA, it makes them and us better. We both benefit. Let's get everybody involved. NAA is the most important auction association in the world, and will keep getting better.

Question: Have you appointed the committee to study absentee voting?

Answer: Yes, that committee is the current executive committee of NAA. These are the people who have a good background in this issue and have studied the pros and cons. This issue has been discussed by the NAA board of directors every year for many years, and this current committee will hopefully come up with a recommendation to the board. I will not guarantee that it will be a recommendation for change in our current policy. (Editor's note: current policy is that only people who attend NAA's annual business meeting at the Conference and Show in July are allowed to vote on new officers and policy issues).

I have studied the pros and cons, and there are many of each. My opinion is that allowing people to vote who do not attend the Conference would be allowing votes by people who

Sitting before a web camera, NAA President Tommy Williams appeared on the left bottom corner of the computer screen as members' names and questions appeared on the right side.



are not educated on the governance of the association. I think it is a vocal minority who say they would attend the Conference by watching the Internet, and would be educated in that way. But, there are varied opinions. This will be discussed further.

Question: Explain the \$300 education credit voucher offered to new members.

Answer: For a first time member of NAA, they will get a voucher for \$300 each year, for three years, to be used for NAA education programs. That is like getting your membership free for three years. It is a tremendous idea. When you get the \$300 for the first year, you have to use it in that first year. Then the same for the second year, then for the third year. This is a great opportunity to enhance your education.

Question: What is the NAA Learning Center?

Answer: This is a new program where you can listen on your computer to any of the seminars from the last two Conference and Shows, real estate seminars and other education programs offered by NAA. You can listen as often as you want, and you can bring your whole company staff in to a room to listen to the seminar. I call this a true college education in Auctioneering. And this is all for only \$185 per year, for as many seminars as you want to listen to in that year. It's an unbelievable learning opportunity.

Question: Why is there no live phone operator answering telephones at NAA headquarters?

Answer: I call this issue a difference in generational philosophy. I am 66 and I like hearing a live voice answer the phone. But my son, who is 45, would much rather go in to a voice mail automated phone system when he calls a company or association. He says it is more efficient. NAA is using a voice mail system that is used all across the country by companies. If you don't reach a staff member immediately, leave a message and they will get back to you quickly. You'll find that they are very responsive.

Question: Why did you appoint a new member to the NAA board of directors who is from a big auction company, instead of appointing someone from a small company?

Answer: I recently appointed Rob Whitsit, of Ritchie Brothers, because I want NAA to embrace every facet of the industry, including large and small companies. Ritchie Brothers is a worldwide leader in heavy equipment auctions, and I feel that Rob will bring expertise to NAA about issues in the industry and issues faced in a worldwide market. We have people on the board who run small companies.

Question: There are several companies selling worthless land by auction, which creates negative publicity that hurts the industry. What can we do as individuals to stop this, and what can NAA do?

Answer: First, you can conduct and promote your company as

being highly professional, making it easy to distance yourself from those who are not professional and honest. It is truly unfortunate that there are companies that create a negative image for the industry. You can report bad companies to their state auctioneering licensing board, and to legal authorities, which will take action. NAA has no authority to take action, but we can act by revoking a membership after a state board has acted. This would apply to people who are already members of NAA.

To join the next President's Chat, all NAA members with email addresses will receive an email, early in the day of the chat, with instructions on how to log in. In the middle of that email message is a live link called "Click here at 6:45 p.m to join the chat".... link and it takes you directly into the chat. You would then need to hit the "join" button and enter your first and last name and e-mail address. You will also have to download software prior to the link so you can view the streaming video.

An easy method is also to listen by telephone, but persons listening by telephone cannot pose questions due to technological limitations. To listen by telephone, call 1-303-928-3281. When the automated voice answers, it will say "Welcome to Conference Depot. Enter the room number of the conference you wish to join." You should then punch in 5418085 and the pound sign.

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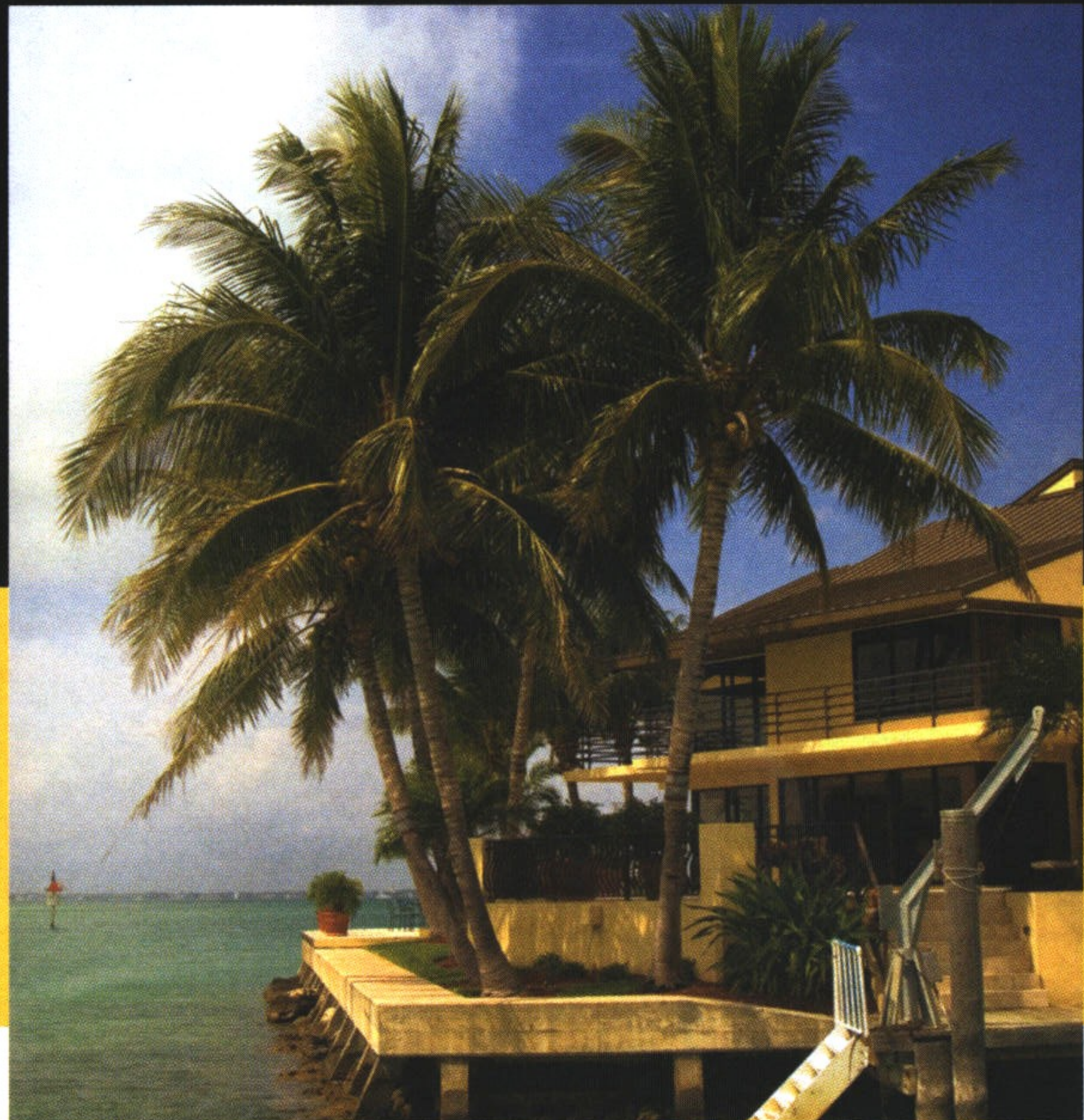
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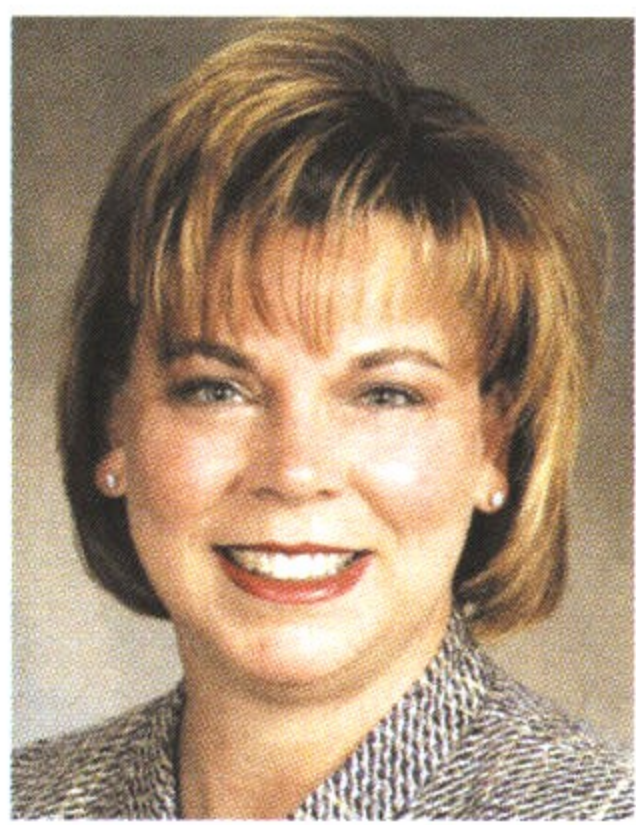


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CHRISTIE KING, CAI, AARE,
IS CHAIR OF NAA'S ST. JUDE
COMMITTEE

Make a difference in the life of a child through Auction for Hope!

During NAA's spring 2007 board meeting, I had the opportunity to tour St. Jude Children's Research Hospital in Memphis, TN, and I will honestly say it was a life altering experience.

To my surprise, the children and hospital were unlike those I expected to see. St. Jude isn't a typical hospital with bland, sterile surroundings and nurses going through their day-to-day routines. Instead, St. Jude has a magical atmosphere with brightly painted walls adorned with happy characters. Toys can be seen throughout the hospital providing patients with a fun distraction between appointments and treatments. The staff, and particularly the nurses, of St. Jude were truly inspiring as they care for every patient as if it were their own sick child. While I have always been an advocate of the work and services of St. Jude, I never truly understood the magnitude of their work and the generosity of their services. The work St. Jude does for medicine worldwide is second to none. As an NAA member, I am truly honored and proud to support the work of St. Jude.

In July I was appointed by President Tommy Williams, CAI, to chair NAA's St. Jude Committee. It didn't take long for me to realize the responsibilities charged with this committee. As Auctioneers and NAA members, we have a precious opportunity to expand our support and help save countless lives of children throughout the world with our support and time. The cost of conducting research and providing treatments is overwhelming.

St. Jude is the only pediatric cancer research center where families never pay for treatments that are not covered by insurance, and families without insurance are never asked to pay. This is why the support of the NAA and its members is important. The financial support we provide allows St. Jude to continue to save the lives of children when lives would be lost because treatment is unaffordable or research is unavailable.

Your involvement in Auction for Hope is essential to helping save lives. I'm proud to say that since 1995, the NAA and members of the Auctioneer community have raised over \$4 million for St. Jude. This amazing task has been accomplished by your generous donations and time. With each and every item you auction for St. Jude, you are saving a life.

As explained in the June 2007 edition of Auctioneer, Auction for Hope is a program built for the NAA. Every member is asked to help raise \$2,000 through either a private St. Jude auction or selling St. Jude items throughout the year. The goal is to raise these funds before National Auctioneers Day on April 19, 2008. In partnership with the NAA, St. Jude has produced several items to assist you in your fundraising drives.

St. Jude has designed an Auction for Hope website where NAA members can request special bid paddles, flyers and materials like draft donation solicitation letters, thank you and tax letters, as well as draft press releases to help increase awareness of your fundraising auctions. Please visit www.stjudeauctionforhope.org to



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Many members have embraced and accepted the challenge and responsibility of helping raise capital for St. Jude, but more support is needed. Many of you have conducted successful auctions solely for St. Jude and others have implemented St. Jude items into their auctions. Again, every donation counts. Members can conduct a special "St. Jude Only" auction just as you would conduct a regular auction, except that the items are donated from your local community or purchased. Share the St. Jude story with your local business owners and I can assure you they will support your fundraising initiative.

Another approach I use along with others is to start every auction by selling an item for St. Jude. In addition to helping explain the auction process, this "test-run" energizes our audiences, helps kick-start our auctions, and raises money for St. Jude. We have reached out to several community businesses and purchased these "starter" items for our auctions and there are several businesses who upon finding that the purchase will be auctioned for charity, either discount the item or donate it themselves. We have also made arrangements with sellers to allow us to sell one of their items as a gift to St. Jude. Ultimately, we find that this approach of starting the auction by selling a St. Jude item is a win-win because it raises funds for the hospital but also helps energize our crowds.

On National Auctioneers Day, the NAA will recognize the top 10 fundraisers for Auction for Hope. These members will be recognized for their tremendous support by receiving a trip to St. Jude where they will join NAA leaders for the annual St. Jude Toy Auction. This exciting event allows patients to experience an auction live in their hospital with the IAC Champions calling the auction. These young patients enjoy an afternoon away from treatments to hear the Auctioneer call bids as they themselves bid on toys provided by the NAA with play money. While it is a fun distraction for the young patients, it is truly a life altering experience for the members of the NAA.

If you have any questions about helping raise funds for St. Jude Children's Research Hospital, please feel free to contact me or Public Affairs Manager Chris Longly.

St. Jude conducts charity auctions throughout the country to raise funds for the hospital. They are currently looking for volunteer Auctioneers to assist with upcoming benefit auctions. If you are available and would like to help with any of the following auctions, please contact Chris Longly at (913) 541-8084 ext. 31.

January 31, 2008 **Super Bowl – Legends for Charity**
Glendale, AZ

Feb. 5, 2008 **Gourmet Gala**, Washington, DC

March 1, 2008 **Fitness for a Cure Gala**, Andover, MA

March 13, 2008 **San Diego Dinner**, San Diego, CA

March 29, 2008 **Fitness for a Cure Gala**, Nashua, NH

April 12, 2008 **Marquerite Piazza Gala**, Memphis, TN

May 13, 2008 **Four Stars of Chicago**, Chicago, IL

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Legislation creates opportunities and challenges for Auctioneers

By Chris Longly,
NAA Public Affairs Manager



Unlike the Auctioneers of days past, today's Auctioneers are faced with tighter state regulations and restrictions, increased competition, and an ever-growing backlog of administrative paperwork and reports.

The challenges produced by legislation creates opportunities for Auctioneers, but there is also legislation introduced which would reduce productivity and limit business growth. To most, politics and legislation can be complicated and uninteresting; that being said, both play an important role in the day-to-day activities of the industry and the direction of its future. As legislators prepare for the upcoming legislative session and voters prepare for the 2008 election, this story will highlight legislation recently passed or introduced impacting the industry, and provide you with the tools and resources available to keep you on top of today's political developments and issues.

In preparation for the upcoming 2008 legislative session, we must first look back at the 2007 session and review a sample of legislation proposed that impacts the industry, both positive and negative. For starters, the negative bills. During the 2007 legislative session, State Representative Angelo Scaccia of the General Court of the Commonwealth of Massachusetts introduced H. 316. This legislation concerns the auction industry due to the fact that, if passed, it would prohibit the use of a "buyer's premium."

By removing the "buyer's premium" from the Auctioneer's options available to sellers, the marketability and benefits of auction are greatly reduced. This piece of language is also dangerous due to its potential to set a precedent; a precedent that is unwanted by Auctioneers in other states. The Massachusetts Auctioneers Association continues to lobby against this dangerous legislation as it has in previous sessions and will continue to fight this legislation in hopes of killing it in committee where it currently sits.

Another piece of legislation has become a precedent that was first introduced in the Louisiana State Legislature during its 2006 session and was enacted in two other states in 2007. The legislation passed and signed into law exempts from auction license laws online trading houses and drop-off/consignment businesses that sell items via online auctions. Legislation of this nature jeopardizes consumer safety and creates an unlevel playing field in the auction industry.

During the 2007 session, New Hampshire and Maine enacted laws similar to Louisiana exempting online auction and consignment businesses from licensing requirements. Fortunately, legislators and the governor of Illinois understand the need for these businesses to be regulated and

licensed. During the past session Illinois lawmakers enacted a law creating licensing requirements for these businesses that operate in the same manner of traditional Auctioneers, but via the Internet.

The Pennsylvania Auctioneers Association is currently challenging legislation that was proposed this past summer and will be debated this session exempting online trading houses from license regulations. To assist states facing similar legislation and clarify the NAA's position on the licensing of Internet Auctioneers, the NAA, with the assistance of attorneys Kurt Bachman and Joshua Burkhardt, developed a position paper outlining the NAA's strong opposition to legislation exempting these businesses. The position paper outlines the growing amount of online fraud that has developed with Internet auctions and the need to provide consumers with sufficient safety protections, such as regulating and licensing online auction businesses.

The Virginia Senate is currently considering S.B. 653. Sitting in committee, this bill would force consignment and second-hand dealers to abide by the current statutes regulating pawnbrokers. If enacted, this bill would require Auctioneers to report daily transactions electronically to designated law enforcement officials.

Finally, Maryland's State House of Representatives reviewed H.B. 448 this past session which would alter the definition of "taxable services" to include "auctioneering services". Both Virginia's and Maryland's legislation currently sits in committee and have not advanced.

Positive legislation

While much of this year's past session involved "defensive" politics, there were "offensive" advances made for the auction industry. As stated earlier, Illinois successfully enacted new license regulations for those businesses auctioning items online, requiring them to be licensed. Kentucky's House of Representatives introduced H.B. 217 which establishes the writing of a bad check at auction a crime. The Tennessee Auctioneers Association successfully introduced, passed and enacted a law which allows Auctioneers who have been denied payment for services provided, the right to place a lien for such work upon the property that the Auctioneer was hired to auction. Finally, Oregon's legislature is currently considering H.B. 2663, a bill which would allow Auctioneers the ability to auction real estate without a real estate license.

At the federal level there are two issues of interest to the NAA

If enacted, this (Virginia) bill would require Auctioneers to report daily transactions electronically to designated law enforcement officials.

continued

and its members. The first bill of importance is the "Community Choice in Real Estate Act" which was introduced in January 2007. H.R. 111/S. 413 amends the Bank Holding Company Act of 1956, to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities. The NAA supports this legislation due to the negative impact it would have on the small business sector selling real estate. If banks were allowed to enter the real estate market, both Auctioneers and Realtors would be unable to compete, creating a de facto monopoly forcing small business out of business and driving up the cost of real estate.

It is important that banks continue to be an impartial provider of credit and refrain from competing with commerce. During the May Auction Action on Capitol Hill Day, over 45 Auctioneers from across the country met personally with 86 members of Congress and their staff to voice concern about banks entering into the real estate business. Auctioneers solicited the support and co-sponsors of this legislation. As it stands, this legislation currently has 263 U.S. Representatives and 22 U.S. Senators co-sponsoring. Currently, both the Senate and House bill sit in their Commerce Committees.

If banks were allowed to enter the real estate market, both Auctioneers and Realtors would be unable to compete.

Another issue of interest to the NAA and its members is the General Services Administration's (GSA) proposed rule establishing Federal Asset Sales (FAS) Sales Centers for the disposal of federal surplus personal property. The proposed rule would force federal agencies to use a FAS Sales Centers in the disposal of surplus federal personal property. If enacted, this rule disrupts current contracts with private businesses, such as Auctioneers and jeopardizes their future business partnerships.

The NAA firmly believes that the government should not compete with private business and the services provided by Auctioneers in disposing surplus property is the most efficient and cost-effective approach for both the agency and the American taxpayer. Understanding the negative impact if this rule were it to be enacted, the NAA has challenged it since its release to the public. In addition to numerous requests for the dismissal of the rule or its amending by the NAA, members of the association and other interested parties have joined in challenging the rule.

