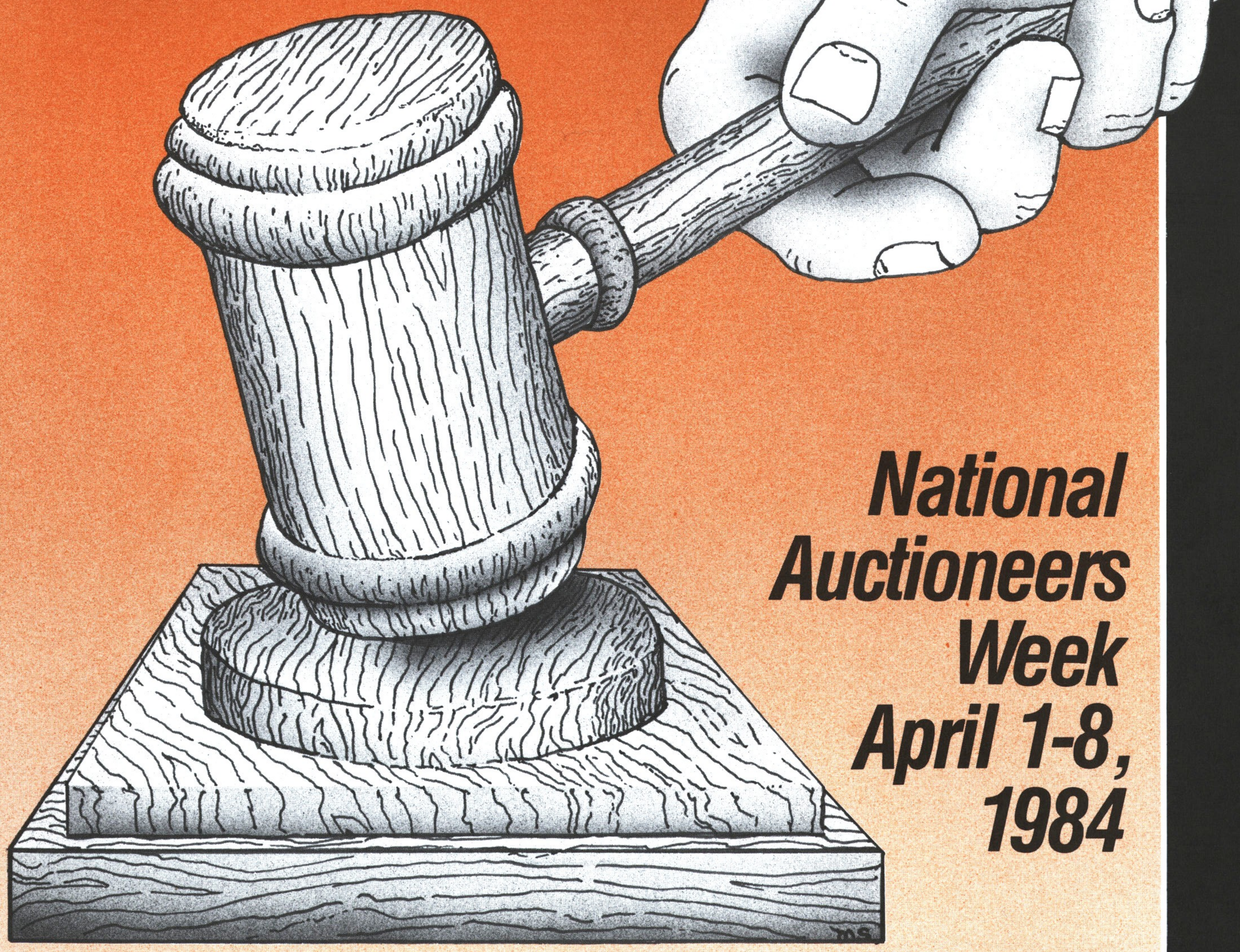
THE AUCTIONEER

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National Auctioneers Week April 1-8, 1984

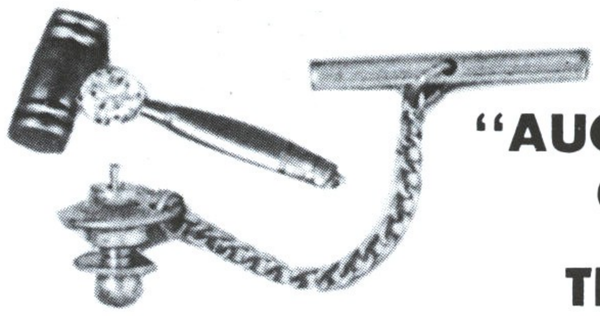
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Stetson "Wisp"



Auctioneer Hat



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The weather has changed back to the cool side and it's time to go back to the felt. We have the now "Famous" felt "Auctioneer" hat in a complete range of sizes in all three brim widths (2⅛" - 2⅜" - 2⅝") and in the ever popular Silver Belly color. We also have it in a new color Milan Straw that I guarantee you will like and enjoy wearing in the same brim widths. The 4X Silver Belly "Wisp" Stetson (Marlboro Man Type) continues to be in great demand and we also have a good supply of them. While we are talking about hats I would be remiss if I did not remind you of our White Panama Stetsons (as are all our hats) that will tickle the fancy of any discriminating auctioneer and it only comes in a 2½" brim.

We are still getting calls for our London Fog type windbreakers with our four color NAA embroidered emblem sewn on the left breast. They feel good around your shoulders this time of the year and in the spring. When ordering pick your second choice in colors as we may be out of your first choice when you order.

I have heard, "what do you give an auctioneer that has everything", many times and the best answer I know is an auctioneer's Gavel Tie Tack. They are an attention getter and will provide many a conversation. I have booked several sales because of the one I wear – I never go anywhere without mine and would feel naked without it. Sterling Silver or Gold plated Tack with or without man-made diamond start at $50.00. Solid 14K Gold tacks with .20K sparkling diamond from $225.00 up to .50K diamond at a higher price. Call for prices. They make good Christmas, anniversary, birthday or just because you love 'em presents.

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The Learning Process Should Never End



by William L. Gaule, CAI
President
National Auctioneers Association

It has been seven months since I first started the year as President of our Association. Many exciting things are happening with the NAA, its goals and programs. We have been to many state association meetings and have been very impressed with the leadership and the progress of these organizations. We have seen many new ideas put into motion that help to upgrade the auction profession.

The "secret of success" is in continuing education

The "secret of success," as has often been said, is in continuing education. How else can an individual or organization grow and produce desired results?

No one should ever be out of training. Many think that if they do not have a college degree they are basically untrained. This is a false conception. You don't have to be enrolled full time in college today to continue training, to keep on learning. There are seminars, conventions, workshops, lectures, magazines, cassettes, even video tapes. Ask yourself, when was the last time that I read a good book on a subject that I would like to develop. The list of training goes on and on. When you stop training and learning you cease to rise above your present position. The main difference is that you can go up or down a lot quicker in today's world. Things are changing rapidly in today's markets. What worked well for so many years, now sometimes does not work at all.

In my thirty years in the auction business and Association work, I have heard people say "what good does an association do", or "they have not helped me". Almost without exception, that individual has closed their mind to training or learning. If you were to ask, did you attend any of the programs or functions, did you read all of the publications, what did you do to get involved? The honest answer is usually we need nothing. It is important to remember though, that rewards usually follow efforts in everything we do.

I want to thank all of you who attended your state functions, the national seminars, the leaders who worked so hard to prepare the programs. Our president-elect, Sammy Ford, did an outstanding job as NAA Seminar Chairman. Thanks, Sammy, from all of us.

We hope that you will bring the auction message to your area through National Auctioneers Week, April 1—8, 1984. If you need assistance in preparing for this important function, contact the home office anytime.

The new home office is in full use and is beautiful. The dedication will be on Sunday, May 20th, 1984. If at all possible, try to attend. It is your headquarters for the future of the NAA. I am sure that you will be proud of all that it will offer. The Archives Room will tell the story of the NAA and the people that made it possible. We want to thank everyone for their consideration during this transition year. The home office staff has done a tremendous job in keeping up with the daily activities, and now is prepared to work and grow with the NAA and its members.

The President's Plate was sold in Florida for $640.00, the highest price paid at the time of this writing. Tom Garner was the purchaser. Thanks, Tom, for all of the support!

As I travel around the country, I have been collecting brochures of various auctioneers and their firms. If you have a brochure, I would appreciate it if you would send me one that I can take to state associations and share with their members. Auctions have been good in Illinois even with all of the bad weather. We hope that yours have also. No one limits your success or your income but you. In our business there really are no income ceilings. Have a great Year!

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THE AUCTIONEER magazine is the official publication of the National Auctioneers Association and is published monthly with the exception that an August issue is not published (11 issues annually). THE AUCTIONEER magazine is published as a means of exchanging ideas that will serve to promote the auctioneer and the auction method of selling.

The editor reserves the right to accept or reject any material submitted for publication. Subscriptions are available to non-auctioneers only. Auctioneers, who are not members of the National Auctioneers Association, may not subscribe to THE AUCTIONEER magazine.

Editorial and Advertising copy must be received in the NAA office on or before the first day of the month preceding date of issue. New Advertisers must submit payment in advance (with copy) before advertising can be accepted. See rate schedule on last page.

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The NAA Wants You To Recruit New Members

by Hugh B. Miller, CAI
Vice President
National Auctioneers Association

Do you remember seeing the military recruiting poster with a stern caricature of Uncle Sam with the message "Uncle Sam Needs You!"? I would like for each of you to conjure that image in your mind with YOUR face in that caricature. The purpose of all this is that I need you to be a recruiter for the National Auctioneers Association. I need YOU to ask other qualified auctioneers that you know to become members of the NAA.

Your Officers and Board of Directors have some very ambitious and meaningful goals for our association and the auction business. For those goals to be reached and become reality, we need a substantially greater membership base.

All of us would like to see the image of the auctioneers elevated in the minds of the business community and general public. I believe that education is a base on which to build our public image. The NAA has several excellent education programs with more on the drawing board in the planning stages. The seminar program is being expanded to make it available to more members with less travel cost. The CAI Board is expanding its services and continuing education programs. The Board is always open to suggestions and ideas for programs the members would like to see created.

The NAA has been active in the areas of cutting "red tape" in crossing the Canadian Border. The Farmers Home Administration has sought advice and input from the NAA in establishing their guidelines for selecting auctioneers to handle the sale of HUNDREDS of parcels of residential property across the United States. This effort has resulted in several NAA members conducting auctions for the FmH.A. Strength comes with unity, we all know this is a truism. Nowhere is this more important than when one is trying to influence the policies of the Government and its agencies.

We now have a beautiful new national headquarters. An important part of that headquarters will be the archives. This will be a very interesting place to visit if you are an auctioneer. It will be an educational and interesting place for people that are not auctioneers. Think how proud you will be to suggest that your clients and customers should stop and visit the NAA headquarters while in the Kansas City area. This is a great public relations tool.

The list of benefits of membership goes on and on. You know the things that are important to you about your membership. I think the friendships that I have made are the most important benefit I have received from my membership. I can call an expert on literally any type of auction I may schedule and receive good, sound, practical advice from that auctioneer, on advertising and promotion. Better yet, that auctioneer would probably come to Indiana and help me with the auction!

I did something recently that I would appreciate your doing. I took our Indiana Auctioneers Association roster and compared it to the national roster (Indiana does not have reciprocity). I then compared both of those lists with people I know in the auction business. You know what I discovered? I found that people I assumed were members of our Associations, were not members! Here were people that I should invite to become members—people that have great experience and expertise to contribute to our fellowship.

Fellow auctioneers, as chairman of the membership committee, I make an URGENT appeal to YOU (put my face on that poster for a moment) to make a serious effort to obtain new and qualified members for our great Association. We will all reap the benefits for years to come!

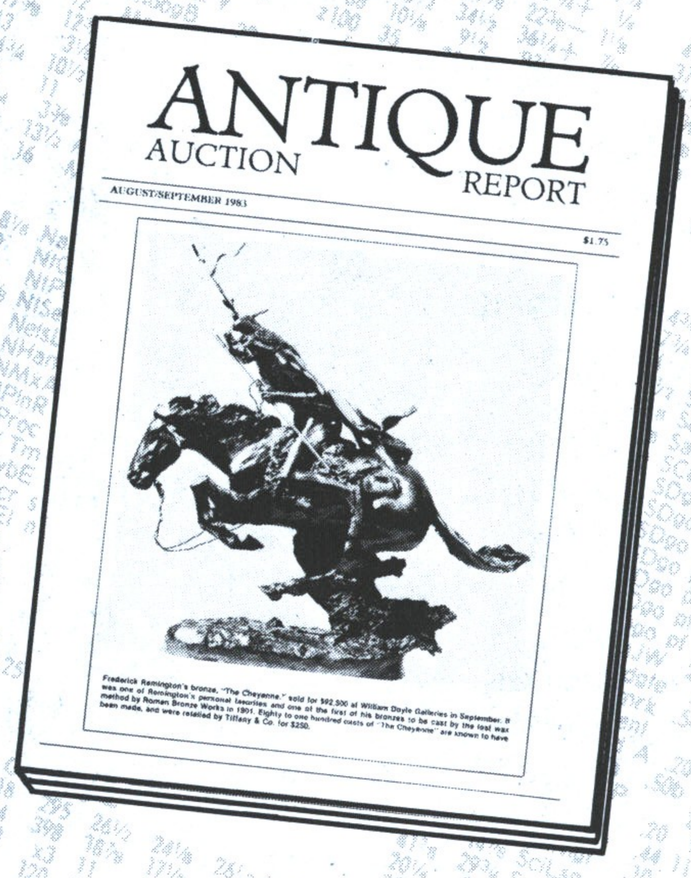


Hugh B. Miller, CAI, graduated from Reppert's School of Auctioneering in 1956, at the young age of 14. Today Hugh is quite active in business and civic activities in and around his hometown of Evansville, Indiana. He is an auctioneer and partner in the firm of Curan Miller Auction and Realty which was founded by his father, Curan Miller, in 1930. Even though Hugh's father Curan is no longer active in the business, he must feel extremely proud to see his company flourishing with an excellent staff that includes his son and two daughters.

Hugh is active in his state association, having served as Indiana Auctioneers Association president in 1976. In 1978-79 he served as president and chairman of the Board of Governors of the CAI. He was also a member of the CAI charter class.

Hugh's wife, Judy, is a member of the Indiana Auctioneers Association Auxiliary and has served as Auxiliary president. Hugh and Judy have two daughters, Wendy Ann and Stephanie Leigh.

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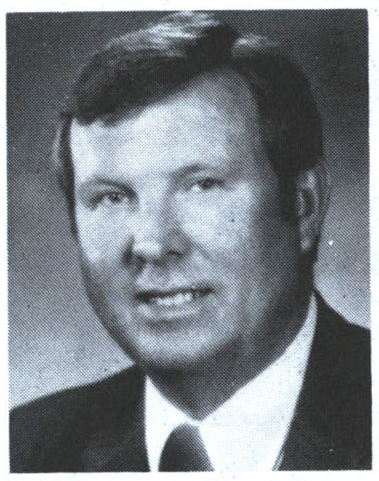
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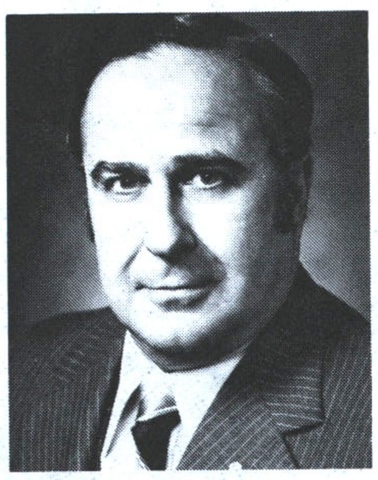
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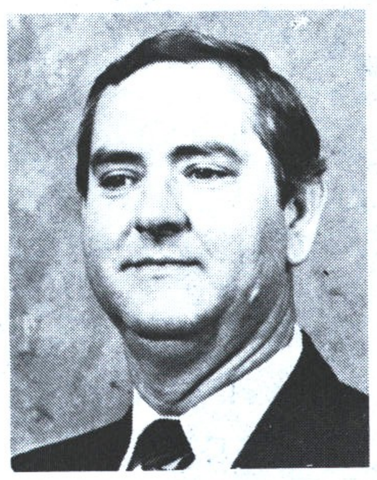
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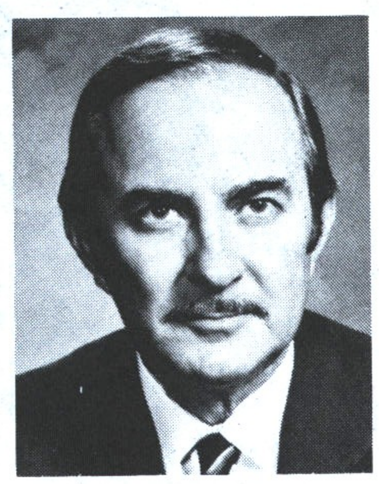
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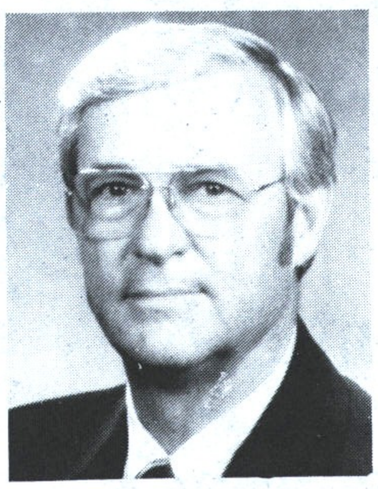


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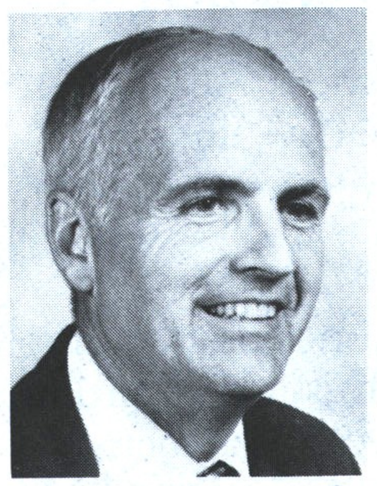
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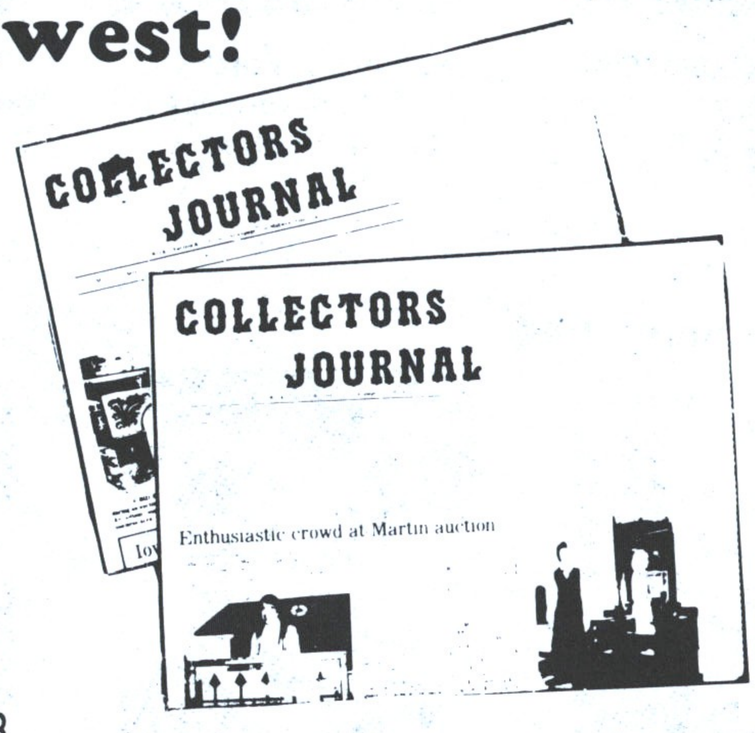
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Real Facts About Real Estate Auctions

by William Z. "Bill" Fox CAI
NAA Director



William Z. Fox, CAI, is the Chairman of the Board of Michael Fox Auctioneers, Inc., a Baltimore based auction firm operating nationwide and specializing in auctions of all types of real estate as well as commercial-industrial equipment. He is an auctioneer who is also an attorney, a lecturer, a member of the faculty of the Certified Auctioneers Institute at Indiana University, a civic leader and a sports enthusiast. Mr. Fox enjoys an active professional agenda as member of the Board of Directors of the National Auctioneers Association and as member and past president of the Certified Auctioneers Institute and the Auctioneers Association of Maryland. Mr. Fox resides in Baltimore with his wife Myra and their four daughters.

When it comes to booking real estate auctions, many of us often overlook a prime source of business—the real estate broker. Too often auctioneers and brokers look upon each other as competitors without realizing the real potential for doing business together. Many times mutual interests combine with common goals to create opportunity for the aggressive auctioneer who has developed positive relationships with the brokers in his area. I feel the best approach to achieving this mutual cooperation is through education to dispel many of the false notions brokers may have by emphasizing the professional services available from today's modern auctioneer.

Auction! Perhaps no other word associated with the transfer of real estate has the power to produce so many opinions, thoughts and ideas. It calls up an abundance of folklore and fancies that long ago ceased to have any relevance. The persistence of popular beliefs makes it necessary to take a penetrating look at the make-up of the modern real estate auction.

Auctioning is a business method. The process begins with a thorough analysis of the property including its physical, legal and financial aspects, an evaluation of the seller's expectations, and preparation of a marketing plan. It proceeds to advertising and promotion, culminates with the conduct of the sale, and may include assistance with settlement.

Seen in this light, auctioning is a highly specialized service providing investigation, evaluation, promotion, realization and conclusion of a sale of real estate.

Choosing the right method to sell real estate can be an agonizing dilemma. This decision is usually complex, sometimes emotional, but always crucial to the success of the sale. An understanding of all the options, including the auction method, lessens the strain.

When is the auction method an advantage? A sale based on bids is fueled by competition. It works best when there is reason to believe interest will be high and that the property will appeal to a broad segment of buyers. The more desirable the property, the more compelling the decision to auction becomes. For example, select the auction method for sought after commercial development sites in expanding metropolitan areas and for properties where competition already exists among a number of parties. With this basic interest to begin with, the psychological appeal of an auction can be depended on to awaken new and continued interest up to the date of the sale.

An auction works particularly well when price is a problem for parties wishing to sell who cannot come to agreement. In this situation the bids become a barometer of the property's true value.

The reliability and efficiency of the auction method make it the natural choice for real estate sales subject to time restraints, or when there is an immediate need or desire to convert properties to cash.

The auction method may not be right for all properties. If a property is particularly unique, either positively or negatively, auction may not be indicated. Don't book an auction to rescue a property subject to strong market resistance because of known or observable deficiencies or one that has a decidedly limited appeal or use. Don't match overly optimistic owners with the auction method. Exaggerated expectations are a distinct disadvantage and could be the downfall of the sale.

Reasons for a real estate auction vary, as does the manner of offering the property. Basically, there are two types of real estate auctions—"absolute" and "with reserve."

An absolute sale means the property must be sold to the highest bidder at the auction. The most important advantage of this method is the maximization of the psychological impact of the auction. Buyers know that the property will be sold at that particular point in time. They can come to the sale, bid their price and wind up owning the property, if no one else bids higher. The main disadvantage, from the seller's standpoint, is that he may have to accept less than he wants, if the high bid does not reach his expectations.

An auction with reserve or subject to confirmation gives the seller the right to accept or reject the high bid, usually at the time and place of the sale. Of course, since the seller has the final say, he has the power to make or break the deal. However, the psychological advantage discussed previously is somewhat diminished.

Continued on page 11 ▶

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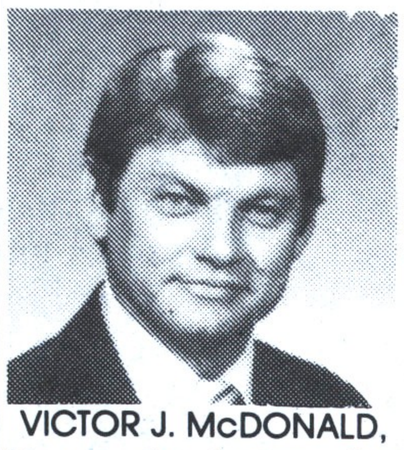
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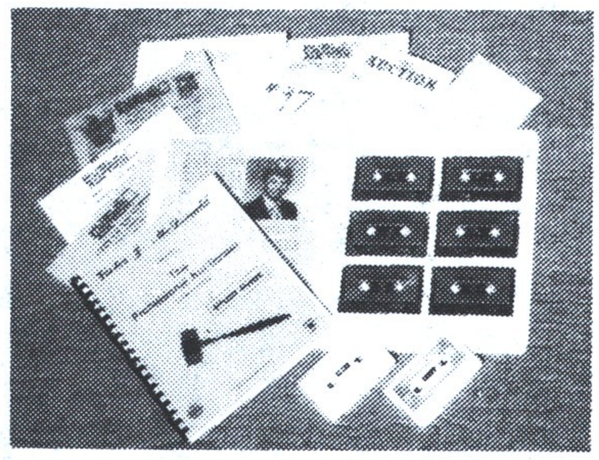
VICTOR J. McDONALD, Master Auctioneer, Real Estate Broker, successful businessman and auctioneering instructor with the University of Houston-Victoria Campus, has conducted many, many auctions. (Even one that was spotlighted on **CBS' 60 MINUTES.**)

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Sample Materials include brochures, tags, buyer cards, contract, actual newspaper ads, opening presentations, solicitation letters and over 100 one-liner jokes.



