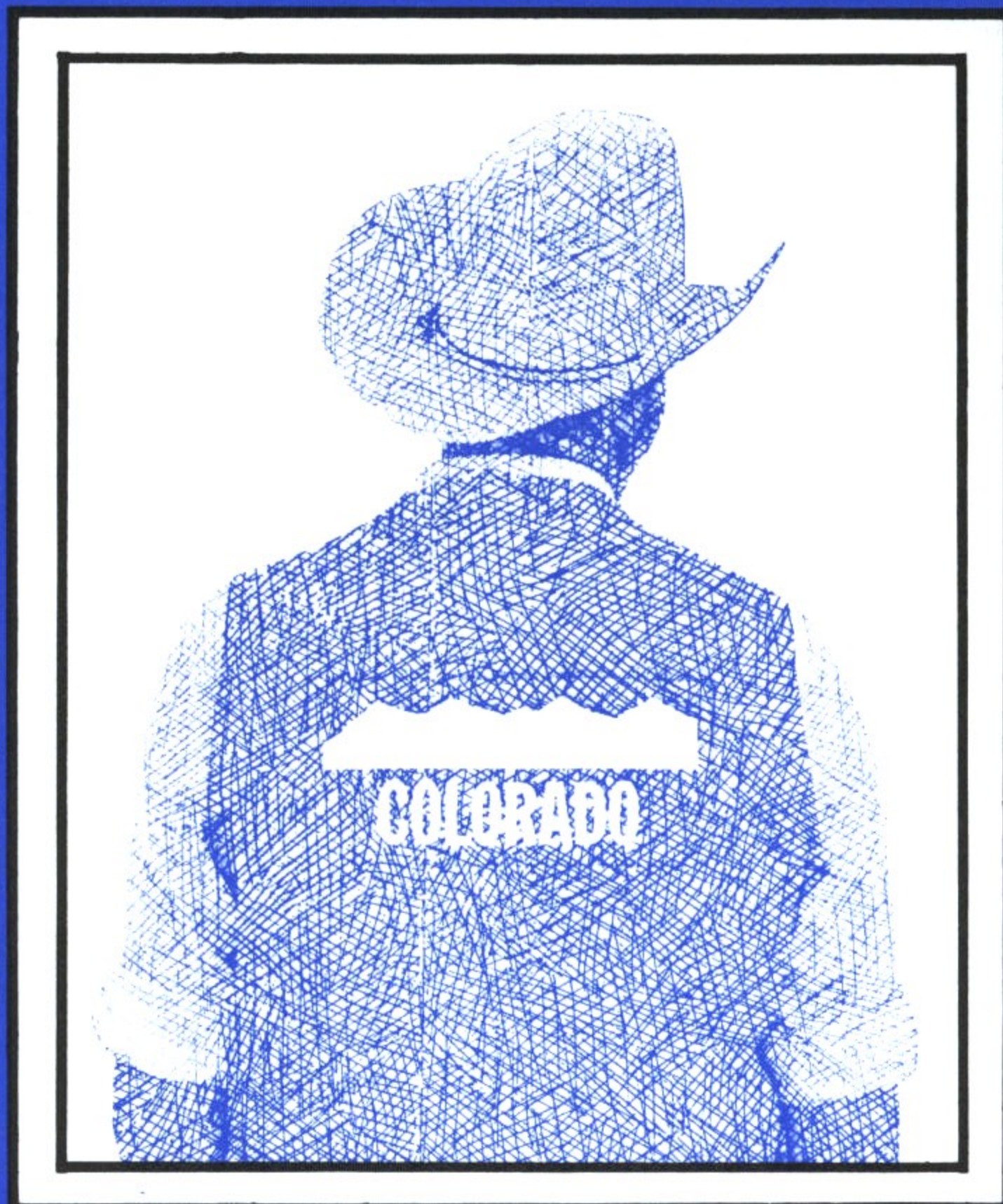


# THE AUCTIONEER

The Magazine of the National Auctioneers Association • October, 1979



## Revisited — The “Colorado Hoedown” Convention



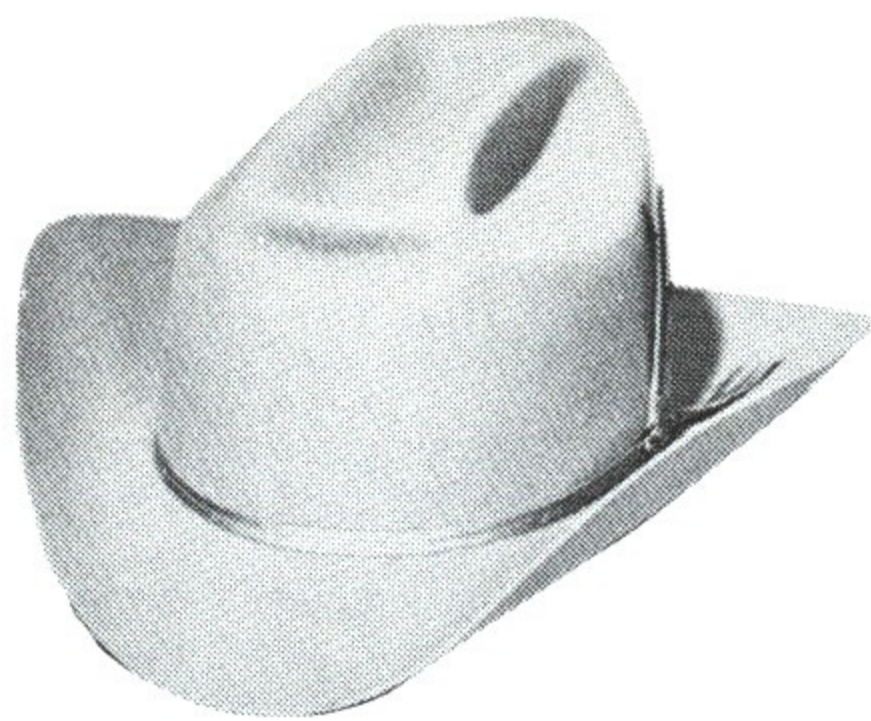
Presented To  
**ROBERT F. LOSEY, SR.**  
In Recognition and Appreciation  
Of His Outstanding Contribution to the  
Profession of Auctioneering and the  
NATIONAL AUCTIONEERS ASSOCIATION  
As the 1979 Hall of Fame Recipient



Presented To  
**KEN BARNICLE**  
In Recognition and Appreciation  
Of His Outstanding Contribution to the  
Profession of Auctioneering and the  
NATIONAL AUCTIONEERS ASSOCIATION  
As the 1979 Hall of Fame Recipient

1979 Hall of Fame Recipients • National Auctioneers Association





Stetson "Wisp"



Auctioneer Hat

## Demand for Stetson Hats Good!

We have a complete line of sizes and brim widths on the Silver Belly Felt "Auctioneer" hats — 2 1/8", 2 3/8" and 2 5/8", as well as the summer Milan straw hats. We will also have the white Panama by spring — in plenty of time for summer wear.

Our London Fog-type jackets with emblems are still moving good with small, medium, large and extra large sizes with most of the colors in stock.

Our sterling silver and gold plated tie tacs as well as the 14K solid gold tie tacs with sparkling diamonds and man-made stones made in the form of an auctioneers gavel makes a good birthday or anniversary gift. Listed below is what we now have in stock, ready to ship.

Felt Silver Belly Hats .....	\$27.50
White Panama .....	19.95
Milan Straw (light tan) .....	16.95
London Fog-type Jackets with NAA Emblem (assorted colors) .....	21.00
WISP (Western Hat) .....	37.00
4-Color NAA Emblem .....	3.00
S. S. Gold Plated Tie Tack with .50 man-made diamond .....	50.00
S. S. Gold Plated Tie Tack without man-made diamond .....	30.00
T-shirts with your name & NAA emblem .....	\$45 Doz.; 2-Doz. minimum
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Plus — 4% Sales Tax

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It's no wonder the Chicago Tribune carried 86% of the auction/bid advertising run in Chicago metropolitan newspapers in the first eight months of 1979.

For more information on the biggest auction mart in Mid-America, and to place your ad contact Mary Beth Howard at (312) 222-4493 or Charles Shanley at (312) 222-4042.

Source: Scarborough Report, daily/Sunday single issue, Chicago, 1978. Chicago Tribune Classified Ads and Lines Report, 1979.

Turn to the  
**Chicago Tribune**



## Our Valuable Public Image — Positive, Successful, Professional

By C. E. "Chuck" Cumberlin, President  
National Auctioneers Association



We are entering our second quarter of the 1979-80 NAA year and there are several goals which I hope to meet as your president. My goals, however, cannot be met unless I have the assistance, enthusiasm and cooperation from you, the NAA membership.

One of my goals is to create that effective public image, especially the news media, which promotes the auction business as more than just a sale, but a modern profession which includes men and women who are sound business administrators, who will help anyone sell real and personal property in a very professional manner.

We need to promote the image that the public can get more from an auction than a "bargain". It is very difficult to convince the seller that real and personal property should be sold at auction, when everyone promotes the idea that everything at auction is sold for a bargain. We need to de-emphasize the word "bargain" when we talk in terms of auctions, because bargains represent less expensive items, and no one wants to sell valuable merchandise for a price less than what it's worth.

In this respect, perhaps the auctioneer should re-evaluate his sales promotion program. Be prepared, when you make personal calls on a prospective client, to convince the client of your business expertise and that you have the knowledge and talent to attain a fair and reasonable price. Demonstrate to the seller that you are fully prepared to locate the prospective buyers who are in need of what the seller has to sell.

As a profession, if we don't believe in ourselves and feel that we can provide a valuable marketing service to both seller and buyer, then we need to re-evaluate our program in general. The auctioneer is a valuable member of the marketing community and the only difference is in our method of selling. Many business people today, however, agree that the auction method is continually showing its worth in the 1980's marketplace.

But auctioneers still have the problem of not being able to convince prospectives that they should attend auctions, because many would-be buyers are uncomfortable not knowing what is expected of them

at an auction. As an association, then, it is my goal to help dispel the old wivestales and taboos that still remain as public attitudes towards the auction method.

We need to promote the many, many different services offered via the auction method, including the honest values which can be obtained at auctions throughout the nation.

The public needs to see that WE do not stereotype the auctioneers as a livestock auctioneer, or auction gallery auctioneer, but that auctioneers can specialize in several categories — just like medical doctors specialize in different fields of medicine, attorneys specialize in different fields of law, etc.

One way to meet this public image goal is to have us all re-evaluate our sales promotion programs. Are they the best we can offer? How do you feel you can offer your prospective clients more information about *your* profession and *your* talents?

Perhaps we need to tell our story in a more effective manner, so that the public should never be afraid to attend our auctions. In fact, they should want to be there.

Another goal I plan to meet is to offer the many good auctioneers, who are qualified for NAA membership, the opportunity to join our on-going Association. One of our purposes for which the Association was organized is to promote and advance the auction profession. This purpose can best be accomplished if we offer membership to those qualified auctioneers by promoting the mutual interests of our members; by maintaining ethical standards in business for the guidance of its members in relations with each other and with the public; by making the public more aware of the advantages of auction selling; and by generally improving the business conditions affecting the auction profession. All of these objectives are included in our by-laws as purposes of the National Auctioneers Association.

If an auctioneer is qualified for membership, then he or she should be offered the opportunity to join. His or her membership will help us fulfill a major objective — "Strength Through Numbers".

For its membership the National Auctioneers As-

**Continued on page 5**



# THE AUCTIONEER

OCTOBER, 1979

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 10th 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 below .**

Single copies: \$1.00 each. Annual subscription rate \$7.50.

Editorial and Executive Offices of the National Auctioneers Association is 135 Lakewood Drive, Lincoln, Nebraska (NE) 68510. Phone: 402 489-9356.

Harvey L. McCray, Editor and Executive Director  
Gary Carmichael, Director of Association Services  
Mrs. Cheryl Griffith, Office Secretary  
Mrs. Helen Witters, Bookkeeper  
Mrs. Sandy Chapin, Office Secretary

## 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 of the month of August, the month in which a magazine 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. <b>ADVERTISING RATES:</b>	One (1) Time	Six (6) Times	Eleven (11) Times
Full Page .....	\$125.00	\$120.00	\$115.00
Half Page .....	62.50	60.00	57.50
Quarter Page .....	31.25	30.00	28.75

Column Inch: \$7.00 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:** Submit payment in advance (with copy) before advertising will be accepted.

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 6.). 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 consultation with editor, second, or issue color.

Dimensions for ad space: Full page — 7¼ by 9½ inches: Half page — 7¼ by 4¾ inches; Quarter page — 3½ by 4¾ inches or 7¼ by 2¼ inches.

6. **ISSUE AND CLOSING DATES:** Published monthly with the exception that an August issue is not published (11 issues annually). Issued on the first of the publication month. Deadline for ad copy is the 10th of the month preceding publication date.

Submit all advertising to: The National Auctioneers Association, 135 Lakewood Drive, Lincoln, NE 68510. Phone: 402 489-9356.

## NAA Meetings Schedule

Scheduling has been approved by the NAA board of directors and the following NAA Conventions have been announced by the board for future years.

### NAA Convention Sites

- 1980 — Opryland Hotel, July 30-August 2, Nashville, Tennessee  
1981 — Las Vegas Hilton Hotel, July 29-August 1, Las Vegas, Nevada  
1982 — Hilton Hotel, July 28-31, Atlanta, Georgia

### 1980 NAA Seminars

- January 21-22-23 — Colonial Williamsburg Lodge, Williamsburg, Virginia  
February 18-19-20 — Del Webb's TowneHouse Hotel, Phoenix, Arizona

## National Auctioneers Association

### 1979-80 Officers

- President — Charles E. "Chuck" Cumberlin, P.O. Box 248, Brush, Colorado 80723. Bus. Phone: 303 842-2822.  
1st Vice President — Archie D. Moody, P.O. Box 795, Darlington, South Carolina 29532. Bus. Phone: 803 393-0431.  
2nd Vice President — Howard Buckles, Keosauqua, Iowa 52565. Bus. Phone: 319 293-3012.  
Executive Director — Harvey L. McCray, 135 Lakewood Drive, Lincoln, Nebraska 68510. Bus. Phone: 402 489-9356.  
Treasurer — Dean W. Fleming, Atkinson, Nebraska 68713. Bus. Phone: 402 925-2802.

### Directors

#### Terms Expiring 1982

- Harvey C. Lambright, 112 N. Detroit Street, LaGrange, Indiana 46761. Bus. Phone: 219 463-2012.  
Norman Aldinger, RR 1, Cleveland, North Dakota 58424. Bus. Phone: 701 763-6351.  
Haskel "Hack" Ayers, Box 1467, LaFollette, Tennessee 37766. Bus. Phone: 615 562-4941.  
Sammy L. Ford, P.O. Box 445, Mount Vernon, Kentucky 40456. Bus. Phone: 606 256-4545.  
John A. Horton, 111 4th Street, Huntsville, Alabama 35805. Bus. Phone: 205 536-7497.

#### Terms Expiring 1981

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Frank E. Bass, 501 1st Avenue South, Lewistown, Montana 59457. Bus. Phone: 406 538-8709  
James W. Heike, 104 W. Main St., Mondovi, Wisconsin 54755. Bus. Phone: 715 926-5340  
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#### Terms Expiring 1980

- Lyle H. Erickson, Box 239, Cresco, Iowa 52136. Bus. Phone: 319 547-3700  
Herbert A. Bambeck, Route 1, Box 392, Dover, Ohio 44622. Bus. Phone: 216 343-1437  
William L. Gaule, 909 W. Walnut, Chatham, Illinois 62629. Bus. Phone: 217 483-2484  
Rex B. Newcom, Box 458, Whitewater, Kansas 67154. Bus. Phone: 316 799-2278  
William J. "Bill" Wade, Route 2, Box 302, McKinney, Texas 75069. Bus. Phone: 214 424-2602



sociation is a leader in improvement of the business conditions affecting the auction profession. Many fine programs have been developed by the NAA to assist the auctioneer in his or her own professional growth. I urge you to consider attending any and all functions, which are made available through NAA sponsorship.

In January, a three-day Antiques Seminar will be held at Colonial Williamsburg, Virginia, and NAA members, their spouses and associates, can benefit from the experience of several experts who are involved in the sale of antiques. Six or seven different presentations will be included, all different and by different experts, which will offer the antiques auctioneer valuable assistance in selling antiques at auction.

A second seminar will be held in February in Phoenix, Arizona, and it will be a three-day Real Estate seminar — three days of all-encompassing information on selling real estate at auction. Again, six or seven different presentations will be given by those auctioneers and non-auctioneers alike who can offer expert advice in the selling of real estate at auction.

The National Auctioneers Association helped create the Certified Auctioneers Institute and the CAI program was developed by the NAA to provide continuing education to the experienced auctioneer. The CAI does not conflict with the NAA's seminars or workshops' program at the Annual Convention, but prepares the auctioneer with the business and educational courses needed to create and improve on a sound business operation. CAI graduates receive a special designation for their efforts. (This issue of THE AUCTIONEER magazine includes the CAI application, which offers information about the curriculum for Courses I, II and III.)

The last opportunity of the year to offer assistance to the NAA member is during the Annual Convention. Members should plan on attending the upcoming Nashville Convention where many workshops are being planned which will be beneficial to the auctioneer and his employees. The workshops, seminars and CAI programs are principally designed to help the individual auctioneer, but the success of all NAA educational programs has been the auctioneer sharing his ideas and problems with those who are working in the same profession — the auction method of selling.

I am presently beginning my travels to State Association conventions and meetings, and am looking forward to these visits very much. The NAA board of directors also want to assist you in your work, and if you have a problem, or unique idea, share it with us so that together — as an association — we can maintain that positive image which is most beneficial to the auction profession in general. Our business will remain a vital part of today's marketing only if the public continues to realize that the best method to merchandise real and personal property is through the auction method.

Reach out and share the National Auctioneers Association with many, many new and qualified auctioneer members. Let's work together and make the 1979-80 NAA year a most successful and productive auction year for us all.



## Letters To The Auctioneer

### CB's and Guns

I have just finished reading THE AUCTIONEER article on CB radios and how we legally can dispose of them in a sale. I sell many, many CB's at the Cincinnati Police Auction, with the last sale attended by over 3,000 people. When I sold the 23 channel CB's, they were cut up and placed in paper bags so as not to be re-assembled. Each one that I sold I announced, "For parts only, and the average price was around \$25.00."

In the police auction here unsold guns, bayonets, and similar weapons are destroyed, but I have succeeded in saving some antique guns by writing a form to the Chief of Police. I have sold many guns from collections, but when I'm in doubt I always call the local FBI, Police or U.S. Treasury Office before the sale.

**Gene Simpkins**  
NAA member auctioneer

### Message to Convention Friends

Well, our Colorado Hoedown Convention is part of history now, but it was much different than the Denver convention in '59. We worked then under a handicap because many of us had never been to a convention before, and we had much more of the planning to do.

I always enjoy meeting and talking to all of you that I only get to visit with once a year. This year I was somewhat handicapped by eye surgery only 2 weeks before convention, so please forgive if I didn't recognize some of you.

**Artie Baldwin**  
Denver, Colorado

## MOVING?

Don't miss a single issue of THE AUCTIONEER. If you're changing your mailing address, send the NAA office a quick postcard with your new address.