During the Auction Action on Capitol Hill Day, several members were successful in garnering the support of their elected officials in opposing. Members of Congress have reached out to both the Office of Management and Budget and the GSA to express their concerns of their auction constituents and requested that the rule be amended or dismissed. In addition to the Congressional support provided through the NAA's outreach, the Small Business Administration Ombudsman recently joined the NAA in challenging the proposed rule. The NAA will continue to challenge this rule until its future is determined, however, the voice of NAA members is still needed. We ask that members contact their federal officials and ask for their support in opposing the proposed rule.

Keeping you up to date

To provide members with up-to-date information on pending legislation impacting the industry, the NAA maintains the Auction Action Center on the Government Relations homepage. This website provides members with updates on legislation proposed in their state legislature that the NAA tracks daily, as well as informative information on the legislative process. Information available ranges from "How State Legislatures Work", "Capital Hill Basics" and "Communicating to Elected Officials."

One exciting tool available is the legislator search and contact option. By simply entering your address, the website is able to pull contact information, as well as biographical information on your state and federal legislators. Through the internal e-mail program, you are now able to voice your support or opposition to your legislator via e-mail.

In addition to learning about the process, the website pro-

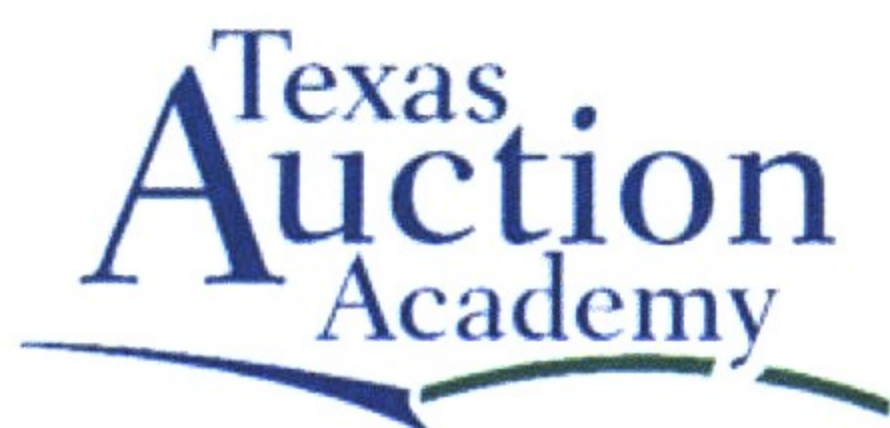
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vides members with the ability to sign-up for Mega Vote. Mega Vote provides you with a weekly update on your U.S. Senators and U.S. Representatives voting record, how they voted, and bills they will be voting on in the future. Hours worth of CSPAN and national media coverage delivered to you inbox once a week. The NAA has wealth of additional informative links and material available to members on the Government Relations website and we encourage you to visit.

The phrase "All Politics is Local," coined by the late U.S. Speaker of the House Tip O'Neil truly defines politics and more importantly the impact of constituents in the legislative process. Understanding the importance of keeping constituents engaged in their legislature and its activities, the NAA developed the Auction Action Network. One AAN Leader is selected by each state to be the legislative liaison between the NAA Government Relations department and their state association.

The NAA updates the AAN Leaders with information regarding proposed legislation that impacts the industry, as well as legislation proposed in their state. The AAN Leader is responsible for reaching out to their fellow Auctioneers in their state when legislation is introduced, educate members, and encourage them to take action on proposed legislation by contacting their elected officials.

In addition to the exceptional leadership provided by AAN Leaders, state associations across the country are implementing Auction Advocacy Days at their state capitals. These grassroots legislative outreach events provide associations with the opportunity to increase the visibility of the auction industry in their state capital and strengthen relationships with regulators and legislators. Through one-on-one meetings, members of the state association are able to open-doors with state leaders and educate legislators about the impact of auctions within their state.

Educating legislators is important to building a strong brand for the industry, however, it is more important to support the re-election and election efforts of pro-auction candidates. As we prepare for the 2008 election with 34 U.S. Senate and 435 U.S. House of Representative seats up for grab, the is focused on growing its political action committee, the Auction PAC. Through the generous support of NAA members, this political action committee uses donations from members to support the campaigns of pro-auction candidates seeking federal office.

The 2008 election provides the NAA with an opportunity to open doors in Washington and strengthen NAA's relationships with Congressional leadership. In addition to helping provide financial support to pro-auction candidates, the Auction PAC also assists with the financing of the Auction Action on Capitol Hill Day.

Take time this Fall and invite your State Senator to one of your auctions, contribute to the Auction PAC, put up a campaign sign for your Congressman, and attend your state's Auction Advocacy Day at your state capital. Your participation and your support will help strengthen the future of the industry.

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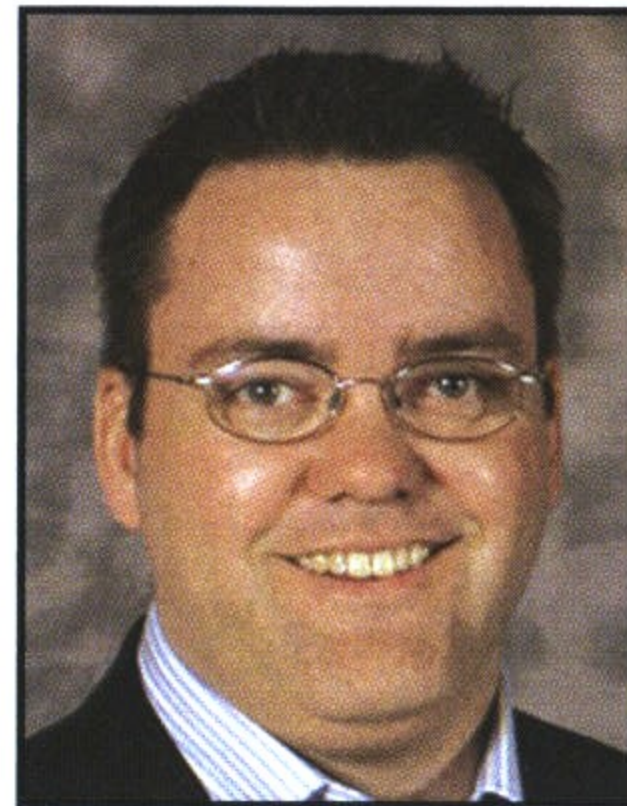
By Stephen Karbelk, CAI, AARE, Chair, Auctioneer Editorial Board

In the September 2007 edition of *Auctioneer*, we announced the establishment of a new Editorial Board. The purpose of this board is to provide direct input from members to the writing staff of *Auctioneer* so we focus on messages that are most important to its members. We all can agree that there have been substantial improvements to the magazine over the past few years, including more in-depth articles, enhanced professional layout, and a variety of feature stories about individual members and their companies. But, as we all know, there is always room for improvement!

Initially, the Editorial Board will be lead by Stephen Karbelk, CAI, AARE, of Fairfax, VA, as Chair, with Rob Doyle, CAI, of Pleasant Valley, NY; and Deb Weidenhamer, CAI, of Phoenix, AZ. We are all full-time Auctioneers actively selling on a daily basis in our communities. We each bring a variety of backgrounds to the board, whether it is the sale of estate personal property, residential real estate, or intellectual property and other types of unique assets. Since the creation of the Editorial Board, we have selected several new initiatives.

First, we will provide article writing assistance. One of our purposes is to encourage more journalistic participation from members to the magazine. We believe there are many members that have great experiences that they would like to share with their fellow members or a topic or trend they would like to write about. However, not all of us have the time to write an article or feel we have the necessary writing skills to submit articles for a national publication. Therefore, to encourage more participation from the grassroots member level, you can email to editorial@auctioneers.org any ideas for articles you would like assistance with writing and if your topic is selected, we will assign a professional writer to help you write the article. We want the magazine to be from the members to the members but this can only happen with your participation.

Second, we will publish *Auctioneer* issue topics in advance to allow time for member contributions. One of the responsibilities of the editor of the *Auctioneer* is to pre-determine which topics will be covered in each month's issue. Often times, the magazine topics are determined up to a year in advance for planning purposes. We begin to publish those topics several months



Karbelk



Doyle



Weidenhamer

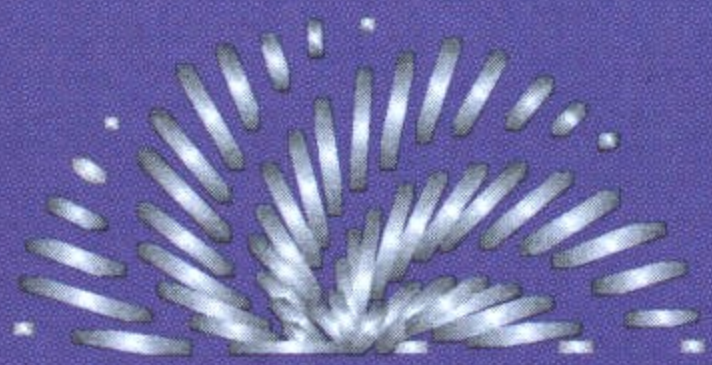
in advance to allow members to send in their ideas, suggestions, or stories about that topic so they can be considered for that publication.

For instance, the January 2008 edition will focus on "Understanding Auction Niches". If you service a niche in the auction industry, such as the sale of obscure patents, annual auctions of Hummel collectibles, or other types of highly specialized areas, we want to know more about your business. Tell us challenges you face, why you continue to focus on your specific area, and when/how will you know you need to transition out of that niche. We want to get the stories and experiences from the auctioneers and their staff. We all have a lot to learn from each other and this is the perfect way for you to share.

Third, we will modernize the layout. We are working with Steve Baska, the editor, on ways to modernize the layout so it looks less like an association magazine and more like a business or consumer magazine with up-to-date graphic layout designs, summary bullet points for each article so you can get the quick 10 second summary on each article, and revised font and column width stylistic changes. We also want more "auction action" photographs to include so we have less static photographs of people and more shots of Auctioneers and their staff actively being in the auction business. You don't have to wait until Conference and Show to submit your photographs to the NAA.

We have more ideas as well, including a new humorous monthly cartoon called "Gavel Gab", a first of its kind cartoon about the auction business. We hope to start this exciting new addition no later than January. If we can all take a moment to laugh at ourselves, it often helps to put the aggravations we can have in this business into perspective.

Rob, Deb and I hope to hear from you soon. Please share what you can with us, even if it is a quick story, a hard lesson, or a successful auction. It's the everyday decisions we make that determine how we live every other day. So share what you know, and we will all be even better for it.



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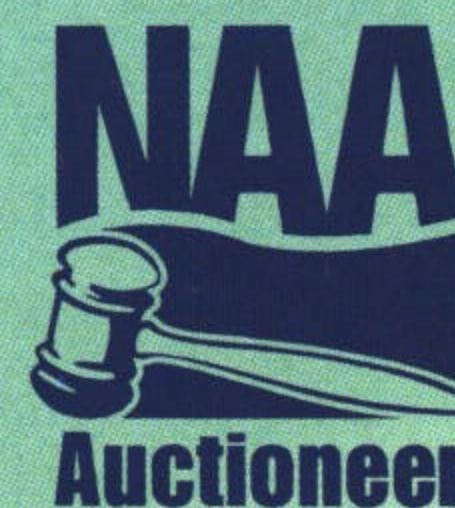
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TECH TALK

This is a new monthly column on technology issues for Auctioneers. The following Tech Talk responses were provided by NAA Technology Committee member Robert Mayo, CAI. To submit your questions, email techsupport@auctioneers.org.

Question: Do you audio or video record your auctions? If so, what do you use and what do you do with the files?

Answer: Yes, we audio record all of our auctions and video/audio record some. When audio recording, we use a small digital recorder, and then transfer the file to a CD for storage if necessary. When video recording, we use a digital video recorder that interfaces with a Tivo machine which then records the video to a DVD. In some cases (short real estate auctions) we will video record to a digital tape that we will then keep as an archive.

T·E·A·M·W·O·R·K



Who's on your team?



Question: Who puts together your auction flyers and ads? If it is in house, how do you do it?

Answer: When doing large format printing we outsource to a third party who do all of the layout, printing and mailing. When doing everyday type mailers we do the layout ourselves using the Adobe suite of products. Adobe Photoshop for photo editing and Adobe Illustrator for page layout.

On occasion we will design and print our own postcards as well, and use Microsoft Publisher for this task. When doing large quantity postcard printing, there are many great companies who will do the layout for a nominal fee. If you don't mind use a template for your postcard design, Vistaprint is a great resource for affordable postcard printing and design. There are many great printing companies that support the NAA and can be found in Auctioneer magazine. I am more than happy to give a personal review of those we have used in the past, on a one on one basis.

Digital Image File Formats

(1) **JPG, GIF, TIFF, PNG, BMP, EPS?** --- With so many file types, how do you know which file type is best for your project? While there are many differences between the file types, the main issue is file size and color. If an image has few colors, a file type can be designed to exploit this as a way of reducing file size.

The simplest images may contain only two colors, such as black and white. For each pixel in the image, a bit of code determines if the pixel is black or white. In general, the more colors you add, the more code is necessary. For a simple graphic, you may only have a handful of colors, so your file size can be very small without losing any image quality. In a photo, you will have thousands or millions of colors. You will need a larger file size in order for the graphic to display without distortion.

(2) **TIFF** -- This is usually the best quality output from a digital camera. Digital cameras often offer around three JPG quality settings plus TIFF or a RAW. Since there is little to no file compression, the file size is huge compared to even the best JPG setting, and the advantages may not be noticeable. A more important use of TIFF is as the working storage format as you edit and manipulate digital images. You do not want to go through several load, edit, save cycles with JPG storage, as the degradation accumulates with each new save. One or two JPG saves at high quality may not be noticeable, but the tenth certainly will be. TIFF is lossless, so there is no degradation associated with saving a TIFF file. Often, commercial printers will request your artwork in "high-resolution TIFFs." This means your original image is larger than 300 pixels per inch at the final physical size. For instance, a 3" x 5" image at 300 pixels per inch is literally a 900 x 1500 pixel digital file.

Do NOT use TIFF for web images. They produce big files, and more importantly, most web browsers will not display TIFFs.

(3) **JPG** -- This is the format of choice for nearly all photographs on the web. You can achieve excellent quality even at rather high compression settings. You can edit a photo in your software's proprietary format then save the final as a JPG. Most digital cameras save in a JPG format by default. Switching to TIFF or RAW improves quality in principle, but the difference is difficult to see unless you are working with very large final images. Shooting in TIFF has two disadvantages compared to JPG: fewer photos per

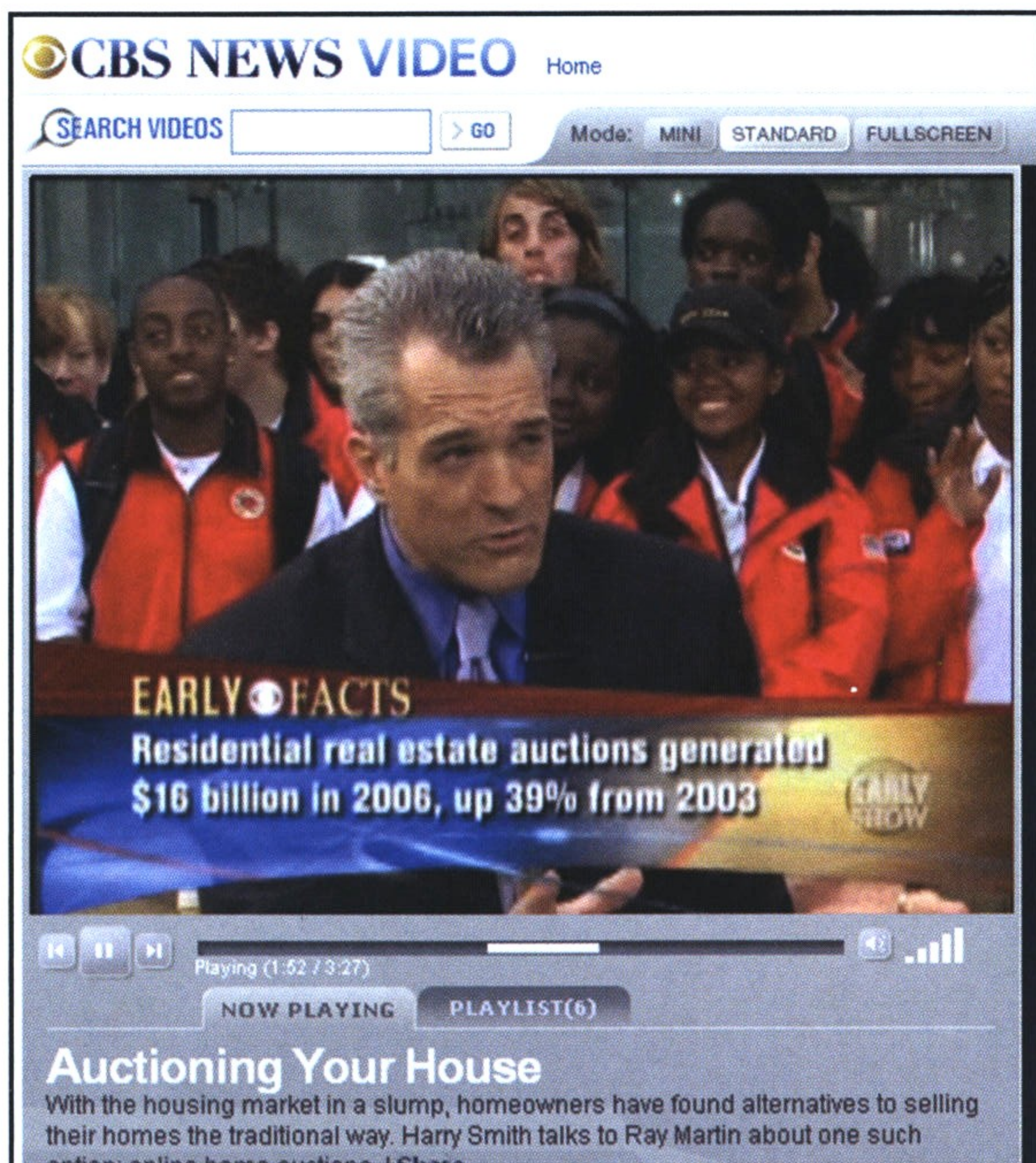
memory card, and a longer wait between photographs as the image transfers to the card. Never use JPG for line art. On images such as these with areas of uniform color with sharp edges, JPG does a poor job. These are tasks for which GIF is well suited.

(4) **GIF** -- If your image has fewer than 256 colors and contains large areas of uniform color, GIF is your choice. The files will be small yet perfect. This makes the GIF format suitable for storing graphics with relatively few colors such as simple diagrams, shapes, logos and cartoon style images. Do NOT use GIF for photographic images, since it can contain only 256 colors per image.

(5) **PNG** -- The PNG file format supports true color (16 million colors) whereas the GIF file format only allows 256 colors. PNG excels when the image has large areas of uniform color. The PNG format is best suited for editing pictures while JPG are best for final distribution of photographic-type images because of smaller file size.

(6) **Scaling Images** -- You can easily make a large image smaller without any image quality problems. Unfortunately, you cannot make small files larger without serious problems. The web displays images at 72 pixels per inch. If you take an image off the web that displays 1" x 1", your image is literally 72 pixels wide and 72 pixels tall. If you were to resize that image to 4" square, your final image is 288 pixels square. Your image editor essentially "invented" 216 pixels out of nowhere. The invented pixels will make your image fuzzy and distorted. Resist the temptation to make small photos large, especially for printing.

(7) **Vector Images** -- The TIFF, JPG and GIF are considered "raster images." That means, for every pixel in the image, there is a corresponding data in the file. As your images get larger, your file size grows exponentially. Vector images are geometrically based. Let's say you have a simple horizontal line. Instead of a series of pixel points in a raster image, a vector image will have a simple mathematical formula to signify the line. As the image gets resized, there is no loss of image quality because the formula doesn't change. The scalability makes vector images well suited for large format printing like signs, posters and banners. The most popular vector file types are EPS and SVG.