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Real Facts

Continued from page 9

Recently, a third methodology has been successfully employed by many auctioneers—one that I call "absolute subject to an advertised minimum opening bid." This hybrid method attempts to combine the advantages of both the absolute and reserve methods while controlling, if not eliminating, the disadvantages.

A broker convinced of the auction method can rely on the extensive resources of the modern professional auction firm. There's access to valuation and marketing expertise, sophisticated and computerized mailing lists, legal and financial services, and the presence of the polished professional auctioneer to generate the highest possible bid.

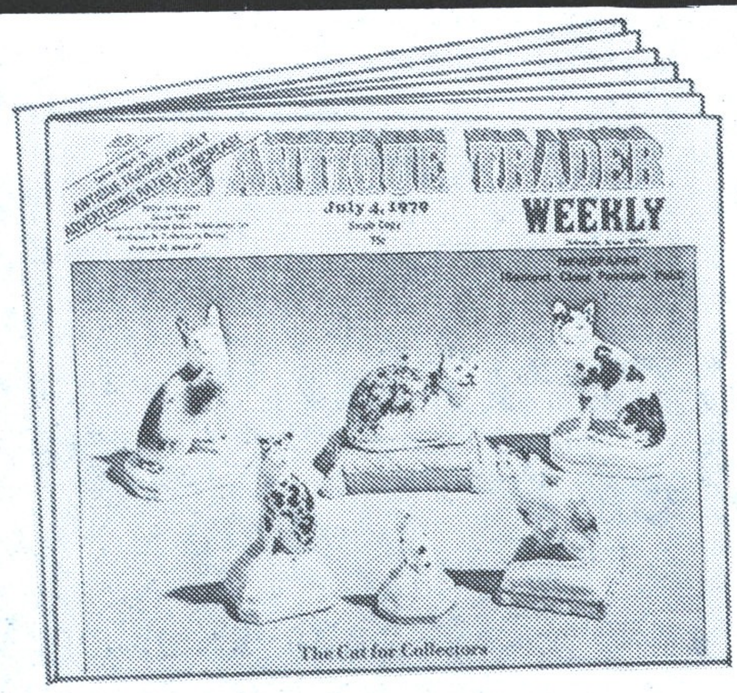
Along with these services there is an intrinsic value that cannot be underestimated. Almost since time began, the word "auction" has quickened the pulse of almost everyone who has come in contact with it. Who among us has not at some time experienced the intrigue, excitement, drama, and just plain fun of personally attending an auction of some kind or listening to the auction experiences of others? Today, more and more, this excitement is being used to successfully sell all types of real estate.

Candidates for the auction methodology come from all types of real estate: commercial, industrial, residential, improved, unimproved, condominiums, building lots—all can be successfully sold at auction. To give you some examples, our firm recently sold a fully equipped marina for $1,500,000, thirty ocean resort condominiums for $1,000,000, and a horse breeding farm with a large colonial residence of 250 acres for $600,000. We've successfully auctioned many residential homes ranging in price from $75,000 to $400,000. We recently sold seven building lots in an industrial park for a total of $320,000 and 122 acres of farm land for $150,000.

By keeping an eye on auctions, such as those I've mentioned, a broker develops an increased awareness of prevailing market conditions and thus is in a better position to advise sellers and to select the most promising marketing approach. More than any other selling method, results of real estate sales at auction reflect changing public attitudes, needs and wants and act as a measure of the marketplace for brokers.

In many ways real estate auctions work better now than they ever did. They're based on comprehensive and intensive marketing and not on magic. They're conducted by astute businessmen and not by actors. They've endured to enrich the real estate business.

Although some situations are better served by the auction method than others, the wise broker in today's highly competitive market is aware of this alternative and is using it more and more. Whether at the initial listing or later on, professional auctioneers are always more than willing to cooperate with brokers in serving the real estate needs of their clients.



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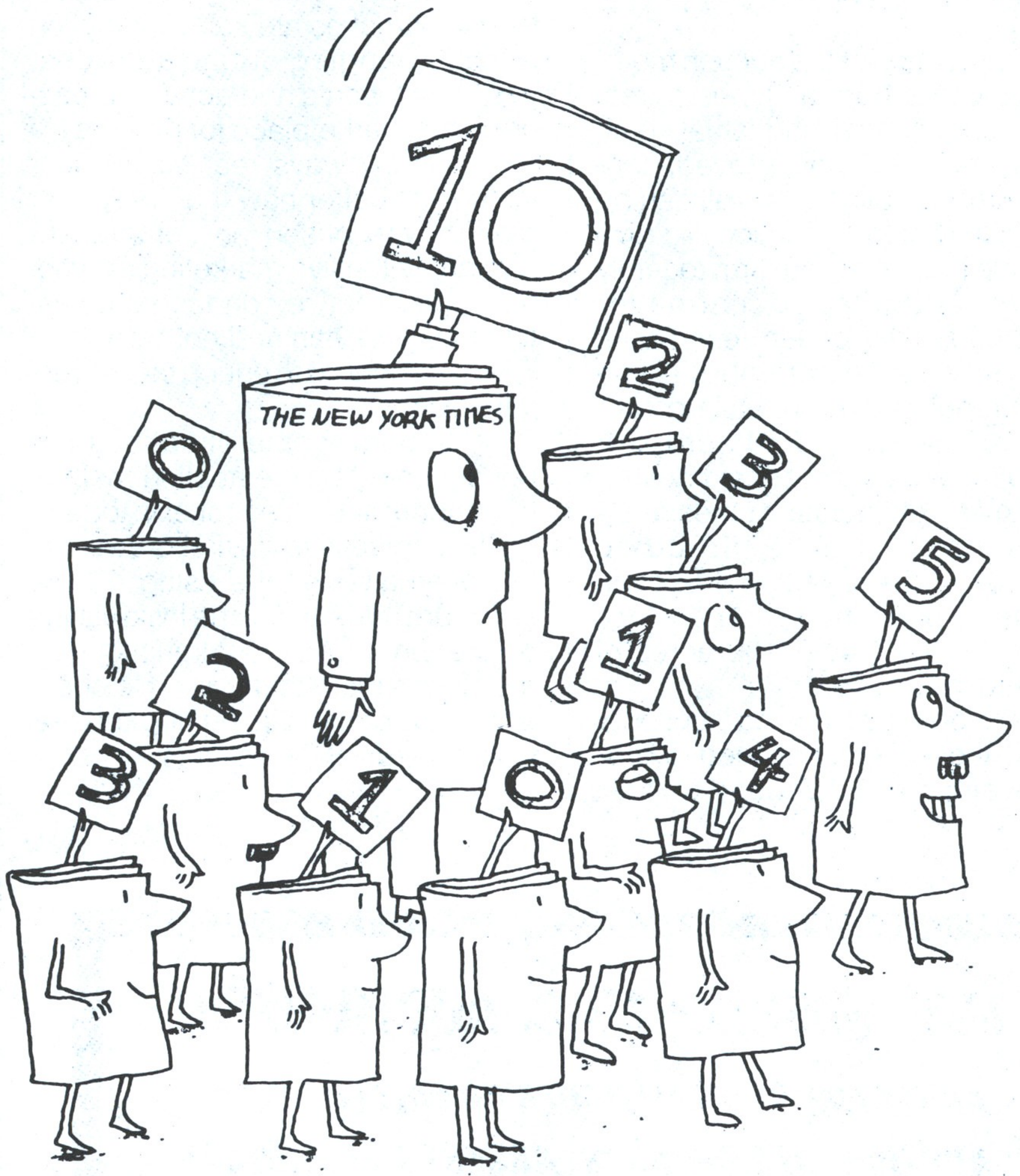
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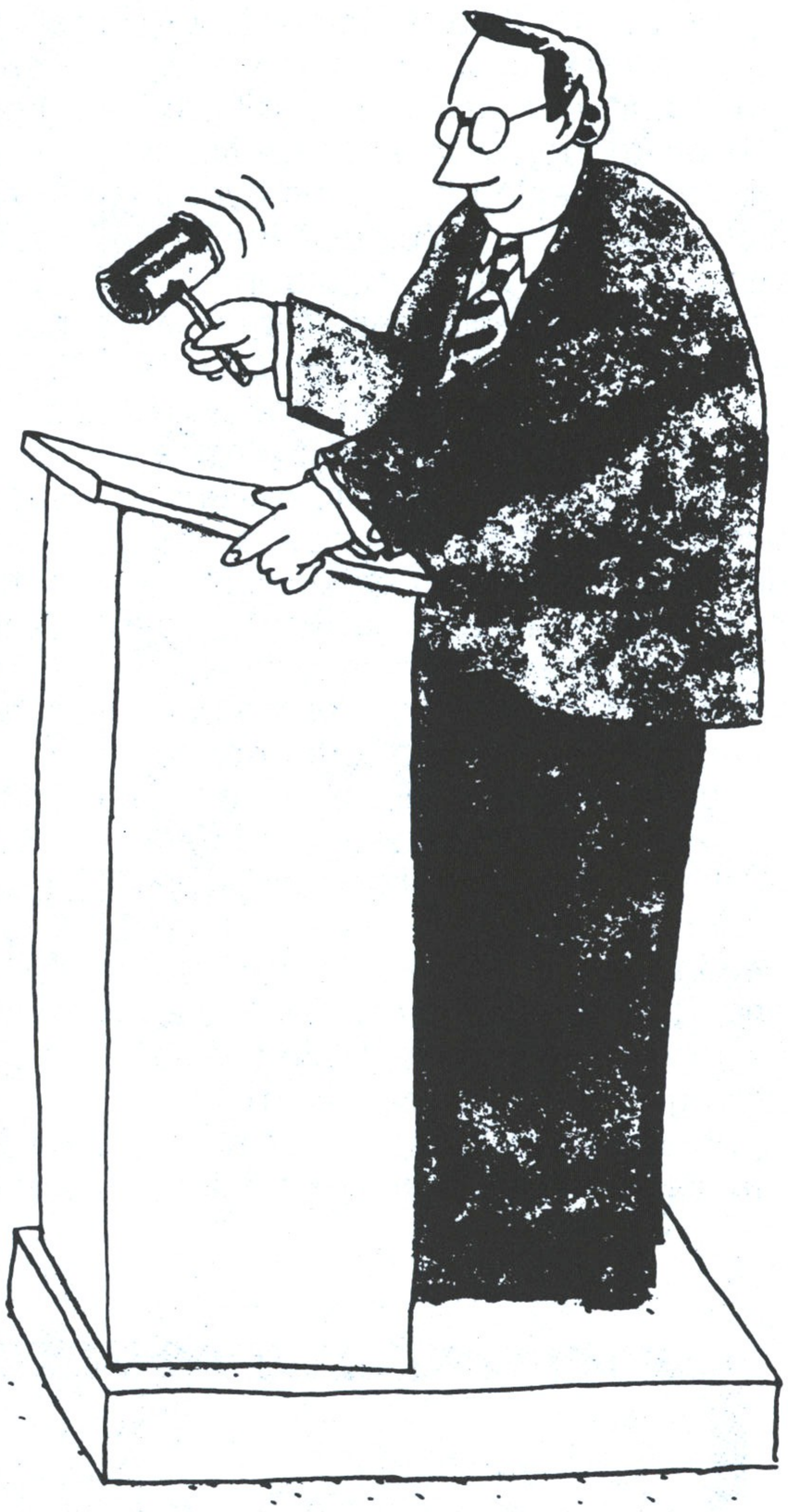
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Source: 1982 Scarborough ALS

The Turnkey Auction A Smart Approach

by Archie Moody, CAI
NAA Director

When we go out to book a sale, we offer the client a turnkey job. Most Auctioneers in our area offer this type of full-service auction.

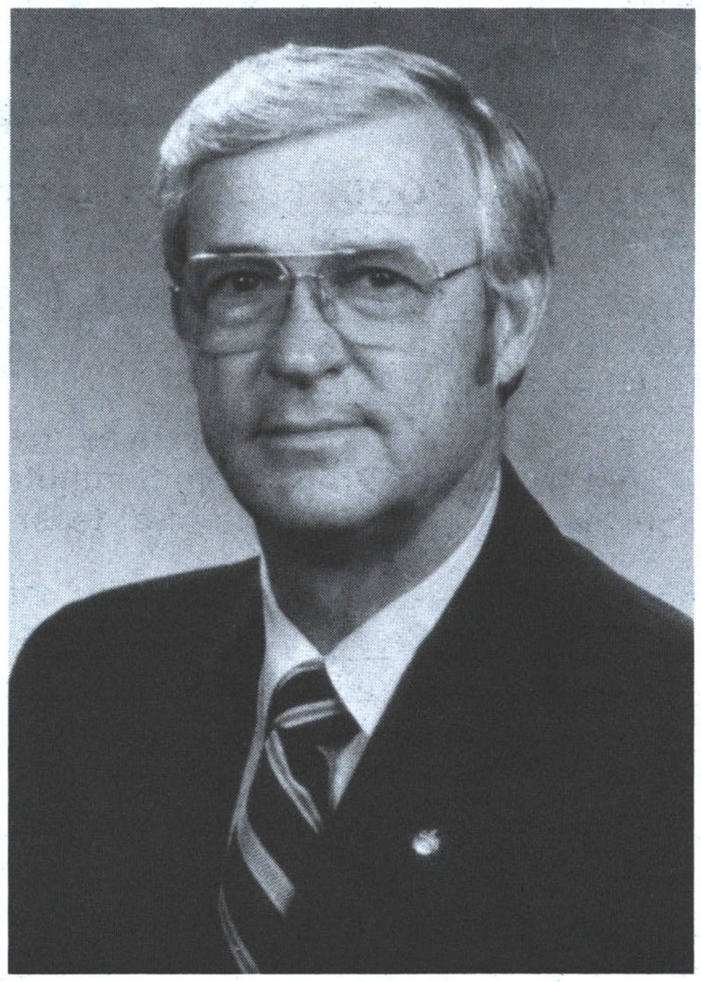
A turnkey auction involves assisting the buyers in the loading and removal of equipment which they buy. We find that people are curious about this service, and their first question is usually, "What do you charge?".

Before we talk about a definite price, we tell the client what we can do for them to make everything as convenient as possible. We tell them that this particular auction method eliminates 90% of the client's work. They don't even have to worry about whether the checks are good; we take care of that also!

The first benefit stated is that we will clean and paint any of the equipment that requires this service, and then line up the equipment in an attractive display—to bring the highest bids possible. We also draw up a catalogue for any sales which need them.

Our auction company handles all advertising of the sales such as newspaper ads, television, radio and the mailing of brochures. These brochures are mailed to people, who are interested in the type of equipment available in the auction.

The newspaper ads are placed in the major newspapers in the area where the auction will be conducted and also in other areas that do the same type of farming which will call for equipment being sold. For example, in our particular situation, some areas don't grow tobacco, so the advertising has to be correctly placed to reach the markets that have a need for this type of equipment.



Archie D. Moody, CAI, is president of Moody-Godley Auction Company in Darlington, South Carolina. Lila, his wife, is executive secretary of the firm, and his daughters Nancy and Bonnie are employed there also.

NAA Director Moody has a very long list of accomplishments involving his auction career. In 1969, he received national acclaim as he was named the World Livestock Auctioneers Champion.

He was elected Charter President of the SCAA, and during the 1981 SCAA Convention, was named South Carolina's Auctioneer of the Year.

In the NAA, he first served as first vice president, later as second vice president, before being elected as president at the 1980 Nashville Convention. He is currently serving a three-year term as NAA Director.

Our potential clients are also informed that we are well-equipped to handle their sale, and if any outside equipment is needed, we know where to get it. In our company we have three lower tractors, a tractor-truck with a low boy, a tilt-bed truck, pickups, a mobile office that we take to each sale, along with generators and other necessary items in case electricity is not available.

We guarantee all checks, by having all of them made out to our company name. Thus, at the conclusion of the sale, we pay the owner with a company check, less our commission, and then we are responsible for all checks taken that day. We have been very fortunate in our area, not having many problems with our system of guaranteeing checks.

I feel that a turnkey auction is a good way to sell. Telling potential clients about all of the services included in this auction method is really impressive to most clients. It is important to follow up your guarantee with good service. Good clerks, groundmen and an office staff help to make an auction successful whatever we are selling.

We feel that this auction method works very well for us in our area, and we feel very confident that our services are what the customers want and appreciate. There are auctions where we don't have all of the heavy, technical equipment but we do have the knowledge of where to go to get it and how to get it accomplished. In the removal of factory equipment, which is very technical, we leave the removal and loading of this equipment to the riggers who are very knowledgeable in this area. It takes a great liability off of our shoulders.

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Auctioneer

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Dues Billing Procedures Changed by NAA Board— Dues to be Paid in Advance

by Harvey L. McCray
Executive Vice President

A new procedure will be initiated in the NAA members' dues billing procedures. Effective with the members who renew their memberships on July 1, 1984, dues must be paid in advance of the expiration date to remain members in good standing. In past years, members were allowed 90-days following their dues expiration date to pay dues, but under the new procedures, members must renew the memberships BEFORE the expiration date, not after.

Dues statements will be mailed two months in advance of the expiration date and then, if not paid, one month in advance of the expiration date. If dues are not received prior to the expiration date then the name will be removed from the mailing list and all services and benefits will be discontinued at that time. In past years a 90-day grace period was allowed in which to pay dues and the member received the magazine for the three months following the expiraion date. Then, if the dues still had not been paid, the name was removed from the active files. Under the new procedure the names will be removed from the active list if the dues are not paid prior to the expiration date.

The advantages of the new procedure will allow the member to have his dues paid before his year begins (similar to most trade magazines' subscription procedures), but primarily to eliminate sending the NAA magazine to those auctioneers who do not renew their memberships on time. The NAA annually "writes off" names of members who do not renew for various reasons and under the new procedure, THE AUCTIONEER magazine will not be mailed to anyone who is not a member in good standing. Confusion also will be eliminated during the NAA Conventions as all members attending will be in good standing due to the fact that only current members in good standing will be eligible to attend the convention and vote during the annual meeting.

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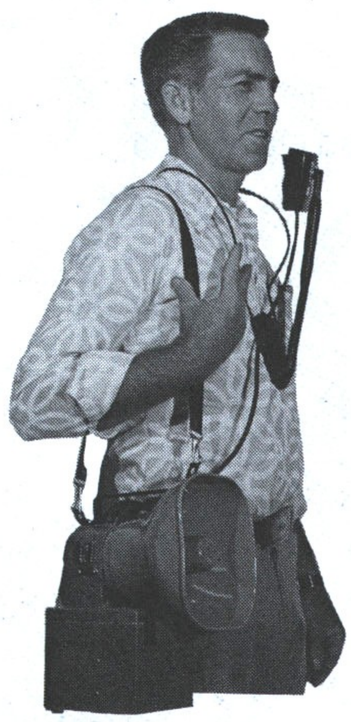
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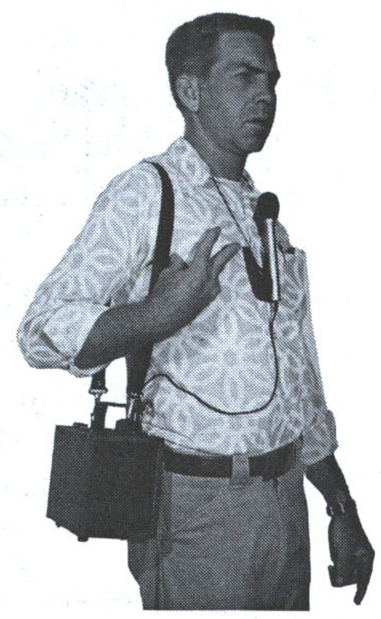
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Helping Your Auctioneer Avoid Voice Problems

Carol Bambeck, Director
Auxiliary to the NAA

I believe problems are more easily avoided than corrected. In the auction industry the voice is all important. To lose it could be very taxing emotionally as well as financially. If we wait for a bout of hoarseness, it may be too late to help our spouses. It is for this reason I offer the following:

Proper emphasis should be placed on the importance of the voice and precautionary measures for preserving it should start immediately. Mornings can start with an exercise session with emphasis on the diaphragm. Breathing exercises and voice warm-ups are important also. Books are available to aid in setting up such a program.

If physical activity early in the morning isn't of interest to your family, at least make sure that a sound system is used. Not only does it help smooth out an auctioneer's chant, it goes a long way in reducing stress and fatigue, real problem causers.

"Things always look brighter in the morning" is a true statement. See that enough time is devoted to rest. Vocal idleness is as important as sleep time. Encourage your auctioneer not to speak unless necessary. This is especially important before and after large auctions.

I feel it is most essential to help establish a calm manner of speaking, that is to say one which is void of emotion. For the vocal cords, it is better to speak in a monotone than to put any intonation in the voice. Years of speaking will have made it very difficult to hear these mistakes. This is one area where we can be extremely helpful. Never encourage whispering. This is one of the most damaging things we can do to our voices.

For an occasional case of sore throat, breathing mentholated steam can be very soothing. If plagued with hoarseness, even mildly, seek medical advice. If allowed to persist, it could develop into nodules on the vocal cords. At worst, these nodules need to be surgically removed; at best, they could require several months of silence to correct.

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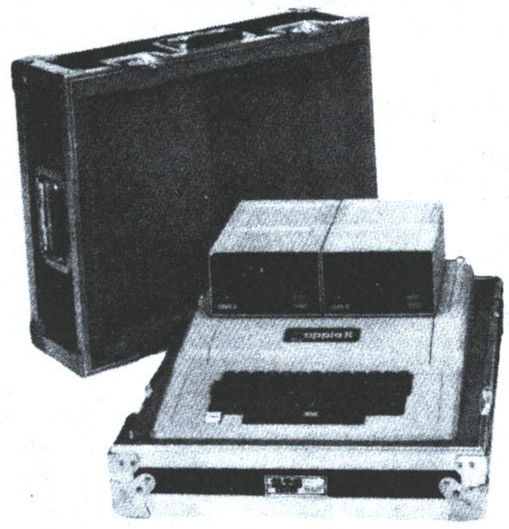
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REAL ESTATE AT AUCTION GLOSSARY OF TERMS

Compiled by
William L."Bill" Gaule
NAA President

Adjustable Rate Mortgage (ARM)—A mortgage instrument in which the interest rate is adjusted periodically based on a pre-determined index.

Annual Percentage Rate—A measure of the cost of credit, expressed as a yearly rate.

Amortization—The systematic and continuous payment of an obligation through installments until the debt has been paid off in full.

Amortization Schedule—A list showing the amounts of principal and interest due at regular intervals and the unpaid balance of the loan after each payment is made.

Appraisal—An estimate by a qualified person of the value of a piece of property.

Assumption Agreement—An agreement which provides for another party to assume the mortgage of the mortgagor. May be with or without release of original liability.

Auctioneer (Real Estate)—An agent who sells real estate at auction.

Balloon Note—A note calling for periodic payments of principal, in addition to interest, which are insufficient to amortize fully the face amount of the note prior to maturity, so that a principal sum, known as a "balloon" or "balloon payment," is due at maturity. A note where the amortization period is in excess of the term of the note.

Broker—An intermediary between the buyer and seller of real estate, usually acting as agent for one or more parties in arranging for the sale of property, in return for a fee or commission.

Cap—a) Payment Cap—The maximum increase in a monthly payment expressed as a percentage of the current payment.
b) The maximum level to which an interest rate could move over some period of time.

Commitment—An agreement on the part of a lender to make, buy, or extend a mortgage loan or to acquire or sell real estate. The commitment specifies the maximum amount which will be lent on the property and stipulates the conditions and terms which the borrower must meet by a certain time beyond which the commitment would not be valid. In connection with the purchase or sale of real estate, the commitment specifies the consideration and other conditions of the sale.

Commitment Fee—A sum of money paid by mortgagor in return for a binding agreement to lend on a mortgage or to purchase property at a future date. It may or may not be refunded to the borrower when loan is made or when property is purchased by company. Fee is retained by the lender as liquidated damages if borrower fails to close the deal.

Construction Loan—A loan which is made to finance the actual construction of improvements on a specified parcel of land. Construction loans are generally paid out in periodic disbursements as the construction progresses to completion.

Contract for Deed—An agreement to sell and purchase under which title is withheld from the purchaser until such time as the required payments to the seller have been completed.

Conventional Loan—A mortgage that is neither insured by the Federal Housing Administration (FHA) nor guaranteed by the Veterans Administration (VA).

Deed—A written document, signed, delivered, and recorded, which conveys title to property from one owner to another.

Default—The non-performance of a duty, whether arising under a contract or otherwise.

Discount Points—The point charged by the lender to make up the difference between the interest rate charged to the buyer and the interest rate acceptable to the investor. Usually paid by the seller.