Mail address corrections to:

**National Auctioneers Association**  
**135 Lakewood Drive**  
**Lincoln, NE 68510**



## CONVENTION DATES

October, 1979 — Arkansas Auctioneers Association, Hot Springs.  
 October 6-7 — Missouri State Auctioneers Association.  
 October 7-8 — Louisiana Auctioneers Association, Ramada Inn, Baton Rouge.  
 October 16 — Maine Auctioneers Association, Senator Motel, Augusta.  
 October 20-21 — South Carolina Auctioneers Association, Myrtle Beach.  
 October 27-28 — Iowa Auctioneers Association, Red Fox Inn, Waverly.  
 October 28 — New Hampshire Auctioneers Association, Hilton Hotel, Merrimack.  
 November, 1979 — Alabama Auctioneers Association, Midtown Holiday Inn, Montgomery.  
 November 4-5 — Indiana Auctioneers Association, Sheraton West Hotel, Indianapolis.  
 November 4-5 — New York State Auctioneers Association, Holiday Inn, Saratoga.  
 November 10-11 — Washington State Auctioneers Association, Yakima.  
 November 11-12 — Illinois Auctioneers Association, Holiday Inn East, Springfield.  
 December 1-2 — Virginia Auctioneers Association, Mannassas.  
 December 8-9 — Florida Auctioneers Association, Inc., High Q Quality Inn, Orlando.  
 January 17-18, 1980 — Michigan State Auctioneers Association, Long's Convention Center, Lansing.  
 January 20-21, 1980 — Minnesota State Auctioneers Association, St. Cloud.  
 January 20-21, 1980 — Ohio Auctioneers Association, Winter Meeting, The Marriott Inn, Columbus.  
**January 21-23 — National Auctioneers Association Seminar, Colonial Williamsburg Lodge, Williamsburg, Virginia.**  
 January 25-26, 1980 — Pennsylvania Auctioneers Association, Host Inn, Harrisburg.  
 February, 1980 — New Jersey State Society of Auctioneers, Inc.  
 February 8-10 — North Dakota Auctioneers Association, Williston.  
 February 14-15, 1980 — California Auctioneers Association, Inn at the Park, Anaheim.  
**February 18-20 — National Auctioneers Association Seminar, Del Webb's TowneHouse Hotel, Phoenix, Arizona.**  
 May, 1980 — Nebraska Auctioneers Association, Holiday Inn, Ogallala.  
 May 3-4, 1980 — Oklahoma State Auctioneers Association, Oklahoma City.  
**July 30-August 2 — NATIONAL AUCTIONEERS ASSOCIATION, OPRYLAND HOTEL, NASHVILLE, TENNESSEE.**  
 New Jersey State Society of Auctioneers meets bi-monthly all year — February, April, June, August, October and December.

### ATTENTION AUCTIONEERS

ORDER YOUR "AUCTIONEER SONG" 8-TRACK OR LP RECORD TODAY. RECORDED BY LEROY VAN DYKE. ENCLOSE \$6.50 CHECK OR MONEY ORDER. (CANADIAN REQUEST PRICES)

MAIL TO:

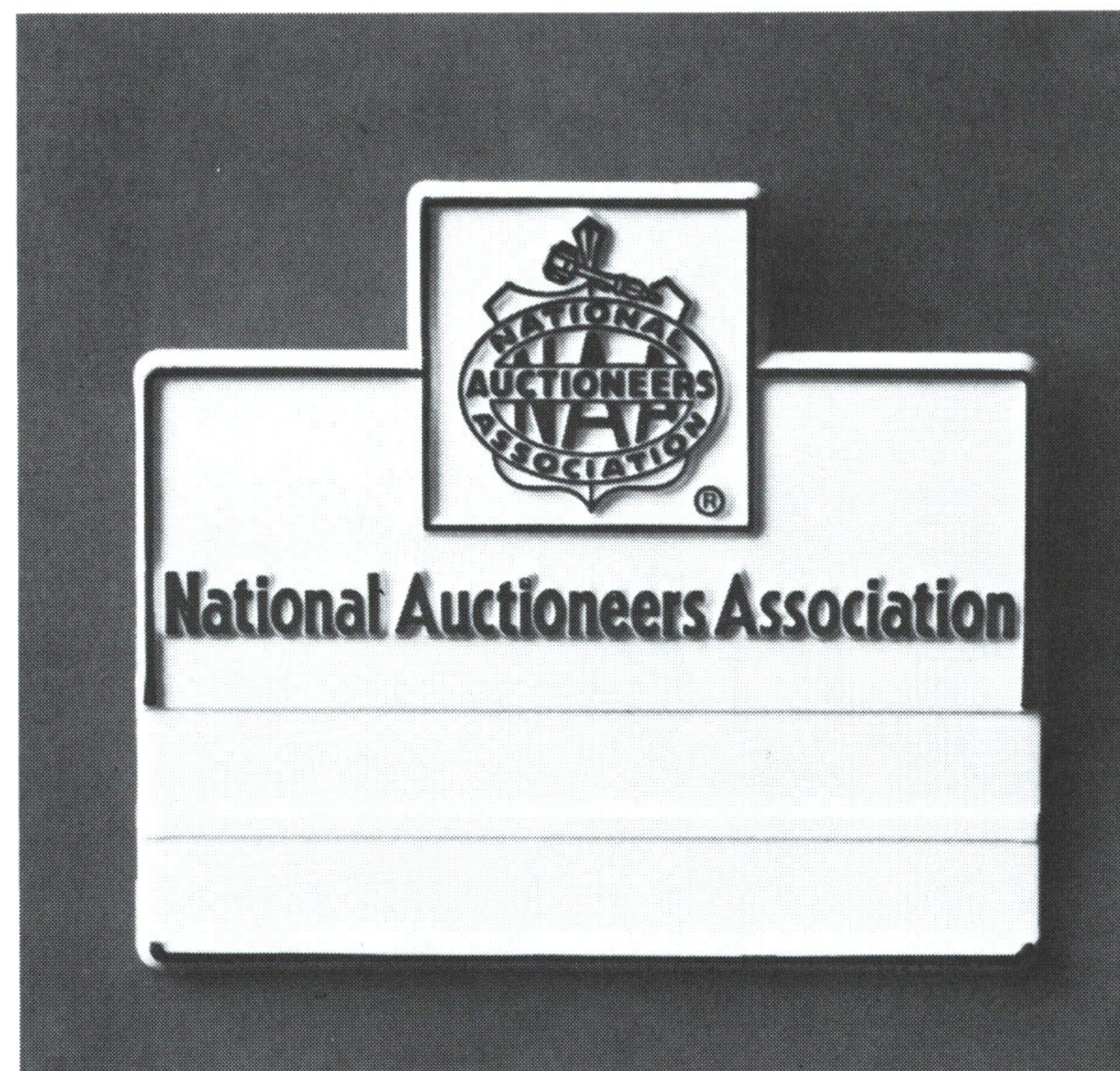
**CAMPBELL AUCTION SERVICE  
 57105 C.R. 21  
 GOSHEN, INDIANA 46526**

## 1980 NAA Seminars, Register NOW

The 1980 NAA Seminars are expected to fill up fast, with each seminar limited to only 100 registrants. In order to assure hotel lodging and control registration, the special hotel reservation form for each seminar hotel will be sent to the registrant only upon receipt of the completed seminar registration at right.

For example, the special form that you'll use to make your hotel reservation at Williamsburg, must be at the Williamsburg Lodge by December 30, 1979. The only way you can obtain your Williamsburg hotel reservation form is to mail your completed Williamsburg Seminar registration to the NAA office as soon as possible. Likewise for Phoenix. Registrations received by the NAA office will be processed in the order of earliest postmarked date, so prompt registration is most important.

The 1980 NAA Seminars are expected to be bigger and better than ever, and now is the time to assure your attendance. Send the NAA office your completed seminar registration; we'll send you the form to make your seminar hotel reservation.



### Now Available, NAA Name Holders

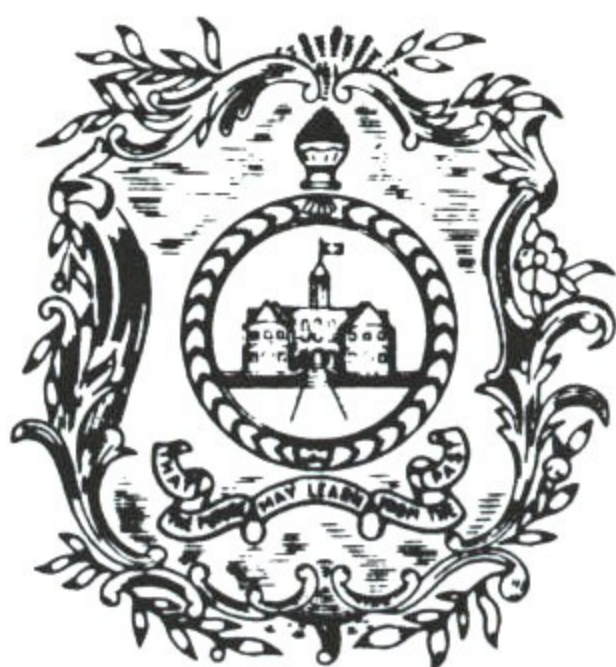
Heavy duty white plastic, embossed NAA logo with distinctive red trim . . . attach your name or badge to this NAA name holder. Available in either clip-on or safety pin attachment. Send your order, \$1.00 per name holder, to:

**National Auctioneers Association  
 135 Lakewood Drive  
 Lincoln, Nebraska 68510**



## 1980 NAA SEMINAR REGISTRATION

Williamsburg, Virginia —  
January 21, 22, 23 —  
Colonial Williamsburg Lodge



### SUBJECT: SELLING ANTIQUES AT AUCTION

(At each 1980 NAA Seminar the general seminar topic will be covered IN DETAIL by non-auctioneer experts in the field as well as professional antiques auctioneers.)

### HOTEL RESERVATIONS —

Seminar registrants must make their own hotel reservations for each of the two 1980 Seminars. Hotel reservation forms for both the Williamsburg (January, Antiques) and Phoenix (February, Real Estate) Seminars will be mailed to the registrant upon receipt of seminar registration. **Hotel reservations must be made by December 30, 1979 for the 1980 Williamsburg Antiques Seminar.**

### 1980 REGISTRATION FEES INFORMATION

Only three-day registrations will be accepted. One or two day registrations will not be accepted

for either 1980 NAA Seminar. Three-day fees are \$150 per NAA member; half price (\$75) for NAA member's spouse or family member attending a seminar with NAA member.

### I HAVE MARKED THE FOLLOWING TO INDICATE MY 1980 WILLIAMSBURG SEMINAR REGISTRATION

\_\_\_\_\_ \$150 Three-day Williamsburg Seminar Registration

\_\_\_\_\_ \$ 75 Spouse's Three-day Williamsburg Seminar Registration

### \$ \_\_\_\_\_ TOTAL WILLIAMSBURG SEMINAR FEES

Enclosed is my check in the amount of \$\_\_\_\_\_, made payable to the National Auctioneers Association, for my 1980 NAA Williamsburg Seminar Registration.

NAA Member's Name \_\_\_\_\_

Spouse's Name or Family  
Member If Applicable \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Send completed form and Seminars registration fees to:

**NATIONAL AUCTIONEERS ASSOCIATION**  
135 Lakewood Drive, Lincoln, NE 68510

## 1980 NAA SEMINAR REGISTRATION

Phoenix, Arizona —  
February 18, 19, 20 —  
Del Webb's TowneHouse Hotel



### SUBJECT: SELLING REAL ESTATE AT AUCTION

(At each 1980 NAA Seminar the general seminar topic will be covered IN DETAIL by non-auctioneer experts in the field as well as professional real estate auctioneers.)

### HOTEL RESERVATIONS —

Seminar registrants must make their own hotel reservations for each of the two 1980 Seminars. Hotel reservation forms for both the Williamsburg (January, Antiques) and Phoenix (February, Real Estate) Seminars will be mailed to the registrant upon receipt of seminar registration. **Hotel reservations must be made by January 27 for the 1980 Phoenix Real Estate Seminar.**

### 1980 REGISTRATION FEES INFORMATION

Only three-day registrations will be accepted. One or two day registrations will not be accepted

for either 1980 NAA Seminar. Three-day fees are \$150 per NAA member; half price (\$75) for NAA member's spouse or family member attending a seminar with NAA member.

### I HAVE MARKED THE FOLLOWING TO INDICATE MY 1980 PHOENIX SEMINAR REGISTRATION

\_\_\_\_\_ \$150 Three-day Phoenix Seminar Registration

\_\_\_\_\_ \$ 75 Spouse's Three-day Phoenix Seminar Registration

### \$ \_\_\_\_\_ TOTAL PHOENIX SEMINAR FEES

Enclosed is my check in the amount of \$\_\_\_\_\_, made payable to the National Auctioneers Association, for my 1980 NAA Phoenix Seminar Registration.

NAA Member's Name \_\_\_\_\_

Spouse's Name or Family  
Member If Applicable \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Send completed form and Seminars registration fees to:

**NATIONAL AUCTIONEERS ASSOCIATION**  
135 Lakewood Drive, Lincoln, NE 68510



# NAA is Mile High on Denver and Colorado



Nearly 1,300 NAA auctioneers, their spouses, families and guests, converged on the Denver Hilton Hotel during the week of July 8-15, 1979, for the 1979 NAA Denver Hoedown Convention.

"Converged" is an appropriate word as the Denver Hilton Hotel was not prepared to handle the NAA members! But, determination, stamina and the expertise to get the most out of the situation — the trademark of a good auctioneer — prevailed, and after all adjustments were made on the rooming situation, the 1979 Convention registrants were rewarded by a convention, filled with fellowship and auction education.

A play-by-play description is not possible, nor did the photographer capture every detail of the convention. In fact, so much was going on at once that the following pictorial review will not depict many of the important events which occurred during the nearly week-long convention.

The program (published in the June, 1979, issue of THE AUCTIONEER magazine) told the membership which events were to be held; the photos confirmed that the Colorado Auctioneers Association — hosts for the 1979 event — were well prepared to provide the entertaining and educational activities.

Follow our "COLORADO" host (photographed with the host Association identification, the Colorado auctioneer who was photographed was Troil Welton) throughout the next few pages of this issue and share in some of the events attended by nearly 1,300 Denver Hoedown conventioners.



THE COLORADO HOEDOWN, held on Wednesday night, offered auctioneers and their families the opportunity to show off their square dancing talents (upper photo left). NAA member Dean Christensen called the dances and the musical group, Hot Rize, provided the music. A break in the dancing allowed the children time to assemble on the dance floor, near the stage, to get a closeup view of the jugglers and magician. Many children joined with their parents to end up the evening with more square and round dancing.



## NAA Convention Production Crew . . .



THE NAA CONVENTION PRODUCTION CREW — the “executive producers” of the 1979 Convention — included, from left to right above: Mrs. Troil (Nettiemae) Welton, Ladies Auxiliary events’ chairperson; Eugene Doty, president of the Colorado Auctioneers Association — hosts of the convention; C. E. “Chuck” Cumberlin, NAA 1st vice president and 1979 general convention chairman; and NAA president Harvey C. Lambright.



GOLF TOURNAMENT winners received their prizes from David Welton, co-chairman of the 1979 “Beat the President Golf Tournament”. A fine array of unique prizes was won by many, including President Lambright. Not pictured, but instrumental in the event was Booth Brown, member of the host association. David is not an auctioneer, but the son of NAA member Troil Welton.



NAA CHILDREN gather in the Aspen-Breckenridge area for games and programs provided by the Youth Activities committee.



CAI GRADUATES received their membership designations during the Friday luncheon. CAI president Joe Small and board chairman Hugh Miller inducted the newly qualified CAI members.





## The Convention Co-Producers . . . The Ladies Auxiliary

THE LADIES AUXILIARY provided a program and luncheon on Friday, and presiding at both functions was Ladies Auxiliary president Mrs. Walter (Ruby) Hartman.



DIGNITARIES SEATED at the head table during the Ladies Auxiliary luncheon, while President Hartman was speaking, were, from left to right: Secretary-treasurer Mrs. Ken (Marian) Barnicle; 1st Vice President Mrs. Leland (Irene) Dudley; Ladies Chairman Mrs. Troil (Nettiemae) Welton; Colorado Auctioneers Association luncheon chairman Ms. Artie Baldwin; the guest speaker; Director Mrs. Bob (Ann) Williams; 2nd Vice President Mrs. Charles (Glenda) Johnson; and Director Mrs. Martin (Brenda) Higgenbotham.



THE NEW OFFICERS AND DIRECTORS of the Ladies Auxiliary were installed by NAA President Harvey Lambright. They include, from left to right: Mrs. Norman (Kay) Aldinger, Director; Mrs. Ed (Betty) Short, Historian; Director Mrs. Ed (Jeri) Huisman; President Mrs. Leland (Irene) Dudley; 1st Vice President Mrs. Charles (Glenda) Johnson; 2nd Vice President Mrs. Harvey (Pat) Lambright; Director Mrs. Bill (Eleanor) Moon; and Director (retiring president) Mrs. Walter (Ruby) Hartman.

THE NEW NAA MANAGEMENT gathered for the photograph above and the officers and directors of the NAA for the 1979-80 year include, from left to right, front row: Treasurer Dean Fleming; 2nd Vice President Howard Buckles; President Charles E. Cumberlin; 1st Vice President Archie D. Moody and Executive Director Harvey L. McCray. 2nd row: Directors Herbert A. Bamback, William J. Wade, Rex B. Newcom and Lyle Erickson. 3rd row: Directors Robert E. Musser, James W. Heike, H. Layton Laws, Jr. and Martin E. Higgenbotham. 4th row: Directors Norman Aldinger, William L. Gaule and Frank E. Bass. Top row: Directors Haskel Ayers, Harvey C. Lambright, Sammy L. Ford and John A. Horton.

### New NAA Management





# The End of the Convention . . . Beginning of a New Year



NEWLY ELECTED NAA President Charles E. "Chuck" Cumberlin receives congratulations from Director and Past President Lyle Erickson immediately after the unanimous ballot was declared.



RETIRING NAA PRESIDENT Harvey C. Lambright (left) received his Past President's plaque from newly elected president Charles E. "Chuck" Cumberlin at the President's Banquet.



THE PRESIDENT'S BANQUET head table dignitaries assemble before the banquet and "practice" their entrance during the Grand March to the Head Table.



THE TWO NAA MEMBERS who were the most surprised, and no doubt proudest, during the 1979 Convention were Ken Barnicle (right in left panel) and Robert F. Losey, Sr. (right in right panel); both of whom were named as the 1979 recipients of the Hall of Fame Award. Past president and Hall of Fame recipient Ernest Freund presented the awards to auctioneers Barnicle and Losey during the President's Banquet.





THE CAMERA WAS NOT LARGE ENOUGH to capture, in the photograph, the entire assemblage during the 1979 Denver Hoedown NAA Convention Kickoff Luncheon. Several tables of Convention registrants were on either side of the outer edges of the photograph and many, many additional auctioneers — their spouses, families and guests — were sitting under the photographer's position. The wide-angle photograph depicts the fellowship-filled and auction-minded assembly, that gathered in Denver in July 1979 for the Colorado Hoedown Convention.

*House Committee on Small Business . . .*

### **Representative Smith Announces New Disaster Assistance Provisions To Take Effect**

U.S. Representative Neal Smith, D-Iowa, Chairman of the House Small Business Committee said today he is pleased that President Carter has signed the \$13.6 billion supplemental appropriations bill, which includes new provisions on disaster assistance programs. It will mean a reduction in interest rates for victims of disasters occurring since last October 1 to two major categories, homeowners or tenants, and businesses which are not able to obtain sufficient credit elsewhere.