Auction industry statistics were shown on screen as financial consultant Ray Smith described auctions on the CBS Early Show.

NAA HEADQUARTERS

NAA in the news: Press coverage for auction industry

By Chris Longly, NAA Public Affairs Manager

With the recent changes in the housing market, mainstream media has turned to the NAA for information about the rise in residential real estate auctions. In general, the release of industry statistics has drawn the attention and interest of national and local media throughout the country and the media continues to seek more information from the NAA about the auction method of marketing. The following is a sample of press the NAA assisted with this past month.

Financial publications such as *Dow Jones* and the *Wall Street Journal* recently published articles on the rise of residential real estate with the assistance of the NAA. Regional newspapers like the *Arkansas Democratic-Gazette* and the *Chicago Tribune* have published articles on real estate auctions. *Consumer Reports Money Advisor* recently published a story highlighting the auction process of selling real estate. Several media outlets including *Big Builder Magazine* and *Investors Business Daily* have taken an interest in the rise of home builders utilizing Auctioneers in the selling of their property. The auction industry and the NAA recently earned international attention when it assisted the *Korea Broadcasting System* network in the development of a segment on residential real estate auctions. Art Auctioneers and auctions received special

recognition in *Fine Art Registry*, as well as benefit Auctioneers in the *San Jose Business Journal*.

Home auctions were also the subject of stories on *CNN* and the *CBS Early Show* with Harry Smith. The CBS show featured financial adviser Ray Smith describing how auctions sell houses quickly, often after houses have languished in traditional listings for months.



NAA is writing "The Complete Idiot's Guide to Live Auctions," to be published in July 2008.

NAA writing "The Complete Idiot's Guide to Live Auctions"

NAA personnel are currently writing a book to be published next summer (July 2008) titled "The Complete Idiot's Guide to Live Auctions."

The "Idiot's Guide" series, like the "Dummies" series, are popular "how to" books written in very basic terms for the general public. The publisher of the Idiot's Guide series, in New York, contacted NAA about a year ago and asked if the association would write, or be a technical consultant on, a book focusing on live auctions. NAA agreed to write the book. A committee of veteran NAA member Auctioneers is currently reviewing each chapter as it is written.

The book's primary focus is on how to be a successful bidder and buyer at each category of live auctions, including estate auctions, real estate, benefits, personal property, art and antiques, farm and livestock, and others. But some chapters also discuss how to be a successful seller, the history of the live auction industry, and many other topics.

When the book is published next summer, copies will likely be available for NAA members to purchased at reduced prices compared to that offered to the general public. An advertising campaign will be conducted to promote the book.

More details about the book will be shared in coming months. To read more about the Idiot's Guide series, see its website at <http://us.penguingroup.com/static/html/cig/index.html>. The

website says "Explore our hundreds of books-from home repair to religion, health to hobbies, investing to parenting."

The Idiot's Guides are written for readers wanting a clear, factual portrait of the topic. The books strive for

--A balanced, positive yet objective tone and presentation of information

--A complete history of the topic

--Discussion of all angles needed to help a beginner be successful in the topic area.



Diamond Rio

Two highlights to NAA's 2008 Conference and Show

The hit country music group Diamond Rio will perform for NAA members in July at the 59th International Auctioneers Conference and Show Conference and Show in Nashville, TN in July. The group has created 25 Top Ten country hits including 9 number one hits, and over 10 million in record sales. The band's six members have a unique sound in country music. They have successfully combined stunning bluegrass

harmonies with a driving beat, along with some of the most outstanding solo instrumental work. Diamond Rio music is truly the sound of six masters at work .

Keynote Speaker is U.S. Navy Commander Scott Waddle (Ret.)

NAA is also pleased to announce the keynote speaker for the 59th International Auctioneers Conference and Show will be U.S. Navy Commander Scott Waddle (Ret.). Cmdr. Waddle will speak before members on Wednesday, July 9th. The 2008 conference will take place July 7-12 at the Renaissance Nashville Hotel and Nashville Convention Center.

In a matter of minutes, Commander Waddle's life and the lives of his 140 man-crew changed forever on February 9, 2001. What was planned as a routine training session, ended in disaster as the USS Greeneville, a Los Angeles class fast-attack submarine, breached the surface during an emergency test run, tearing through a Japanese fishing boat and killing nine innocent people. The largest naval submarine accident in American history, Cmdr. Waddle was the center of international attention.

While many leaders choose to deny or make excuses for their behavior, Cmdr. Waddle stood boldly and took complete responsibility for his actions. Against the advice of his lawyer and the direction of the Navy, Scott followed his conscience. An inspirational leader with uncompromising ethical standards, Cmdr. Waddle's pursuit of integrity against all odds provides an inspiring challenge to anyone facing difficult choices in life. Cmdr. Waddle will tell his compelling story about his tragic ordeal and the choices that followed. It's a lesson about integrity, faith, and resilience.

Commander Waddle is the author of "The Right Thing."

continued

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Virginia bid call winners are, from left, Third Place, Kelly Strauss; Runner-Up, Mike Jennings; Grand Champion Bob Melvin, Fourth Place, Curtis Craig; Fifth Place, Shawn Rutz and Sixth Place, Stan Ogden.



A few of the 102 Auctioneers chanting for the world record.

VIRGINIA

2007 Virginia State Champion Auctioneer Contest

An outstanding assembly of Virginia Auctioneers vied for the title of the 30th Virginia State Champion Auctioneer on Saturday night, August 4, 2007 at the N&W Salvage Auction Warehouse in Sandston, VA.

This year's title was won by Bob Melvin of Fredericksburg, VA. Second Place and Runner-Up was Mike Jennings, Berryville, VA; Third Place was Kelly Strauss of King George, VA; Fourth Place was Curtis Craig of Staunton, VA; Fifth Place was Shawn Rutz of Maurertown, VA and Sixth Place was Stan Ogden of Amherst, VA.

TEXAS

Auctioneers set world record

By George L. Vaught, President Elect-Texas Auctioneers Assoc.

I'd like to share with you how the Guinness World Record for highest number of Auctioneers chanting simultaneously was set earlier this year.

Keith Landers (dba, Johnny Dee) and I just happened to run across each other at our neighborhood Austin farmers market one Saturday morning last April. I previously hired Keith's band "Johnny Dee & the Rocket 88s" last fall to play at TAA's 50th Anniversary Party during our annual June convention in Corpus Christi, TX. Our kids went to grade school together, and we were reminiscing about family. During our conversation, Keith said "Hey, why don't you guys try to set a world record for the greatest number of auctioneers calling bids". In short he passed the ball (idea), and I ran with it.



Texas association president Buddy Rogers is interviewed by a TV channel 6 reporter about the world record.

The first thing I did was go to Guinness' web site www.guinnessworldrecords.com and researched how to make an application for a Guinness World Record attempt. I downloaded their application and agreement to make an attempt which also included some general guidelines as to how they want an attempt documented and verified. After I submitted the application describing the TAA's proposed world record attempt, when and where it would be held, etc., I was assigned an identification number and notified that it would take some 6 to 8 weeks for Guinness to reach a decision and notify me if TAA's proposed world record attempt was worthy of consideration.

There was no previous world record for the number of Auctioneers bidcalling simultaneously, so I figured we had a good chance to get it done. I had no specific guidelines before our attempt, so I carefully developed a strict protocol for registering Texas licensed auctioneers to participate just prior to the attempt (much like CE); documenting witnesses to the attempt; soliciting key witnesses who are recognized in our industry; recording by video and photos the actual attempt while it was in process, etc., etc. Subsequently, I received notice from Guinness that our world record attempt was worthy of consideration. Since there was no previous world record, Guinness also provided me specific guidelines which their Records Committee developed for us to follow in properly documenting the attempt. I felt we would easily comply

with Guinness' specific guidelines.

On June 15, we made the world record attempt between the convention's evening activities which included TAA's State Bidcalling and Ringman Contests and our annual Fun Auction. We had 102 Texas licensed Auctioneers participate in the attempt, and we called bids simultaneously for 10 minutes. In addition to a third party video documentation provided by Corpus Christi TV Station KIITV, documented witnesses to our world record attempt included Neal Davis, Tommy Williams (then NAA President Elect), Jeff Rinard (TDLR Lead Investigator), and Kristina Kaiser (TDLR Director of Enforcement). The TAA's Guinness World Record Committee included Brent Graves, Jim Morganti, Jim and Charlene Sample, John Sisk, Lisa Gay, Tommy and Pam Traylor, Renee Jones, Mike and Lori Jones, Scott and Carla Swenson, Ernie Croucher, Buddy Thomas, Myra Vaught, Vanessa Vaught, Kathy Humphries and Marguerite Vaught.

After the attempt, I gathered up all of our documentation to make a formal world record claim to Guinness. I forwarded TAA's formal claim for our world record in late June. From time to time, I would go to the Guinness web site and check on the claim's status via the identification number I was assigned when I made application for the attempt last spring. On September 18 2007, I went to their web site and found that our claim had been approved and a certificate from Guinness is in the mail....pretty exciting!

ILLINOIS

Ratliff earns auto auction honor

Auctioneer Shane Ratliff received the National Automobile Auction Association's Bernie Hart Memorial "Auctioneer of the Year" award at its annual convention in Chicago, IL on September 21. The award voted on by past NAAA presidents is



Shane Ratliff, right, accepts the NAAA Bernie Hart Memorial Auctioneer of the Year Award, from Bob Hubregsen, owner of Premier Auction Group.

given to the automobile Auctioneer who best exemplifies all of the professional qualities of an automobile Auctioneer.

Ratliff is a 1980 World Wide College of Auctioneering graduate, instructor at World Wide College of Auctioneering, 1992 International Champion Auctioneer, 1992 World Champion Automobile Auctioneer as well as past

Illinois and Indiana State Champion Auctioneer. He sells eight automobile and motorcycle auctions each week throughout the country and events worldwide. He resides with his family in Chicago (Crete) IL.



Auctioneer Jim Glines with Stephanie Snow.

CALIFORNIA

Auctioneer helps young attendee

Auctioneers often meet great people. That was the case for Auctioneer Jim Glines, of Santa Maria, CA, who met Stephanie Snow several years ago. Since meeting, Stephanie has attended many of his auctions and enjoys the entertainment and Jim's kindness and attention. Jim has taken a liking to Stephanie because of her beautiful spirit, terrific attitude and glowing smile. Stephanie encourages many with her attitude although she copes daily with a rare disease called Fibrodysplasia Ossificans Progressiva (FOP). FOP is a rare genetic disorder that causes bone to form in muscles, tendons, ligaments, and other connective tissues. The bridges of extra bone form across joints, progressively restricting movement.

In FOP, the body produces not only too much bone, but an extra skeleton that encases the body locking the person into a bony prison. Although this disease has taken over Stephanie's body, it has not taken over her spirit. Since they met, Stephanie has grown very fond of Glines and recently asked him to auction her lamb at her country fair.

continued

Glines said "I was honored that she asked me to sell her lamb at our county fair last week. She is wonderful and always in a great mood." Later that week, Glines received an e-mail from Stephanie which said "To the Best Auctioneer Ever, Thank you so much for auctioning off my lamb, Love, Stephanie Snow."

Jim and Stephanie have touched each other's lives by being the people they already are and giving those around them what they already have, compassion and kindness. Jim's interest in Stephanie's disease has opened an avenue for him and many others to help solve the mystery and ultimately save suffers from this crippling disease. August 5 was the 14th Annual FOP Benefit Auction. The auction raised \$23,700 and all proceeds from the auction went toward FOP research through the International FOP Association, a non-profit organization in direct support of FOP research and education. For additional information, please visit www.jbmroline.org.

OBITUARIES

Rocky Strickland

Auctioneer Rocky Strickland, CAI, BAS died at Baylor Hospital in Dallas, TX on Oct. 10 after weeks of enduring several heart related issues and the challenges of a newly found brain tumor. Friend Mike Jones, CAI, GPPA, said that



Strickland

"Rocky successfully battled a massive heart attack in February of this year, yet recovered well enough to complete and graduate the CAI program at Indiana University, sell his beloved Auction Block auction house after 12 years of successful business, work as a contract auctioneer for United Country-Jones Swenson Auctions, teach two sessions at the Texas Auction Academy to rave reviews by the students, attend the Texas Auctioneers

Association in Corpus Christi and be elected 2nd Vice President and travel to San Diego to attend the NAA Conference & Show. This is just an eight month capsulation of the life of Rocky Strickland, but that's how Rocky was all the time. He was a tornado of activity, funny, serious, caring, a giver and he loved to teach. Rocky was committed to community service and conducted many local charity events and served as Mayor Pro-Tem of Lancaster, TX. He was a loving

husband and father. On a personal note, I loved him like a brother and I will forever miss his daily calls, which started out by him saying, "Hey Man! What's going on?" I can only aspire to be half the man that Rocky was. He will be sorely missed by his Auctioneer friends and the auction industry as a whole. He is survived by his loving wife Donna and daughter Kelly of Italy, TX and sister Rama of Winnsboro, TX.

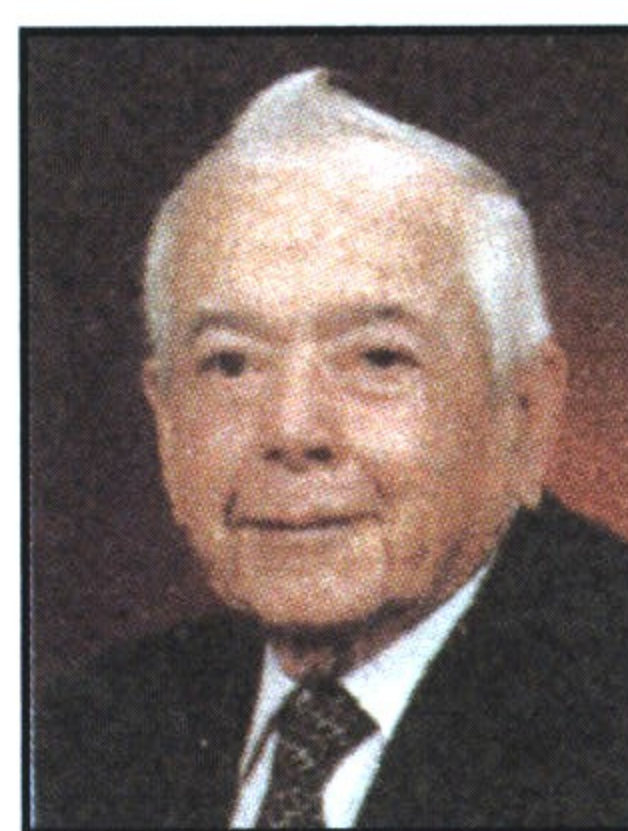
Strickland owned and operated the Auction Block, Inc. in Lancaster, TX. He conducted an auction of container antiques every Thursday. He conducted over 100 auctions per year.

He also has served as past Chairman of the Lancaster Chamber of Commerce, board member of the North Central Texas Council of Governments, past President of the Rotary Club, the 1998 Lancaster Chamber Volunteer of the Year, Chairman of the Friends of the Lancaster Fire Department and is recognized for raising over \$350,000 for local charities and local civic and religious organizations.

Henry Willard Arnaman

Auctioneer H. Willard Arnaman, of Cameron, MO died Sept. 3, 2007 at the Cameron Nursing and Rehabilitation Center in Cameron.

He was born Nov. 15, 1925 in a farmhouse that still stands in Putnam County, MO, the son of Henry Finis and Effie O. Arnaman. He attended Stringtown School. He worked his early years for the Supply Store and later for HyVee Food Stores. He was a 1952 graduate of Reppert Auction School and began a 55-year career as a nationally-known Auctioneer.



Arnaman

On Jan. 21, 1956 he married Avis Matthews in Unionville, MO, and she preceded him in death in 2005. From 1970 to 1995 he averaged 150 to 180 auctions per year. He traveled the Missouri Cooperative Feeder Cattle and Feeder Pig circuit with Col. Guy L. Pettit and Col. C.C. McGennis. Then he formed a partnership with Bert Wyckoff selling local farm, household, real estate and antique auctions. He was one of the Auctioneers working the auction of the Truman Library and he won championship titles in the World Livestock Market contest. He is survived by this son, Chris, who took over the business in 1987. Memorials are accepted at P.O. Box 198, Cameron, MO, 64429.

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- Bruce Hoberman, CEO of Proxibid

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2007 Dallas Cattle Baron's Ball benefits Cancer Society

They are not playing football on the field at Texas Stadium anymore, but former Dallas Cowboys and NFL Super Bowl MVP's Troy Aikman and Emmitt Smith and Fullback turned Fox broadcaster Daryl "Moose" Johnston still command royalty status in Dallas and it was never more apparent than on September 29 as dinner for 15 with the Cowboy greats at Del Frisco's Double Eagle Steak House was followed by an evening of "No Limit Texas Hold-em" fetched a whopping \$100,000 at the 34th Annual Dallas Cattle Baron's Ball held at the famed Southfork Ranch in Parker, Texas just north of Dallas.

Several thousand of Dallas' most prominent citizens and business leaders gathered wearing their finest alligator boots and Stetson hats gathered at the former J.R. Ewing TV ranch to raise money to fight cancer and party hard. Supermodel and Omega Watch Company spokesperson Cindy Crawford joined Auctioneer Mike Jones, CAI, GPPA, President of United Country Auction Services, on the Bank of America "Live Auction" stage to help energize the bidding on a 50th Anniversary Omega Speedmaster watch which included a personal tour of the Johnson Space Center given by General Tom Stafford, commander of the Apollo 10 and Apollo-Soyuz missions. The final bid was \$17,000.

This year's event was headlined by the 2007 Country Music Association's "Entertainer of the Year" Brad Paisley and was supported by the loud and raucous sounds of part country duo-part circus act Big & Rich, which features Dallas area native country-rapper Cowboy Troy. Paisley donated an on-stage serenade to the "Live Auction" which raised an additional \$12,000 to the evenings cause.

Other highlights of the "Live Auction" included a 2008 Mercedes-Benz CL63, \$140,000, Monaco trip \$39,500, Celebrity Chef's Napa wine package via private jet \$60,000, Masters Golf trip, \$35,000, autographed Brad Paisley hat and Big & Rich guitar, \$8000 and a pair of Berretta 687 EELL Gallery Shotguns with Argentine hunt for \$33,500. Lucky bidders also purchased over \$100,000 in fine jewels from the likes of Harry Winston, Sue Gragg, Bova Diamonds, Noble



Mike Jones, Auctioneer and President of United Country Auction Services, auctions a 50th Anniversary Omega Speedmaster watch and a tour of the Johnson Space Center for \$17,000 as supermodel and Omega Spokesperson Cindy Crawford looks on at the 34th Annual Dallas Cattle Barons' Ball held at the Southfork Ranch on September 29. The event grossed over \$5.4 million and is the single largest American Cancer Society fundraising event in the world.

Boutique, Gregg Ruth and Bachendorf's.

This year's event Chairman, Dallas attorney Gina Betts remarked, "This was our biggest and best year ever with the "Live and Silent" auctions grossing over \$1.35 million." Adding, "Mike Jones, our Auctioneer, and his entire team were amazing as always!" In all, the event proceeds exceeded \$5.5 million. The event is the world's largest fundraiser for the American Cancer Society with over \$31 million being distributed to cancer research projects in Dallas County alone.

To learn more, email Jones at mikejones@unitedcountry.com or call (214) 906-5265.

United Country Auction Services and United Country are the only national auction and real estate franchise system specializing in residential, farm and ranch, commercial and recreational properties in cities and towns across America.