Due On-Sale Clause—A special type of acceleration clause that demands payment of the entire loan balance upon sale or other transfer of the title (same as alienation clause).

Easement—A liberty or right to use or have privilege of access, which one person may acquire in relation to the land of another.

Equity—The value of property in excess of all mortgage claims against it or value of an interest in a contract of sale.

Escalation—The right reserved by the lender, as stated in the loan terms, to increase the amount of the payments and/or interest upon the happening of a certain event.

Farmers Home Administration (FMHA)—An agency of the U.S. Department of Agriculture which originates or insures loans on homes in rural areas.

Federal Home Loan Mortgage Corporation (FHLMC)—A wholly-owned subsidiary of the Federal Home Loan Bank Board, organized to provide a secondary market system to buy and sell conventional loans, or participation interests in such loans, thereby providing liquidity to the housing market.

Federal Housing Administration (FHA)—A division of the Department of Housing and Urban Development.

Federal National Mortgage Association (FNMA—referred to often as "Fannie Mae")—A quasi-Government Agency which buys and sells loans to improve distribution of home mortgage funds.

First Mortgage—A real estate loan that creates a primary lien against a specified piece of real property.

Fixed-Rate Mortgage—One that provides for the payment of a like sum

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1. the act, right, privilege, or fact of preceding in time, place, order, or importance. 2. superiority in rank.

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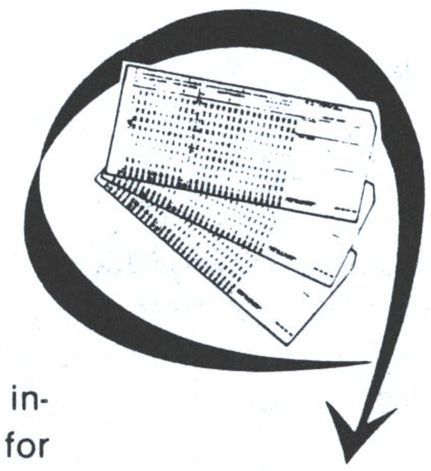
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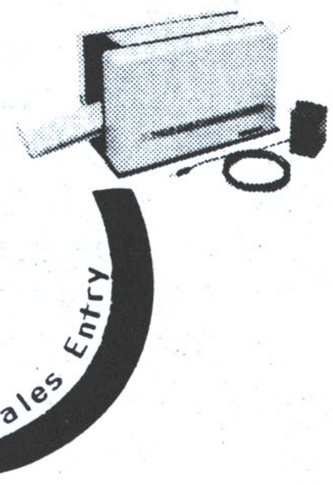
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at periodic intervals during its term, part of the payment being credited to interest for the time involved and the balance of the payment being used to amortize the principal.

Foreclosure—The legal process by which a lender assumes ownership of pledged property because a borrower has failed to meet some condition of the loan agreement.

Government National Mortgage Association (GNMA)—A corporation established by Congress and a part of the Department of Housing and Urban Development. GNMA administers the mortgage-backed securities program by which FHA and VA mortgages are packaged into readily saleable pass-through securities.

Graduated Payment Mortgage (GPM)—Mortgages made with initial monthly payments, lower than those of a standard mortgage, which increase to a fixed amount over an early term of the loan.

HUD—The Department of Housing and Urban Development, responsible for the implementation and administration of government housing and urban development programs.

Index—This is a measurement of the economic trend used to determine a rate on a ARM, which is selected by the lender but not controlled by the lender.

Insured Loan—An insured conventional mortgage loan is one where a mortgage guaranty insurer has agreed to insure a stated portion of the principal balance in the case of foreclosure. Certain regulatory agencies use the term "insured" and "guaranteed" loans to refer to FHA and VA mortgages.

Interest Rate Adjustment Period—The frequency of interest rate changes.

Investor—In mortgage lending, a holder of a mortgage or a permanent lender for whom the mortgage banker services the loan.

Late Charge—An additional charge a borrower is required to pay as penalty for failure to pay a regular installment when it is due.

Lien—A hold or claim which one person has upon the property of another as security for some debt or charge.

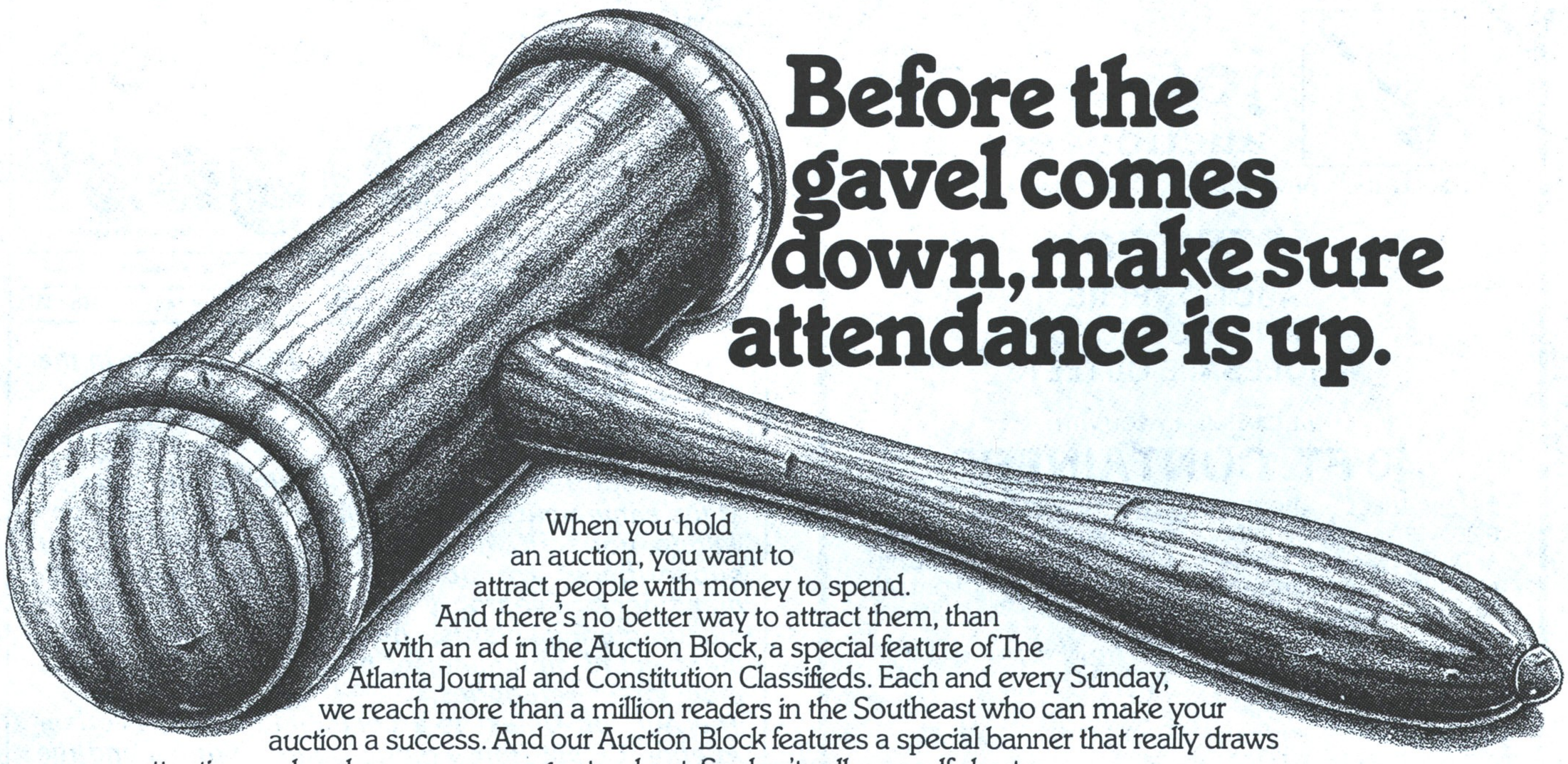
Loan-to-Value Ratio—The ratio which the outstanding principal on a mortgage loan bears to the lower of a property's appraised value or sales price; it usually is expressed as a percentage, as "an 80% loan" or "a 95% loan."

Margin—The rate differential between the index rate and the borrowers payment rate.

Market Value—In appraising, the highest price paid for title to a property and all rights inherent in it, assuming that the property was exposed to all potential buyers at a realistic price for a reasonable length of time and that neither the buyer nor the seller was prevented from learning all the facts about it and its place in the market.

Maturity—The termination or due date on which final payment on a loan must be made in full.

Mortgage—An instrument which pledges property as security for the repayment of a loan or the performance of a duty; the pledge ends when the debt or duty is dis-



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Mortgage Banker—A firm which originates real estate loans and ultimately sells to investors and services them for a fee.

Mortgagee—The institution, corporation, group, or person that lends money in a mortgage transaction.

Mortgagor—The borrower who receives funds in a mortgage transaction.

Note—An instrument containing an express and absolute promise of the signer to pay to a specified person, or order, or bearer, a definite sum of money at a specified time.

Payment Adjustment Period—The frequency of changes in your monthly payments.

Permanent Financing—A long-term mortgage granted to an owner of real estate.

PITI (Principal, Interest, Taxes and Insurance)—The principal and interest payment on most loans is fixed for the term of the loan; the tax and insurance portion may be adjusted to reflect changes in taxes and/or insurance costs.

Points (sometimes referred to as origination fees)—Short for "percentage points," it refers to the fee paid by a borrower to a lender to obtain a loan. A point is one percent of the principal.

Prepayment Privilege—An optional clause in a mortgage which gives the mortgagor the right to pay all or part of a debt prior to its maturity.

Principal Balance—The outstanding balance of a mortgage, exclusive of interest and any other charges.

Private Mortgage Insurance—Insurance obtained from a non-governmental insurer, which provides the lender with protection for a predetermined portion of the risk.

Recording—The noting in the registrar's office of the details of a properly executed legal document such as a deed, mortgage, satisfaction of a mortgage, etc., thereby making it a part of the public record.

Refinancing—A new borrowing on a property that is currently mortgaged, with the intention of retiring existing debt.

Second Mortgage—The second lien on property.

Secondary Mortgage Market—The process of transferring mortgage monies from capital intensive areas, to provide the maximum dispersion and balance of funds in the national housing market.

Servicing—The collection of mortgage payments, securing of escrow funds, payment of property taxes and insurance from escrowed funds, follow-up on delinquencies, and account for and remitting of principal and interest payments to investors.

Title Insurance—A contract to make good a loss arising through defects in titles to real estate or liens or encumbrances thereon.

Underwriting—The analysis of risk and the setting of an appropriate rate and term for a mortgage on a given property for given borrowers.

Veterans Administration (VA)—An independent agency of the federal government whose home loan guaranty program is designed to encourage lenders to offer long-term, low down payment mortgages to eligible vererans by guaranteeing a portion of the loan against loss.

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HELPING YOU HAVE A SUCCESSFUL SALE



New officers and governors were installed for the 1984 Certified Auctioneers Institute year during the first annual meeting of the CAI Board of Governors. The meeting was held in Nashville, Tennessee, January 3-4, 1984. Retiring CAI Chairman of the Board of Governors, Lanny Thomas, CAI, conducted the individual installations, from left to right: Robert H. Glass, CAI, (Governor); Rex B. Newcom, CAI, (President-elect); Douglas Bilodeau, CAI, (Chairman of the Board); and Harrison J. "Bus" Retmeir, CAI, (President).

1984 CAI Officers Installed



(Upper left) Harvey L. McCray, NAA Executive Vice-president, accepts a $2,000 check, representing the annual CAI payment on Headquarters Fund pledge of $5,000, from CAI Chairman of the Board of Governors, Douglas Bilodeau, CAI.

(Right) Accepting the gavel plaque for a 'job well done' as president of the Certified Auctioneers Institute was retiring CAI President Douglas Bilodeau, CAI, from retiring Chairman of the Board of Governors Lanny Thomas, CAI.



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I was delighted to hear from Harvey that the office is very much moved and is operating out of our Kansas City home. This move, in my opinion, along with the new home for the NAA is certainly a milestone for the auction profession. As the old saying goes, ''We've come a long way, baby'', and after you have one look at this building, you will certainly agree.

There were many of those who said, ''You will never be able to get that job done'', and there were those who said, ''Well, if you get it started, we will contribute'', and then there were those who just reached down in their pockets and said, ''Give me some''. Through the generous support of all involved, I am indeed happy to report that the building is complete and total reality and at this writing is 99% completed.

However, inasmuch as we have planned an Opening Ceremony in May and at this ceremony we intend to have all the people who contributed to this new building honored, many of them with brass plaques, it is imperative that we go on and order them at this time.

In a meeting with the committee and the Board of Directors, we agreed that we would give a last minute opportunity for those of you who have not contributed or pledged at this time to do so. The increments of the pledges are as follows: $5,000 for VIP's, $2,500 for Sponsors, $1,500 for Builders, $1,000, $500, and $250, all of which will be presented on plaques and so recognized as contributors permanently affixed at our new Headquarters. But in order to have your contribution honored in this manner, we must have your contribution at once as these plaques must be ordered.

I just wanted to take this last opportunity to personally invite you and join with me and the other 337 National Auctioneer Members and stand up and be counted among the ''Doers''.

Sincerely yours,

Martin E. Higgenbotham

Headquarters Relocation Fund, National Auctioneers Association

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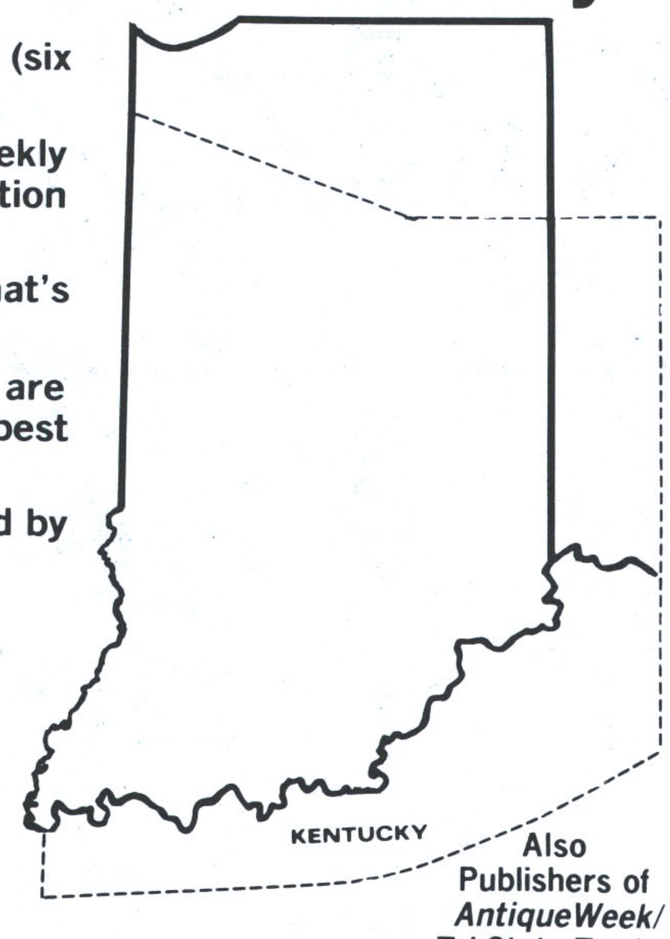
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The NAA emblem, display it proudly and properly

By Harvey L. McCray
Executive Vice President

The emblem of the National Auctioneers Association is a symbol of professionalism in the auction profession. Display it proudly and properly and it will benefit you as an auctioneer and the auction profession you represent.

NAA emblem reproduction sheets now are provided to each member when the member renews his or her membership and when the NAA office submits to the member his or her certificates of membership. Have you submitted the official NAA emblem reproduction sheet to your printer when you have your emblem displayed on your sales bills or advertisements? And, are you displaying the NAA emblem when you promote, or advertise, your auctions?

Many NAA members send sale bills and advertisements to the NAA office, but too often the NAA emblem is so poorly reproduced that it does not enhance the image of the National Auctioneers Association or you as the member. If you have not replaced the "worn out" emblem cuts with the new reproduction sheets, do so immediately. The printer can reproduce the emblems from the reproduction sheet, and make new letterpress cuts from the reproductions, or use the black and white reproductions for all offset printing purposes.

Too often, printers maintain a stock of emblems from associations and organizations and if the printer has not revised his stock of emblem cuts or reproduction sheets in the past few years, he probably is using the incorrect NAA emblem. The correct emblem is the one which shows the ® which proves that the NAA emblem is a registered collective membership mark of the National Auctioneers Association.

No one is eligible to display the NAA emblem but the current members in good standing with the National Auctioneers Association—those whose dues are current! Printers seem to feel that every auctioneer automatically is a member of the NAA and add the NAA emblem on all auction advertisements. That is improper and in fact, a violation of the laws of the United States Patent Office.

Check with your printer to determine just who is and who is not using the NAA emblem. If they are not listed in the Directory of Membership of the National Auctioneers Association, perhaps the auctioneer obtained the emblem reproduction from the printer and that is against the laws of the U.S. Government. It is a violation of the By-Laws of the National Auctioneers Association also!

Be proud of your membership in the National Auctioneers Association. Use of the NAA emblem indicates that a member auctioneer is in good standing in the advertisement or promotion where the emblem is displayed and it is up to the individual members to help police the use of "your" emblem.

The official, principal register collective membership mark of the National Auctioneers Association, as approved by the United States Patent Office on August 1, 1972, is to be displayed as follows:

Two variations of the official emblem, which also are allowed and permitted, are to be displayed as follows:

On July 1, 1983, two new membership opportunities were offered by the NAA Board of Directors: Associate memberships and Affiliate memberships. Associate and Affiliate members—those "individuals" who are current and in good standing and who each has been sponsored by an Active member in good standing—may display their respective emblems as follows:

Associate Member

Affiliate Member

If the equipment used by the printer, either letterpress or offset, does not offer good, clean and clear reproductions then it may be necessary to use the original emblem (the first one shown as the official emblem). Oftentimes when too much black ink is reproduced, the clarity is affected and it is important that the emblem is reproduced without any flaws. Your auction business image is reflected in the manner in which your emblem is reproduced.

Remember, it is a privilege to display the emblem of the National Auctioneers Association and only Active, Associate and Affiliate members have that privilege. Help your Association police the official use of the emblem and report any and all violations to Harvey L. McCray, Executive Vice President of the National Auctioneers Association. Letters will be written to any violators, informing them that they are in violation of the United States Patent Office's registration of the NAA Collective Membership Mark.

Remember also to use the proper emblem and one which can be reproduced clearly and with much pride!

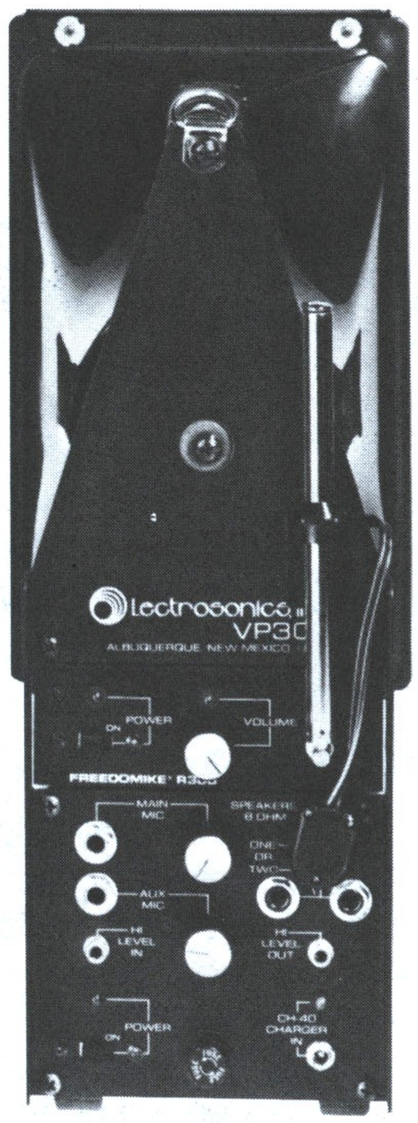
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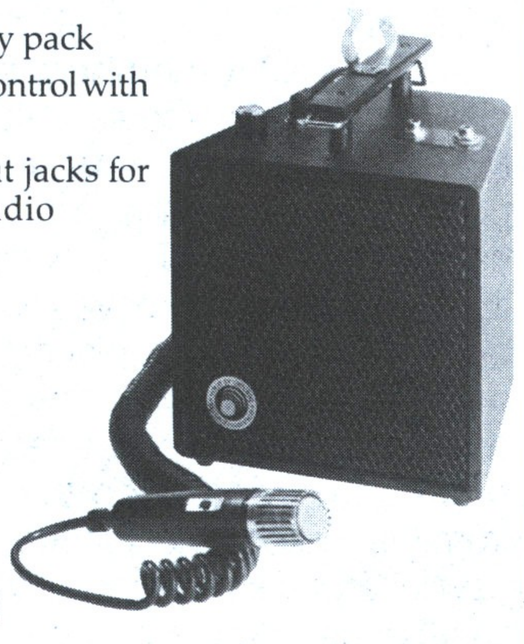
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Convention Update

Who May Attend

To clarify who may attend an NAA convention, the following Board of Directors' policies apply.

1. NAA member auctioneers must register themselves, family, and non-auctioneer business associates for the entire program, no partial registrations.

Under no circumstances will a non-member auctioneer be allowed to register for an NAA convention.

2. Only NAA auctioneers can attend NAA sponsored functions. If an auctioneer works for an NAA member, that non-member auctioneer employee must first join the NAA—full membership—in order to attend an NAA convention.

3. On the other hand, non-auctioneer employees—clerks, cashiers, ringmen, secretaries, etc.—can attend NAA conventions only when they are accompanied by the NAA member employer.

4. NAA spouses can attend the convention without the NAA member, but the spouse must pay the full convention registration cost.

Any questions about convention attendance should be directed to the NAA office before you send in your registration.

Win $50, $150 in NAA Membership Contest

At the Minneapolis convention, July 17-22, 1984, you can be $50, even $150 richer when the NAA Board of Directors announces the winners of its 1983-1984 membership contest. The money awards will be presented to individual NAA members for sponsoring the most new members in a given region, a special auction school category, plus one overall winner for the entire nation.

Now is the time to get started. The May, 1984, AUCTIONEER will contain a form that you'll use to list the members you've sponsored between October 1, 1983, and June 30, 1984. It is your responsibility to keep track of your own list, and that list will be varified by the records kept at the NAA office.

Only those NAA members who complete and submit the contest form to the NAA office, postmarked on or before June 30, 1984 will be considered for the awards.

Only applications signed by current NAA members in good standing will be counted as acceptable entries for tabulation. Furthermore, a new member will only be credited to the NAA sponsor if and when that new member pays all dues, both NAA and reciprocal state dues when applicable, and submits an official sponsored NAA application.

Below are the awards and regions for the membership contest.

One winner from each region will be named as the NAA member sponsoring the most new members within the respective region. Cash award is $50 each regional winner.

South—Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina and Tennessee.

Southwest—Arkansas, Arizona, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, and Texas.

North Central—Illinois, Indiana, Iowa, Michigan, Minnesota, Ohio, Wisconsin, and the Canadian province of Ontario.

East—Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, and the Canadian provinces of Quebec, Newfoundland, New Brunswick, Prince Edward Island, and Nova Scotia.

West/Northwest—Alaska, California, Hawaii, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming, and the Canadian provinces of British Columbia, Alberta, Saskatchewan, and Manitoba.

Because instructors and staff members of auction schools are directly involved with a great number of prospective NAA members, a separate auction school category winner will be named and awarded $50.

Only auction school instructors or staff members who are NAA members are eligible to participate through this special category. Conversely, auction school instructors and staff members are not eligible to participate in the regional competitions. The official entry form in the May AUCTIONEER will allow you to indicate that you are employed by an auction school.

A grand prize of $150 will be awarded to the NAA member who sponsors the most new members between October 1, 1983 and June 1, 1984. The overall winner cannot also be named as a winner in his or her region, and cannot be an instructor or staff member at an auction school.

Begin your contest winning program to recruit the most new NAA members, and win a cash award at the Minneapolis convention. Sponsor eligible, prospective NAA members, and keep a record. You will have to list all members that you have sponsored, from October 1, 1983 to June 30, 1984, on the membership contest form appearing in the May, 1984 issue of THE AUCTIONEER.

Also, you are not limited to sponsoring new members from just your region. You can sponsor a new member regardless of where that prospective member lives.

Any questions? Contact the NAA office directly for additional information regarding the 1983-1984 NAA membership contest and how you can participate.