Homeowners suffering personal property damage will be able to borrow at 3% for the first \$55,000.

**Businesses including farmers unable to obtain sufficient credit elsewhere will be able to borrow at 5% for the first \$500,000.**

These provisions are similar to those included in the Omnibus Small Business Bill of 1978 which President Carter vetoed last year and in the Omnibus Small Business Bill of 1979 which is still in conference.

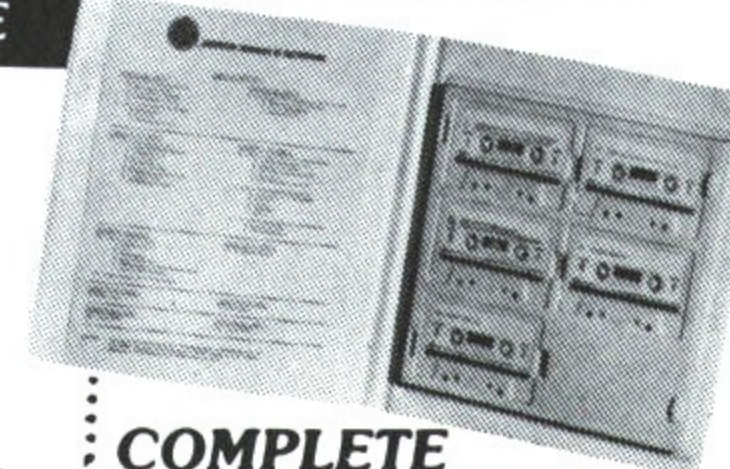
The bill provides \$1.018 billion for the disaster loan fund covering victims of disasters which have occurred since October 1, 1978, when prior legislation expired.

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### **Committee Reports Bill To Assist Small Business In Coping With Adverse Federal Regulations**

The House Small Business Committee reported July 1979 legislation designed to reduce adverse effects of federal government regulations on small businesses.

The "Smaller Enterprise Regulatory Improvement Act," H.R. 4660, was approved in Committee by a 28-0 vote. The bill is a product of three years of hearings held by the Subcommittee on Special Small Business Problems, chaired by Representative Marty Russo. Main sponsors of the bill are U.S. Representatives Marty Russo, D-Ill., Chairman of the Subcommittee on Special Small Business Problems, and Andy Ireland, D-Fla.

The bill requires federal agencies and independent regulatory commissions to notify small businesses at least six months in advance by means other than the Federal Register, when regulations affecting them are going to be considered. Agencies must determine the effect of their proposed rules on

small business and when feasibility may exempt small business from compliance or may suggest a multi-tiered standard applicable to business of different economic levels.

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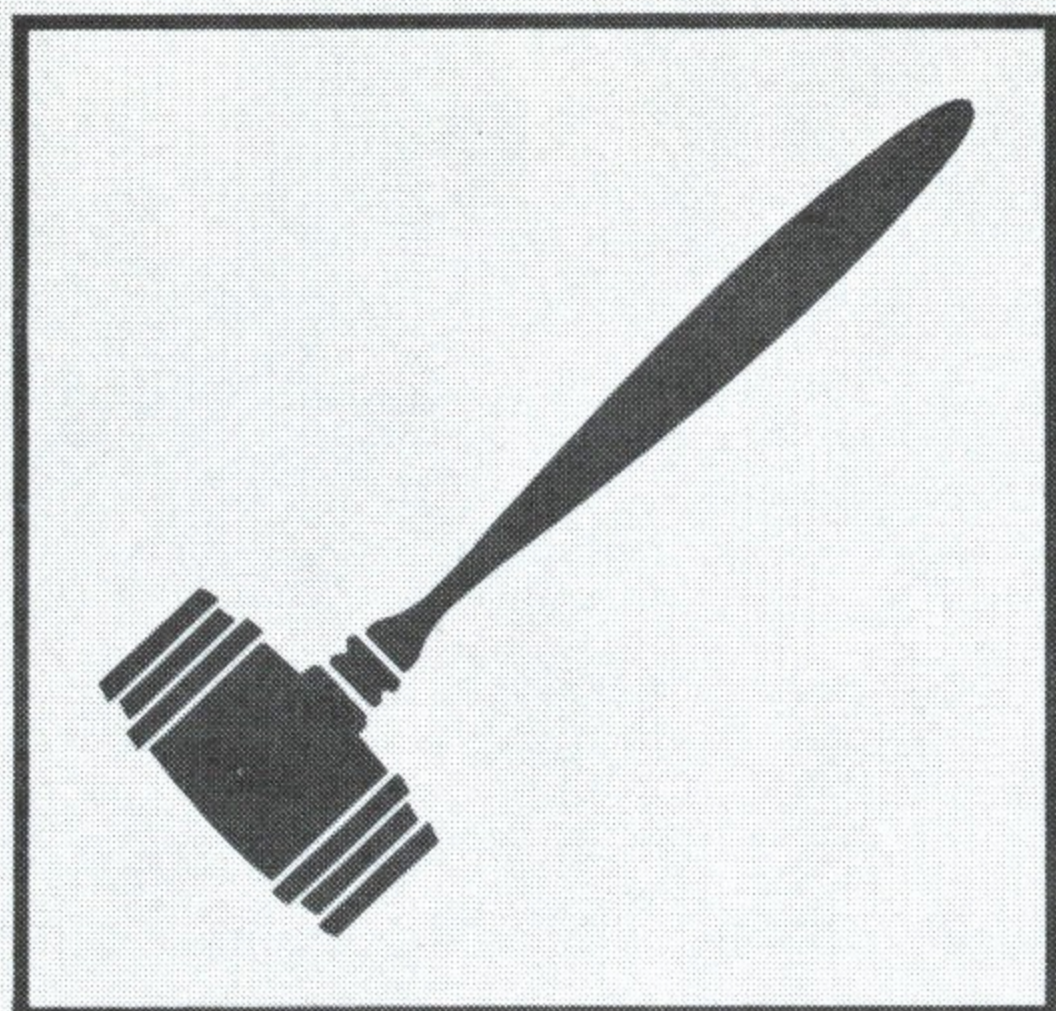
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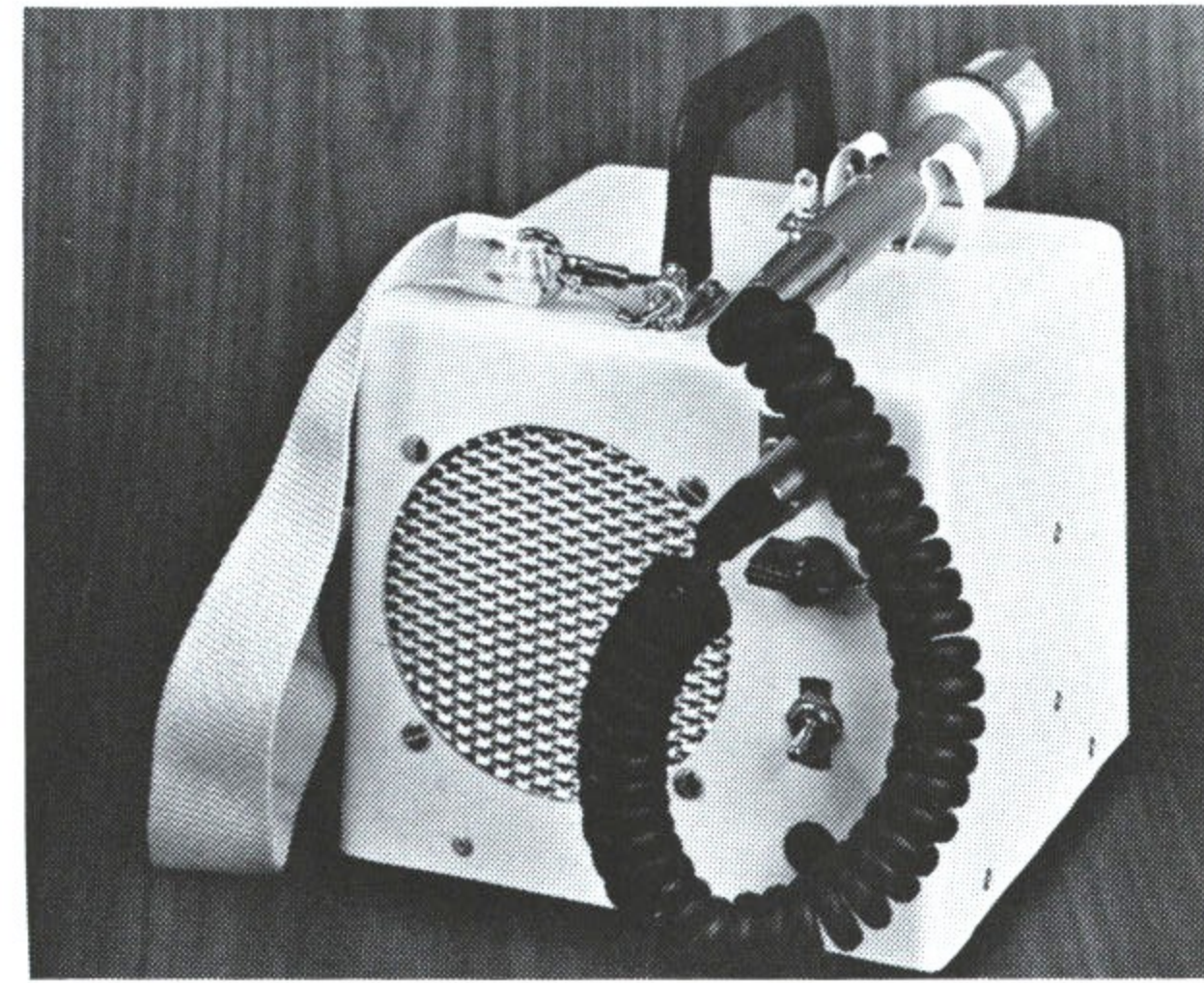
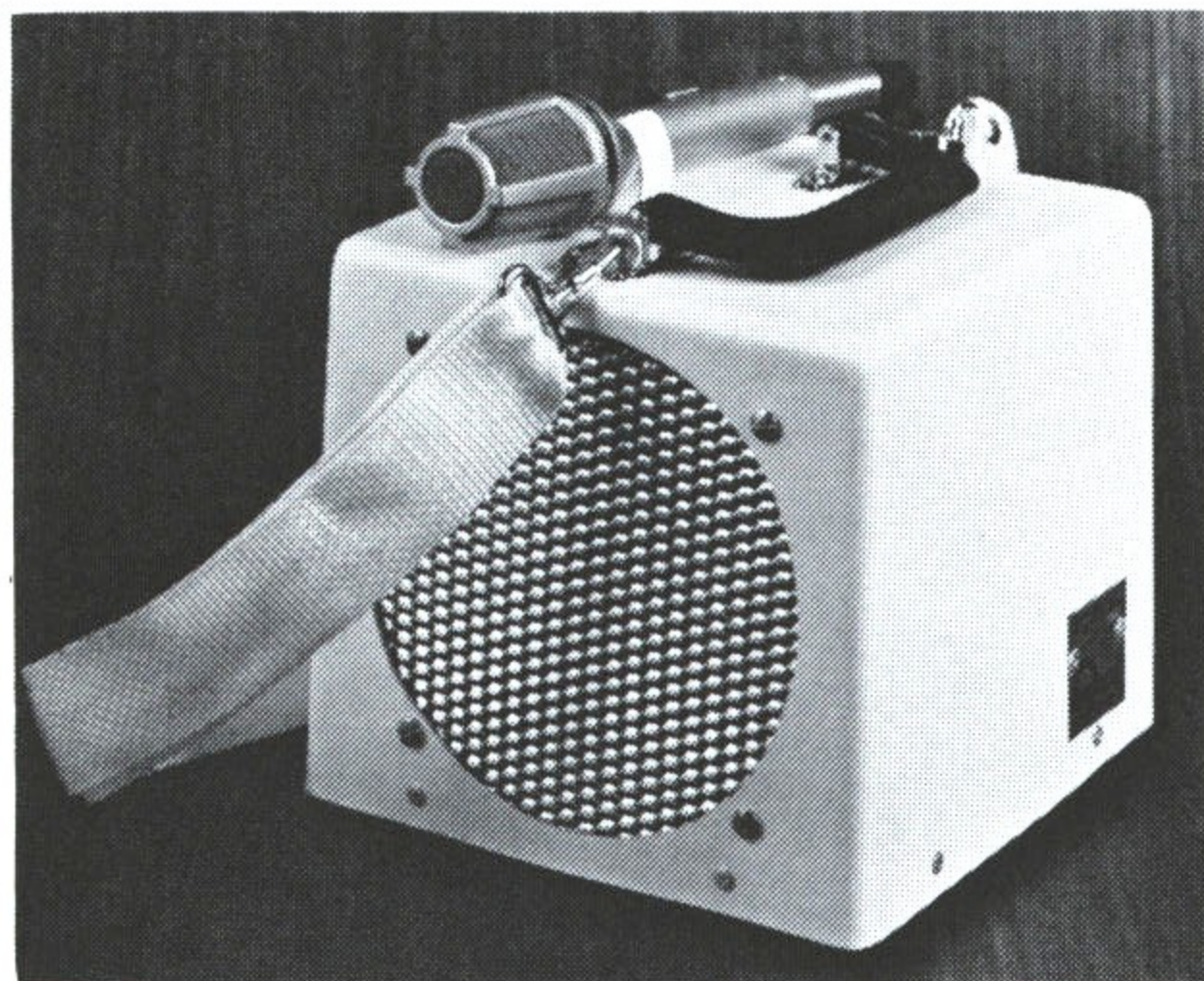
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Small business now accounts for 43% of the Gross National Product, 48% of the Gross Business Product, and accounts for nearly 7 of every 10 dollars in sales made by retailers and wholesalers.

Small business, however, finds it harder to cope with economic adversity than larger, more financially stable competitors. Dun & Bradstreet reports that 95 percent of all business failures are a direct result of poor management. This percentage could be greatly decreased if business owners would avail themselves of the free, confidential counseling provided by the Service Corps of Retired Executives (SCORE) which is sponsored by the U.S. Small Business Administration (SBA). To get SCORE help, contact your bank, or the SBA (402) 221-3604.

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## Action of the NAA Board of Directors

Two meetings were held in July by the board of directors of the National Auctioneers Association, and many decisions were made which will affect the overall progress of the Association. A summary of the positive action, or motions approved by the board which will affect the membership in general, follows.

In the meetings, the board:

- Decided that the 1981 NAA Seminars will be held in Atlanta, Georgia (January) and Oklahoma City, Oklahoma (February);
- Requested that Seminars instructors be requested to present outlines of their presentations at least 30 days prior to the NAA Seminars;
- Appointed Rex B. Newcom to represent the NAA board of directors on the Board of Governors of the Certified Auctioneers Institute for a full two-year term;
- Approved a policy whereby periodic statements in THE AUCTIONEER magazine regarding authorized use of the NAA emblem on products for sale be made, and stating that only those firms that have authorization by the board of directors are able to use the logo, and members should be aware of the restrictions, and if anyone is offered merchandise with the NAA logo, they should check with the NAA office before the purchase is made.
- Instructed the Executive Director to sit down with the National Auctioneers Association attorney in Lincoln, Nebraska and develop a hotline for fraudulent practices in checks, etc., to be sent to members of a group who pay an additional \$25 per year to belong; develop separate sections for antiques, machinery, and other sections as needed.
- Decided that the policy on reciprocal membership agreements with State Associations be reviewed and that the individual states establish their policy relative to reciprocity as long as it conforms to National membership requirements and that such reciprocity be in writing and agreed to by the board of directors, both state and National; it is further recommended that no new reciprocity agreements be entered into until such time as the existing arrangements are reviewed and studied.
- Decided to discontinue the Membership Contest for State Secretaries.
- Approved the opportunity whereby the National Auctioneers Association will furnish instructors in co-op with the State Associations to conduct seminars, open to all auctioneers for a profit.
- Referred to committee the proposal that the National Auctioneers Association implement an associate membership; associate memberships to be non-voting; available to auction corporations and others (non-auctioneers), to include clerks, cashiers, etc.; the fee to be \$30 per year, or the same as the NAA dues fee.
- Requested that the NAA Office staff develop a pamphlet similar to the one available to membership currently, and the pamphlet include language which any NAA member can use, and the pamphlet will be printed in such a manner to include the NAA member's photograph and business references.
- Approved a program entitled "NAA Honor Society", after a thorough study is given to the point system introduced by board member James Heike (the NAA Honor Society will allow the NAA member special recognition if he/she fulfills certain requirements, which will be outlined when the point system is reconstructed).
- Realigned the NAA National Convention site selection regions, and that five regions be chosen from rather than the four currently used; and further that the five regions be named as follows: NORTHWEST — Alaska, California, Hawaii, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming; SOUTHWEST — Arkansas, Arizona, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma and Texas; NORTH CENTRAL — Illinois, Indiana, Iowa, Michigan, Minnesota, Ohio and Wisconsin; SOUTH — Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina and Tennessee; and EAST — Connecticut, Delaware, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia. (NOTE: The intent of the change is to offer the State Associations the opportunity to submit proposals for future NAA conventions during a convention which is being held within the same region. Convention sites have been selected through the year 1984 and convention sites will be selected as follows for 1985 and on: 1985 site will be selected from the East Region at the 1980 Nashville board meeting; the South Region also will be the site of the 1982 Atlanta Convention).

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tion; 1986 site will be selected from Northwest Region at the 1981 Las Vegas board meeting; 1987 site will be chosen from the South Region during the 1982 Atlanta board meeting; 1988 site will be chosen from the North Central Region at the 1984 Minneapolis board meeting.)

- Decided to maintain the policy, whereby that special events tickets will not be sold at the NAA Convention and that attendees at all events must be fully registered for the entire convention (an amendment to the above motion was approved, whereby guests of the NAA president be allowed to attend the President's Banquet without paying a full registration fee).
- Voted to expand the NAA Convention to a five-day convention and offer additional educational seminars and further benefits. (NOTE: The NAA Conventions will be expanded as soon as possible, but commitments already have been made under the existing tentative program through the year 1984 as space has been committed by the hotels for the normal three and one-half day conventions).
- Recommended that the editorial staff of THE AUCTIONEER magazine go out of the auctioneering profession to obtain articles, i.e., taxation, advertising, public relations, bankruptcy, security checks, insurance, absolute auctions, etc.
- Approved National Auctioneers Week as the first week in April; and that the resolution, used in 1979, be updated and used for publicity purposes during 1980.
- Offered and reaffirmed the power delegated to Executive Director Harvey McCray to determine acceptability or rejection of any and all advertising and/or articles presented for publication in THE AUCTIONEER magazine.
- Offered appreciation to Jim Balderidge and Bill Lefty for their having appeared before the NAA board of directors to confirm their support and the full support of the Professional Livestock Auctioneers Association, to the National Auctioneers Association and to work together for the best interests of the auction profession.
- Recommended that the President appoint a committee to study the feasibility of moving the National Auctioneers Association headquarters from Lincoln, Nebraska to a larger metropolitan city, i.e., Kansas City, Denver, Chicago. (NOTE: The motion was later clarified to the extent of assuring the membership that nothing has been done or will be done about a move from Lincoln until a feasibility study determines the economical advantages of having the headquarters office located in a city which offers the NAA more Association advantages, i.e., air service, opportunity to be located among other associations' headquarters, taxation, cost of living and labor, etc.)
- Approved a proposal to allow the Executive Director to select and purchase a computer, which is adequate to handle the business administration of the NAA; that the computer will have the expansion ability for future growth; and that the total cost of the purchase not to exceed \$30,000.
- Allowed the Executive Director to purchase a van with the equipment he deems necessary to fill the

needs of the NAA Office.