With a heritage that dates back to 1925 and headquartered in Kansas City, MO, the company has more than 670 franchises, 3,700 brokers and agents in 45 states and a national database of properties at www.unitedcountry.com. For info go to www.ucauctionservices.com

Paintings help Julia Co. auction take in a record \$4.5 million

Rockland, ME-- For the last 20 years in business, the firm of James D. Julia has conducted an annual auction event at the posh Samoset Resort in Rockland, ME. This year's event was a 3-day, 1,700-lot auction that took in over an unprecedented \$4.5 million.

This sale also marks their first with recent hire Tony Greist, who has been added to the division along with longtime department head Bill Gage. Tony has been in the antiques and auction business for over 35 years and has recently joined the Julia team from another prominent auction firm.

Helping to hit the multimillion mark was a selection of over 700 American and Continental paintings. Topping the list was a semi-abstract work by Philip Evergood entitled "Flowers by the Lake" that was once housed in the famed Robert Lang collection. The piece sold for \$201,250.

Because of the success Julia's had earlier this year with turn of the century Russian artist Ivan Fedorovich Choultse, a private California collector consigned his forest scene that centered on a lovely beech tree fronting a vibrant wooded backdrop. Choultse's painting sold for \$41,400.

There were American paintings aplenty and featured were a great many works from the Rankin Estate, a prominent estate from the eastern shore of Maryland. The grouping of artwork collected over three decades included an outstanding array of marine paintings by some of the most recognized names in

the genre.

Luminaries from the Cape Ann School such as Anthony Thieme, Gruppe, Morrell, and others saw very active bidding. One such example was an oil on canvas harbor dock scene entitled "Wet Day" by Anthony Thieme that portrayed a number of fishermen unloading a boat in pea soup fog. It sold for \$33,925. From another collection, Thieme's "Back Beach, Rockport, MA" of a dirt road winding along Rockport Harbor with two central figures was a good buy at \$54,625.

The ever-popular Gruppe family has long been a staple in Julia's auctions and this sale was no different in that regard. There were 14 works by Emile Gruppe in the sale. Better known for his depictions of seaside and harbor scenes, this sale featured a large oil on canvas of a nude woman draped with a sheer cloth, standing at the edge of a woodland pool. This extraordinary piece sold for \$32,200. His "Gloucester Harbor in Evening Light" depicting the quintessential New England waterfront scene with numerous fishing and sailing boats at port changed hands at \$20,987. The selection of Gruppe's work also included a winter scene with morning sunlight brightening a snowy forest floor. Beautifully rendered, it brought \$25,300.

For more information, contact their offices at 207-453-7125. James D. Julia, Inc., P.O. Box 830, Dept. PR, Fairfield, ME 04937. Email: info@jamesdjulia.com.

Terrell honored by Oklahoma Army National Guard

Auctioneer Shawn Terrell, vice president of United Country Auction Services, has received the prestigious Oklahoma Guardsman Medal from the Oklahoma Army National Guard in recognition for his meritorious service over the past 20 years.

SSG Terrel, who retired in April 2007, spent the past 12 years as a Senior Field Artillery Instructor at the Regional Training Institute in Oklahoma City, OK, where more than 400 students graduated from MOSQ courses over the past five years under his guidance.

Col. Hopper T. Smith said, "SSG Terrel's initiative, drive and determination are exemplary of a leader, are in the true



Terrell

spirit of professionalism and have brought great credit upon himself, his unit and the Oklahoma Army National Guard."

In addition to his 20-year military career, Terrel currently holds the 2007 Oklahoma State Auctioneer Championship title.

United Country is the only national real estate and auction franchise system specializing in residential, farm and ranch, commercial, retirement, second home and recreational properties in small cities and towns across America. The company currently publishes nine niche real estate magazines and executes a marketing program that attracts more than 925,000 visitors a month to: www.unitedcountry.com, the leading real estate web site in its market. With a heritage that dates back to 1925 and headquartered in Kansas City, MO, the company supports more than 675 franchisees in 44 states and markets a national database of properties at www.unitedcountry.com.

Auction Network launches, brings in key players to create programs

TULSA, OK – Auction Network, the first-ever television network devoted to the auction industry, launched its first phase on October 28 by starting its programming on its website at www.auctionnetwork.tv. It is expected to debut on cable television in late 2008.

Auction Network is a 24-hour video channel featuring live auctions, features on auctioneers, educational programs for bidders and sellers to learn about auctions, and more.

The company's executives also revealed plans recently to partner with heavy hitters in the media and technology fields. Among other key players, the network has called upon OpenTV Corp. – the leading provider of solutions for the delivery of advanced digital television and cross-platform interactive services widely adopted by broadcasters, operators, and device manufacturers – to create and support technology needed to fuel the online launch.

OpenTV (www.opentv.com), whose software powers digital TV boxes around the world, enabling program guides, personal video recording, video-on-demand, and high-definition capability on television screens is providing its enterprise solution, OpenTV Participate. Auction Network's alignment with OpenTV and related agreement with LuJohns Enterprises Inc. (www.lujohnsenterprises.com and www.biddercentral.com), will allow the network to support viewer participation in live auctions, with global bidding tallied instantly and a single account for customers across all platforms.

"Since 70 million people take part in auctions every year, we know consumer interest in the network will be high," said Fontana Fitzwilson, general manager of Auction Network. "This convergence of partners positions us to ensure those consumers will have the highest quality, innovative network at their fingertips."

Filming programs from Vegas to Milan to South Africa, Auction Network will rely on Multicast Media Technologies' flexibility and broadcast expertise to handle video manage-

ment and delivery. Multicast (www.multicastmedia.com) offers a comprehensive publishing system designed to manage, monetize and measure targeted Internet TV channels and streaming video libraries. Since 2000, Multicast has reinvented the process of live Internet broadcasting, delivering over 3,500 live broadcasts each month from across the globe.

Since the programming first launches as an Internet network, Auction Network called upon the experts at Global Media Services (www.globalmediaservices.net) to manage the

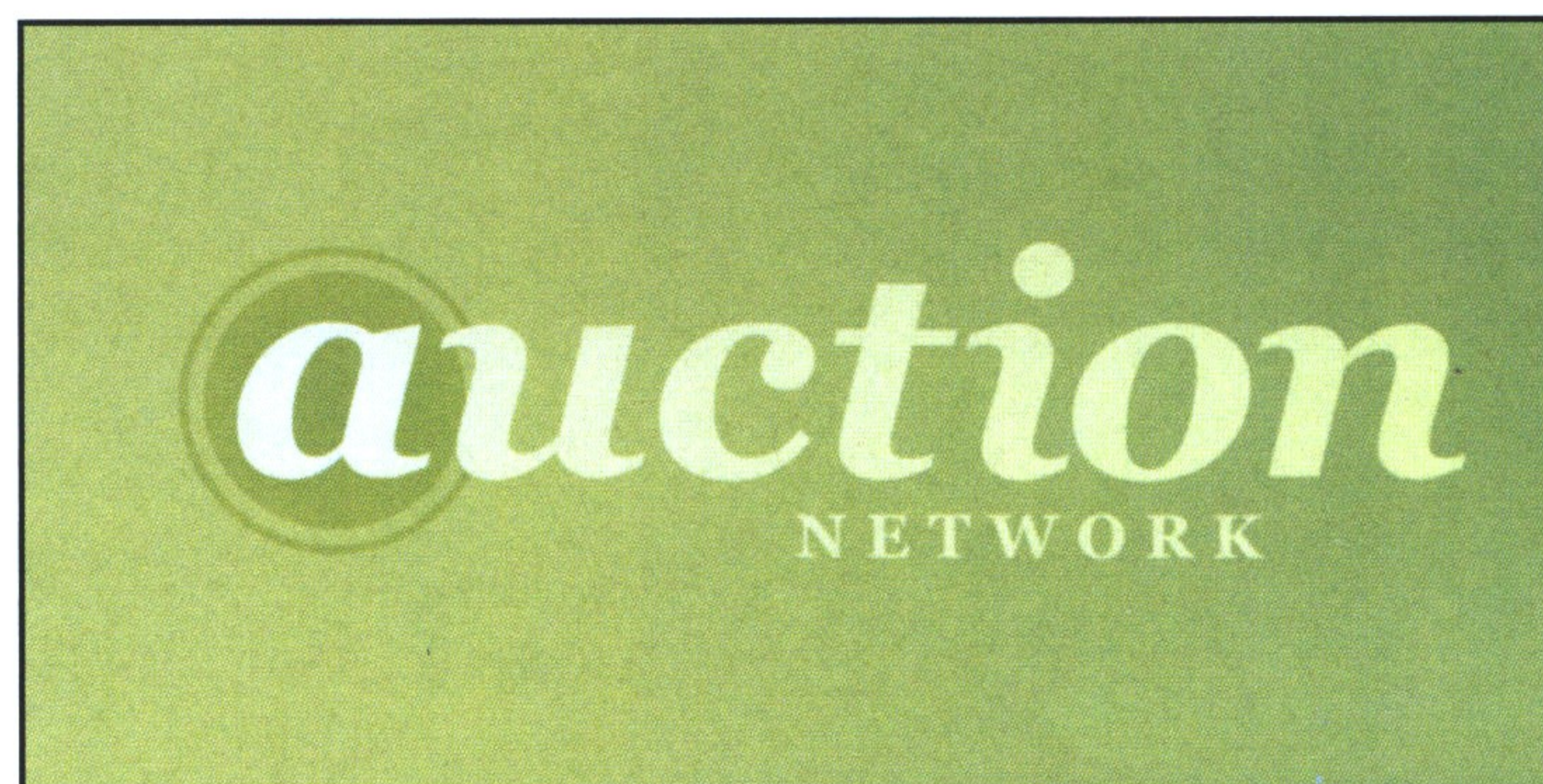
technical development of the Web site (www.auctionnetwork.tv). Global Media Services helps corporations generate revenue from live and on-demand video streaming applications through a vast portfolio of professional services, including Portal Development, ad insertion, pay-per-view, syndication,

digital rights management, content management and transaction processing and clearing.

Auction Network will maintain its cutting-edge creative brand and content with the help of Heroic (www.beheroic.tv), a creative and marketing collective that includes veteran branding agency 3 Ring Circus and The Marketing Division. Representing ad sales is National Ad Force (www.nationaladforce.com), a strategic sales organization based in Chicago.

Also joining the Auction Network team is vice president of production and programming, Scott Withers. Withers began his TV career as a writer, producer and correspondent at CNN, and brings extensive experience to the network, having helped launch Q Television Network. "The fast-paced and high-energy content of Auction Network's programming really drew me in," said Withers. "That, plus the chance to work with CEO Pam McKissick, Fontana Fitzwilson and the other driving forces behind the successful launch of TV Guide Network."

Auction Network is led by CEO Pam McKissick, former president and COO of TV Guide Networks. The host of the network is Tava Smiley, of General Hospital and E! network fame. For more information, visit www.auctionnetwork.tv.



Virginia Auctioneer/real estate agent launches new cooperative business

Chuck Boles, an 18-year real estate broker and an Auctioneer since 1992, was featured recently in a story in *RE/MAX Times* magazine that described his new business in Virginia: the Real Estate Auction Network.

The Network consists of six auction firms throughout Virginia. They work directly with brokers and agents in their assigned territories to market and sell real estate via what Boles calls a blended marketing strategy. A key is that an auction date is set for properties deemed appropriate for auction.

The RE/MAX Associate and the auction company jointly market the property while the title company prepares the bidder's package and the mortgage company offers a loan commitment letter.

"The associate then receives all the buyer leads, while our affiliated partners have the inside track on the title and mortgage contracts," Boles said in the story.

The real estate agent posts the listing in the MLS, while the auction firm posts it on auction websites.

The auction firms also distribute bidders' kits and conducts open houses. The seller reserves the right to sell before the auction.

Boles says he screens properties for auction and only takes those suited to auction. He looks at the seller's loan status, motivation, ability to perform; and the property's condition and how long it has been on the market.

"We don't put a property up for auction just to have an event. We don't take properties out of desperation, only out of opportunity," he said.

RE/MAX TIMES

Embracing a different approach

Virginia Associate creates group to market homes by auction

BY PHIL SMITH
RE/MAX TIMES ASSOCIATE EDITOR

ALEXANDRIA, Va. - To auction or not to auction?

In light of the fact that real estate is the fastest-growing segment within the auction industry, it's a question more and more agents are likely to be asking themselves.

"The prime buzzword at the 2006 NAR convention was auctions," says Chuck Boles, a Broker Associate with RE/MAX Allegiance and president of the Virginia-based Real Estate Auction Network.

Boles (AAR, CIPS, SPRES), an 18-year real estate veteran, merges two passions in his career.

Best of both worlds

"Many years ago I had an idea: to combine the best elements of the real estate marketing approach with the auction approach," says Boles, a licensed auctioneer since 1992. He kept the idea in the back of his mind until April, when he approached Co-Broker/Owner Charlie Bengel. The concept: RE/MAX Allegiance - one of the largest RE/MAX companies in the world, with more than 1,300 Associates in Virginia, Maryland and Washington, D.C. - would team up with a collection of auction firms and mortgage and title providers in a unique arrangement.

receives all the buyer leads, while our affiliated partners have the inside track on the title and mortgage contracts," Boles says.

All parties follow strict guidelines to abide by RESPA, MLS and state regulations.

Boles teaches a three-hour class that Sales Associates and title and mortgage representatives must take to be involved in the Real Estate Auction Network.

Some people think most real estate auctions involve only foreclosures, but that isn't the case, Boles says.

"All properties are auctionable," he says, "but some are more auctionable than others."

Several vital elements

The key to whether a property is appropriate for auction is the seller, Boles says. The first step in the screening process is for the Sales Associate to evaluate the seller's loan status, motivation and ability to perform. Then the property's condition is considered, along with how long it's been on the market.

"We turn down the majority of applications for auction," Boles says. "Normally it's not in the seller's best interest to consider the auction option because the house shouldn't have been on the market in the first place. It could be that the seller is on the verge of bankruptcy or needs a short sale. Or maybe the property has been on the market for a long time and the listing is shelf worn, or the seller has inflated and unrealistic expectations."

"We don't put a property up for auction just to have an event. We don't take properties out of desperation - only out of opportunity."

One advantage to a seller in auctioning a property is that contracts have no contin-

CHUCK BOLES

Chuck Boles was featured recently in a story in *RE/MAX Times* magazine

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How to handle **Fair Market Value** of items at benefit auctions

Should bidders at benefit auctions be told the Fair Market Value (FMV) of the items before they bid, or will that make them bid lower?

What are the IRS rulings about FMV?

As more Auctioneers enter the benefit auction niche, they are finding many questions. This article answers a few.

Auctioneer Sherry Truhlar of Red Apple Auctions in Virginia sent to NAA three questions about how the IRS tax code applies to FMV of items sold at benefit auctions.

“Benefit Auctioneers I know do not want bidders to know the FMV of items because the bidders will bid too low, if they know the value,” she said. Sherry talked with a client who is a CPA about these questions and she mentioned her answers below. But we asked three benefit auction experts to give their comments.

Kip Toner, BAS, of Seattle, WA answered the first question. Lance Walker, BAS, CAI, CES, of Memphis, TN answered the second question. Kurt Johnson, BAS, of White Bear Lake MN, answered the third question.

Here are their answers.

1--Question: “Do charities have to list the fair market value of the items in the catalog? The answer I believe correct is that the IRS requires you to print the FMV in the catalog. Penalty is that no charitable tax deduction will be available. If charity fails to publish FMV in catalog, and the buyer claims the fair tax deduction of amount they paid over FMV, and the IRS audits the buyer and researches the deduction, not only is the deduction not allowed, the charity is liable for the tax, interest and penalty.”

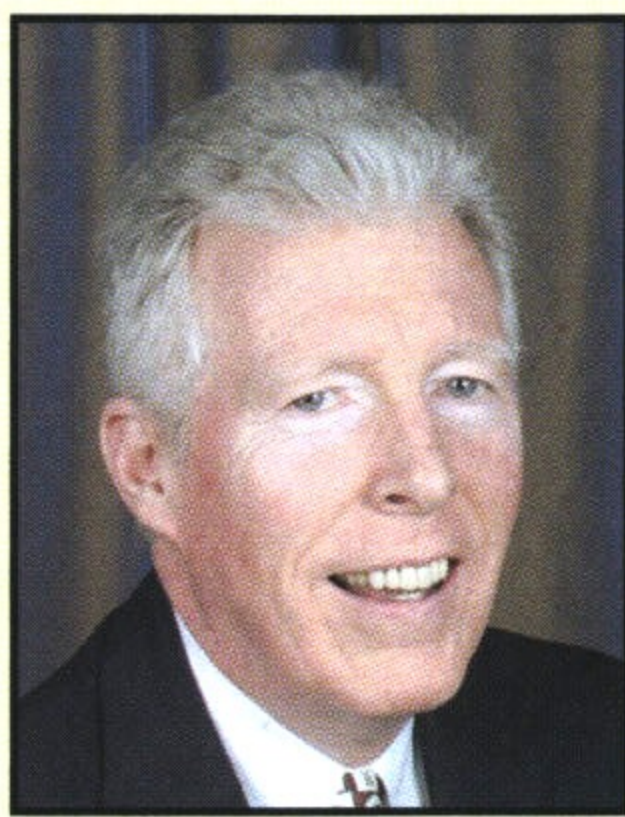
“The IRS does require that the Fair Market Value (FMV) of an item be published so that the bidders know the FMV of the item before bidding on the item.” -Kip Toner

Kip Toner’s answer: (My company, KTBA) does not give tax advice (only a tax professional like a CPA or tax attorney may do so), but we can tell you what has been told to us by hundreds of tax professionals who have studied the issue. The above referenced answer appears to be substantially correct. The IRS does require that the Fair Market Value (FMV) of an item be published so that the bidders know the FMV of the item before bidding on the item.

Generally that would mean publishing the FMV in the auction catalog or on the silent auction bid form. Successful bidders can claim a charitable donation deduction on their federal income tax return only for the amount the top bid exceeds the FMV of the item. If the bidder at the time of placing the bid did not know the FMV of the item, then the bidder can not



Truhlar



Toner



Walker



Johnson

claim a charitable donation tax deduction for that item. If the purchaser takes a charitable donation deduction, and can not prove when audited by the IRS that the bidder knew the FMV before bidding, the claimed deduction will be disallowed and the charity may be liable for the tax, interest and penalty.

Generally, guests do not bid lower because the guests knew the FMV of the item before the bidding began. If the guest wants the item, the guest will pay in a competitive bidding environment what it takes to obtain the item and simultaneously support the organization. To put the benefit auction in perspective, we all work hard at getting bidders as guests to attend who understand they are not in attendance to get a deal. Instead, guests attend the event to support the organization and guests know that they will be spending money to do so. This perspective is much different from the bidders at a typical commercial auction in which the bidders try to obtain the item at the lowest possible expense. This spirit of giving atmosphere is a feature all benefit Auctioneers should be aware of. Auctioneers should be sharing this information with their client auctions and helping their client auctions to understand the true meaning of a benefit auction.

2---Question: What if the value is stated on the receipt, instead of the catalog?

The answer I believe correct is that stating it on the receipt only is not acceptable because the bidder must know what the value is before he or she placed a bid.

Additional question: What is the exact IRS document, page, publication that states this so I can read it myself?"

Lance Walker's answer: Beauty is in the eyes of the beholder but not so Fair Market Value. Handling FMV is one of the most controversial issues in benefit auctions. Charities should not be in the business of providing FMV. This is the responsibility of the donor and should be included on the donor form.

There are several principles a benefit Auctioneer should practice. Two of these are "Do not provide legal advice" and

"Keep in mind that the IRS has ruled that there is no deduction unless the bid is over the value of the item" -Lance Walker.

continued

"Do not provide accounting advice." Every charity should have an attorney and an accountant that they can run by issues such as this. With that being said, we need to be able to guide clients in the right direction. I strongly encourage charities to print the FMV in the catalog as well as provide it on their receipt at check out. I think this would make the IRS extremely happy if there was an audit of the charity or the buyer. I also advise printing the value in the catalog because I think most buyers want to know the value of an item. I think this increases bidding instead of hindering it. Informed bidders are better bidders.