Nashville Auction School

Nashville, Tennessee

THE NATION'S FINEST SCHOOL

☆ School is held in Music City USA, Nashville, Tennessee . . . home of the Grand Ole Opry

☆ FREE CATALOG — LEARN AUCTIONEERING

NASHVILLE AUCTION SCHOOL

Box 190, Department 5

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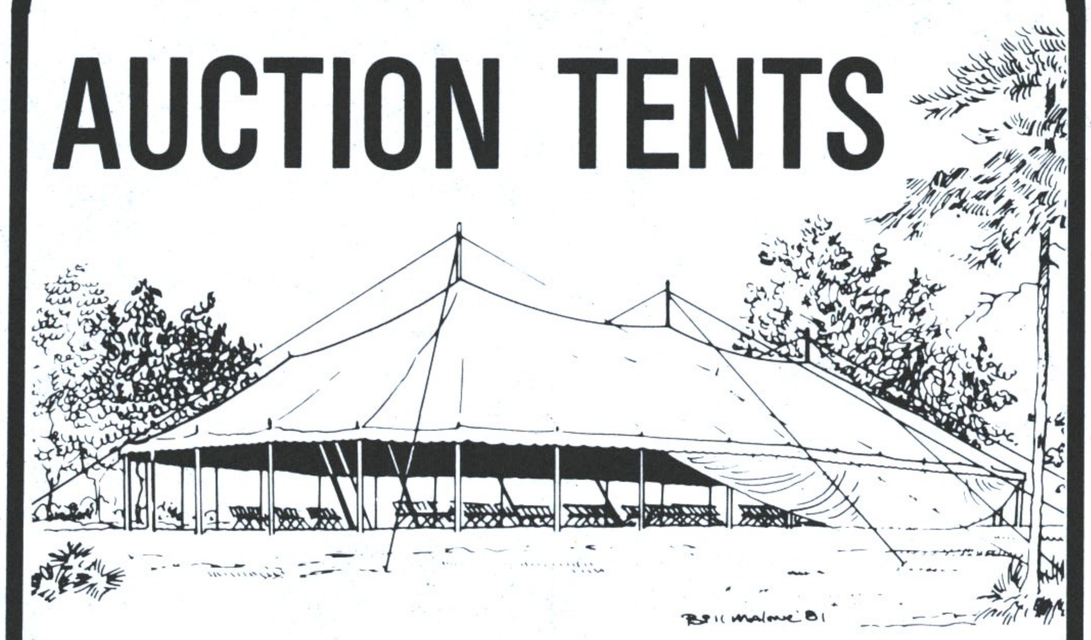
"You Can't Afford To Miss The 1984 Convention"

Wally Laumeyer
1984 Convention Chairman

Fellow Auctioneers:
Before we realize it, July will be here and I hope most of you have made definite plans to come to Beautiful Minnesota for the Convention July 17—22.

With the excellent workshops planned, tours, good fellowship and, for many, their annual vacation, do yourself a favor now. Take your appointment book and reserve those dates for one of the better investments of time you probably will ever make. I have often heard the comment, "I can't afford it." BELIEVE ME—if you are going to continue to be successful in the auction business, you can't afford to miss this convention. Just one good idea brought back home can more than pay the cost of the convention. Reserve those dates and make those reservations today. GO FOR MORE IN '84—SEE YOU IN MINNEAPOLIS.

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TELEPHONE: (313) 557-0100 — TELEX: 231237

MINNEAPOLIS CONVENTION HIGHLIGHTS

Wednesday, July 18

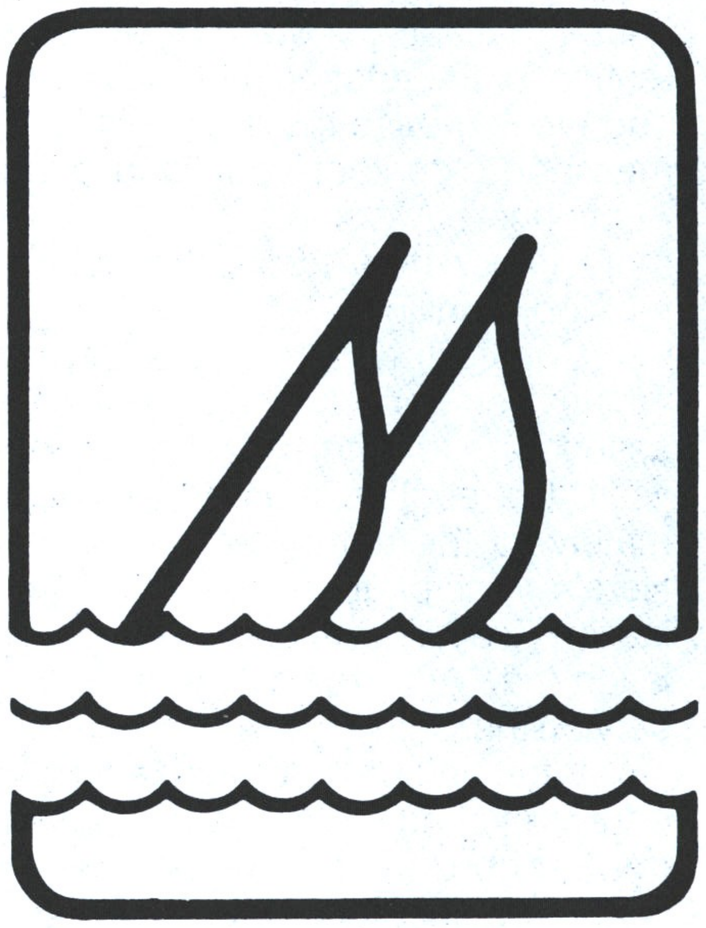
Pre-Convention Tours
Registration
CAI Educational Seminar
Reception & Entertainment

Thursday, July 19

Registration
Workshops
Ladies Educational Seminar
Kickoff Luncheon
Youth Tour (Optional)
1984 Fun Auction
Youth Activities

Tuesday, July 17

Pre-Convention Tours



Friday, July 20

Workshops
Youth Tour (Optional)
Auxiliary Annual Meeting
Affiliate Organization Receptions
1984 Awards Banquet and Festival
Youth Activities

Saturday, July 21

NAA Annual Meeting
Elections of Officers & Directors
Youth Tour (Optional)
1984 President's Banquet
Youth Activities

Sunday, July 22

Conventioneers Depart

HYATT REGENCY® MINNEAPOLIS

1300 NICOLLET MALL
MINNEAPOLIS, MN 55403

☐ Single—$69
☐ Double—$84
(Plus 6% State Tax, 3% City Tax, 2% Occupancy Tax per day.) = 11% total tax. (Contact hotel directly for information on suites. The telephone number is: (612) 370-1234.

Name _____

Organization _____

Address _____

City _____ State _____ Zip _____

Name(s) of other occupants _____

Date of arrival _____ Date of departure _____

CHECK OUT TIME 12 NOON
CHECK IN TIME 3 PM
To enable us to confirm your request, your RESERVATION MUST BE RECEIVED at the NAA office by Friday, June 22nd. Your room will be held until 6:00 p.m. unless guaranteed. Guaranteed reservations must be cancelled by 4:00 p.m. on the date of arrival or you will be charged for the night.

☐ Please hold room on payment guarantee basis using one of the following:
1. American Express # _____
2. Diners Club # _____
3. Master Charge # _____
4. VISA # _____
5. Carte Blanche # _____

Expiration Date _____
Signature _____
Phone # _____

Please Return Hotel Reservation Form to the NAA—8880 Ballentine, Overland Park, KS 66214

National Auctioneers Week 1984— Planning Ahead Is The Key

February is not too early to plan how your auction business will make the most of National Auctioneers Week, April 1-8, 1984. So that you and your auction staff can start thinking about a promotional campaign in April, THE AUCTIONEER offers this checklist. "The Week" is an opportunity for you to promote your auction services through special, nationwide attention for the auction method.

Look at it this way, the more people who know about you and National Auctioneers Week, the more likely they are to contact you when they need to have an auction.

Begin With Your State Auctioneers Association

Get personally involved, get other state members involved, and get organized as a state association to promote The Week. Every potential client and customer in your state needs to know that professional auctioneers are successful businessmen and women.

Call one of your state association officers or directors. Discuss how your association can achieve recognition of the auction method during National Auctioneers Week. Has there been a committee appointed for The Week's activities? Who is contacting the governor's office to arrange the signing of a proclamation for The Week? What special benefit auction can be planned through a team effort of your state's auctioneers?

Get media attention as a state association. The public needs to know the benefits of the auction method. Decide how the newspapers, television and radio stations will get the message that it's your special Week, and that professional auctioneers are organized in your state.

Plan an auction event that will gain media attention for the state association. Auction for a charity, for the state government, any worthwhile cause that will generate positive attention for the auction method during The Week. Leave the public with the message, "contact your local State Auctioneers Association member for more information about the auction method of selling."

Consider National Auctioneers Week as an opportunity for your state association to receive recognition for itself, the auction method, and ultimately all the auctioneers involved. Here's your chance—as an organization—to tell a majority of the population that you provide an important service that sells.

What you have to offer is a powerful marketing method with a proven track record for producing results. During National Auctioneers Week, you're reminding the public of your NAA affiliation, your state association membership and your auction business potential. The Week is certainly a business opportunity to promote yourself; one more reason to make the buying/selling public aware of your professional auction services.

National Auctioneers Week is a most appropriate time to debut your edition of the NAA's auction customer pamphlet. A free sample is available upon request to the NAA office. The pamphlet gives information about your auction business, the history of auctions, reasons to sell by auction, and how to bid and buy.

Plan at least one special auction event during The Week, that will result in media coverage, before, during or after the sale.

Have each one of your employees tell at least ten other people that you're honoring National Auctioneers Week, and what activities are planned.

Talk to any and all local civic, community, or service organizations that will have you as a speaker. These kinds of groups especially need to hear the auction success story.

Get the public into your office with an open house.

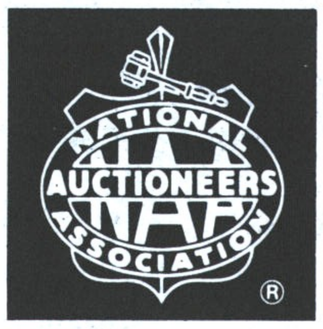
Decide a particular group of prospects who need to know what you have to offer. National Auctioneers Week may be a good reason to personally contact them one more time, take them to lunch, or send them a letter and your promotional pamphlet.

Be on as many local talk shows as possible. Look professional, sound professional, and make an effective, businesslike impression.

Have the mayor of your city or town sign a National Auctioneers Week proclamation. Join with other NAA members to be in a photo of the proclamation signing for your local newspapers.

Promote The Week just as you would promote an important auction. Again, the more people you contact through National Auctioneers Week, the more likely they are to contact you when it comes time for auction business.

Display the NAA Emblem







Use Your Promotional Skills To Promote NAA Week April 1-8, 1984

Auctioneers are great promoters. It takes a great deal of planning and promotion to make an auction a success. National Auctioneers Week requires the same type of promotion that is behind every auction. Instead of promoting goods, you are promoting The Auction Method of selling Real and Personal Property, a service that you know will directly benefit your customers.

It's exciting to promote a good product, so National Auctioneers Week is your chance to have fun and tell everybody why The Auction Method is such an effective marketing tool.

The NAA has put together some tips on publicity and promotion to help you start planning your promotional strategy for National Auctioneers Week, April 1-8, 1984. Your overall message should:

1. offer a consumer benefit or solve a consumer problem
2. make sure that the benefit or solution promised is wanted or desired by the consumer
3. be simple and in language that everyone can understand

The way to get publicity is to "make the news" so to speak. If you create an event that the media feels is newsworthy, you have the best free publicity available. Other media possibilities include outdoor advertising such as billboards and neon signs, free shopping newsletters, direct mail, posters, hand bills and community bulletin boards. The list goes on and on, and the sky is the limit to what can be used to promote an event.

Have a Proclamation Signed

Take National Auctioneers Week seriously. Make everything official by having a proclamation signed by your governor, mayor or county commissioner. Photographs and news releases can be distributed to newspapers and the event can be promoted throughout the state. The time to start planning is now because April 1st will be here soon.

Whoever will be signing The Proclamation should be contacted well in advance. Below is a draft of the final proclamation which will be prepared for you by the signer's office. Try and asemble as many NAA members for the signing as possible. Advance preparation for the proclamation event is necessary, not only to assure a representative number of auctioneer participants, but also to give the signing official time to set a date and organize for your arrival.

Radio and TV

Radio and Television are very important media devices that can be used very effectively. Discuss with the station personnel what talk show possibilities there are the week of April 1-8, 1984. Also, discuss with other NAA members in the area the idea of having an auctioneer panel discussion of the Week.

Here are two ideas for Radio commercials that could be easily read by someone at the radio station, an auctioneer, or even a satisfied auction customer.

#1 THIS IS NATIONAL AUCTIONEERS WEEK ACROSS AMERICA, AND WE WOULD LIKE TO TALK A MOMENT ABOUT THE SERVICES PROVIDED BY AN AUCTIONEER. AUCTIONEERS SELL REAL ESTATE AND PERSONAL PROPERTY. THEY ALSO PROVIDE COMPLETE APPRAISALS, AND HOLD AUCTION SALES. IF YOU HAVE QUESTIONS ABOUT HAVING AN AUCTION, CONTACT YOUR LOCAL MEMBER(S) OF THE NATIONAL AUCTIONEERS ASSOCIATION: (Here insert your company name and other local NAA members.)

NATIONAL AUCTIONEERS WEEK
April 1-8, 1984

Auctions of real and personal property have always been an influential part of marketing in the United States of America, and in countries throughout the world.

The National Auctioneers Association, in cooperation with (name of state auctioneers association), seeks to achieve new heights in professionalism for its members, and excellent service to the buying public. The continual efforts of the National Auctioneers Association and (state association) to preserve the American free enterprise system are paramount in their endeavors.

Therefore, as (insert title—State Governor, Mayor, City Manager, Selectman, City or County Commissioner, etc.) I hereby proclaim the week of April 1-8, 1984 as National Auctioneers Week in (name of state, city, town, etc.).

I urge all citizens to recognize and honor the many noteworthy contributions that auctioneers are making to our society and economy.

(Official Seal)

_____
(Signature)

#2 IT'S NATIONAL AUCTIONEERS WEEK, AND HERE ARE SEVERAL REASONS WHY YOU SHOULD CONSIDER HAVING AN AUCTION. EVERYTHING IS SOLD FOR CASH, YOU SELL ONLY WHEN YOU ARE READY, PRICES ARE DETERMINED BY COMPETITIVE BIDDING, AND YOUR COMPLETE SALE IS OVER IN A MATTER OF HOURS. IF YOU HAVE SOMETHING TO SELL, DEFINITELY CONSIDER AN AUCTION. CONTACT YOUR LOCAL MEMBER(S) OF THE NATIONAL AUCTIONEERS ASSOCIATION: (Here insert your company name and other local NAA members.)

Another excellent way to get publicity for National Auctioneers Week is through a Letter to the Editor. Some tips from the publication entitled COMMUNICATION BRIEFINGS, Community Square, 403 Sicklerville-Williamstown Road, Sicklerville, New Jersey, 08081, will hopefully prove helpful to you.

'Getting Your Letter Published'

Letters to the editor are an excellent way to get your organization's story across to a broad range of newspaper readers. Surveys show that the letters' column gets high readership. Here are some guidelines to follow:

- Make it topical, clear and lively.
- Concentrate on a few points and be brief.
- Be sure spelling, grammar and punctuation are correct.
- Take sharp issue with an article or editorial and you'll stand a better chance of getting the letter published.
- Avoid praise of an article or editorial without additonal illumination of the topic.
- Sign all letters clearly and include address and phone number if you're using personal stationery.

Start Planning Now For NAA Week April 1-8, 1984

Another article that could be helpful from the same publication is:

'Why We Fail as Communicators'

- We forget that communication is a two-way street. We have to pay attention to what others are saying and relate to their message.
- We think that communication is finished when information is given. Communication involves giving information, getting feedback and evaluating the response.
- We tend to become enchanted with our own words and often dissociate our words from our feelings and deeds.
- We believe that there is a direct relationship between the volume of communication and the amount of information conveyed.
- We forget that nonverbal messages can be more important than verbal messages.
- We lose sight of the fact that the tone of our communication delivers a separate message. It can signal that we are stuffy and boring, or alive and warm.
- When we listen to others, we tend only to listen for what we want to hear.

The Auctioneer's "Auctioneer"

WHEN YOU HAVE AN AUCTION THAT REQUIRES THE FACILITIES THAT ONLY A NATION-WIDE ORGANIZATION CAN OFFER, HUDSON AND MARSHALL, INC. IS READY TO WORK FOR YOU. IN ADDITION TO THE SERVICES AND EQUIPMENT LISTED HERE, A LARGE STAFF OF HUDSON AND MARSHALL SALES ASSOCIATES IS AVAILABLE FOR CONSULTATION IN PRACTICALLY EVERY CATAGORY OF REAL OR PERSONAL PROPERTY.

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- **NATIONWIDE MAILING LISTS**
- **FINANCING AVAILABLE (On Most All Properties)**
- **NATIONWIDE TOLL FREE TELEPHONE**

CALL THE AUCTIONEER'S AUCTIONEER", HUDSON AND MARSHALL, INC. . . . WE'RE READY TO WORK FOR YOU!!!

BROKER PARTICIPATION INVITED.

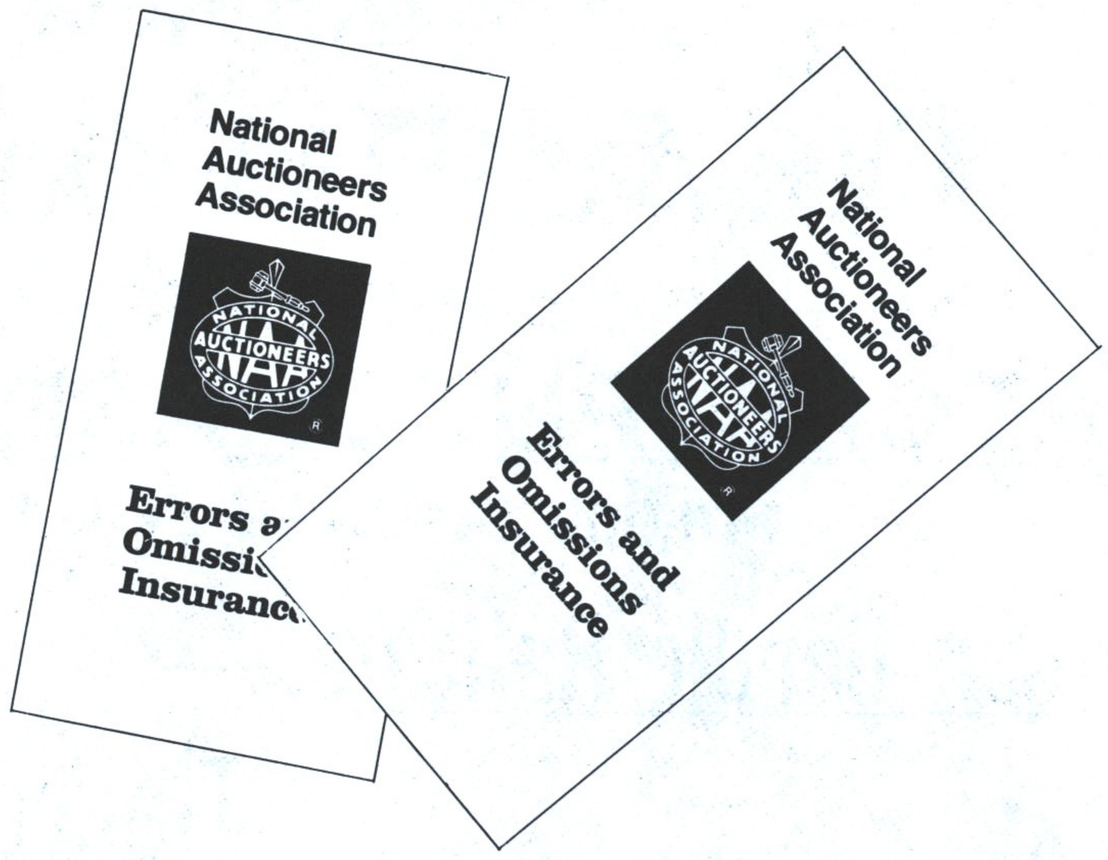
Call Toll Free

In Georgia Call
800/342-2666
Elsewhere Call
800/841-9400

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404/256-5450

ERRORS AND OMISSIONS CLAIMS TOTAL OVER $250,000



The National Auctioneers Association Errors and Ommissions insurance program has been in existence for slightly over two years. During the last two years, many auctioneers have said that they don't make mistakes; they don't need Errors and Omissions insurance. Shand Morahan, the managing underwriter for this insurance coverage, has just reported that there has been a total of ten Errors and Omissions claims made since the inception of the program, with total reserves of $269,000.

The largest claim reported was slightly over $165,000 and involved an apparent error from the appraisal of personal property. Other claims reported include such circumstances as:

1. Real estate sold at auction far below expected and estimated price of seller. Seller brings suit against auctioneer.
2. Auctioneer auctions storage container without mentioning contents of container. Contents worth far more than container, and owner sues auctioneer.
3. Auctioneer auctions piece of equipment as sole item, but inadvertently also auctions same piece of equipment in a lot with other equipment, is sued because of action.

These are just a few examples of actual claims by your fellow members, which if not protected by insurance, would cost the auctioneer tens of thousands or hundreds of thousands of dollars. The total amount of reserves does not take into consideration the amount of legal fees that will be incurred in handling these claims, and so the $269,000 is quite possibly low, compared to what the actual cost to the insuring carrier could be.

Because of the high loss ratio suffered by the insuring carrier, it is necessary to increase rates for Auctioneers' Errors and Omissions insurance.

Alexander & Alexander has been able to put off the increase in rates until May 1, 1984. This should allow adequate time for auctioneering firms to take out the coverage at the old rates, if they desire to do so. Applications must be received by Alexander & Alexander by April 15 to take advantage of the old rates.

It is obvious from this coverage's loss ratio that Auctioneers' Errors and Omissions coverage is an effective way of transferring some of your business risks. Support your Association program, and don't be caught in litigation without the appropriate insurance protection!

If you have any questions about your Errors and Omissions Insurance Program, contact Rennie Walt, Vice President, Alexander & Alexander, Suite 400 The Atrium, 1221 "N" Street, Lincoln, Nebraska 68508.

Many people unconsciously assume that changes in their operation are automatically covered. The company of Alexander & Alexander, Inc. has compiled this list of changes to be aware of, and ask you to contact them when any of the following occur:

1. CHANGES IN ORGANIZATIONAL STRUCTURE:
   Incorporation, Mergers, Acquisitions, Partnerships, Business Name Changes, New Subsidiaries, Joint Ventures.
2. CHANGES IN BUSINESS OPERATIONS:
   Products, Services, Markets, Territories, Operating Procedures, Distribution, Advertising.
3. CHANGE IN PROJECTIONS AND FORECASTS:
   Revenues, Payrolls, Cash Flow, Borrowing.
4. ACQUISITIONS/LEASES/RENTAL/USE OF:
   Real Estate, Equipment, Vehicles, Aircraft, Watercraft, Mobile Equipment, Hot Air Balloons.
5. SIGNIFICANT FLUCTUATION IN:
   Inventory, Transportation, Cash, Accounts Receivable.
6. WRITTEN OR INFORMAL AGREEMENTS WITH:
   Contractors, Suppliers, Customers, Others, Hold Harmless Agreements.
7. CLAIMS OR LOSSES OF SIGNIFICANCE OR PROBLEM:
   Property, Liability, Crime, Loss of Income, Death/Disability.
8. IN TERMS OF SERVICE, ANY COMMENTS ABOUT:
   Our Office, Claims Adjuster, Auditor, Engineer.

For information on the Errors and Omissions Insurance offered through the National Auctioneers Association, call or write 8880 Ballentine, Overland Park, Kansas 66214. Phone 913-541-8084.

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and other Auction forms
Write for Samples and Prices
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P.O. Box 597 Hastings, Nebr. 68901

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THREE (3) RAIL-CAR INSIDE LOADING CAPACITY

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- **GIGANTIC DEALER AUCTION EVERY TUESDAY, ONLY!**

WHOLESALE AUCTIONS ARE HELD EVERY TUESDAY YEAR AROUND.

10 AM-8 PM

- **SPECIAL PURCHASES AT LIQUIDATION PRICES EVERY DAY!**

IN ADDITION TO THE TUESDAY DEALER AUCTION, WE ARE OPEN FOR WHOLESALE FIVE DAYS A WEEK.