- Expressed appreciation to the Ladies Auxiliary of the NAA for their efforts and offered support in their endeavors and to cooperate with them in any endeavor they are willing to take.
  - Selected future convention sites as follows:
    - 1983 — Houston, Texas and the Shamrock Hilton Hotel;
    - 1984 — Minneapolis, Minnesota and the Radisson Hotel Downtown.
  - Offered sincere appreciation to retiring president Harvey C. Lambright for his services as president of the NAA for the 1978-79 year.
- The following action was taken by the newly elected board of directors at its meeting, held on Saturday, July 14, 1979. The board:
- Approved the appointment by President Charles E. Cumberlin and Dean Fleming as treasurer for the 1979-80 year.
  - Approved the selection of the committees for the 1979-80 NAA year (committees were published in the September, 1979, issue of THE AUCTIONEER magazine).
  - Approved the budget for the 1979-80 NAA year.
  - Approved the selection by President Cumberlin of Hubert D. Songer as chairman of the 1980 NAA Nashville Convention.

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**AUCTION NEWS**

THE AUCTIONEER



# **Auto Theft Investigators Meet, Ask NAA Member Cooperation**

The 27th annual seminar of the International Association of Auto Theft Investigators convened in Denver, Colorado, July 30 through August 3, 1979, with over 250 seminar attendees present.

Five nations were represented: Australia, Canada, Japan, United Kingdom and the United States, with representatives from forty of the fifty states and five of the ten Canadian Provinces. A breakdown indicated that there were 29 state police agencies, 74 local law enforcement agencies, 11 motor vehicle agencies and one state Department of Justice also present. From the private sector were representatives from General Motors, Ford, Volkswagen, International Harvester, John Deere, Avis, Hertz, Budget, U-Haul and Ryder.

The insurance industry was represented by the National and Canadian Automobile Theft Bureaus, American Farm, Alliance of American Insurers, Farmers, Auto Clubs of California and Michigan, Motor Insurance Corp., American National, Insurance Co. of British Columbia, Kemper Group and Government Employees Insurance Co.

Members of the National Highway Traffic Safety Administration, Federal Bureau of Investigation and the U.S. Bureau of Customs represented the Federal Government.

At this productive seminar, the IAATI membership passed several resolutions which the IAATI feels will have some impact on vehicle thefts and similar crimes. If any NAA members have questions about the resolutions below, they are encouraged to contact the International Association of Auto Theft Investigators, Thomas J. Horrigan, Executive Secretary, 12416 Feldon Street, Wheaton, Maryland 20906, (301) 946-4114.

## **Theft of Construction and Agricultural Vehicles**

WHEREAS the theft of construction and agricultural vehicles used in the construction and farming industries has been growing at an alarming rate; and

WHEREAS such equipment is not subject to the same detection process available through the titling and registration of on-road vehicles; and

WHEREAS it is believed that many of the stolen construction and agricultural equipment are being reintroduced into the stream of legitimate commerce through the auction sales of such vehicles; now, therefore be it

**RESOLVED** that the auctioneers of construction and agricultural equipment:

- 1) Check to make sure that any such equipment offered for sale at its auctions has a manufacturer's identification number which has not been removed, altered, obliterated, or tampered with;
- 2) Report the identification number of any such equipment offered for sale at its auctions to the National Crime Information Center (NCIC), and before sale through a cooperat-

ing local, state, or federal law enforcement agency to determine if the vehicle is reported as stolen; and

- 3) Furnish the identification number of such equipment and the description of all such equipment sold at such auctions to the National Automobile Theft Bureau (NATB) in order that a national record of such sales is available to the law enforcement community; and be it

FURTHER RESOLVED that copies of this Resolution be sent to the following organizations

- 1) National Auctioneers Association
- 2) Associated General Contractors of America
- 3) Construction Industry Manufacturers Association
- 4) Associated Equipment Distributors
- 5) American Farm Bureau Federation
- 6) Farm Industrial Equipment Institute
- 7) National Crime Information Center
- 8) National Automobile Theft Bureau
- 9) National Sheriffs' Association
- 10) International Association of Chiefs of Police
- 11) Federal Bureau of Investigation

## **Uniform Product Identification Number and Ownership Document — Construction and Farm Equipment**

WHEREAS the theft of construction and farm equipment has reached alarming levels, and

WHEREAS the detection and recovery of such stolen equipment is primarily the responsibility of law enforcement agencies, and

WHEREAS the recovery of such equipment depends upon the ability of the investigators and owners to positively identify such equipment, and

WHEREAS the existence of and requirement to possess and transfer a title document is a deterrent to theft; be it now

**RESOLVED** that the International Association of Auto Theft Investigators supports the development of a uniform product identification number (P.I.N.) system by the construction and agricultural equipment manufacturers; and

**FURTHER RESOLVED** that this Association supports and encourages the construction and agricultural equipment manufacturers to develop and implement a uniform ownership document, resistant to forgery and counterfeiting, and susceptible to transfer of ownership.

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# Auctioning Firearms? Treasury Department Outlines Requirements

In response to a letter from NAA Executive Director Harvey McCray, the United States Department of the Treasury, Bureau of Alcohol, Tobacco, and Firearms has clarified licensing requirements for auctioneers to sell firearms at auction. Reprinted below is the Bureau's statement on the auctioning of firearms.

**Under** the Gun Control Act of 1968, privately owned firearms may be sold by nonlicensed individuals to other nonlicensed individuals provided both the seller and buyer are residents of the same State. Also, a nonlicensed individual can sell privately held firearms to a licensed dealer who has his place of business in any State. Federal law does not require nonlicensees to maintain records of their sale or acquisition of firearms. However, in the event that a trace of a firearm involved in crime becomes necessary, it would be helpful to the trace for the nonlicensed seller to obtain and retain identifying information concerning the firearm and the buyer.

**Occasionally**, an auctioneer is merely acting as an agent for the actual owner of the property by finding a purchaser and arriving at a price. The owner consummates the sale and the auctioneer receives a commission for his services. If the property included a firearm, this transaction would normally be

treated as a sale between private individuals (the actual owner and the purchaser) under the Federal firearms laws, and only the restrictions discussed above would apply.

**However**, if an auctioneer purchases firearms for resale or takes firearms on consignment for sale in his auction business, he or she may need a firearms license to be in compliance with the Federal laws. The central question is whether the auctioneer is "engaged in the business" as a dealer in firearms as provided by the Gun Control Act. The term "engaged in the business" with respect to firearms is not defined by statute and is not susceptible to a rigid definition.

**The necessity** for a license is determined on a case-by-case basis, taking into consideration all pertinent facts. The courts recognize the need to review each case or sale in light of all the circumstances and that these circumstances range from an isolated sale to a continuous pattern of sale. For example, if an auctioneer infrequently auctions off a firearm which was part of the property of an estate that contained a variety of personal property, he would not be considered to be engaging in the business of dealing in firearms. On the other hand, if an auctioneer held a weekly or monthly auction of such property, his conduct would probably constitute engaging in the business and he would require a Federal firearms license.

**Since each** determination of whether a person is engaging in the business as a dealer must take into account a wide variety of factors, an auctioneer who has a question concerning his need for a license



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(Photo taken Nov. 1978)

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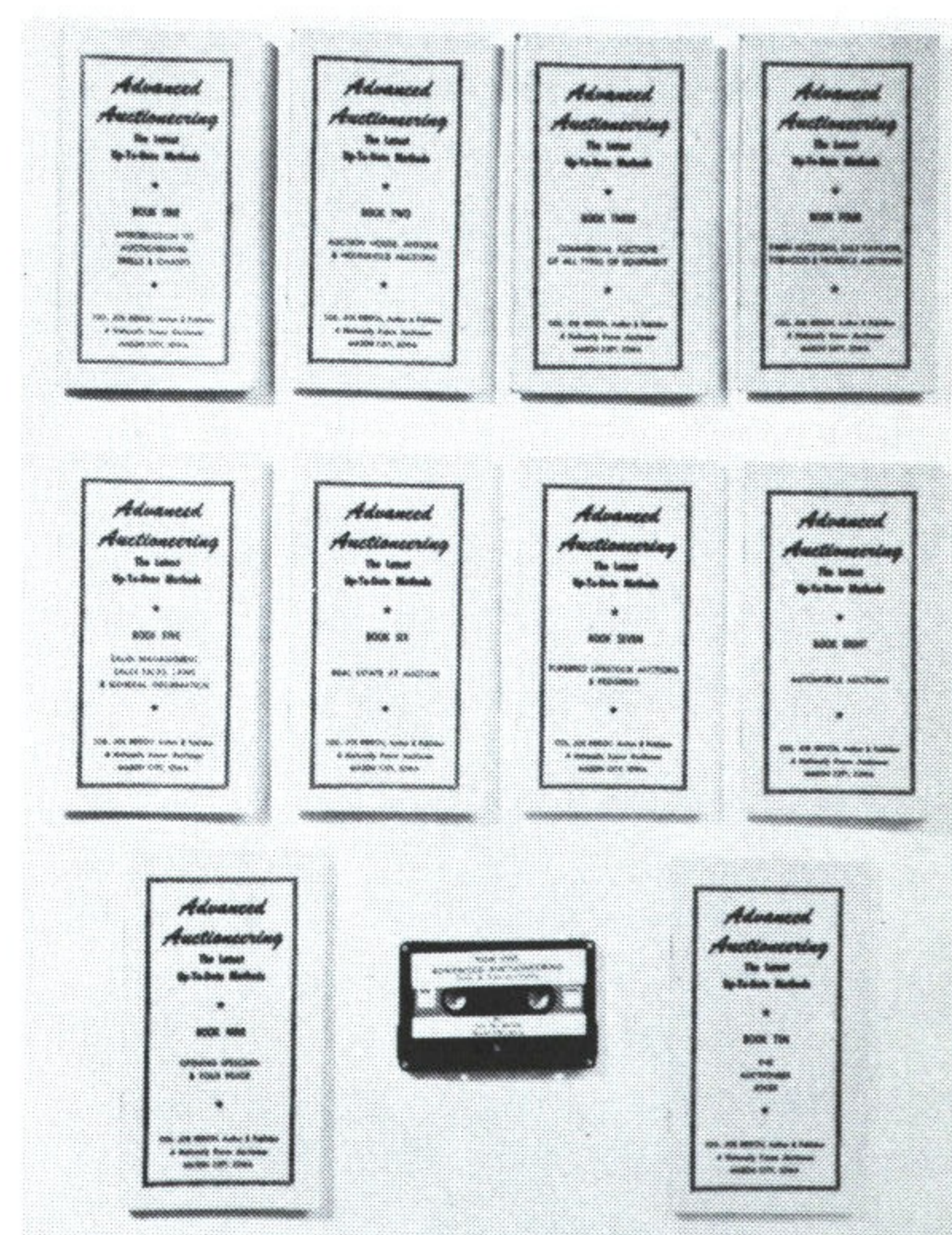
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to deal in firearms should contact the nearest office of the Bureau of Alcohol, Tobacco and Firearms. That office is in the best position to review the particular situation and advise him whether a Federal firearms license is necessary.

**It should be** noted that Federal firearms dealer's license is issued to a particular premises, and all sales concerning that license must be consummated at that location. However, the licensee may solicit purchasers for the firearms by auctioning them off at an unlicensed location. Therefore, if the auctioneer is determined to need a Federal firearms license, he should have a permanent location where the sale is consummated and from which the firearm is delivered. Also, the records of the licensed auctioneer would be kept at the licensed location.

**The Bureau** of Alcohol, Tobacco and Firearms hopes that the above information is of some assistance to NAA auctioneers. If you have any further questions in this regard, please feel free to contact:

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## Avoiding Excessive Stress

**By G. Kent Stewart**  
NAA member and school administration  
professor at Kansas State University, Manhattan

**It's a fact! Excessive stress can wreck your health and spoil your business.**

American business people are suffering the ravages of too much personal stress. Stress is wrecking marriages, weakening families, and playing havoc with otherwise outstanding business careers. Auctioneers are by no means exceptions — in fact, many auctioneers suffer stress to the point of being on collision courses with disaster. Excessive stress is an incidious threat to good health, well-being, personal happiness, and continuing success. Unfortunately, as a professional group auctioneers operate under severe tension and strain; not only on sale day but virtually all the time!

**What is Stress?** Stress is a friend. Stress is an enemy. Without stress there can be no achievement. Yet, too much of it can trigger serious illness or crippling disability — perhaps even premature death through heart attack or stroke. Stress is the pressure necessary to undertake and accomplish almost any worthwhile activity. It is necessary to life itself. Yet, just as surely as stress is the fuel of life, it can also be a destroyer of life.

Excessive stress is the result of too much strain, tension, and pressure. Stress, the **enemy** is:

- Worry about income.
- Living in the wrong neighborhood.
- Being married to the wrong person.
- Concern about booking the next sale.
- Fear of becoming disabled.
- Too much activity to do consistently good work.
- Too little time for effective relaxation.
- Simply trying to cope with the demands of life itself.

Stress, the **friend** is the motivation necessary to "get the job done," for ourselves and to the satisfaction of our clients.

The real question is how do we strike a balance, and how do we know when we are laboring at a dangerously high stress level?

**How Does Stress Impact On Health?** Too much stress eventually impacts adversely on our health — physical and mental. It shows up as rapid heart beat, high blood pressure, excessive perspiration, trembling hands, light-headedness, indigestion, dry mouth, uneasy stomach, back and neck pain, uneven breathing, speech problems, short temper and nervousness.

Excessive stress is usually the triggering mechanism which sets off a chain of events leading to physical and mental breakdown. This is why it is so important to receive medical checkups regularly. Only a physician can determine whether our aches, pains, and other physical symptoms are caused by actual disease or by stress. And even for physicians, this can be a real challenge.

When we are stressed, a series of physical changes takes place within the body. At the moment



## — A Memorandum To Auctioneers

of stress or upset, an internal alarm sounds. It is an alarm over which we have little control. The brain causes the muscles to tense and extra blood to flow to major organs. Adrenalin increases and we are prepared for fight or flight.

But in our modern society we cannot engage in open combat, nor can we gracefully flee from an unpleasant situation. However, our unconscious nervous system is not aware of this. As we enter stress situations time after time, the body systems eventually break down and we become prime candidates for various debilitating illnesses — high blood pressure, diabetes, stomach ulcers, heart attack, backache, arthritis, migraine headache, neck pain, skin and scalp disease, kidney malfunction, even personality and behavior changes.

**The Major Stressers.** In learning to manage oneself so as to avoid excessive stress it is important to understand the basic stress categories. There are six broad areas from which stress is produced. These are termed the major stressers, and are listed below:

1. **Boredom.** Successful auctioneers never suffer stress induced by boredom, except perhaps in the early stages of adjusting to retirement, a topic beyond the scope of this discussion. For the active auctioneer, boredom is simply not a problem.
2. **Performance.** Performance is a serious problem. As one local auctioneer observed, "an

auctioneer is really no better than his last sale". Auctioneers are constantly under the stress and tension of an unyielding public demand for outstanding performance. Not only must they perform on sale day, but they must be an exemplary member of the community. Yet, to function in a posture of high performance at all times generates considerable stress, strain, and tension.

3. **Threat.** Again, this is an area of important concern to auctioneers. Much of the threat we operate under is actually non-existent. We believe we are threatened by the competition; not really, if we are doing our best. The weather on sale day is a threat; except there is nothing we can do to control weather. Some auctioneers feel threatened by the crowd; again, not really true because the crowd is attending the sale to buy, and for some, even to be entertained. Finally, some auctioneers are threatened by their clients. Good understandings between auctioneer and client leave little opportunity for threatening behavior on the part of either.
4. **Frustration.** Other than the stress produced to perform at a high level at all times, the stress of frustration is our greatest enemy. We become so easily frustrated over a variety of problems that dangerous stress is often experienced. To deal with the problem, one



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must first identify the sources of frustration. Once these are identified, they can be dealt with individually.

For instance, booking too many sales can become a problem unless one plans to be an auction broker. The frustration of too many sales is simply that of doing too much to do it consistently well. The frustration associated with undertaking too much work leads to poor performance, and the threat of losing respect within the community and the profession. At this point, the level of stress being experienced may lead to mental or physical problems. To correct the problem is to learn just how much work can be handled successfully, then route the rest toward associates or professional friends.

5. **Health.** Probably the greatest worry facing any auctioneer is the concern over developing a health problem, especially a voice problem. However, the strain of worrying about maintaining good physical and mental health can be the very thing which brings on a health problem. The better alternative is to have a thorough health check-up annually. This should include an examination of the throat by a throat specialist. The vast majority of all health problems can be corrected if they are diagnosed and treated early.

Serious stress over health problems is experienced when they are discovered too late, or after some health accident has occurred such as a stroke or coronary. Through regular medical check-ups and attention to the "rules-of-life", such calamities can usually be avoided until long after retirement from active practice.

6. **Bereavement.** Most people think of bereavement as the loss of a loved one through death. Actually, it is much broader and includes any major loss of important possessions or associations. An example would be an auction consignment facility being destroyed by fire. The shock of such a loss is a tremendous stress producer which could trigger a major health problem.

**How Much Stress Is Too Much?** The answer to this question varies with each individual. Some people have a stronger mental and physical constitution than others and can handle more stressful situations. Training, experience, and degree of sensitivity to life's events determine in large measure how much stress can be withstood. There are, however, three additional determinants. First, is the number of stressors which are pressing one at a given time; secondly, is the intensity of the stressor(s); and thirdly, is the duration of exposure to stress situations.

To answer the question of "how much stress" varies with these three determinants and with the person involved in the stress situation. The key point is to be aware of the stressors and the stress situations in which one is involved, and to keep these in check — that is, within reasonable limits.

**Identifying and Coping With Stress.** To handle stress situations successfully, one must learn to become aware of stress signals produced by the body

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and the mind. Some of the more common signals are listed below:

1. Fatigue or tiredness even after a night of sleep
2. Excited, uneven speech and mispronouncing or slurring words
3. Excessive sweating
4. Gritting the teeth during sleep
5. Headache
6. Indigestion
7. General aches and pains
8. Rapid breathing and/or rapid heartbeat
9. Pain in the neck and lower back
10. Trembling and feeling of giddiness
11. Poor appetite
12. Increase in smoking and/or drinking
13. Inability to concentrate
14. Elevated blood pressure
15. Poor sleep and frustrating dreams
16. Quick temper
17. Nervousness and feeling of being keyed-up
18. General feelings of restlessness and dissatisfaction.

As an auctioneer develops skill in identifying these and similar stress symptoms, he or she can then devise ways to cope with the problem. There are a number of ways, and various people have their favorite methods. Here is a list of several recognized techniques which have been endorsed by physicians and psychologists as effective ways to help control excessive stress.