Keep in mind that the IRS has ruled that there is no deduction unless the bid is over the value of the item. Since many people at benefit auctions bid to help the charity as opposed to looking for a bargain, printing the FMV will guide them in knowing that if they bid more, their over-bid amount is a deduction. Also, since bidding at benefit auctions is often ego driven, bidding over the published amount in the catalogue makes the buyer look very generous to the other auction goers. It is rare for me to conduct an auction where the fair market value is not printed so I would have to assume that most charities think it is to their advantage to print it. (At present time I am unable to locate the IRS ruling

"Fundraising Auctioneers must have a respect for the audience and their intelligence on this matter."
-Kurt Johnson.

number on this issue).

3--Question: "For items that have no true FMV, such as a parking space in front of a school, can the charity say "priceless."? The answer I believe correct is that "priceless and similar words are not allowed by the IRS. Additional Question: Where is the IRS page that states this aspect?"

Kurt Johnson's answer: That is correct. The answers to the last two questions addressed the tax issue very well. I would also like to add that fundraising Auctioneers must have a respect for the audience and

their intelligence on this matter. The majority of them understand there are tax implications, and there had better be full disclosure. From the microphone we state that there are taxable values, and then there are real values. Some of my clients put a note in the front of the auction program saying that the full market values are listed in the back of the program. We tell attendees that there is a market value and then there's a "dream value" or "hoped-for value" that will be spent for the cause being supported. The attendees understand that, and we should not try to trick them in any way. It's an issue of respecting them.

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NAA Marketing Contest photos

These four photos of auction scenes were runners up in the photography division of the National Auctioneers Association's 2007 Marketing Competition. Winners were published recently in *Auctioneer*.

Each year, NAA members vie for top awards for their marketing materials and photos. The 2007 contest drew nearly 950 entries from throughout the world. More than 100 categories made up the competition with three divisions: Photography, Advertising/Public Relations and Auction of the Year.

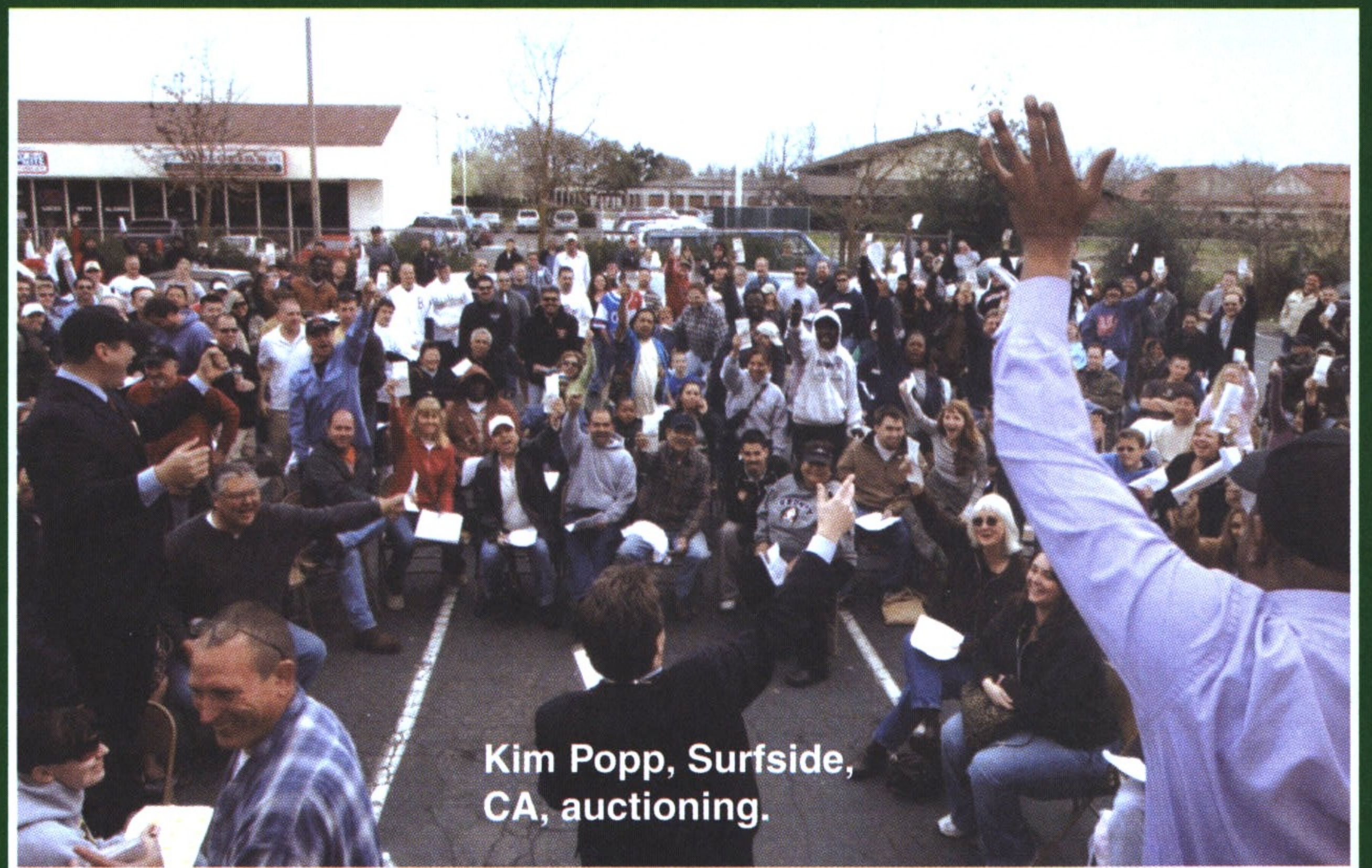
The categories focused on a myriad of promotional programs and pieces including newspaper/magazine advertising,

member web site, television commercial, auction appraisals, business newsletter, news release and more. New categories that were popularly received by the membership included multi-color postcards, catalogs and online catalogs. The Photography Division received a record number of entries, and the Auction Printed Materials section continued to draw the largest number of entries in the Advertising/Public Relations Division.

It's not too early to start planning your entries in the 2008 contest. Watch for details this February on how to submit entries.



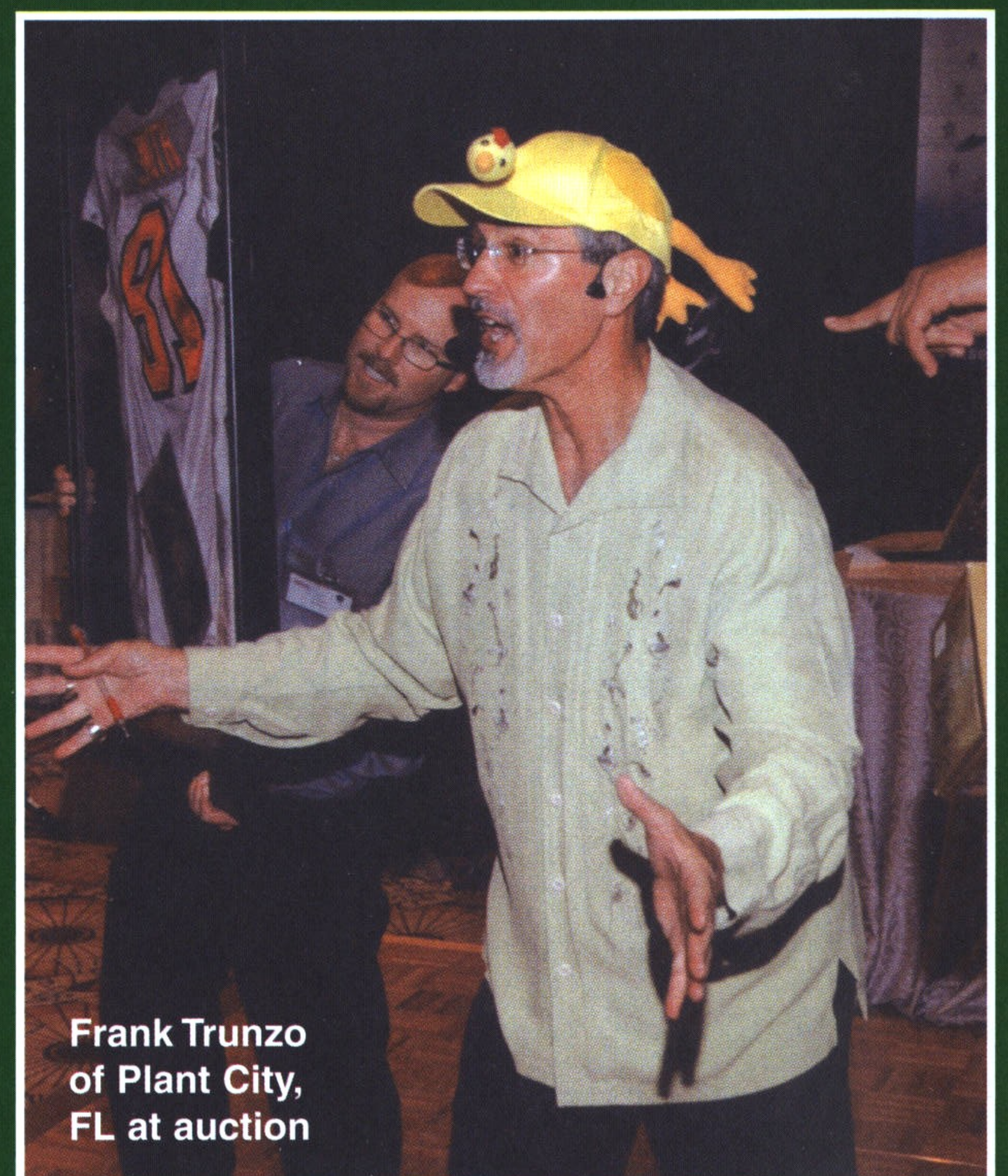
Ringman at Robert Storment auction, Surfside, CA.



Kim Popp, Surfside, CA, auctioning.



O.C. Mangold, in cowboy hat, selling a rifle.



Frank Trunzo of Plant City, FL at auction

3rd quarter 2007 survey results:

Auction industry revenues grow about 5%

Auction industry gross revenues grew increased nearly 5 percent in the third quarter of 2007, as compared to the same time one year ago, according to survey results gathered by Morpace Inc.

Morpace has been gathering statistics about the auction industry for NAA since 2003 in a program funded by the National Auctioneers Foundation. The results have been reported in national media and have placed NAA as the premier spokesman for the industry.

With the third quarter growth this year, the current projections call for full 2007 gross sales receipts to total \$269.6 billion. This is larger than the \$257 billion in 2006, which was a 7.1 percent increase over 2005.

As you can see, the auction industry continues to grow each year.

In the survey, 47 percent of NAA members reported an

increase in gross sales receipts I the first three quarters of 2007, with 31 percent reporting no change compared to the previous year.

Residential real estate auctions continue to be one of the fastest growing segments of the live auction industry, with an estimated 3.1 percent growth since the end of the second quarter of this year.

During the same time period, commercial and industrial real estate auctions grew 2.9 percent. Thirty-seven percent of real estate Auctioneers reported an increase in real estate auctions, and 32 percent reported no change.

Total real estate revenues for 2006 included: residential real estate totaled \$16 billion; commercial/industrial real estate totaled \$15 billion, and land/agricultural real estate auctions totaled \$25.3 billion.

Extreme Mustang Makeover auction

TOPEKA, KS (AP) – Formerly wild horses, ex-mustangs, who have been captured and trained were sold in an auction recently.

Horse trainer Cindy Branham trained one ex-mustang, Joshua, at her R and D Ranch in southeast Topeka. The horse learned to walk, trot, lope, turn and step backward on command in two months.

"I am very pleased about the way this horse is training," Branham, 32, of Auburn, said during a recent interview.

Branham and Joshua tested his skills on Sept. 22-23 when they competed in the Extreme Mustang Makeover in Fort Worth. Branham was one of 100 trainers in the United States selected to compete for the event's \$25,000 prize.

The real payoff came at the end of the competition when the newly trained mustangs were sold through a live auction, with proceeds to the Mustang Heritage Foundation and the Bureau of Land Management's Wild Horse and Burro Program, organizers of the competition.

Periodically, the Bureau of Land Management removes excess mustangs from the range to ensure herd health and protect the land's resources. Thousands of these horses are made available for adoption each year.

The Extreme Mustang Makeover competition allows for the animals to be trained for 90 days before adoption.

Branham said Joshua was taken off the range in April and

then transported to Oklahoma City, where a drawing in early June matched horses with trainers.

The 3-year-old, dark brown gelding turned out to be just what she needed.

In April, Branham was working with a horse in a round pen when a lariat wrapped around her left leg and the horse began dragging her around the pen. Her right foot became stuck in the pen's panels. When her foot popped free, she flew into the air and landed on the ground. Although she had no broken bones, her muscles and bones were severely bruised. For a while, she had to use a walker.

Three weeks later, Branham was notified she had been selected as a trainer for the Extreme Mustang Makeover. She said her doctor told her to pass on the offer, but her physical therapist and chiropractor told her with hard work she could possibly compete.

Branham, a John and Josh Lyons-certified trainer, said Joshua was leery during the first day of training. On the second day, she was able to get closer to the mustang because she stuck grass in her pockets. On the third day, the horse was beginning to trust her.

During the Extreme Mustang Makeover, the horse and trainer were judged on riding skills and groundwork, as well as a obstacle course.

Auction of murder site succeeds after traditional listing failed

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The marketing flyer for the property.

Auctioneer Bobby Lyons, AARE, of Spartanburg, SC recently sold a commercial building that was the site of a quadruple murder. The motorcycle shop was listed for three years in a traditional real estate listing with no offers, but Lyons sold it amid heavy publicity.

"It sold for \$117,000, plus buyer's premium, which we felt was pretty good for a building in a rural area that has been continually listed for three years with no offers," he said. The project came to him as a referral from a commercial real estate broker.

All bidders were investors, and none brought up the murder during the auction process.

"Everybody knew about the murders. But the buyer was not superstitious at all about buying a stigmatized property. It was just a building," Lyons said. "The seller was happy and the buyer was happy. The seller had a reserve on it at \$150,000, but was glad to take \$117,000. The buyer said he thought he got a good price."

The bidding took one hour and 15 minutes, Lyons said. "Three parties were actively bidding, then it went down to two for the last 45 minutes. We did a \$50,000 opening bid and then to \$75,000 and then up in increments of \$500 and \$1,000. Myself and two other ringmen worked the bidders to get higher bids. The bidders took time to call their partner or spouse, which stopped the bidding for a few minutes. It was a slow process."

Auctioneers should not necessarily reject a property that is stigmatized, Lyons advises.

"I would only say that the stigmatizing event does reduce the value somewhat, but in this case I think it was only about 10 percent," he said. "We contacted all the media and we got lots of publicity. Everybody knew about the auction, and the publicity helped us get established more as a premier auction firm in our area."

The murders occurred when someone shot four employees to death inside the building. The killer was never found and a motive was not clearly determined. The aftermath was covered by local and national news programs, including a report by Geraldo Rivera.

Disclosure and marketing

Under real estate law in South Carolina, you do not need to disclose that a stigmatising event occurred at a property for sale, but you do have to answer honestly if that question is asked, Lyons said. In the case of the motorcycle shop, all bidders knew about the murders. But, Auctioneers are well advised to check their own state laws on disclosure.

Lyons said he marketed the building by sending direct mail pieces to 4,000 investors, companies and individuals in the area. He also sent emails and used signage. His auction preparation also included an extensive Property Information Package that includes floor plans, specs, utilities, photos, tax details, a survey and other information.



Bobby Lyons catches bids during sale of the site.

"I don't want to get on site and have someone ask what size waterlines are in here," he said. "It should all be in the PIP."

On auction day, the parents of some of the victims attended the auction.

"They wanted some closure to see the building sell," Lyons said. "We just told them we were sorry for their loss, and we carried on with the auction."

The buyer, Harold Pye, owns an auto sales company, and said he was not sure exactly yet what use he had planned for the building.

"He said he may lease it out," Lyons said. "He just said he knew he got a good price."

Story by editor Steve Baska

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Tap hidden cash assets when time comes to sell your business

By Rhona Sacks, JD, MBA, CLU

Your successful auction company is more than just your most valuable capital asset; it probably represents the realization of your dream. During the start-up and growth stages, enhancing your firm's productivity was your primary goal. If you have now decided to sell your company and retire, your primary goal is to extract maximum value from the business you've worked hard to build. Unfortunately, too many exiting entrepreneurs (as well as their legal, financial and business advisors) leave too much cash behind because they fail to recognize the enormous value hidden within one of their most overlooked and underutilized business assets.

Due to the aging of the baby boomers, we are at the precipice of the largest business transitions in history, with millions of entrepreneurs seeking to monetize business equity for maximum value. Deloitte & Touche recently reported that, "71% of small and mid-sized enterprise owners plan to exit their businesses within the next ten years."

Because only 30% of family businesses survive to the second generation and just 15% survive to the third, most companies are sold; and if a sale isn't possible, the companies are closed. With so many companies up for sale at the same time, the increasing competition to sell demands innovative asset leveraging strategies to capture optimum value as well as create more cash with which to expedite a sale.

Throughout the business cycle, companies purchase numerous business life insurance policies for risk management, employee benefit and investment purposes. Traditionally considered inflexible assets with little liquidity, business life contracts have long been viewed as necessary yet unrecoverable expenses.

For example: Policies funding buy/sell agreements, key-person policies, split-dollar policies, policies securing business loans, policies funding retirement and employee benefit plans, and estate liquidity and equalization policies.

Although these business life policies provide valuable services, upon putting your company up for sale, some of these life contracts may become obsolete because the original reasons for which they were purchased are no longer relevant. In effect, these policies have outlived their usefulness. Furthermore, after your company is sold, there may be even more business life policies you no longer need to keep in force

due to the original objectives becoming outdated.

Historically, exiting entrepreneurs faced limited disposition options when their changing needs rendered their business life policies unnecessary: allowing the policy to lapse, thereby forfeiting the value of all premiums paid or surrendering the policy to the original insurance carrier for its cash surrender value, an amount which doesn't reflect its true value.

One option is an a life settlement, which can convert the hidden value in qualified business life insurance contracts into significant immediate cash, providing a much higher return on your investment.

A life settlement is the sale of a life insurance policy to an institutional investor for a cash payment that is greater than the policy's cash surrender value. The platform for the life settlement industry was created in 1911 by virtue of *Grigsby v. Russell*. In this seminal case, the US Supreme Court declared insurance policies to be personal property and freely assignable, thereby granting a policyholder the right to transfer ownership to others.

With a life settlement, when your no longer needed term or cash value business life policies are sold for the highest quality institutional offer, you receive a lump-sum cash payment which can be used for any purpose, including facilitating the sale of your company for the desired price and on favorable terms.

An example of these hidden assets

Here's an example. Three business partners, ages 69, 71 and 72 were the principals of a successful auction company. To fund a cross-purchase buy/sell agreement, each partner owned two \$3,000,000 term policies (no cash surrender value) on the lives of the other partners. Seeking to sell their firm, these entrepreneurs received no offers that they felt were adequate for achieving their retirement and legacy goals. Unfortunately, their legal, financial and business advisors were all unaware of the enormous value hidden within these business term policies, believing that they were worthless due to having zero cash redemption value. Instead of lapsing the policies and receiving no return on the premiums they paid for many years, these three wise men sold their policies to institutional investors and received unexpected cash windfalls.

By coordinating the sale of their company with the sale of their obsolete buy/sell business policies in the secondary life insurance market for approximately \$600,000 each, these owners were able to quickly sell their company at a reduced all-cash price because the life settlement proceeds provided the extra money needed to fill the gap between the selling price and the buying offer.