10 AM-6 PM

We Buy & Sell

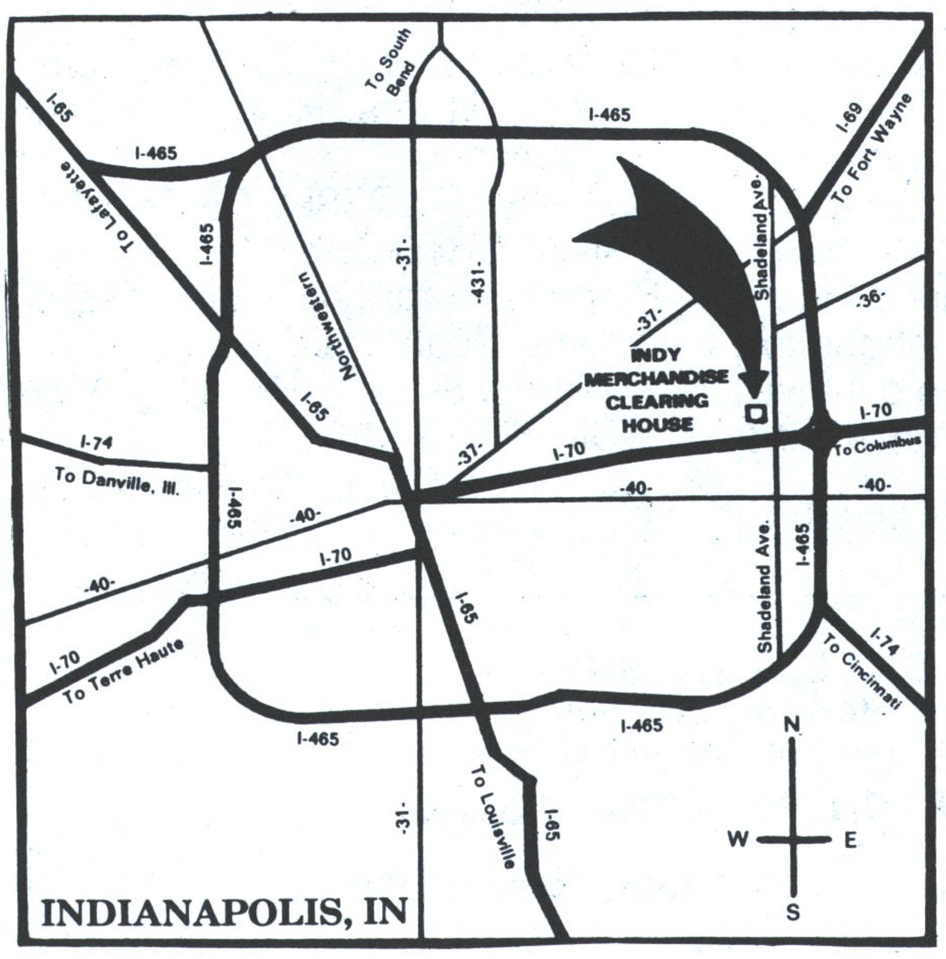
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The March 15, 1983 ground breaking ceremonies symbolize the progress of the association and the hard work and dedication behind it.

"Progress-A Necessity"

Editor's Note: *The author of this article, NAA member Joe Donahue, takes us back in NAA History to June, 1970. It was a time, such as now, when the membership pulled together to make some goals for the NAA and then went to work to reach those goals.*

Through the hard work and dedication of these members, the goals were made realities and the NAA is where it is today. With so many new and exciting things happening with the NAA, it is important to remember that "Progress-A Necessity" is vital to the success of the Association now, as it was in the past.

Progress as defined in the dictionary is to move forward; continue onward; in course of action or development; grow; gain; advance; improve.

As I read the May issue of the "Auctioneer" and of the passing of the older members of our Association, namely, Col. Art Thompson and Col. Guy Pettit, it brings to mind the progress our National Auctioneers Association has made since these two outstanding Auctioneers and men, as well as many others, like them founded this organization.

Since a humble and rocky beginning the Association has continued to move forward and onward in course of action and development, continued to grow, gain, to advance and improve despite the many obstacles along the way.

Time marches on. The leaders of the past must be replaced by younger men who are willing and capable of continuing the progress of this great Association. This is a continuing process necessitated by the very passing of time.

Just as the leadership must continue to move forward, so must the organization itself progress in a course of action and development, to grow, to gain, to advance and to improve the services to its membership.

Perhaps the biggest step forward this organization has taken was originated a few years ago in the decision to build and maintain a National Headquarters Building.

I can envision many ways in which this headquarters building will benefit every Auctioneer in America. I would like to enumerate a few which are within the realm of Possibility—

1—Base of operations for a staff of field men, trained and qualified to give education, help and assist with problems of the Auctioneers in all phases of the auction profession.

2—Library headquarters for training films, available to all members.

3—Base of operations for our own insurance coverage.

4—Public relations department to promote our profession.

5—Legislative department to look after national legislation pertaining to our profession.

6—Advertising department which could perhaps print brochures, bills, or sale catalogs for members.

Continued on Page 39 ▶

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1. Bright yellow - Easy to Find
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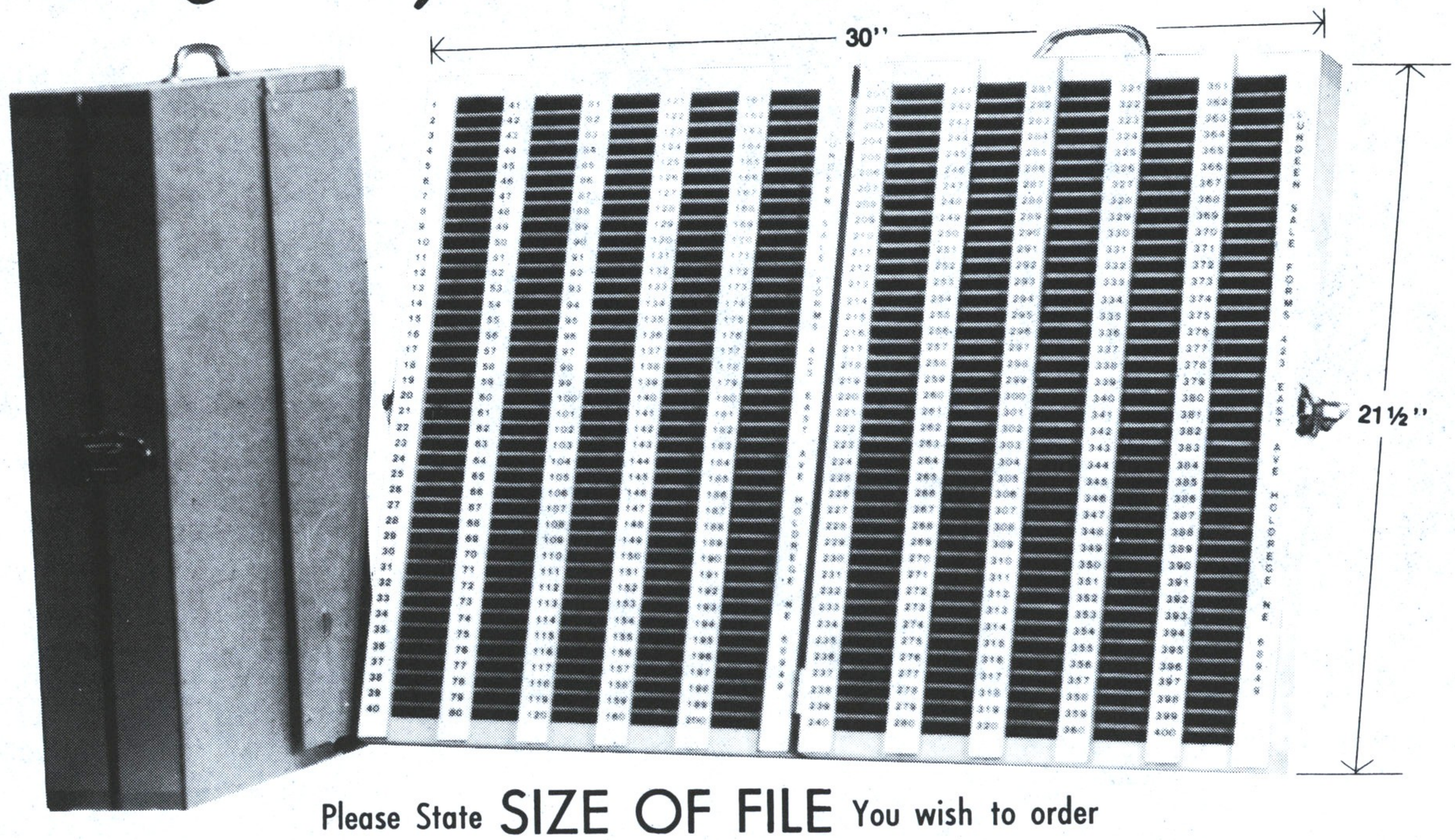
Do not move auction items without auction personnel present. Sold As Is, Where Is. All Sales Final. Thank You.

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1000 ..... $14.25
2000 ..... $27.50
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Please State **SIZE OF FILE** You wish to order

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	36" Wide — 21½" High — Weight 32 lbs.	
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100 Slot File	(Slots—2" deep - 2" wide)	**$59.95**
50 Slot File	(Slots—3½" deep - 2½" wide)	**$39.95**
50 Slot File	(Slots—2" deep - 2" wide)	**$39.95**

Sales Forms, in triplicate
200 sheets (4200 Items) **$40.00**

Item	No.
Purchaser	
Price	

We pay shipping charges on all items

Ship C.O.D. or Send Check to:

PLEASE STATE THE SIZE OF FILE YOU WISH TO ORDER.

We have the clerking sheets that come in triplicate, with three sides glued together. There are 21 items per sheet. These are made for the 2" file. We do not make a clerking sheet for the 3½" by 2½" file.

Package of 200 Sheets (4,200 Items) **$40.00**

Package of 600 Sheets (12,600 Items) **$115.00**

Telephones—Office (308) 995-8614
Home (308) 995-5098

LUNDEEN SALES FORMS

423 East Avenue — Holdrege, Nebraska 68949

Progress

Continued From Page 37

7—National Headquarters for Secretary, Treasurer and their records of the Association business which should be maintained.

8—State association assistance staff.

9—Home of our Association and Hall of Fame. It would be fitting that two members who are honored each year with a plaque for their outstanding contributions to the Association have a facsimile placed in an appropriate place in National Headquarters for all visitors to observe. This could serve as Hall of Fame.

No doubt there are other services that could originate here. I also know these ideas or any service rendered to our members will cost money. A way to finance these services will be found if they provide a proper service to our membership. They cannot all be initiated at once but must come one at a time as the membership demands them if our organization is to progress.

First, we must have the Building, the Home Office, the Foundation, the Base of Operations from which to continue to move forward. This is where we need your help now. We need your help in the form of Dollars, or bona fide pledges if our organization is to progress.

Let us take a minute to look into our own lives. Has the Auction Profession been good to me financially? How much of my net worth is a result of my Auctioneering? What have I done for the betterment of the Profession? Do I owe the Profession anything? Have I made a contribution to the Building Fund?

Now is the time for each of us to become a part of this profession. To help ourselves by making our own contribution to the building fund according to our success and means. Those before us have made sacrifices so we could move forward, let us follow in their footsteps.

Give today—so we as an organization may continue onward in development, continue to grow, to gain, to advance and to improve. Your help is needed since PROGRESS IS A NECESSITY.

Joe Donahoe

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"In Memoriam"

Henry Buss

Henry Buss, organizer and first president of the Nebraska Auctioneers Association passed away December 3rd, 1983. He was 78 years of age. Henry was a member of the NAA and the Nebraska Auctioneers Association at the time of his death. Survivors include his wife Leona; three daughters and one son.

Virgil H. Olson

Mr. Olson was a member of the Nebraska Auctioneers Association for many years. He attended all of the State Conventions and as many National Conventions as possible. NAA member Olson was 75 years old when he passed away on December 4, 1983.

J. Edward Scott

The NAA Office was notified of the December 25th death of J. Edward Scott. He was a dedicated member of the New Jersey State Society of Auctioneers and the NAA. Surviving are his wife Elsie; two daughters, Mrs. Ruth Holla and Mrs. Rose Scott, and five grandchildren.

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Robert Matson—The 1983 NYSAA Auctioneer of the Year

Robert W. Matson, Randolph, New York, was awarded the New York State Auctioneer Award for 1983. Robert W. Matson has been a general auctioneer for over 25 years in the Cattaraugus area. NAA member Matson distinguished himself as a leader not only in his State Association as past Director and past President, he also has achieved the CAI designation. He is a Cattaraugus County Legislator and was also former Cattaraugus County Town Supervisor. Mr. Matson has been a leader in his Church and community for a number of years.

Duane Gansz stressed in the presentation of the award that one of Bob's attributes was his willingness to do for others. This was very evident when back in September of this year, Robert Matson, CAI, and Marvin Smith, CAI, conducted the largest auction of its kind in the Western New York Area. The money raising auction was held for Abe and Martha Raber to help defray medical bills that had accumulated to over $100,000 since the birth of their premature twins, Clara and Chris, who were born in June.

Matson stated that he was approached in July about holding a small fund-raising event to help the Rabers to defray their expenses. As the news spread so did the idea of the Fund-Raising Auction and the telephone never stopped ringing with donations of farm machinery, dairy and beef cattle, driving and draft horses, pigs, chickens, goats, sheep, household goods, antiques, food items, etc. An estimated 40 quilts raised

NAA MEMBER ROBERT W. MATSON, CAI, *is this year's recipient of the New York State Auctioneers Association Auctioneer of the Year award.* NAA Vice President Hugh B. Miller, CAI, *presented the award, and* NAA Member Duane E. Gansz, CAI, *offered his congratulations which also represented the thoughts of many other fellow auctioneers.*

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Merced, California: January 30-February 10, August 20-30

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Billings, MT 59104
Phone: 406-252-7066

about $10,000. Donations came from three states: New York, Pennsylvania and Ohio with buyers coming from a wider area.

Local and State Police were baffled as to how to handle the 10,000 bidders with pick-ups and cars jamming and closing highways in the Cattaraugus area for over three hours.

NAA members Matson and Smith stated that it was the largest auction they ever held and that money was still coming in on behalf of the Raber children.

We at NYSAA offer our congratulations and say "Thank you" for promoting the Auction Method of marketing.

Do You Know These Auctioneers?

The NAA office has made repeated and varied attempts to contact the following NAA members, so that THE AUCTIONEER and other Association mail can be delivered to them. If you know any of the people listed below, please have them **CONTACT THE NAA OFFICE AS SOON AS POSSIBLE**. If no correct address can be determined for the NAA members listed below, they will be **REMOVED FROM THE NAA MAILING LISTS**.

George T. Aldridge, P.O. Box 2089, Hot Springs, AR 71913
Eugene "Bud" Blodgett, 4939 Apple Avenue, Muskegon, MI 49442
Jim David, 411 South LBJ Drive, Suite 4, San Marcos, TX 78666
Stephen Michael Garrett, Route 2, Box 912 AA, Monroe, NC 28110
Jay W. Green, 10030 Gulf Freeway, Houston, TX 77034
Boyd Grimshaw, 1216 Westwood #614, Rosenburg, TX 77471
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Jerry D. Hoffman, 5310 SW 9th, Des Moines, IA 50315
Lloyd M. Hovey, 311 N. Jefferson Road, Edwardsville, IL 62025
Carl Kaser, P.O. Box 2951, South Bend, IN 46614
Steven Laubly, 1104 Grimley Lane, San Jose, CA 95120
Jack N. Laughlin, Pellican Lane, Land O'Lakes, FL 33539
Earl S. MacIwain, 400 Dekalb Pike, King of Prussia, PA 19406
Harry McDonald, 102 West Elm Street, Winfield, IA 52659
Michael J. Messner, Route 2, Box 117-A, Americus, GA 31709
Joe Morgan, 1902 Springbranch, Arlington, TX 76011
J. Wilbur D. Robbins, 6699 West Jackson, Indianapolis, IN 46241
Maurice Schacht, 311 Leonard Springs Road #139, Bloomington, IN 47401
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Jerry L. Wright, 1716 South 74th St., Mesa, AZ 85208



Ted Debruhl, owner of Debruhl Auction Co. in Fredericksburg, is the 1983 Virginia Champion Auctioneer. Mr. Debruhl won the title at the 1983 Virginia State Championship Auctioneering contest which was held at the State Fair in Richmond. Sponsored by the Virginia Auctioneers Association, the contest featured 21 auctioneers from North Carolina and Pennsylvania. Mr. Debruhl is pictured on the right with the 1982 Champion, Fred Reger of Manassas.

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''Inject a little humor because a crowd in a good mood is a better bidding crowd.'' — **James W. Heike, NAA Director, ''Auctioneer'', Feb. 1980**



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Auction Reflections



Above: NAA member Harris Wilcox enjoys his hobby of riding Morgan horses in his spare time. After 41 years of auctioneering, he is beginning to take off a little time to participate in competitions such as the Erie Canal Days held in New York this past August.

As we begin a New Year, my 41st in the auction business, it is interesting to reflect back upon the amazing changes that have occurred in these years. On the wall in my office, hangs a large auction bill of a farm auction sold by my grandfather, George H. Wilcox, February 27, 1900. Grandfather died of appendicitis at age 49, in the middle of a very successful career. Aside from handling general auction sales, he sold horses at the famous Bantle's horse market in Rochester every other Wednesday, for 16 years.

My family moved to Western New York from Connecticut, May 22, 1810. They arrived with two ox teams, the immediate family and a hired hand that rode ahead with the horse. The first year they cleared three acres of land.

Of the four sons, the youngest son was the only brother who did not go into farming. He and his wife moved into town, built a house, went into the flour and feed business and raised nine children in the house which is now our office. My grandfather, one of those nine children, became the first auctioneer in the family.

We are living on one of the family farms where we still have three generations living in different homes on the same farm. Our son, Craig, is now an auctioneer, Vice President of our business. He has two sons, Brett and James, ages 14 and 15, who stay busy getting sales ready during the summer and whenever else they have any spare time. It seems that eventually there could be four generations of the Wilcox family in the auction business.

When I came into the business in 1943, it was customary for the auctioneer to show up sale day, sell the auction, pick up his commission or fee from the cashier and go home. The people having the sale made all of the arrangements, which included providing dinner for the auctioneer.

Today, we have three full-time auctioneers plus myself, and a total staff of ten full-time people handling the details of each sale. We now advertise, set up and tag all items, catalog, furnish cashiers and clerks, a mobile office, tents, chairs, amplification, platforms and lighting. We also fit cattle and guarantee all checks and collections. We sell approximately 100 parcels of real estate at auction each year. Included as part of our service, we arrange for survey maps, financing, open houses and also work out a strategy for breaking up parcels into lots, farmettes or whatever is required. Following the sale, we pay the seller with our check and give them an itemized statement of the price of each item. In other words, we handle virtually every detail of the sale, not to forget lunch and places to relax such as rest stations.

The public in our area now desires and expects this kind of service. Frankly, I believe that it pays off for both the auctioneering firm and the seller. Our professional full-time staff is much better equipped to arrange an auction than most owners. We have found that two or three auctioneers working together every day

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Our business is in three divisions namely, auction, real estate and farm. Our business has become very diversified over the years. For many years, I was best known as a Registered Holstein auctioneer and sold cattle in 34 states and three provinces of Canada. In the past years, I have been staying closer to home. We still handle a number of Holstein cattle sales and I go out of state occasionally to assist another sale manager. However, we now handle farm sales, real estate, heavy construction equipment, business and estate liquidations, and antique sales. Each of our staff has become somewhat of a specialist in a specific area.

The auction business has made great strides in 40 years. We can truly be proud of our profession. Professionally and ethically, the change is recognized. More and more people are becoming convinced that there is no better way to sell than through the auction method. We must use wisdom as to what we undertake to sell at auction. Some real estate for example, will not sell well at auction. Sale managers and auctioneers must be professional enough to know the difference. Proper financing alone can often make the difference between great success and failure.

As we begin 1984, I am thankful for good health, a fine family, wonderful associates and the opportunity to live in this great nation. I am also thankful for a very interesting hobby. For years, I have been interested in Morgan horses and have enjoyed riding and driving on our farm. For the past two years, I have taken time off to participate in combined driving events in New York, Massachusetts and New Jersey. I have two pairs, and find the competition exhilarating, challenging and exhausting.

One of my greatest concerns in the years ahead is that we all do our part in keeping America "the land of the free and the home of the brave." Henry Van Dyke's words of wisdom seem to sum everything up:

Four things a man must learn to do if
he would make his record true.
To think without confusion clearly
To act with honest motives, purely
To love his fellow man sincerely
And to trust in God and Heaven
securely.

Every good wish to my fellow auctioneers in 1984.

Harris Wilcox

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Yours truly,

Rikhard M. Laiho
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Editor's Note: If you have any information that could help Mr. Laiho, please contact him at:
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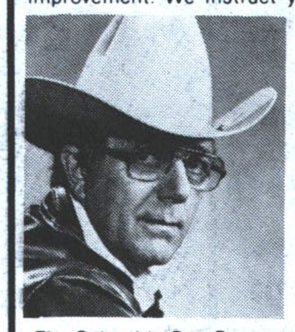
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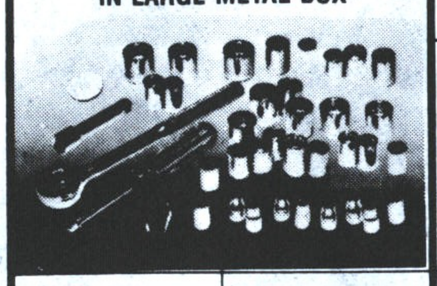
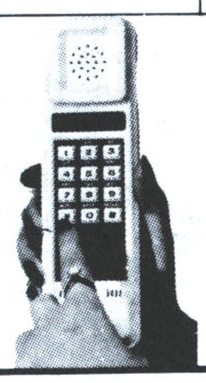
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PHONES: 1-312 973-7070 973-7071

Reorder, quantity prices now available for pamphlet

Because of the continued membership support of the NAA auction customer pamphlet, special prices are now available for quantities above 2000, and for pamphlet reorders. The form on the opposite page contains initial order, added quantity, and re-order information for your convenience.

Here's a valuable sales tool, helping you "sell" your auction services. Thousands of copies of the NAA sponsored pamphlet have been distributed across the country, with each edition personalized for the individual NAA member. Your free sample is in the April, 1982 AUCTIONEER, or available upon request to the NAA office.

Customer pamphlet highlights information

Auction buyers, clients, and prospects need all the important information about your auction service. To assure that your pamphlet will be produced as promptly as possible, please follow the ordering procedure closely.

- To begin, read this entire article before completing the order form.
- Photocopy or remove the pamphlet order form.
- Provide the address and service information as requested on the form. Enclose a black and white, head and shoulders photograph of yourself in business attire; and photos of other personnel in your company, if they are to be pictured in the pamphlet.
- Decide what quantity of pamphlets to order, enclose payment, and send directly to the NAA office.

The following guidelines will be helpful in preparing information to appear in your NAA auction customer pamphlet. Please refer to the sample copy for general positioning of information.

Name and address

Your name, business name, business address and phone number will be printed above your picture. In the case of multiple pictures, names will probably appear above, and business address will be located at some other prominent section of the layout. Professional designations will follow your name as requested. Below are a few examples of how nicknames and designations will appear.

John A. Collins, CAI, GRI
John A. "Jack" Collins
John A. "Big Jack" Collins

Jack A. Collins
Jack Collins

All of your business address information will be included, but slogans and other extra items will not be accepted. Also, you may include both your post office box and street address if you wish. Please refer to the following examples.

Business name on the cover

ABC Auction Company

We're The Professionals

John A. Collins Auctioneer

We're The Professionals

Business name and address inside

ABC Auction Company
1215 Main Street
Hometown, State Zip
Phone 402-489-9356

Slogans and street directions will not be accepted.

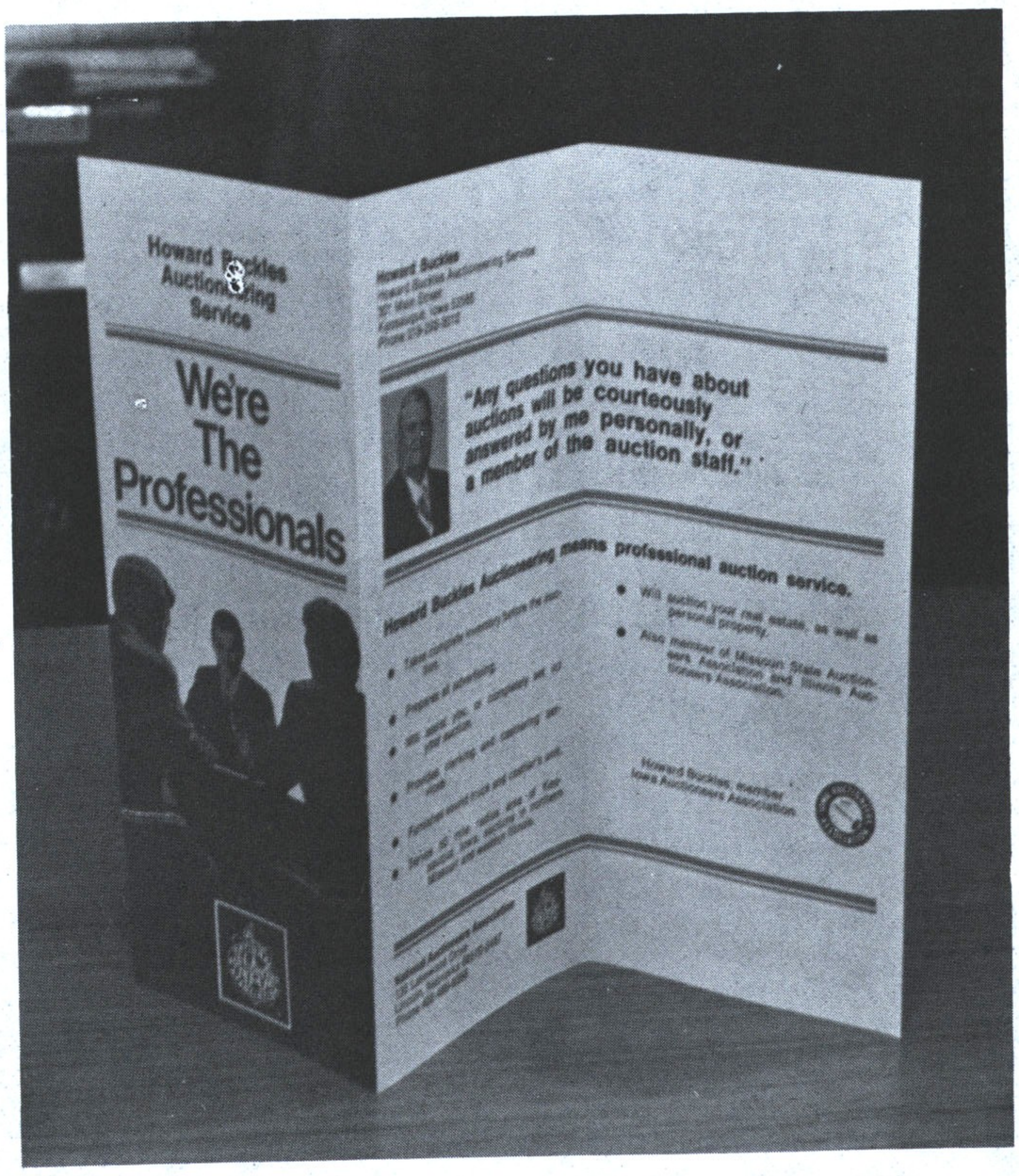
ABC Auction Company
1215 Main St.
"Your best friend for a sale."
"Turn right at the big sign."
Hometown, State Zip

Multiple business phone numbers can also appear below your address.