1. Engage in regular physical exercise.
2. Think positive thoughts about things and people.
3. Accept the fact that no auctioneer is perfect.
4. Realize that you cannot book all the sales all the time.
5. Find someone (spouse, friend, or associate) with whom you can confide.
6. Obtain regular and adequate rest.
7. Reduce the pressure you place on yourself by taking some time each day to relax.
8. Help others regularly by doing something for them which they cannot do for themselves.
9. Before going to bed at night plan the next day's activities and jot these down on a to do list.
10. Engage regularly in a relaxing hobby.

In helping keep stress levels in balance, it is important to decide what is worthy of pursuit and, in so doing, take control of your activities and your life. Become acquainted with yourself and your station in life.

Remember, to be a success in life or in the auction business, you do not have to win all the time — just most of the time. And finally, in finding your niche in life and learning to control the stresses of daily living, the business you save and the life you save may certainly be your own.



## "Just Like Grandma Used To Have"



**Martin E. Higgenbotham**  
NAA Director

How many times have you as an auctioneer heard that phrase? Everyone seems to have an article just like grandma used to have and if grandma had it, it is 100 years old; and if great grandma had it, it is 200 years old; and if great-great grandma had it, it is 300 years old. I find that is how a lot of people describe the age of their antiques to me as we are writing up a sale. It really doesn't matter that it is only a piece of carnival glass that wasn't even made until the 1930s; it is still described as an heirloom passed down to them from their great-great grandmother!

Oddly enough but sadly, I see that a lot of these items are carried over into the advertising of a lot of antique sales and advertised as "antiques" when it is totally obvious that they are not antiques and never could have been. Quite frankly it is not advantageous to either the auctioneer and/or his client from a monetary standpoint for items to be advertised as antiques when actually they are collectibles and could be properly termed and described as such. There would be no monetary loss at all from an accurate and correct description of those items, simply because a knowledgeable buyer knows the age and historical background of the maker and manufacturer and will bid accordingly.

It has been my attitude over the years that it is not necessary to exaggerate the age or condition of an antique in order to get its true value, neither in advertising the auction nor in making descriptions from the auction block.

There are, however, a number of things that an auctioneer cannot be certain of and must rely on the owner's description, knowledge, and expertise. That has to do with the providence of an antique and whether or not this may have been owned 50 years ago by a prominent citizen or have other historical value. It has been my experience that very few of these providences can be totally authenticated. In a lot of cases, neither could they be denied. Consequently, the auctioneer is in a position that, in order to obtain the fair market value for an item, he has to describe the providence of a piece in accordance with the known facts; and in most cases, it goes back to the providence given to him by the owner.

I think it would behoove all of us when selling

antiques to describe the age, condition and providence of an antique to the best of our ability, and at all times to use the utmost discretion in our descriptions. By all means attempt to find out the real facts before we put them in a brochure or make unfounded representations from the block.

The other area of critical concern in the antique field is that of selling reproductions as authentic antiques. The only way you can avoid this as an auctioneer is to educate yourself as thoroughly and completely as possible in what is being reproduced, who is reproducing it, the value of the reproductions, and the manner in which you can tell them from the original. Last, but not least, do not get suckered in by an owner who describes the reproduction to you as an original.

As I have said many times before, I think one of the biggest things that separates a "fine" antique auctioneer from an antique auctioneer is credibility. The items I have outlined above are just a few of the things that, in my opinion, will distinguish you, and add credibility to your auction service.

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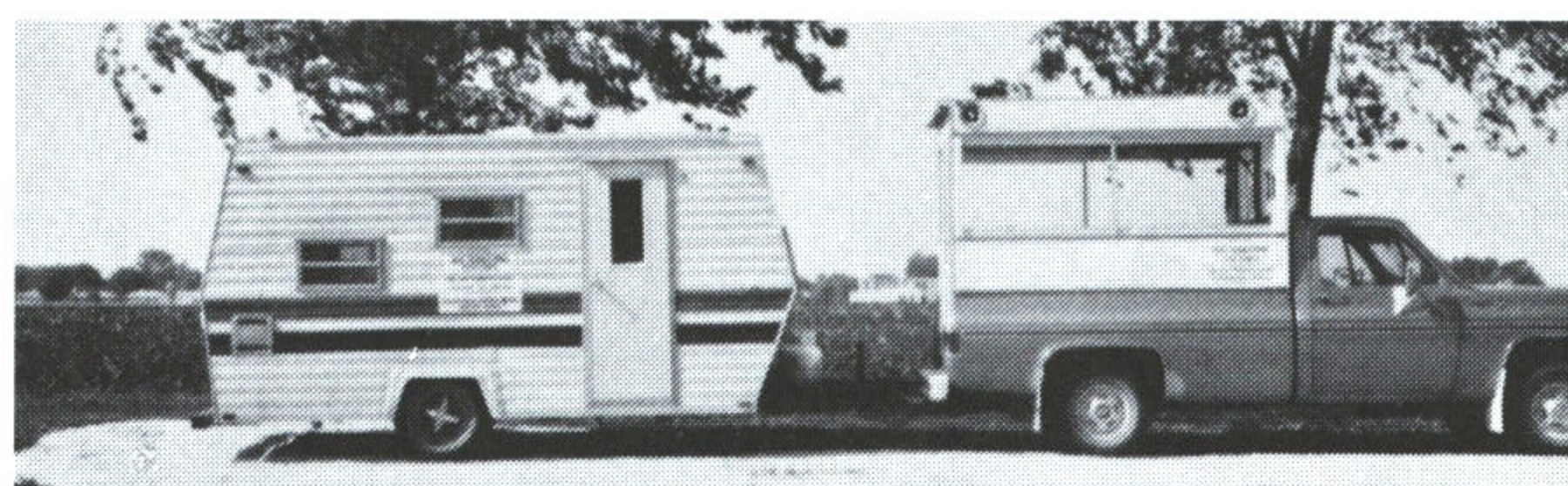
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# The Auctioneer vs. Bad Money

**Like the grocer, the banker, and the gas station owner, an auctioneer is vulnerable to any and all bad money schemes. In this ready-to-file insert, THE AUCTIONEER takes a look at bad checks, bad credit, and what to do about it.**

Just as the United States has its gross national product, the fraudulent payment game has its production, and it's frightening. Last year, the bad checks total alone came to 3.5 BILLION dollars; since April of this year, the incidence of bad checks has risen 100% each month. With an average of three checkbooks per family, and 80% of the purchases in America handled by check, the average bad check is up to \$48.00;

five years ago it was \$30.00. Keep in mind, however, that the above data is only on the facts on fraudulent personal checks. The above figures do not reflect credit card fraud, traveler's check schemes, phony cashiers checks, false bank letters, bogus accounts, and more.

Like the grocer, the banker, and the gas station owner, an auctioneer's security measures might be his or her best protection against getting stung in the bad money game. Protection, however, must be supported with information, how-to ideas that work, and finally, an auctioneer forum to discuss the bad money problem. It is for these reasons that this AUCTIONEER article will discuss letters of credit, checking, and other forms of money in terms of how the auctioneer can prevent a loss.

mechanism; or it can be what the bank calls a "commercial letter of credit" where the bank actually anticipates that the credit will be used to pay for the goods or services. In either case the bank seeks to stand behind a customer that's good for the money.

A bank is saying in a letter of credit that the customer is credit worthy for a specific amount of money, over the time period that the customer is requesting. If for some reason the credit analysis shows insufficient credit backup, then the bank will look to collateralize the credit with cash, or a certificate of deposit, a piece of property or equipment, or other kinds of security that the bank could verify. Personal guarantees are also accepted by a principal stockholder in the company or the owner of the company.

## Letters of Credit: A Bank Guarantees Its Customer

A buyer walked to the cashier and presented an appropriate looking letter of credit from a Midwest bank: signed by an assistant vice president, on bank letterhead, terms of the agreement clearly stated and easily complied with, the letter itself only three days old. The auctioneer accepted the letter and gave the buyer the merchandise, transaction completed. As a matter of fact, a truck dealer down the road participated in a similar transaction with the same buyer for a used car.

When it came time to collect, the auctioneer discovered that the letter of credit was a fake, and the truck dealer was also stuck with a bogus cashiers check. With letters of credit, fraud doesn't

happen very often, but it does happen, and the businessman is stuck. For now, take a look at what the bank considers important when it issues credit, take a look at how you can be hit with bad credit, and finally what you can do about it.

### . . . From The Bank's Point of View

When a bank issues credit, it's basically substituting its credit for that of its customer. The kind of credit investigation that a bank performs for a letter of credit is very similar to an investigation the bank performs when loaning money for any reason. The bank is really determining whether or not it would loan its customer that same amount of money represented by the letter. The letter of credit can either be a standby letter of credit whereby the credit is not expected to be the payment

A bank's letter of credit investigation of its customer examines: financial statements, management personnel, history of stability, track record in the marketplace, and other influential factors. After all, the bank is out to protect itself, just like the businessman. A bank is going to guarantee payment and that guarantee is irrevocable as long as the payment is within the validity date of the credit. Remember, however, that the bank is guaranteeing payment, not performance. In other words, the check could still be late.

Other forms of credit? Compared to a letter of credit, a "line of credit" is a bank's commitment to a specific company or customer that the bank will loan money up to a certain amount. A letter of credit is something the bank extends on behalf of a third party — the auctioneer for example — a line of credit is between the bank and its customer. Yes, it is possible for a buyer to get a "letter of credit" which is backed up by his



"line of credit" at the same bank.

For the most part, a letter of credit can be relied upon as money in the bank; at least payment guaranteed by the bank. If fraudulent use of the letter of credit is to occur, the letter ITSELF is fake and the buyer never subject to the in-depth investigation that a bank performs when issuing any credit. When will the auctioneer run into trouble? A con artist will try to convince you that his bank's "letter of introduction" is indeed a letter of credit; a con artist will hand you something that LOOKS valid enough, but is not.

## The Bad Credit Schemes

Sad to say, almost anybody can get their hands on official bank letterhead stationery. Also letters of credit are common documents with the banking industry. They're readily available, and it's easy to copy the wording of a real letter of credit. If there is anything that might tip you off (a counterfeit letter has certain things to look for, more about that in the next section), it could be in the content of the letter. A valid letter of credit is a statement of payment for a certain amount, within a certain time period. If there are a number of conditions written in, loose entanglements, complex conditions, untraceable warranties, and the like, something is wrong. The auctioneer should be satisfied with the conditions of the letter, and if you can't meet the conditions, question the letter.

However, if a scheme is taking place, its likelihood might be the bank letter of introduction that is by no means a bank letter of credit.

A bank letter of introduction or a bank credit reference is a means of communication between the bank and a third party, to introduce that bank customer as a "valued" customer of the bank. The letter can say all manner of positive factors regarding the customer's banking relations with his home bank: number of years as a customer, minimum account balance regularly maintained, deposit history, personal references, etc. But a bank letter of introduction is not a commitment to pay as stated in a bank letter of credit.

A bank letter of introduction is not saying that the bank will stand behind its customer up to a specified amount during a specified period of time. A letter of introduction may give the auctioneer a warm and secure feeling — like an electric blanket — but that security is false if the auctioneer expects to be paid.

And, just as a letter of credit can be falsified, a letter of introduction can be a fake on stolen stationery, or a letter from a bank that doesn't exist. Whether the letter of introduction is valid or not, the auctioneer and staff should be especially aware of the buyer who is trying to represent the letter of introduction as a letter of credit with money behind it. Stated plainly, the letter of credit represents money that the bank says it will pay; a letter of introduction represents a person that the bank considers a good customer.

Whatever the scheme, the auctioneer, and the auction staff can look for possible indicators that the credit is bad, and the buyer isn't good for the purchase.

## Protecting Yourself Against Bad Credit

Because the bank will make a credit investigation of its customers before it issues letters of credit, lines of credit, and loans in general, the occurrence of such schemes is a very small percentage of the bad credit activity. It simply takes too much time for a crook to build phony references and bogus accounts. For the professional con artist, a forged letter of credit might be the easiest means to falsely buy merchandise at auction.

Fortunately professional forgers do make mistakes, sometimes stupid little mistakes. When you examine a letter of credit begin with the basics before you start to consider the content.

- \* Make sure the phone number on the letterhead has an area code . . . and is it the right area code?

- \* Is there a similarity between the ink on the letter of credit signature and the buyer's signature . . . even a similarity between the two signatures? (Bank vice presi-

dents and loan officers will often have a fine writing instrument that is quite different in appearance from a ballpoint pen or a felt tip.)

- \* Is the bank stationery of the quality and appearance that should be indicative of a genuine banking institution?

- \* Is the typing free of mistakes . . . the arithmetic correct . . . the zip code correct in the address?

After you quickly check the appearance of any bank communication, with a letter of credit pay particular attention to the content of the bank's commitment to stand behind its customer.

- \* If there are any entanglements, warranties on equipment, any underlying references to purchases contracts or conditional sales contracts, ANYTHING that the auctioneer feels he should not be forced to comply with, question the validity of the letter. (Yes, there are special sales where any one of the above might be called for, but basically there should be no complexities; the auctioneer simply presents the draft to the bank and is wired the money.)

- \* A bank letter of introduction should NEVER be considered as a letter of credit which clearly states that a certain amount of money is credited for a specific period of time, with a commitment to pay by the bank.

- \* Verify a letter of credit from a foreign bank, the professional con artist is relying on the probability that you will *not* check its validity.

A phone call to your own bank will verify the foreign credit according to information that banks use to validate international letters of credit — an international authentication code, authorized signature list of foreign bank officers, history of bank performance, etc.

Of all the verifying, checking and security procedures against bad credit, which is the best? Without hesitation, *call the bank*.

With a letter of credit that you are questioning, call the buyer's bank and verify: that the undersigned bank officer issued the letter of credit for the amount and time specified. By the end of the year, you might have a few hundred dollars in phone calls, but you will have protected many times that amount in money and sales.



Is a verification phone call effective in protecting the auctioneer from accepting bad credit? Definitely, yes.

A midwestern auctioneer was faced with a letter of credit from an east coast bank. Instead of calling the bank in the letter, the auctioneer called his own bank to verify the credit. The auctioneer's bank discovered that the crediting bank was owned by an offshore banking syndicate in the Bahamas, and that the bank in question was unusually small. The home bank felt there were indications that neither payment nor performance could be relied upon in the buyer's letter of credit. The auctioneer did not accept the letter, and feels he avoided a loss.

## Bad Checks: Everybody Loses

Whether its the professional con artist or the local bank customer who chronically writes insufficient fund checks, everyone suffers — the business that can't collect, the bank that can't process the check, the county attorney who can't collect either. Furthermore, the insufficient funds check writer can be cancelled by a bank on one day, then sign up at another bank the following day. Unfortunately, it's often just that simple to continue writing bad checks. Keeping in mind that the auctioneer is part of a chain of agencies affected by bad checks, consider the bank's point of view and the attorney's problems before you reconsider your own security measures.

### . . . They Cost the Bank Time and Money

Whatever the charge that banks in your area levy for Insufficient Fund (IF) checks, that charge most likely covers only the handling time and attention that a bad check receives. For example, it might cost a bank .45¢ to process a check. Once the high speed equipment kicks out a bad check, that item receives costly attention which increases the handling cost

## Lambright On Money

Discussing the bad money problem, past president Harvey Lambright had these observations about the auctioneer protecting the sale.

**Letters of Credit:** The letter of credit should have the name of the bank listed, signed by an officer of that bank, stating that the buyer is qualified to purchase, and the amount that he's qualified to purchase. If a letter of credit is over two or three days old? I think that you might tread very cautiously with that. I don't think I'd like to have a letter of credit that's ten or 15 days old because the buyer may have had good credit at that time or maybe had money in the bank but he might have spent all that money at an auction yesterday so I'd want a pretty up to date letter. This is one of the things that some auctioneers neglect to look at; they think well sure he's got money in the bank and they gave him a letter of credit. The bankers will give a letter of credit, as long as you've got the money in the bank, but you've got to look at that date and also make sure that the buyer has not redone the date. There are some people who will ink it out and put in a different date. If you're in a location where you can, call that bank and see if that letter is authentic.

**Not getting taken:** The first thing that I would probably recognize would be if a man is bidding more than I feel the item is worth and if he does it repeatedly. Maybe one item no problem, but if he repeatedly is paying a better price and is starting it quickly. If you ask \$40 for an item that's worth only \$40 and his hand comes right up — you see he can pay any price for an item as long as he doesn't expect to pay for it — watch that and watch how many items he's buying. If he's buying a lot of items, be cautious. Along with this, you should be tuned in with your clerk and cashier at all times so they know if a buyer is bidding on and making an unusually large number of purchases.

**Bad checks:** Well, I wish I could have a good solid answer. But if you're leary of a buyer, call the bank. Of course, if you can't, call the local police department if he's buying a large amount and he's writing you a check. Call the police department and ask if they know this fellow. They will help you if you tell them what you do. If you can't call the police department, ask the buyer for a credit recommendation that the buyer could give you that you really could call. Some business place or somebody that could recognize him, even the gas station where the buyer gets gas. Don't neglect to call the reference and check it out because the few minutes you spend, or somebody you hire to do it, might be very cheap compared to what you pay on this check later. Even if you've got to get in the car and go down the road to a pay phone and call, you better spend an extra 15 or 20 minutes then, as to spend that many days later on trying to collect, and then still not collect the amount.

Other things to consider? Never take a pre-dated check, never take a third party check, not even payroll checks.

**Credit cards:** Check the dates on the credit cards. Make sure those credit cards have not expired. Secondly, turn them over and make sure that the people have signed it and compare that signature with the signature on the driver's license. Make sure the name is exactly the same in all respects.

Never take a third party credit card, one that doesn't belong to the buyer who's trying to use it.

**Checks and the Seller:** I think it's important that when you write a contract with a seller that you write in the contract "Cash or Personal Check". And if the seller says "Hey, I don't want personal checks," then you better make sure you don't take any personal checks unless the seller okays them.



of the IF check by *ten times* the original amount.

What is the banking industry doing about it? They counsel their bad check customers, they require service charges, they cancel bad accounts, they maintain hot lines and documentation services to keep informed about professional bad check writers. Still, the bank problems continue — along with yours — because in most towns, it is much too easy to open an account at another bank.

The IF check problem, however, concerns the entire community when the IF checks are turned into the County Attorney.

A check has bounced and has been returned to the business for collection. In many communities across the nation, the business, in turn, submits the check along with a small filing fee to the County Attorney's office for them to collect the amount. As soon as the County Attorney receives the check, he notifies the individual (probably by letter) at their last known address. The individual is given a time period to respond.

The main purpose of this legal procedure is, of course, to get the individual to make the check good, and certainly the above procedure is not the same throughout the nation. But the County Attorney's office is too often put in the role of a collection agency, and that costs the taxpayers money.

If the IF offender does not respond to the first letter, a second letter is sent. Too often such letters are ignored and the bad check writer is never brought up to face a criminal complaint.

Is there any one occupation or type of person who is most likely to write a bad check? No, a bad check writer can be anyone because financial difficulty creates the problem, not the occupation or social status. One national source contacted by THE AUCTIONEER, however, provided a profile of America's most common bad check writer — a 23 to 28 year old woman who has been previously married.

Whatever the incidence of bad checks by the average person on the street, the auctioneer is still vulnerable to the professional con artist who arrived in town last week, opened an account at the

bank and will participate in the weekend auction with pleasure.

## **The Bad Check Schemes**

Granted, the professional con artist is sharp, and can find his (or her) way around almost any security procedures. On the other hand, the professional bad check writer can be prepared for, and dealt with, to prevent a loss.