Although life settlement viability is determined on a case-by-case basis, with all transactions subject to relevant legal requirements and underwriting authorization, the general purchasing parameters are: the insured is 65 or older, the policy's death benefit is \$250,000 or more, the issuing insurer is an "A"-rated company, and the policy is in force at least two years.

Unlike applying for life insurance, no medical exams or extensive interviews are required. The underwriting process involves only paperwork, such as your life insurance policy and in-force ledger as well as your medical records, which are necessary to verify the specifics of your insurance and health. Furthermore, there are no appraisal, application or processing fees.

Large portfolios of life policies are purchased by institutional investors seeking predictable non-market correlated returns based on the future value of policy proceeds. A funder purchases qualified life policies on behalf of these institutional investors (such as banks, hedge funds, pensions funds, etc.) whereas a broker fields qualified life policies to multiple funders to create a competitive market. Last year, corporate money managers invested \$10-\$15 billion in life settlements, which was more money than in the previous seven years combined, because they are increasingly interested in purchasing pools of life policies to diversify their portfolios into alternative investments.

Imagine a world where you were only permitted to sell your house back to the builder, your automobile back to the dealer and your stocks back to the issuing corporation. This is what a world without secondary markets would look like, and this is the world that life insurance policyholders have traditionally encountered.

Before the emergence of the secondary life insurance market in the late 1990s, the originating insurer was the only potential purchaser for your expendable business life insurance contracts, thereby restricting your policy disposition options to receiving an artificially low cash redemption value. Because the insurance companies set the re-purchase price,

Because only 30% of family businesses survive to the second generation and just 15% survive to the third, most companies are sold.

policyholders traditionally received little economic value from their superfluous life contracts, on average just 4% of the policy's face value.

Fortunately, the life settlement industry has replaced this monopsony (an anti-competitive market situation in which a seller is only permitted to sell to one buyer) with a free market alternative wherein funders competitively bid to acquire the rights and obligations in your dispensable business life policies. This vibrant marketplace enables you to retrieve the fair market value from these otherwise illiquid

business assets. With the average life settlement payout today being 20-25% of the face value⁶, a life settlement can be an effective tool for liberating substantial liquidity hidden within a dormant business asset.

Caveats

Although selling your obsolete business life policies in the secondary life insurance market can be profitable, navigating the labyrinthine life settlement marketplace can be challenging. The nascent life settlement industry, in general, lacks ample due diligence and transparency as well as specialized knowledge of and services responsive to the unique needs of retiring entrepreneurs in the process of selling their companies.

Work with an independent advisor who has expertise in both life settlements as well as exit planning is the key to securing the highest quality institutional offer, safeguarding your privacy and making the process of coordinating the sale of your unnecessary business life policies with the sale of your company as hassle-free and efficient as possible.

Every day, retiring business owners frustrated by inadequate purchasing offers for their firms unknowingly discard valuable capital assets by cash surrendering and lapsing their no longer needed business life policies. Selling these hidden business assets in the secondary life insurance market can be the answer to easily getting your deal done.

Author Rhona Sacks is an attorney and business coach, and founder and president of Legal Life Settlements, a mergers and acquisitions advisory company specializing in helping retiring business owners extract maximum value from their hidden business assets. For more information or to receive a copy of the article, "10 Tips for Optimizing Your Life," please call (650) 581-1596 or visit www.legallifesettlements.com.

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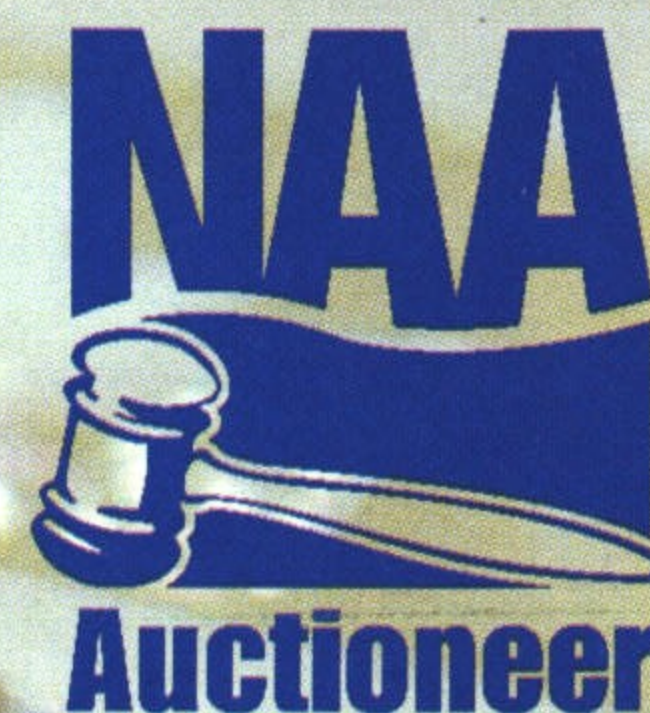
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Use blogs and podcasts as new ways to market auction firms

By Peter Koepfel

Auction companies can benefit from current technology like blogs and podcasts.

While most people have heard of these technologies, few are taking full advantage of what these marketing mediums can offer their businesses.

Only two years ago blogs and podcasts were viewed as nothing more than places for opinionated people to rant and rave or assert their viewpoint. But today, the tide has changed, and both blogs and podcasts are the most explosive marketing vehicles to emerge since the Internet itself.

Consider the facts: BusinessWeek reports that over 40,000 new blogs are popping up every day.

Blogs offer marketing opportunities that require little to no out-of-pocket expense.

Use the following suggestions to make the most of your blogging and podcasting efforts.

● Blogs

Blogs are short for "web logs." They are easy to use and simple to set up, and they are a great format for promoting businesses. Think of a blog as a mini-website that you post comments to on a regular basis.

Blogs enable you to get consumer feedback in an unfiltered environment. Sure, that can create some challenges, but if you get negative feedback on your blog at least now you can address the issue and be aware of it. So in a sense, a blog is often like an instant focus group. Being receptive to getting customer feedback on your blog positions your company as being accessible and interested in customer concerns. That's a great selling point in today's environment.

Because blogs are updated regularly, search engines like blogs and display them at the top of the search results. Construct your blog properly by using keywords the search engines will pick up within your blog entries. Blogs are almost like an online community. Therefore, it's a great way to talk about your company, its culture, and any industry trends.

Don't create fake blog entries, where you pose as a customer or outsider and say wonderful things about the company. That approach usually backfires because people see through that. Be honest in all your entries. You can find a number of inexpensive blogging services online that can help you set up and maintain your blog.

● Podcasts

A podcast is essentially your own radio show on the web. It's an extension of a blog, whereby you make your entry more

personal because you're actually speaking the words, not just typing them. Before you dismiss podcasts as something only kids listen to, take note: According to a comScore study, people between the ages of 35-54 make up about half of the podcast listeners, and they are more likely than average to download podcasts. As such, podcasts are a great choice for small businesses because they can help boost the company's credibility and sales without having to invest much.

The first step to developing a podcast is to think of a unique concept or angle for your show. Since this is essentially a radio show dedicated to your business, you'll want to give information that relates to your industry or company that your prospects and listeners would find informative and entertaining.

You can make your podcast any length and you can address specific or even obscure topics that you know your customers will find interesting.

To actually create the podcast, all you need are recording/mixing software and a microphone. Both of these items are installed on your computer, so there's no need to go to a recording studio. With the software you can edit your podcast and include intro music. You can even put commercials into your podcast to sell your own products, or sell air space to others and include their commercials.

The beauty of podcasts is that people can listen to your show over and over, whenever they want. All listeners need to tune in is an mp3 player.

According to recent surveys, over 65 million people worldwide have mp3 players.

Make it easy for people to find your podcast. You can do that by submitting your podcast to different feed directories, such as FeedBurner or PodcastValley.

When it comes to blogs and podcasts, the key to success is to be informational. You need to give people lots of relevant information in order to keep them reading or listening. Yes, maintaining a blog or doing a regular podcast takes time and discipline. But when you consider the amount of credibility and exposure to new customers these technologies give you, no company can afford not to use these tools as a vital part of their online marketing mix.

Author Peter Koepfel is founder and president of Koepfel Direct, a leader in direct response television (DRTV), online, print and radio media buying. Peter is a Wharton MBA, with over 25 years of marketing and advertising experience. For more information on his company, please visit: www.koepfeldirect.com or call: 972-732-6110.

Auction schools are an improving and vital part of the industry today

New developments are occurring at many auction schools across the United States and Canada. From updated course concentrations to new instructors and renovated facilities, schools are improving the strong educational programs they are providing to today's students. All auction schools are invited to send news of their changes, as well as photos, for publication in *Auctioneer*.

Many people attending auction schools today do so in hopes of starting a second career.

Rich Haas, owner of Continental Auctioneers School in Mankato, MN say that "About 85 percent of my students are looking for a second career. Many have been displaced from

their previous jobs. I'd say only 5 percent are retired people who just want to learn to chant. Most of those people don't want to pay the money for a professional program. I think most auction schools need to upgrade their prices. That would raise the level of people who enroll. Our students here have included retired airline captains, police, nurses and stock brokers to name a few...I think the future of auction schools is that the strong will survive, but those run by people just looking to make money will fail. Those owners will find out you have to put too much work into it."

Auction school may send their news and photos to editor Steve Baska at steve@auctioneers.org.




Texas Auction Academy in Dallas has students Georgia, North Dakota, Louisiana, Illinois, South Carolina, Oklahoma and Texas in its September 2007 class.



World Wide College of Auctioneering's September 2007 graduates at the school in Mason City, IA. The session was attended by students from 12 states and 3 Canadian provinces. The school also held a class Sept. 8-16 in Denver, CO.



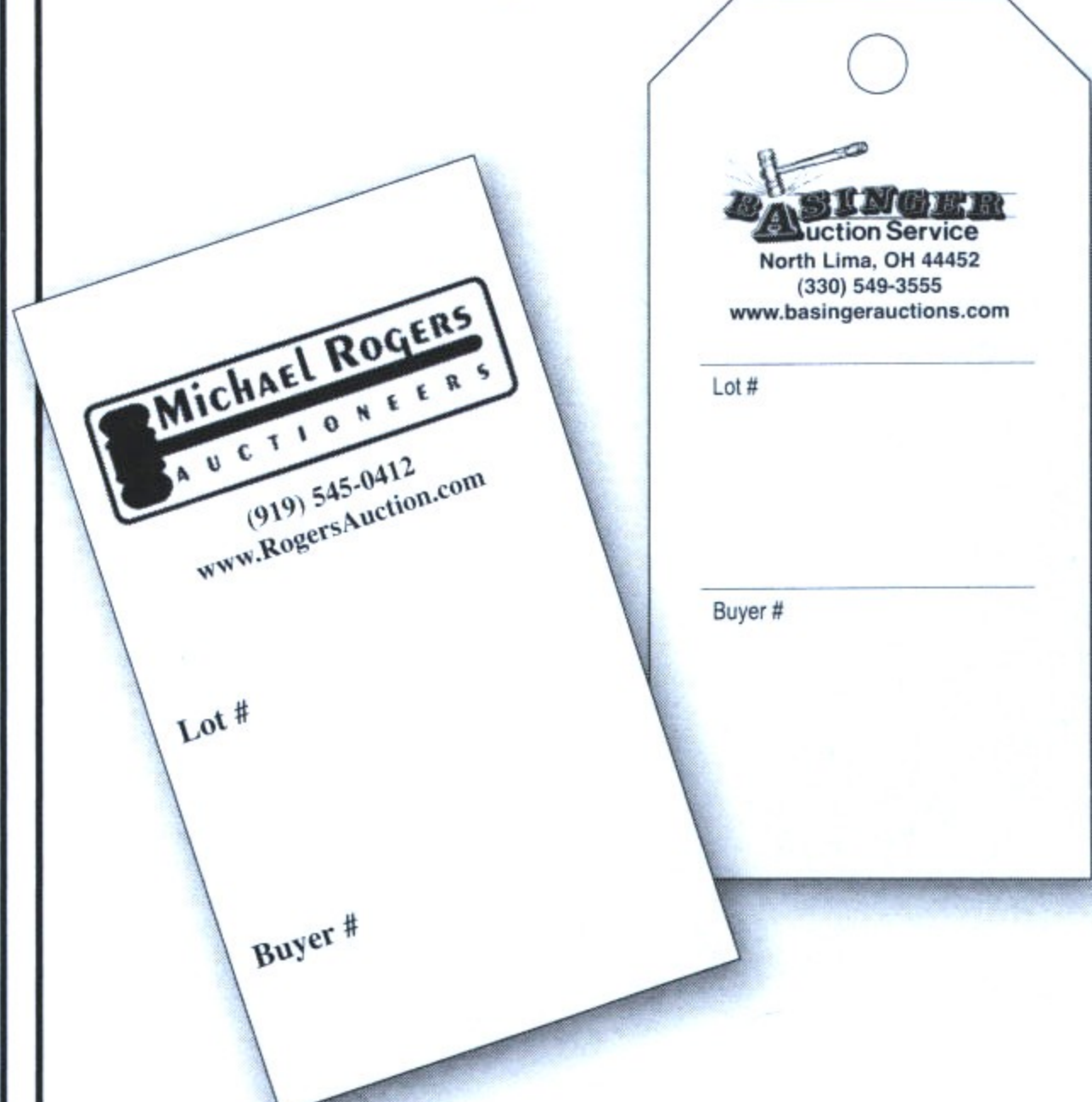
World Champion College of Auctioneering in Bakersfield, CA had students from many areas in its August 2007 class.



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Declutter your business for more efficiency

By Kerul Kassel

People today have more clutter of “stuff” in their businesses and homes than ever before. In fact, you’ll know this true if you ever lived in a house built before 1940 because there was so little closet space that you could not store many things. The reason was – people just didn’t have many things.

But today clutter of paper, computers, office equipment and other items is so easier to store that we really need a plan to reduce it.

If paper clutter is piled up and spilling over, remember that print outs take up more room on paper than they do on your hard drive or a floppy disk. Many of those resources could be easier to look up on the Internet than finding them in some paper pile.

Researchers find that people don’t ever look at 80 percent of the paper accumulated after it’s filed, stacked or piled up. Be frugal and judicious about what you print out, what you subscribe to, and be ruthless about recycling everything you can before you accept or open it, especially mail. The same can be said of email. Use your email software program’s auto-preview feature.

What effects does clutter have on us?

Clutter reduces focus, energy, effectiveness, efficiency, and a professional or “together” image. It leads to feeling overwhelmed, it negatively affects relationships with others.

Becoming fully aware of the effects of clutter is an important step in motivating you; but keeping your eye on what freedom from clutter will be like is like inspirational rocket fuel. You’ll be more productive, have more peace of mind, enjoy a tidy space that makes work and life easier, be able to find things quickly, be able to easily focus on what needs to get done, and feel comfortable inviting coworkers into your office and friends and family into your home.

Being organized is just a simple habit

Is it worth 10 minutes a day to be organized? Of course, it is. That’s all it takes to prevent clutter from taking over your daily life. Every day, devote 10 minutes at a consistent time to put items away, deal with pending items and read stuff you’ve been meaning to get to.

Create staging areas for items in transit from one location to another, such as the bottom and top of the stairs, by the back door or outside of a room. The idea here is as you pass by, you take the items and put them away. It won’t take anymore than 90 seconds to put those things in their “homes.”

“One thing in, one thing out” is a quick method for preventing crammed closets, bulging file cabinets, overstuffed drawers, spilling-over bookcases, even jammed pantries. When you put something away, remove an item that is never used, not appreciated or expired, and move it out of your life. “One in, six out” is great practice to incorporate if you haven’t done this in a while.

Break down projects:

We are often overwhelmed when facing massive clutter – it's just too much! Make a list of the areas that bother you the most, and break those areas down into tasks then...

Schedule short blocks of time:

Schedule a half an hour to 45 minutes, and that's all! Put the clean-up schedule in your calendar on a certain day at a specific time, and commit to following through. If you get carried away, and work for longer, great! Use a timer if you have other appointments or tasks to do to avoid working for longer than your schedule permits. Before you're done, schedule the next time and date you'll work on the tasks again. The progress you see will motivate you to continue, as will recognizing the cost for continuing to harbor the clutter.

For the future: Curbing the impulse to buy or bring in:

Resist the impulse to buy, accept or keep things that aren't a definite YES as they'll only contribute to clutter and stress. Keep your space streamlined and you'll feel better about yourself, your space and your ability to accomplish whatever you intend to.

Author Kerul Kassel is the best-selling author of "Stop Procrastinating Now" and the upcoming "Productive Procrastination." Her experience includes investment and real estate management as well as 20 years of leadership in for-profit and non-profit organizations. As the founder of New Leaf Systems – a consulting firm dedicated to creating higher performance outcomes and business profitability. Kerul can be reached at Kerul@newleafsystems.com.

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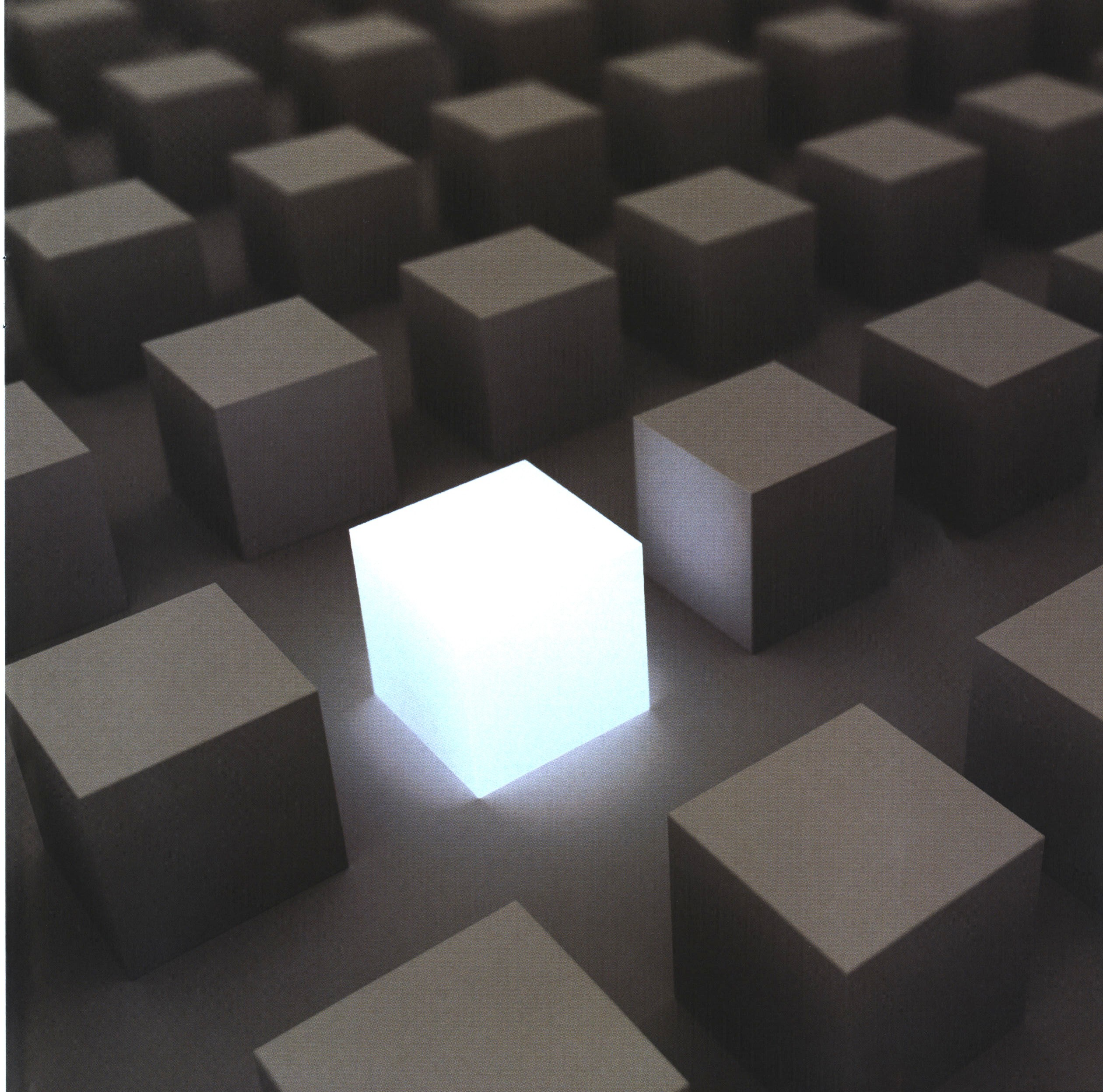