Phone 402-489-9356 or 9357

Phone 402-489-9356
402-476-9211

If you have more than one office, the additional office information will be included as space allows.



AUCTION CUSTOMER PAMPHLET to promote your business.

John A. Collins

ABC Auction Company
1215 Main Street
Hometown, State Zip
Phone 402-489-9356

ABC Auction Company-West
852 Oak Street
Othertown, State Zip
Phone 402-476-9211

Auction service information

As shown in your sample pamphlet, space is provided to include your photograph, two headlines, and auction service information. (When multiple photographs of company personnel are featured in one pamphlet, the layout will be adjusted accordingly, to make room for the additional photographs. Therefore, the headline, "Any questions you have . . . " may be replaced by photos of people in your company.)

Keep your business statements brief and to the point. Depending upon length, 7-10 statements about your auction services may be the ideal number to summarize your auction business.

The following guidelines will apply to your auction service information.

- All statements must somehow relate to your auction service. You may be involved in other business operations, but they cannot be promoted in the NAA's auction pamphlet.
- You can promote your membership in state auctioneer associations, and other professional organizations that relate to your auction business. Membership information for social or fraternal organizations will not be accepted.
- Logos may be used in your auction service information, but only logos of your state auctioneers association, or other organizations that directly pertain to your auction business. Again, no fraternal or social organization logos.

Admittedly, the above guidelines for what will or will not appear in your NAA customer pamphlet may seem complicated. **But rest assured that your pamphlet content and layout will be approved by you personally, well before your pamphlet is taken to the printer.** Therefore, all pamphlet orders will be produced according to the following procedure.

- Your pamphlet information, order and payment must all be received together at the NAA office. The information will be typeset according to your request, within the above guidelines and layout of the NAA customer pamphlet.
- A rough layout will be prepared and sent to you for final approval.
- You respond to the NAA office (by phone or letter) approving, or correcting your NAA customer pamphlet.
- Your pamphlet order will be printed, folded, and shipped to you, but allow three weeks for delivery following the date your order is received at the NAA office.

Questions about the preparation of your NAA auction customer pamphlet should be directed to the NAA office before you place your order.



Jim Graham

Want Professional Assistance?

CCIM

Accredited
AFLB

CRB

We Cooperate To Help You!



NEW AUCTIONEERS - If you'd like professional assistance . . or if you've got a seller and are "just getting started" in business, call us. We'll handle the auction for you . . and jointly advertise your name . . to help you get established.

IF YOU'RE AN ESTABLISHED AUCTION COMPANY . . and would like to have some additional clout and expertise, you'll find us good people to have on your side while preparing and promoting the auction.

CALL AND TALK IT OVER!

Jim Graham, inc. AUCTIONEERS - REALTORS

204 US 1, North Palm Beach, FL 33408 (305) 844-1723

"29 Years of Successful Auctions"

National Auctioneers Association

"Auction Customer Pamphlet" Order Form

★ Only NAA members are permitted to order the auction customer pamphlet ★ *Please print clearly or type information.*

1) Names of all company personnel to be pictured in your NAA customer pamphlet. (Include professional designations to follow the name.)

_____ _____

_____ _____

_____

2) Name of auction company, or auction service _____

Street address _____ City _____ State _____ Zip _____

Business phone/area code _____

(If additional office location addresses are to appear in the pamphlet, provide the address information on a separate sheet of paper.) **State Auctioneers Association member?** _____**Yes** _____**No**

3) On a separate sheet of paper, compose 7-10 brief statements detailing the auction services you provide.

4) Enclose logos suitable for printing, for each professional affiliation you want featured in your NAA customer pamphlet. Social and fraternal organization logos will not be accepted. (Do not send CAI, GRI and other similar professional *designation* logos. Your professional designation will follow your name, pursuant to logo use regulations of organization awarding the designation.)

5) Enclose a black and white, head and shoulders photograph (in business attire), for each person to be pictured in your customer pamphlet. Color photos will not be accepted.

6) Enclose payment for the following order. Make check payable to National Auctioneers Association. Please note the charge for each additional photograph.

500 pamphlets, $165.00	**1000 pamphlets, $230.00**	**2000 pamphlets, $250.00**
plus shipping, $ 3.00	**plus shipping, $ 4.50**	**plus shipping, $ 7.50**

Add $12.00 for each additional photograph to be included.

Order quantities more than 2000 at $18.75 per additional 1000.

(Prices are subject to change because of constant changes in printing charges. Please contact the NAA about the current price before placing order.)

7) Pamphlet reorders available at the following prices.

500 pamphlets, $ 70.00	**1000 pamphlets, $ 91.00**	**2000 pamphlets, $119.00**
plus shipping, $ 3.00	**plus shipping, $ 4.50**	**plus shipping, $ 7.50**

Reorder quantities more than 2000 at $18.75 per additional 1000.

Number of pamphlets this order _____ **TOTAL AMOUNT ENCLOSED $** _____

(Allow three weeks for delivery following the date your order is received at the NAA office.)

Name of NAA member placing the order _____

Signature _____ Date your NAA membership expires _____

A rough layout of your pamphlet will be sent to you for approval/correction.

Home of

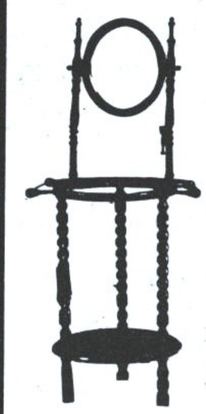
CHAMPION QUALITY TOOLS

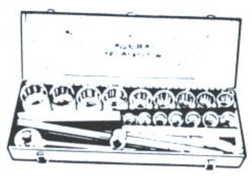


DEALERS THIS COULD BE THE MOST IMPORTANT AD YOU WILL READ. CALL US FOR MONEY SAVING PRICES. FAST SERVICE - LOW PRICES.

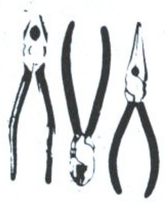
HUGE INVENTORIES: LOW, LOW PRICES. WHOLESALE ONLY. IMPROVE YOUR PROFIT PICTURE AND SALES VOLUME. BE ABLE TO MEET COMPETITION AT A PROFIT.

CHAMPION QUALITY TOOLS -- IMPORTED & DISTRIBUTED ONLY AT FRIEDER, INC. ONE OF THE LARGEST IMPORTERS IN THE MID-WEST. IN BUSINESS SINCE 1952.





5 Piece MECHANICS PLIERS SET



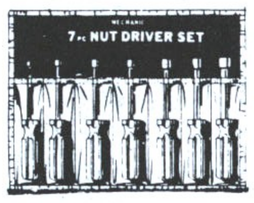




3-piece FLEXIBLE RATCHET SET

¼", 3/8", ½" dr.



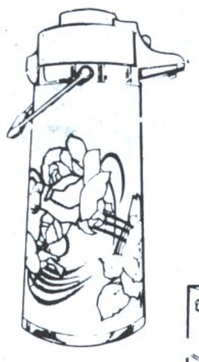


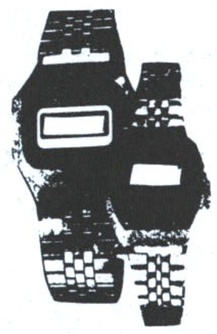


3/4" x 60ft PVC Electrical TAPE



Pump Pots

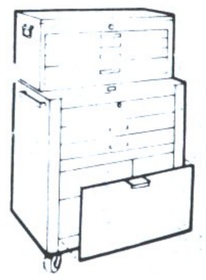




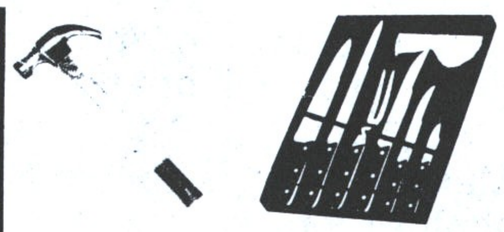


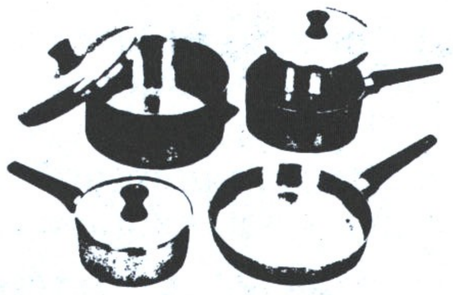
WALKING CANE POOL CUES



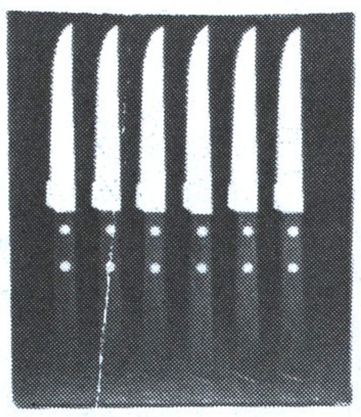












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PANASONIC
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A Nightmare With A Happy Ending

Within the span of 24 hours, NAA member Don McGlothlen of Creston, Iowa, saw the culmination of a lifelong dream almost turn into a nightmare. Don's lifelong dream was to have a record calf sale, a record selling steer, and to have his son Kevin, also a member of the NAA, calling the auction.

This dream came true October 31st on a very rainy night in Colfax, Iowa. A crowd of approximately 1500 persons, including over 300 registered buyers, gathered from as far away as Louisiana, Mississippi, Ohio, Illinois, Indiana, and Oklahoma. The main attraction drawing this large crowd was a group of 75 top club calves ready for auction. A record $14,100 was paid for a Chi-Angus Maine with the second highest steer demanding a final bid of $11,100.

Within hours of the final fall of the gavel, Don's dream became a nightmare. Sometime during the few hours which remained before daybreak, some modern-day cattle rustling took place. Thirteen head valued at $35,000 were stolen from their pens. Law enforcement officials were quickly called in and the description of the stolen cattle was spread throughout the Midwest. Luckily, all of the calves were tatooed and many were branded, which would make disposal of the cattle rather difficult.

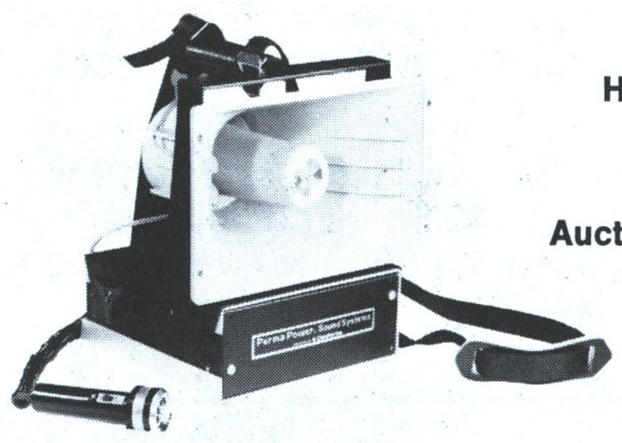
After several days of agonizing waiting, the nightmare turned back into a dream with a happy ending, as all 13 head were safely recovered approximately 20 miles from where they were stolen.

The McGlothlens have been active in the club calf business for 12 years and have a very impressive list of champions behind their stock. The father and son combination also make up the U.S. Auction Company of Creston, Iowa, specializing in farm and livestock auctions.

Wallace I. Molby, Jr.
Prescott, Iowa

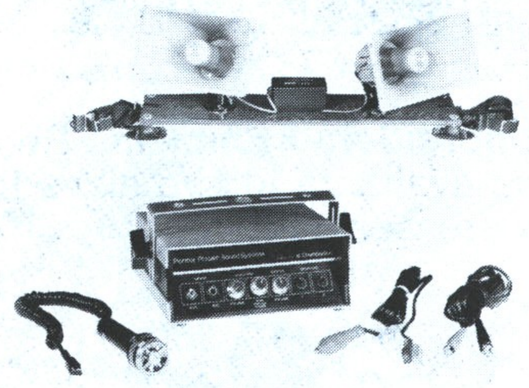
AUCTIONEERS P.A. EQUIPMENT AT WHOLESALE PRICES!

"The Professional Auctioneers' Choice"



HALF-MILE HAILER
MODEL S-610
List: $257.00
Auctioneers Cost: $205.00

SOUND CRUISER
MOBILE P.A. MODEL S-310
List: $440.00
Auctioneers Cost: $385.00



HALF-MILE HAILER MODEL S-610 — Projects further, louder, clearer than horn hailers . . . doesn't block vision . . . perfect for crowd control, athletics and other outdoor use. **AMPLIFIER:** Model S-702: 35 watt: all transistor. **CONTROLS:** On-Off, Volume. **Inputs:** For ceramic or dynamic microphone: auxiliary input for phono, tuner, tape recorder, etc. **3 Outputs:** For additional speakers: tape recorder. **Power Source:** Ten "D" size flashlight batteries: alkaline type provides up to 200 hours operation. **MICROPHONE:** Cardioid probe-type, noise-cancelling, hand-held microphone, supplied with 8' coil cord, on-off switch. **SPEAKER:** Weatherproof horn, can handle full amplifier output: detachable. **CONSTRUCTION:** Removable metal bracket attaches to amplifier with screw knobs: gripper handle and shoulder strap included. **Dimensions:** 11½" high, 11" wide, 9" deep. **WEIGHT:** 14 lbs. (with batteries). **Order Model S-610**

SOUND CRUISER MOBILE P.A. MODEL S-310 — Make any car a sound truck in 45 seconds. Ideal for cars, trucks, buses, boats. **AMPLIFIER:** Model S-302: 32 watts: all transistor. **Controls:** On-Off/Tone; Master Volume; Auxiliary Volume. **Inputs:** For microphone: for radio, tuner, recorder, etc. **Outputs:** For 8 or 16 ohm speakers. **Power Source:** 12V dc: plugs into auto cigarette lighter socket. Terminals provided for permanent installation. 120V ac and flashlight battery adapters available. **Size:** 8⅜" wide x 3¼" high x 8¾" deep. **Mounting:** Handle supplied for easy carrying or ready mounting under dash. **SPEAKERS:** Model S-1210: Two weatherproof horn speakers that swivel and lock in any direction, can handle full amplifier output, mounted on car-top carrier ready to clamp to car. **MICROPHONE:** Model S-2080: cardioid probe-type, noise-cancelling hand-held microphone, supplied with 8" coil cord, on-off switch, mounting clip. **WEIGHT:** Complete system, 25 lbs. **Order Model S-310**

Order by mail — payment with order — we pay postage . . . C.O.D., you pay postage.
North Carolina residents add 4% sales tax.

Col. Forrest Mendenhall,
Member

If you need good quality equipment, this is your opportunity.
Write for Equipment Brochure today.

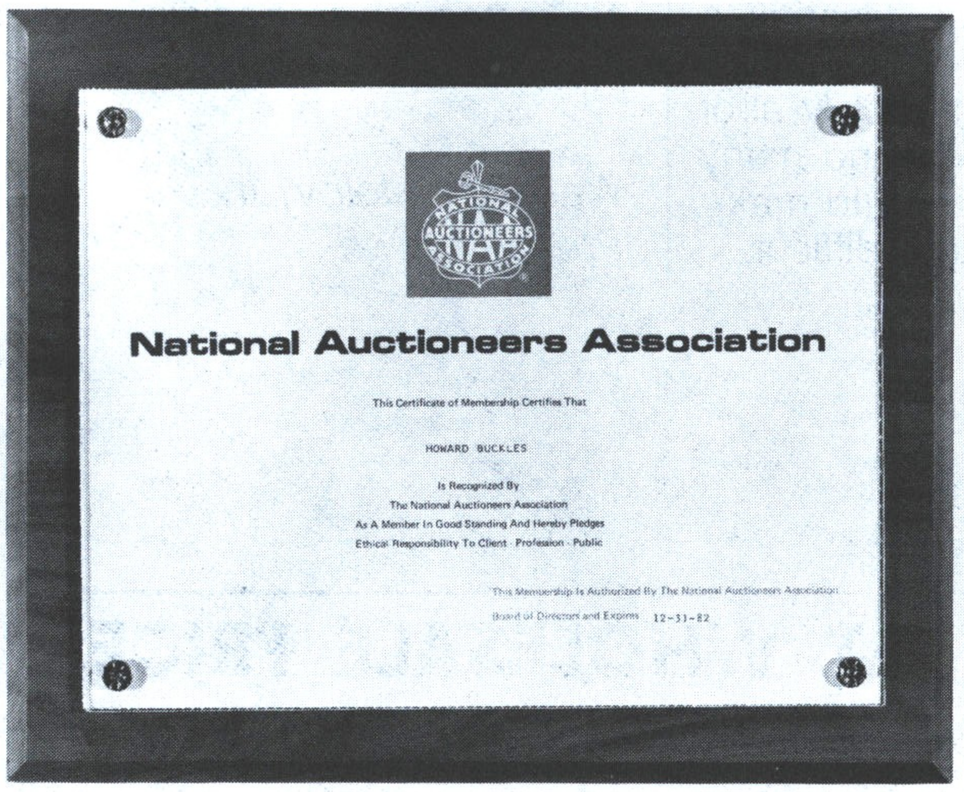
Mendenhall School of Auctioneering

P.O. BOX 7344 — U.S. HWY. 29 & 70 (185) HIGH POINT, NORTH CAROLINA 27263 PHONE (919) 887-1165

You're NAA and professional.

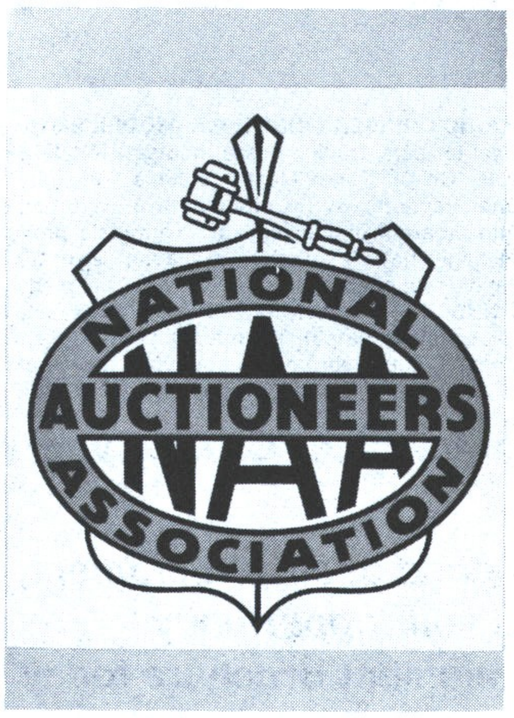
Show clients and associates that you're part of a nationwide organization . . . display the NAA emblem with these quality promotional items.

Certificate Holder. For 8½" x 11" NAA membership certificate. Walnut with plexiglass cover.

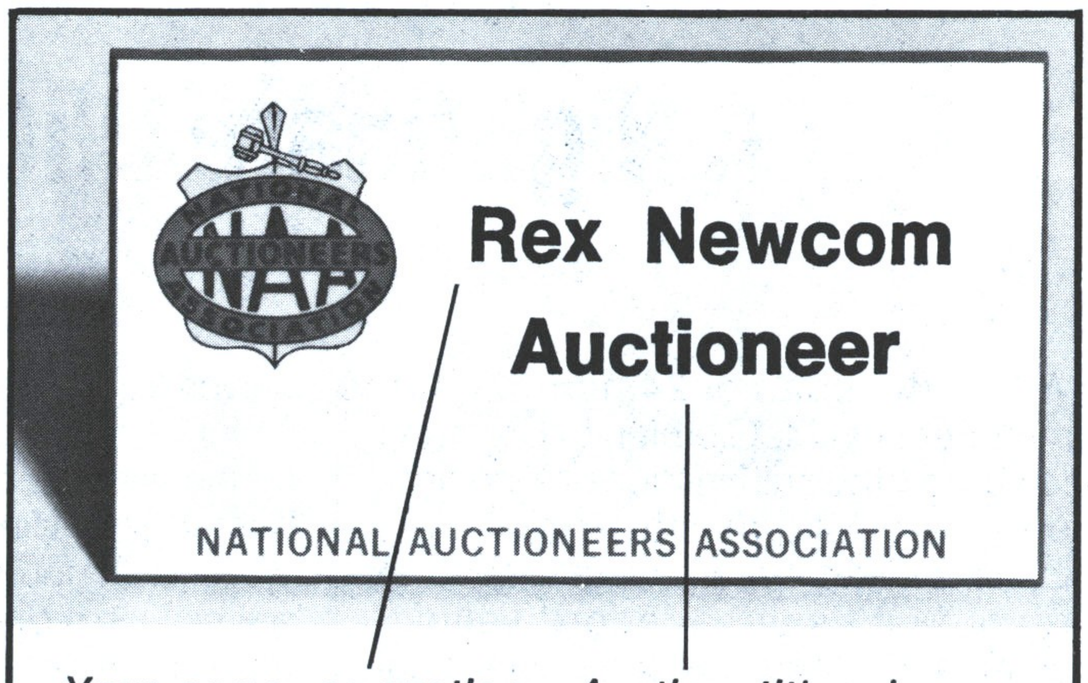


Embroidered Emblem. Red, black and gold emblem is available in two sizes for display on blazers, coats, dresses, etc.





Emblem Decals. Shows the red, black and gold emblem in two sizes. Large size adheres only to surface; two kinds available in smaller size.



New NAA name badge now available

Quality, engraved name badges with full color NAA logo are now available from the NAA office. At a cost of $5.50 each (includes limit of two lines of copy), your name and title will be engraved on this sturdy plastic badge. (Price for three lines of copy is $6.00.)

Also, you can order name badges for members of your auction staff — clerk, cashier, ringman, etc. **However, if an auctioneer on your staff is not an NAA member, that auctioneer cannot wear an NAA name badge, being represented as an NAA member.**

Colors are white with green trim, full color logo, and red "National Auctioneers Association".

Order from the NAA office. Send full payment for all badges @ $5.50 each; plus exact copy for name(s) and title(s) to appear on badge.

Single Deck Playing Cards. Displays in full color photo, the NAA headquarters building when dedicated in 1971. Excellent gift for clients.

Emblem Reproduction Sheet. A full sheet of black on white reproductions of the NAA emblem in various sizes. For use by individual NAA member on sale bills, newspaper and magazine advertisements.

Bumper Signs. Promotes the NAA auctioneer with the words, "HIRE NAA AUCTIONEERS". Identifies National Auctioneers Association and the NAA emblem. Red bumper sign with white and black copy.

MORE! . . .

New Style Belt Buckle. In pewter, brass and fine pewter finishes.