The current professional, the one the police are encountering the most, is still the guy who comes into town for a week to ten days. He opens a checking account under a phony name or phony business, using a small deposit or paying the minimum amount required by the bank. He'll then give an address where he can receive his printed checks by mail, and wait the three or four days, whatever it takes, for the checks to arrive. Of course, he'll order 300 to 500 checks.

Throwing away the first 250 to 300 checks, the professional bad check writer will only use about 25 checks out of the entire batch; and start writing checks with a high number in the sequence #375 for example. The professional con artist will also obtain all the necessary ID: a new driver's license for that state (complete with picture and phony date of birth, but close to his own age); a social security card or medical card; recent credit cards or bank cards, etc. The professional will waste that original bank deposit, and begin writing checks as soon as he has enough phony ID to convince the unprepared businessman.

On a Thursday or a Friday, the bad check artist will go to various businesses, your auction included, with all kinds of ID to back up the checks. Also, remember that many banks cannot be called on the weekend to verify a checking account balance, therefore giving the con artist an advantage. By the time Monday arrives, the professional bad check writer has left town, with hundreds of dollars in stolen goods and services, hundreds of dollars drawn from his phony account, and one or more auctioneers who have to make up a loss.

As if the personal bad check game isn't bad enough, one banking source contacted by THE AUCTIONEER reported that the

newest scam is the phony cashiers check. With so many people thinking that a cashiers check was better than cash, the bad check artists are devising ways to procure a cashiers check with bad money or false deposits. Furthermore, since so many auctioneers are handling sales farther away from their own base of operations, it is only a matter of time before any particular bad check scheme on either coast reaches the Midlands.

What is the bank's role in preventing bad checks? From the bank's standpoint, it has nothing but the funds of the customer. The bank either pays or returns, and that's the extent of its responsibility. What is the law's responsibility? Catch the thief if it can, collect on the bad check if possible. What is your responsibility? Protect yourself and your assets with information and security procedures that will make the bad check writer stop and reconsider.

## **Protecting Yourself Against Bad Checks**

As if there isn't enough for you and your auction staff to do at a sale, effective security demands that you take that extra thirty seconds and examine a buyer's forms of identification. What you're actually doing is holding your own credit investigation while being polite and courteous at the same time. Let us say you have asked for two forms of ID, the primary form being a driver's license.

When approving a buyer's check with a driver's license, examine the license by using the following procedure.

1. Is the photo on the license the same as the person buying the merchandise . . . if no photo, is the physical description the same (color of eyes without sunglasses; hair, general body weight)?

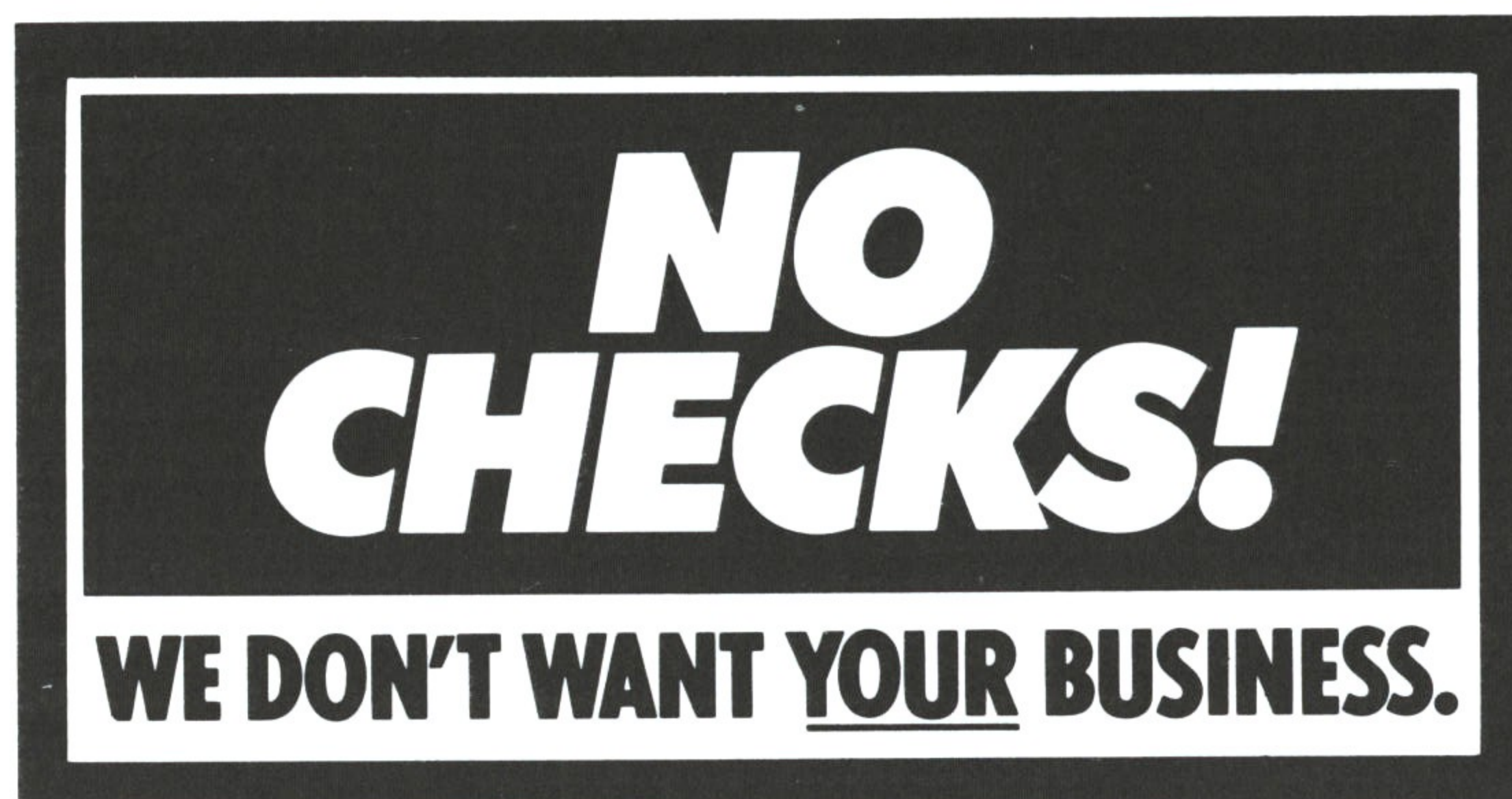
2. Is the signature on the license and the signature on the check the same . . . spelled the same . . . look the same?

3. Is the address on the check the same as the address on the license . . . same state, same town . . . you would be very cautious of a buyer, for example, with a New York check and an Arizona driver's license.



# The wrong way.

Put this sticker on your cash register and your bad check problem will go away. Along with a lot of customers.



**SIGNS OF THE TIMES.** The above panel from a Telecheck brochure caught our eye, since any business that refuses checks will be turning away some customers, and at least postponing purchases by others. Telecheck is a national electronic check approval company that charges its members a fee for its services. As you can see, Telecheck's policy of "your check is welcome . . ." is based only on proper ID and a properly printed check. Posting your checking requirements does have some affect on preventing insufficient checks. If a buyer doesn't have the required ID's, the buyer doesn't write a check.

4. Notice the driver's license issue date. Be careful of the issue date if: it was very recent, like within the last two weeks; if the driver's license does not match the state of the car license plate; if the person is obviously an adult and should not require a "new" license; if, as in some states, you're only required to renew your license every four years on your birthday, the renewal date and the birth date do no coincide.

5. Notice the expiration date . . . 63% of the *forged* checks last year were cashed with an expired driver's license. If the license has expired, be especially curious as to the acceptability of other ID's and the check.

Use the same caution with other forms of ID that you use with a driver's license.

1. Preferably you would like to see a major credit card as an ad-

ditional form of ID — American Express, Diner's Club, Carte Blanche, Master Charge, BankAmericard, VISA.

2. Examine the signature . . . is it the same as on the check, looks the same, spelled the same?

3. Notice the expiration date on the card; if the card has expired, do not accept the card as a form of ID . . . and be cautious.

4. NEVER accept a social security card as a form of ID. The social security number, however, may be the principal element on other acceptable forms of ID — military identification or university student ID, for example.

Record all necessary ID numbers, then take a good look at the check.

1. All the printed information on the check must be complete and definitely printed, not typed or inked in: name, address, phone; bank address (United States bank); none of the bank account or computer code numbers appearing to be altered or unusual.

2. The signature is signed and spelled the same as the name printed in the upper left-hand corner of the check . . . the check sequence number in the upper right hand corner has not been altered or typed in . . . that sequence number is not a LOW sequence number — between 1 and 500, for example.

3. The number amount and the written amount of the check should coincide without error . . . of course, the handwriting above and the signature in the bottom right corner should be the same.

4. Be alerted to ANYTHING that does not appear to be what you would have on *your own* checks: bank printing that all looks the same, a high check sequence number, a signature that is spelled the same and handwriting that looks the same as on other forms of ID.

5. Lastly, and this may or may not be an indicator depending upon the record keeping habits of people at your auctions, the professional bad check writer will NOT keep the check register that comes with the printed checks. The professional will hand you a check without personally recording it, because the check is worthless in the first place.

The security measures that you

## YOUR PERSONAL CHECK IS WELCOME HERE...

- ✓ Please have one of the following current and valid ID's ready...  
Any Permanent State Drivers License  
American Express • Diners Club • Carte Blanche  
Master Charge • VISA
- ✓ The check must have your name imprinted by the bank.
- ✓ Your address and phone number must be written if not imprinted.

This friendly policy  
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and your auction staff utilize to guard against bad checks are only as good as the security effort you and your staff *consistently* demonstrate to the buying public. Yes, it's very much a process of investigating a buyer's integrity while you're being polite and courteous, but the professional con artist is "banking" on the possibility that you'll not be cautious. Also, the average person who writes bad checks will continue to write bad checks as long as auctioneers and other businesses accept the bad checks. By being inquisitive, by being cautious, by looking for the little mistakes that might signal a bad check, you're protecting yourself, your client, your other buyers, and certainly your reputation.

The ultimate bad check security? Perhaps, two forms of signed ID (driver's license and major credit card), make/year/license plate number of vehicle, and a local off-duty, uniformed policeman at the cashier's table.

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## Other Bad Money, What to Look For

Unfortunately the phony money schemes do not stop with bad checks and bad credit. Compiled from the banking and police sources contacted by THE AUCTIONEER, here's what to be aware of when accepting payment in any of the following forms.

**TRAVELERS CHEQUES.** Counterfeit or stolen, a travelers cheque is a ready means of cash and payment. Contact your local police for the details to look for in counterfeit cheques, but with a stolen book of travelers cheques, watch out for slight of hand.

The top half of a stolen travelers cheque has been signed by someone else, and the crook has spent hours trying to copy the signature. A con artist will sign ALL the checks, then act as though he is signing the first one in front of you. In the process of signing the travelers cheque, the con artist may drop the book (or do anything) to distract your attention, then bring the book back to the

table and remove the already signed cheque or cheques.

Safeguards against bad travelers cheques? First of all, the travelers cheque accounting procedure takes weeks before the bank gets the cheque back. The con artist is relying on your inattentiveness to falsely buy the merchandise or procure an amount of cash.

- \* Be very cautious of large denomination travelers cheques — \$50 and above. They're hard to cash, and the banks do not like to issue them for that same reason.

- \* If you do not actually SEE the buyer write his or her name and information on the travelers cheque, ask them to sign another cheque. Then, look at the handwriting, check the spelling, and be certain that you watch the entire cheque being filled out properly.

- \* Con artist or average person who can't read directions, be very suspicious if you see that all the travelers cheques in the book are filled out beforehand.

**COUNTERFEIT CHECKS.** Because it is so easy for a con artist to get checks from a legitimate bank, counterfeit checks may not be as popular in some areas as the real thing. Because there can be so many little mistakes in a counterfeit check — everything from crooked paper edges to typed-in sequence number — your best education is to visit your local police department and find out what details are prominent signals on a counterfeit personal check.

Another counterfeiting problem to be aware of is the phony government check or phony payroll check. Even though an auctioneer may have a solid rule of "no third party checks," a government check or payroll check from a large local firm may be very hard to pass up. Again, ask your police department for the details that will signal a forgery. Of course, you're completely safe if you stick to your rule of no third party checks altogether.

**CREDIT CARDS.** Calling for amount verification is your best defense, but that is certainly not always possible. Here are proven safeguards against stolen credit card fraud.

- \* Never accept an unsigned credit card.

- \* Credit cards recently stolen

out of the mail will be brand new, with an expiration date approximately one year from the issue date.

- \* Never accept a credit card from a person who is not the person whose signature is on the back of the card.

- \* The signature on the back of the card and the signature on a check or the credit card invoice must look the same and be spelled the same . . . no exceptions.

- \* Never accept a credit card that has expired.

- \* Whether it is \$10 or \$100, you have every right to call the bank to verify the amount.

- \* Ask the cardholder for his or her phone number and area code, then write them on the invoice.

**CASHIERS CHECKS/CERTIFIED CHECKS.** As mentioned earlier, the cashiers check can no longer be necessarily considered the guaranteed money that it is supposed to represent. If you're suspicious, your best bet is to call the bank and verify, just as a bank would do with your cashiers check if there were some question. After you read the following cashiers check scam, you'll see why the banks are being cautious.

Most bad cashiers checks are issued on uncollected funds, meaning that the crook passes so much bad paper through the bank at one time that the bank's records show a large amount of money in the account. The individual then obtains a cashier's check based on the bogus funds. He has suddenly converted his bogus checks into one good check.

Immediately leaving the area, the crook will go to another state and present the cashiers check to another bank, on the same day, and try to get it cashed. Ninety-nine times out of a hundred, a cashiers check is good for the money, but a bank will spend the time and little money to make a verifying phone call, and prevent a loss much greater than the phone cost.

If the cashiers check customer protests, "Well that check is good . . . you're calling about me and my bank? If that's the case, you can keep what I bought," chances are, the check was not good.

**Continued on Back Page**





## Bad Checks, and More — NAA Attorney Interviewed

**THE AUCTIONEER:** If the county attorney was not able to collect on the bad check, what are the legal avenues that the auctioneer might take?

**NAA ATTORNEY, THOMAS FITCHETT:** As well as generating the criminal liability, a bad check creates a civil liability. A check is in the form of a note, so the auctioneer can institute a private civil lawsuit against the individual for the balance due on the check.

**AUCTIONEER:** Balance plus legal fees, plus court costs, etc.?

**FITCHETT:** Attorneys fees would vary from state to state as to what type of case would allow recovery and what the amount would be.

**AUCTIONEER:** In dealing with collection agencies, what are the legal pitfalls that the auctioneer has to look at?

**FITCHETT:** As far as legal pitfalls, I think it's more practical pitfalls — knowing that the collection bureau will pursue the individuals, what is their track record, etc. If the auctioneer has run three collections to that agency previously and no results, then the auctioneer shouldn't go back to that collection agency. I think it's a super institution to use on this type of matter. Why do I think it's good? The lawyer in private practice is not going to have the tools to trace down bad check individuals. The auctioneer isn't going to have the time or know anything about the individuals to try and trace them. You need a collection

agency to try to find out where these people live, where they work, to use whatever sources they have to try to find them. That's probably the most difficult part of filing a suit on these bad checks is finding the person. Collection bureaus can supply that need. I am not aware of legal pitfalls, as such, that you would run into in transferring the account to a collection agency. When checks are turned over to a collection agency, there should be a contract so that the auctioneer knows specifically what his exposure is — court costs, or fees, whatever.

**AUCTIONEER:** In making a bad check complaint to another municipality — another town's county attorney, another city's police department — what are the auctioneer's considerations when dealing with such agencies?

**FITCHETT:** Call the county attorney's office in that particular county, find out who you're talking to on the phone, get the individual's name, tell them your problem and ask what procedures would be used to follow up on the bad check. What do you have to do to trigger activity out of the county attorney's office, what mechanism will there be for feedback about what is taking place, when should you check back with the county attorney's office to find out what the bad check status is? The thing that the auctioneer should not do is just put the check in an envelope, write a letter to the county attorney's office, and say here it is. A phone call first to find out what's going on. If the check must be mailed, keep a copy of it.

**AUCTIONEER:** Tom, what are the qualities, factors, characteristics, of a good working relationship between an auctioneer and his lawyer?

**FITCHETT:** Communication is essential. As with any other professional individual you don't call on the lawyer unless you have a problem. When you do have a prob-

lem, give your lawyer a complete set of facts so he knows exactly what his case is. Possibly the lawyer working with an auctioneer will not have that much exposure with the problems of auctioneering so the lawyer will need to be acquainted with the nature of the transaction, and need a little bit of background. Perhaps about auctioneering in general, it depends on the problem. One thing that auctioneers have to remember is that they are not the principal. If a seller has sold his property through an auction — perhaps a parcel of real estate — the contract is with the seller and the buyer. Should disputes arise, the seller and the buyer will be having their attorneys and counsel work on the problem as opposed to the auctioneer having his lawyer attempt to pursue it. When that happens, the auctioneer is inserting himself into a position of being more than an agent in the transaction. He's becoming a principal and that can be a bad thing if it goes too far.

**AUCTIONEER:** Availability, between an auctioneer and lawyer, is that an important item?

**FITCHETT:** Availability is a secondary characteristic to me. I think the auctioneer should have and attorney whose judgment he has faith in. Availability? You can have a heart specialist that is maybe 90 years old that's available all the time, and you can have the one that's 40 and you can't get to him unless you've got a month lead time. Your attorney must be available when needed or have other people in the office that are. If that doesn't work out, then the auctioneer is going to have to shift lawyers. But availability is not the primary concern, the primary concern is having a good lawyer that you can feel comfortable with. You must be able to have faith in your attorney's judgement, and confidence in the matters your attorney handles for you.



# Being Cautious, Preventing the Loss

Hopefully this AUCTIONEER article will not create an atmosphere of unnecessary "suspicion" in the auction industry, the byword is rather "caution". Like every other business that accepts a check, the "good ol' boy" attitude towards money security doesn't work at the supermarket and is certainly inviting a loss at an auction sale. Auctioneers, therefore, can only prepare themselves and their staff to prevent a bad money loss, preparation through information, plus effective, polite, courteous, "caution".

This AUCTIONEER article has presented specific measures to counteract bad credit and bad money schemes. In general, the auctioneer and the sale staff should be constantly informed of the current bad money situation.

\* Talk over the bad money problem with your banker . . . get a list of banks throughout the nation, especially the areas where you have had or will have an auction . . . decide with your banker the procedures you both will use to investigate any suspicious form of payment . . . have your banker regularly update you and your sale staff on the popular bad money schemes that are occurring, and in what areas of the country they're popular.

\* Talk to your police department . . . what ID procedures does it recommend . . . what to look for in forgeries . . . what schemes or problems are current . . . what parts of the country are bad money areas?

\* Selling in an area that you're unfamiliar with? Take the relatively short amount of time to call the local banks and explain that you're having an auction, and what problems can you expect, if any, with various forms of payment you might receive in that area. If one of those banks has had a problem with checks bouncing at area auctions, you need to know about it.

Selling in a large metro area? Call the largest four banks.

\* Also, if you're selling in a new area, call the local police department. Many agencies will

have a bad money detective whose only job is preventing bad money schemes. You need to be informed of the insufficient forms of payment that are popular in that area, and the police can help you prepare.

\* Have regular auction staff meetings to discuss and learn more effective payment security procedures. If bad checks are regularly getting through, the entire staff needs to be more conscientious, more "cautious".