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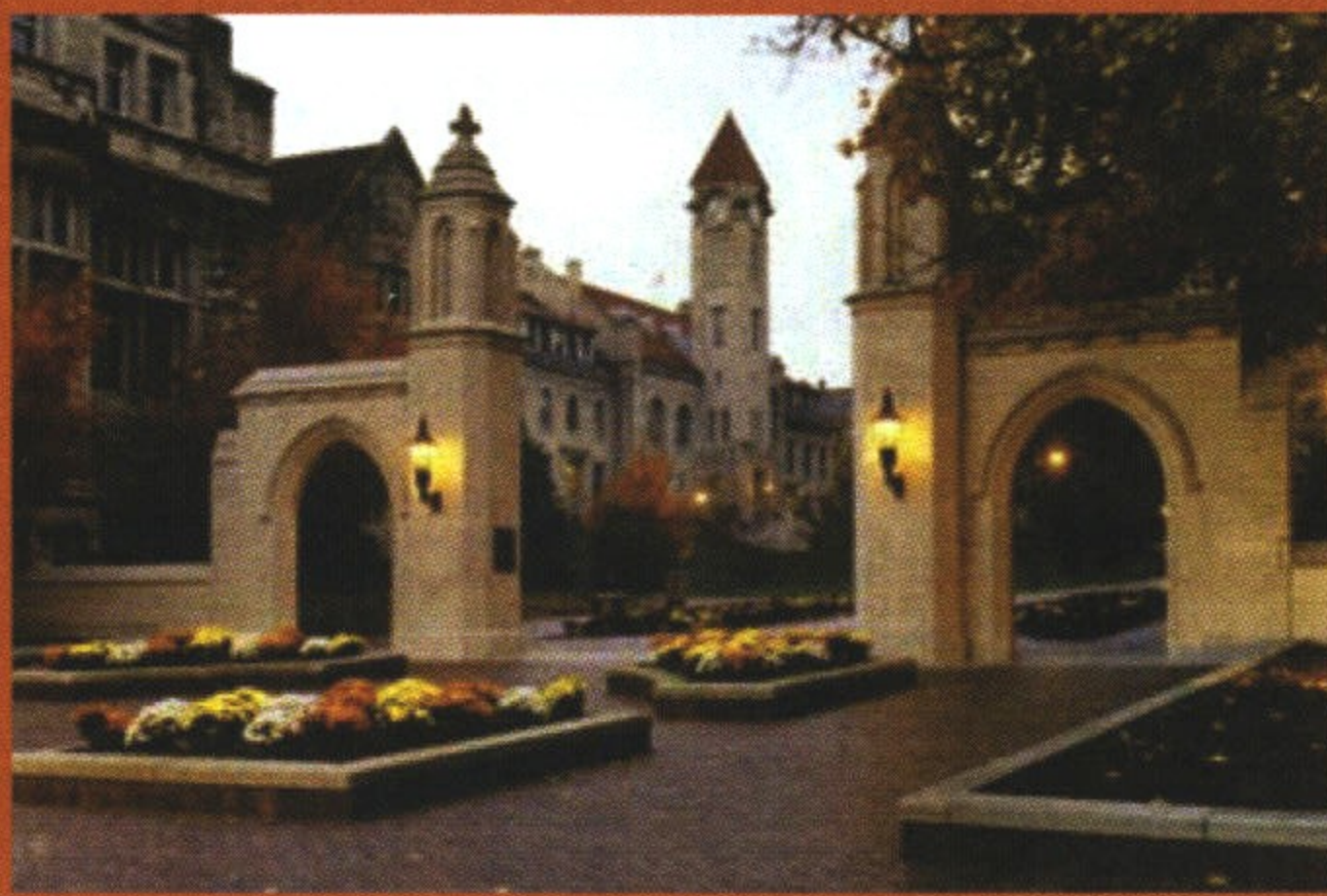
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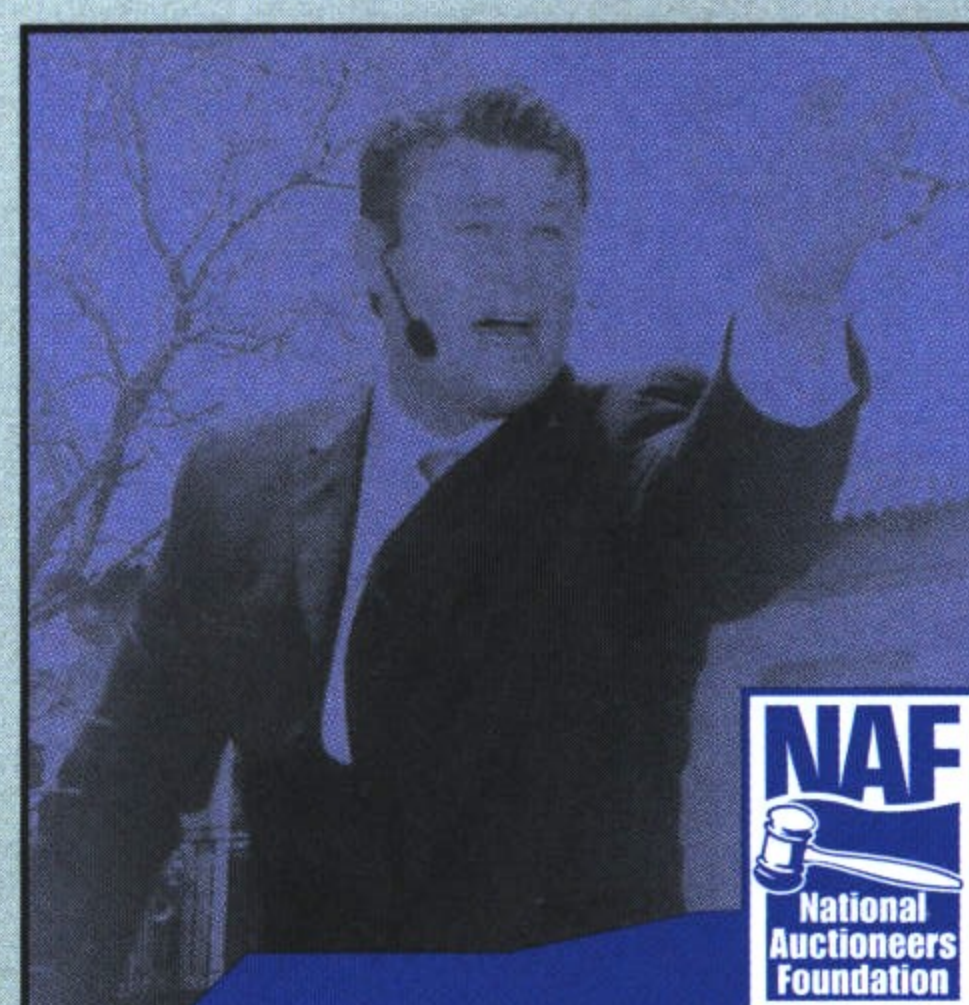
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If you have any questions, or to register, please contact either Pam or Lois at the Education Institute, telephone 913.541.8084, ext. 23 or 28.

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 Nov. 10-11: New York State Auctioneers Assoc., Ithaca, NY
 Nov. 11-13: Florida Auctioneers Assoc., St. Augustine, FL
 Dec. 2-3: Tennessee Auctioneers Assoc., Nashville, TN
 Jan. 4-6: Colorado Auctioneers Assoc., Denver, CO
 Jan. 9-12: Pennsylvania Auctioneers Assoc., Harrisburg, PA
 Jan. 11-12: South Carolina Auctioneers Assoc., Columbia, SC
 Jan. 11-12: Wyoming Auctioneers Assoc., Thermopolis, WY
 Jan. 11-13: Virginia Auctioneers Assoc., Bristol, VA
 Jan. 11-13: Auctioneers Assoc. of Maryland, Cambridge, MD
 Jan. 17-19: Arkansas Auctioneers Assoc., Little Rock, AR
 Jan. 18-19: Idaho Assoc. of Professional Auctioneers, Boise, ID
 Jan. 18-20: Auctioneers Assoc. of N. Carolina, Greensboro, NC
 Jan. 19-21: Ohio Auctioneers Assoc., Dublin, OH
 Jan. 24-28: Kansas Auctioneers Assoc., Salina, KS
 Jan. 25-26: Montana Auctioneers Assoc., Lewistown, MT
 Jan. 27-29: Wisconsin Auctioneers Assoc., Wisconsin Dells, WI
 Jan. 31-Feb. 1: Mich. State Auctioneers Assoc., Bay City, MI
 Jan. 31-Feb. 2: Oklahoma State Auctioneers Assoc., Oklahoma City, OK
 Feb. 10-11: Oregon Auctioneers Assoc., Lincoln City, OR

**AUCTION INDUSTRY RESEARCH STUDY**

The National Auctioneers Foundation has been proud to help fund the groundbreaking Auction Industry Research Study, which was commissioned by NAA and conducted by MORPACE International and Harris Interactive.

The results identified the gross revenue sales in each auction category, providing statistics for the media and Auctioneers to show how vital the auction method of marketing is to the U.S. economy. NAF provided \$200,000 in initial funding for this study and helps fund quarterly updates.

THIS PROJECT POSITIONS NAA AS THE LEADING SPOKESMAN WORLDWIDE FOR THE AUCTION INDUSTRY

Enew members, continued from 66

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ally correct any errors or advise the audience of any issues that have come up. However, there are some important issues to consider before an Auctioneer should attempt to convert the sale from an absolute auction to a reserve auction.

Under the NAA's Code of Ethics, "Members must not enter into an agreement with a client to market property as 'absolute' when in actuality the member has verbally promised to convert the sale to an auction with reserve, or alternatively to cancel the sale if the marketing campaign does not produce an opening bid sufficient to satisfy the intended reserve of the client, is strictly prohibited." Standards of Practice 1.2. Auctioneers should conduct the sale in the same manner as it was advertised. If an Auctioneer converts absolute auctions to an auction with reserve on the date of sale, or, in the alternative, cancels absolute auctions because of poor attendance, then a claim could potentially be made against the Auctioneer or seller for misrepresentation or fraud. In addition, the failure to conduct an auction as advertised may result in disciplinary action or the refusal to renew the Auctioneer license. Therefore, Auctioneers should conduct the auction in a manner consistent with the advertisements.

The general rule for auctions is that all auctions are with reserve, unless they are advertised as absolute. The Ohio Revised Code contains a specific definition and conditions for conducting an absolute auction, including provisions similar to the general rule. It also includes specific provisions regarding the refusal to renew, suspend, and revocation of the license.

Auctioneers should generally avoid situations where day of sale announcements conflict with advertised terms. If circumstances are such that a change in a term is necessary (other than converting an absolute auction to an auction with reserve), the Auctioneer should post notices throughout the auction site concerning the change in terms, incorporate the modified term into the bidder registration process and verbally announce the change prior to the auction. A signed registration form that states the bidder accepts the modified terms illustrates his/her knowledge and consent to the terms as a condition of his/her participation in the auction.

An Auctioneer should not attempt to convert an absolute auction to a reserve auction on the day of the sale. The change of such a material term is likely to invite costly litigation. The fact an auction is advertised as absolute creates the expectation that the sale will be conducted as an absolute auction. Bidders can travel from far away, incurring time and travel expenses, to attend the auction because the sale being advertised as absolute.

The auction should be conducted in the manner specified in the advertisements.

Proper wording about credit card charge?

We're doing a trial using a credit card machine at our auctions. What is a safe wording to post stating we will be charging a 3% fee to cover the credit card? We don't want to state it as a buyer's premium, as we don't charge a buyer's premium.

Carolyn Edgecomb
Baldwin City, KS

Answer: A fee to a buyer for allowing him or her to make payment by a credit card is generally referred to a "convenience charge." There are a few items to consider before simply adding the 3% fee, however.

First, you should consider the Auctioneer's role as the agent for the seller. The relationship between the Auctioneer and seller is governed by the written contract and the Auctioneer's fiduciary duty to the seller. An Auctioneer and seller are generally free to negotiate the terms of the contract. An Auctioneer does not, however, automatically have authority to accept payment by a credit card. In fact, unless the written agreement or state law provides otherwise, an Auctioneer may only accept payments in cash for items sold.

Before you can accept credit card payment, you should advise your client of the benefits and risks of accepting credit card payments. Your fiduciary duty generally requires you to fully disclose the situation to the seller and to let him or her make the decision. If your client authorizes you to accept credit card payments at the auction, you should put that into your written contract before it is signed by the seller.

Second, some states have regulations that prohibit Auctioneers from passing credit card fees on to the buyer. Since I am not licensed in the State of Kansas and unable to comment on their laws in that jurisdiction, you should contact an attorney licensed in your state to discuss this issue.

Third, in order to accept credit card payments you have to enter into a written agreement with one or more credit card providers. Normally, the agreement between you and the credit card companies prohibits you from passing the fees on to the consumer.

You should carefully review the agreement. If you violate the agreement, you could be sued for breach of contract and prohibited from accepting payment by credit card.

mentoring being offered at Conference and Show with radically different results. Patty's mentor was Frank Imholt. That relationship has developed into both a friendship and a business relationship. Ronald on the other hand called his mentor but never received a response. It is crucial when we volunteer we stand by our commitments. The perception of our industry and our association is vastly different with these two scenarios.

Speaking of association, the Krauses joined one of their neighboring state associations. There information in the directory was incorrect and was not addressed after several contacts from them. Our state associations form the foundation for all association activities at every level. Every member must feel they matter and someone cares. I'm sure this was not intentional, someone was too busy or the problem dropped through the cracks but the perception to the new member is more severe.

Last month my article was on perception. Here is a perception the Krauses picked up from another Auctioneer's website. The site was out of date and even worse took you to a very unseemly and unrelated site. Upon notifying the Auctioneer about the problems, the Auctioneer noted he was using a more current version. Your website might be the best calling card you will ever have, so treat it as such.

While attending another member's auction they were aware of excessive alcohol usage by several of the auction participants. The Auctioneer there seemed unconcerned; in fact in their opinion it occurs frequently at the auctions they attend. Ronald remembered a recent article in the Auctioneer pointing out the legal ramifications regarding impaired bidders at auctions. My point here is simple, in the opinion of these new NAA members, their fellow NAA member was not building the image they signed up for. We must ride for the brand every minute of every day, on or off the stage, never forget it.

These new members are focused and on track to launch a successful auction business. Bright entrepreneurs ready to bring their ideas and vision to the auction marketplace. They are proud to belong to NAA and share this journey with all of us. Their concerns were meant to constructively raise the professionalism of every member. We should be their greatest biggest cheerleaders, lending a hand when needed. Every successful auction venture that raises public awareness in a positive fashion means we all win.

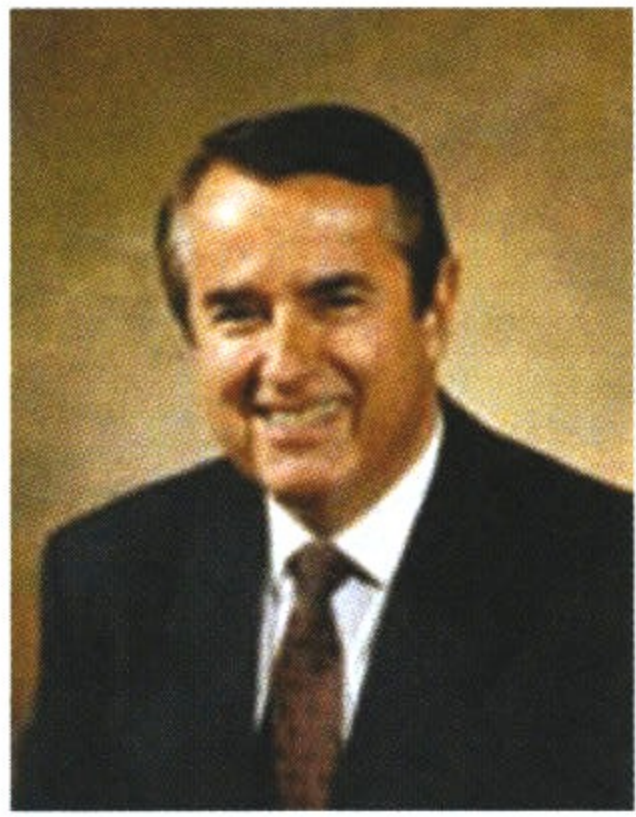
I welcome the Krauses and their new ideas. Their business plan calls for offering everything in a live on sight auction enhanced with the latest in on line technology.

Until next time, give life and your auction the very best you have to offer every minute of every day.

Thomas L. Williams

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JOHN PECKHAM IS THE EXECUTIVE DIRECTOR FOR THE REAL ESTATE CYBERSPACE SOCIETY. IN THIS COLUMN IN *AUCTIONEER*, HE PROVIDES TIPS FOR USING TECHNOLOGY IN THE BUSINESS WORLD.

INTERNET TRICKS AND GREAT PLACES

TRICK #1: WHAT WERE YOU WORTH IN 1982?

<http://woodrow.mpls.frb.fed.us/research/data/us/calc/>

The shirking dollar affects all of our wallets and one of the best measures of the average change in our purchasing power is the Consumer Price Index (CPI) that calculates the average price change of goods and services over time.

This neat site provides a little calculator that quickly tells you how prices have changed over the years. Just enter the cost of a product or service in a specific year and, by applying the CPI statistics, you instantly get the cost today.

There is also more useful information about CPI and CPI calculations at this helpful place.

TRICK #2: UNINSTALL WITH EASE

<http://www.revouninstaller.com>

Want an easy way to uninstall that program you don't want on your computer any more? The Windows standard "remove programs" often leaves lots of remnants. This neat program does the job efficiently and comes with a satchel of useful related functions.

There's a clever function called "Hunt Mode" that allows you to right click on any application shortcut icon and easily perform many tasks including uninstalling, canceling auto start, and initiating Google related searches.

It's a handy tool with lots of extras and it's free.

GREAT PLACE #1: WHO MADE THAT PESKY PHONE CALL?

<http://800notes.com>

Did you ever get strange calls from someone who either hangs up, asks questions, tries to sell you questionable products or services or was just plain obnoxious? If you have caller ID you can go to this interesting place, type in the caller's number and access reports from others who have been offended by the same culprits.

This neat place has lots of other search functions and information about telemarketing, harassing calls and the Do Not Call Registry.

GREAT PLACE #2: LISTEN TO THE BOOK OF YOUR CHOICE

<http://www.audible.com>

Say farewell to book tapes and CDs. Now you can choose from over 35,000 titles and download the book of your choice for portable listening anywhere and anytime that suits your fancy.

When you visit this great place you can search for the book by title, author or keyword. Once you find the book of your choice you can listen to a sample narration, often by the author. You don't have to worry about returning the book on time, or carrying around tapes or CDs. And, because these books are digital, you can download your book and listen to it right away.

If you are a reader and don't mind becoming a listener, this great place is worth checking out.