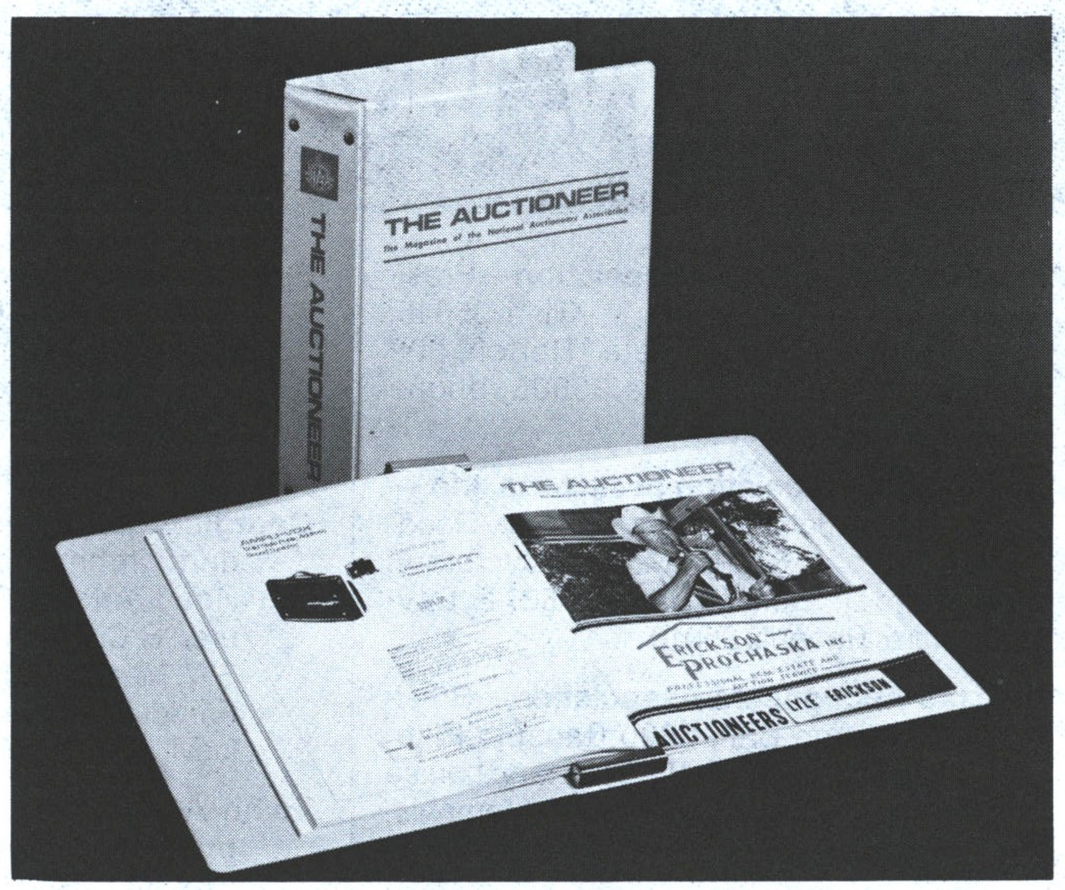
Emblem Lapel Button. Show NAA affiliation on suit coat or blazer lapel. May be worn as tie tac. Red enamel on 14K gold emblem; ½" wide.

(The price of the NAA lapel button may change without notice because of the cost of gold and due to the occasional increase in price by manufacturer.)

Pad Holders. Red vinyl with full color NAA emblem. Holds papers, business card, and legal pad.

Code of Ethics. Red and black on white, frameable paper stock. Size 11" x 14".

THE AUCTIONEER Magazine Binder. Preserves your permanent copies of THE AUCTIONEER magazine. Binder is bone color with red NAA emblem and holds the 11 annual magazines (plus NAA Directory). Designed to hold current 8½ x 11-inch size magazine.



NAA Promotional Items Order Form (Indicate quantity on line.)

NAA Emblem Decals
8" Pressure-sensitive
@ $1.50 each _____

4" Pressure-sensitive
@ 3 for $1.00 _____
(adheres on top of surface)

4" Pressure-sensitive
@ 3 for $1.00 _____
(shows through glass)

NAA Bumper Signs
@ 2 for $1.00 _____

Single Deck Playing Cards
@ 75¢ each _____

NAA Embroidered Emblems
8" @ $7.50 each _____
3" @ $1.50 each _____

NAA Emblem Lapel Button
@ $5.00 each _____

NAA Emblem Reproduction Sheet
@ $1.00 each _____

THE AUCTIONEER Magazine Binder
@ $6.25 each _____

NAA Certificate Holder
@ $25.00 each _____
(walnut with plexiglass cover)

NAA Name Badge
two lines, $5.50 _____
three lines, $6.00 _____

NAA Code of Ethics
@ $1.00 each _____

NAA Pad Holders
@ $5.00 each _____

NAA Belt Buckles
@ $4.50 each _____
(pewter finish)
@ $4.50 each _____
(brass finish)
@ $10.00 each _____
(fine pewter finish)

Name _____

Address _____

City _____ State _____ Zip _____

Send no money for postage. Return postage paid by National Auctioneers Association.

Enclosed is a check or money order made payable to The National Auctioneers Association, in the amount of $ ....., for the above marked NAA promotional items. (NOTE: NAA Board of Directors' policy prohibits orders shipped on a "charge" basis. Check or money order must accompany all orders.)

Directory of state association presidents and secretaries— February, 1984

Alabama Auctioneers Association—President: Flora Parker, Rt. 3, Killen 35645. Secretary: John P. "Pete" Horton, 609 Hillmont St., Huntsville 35805, phone 205-536-7497.

Auctioneers Association of Arizona, Inc.—
* President: John Cadzow, Box 330, Goodyear, phone 602-932-2029. Secretary: Bernard D. "Bernie" Harms, 4527 E. Devonshire, Phoenix 85018.

Arkansas Auctioneers Association—President: Wayne Ball, 5800 Baucum Pike, North Little Rock 72117. Secretary: Louise Appling, 4833 Leonard Drive, Memphis, Tennessee 38109.

California Auctioneers Association—President: Milton Costa, P.O. Box 1815, Paso Robles 93446, phone 805-238-1060. Secretary: Grant Theodore, P.O. Box 196, Livingston 95334, phone 209-394-2355.

Colorado Auctioneers Association—President: Cookie Lockhart, P.O. Box 305, Steamboat Springs 80477. Secretary-treasurer: Steve L. McCrea, 7340 So. Costilla St., Littleton 80120, phone 303-795-5721, office 303-592-1840.

Florida Auctioneers Association, Inc.—
* President: Jim Gall, CAI, 888 Biscayne Boulevard, Miami 33132, phone 305-942-0917. Secretary-treasurer: Billy H. Wells, 121 Aldean Dr., Sanford 32771, phone 305-323-2820, office 305-323-8142.

Georgia Auctioneers Association—President: John Suarez, 2025C Peachtree Road, Atlanta 30309. Secretary-treasurer: H.C. Thomas, 4C-3280 Austell Road SW, Marietta 30060. Executive secretary: Freddi S. Hagin, 6472 Church St., Douglasville 30134, phone 404-949-2010.

Idaho Association of Professional Auctioneers—President: Darrel Jensen, Rt. 2, Box 342, Blackfoot 83221. Secretary-treasurer: Michael Hunter, P.O. Box 755, Middleton 83644.

Illinois Auctioneers Association—President: William Beck, R.R. 2, Edinburg 62531. Secretary-treasurer: Roy J. Lawson, CAI, 10905 104th St., Coal Valley 61240.

Indiana Auctioneers Association—President: H. Jake Campbell, 17 West Union Street, Liberty 47353, phone 317-732-3372. Harry E. Buckles, RR 1 Box 262, Anderson 46011, phone 317-378-7924.

Iowa Auctioneers Association—President:
* Dean Leonard, Box 583, Elkader 52043, phone 319-245-2520. Secretary-treasurer: Margaret H. Bloomer, Rt. #3 Box 43, Glenwood 51534, phone 712-527-3615.

Kansas Auctioneers Association—President:
* Floyd Gehring, Rt. 1, Moundridge 67107. Secretary: Rex B. Newcom, 215 S. Main, Whitewater 67154, phone 316-799-2278.

Kentucky Auctioneers Association—President:
* Steve D. Lewis, 129 East Main Street, Morehead 40351. Secretary: Phyllis Jett, 16 South Walnut, Cynthiana 41031. Executive director: Wilma Atherton, Box 148, Hodgenville 42748, phone 502-358-3852, bus. phone 502-358-3812.

Louisiana Auctioneers Association—President: Larry Nobles, 2902 Carol Jack Drive, Baton Rouge 70816, phone 504-292-0576. Secretary: Keith Babb, P.O. Box 4222, Monroe 71211.

Maine Auctioneers Association—President: Pamela Brooks, Burnham 04922. Secre-

Need License Law Information?

For current license law information, consult the "License law update" in the April, 1983, AUCTIONEER magazine.

If you need additional information about states which have auctioneer license laws, write NALLOA. Any and all correspondence with the National Auctioneer License Laws Official Association should be sent to the address below.

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* *Indicates a reciprocal membership agreement between the state association and the National Auctioneers Association.*

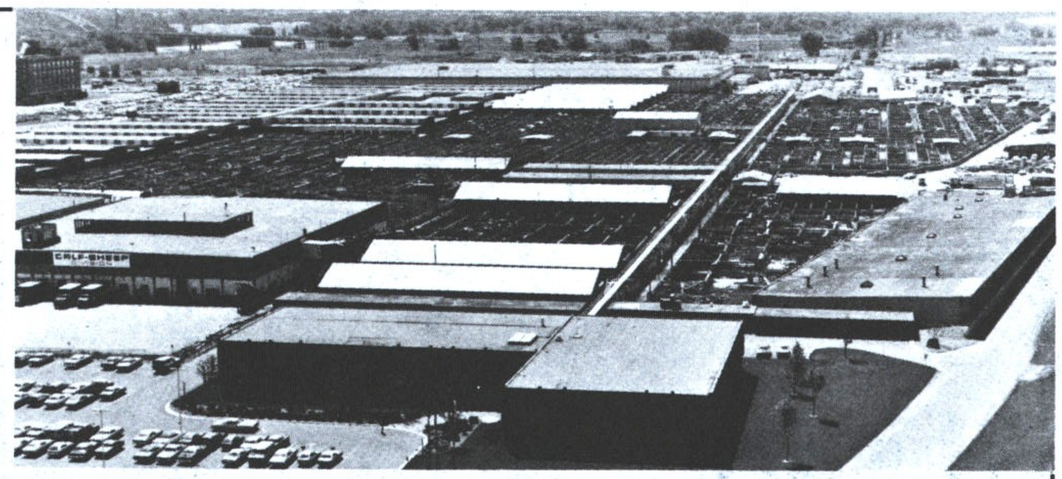
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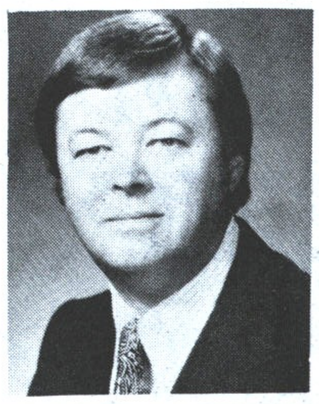
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The November 1983 term at Mason City College of Auctioneering graduated 35 auctioneers. Pictured above are 33 of the 35 graduates along with two instructors. Those instructors present are Mr. G.C. Marty, and Mr. Leo Becker.



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January 1984 Missouri Auction School Graduates



There were 136 graduates from the Missouri Auction School January, 1984 class. Instructors Seated: Lance Walker, MO; Neil Hollingsworth, Australia; Billy Long, MO; R.W. Dewees, President, KS; Boyd Michael, MO; Dean Cates, MO; Susan Stuke, KS; Steve Greenfield, IA; Dick Ireland, MO; Paul Dewees, MO; Gary Ryther, MO.

Instructors not present for picture: L.H. "Bing" Carter, KS; Chuck Cumberlin, CO; Neal Davis, AR; Verlin Green, KS; Gordon Greene, IL; Robert Purinton, KS; Stanley Stout, KS; Daryl Ball, IN.

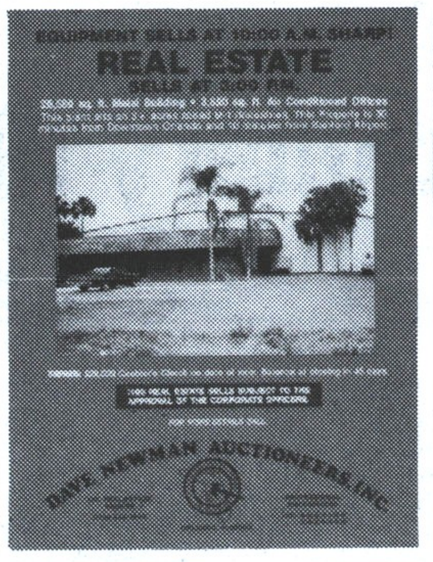


Pictured above are the instructors and graduates from The Missouri Auction School January 1984 class of licensed real estate brokers and salespeople. Instructors pictured from left to right: Judy Klepac, MO; Billy Long, MO; Weslie Bertetto, MO; Debbie Kopfman, MO; Neil Hollingsworth, Australia; Sue Stuke, KS; Dick Dewees, Pres., KS; Paul Dewees, V.P., KS; Boyd Michael, MO; Lance Walker, MO.



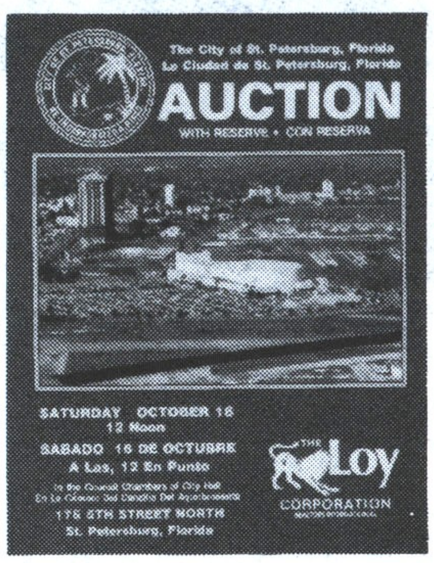














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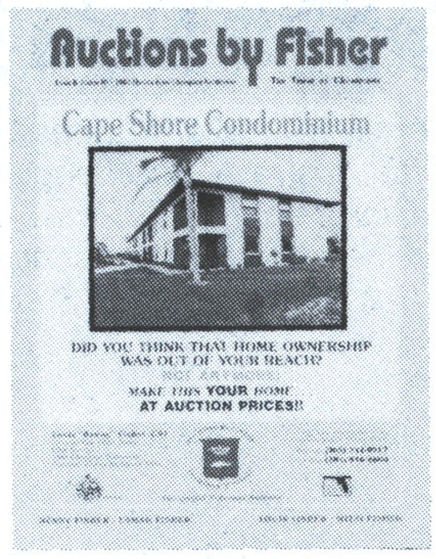
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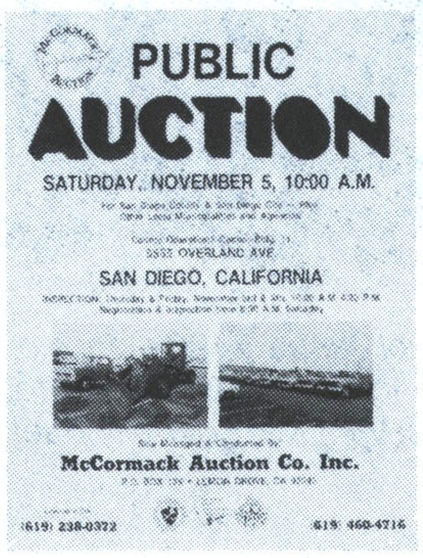
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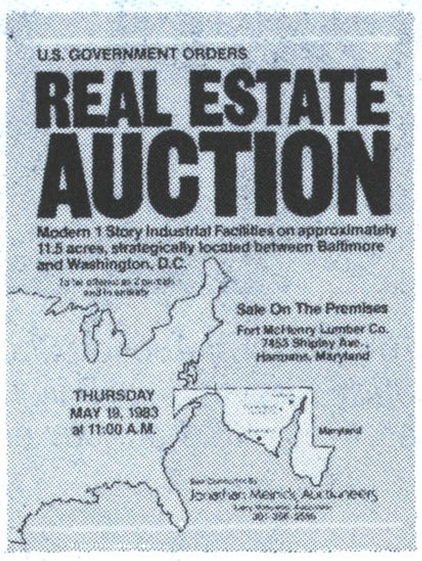




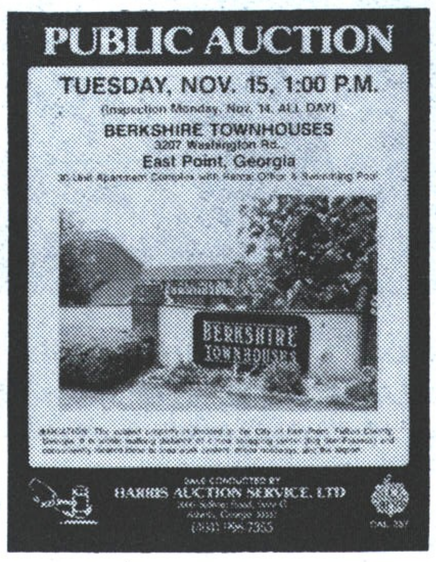












CODE OF ETHICS

NATIONAL AUCTIONEERS ASSOCIATION

PREAMBLE

The public auction subjects all possessions to equitable public appraisal and competitive offer and thereby determines fair and current value of all personal goods and estates.

The Auctioneer is the master of procedure and conduct of the public auction. He is a confidant of the public, an instrumentality of community progress and development. Such functions impose grave responsibilities and duty beyond ordinary business policy to which he must dedicate himself and strive to maintain the highest standards of his profession and share with his fellow Auctioneers a common responsibility for its Integrity and Honor.

Accepting the Golden Rule as his standard the Auctioneer pledges himself to observe the Law of God and of the Land in all his dealings and to conduct his business in accordance with the following Code of Ethics adopted by The National Auctioneers Association.

PART I — PROFESSIONAL RELATIONSHIPS

Article 1. In the best interest of the public, of his fellow Auctioneers and of his own business, the Auctioneer should be loyal to the National Auctioneers Association.

Article 2. The Auctioneer should so conduct his business as to avoid disputes with his fellow Auctioneers, but in the event of a controversy between two Auctioneers who are members of the National Auctioneers Association, he should not resort to a law suit, but submit his difference to arbitration by the National Auctioneers Association, and the decision of such arbitration should be accepted as final and binding. If the dispute should be with a non-member, he should offer the services of this Board to arbitrate.

Article 3. Where a member is charged with unethical practice, he should promptly and voluntarily place all the pertinent facts before the proper committee for investigation and report.

Article 4. A member should never publicly criticize a competitor, and where an opinion is especially requested, it should be rendered in conformity with strict professional courtesy and dignity.

Article 5. A member should not solicit the services of an employee of a fellow Auctioneer without his knowledge and consent.

Article 6. In the best interest of society, of his associates, and of his own business, the Auctioneer should at all times be loyal to the National Auctioneers Association and active in its works; and he should willingly share with his fellow-members the lessons of his experience.

PART II — RELATION TO CLIENTS

Article 7. In justice of those who place their interests in his hands, the Auctioneer should endeavor to keep abreast of business conditions, to keep informed in matters of law and proposed legislation affecting such interests, so as to give intelligent business advice and effective service.

Article 8. In accepting the sale of real or personal property, the member pledges himself to be fair to both seller and buyer, and to protect the owner's interest as he would his own.

Article 9. When consulted for an appraisal of value or liquidation problem, a member should give a well considered opinion, reflecting expert knowledge and sound judgment, taking requisite time for study, inquiry and deliberation. His counsel represents a professional service which he should render in writing and for which he should make a reasonable charge. A member should not undertake to give an appraisal or offer an opinion on any proposition on which he has a direct or even indirect interests, without a full disclosure of such interest.

Article 10. Before accepting a sale it is the duty of the Auctioneer to advise the owner intelligently and honestly regarding the market value of the business or proposition and the reasonable chance of selling at value or above.

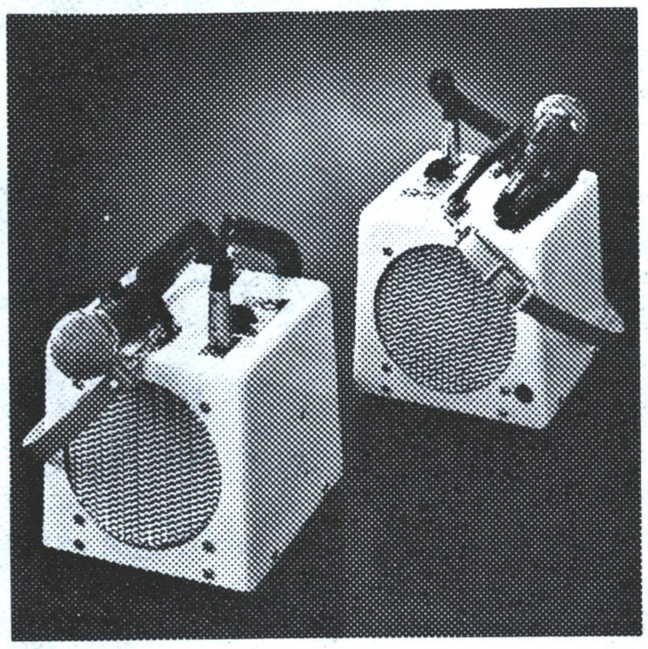
PART III — RELATIONS TO THE PUBLIC

Article 11. It is the duty of every member to protect the public against fraud, misrepresentation or unethical practices in connection with the sale, disposal or liquidation of any real or personal property the Auctioneer is called upon to dispose of at public auction.

Article 12. It is the duty of a member to ascertain all pertinent facts concerning every sale for which he is engaged, so that in offering he may avoid error, exaggeration and misrepresentation.

Article 13. An Auctioneer is a confidential trustee of the information given by the seller or gained by him through relationship and the Auctioneer must never disclose the gross receipts of a sale or any other information that would tend to be a violation of the profession.

Article 14. No special conditions, real or assumed, or inducements or directions from anyone relieve the member from his responsibility strictly to observe the Code of Ethics in this letter and spirit.



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By-Laws of The National Auctioneers Association

The following are the By-Laws of the National Auctioneers Association as ratified by the NAA Board of Directors, January 23, 1983, and March 16, 1983.

ARTICLE I — OFFICES

The office of the corporation shall be 8880 Ballentine, Overland Park, Kansas 66214. The corporation may establish other offices as may be determined by the Board of Directors.

ARTICLE II — MEMBERSHIP

1. *There shall be five classes of members as follows:*

(a) *Active Members.* Any auctioneer who is of good moral character and recommended by a member or by affiliates through a state organization, shall be eligible for Active Membership in this Association.

(b) *Associate Members.* Individuals who are employees of Active Members, but who are not auctioneers, shall be eligible for Associate Membership in this Association.

(c) *Affiliate Members.* Individuals who are owners of auction businesses of any type, but who are not auctioneers, or, while not engaged in the auction business, have interest requiring information regarding the auction industry and are in sympathy with the objectives of the Association shall be eligible for Affiliate Membership in this Association.

(d) *Auxiliary Members.* Individuals who are past officers of the Auxiliary to the National Auctioneers Association, or spouses, parents, widowed spouses or children of an Active Member of this Association, shall be eligible for Auxiliary Membership in this Association. Active Members shall not be eligible for Auxiliary Membership.

Auxiliary Members may operate an autonomous organization to be named the Auxiliary to the National Auctioneers Association, pursuant to the conditions and objectives set out in the Auxiliary's Constitution and By-Laws so long as said Constitution and By-Laws do not conflict with the Articles of Incorporation and By-Laws of the National Auctioneers Association, Inc.

(e) *Honorary Members.* Honorary Membership may be granted by the Board of Directors to Members and non-members in recognition of any outstanding service rendered for or in behalf of this Association or the auction profession. Honorary Members shall not be required to pay dues.

2. *Qualification.*

(a) Application shall be made in such manner and form as may be prescribed by the Board of Directors.

(b) *Active Members.* An applicant for Active Membership shall be eligible for Active Membership provided that he or she affirms, "I solemnly swear (or affirm) that I will faithfully conform to the Articles of Incorporation, By-Laws, and Codes of Ethics of the National Auctioneers Association, as the same may be amended from time to time."

(c) *Associate Members.* An applicant for Associate Membership shall be granted such membership upon a showing that the applicant meets the requirements of Article II, 1. (b).

(d) *Affiliate Members.* An applicant for Affiliate Membership shall be granted such membership upon a showing that the applicant meets the requirements of Article II, 1, (c).

(e) *Auxiliary Members.* An applicant for Auxiliary Membership shall be granted such membership upon a showing that the applicant meets the requirements of Article II, 1. (d).

(f) Members, other than Honorary Members, shall be elected by the Board of Directors, provided that the Board of Directors may delegate its authority to act on membership applications to the President and Executive Vice President.

3. *Dues and Application Fee.*

(a) *Application Fee.* The Board of Directors may adopt a reasonable application fee for Active, Associate, Affiliate, and Auxiliary Members. There shall be no application for Honorary Members.

(b) *Annual Dues.* Annual dues for Active, Associate, Affiliate and Auxiliary Members shall be such as are established by the Board of Directors and shall be payable in advance. Dues of Active Members may be paid by the member or through State or affiliated organizations. Honorary Members shall not be required to pay dues.

4. *Vote.* Active Members shall be entitled to vote in all meetings of members. Associate Members, Affiliate Members, Auxiliary Members and Honorary Members shall not be entitled to vote.

5. *Annual Meeting.* The annual meeting of Active Members shall be held during, and at the same place as, the annual convention of the Association, at such time and place as shall be designated in a notice mailed to all Active Members, or published as hereinafter provided, for the election of elective officers and directors and for the transaction of such other business as may come before the meeting. If the election of officers and directors shall not be held on the day designated herein for any annual meeting of Active Members, or at any adjournment thereof, or should such election not take place within sixteen (16) months following the last annual election, the Board of Directors shall cause the election to be held at a special meeting of Active Members as soon thereafter as conveniently may be.