\* In response to the bad money problem throughout the nation, the Board of Directors of the National Auctioneers passed a motion at their annual convention meeting in July, 1979 to develop an NAA hotline for fraudulent payment practices, bad checks in particular. The forth coming service will be provided to those NAA members who pay an additional yearly fee, with the "bad check hotline" being developed into sections — antiques, machinery, real estate etc.

By no means should the discussion of bad money in the auction business be concluded with this AUCTIONEER article. NAA members are encouraged to respond with successful security procedures, reports of fraudulent

schemes in their area, ANYTHING that will decrease the bad money losses in the auction industry.

One final note. In compiling information for this article, this writer encountered tough money security — requiring all buyers to make a cash deposit, and not allowing any buyer to exceed that amount until another cash deposit was made — and incredibly poor money security — buyer name and address written on a list, no ID required for checks. One source, however, reported a ridiculous event that happens only to the unprepared.

Even in this day and age, American businesses and banks are still accepting as payment a check that is signed "U. R. Stuck," the thief having presented notification that the bank or the business is indeed stuck for the amount of the check. Nobody really bothered to examine the signature, let alone "think" about what they were approving.

As laughable as the above true incident is, it points up the problem as well as the solution. With bad money accepted for payment, everybody loses; but bad money happens most often to those who refuse to adequately prepare themselves and their auction staff.

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## NOTES/ADDITIONAL INFORMATION



# Antiques At Auction — Where Do You Get The Supply For The Demand?



By **H. Layton Laws**  
NAA Director

One of the first questions we get asked at our auctions is "Where do you keep getting all of these antiques?"

Many years ago an old timer who was retiring from the auction and antique business told me that he had heard at the beginning of his career that antiques were running out and would be gone soon. That was forty years ago and today the market is

stronger than ever, just the prices have changed. Antiques are not running out, the supply not diminishing, but the competition is greater so you have to be more aware of where and how to obtain them.

By remaining active in your community and surrounding areas, you should know about any estates that must be settled, antique shops that are going to close permanently, persons retiring with antiques to dispose of, and owners deciding to turn investment antiques over for immediate cash. People in your community that can be very helpful in obtaining estates are attorneys, judges, CPA's, banks (Trust Department), moving and storage companies, friends and former customers. All of your leads will not necessarily come from people interested in antiques. Many of your antique auctions can be obtained through customers that attend your other types of auctions.

If you have a regularly scheduled antique auction at a permanent location and sometimes find consignment slack, it may be necessary to purchase antiques from various sources such as other auctions, antique shops and dealers, individuals, antique shows, flea markets, etc. to sustain your auction schedule. If you do not have a permanent location for auctions, you may have to combine several smaller collections to warrant holding an antique auction at a well chosen location.

You've had a reasonable amount of experience handling antiques? You might want to inquire about the possibility of importing antiques from abroad. This would expand your supply. However, this should only be done after careful consideration of all the

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facts surrounding importing.

The demand for antiques is great and it is not always easy finding them, but auctioning antiques is always interesting and continues to be a learning process. Remember, no-one ever really owns an antique — they are just the custodian for awhile, and therefore the antique may cross the auction block time and time again.

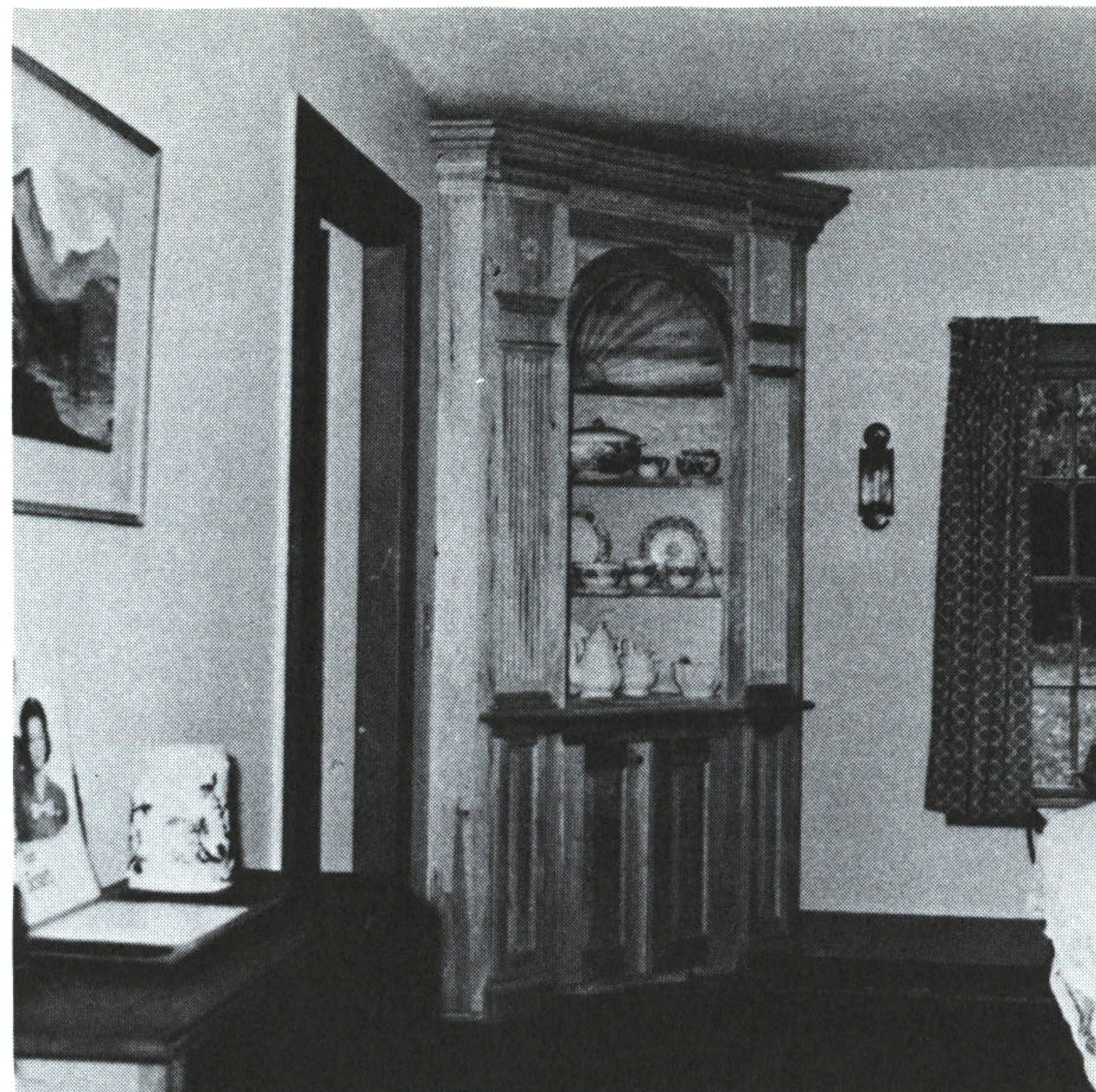
## Antiques and Americana

By George Michael, member NAA

### CORNER CUPBOARDS

The corner cupboard is a functional piece of furniture. Some are free standing and others are built into the walls as part of home construction. Though built in, many are removed when homes are torn down and re-erected elsewhere, hence the good market in such cupboards throughout the country. Usable furniture items always command a good market price, so money invested in a handsome old corner cupboard is wisely spent.

Perhaps the most desired corner cupboards are from Pennsylvania, notably the Philadelphia area. The cabinetmakers there in the 18th and early 19th centuries brought them to their greatest fruition in design. The one we picture has the shell interior which was so popular there. The design spread through the area as far South as Baltimore; some



New England cupboards will be found with this design but they are not common.

The most common wood used in New England was pine, as it was easily cut and carved. More desirable are the cherry and walnut cupboards which are found outside the northern New England area, notably in Pennsylvania. Early pieces will show work which is similar to that in early furniture — dovetailing, plus mortise and tenon joints. Door panels should be single plank and chamfered into the frames. The more carving the better, hence the



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reeded corner panels on the one pictured. The step molding is quite good as it is wide and decorated with dentil molding.

Early cupboards did not have doors. These appeared during the Federal period, late 18th and early 19th century. Formal homes had them built in, whereas the country home would have a free standing type. Some of the early ones were painted to match the room decor and it would be advisable to retain the old paint if possible. Most are refinished to a natural color which is acceptable, but most likely not original.

Some noted cabinet making families, like the Dunlaps who worked in New Hampshire between about 1740 and 1830, are known to have done interior finishing in homes and built in cabinets like these. It is quite valid to search out their makers, if possible, because some can be as valuable as the furniture they made.

#### LETTERS

**From Whittier, California** — Have acquired an old bellows made of light weight wood, leather fastened with many nails. Stamped on the wood is Joseph Breck and Sons, Boston, Mass. There is a metal container attached to the underside of it. Can you tell me about Joseph Breck, also how old it is and what it is?

**Answer** — Joseph Breck and Sons have been suppliers to gardeners for many years. A can of insect dusting powder would be screwed to the metal appendage beneath the bellows — by working the bellows, much as the modern pump duster, one could spray to kill insects on flowers and trees.

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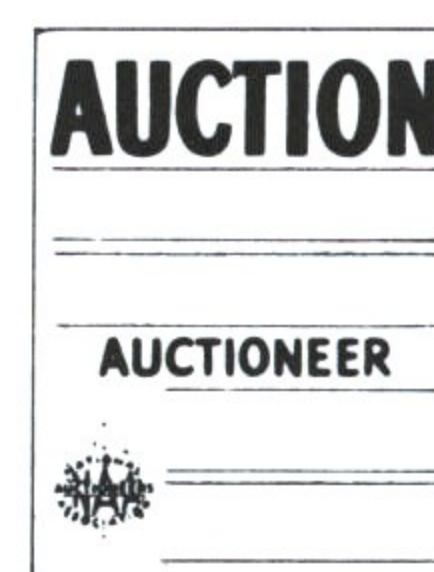
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"Common Sense in the Auction Business" is a booklet compilation of the "Common Sense" articles exactly as they appeared in THE AUCTIONEER magazine. The booklet is complete and includes articles whose material was not directly pertinent to "Let's Talk About Auctions".

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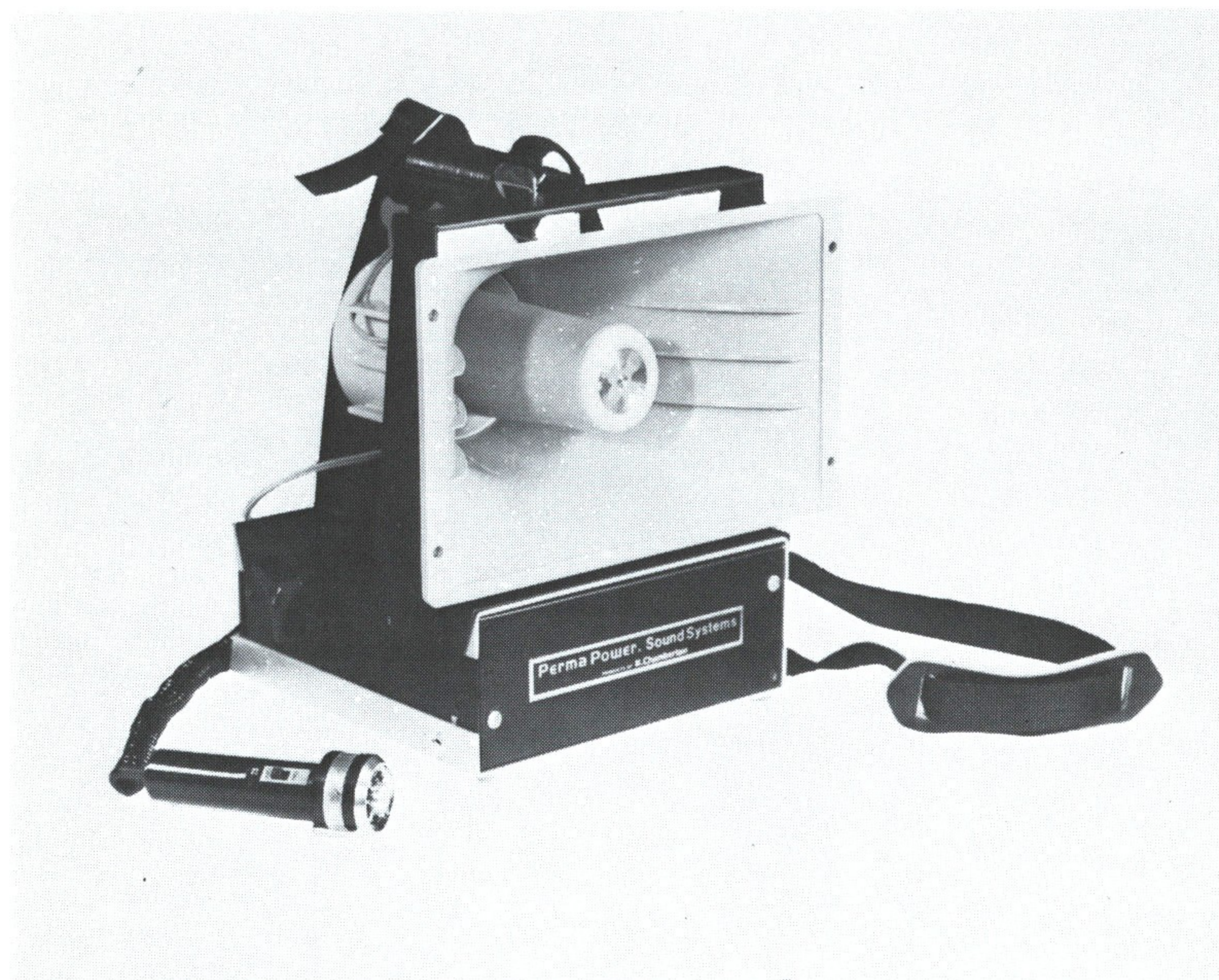
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**Dear Ladies:**

By the time you read this in THE AUCTIONEER it will be autumn, and here in Ohio we will be turning our clocks back 1 hour at the end of October. We are on daylight saving time from the last of April until the last of October. The days will be cooler, the air crisp, and the leaves will be falling, all the good things that go with the changing of the season . . . I am thinking now "wasn't the summer short?"

When we returned from the Colorado Conven-tion, we learned that it had rained almost all the time that we were gone. We have had an abundance of rain this summer. It was quite a change from the hot dry 90 degree temperature we had while we were in Denver, but I hear that they do not always have it so warm, especially in the evenings.

We had a great time in Denver, and for all of you folks who were not able to attend the Convention, "you missed a good one". The Colorado Committees worked very hard to show us a good time. We en-joyed seeing Denver, and the Mint, Estes Park, and all the extras that were offered to us. The people in Colorado are just "the greatest".

Thanks again Colorado for inviting the National Convention to your beautiful state. I shall never for-get our visit there with you.

**Ruby Hartman, Director  
Ladies Auxiliary to the NAA  
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## CB Sale Questions Answered

In response to an inquiry by NAA member auctioneer Tom Cawood, Clarksburg, Maryland, the Federal Communications Commission (FCC) provided Tom and THE AUCTIONEER with the Commission's policy on marketing CB radios. The FCC further assured THE AUCTIONEER that the January 30, 1978 Public Notice is the latest information available.

### Marketing of 23 Channel CB Radios January 30, 1978 — G

Revised CB equipment marketing standards became effective on January 1, 1978. In July 1976, new technical standards were developed to help reduce the interference problems for CBers, television viewers and other radio communications users. Due to the seriousness of current and potential interference problems, the Commission ruled that equipment that failed to meet the new technical requirements could not be marketed after January 1, 1978.

CBers may continue to operate their 23 channel equipment. However, no one may sell, ship for sale, or lease equipment failing to meet the new CB standards.

The Commission's Field Operations Bureau, Office of Chief Engineer, Personal Radio Division and Office of General Counsel have received numerous

inquiries about the impact of these new standards on the CB consumer. In an effort to provide guidance to the CB community and to the public in general, answers to some of the typical questions are repeated below:

1. **May I still use my 23 channel set after January 1, 1978?**

Yes.

2. **May I now sell my 23 channel set to:**

— a dealer?

— a friend?

— any other individual?

No. CB sets failing to meet the new standards, which includes all of the currently available 23 channel models, cannot be sold at any level, including wholesale, retail, or individual selling even on the used market.

3. **What equipment is not allowed to be sold under the new standards?**

Many existing models of new, used and rebuilt CB equipment fail to meet the new technical standards. These are the units to which this Notice refers when using the term "23 channel CB's". The following list cites most of the unmarketable types of equipment:

(a) No 23 channel CB radios have been approved under the new standards. Therefore, all currently available 23 channel CB's are included under the marketing ban.