Copies of all previous "Real Estate CyberTips" columns complete with all direct links are available at www.REcyber.com/reintelligence/cybertips.htm. Jack Peckham is the Executive Director of the Real Estate Cyberspace Society and can be reached by E-mail at bostonjack@earthlink.net. The Society's worldwide web office is open 24 hours a day at www.REcyber.com. Direct links for each of the tricks and places here or in any previous Real Estate CyberTips Columns are available at www.REcyber.com/reintelligence/cybertips.html. StoneAge readers can obtain information on Society membership by calling 888-344-0027. Copyright (c) 2007. RECS.

NAA Resources

NAA Membership and Meetings

For meeting registration, membership applications, and changes to your membership record, contact the **NAA Member Service Department** by phone: 913-541-8084 or 888-541-8084, ext. 15; fax: 913-894-5281; or e-mail: info@auctioneers.org.

PROGRAMS

St. Jude and NAA Partnership

NAA members have raised nearly \$4 million to help children since 1999. Opportunities for members to participate vary from donating a percent of auction proceeds to holding a "special" fundraising auction for St. Jude Children's Research Hospital.

International Auctioneer Championship

NAA hosts the largest bid-calling championship in the world each July during the annual Conference and Show. Participants can register beginning in February through the Conference and Show registration process. This contest has both a men's and women's division and awards a \$10,000 cash prize, a trophy and ring. A promotional video will also be aired nationwide and feature the winners.

International Junior Auctioneer Championship

The NAA's youngest Auctioneers compete in a bid calling contest in front of a live audience each July during the annual Conference and Show. Open to youth age 12 to 21, the IJAC Champion will win \$1000, a trophy and complimentary registration into the adult division of the International Auctioneer Championship once the winner meets the minimum age requirement for the IAC.

International Ringman Championship

Professional Ringman to be featured in NAA's Ringman Competition. Ringman play a vital role and have significant impact on the success of an auction. NAA is eager to recognize their efforts and reward them for a job well done. A trophy, a \$5000 cash prize and a championship ring will go to the champion of the IRC, sponsored by the Professional Ringman's Institute. A promotional video will also be aired nationwide and feature the winner.

National Auctioneers Day

On the third Saturday in April, National Auctioneers Day is designated to recognize the creative efforts of Auctioneers and the benefits of the auction method of marketing. For more information about National Auctioneers Day see the March issue of *Auctioneer*.

NAA Marketing Competition

NAA has developed a special awards program to recognize the creative efforts of Auctioneers. The award presentations take place during the annual Conference and Show in July. Call for entries along with the rules and regulations are included in the Conference and Show brochure that is sent with the February magazine. This was formerly called the Photography, Advertising and Auction of the Year contest.

President's Award of Distinction

The President's Award of Distinction is awarded to an Auctioneer for his or her contributions to the industry and profession. This prestigious award is given during the annual Conference and Show in July. The NAA President, along with the NAA board of directors, make this selection.

NAA Education Institute

The NAA is dedicated to providing professional development opportunities for the auction industry. Members enjoy discounts on all educational events, seminars and our designation and certificate programs. Designation programs include: CAI, AARE, BAS, GPPA and CES. Visit www.auctioneers.org to learn more about NAA's business-boosting programs, or e-mail us: education@auctioneers.org. Phone: 888-541-8084 (extension 23 and 28).



SERVICES

Auction Calendar

Members are allowed to post their auctions on the NAA Auction Calendar on its web site—www.auctioneers.org. NAA's site receives over 4 million hits per month and increases the exposure of member auctions.

NAA Credit Card Program & Free Check Recovery

Save on processing rates when accepting credit card payments from your sellers for their purchases. Cashless Commerce now has a very low rate of 1.67 percent available to all NAA members. Call Cardmaster Solutions at 866-324-2273.

Discount Advertising Rates

Reach the buyers with Important Publications. Use your exclusive auction advertising programs. Your NAA membership entitles you to discounted advertising rates with *USA TODAY*, *Investor's Business Daily*, and *The Network of City Business Journals*. For more information call 800-510-5465.

Discussion Forum

Allows members to share information online in a quick and easy manner. Questions you have pertaining to the auction profession can be easily addressed by other members of the association. Check this frequently, as many topics are discussed on this forum. Call NAA Web Services at 913-541-8084 ext. 25 or log on to www.auctioneers.org for more information or to sign up.

NAA FREE Website

NAA members can receive a FREE two-page website through our partnership with AuctionZip.com. To take advantage of this

Access NAA Online

NAA's Web site, www.auctioneers.org, Provides fast and convenient access to people, practices, ideas, and resources. Your member account allows you to connect online with colleagues and stay in touch with what is happening in the industry and profession. NAA's Web site is innovative and easy to navigate.

service, log on to www.auctioneers.org.

Members who do not currently have a website, or a registered domain name (web address or URL), are required to establish and register a domain name. **Domain registration is a standard process in creating a website** and may be done through AuctionZip.com at \$9.95 per year, or you may register your domain through any domain registrar you chose.

Government Relations

The Government Relations program tracks federal and state legislation impacting the auction industry and notifies you to take action on issues when appropriate. Through the Auction Action Network (AAN), you have the opportunity to sign up to become a member of NAA's government relations network to present a united voice on issues affecting the profession.

Health Insurance - NAA Insurance Plus Program

NAA is able to offer solutions that can provide you and your loved ones with the right balance of care and service based on your personal preference, needs and budget. Programs available nationwide! Affordable and comprehensive healthcare solutions for you and your family. Act now by calling 913-754-7800.

Learning Center

The NAA Education Institute now has available valuable seminars and Conference and Show educational programs as well as the International Auctioneers Championships (IAC) to download to your computer, MP3 player, or iPod. The 2007 Conference and Show educational seminars are available. And, two of the sessions from 2006, and two from 2007, are available on video. By joining the NAA Learning Center for \$185 per year, you can download all of the sessions and receive CE credits. For details log on to www.auctioneers.org or call 888-541-8084, ext. 19, 23 or 28.

NAALive.com

NAALive.com provides members live web casts of on-site auctions, allowing you to attract bidders worldwide for \$125 fee & a 1.5% commission for items sold. To take advantage of this service by logging on to www.NAALive.com or call 877-456-LIVE.

Office Products and Supplies

Purchase office products and supplies that you use every day in your business with discounts up to 80% off current retail. Call toll free to order your catalog. Next day shipping of order is free. To take advantage of this service log on to www.auctioneers.org or call 866-606-4601, ext. 318.

Prescription Drug Program

Program is free to members, families and employees and provides a discount pharmacy card that provides overall savings of more than 20%. Call 913-541-8084, ext. 15; or e-mail: info@auctioneers.org for your pharmacy card today. Help line 888-229-5383.

State License Laws Guide

Guide covering principal requirements in each jurisdiction to assist members with questions on individual state requirements. Log on to the members only section of www.auctioneers.org for more information.

Travel Services

The lowest available member rates for travel—Guaranteed! NAA Travel handles all of the annual Conference and Show and Winter Seminar arrangements. This service is free and can be used for all your business or pleasure travel needs. Call NAA Travel at 877-363-9378.

PRODUCTS

Books

The comprehensive 92-page legal guide, *Waiting for the Hammer to Fall, A General Overview of Auction Law* by Kurt R. Bachman, provides up-to-date information on issues Auctioneers encounter in their course of business. For more information call 913-541-8084, ext. 28; fax: 913-894-5281; or e-mail: info@auctioneers.org.

Membership Directory

This directory provides an up-to-date listing of all members and their contact information. This is updated annually and is published and sent to all members in April. For up to the minute membership directory, log on to www.auctioneers.org.

Merchandise

NAA provides a great selection of apparel and promotional items that members can purchase at very attractive prices. Log on to www.auctioneers.org for available products or call (866) 305-7NAA (7622).

Newsletter

Have the four-page Auction Advantage newsletter sent to a list of your customers four times a year for only 45 cents per mailing per customer. The newsletter is customized with your photo and company contact information. NAA creates and mails the newsletter. For details call 913-541-8084, ext. 15.

Opportunity Kit

To request an *Auctioneer* or *Auction World* Opportunity Kit, or to learn more about the benefits of advertising please call 913-541-8084 ext. 20 or e-mail: wdellinger@auctioneers.org.

Buyers Guide

We have collected information from those companies who have developed products and/or services with the auction company in mind.

Customer Survey Card

NAA provides to you customer survey cards, which you can give to customers at your auction to get their feedback. The results can be used to improve your business. Send the cards to NAA and get a detailed report back. An order form can be downloaded from the NAA website, or call member services at 888-541-8084, ext. 15.



The December 1969 graduates of the Real Estate Class at the Missouri Auction School. Front Row Left to Right: Paul Calkins, New York; Richard W. Dewees, President, Missouri; Delbert Winchester, Instructor, Oklahoma; Jack Stolman, New Jersey. Second Row Left to Right: Dan S. Baldwin, Arkansas; Wendell Christopher, SC; Tom Baier, Ohio; Sheldon F. Good, Illinois; Rex Fleming, Illinois; Harry W. Fisher, Pennsylvania. Photo courtesy of the National Auctioneers Museum.

Publisher's Ownership/ Circulation Statement

Auctioneer is the official publication of the National Auctioneers Association. The magazine is owned and published by the association, located at 8880 Ballentine, Overland Park, KS 66214. *Auctioneer's* postage rate is paid at Shawnee Mission, KS with the publication number 019-504, and at an additional post office. The annual subscription price is estimated at \$48, but the magazine is available only to members of the association through their annual dues. The average number of copies printed monthly is 6,500. The paid/requested outside-county mailed subscriptions are 5,731. The paid in-county subscriptions are 19. Sales through dealers or others is zero. Other classes mailed through USPS is zero. Total paid or requested circulation as of Sept. 29, 2005 was 5,750. Free distribution mailed through USPS is 200. Free distribution outside the mail is 10. As of Sept. 29, 2007, total distribution was 5,960, plus 240 not distributed, for a

total sum of 6,200. Percent paid or requested circulation is 96 percent. The publisher can be reached at 913-541-8084. The Chief Executive Officer of the association is Robert A. Shively, CAE. Editor of *Auctioneer* is Steve Baska. Associate Editor/Graphic Designer is Ryan Putnam.

Next month

The December 2007 cover story is planned as "New views and uses of networking." New ways to connect, get referrals, break barriers with Realtors, potential customers, observe the No Call laws, etc. Also, how NAA views networking as a vital business tool and offers its Conference and Show and other events as networking events. Also with success stories from NAA members about how networking brought them business.

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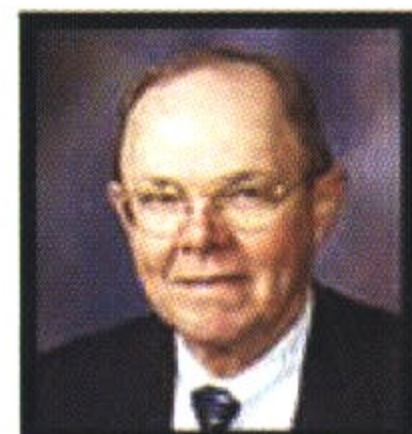
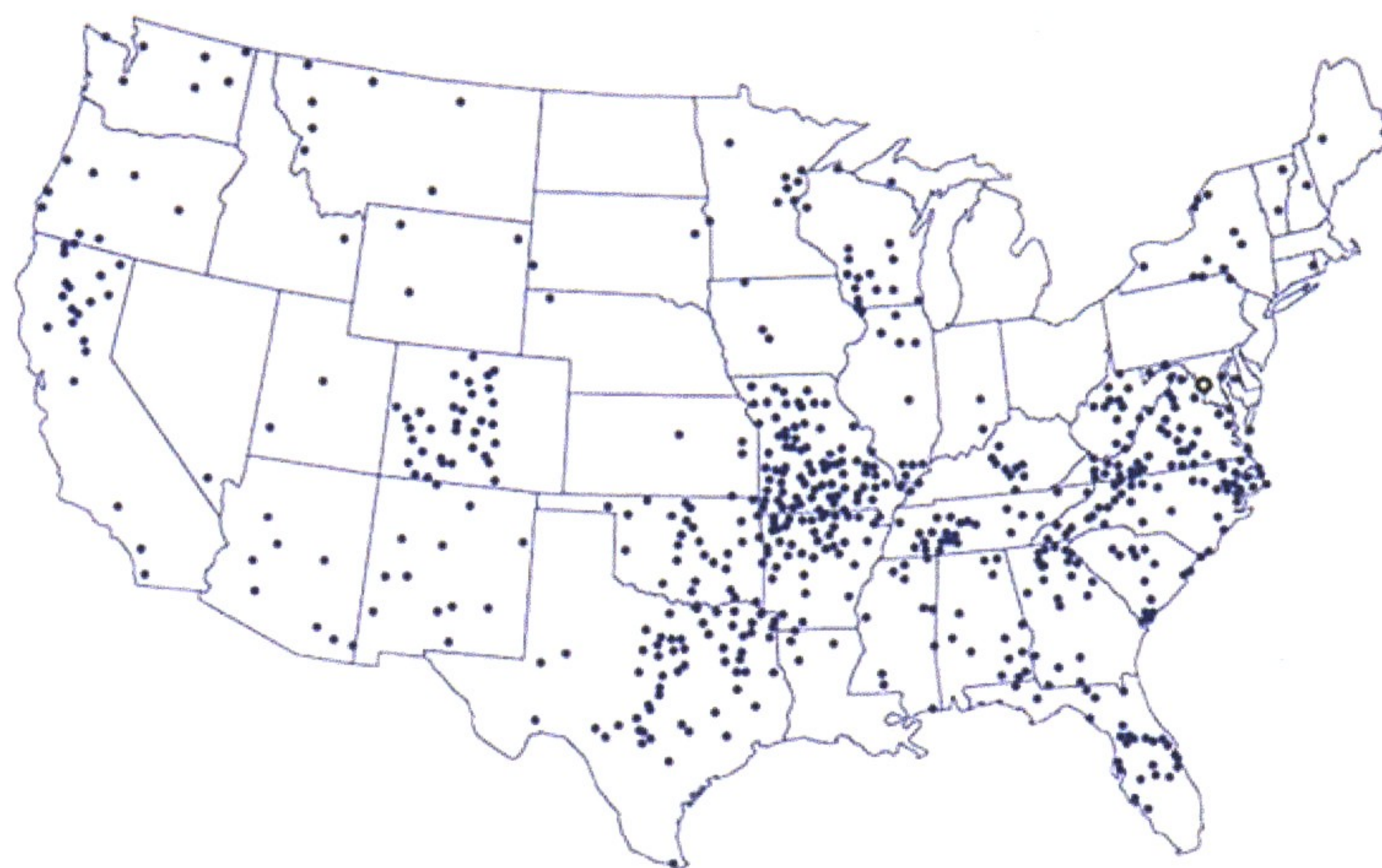
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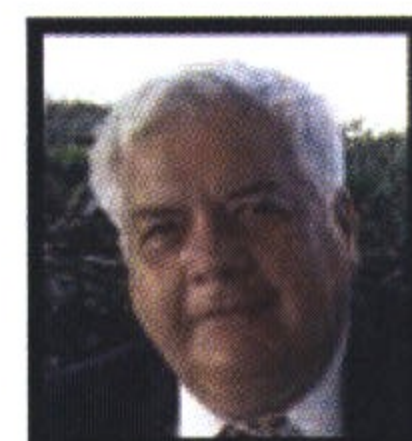
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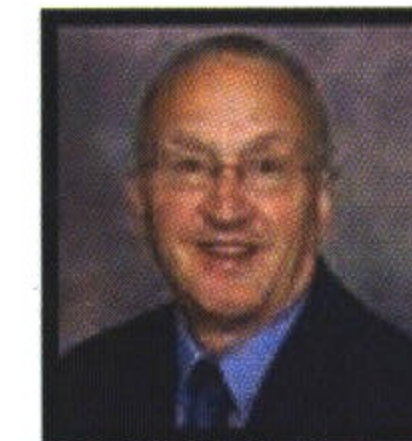
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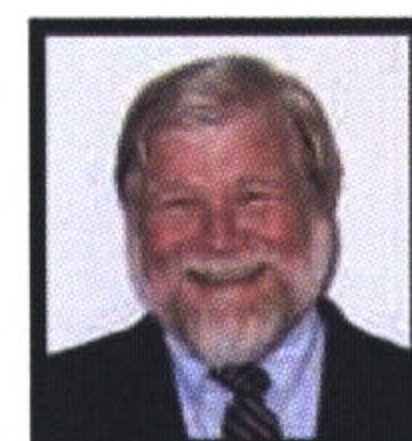
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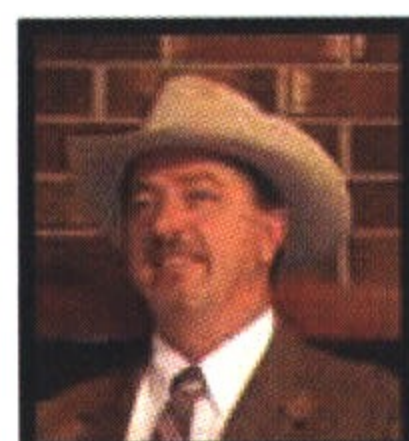
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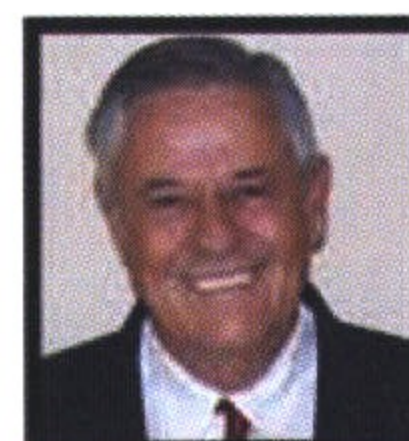
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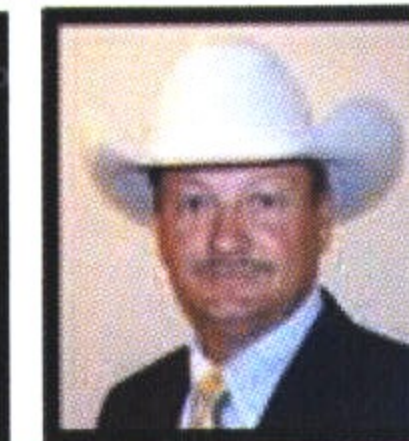
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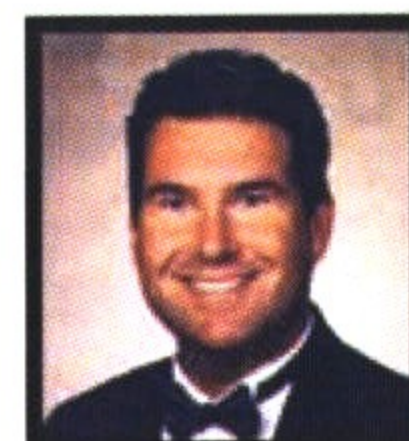
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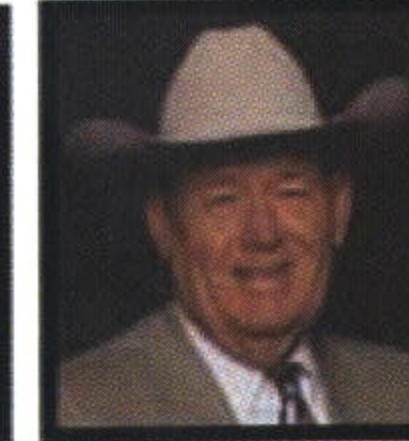
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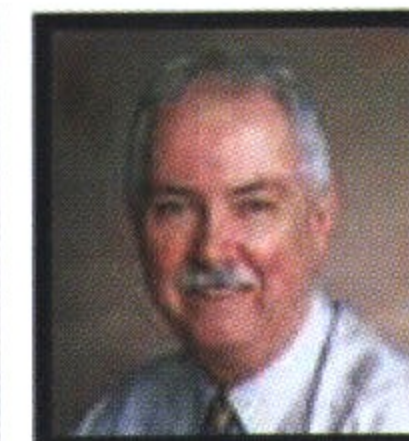
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