6. *Special Meetings.* Special meetings of the Association for any purpose or purposes, unless otherwise prescribed by statute, may be called by the President or by the Board of Directors, and shall be called by the President at the written request of ten percent (10%) or more of the Active Members of the Association. Only those items specified in the request for a special meeting may be considered at such special meeting.

7. *Place of meeting.* Any annual or special meeting may be held either within, or without, the State of Nebraska. The place of meeting shall be designated in notice thereof. The place of all special meetings shall be designated by the President.

8. *Notice of Meeting.* Written or printed notice, stating the place, day and hour of the meeting and, in case of a special meeting, the purpose or purposes for which the meeting is called, shall be mailed to each voting member of the Association, or published in a publication designated by these By-Laws as an official publication of the corporation, not less than ten (10) nor more than fifty (50) days before the date of the meeting. Such notice shall be deemed to be delivered when deposited in the United States mail, addressed to the member at the address as it appears on the books of the corporation, with postage thereon prepaid.

9. *Quorum.* Those individual Members present shall constitute a quorum for the transaction of business at any meeting of the members. A majority of the members present may adjourn the meeting to a subsequent time, without further notice. A meeting of members at which a quorum is present, may be adjourned by vote of a majority of the members, without further notice. At any adjourned meeting at which a quorum shall be present, any business may be transacted which might have been transacted at the meeting as originally notified.

10. *Termination of Membership.*

(a) *Non-Payment of Dues.* Should any member fail to pay dues when due as specified by Association's billing therefore, the membership of such member shall automatically terminate forthwith. Such membership may be automatically reinstated by payment of such delinquent dues and all subsequent dues made to the date of the member's reinstatement, within one year following the first delinquency in payment; thereafter such member shall be admitted only upon election as a new member.

(b) *Resignation.* Any member may resign from the Association by delivering a written resignation to the President or Secretary of the Association.

(c) *Suspension; Reprimand; Expulsion.* The Board of Directors by majority vote of those present at a duly-called meeting at which a quorum is present, may suspend, reprimand or expel any member found to have violated the Code of Ethics of the National Auctioneers Association, the Articles of Incorporation or these By-Laws. No such action shall be taken against any member until the member shall have been given written notice of the charges against him or her and have been granted a hearing before the Board of Directors regarding such charges. The decision of the Board of Directors in such regard shall be final.

11. *Rights of Members.* The right of a member to vote on or participate in any activities of the Association shall cease on termination of his or her membership.

ARTICLE III — DIRECTORS

1. *General Powers.* The business and affairs of the corporation shall be managed by its Board of Directors.

2. *Number of Directors, Election and Term of Office.* The Board of Directors shall consist of the President, President-elect, Vice President, Treasurer, the three (3) immediate Past Presidents and twelve (12) elected members of the Association, four (4) of whom shall be elected annually. The President, President-elect, Vice President and Treasurer shall hold office as Directors so long as they hold their respective positions as elected officers of the corporation. The terms of office of the elected Directors shall be for three (3) years. In addition, the Executive Vice President of the Association shall be a member of the Board of Directors but shall not be entitled to vote.

3. *Regular Meetings.* There shall be three regular meetings of the Board of Directors, the first to be held immediately after the annual meeting of the members, and which shall be known as the organizational meeting, the second to be held during October and the third to be held in May. Notice of such regular meetings shall be given at least thirty (30) days prior to such meeting.

4. *Special Meetings.* Special meetings of the Board of Directors may be called by, or at the request of the President or any four (4) Directors. The President shall designate the time and place for any special meeting which has been duly called which may be within or without the State of Nebraska.

5. *Notice.* Notice of any special meeting shall be given by mail posted at least ten (10) days prior to such meeting. Such notice shall deem to be delivered when deposited in the United States mail so addressed with postage prepaid. Any Director may waive notice of any meeting. The attendance of a Director at a meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting was not lawfully called or convened. Only those items of business set forth in the Notice of any special meeting may be conducted at said special meeting.

6. *Quorum.* A majority of the Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors. But if less than such majority is present at a meeting, a majority of the Directors present may adjourn the meeting from time to time without further notice.

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WORLD WIDE COLLEGE OF AUCTIONEERING, INC.



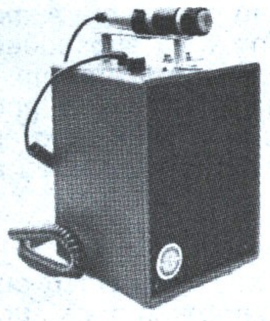
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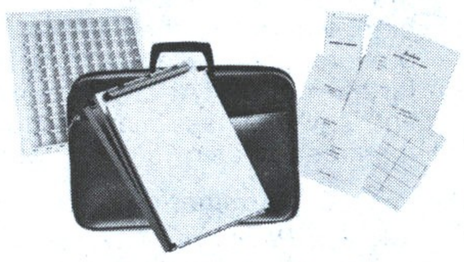
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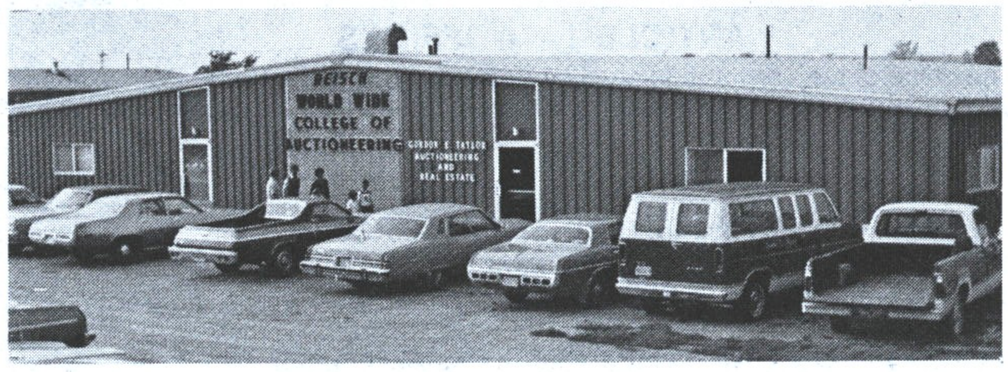
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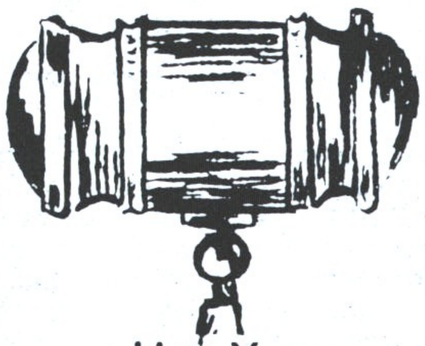
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7. *Manner of Acting.* The act of the majority of the Directors present at a meeting at which a quorum is present shall be the act of the Board of Directors. The President, or in his or her absence, the President-Elect, or in his or her absence, the Vice President, or in the absence of the three of them, the Chairman chosen by the directors present shall preside at all meetings of the Board of Directors.

8. *Absence from Meetings.* Absence from three (3) consecutive meetings of the Board of Directors by an elected Officer or Directors without an excuse deemed valid by the Board of Directors may be construed as resignation from the office of directorship and the office and directorship may be declared vacant by the Board of Directors.

9. *Vacancies.* Vacancies among the Officers and Directors of the Association shall be filled by a majority vote of a quorum of the Board of Directors and the Officer or Director so chosen shall be appointed for the unexpired term of his or her predecessor in office.

10. *Presumption of Assent.* A Director of the corporation who is present at a meeting of the Board of Directors at which action on any corporate matter is taken shall be presumed to have assented to the action taken unless his or her dissent shall be entered in the minutes of the meeting or unless he or she shall file his or her written dissent to such action with the person acting as the Secretary of the meeting before the adjournment thereof or shall forward such dissent by registered mail to the Secretary of the corporation immediately after the adjournment of the meeting. Such right to dissent shall not apply to a Director who voted in favor of such action.

11. *Dispensing with Meetings.* Whenever the vote of the Board of Directors at a meeting thereof is required to be taken in connection with any corporate action, the meeting of the Directors may be dispensed with and the corporate action may be carried forward if each Director consents in writing to a written vote on the action without a meeting of the Directors, and if a majority of the entire Board files with the Secretary, written votes in favor of the corporate action being taken.

ARTICLE IV — OFFICERS

1. The elective officers of the corporation shall be a President, President-Elect, Vice President and a Treasurer. In the absence of the President, the President-Elect shall perform his or her duties. The corporation shall also have a Secretary who shall be appointed by and serve at the pleasure of the Board of Directors. The Executive Vice President of the Corporation may be the Secretary of the coporation.

2. *Election and Term of Office.* The elective officers of the corporation shall be elected at the annual meeting of the membership. In order to be eligible to hold the office of President, President-Elect or Vice President, a member must have previously served on the Board of Directors. All officers shall serve for one (1) year or until their successors are elected and qualify.

3. *Duties of Officers.* The duties of the officers shall be such as their titles, by general usage, would indicate and such as may be assigned to them, respectively, by the Board of Directors from time to time, and such as are required by law.

4. *Executive Vice President.* The Board of Directors shall employ an Executive Vice President who shall be the chief administrative officer of the Association, under the supervision and direction of the President and the Board of Directors and shall perform such other duties as may be delegated to him by the Board of Directors. The Executive Vice President, with the approval of the Board of Directors, may employ such other persons as may be necessary to conduct the activities of the Association. The Executive Vice President may be elected by the Board of Directors to serve as the Secretary of the Association. The Executive Vice President shall also keep the accounts and receive all monies paid to the Association and shall deposit them in the proper bank accounts of the Association.

5. *Bond.* The Treasurer and the Executive Vice President shall provide a surety bond in such amount as the Directors may determine, the cost to be paid by the Association.

6. *Vacancies.* Vacancies among the officers of the Association shall be filled by a majority vote of a quorum of the Board of Directors and the Officers so chosen shall serve the unexpired term of the office for which he or she has been appointed. Vacancies by the officers, other than the President, need not be filled if the Board of Directors do not deem it advisable to fill the vacancy for the remainder of the term.

ARTICLE V — FISCAL YEAR

The fiscal year of the corporation shall end on August 31 of each year hereafter.

ARTICLE VI — WAIVER OF NOTICE

Whenever any notice is required to be given to any member or Director of the corporation under the provisions of these By-Laws or under the provisions of the Articles of Incorporation or under the provisions of applicable law, a waiver thereof in writing, signed by the member or Director entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE VII — CODE OF ETHICS

The Board of Directors shall adopt, and may amend from time to time, a Code of Ethics which shall be binding upon each member of the corporation.

ARTICLE VIII — OFFICIAL PUBLICATION

The official publication of the corporation shall be a magazine bearing the name "The Auctioneer", which shall be published at least eleven (11) times each year.

ARTICLE IX — ANNUAL CONVENTION

The time and place of the annual convention shall be determined by the Board of Directors.

ARTICLE X — AMENDMENT OF BY-LAWS

The Board of Directors shall have power to make, alter, amend, and repeal the By-Laws of the corporation by affirmative vote of two-thirds (2/3rds) of the members of the Board of Directors present at a meeting at which a quorum is present, provided, however, that notice has been given to the Board of Directors of the proposed action at least thirty (30) days prior to the meeting at which such action *is* taken.

ARTICLE XI — EXEMPT ACTIVITIES

Notwithstanding any other provisions of these By-Laws, no member, Director, Officer, employee, or representative of this corporation shall take any action or carry on any activity by or on behalf of the corporation not permitted to be taken or carried on by an organization exempt under Section 501 (c) of the Internal Revenue Code and its regulations pertaining thereto as they now exist or as they may hereafter be amended.

ARTICLE XII — COMMITTEES

1. *Executive Committee.* The Board of Directors may create an Executive Committee from its own membership, which may exercise, to the extent permitted by law and not otherwise specifically provided in the Articles of Incorporation or these By-Laws, all or such part of the authority of the Board of Directors as may be provided by resolution of the Board of Directors.

2. *Standing Committees.* The President, subject to the approval of the Board of Directors, shall appoint the following Standing Committees, the members of which shall serve for one (1) year, or until their successors are appointed and qualified:

(a) Nominating
(b) Resolutions
(c) Budget
(d) Grievance

3. *Other Committees.* The President, with the approval of the Board of Directors, may appoint such other committees as he or she deems advisable. The President shall be an ex-officio member of all committees.

4. *Duties of Committees.* Committees shall have such duties as their title indicate, and as the Board of Directors may assign. All actions of committees shall be subject to approval by the Board of Directors.

5. *Procedure for Grievance Committee.* Upon receipt of a written complaint alleging that a member has violated the Code of Ethics, By-Laws or Articles of Incorporation of the Association, the Executive Vice President shall forward a copy of such written complaint to the accused member and request that the accused member forward a response in writing to such charges. The complaint and the written response, if any, shall be forwarded by the Executive Vice President to the Grievance Committee which shall review said complaint and the response. The Grievance Committee shall thereafter make a written report to the Board of Directors concerning said complaint including a recommendation to the Board of Directors stating whether there is a reason to believe that such member has engaged in conduct in violation of the Code of Ethics. Articles of Incorporation or By-Laws, The Board of Directors shall thereafter review the complaint, response and recommendation of the Grievance Committee and, if the Board of Directors determines that there is not reason to believe that a violation of the Code of Ethics, Articles of Incorporation or By-Laws has taken place, then said complaint shall forthwith be dismissed without hearing. If the Board of Directors determines that there is reason to believe that a violation has taken place, then the Board of Directors shall set such matter for hearing and invite the accused member, who may be represented by counsel, to attend such hearing.

In the conduct of the hearing, the parties may introduce such documentary evidence and present such testimony of witnesses, sworn by the President, as the Board of Directors shall reasonably deem relevant to the issues and both sides of the controversy shall be accorded a full opportunity to be heard. At the conclusion of the hearing, the Board of Directors, as soon as it is practicably possible, but not later than two (2) weeks thereafter, shall consider the evidence and render a written opinion and decision, the Board of Directors may find the charges unfounded or may direct the reprimand, suspension or expulsion of any member found to have engaged in unethical conduct or violation of the Code of Ethics, Articles of Incorporation or By-Laws.

ARTICLE XIII — ORDER OF BUSINESS

1. *Rules of Order.* Except as otherwise provided in the Articles of Incorporation of these By-Laws, the latest edition of ROBERT'S RULES OF ORDER shall determine procedure in all meetings of the members and the Board of Directors.

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State Association Conventions—Dates and Locations

Convention Dates	State Association	Hotel/motel and city	State Association contact
March 9	Kansas	Holiday Inn, Hutchinson	Rex B. Newcom
April 8	Iowa	Airport Hilton, Des Moines	
April 29-30	Kentucky	Lexington	Danny R. Ford
May 5-6	Nebraska	Nebraska Center	Marvin Caspers
May 5-6	Oklahoma		Ray Patterson
May 5-6	Washington	Mayflower Park Hotel, Seattle	James Murphy
May 19-20	South Carolina	Columbia	Phyllis Pinckney
June 3-4	Georgia	Columbus	Freddi Hagin
June 6-7	Wisconsin		Rober J. Massart
June 7-8-9	South Dakota		Charles Sutton
June 8-9	South Dakota	Sioux Falls	Kenneth Jark
June 8-9	Texas	Marriott, 6121 I 35 N at US 90, Austin	K.L. Espensen

State auctioneers associations provide the above dates, cities, and meeting facilities for their conventions. For more information about the above meetings, contact the respective state association directly.

Advertising Rate Schedule — THE AUCTIONEER MAGAZINE

1. **THE AUCTIONEER Magazine** is the official publication of the National Auctioneers Association and is published monthly with the exception that an August issue is not published. Eleven issues are published annually. THE AUCTIONEER magazine is published as a means of exchanging ideas that will serve to promote the auctioneer and the auction method of selling.
2. **ADVERTISING RATES:**

	One (1) time	Six (6) times	Eleven (11) times
Full page	$160.00	$155.00	$150.00
Half page	80.00	77.50	75.00
Quarter page	40.00	38.75	37.50

Column inch: $8.75 per column inch — column is 21 picas wide (3½ inches).

   (a) **Color Rates:** Two colors (black and issue color) are available only upon consultation with editor. Cover pages also available only after consultation with editor if and when cover (outside back and inside front and back) pages are available. Add 25% to above rates if second color authorized by editor.

   (b) **Short Rate and Rebate:** Rates are based on the number of insertions in a 11-month period. Short rates will be charged if a contract is terminated prematurely.

   (c) **Rate Change:** The editor reserves the right to revise all rates quoted herein upon sixty (60) days written notice to holders of contracts. If a rate revision is made and not accepted by the advertiser, the advertiser may cancel his contract.

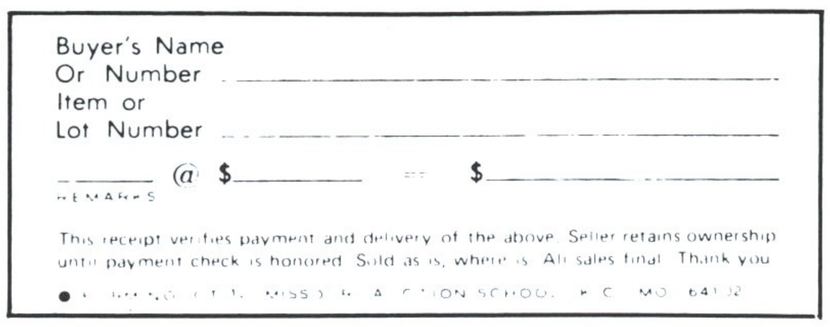
NEW ADVERTISERS: All new advertisers are required to submit credit account information, an insertion order, and payment in advance (with copy), before advertising will be accepted. If applicable to the new advertiser, advance payment for the first three months is required. Submission deadline for new advertisers is the first of the month.

3. **AGENCY COMMISSION:** Agencies must add amount of commission to stated rates above and collect from advertiser.
4. **COPY AND CONTRACT REGULATIONS:** The editor reserves the right to reject any advertisement. No cancellations accepted after closing date (see item 7). If advertising is discontinued before completion of contract, short rates for space will apply.
5. **MECHANICAL REQUIREMENTS:** Printed offset. Trim size: 8½ by 11 inches. Number of columns: two (21 picas wide columns). Binding method saddle stitched. Colors available: black on white and upon consulation with editor, second, or issue color.
   Dimensions for ad space: Full page — 7¼ by 9½ inches: Half page — 7¼ by 4⅝ inches; Quarter page — 3½ by 4⅝ inches or 7¼ by 2¼ inches.
6. **CAMERA READY ART ONLY.** All advertising submitted to the NAA office for publication in THE AUCTIONEER must be fully composed, "camera ready" artwork. The NAA office will not prepare or make changes in your advertising. Changes received as camera ready art will be prompty incorporated in your advertising in the next available issue. Any questions about this NAA publication policy should be directed to the NAA office before submitting your advertising.
7. **ISSUE AND CLOSING DATES:** Published monthly (11 times annually) with the exception that an August issue is not published. Issued on the first of the publication month. Deadline for ad copy is the first of the month preceding publication date.
8. **SUBSCRIPTION AND SINGLE COPY:** One year's subscription to THE AUCTIONEER is $18, and only open to non-auctioneers. Single AUCTIONEER copy is $1.75. Subscriptions and issues available only from the NAA office.
9. **ADVERTISING DISCLAIMER:** Products or services advertised in THE AUCTIONEER are in now no way endorsed by the National Auctioneers Association. Simply because a product or service appears in the NAA's official publication, that appearance does not imply an NAA recommendation of the product or service over any other. Problems encountered with an AUCTIONEER advertiser should first be directed to the advertiser for satisfaction. If the problem remains, then the NAA office should be notified.

Submit all advertising to: The National Auctioneers Association, 8880 Ballentine, Overland Park, KS 66214. Phone: 913 541-8084.

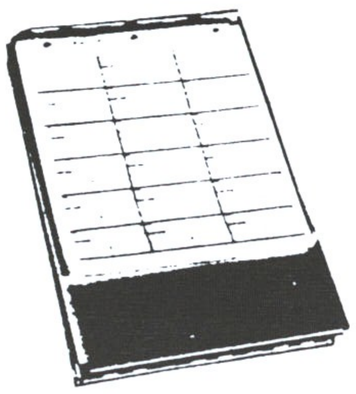
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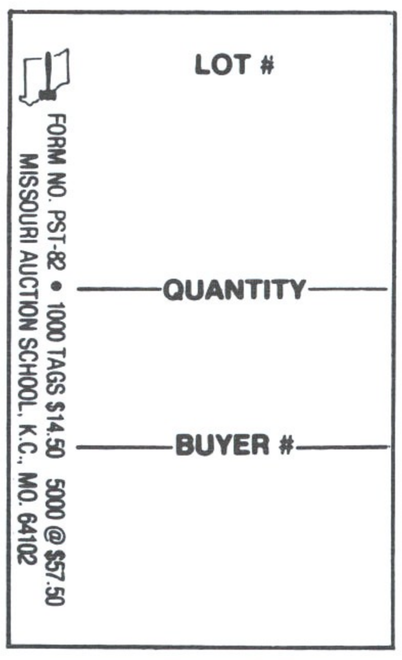


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- **EQUIPMENT LOT TAGS — Form RHT-83**
  Card stock tags with reinforced hole. 1½x3". Space for lot number, quantity and buyer number.
  1,000—$16.50 5,000—$67.50
- **WIRES FOR EQUIPMENT TAGS, 12" LONG**
  1,000—$10.00 5,000—$47.50



- **BUYER CARDS . . . Form No. BC-70**

  For buyer's number and purchase notes. 3¼x7½" (fits in buyer's shirt pocket).

  1,000 Cards....$9.50 2,500....$22.75 5,000....$44.75

- **BUYER'S REGISTRATION FORM . . . Form No. BR-69**

  8½x11", 50 sheets per pad. Space for buyer's number, name, address, phone and other information.

  $2.00 per pad, 10 pads at $1.50 ea., 20 or more at $1.25 ea.

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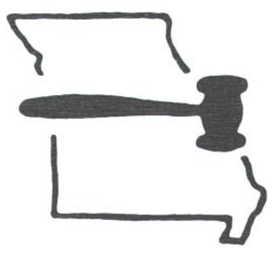
- Aluminum Writing Tray
- 9,000 CT-12 Clerking Tickets
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COLONEL® 1

- Astatic Model 957L Anti-Feedback professional ball type dynamic cardiod microphone with on-off switch, detachable 10 foot coiled cord, and built in windscreen.
- Deluxe padded shoulder strap.
- Full range six inch baffled speaker.
- Tough, attractive reinforced vinyl "Mule Hide" covering with metal corner protectors.
- Space age solid state amplifier.
- SPECIFICATIONS: Batteries: Eight "D" size flashlight batteries (not included) (Alkaline batteries will give many hours of extra service).
- DIMENSIONS: 7¾" High x 6" Wide x 7¼" Deep.
- WEIGHT 4 LBS., 14 OZ.
- There is a two year repair or replace warranty on everything except batteries.

List Price: $395.00 **Auctioneers Cost: $237.00**

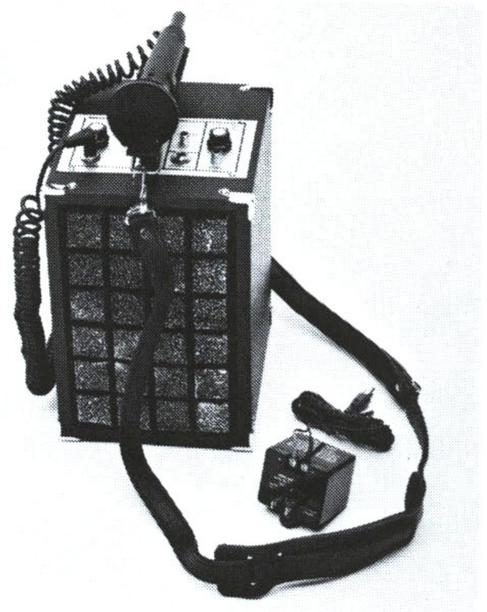
COLONEL® 2

The COLONEL 2 has the same features as the COLONEL 1 plus:

- RECHARGEABLE BATTERY: Extra capacity battery will last all day long. Fully rechargeable overnight.
- AUTOMATIC "Full Charge" indicator light shows when battery is fully charged.
- Complete with recharger. Charger rated 120 VAC, 8 WATT, 300 MA.
- SPECIFICATIONS: Battery: Gel Type (2) #626 2.6 AH rating rechargeable.
- INPUTS: one microphone, one tape recorder, one battery charger.
- OUTPUTS: One extension speaker, one tape recorder.
- WEIGHT: 6 LBS., 12 OZ.

List Price: $570.00 **Auctioneers Cost: $342.00**





COLONEL® 3

The COLONEL 3 has the same features as the COLONEL 2 plus:

- Storage Compartment in back to carry recharger, microphone and cord.
- Slightly larger speaker baffle area with port hole.
- DIMENSIONS: 9⅜" High x 6" Wide x 7¼" Deep.
- WEIGHT: 7 LBS., 6 OZ.

List Price: $595.00

Auctioneers Cost: $357.00

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