(b) All of the CB radios with less than 23 channels which were approved by the

# ATTENTION, ALL AUCTIONEERS!

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### 100 Slot File

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### ★ Supplies Carrier

### ★ Sale Forms

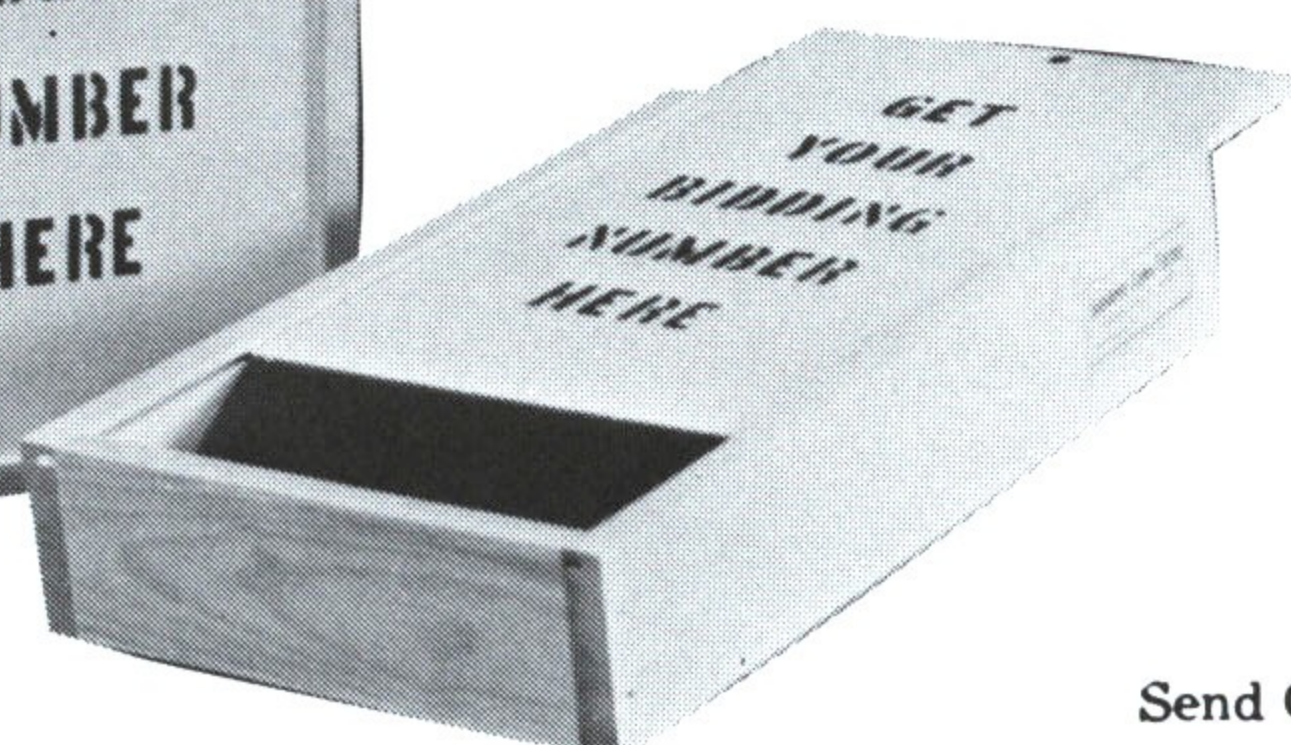
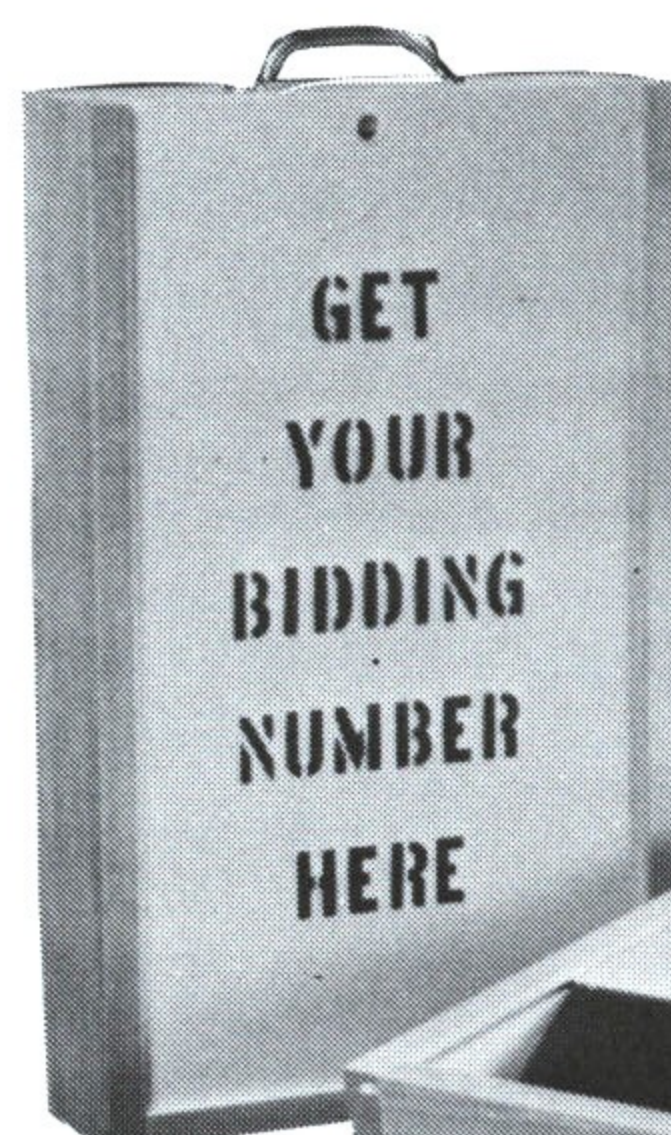
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### Supplies Carrier

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Clip Board for sales forms.

**\$19.95**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	16	31	46	61	76	91													
2	17	32	47	62	77	92													
3	18	33	48	63	78	93													
4	19	34	49	64	79	94													
5	20	35	50	65	80	95													
6	21	36	51	66	81	96													
7	22	37	52	67	82	97													
8	23	38	53	68	83	98													
9	24	39	54	69	84	99													
10	25	40	55	70	85	100													
11	26	41	56	71	86														
12	27	42	57	72	87														
13	28	43	58	73	88														
14	29	44	59	74	89														
15	30	45	60	75	90														

### Sales Forms, in triplicate

200 sheets ( 4200 Items ) **\$32.00**

Item	No.
Purchaser	
Price	

This is for the 2" file

Send Check or Money Order to:

**LUNDEEN SALES FORMS**

423 East Avenue

Holdrege, Nebraska 68949

Commission prior to September 10, 1976  
are banned from marketing. If you are  
in doubt about a particular model, sub-  
mit the brand name and model number to  
either your local FCC Field Office or to  
the FCC Laurel Laboratory located at  
P.O. Box 40, Laurel, Maryland 20810,  
(301) 725-1585.

- (c) Any receiver or transceiver which has a  
separate band to receive CB signals and  
which has not been approved by the  
Commission is also banned from sale or  
resale. This includes some equipment  
available in the Amateur Radio Service.  
Questions involving a particular model  
should be directed to the FCC Laurel  
Laboratory.

- (d) Most CB converters (devices used to  
change an AM radio into a CB receiver)  
fail to meet the new technical standards.  
If you are in doubt about a particular  
model, contact the FCC Laurel Labora-  
tory for clarification.

#### 4. What about hand-held CB radios ("walkie-talkies")?

Hand-held CB's with a built-in microphone,  
a permanently attached antenna, an internal  
battery supply, and both receive and trans-  
mit capability may be marketed until August  
1, 1978.

#### 5. May a 23-channel CB radio be "traded in" on the purchase of additional radio equipment?

Yes. While this transaction is technically a  
sale of the 23 channel CB by the buyer to the  
electronics dealer, this concept is consistent  
with the Commission's purpose to limit the  
availability of these interference prone de-  
vices. As the dealer is prohibited from re-  
selling the 23 channel radio which was  
traded-in, this equipment is then effectively  
removed from the marketplace. However,  
it should be noted that it is up to the dealer's  
discretion to decide whether or not he wants  
to accept such a trade-in.

#### 6. May a 23 channel radio be given away?

Yes, within certain limits. The Commission  
will not prohibit the giving away of a 23  
channel radio if the transaction is a genuine  
gift. However, these 23 channel CB's must  
have been purchased prior to January 1,  
1978 since the sale of this equipment after  
that date is prohibited even if the purchaser  
intends to give away the radio. As examples,  
the Commission would not prohibit the fol-  
lowing types of give aways:

- An individual making a gift of a 23 chan-  
nel CB to a family member, friend, or  
charity.
- The giving away of 23 channel radios as  
"door prizes".
- A store giving away 23 channel radios to  
the first ten people who entered the  
store on a given day.

The rules would prohibit the following ex-  
amples which are not considered to be





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- \*Same day shipment      \*Direct importers
- \*Merchandise warranted against factory defects
- \*Catalogs without our name available for your use

**MAIL  
THIS  
NO-RISK  
COUPON  
TODAY**

To: Cook Bros., Inc., Dept. A976  
113 N. May St., Chicago IL 60607

Yes, I want to make more money! RUSH my copy of your big, new wholesale catalog.

My name.....

Address.....

City.....

State.....ZIP.....



genuine gifts:

- (a) Any transaction which requires the recipient of the gift radio to give something of value to the giver. That is, the gift really amounted to a trade in which the recipient made a gift of something else to the original giver.
- (b) A store offering to give away a 23 channel radio if the individual purchases something else such as a microphone or antenna or if the individual must pay to enter the store.

**7. May a 23 channel CB radio be sold for salvage, that is, for use as parts?**

Yes, however, the radio frequency generating components for both the receiver and the transmitter must be removed prior to the sale. While these removed parts can be sold as part of the package, the sale must consist essentially of a "bag of parts" where the radio has been **permanently** disabled.

**8. May a 23 channel CB radio be remanufactured to conform to the new technical specifications or converted to 40 channel operation?**

Yes. Any CB radio which is covered under the January 1, 1978 marketing ban may be remanufactured to 40 channel operation or continued to be sold if the radio has been modified to meet the new technical standards, reidentified as a different model, and has received a new grant of type acceptance for the transmitter and a new grant of certification for the receiver from the FCC Laurel Laboratory. However, to date, no existing 23 channel radio has proved capable of meeting these new specifications even if modified.

**9. May I sell my car, van, mobile home, etc. with a 23 channel CB radio installed?**

This is permissible only if the radio has been permanently installed as an in-dash unit and was installed prior to January 1, 1978. Such an installation would be of the type that the radio would be included within the coverage of a typical comprehensive automobile insurance policy. The sale of add-on CB's, such as under-dash models, would not be allowed under this exclusion.

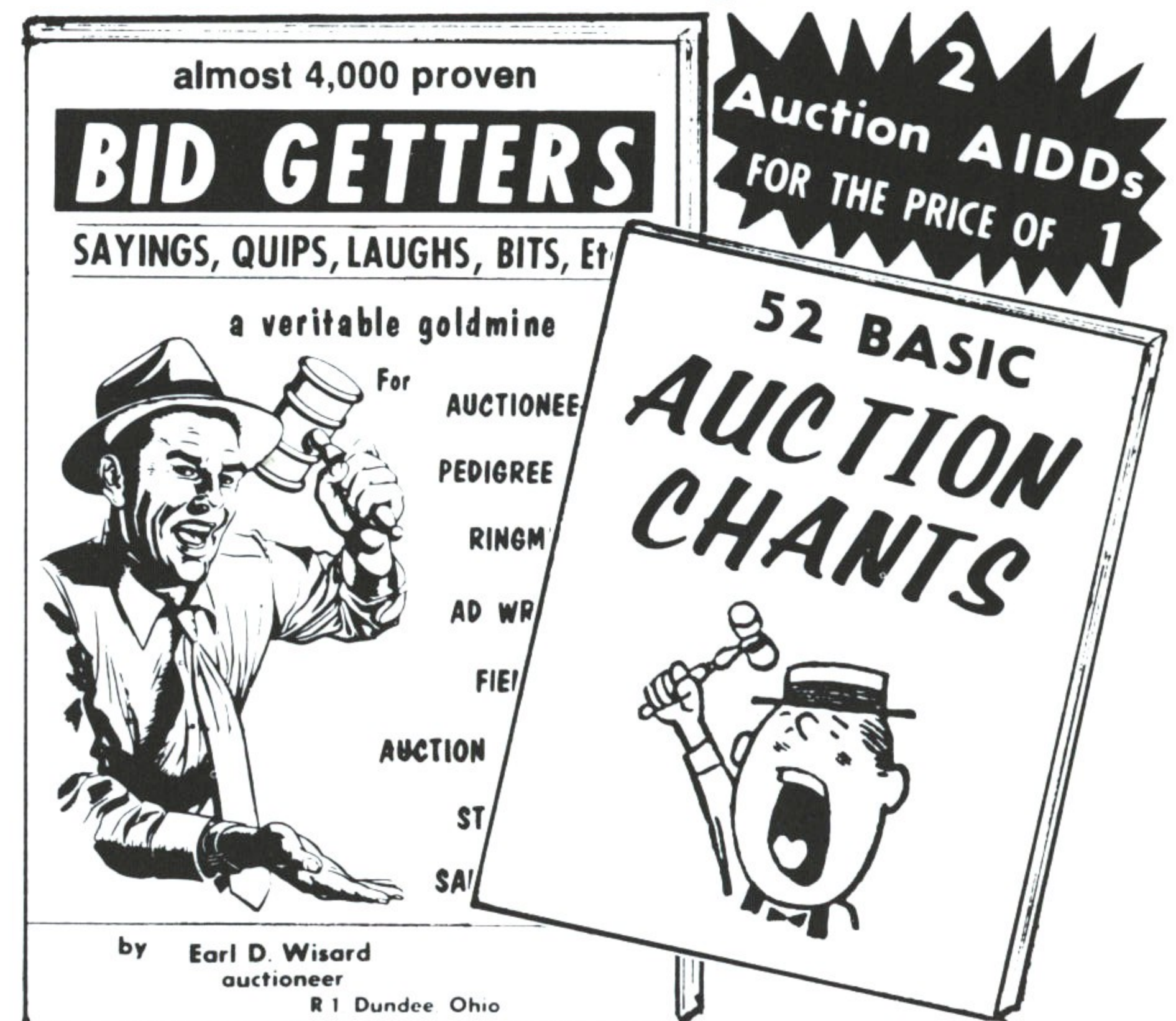
**10. If a customer purchases a 23 channel radio before January 1, 1978 and the radio is defective, can the dealer exchange the radio or repair it?**

Both of these actions would be allowable. Repairs to the radios are not prohibited. In the case of an exchange program to supply the customer with a working radio in place of a defective unit, this would not be considered marketing by the Commission as the customer would still be in possession of the same type of unit that was originally purchased before the cut-off date. However, the dealer would not be permitted to sell the unit he took in exchange.

Any further questions on this material, with the

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exception of the inclusion of specific models of radios which should be directed to the FCC Laurel Laboratory as indicated above, should be directed to either Mr. John Reed or Mr. Frank Rose at (202) 632-7093. The mailing address is Research & Standards Division, Room 7202, Federal Communications Commission, Washington, D.C. 20554.



# **Financial Statements** **National Auctioneers Association** **Lincoln, Nebraska**

**UEBERRHEIN & YEAGER**  
 CERTIFIED PUBLIC ACCOUNTANTS  
 100 NORTH 56TH STREET, SUITE 200  
 LINCOLN, NEBRASKA 68504

**Board of Directors**  
**National Auctioneers Association**  
**Lincoln, Nebraska**

We have examined the accompanying statements of assets, liabilities and fund balances of the National Auctioneers Association as of June 30, 1979 and 1978, and the statements of cash receipts and disbursements and changes in fund balance for the year ended June 30, 1979. Our examination was made in accordance with generally accepted auditing standards, and accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

The aforementioned statements do not give effect to accounts receivable, accounts payable and accrued items. Accordingly, the statements do not present financial position and the results of operations in conformity with generally accepted accounting principles.

In our opinion, the aforementioned financial statements present fairly the assets, liabilities and fund balances resulting from cash transactions of the National Auctioneers Association at June 30, 1979 and 1978 and its revenue collected and expenses paid and changes in fund balance for the year ended June 30, 1979 applied on a basis consistent with that of the preceding year.

**Ueberrhein & Yeager**

Lincoln, Nebraska  
 July 5, 1979

## **NATIONAL AUCTIONEERS ASSOCIATION** **LINCOLN, NEBRASKA** **STATEMENTS OF ASSETS, LIABILITIES AND** **FUND BALANCE — GENERAL FUND** **JUNE 30, 1979 AND 1978**

	1979	1978
<b>ASSETS</b>		
Current Assets:		
Cash on hand	\$ 830	\$
Cash in bank	52,063	49,775
Investments	113,923	84,375
Prepaid convention expense	9,000	11,650
Total Assets	<u>\$175,816</u>	<u>\$145,800</u>

### **LIABILITIES AND FUND BALANCE**

Current Liabilities:		
Payroll taxes withheld	\$ 335	\$ 101
Deferred convention revenue	44,915	42,232
Total liabilities	<u>\$ 45,250</u>	<u>\$ 42,333</u>
Fund Balance:		
General fund balance	130,566	103,467
Total liabilities and fund balance	<u>\$175,816</u>	<u>\$145,800</u>

## **LAND, BUILDING AND EQUIPMENT FUND** **JUNE 30, 1979 AND 1978**

	1979	1978
<b>ASSETS</b>		
Current Assets:		
Investments	\$ 2,302	\$ 2,130
Property and Equipment:		

Property and equipment, at cost, less accumulated depreciation of \$27,060 and \$22,927 for 1979 and 1978, respectively (Note 2)	84,037	85,422
Total assets	<u>\$ 86,339</u>	<u>\$ 87,552</u>

### **LIABILITIES AND FUND BALANCE**

Fund Balance:		
Land, building and equipment fund balance	<u>\$ 86,339</u>	<u>\$ 87,552</u>

The accompanying notes are an integral part of these financial statements.

## **NATIONAL AUCTIONEERS ASSOCIATION** **LINCOLN, NEBRASKA** **STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS** **WITH BUDGET COMPARISON** **FOR THE YEAR ENDED JUNE 30, 1979**

	General Fund	Land, Building and Equip- ment Fund	Total
<b>Receipts:</b>			
Membership	\$147,831		\$147,831
Booster club contributions	3,685		3,685
Advertising—"The Auctioneer"	29,992		29,992
Promotional items	4,679		4,679
Subscriptions—"The Auctioneer"	135		135
Seminars	27,084		27,084
Interest income	6,122	172	6,294
Convention-Registration & miscellaneous	49,816		
-Fun auction	12,297		
-Tours	8,437		70,550
Hall of fame	610		610
State dues	9,705		9,705
Ladies auxiliary	540		540
Miscellaneous	1,403		1,403
Total receipts	<u>\$302,336</u>	<u>\$ 172</u>	<u>\$302,508</u>
<b>Disbursements:</b>			
Salaries	\$ 46,640	\$	\$ 46,640
Employee benefits	9,696		9,696
Payroll taxes	2,775		2,775
Printing—"The Auctioneer"	43,450		43,450
Postage—"The Auctioneer"	9,212		9,212
Insurance and taxes	4,170		4,170
Office supplies	6,143		6,143
Printing-General	6,459		6,459
Postage-General	7,877		7,877
Maintenance	2,696		2,696
Utilities	3,380		3,380
Promotional items	6,743		6,743
Professional services	3,785		3,785
Travel-Executive director	7,495		7,495
-Director, Association services	209		209
-Convention staff	337		337
-President	2,918		2,918
-1st Vice-president	1,310		1,310
-2nd Vice-president	196		196
-Treasurer	500		500
-Directors (State ass'n meetings)	788		788
Travel and meeting- Directors	4,911		4,911
Awards	1,574		1,574
Seminars	17,946		17,946



Convention	69,393		69,393
By-laws review	280		280
State dues	9,655		9,655
Ladies auxiliary	1,008		1,008
Miscellaneous	942		942
Transfer of funds- equipment replacement	2,749	(2,749)	
Total disbursements	\$275,237	\$(2,749)	\$272,488
Excess of cash receipts over disbursements	\$ 27,099	2,921	\$ 30,020

The accompanying notes are an integral part of these financial statements.

**NATIONAL AUCTIONEERS ASSOCIATION  
LINCOLN, NEBRASKA  
STATEMENTS OF CHANGES IN FUND BALANCES  
FOR THE YEARS ENDED JUNE 30, 1979 AND 1978**

	General Fund	1979 Land, Building and Equip- ment Fund	Total	1978 Total
Fund Balance — Beginning of year	\$103,467	\$87,552	\$191,019	\$175,413
Excess of cash receipts over disbursements	27,099	2,921	30,020	19,572
Depreciation		(4,134)	(4,134)	(3,966)
Fund Balance — End of year	\$130,566	\$86,339	\$216,905	\$191,019

The accompanying notes are an integral part of these financial statements.

**NATIONAL AUCTIONEERS ASSOCIATION  
LINCOLN, NEBRASKA  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 1979**

Note 1 — Summary of Significant Accounting Policies:

Accounting Method — The accounting records of the National Auctioneers Association are maintained on a modified cash basis in which, with one exception, revenue is recorded when received and expenses are recorded when paid. The exception is for convention income and expense. Amounts received during the fiscal year ended June 30, 1979 for the convention to be held in July of 1979 are treated as deferred convention revenue and included in the liabilities section of the statements of assets, liabilities and fund balance — general fund. Likewise, amounts paid in respect to the July, 1979 convention are treated as prepaid convention expense and included in the asset portion of the statements of assets, liabilities and fund balance — general fund.

Fixed Assets and Depreciation — Depreciation has been recorded on building and equipment using the straight-line method to depreciate fixed assets over their estimated useful lives. Depreciation recorded for the year ended June 30, 1979 amounted to \$4,134. Income Taxes — The Association is exempt from federal income tax under section 501 (c) (6) of the Internal Revenue Code. However, certain activities

of the Association such as advertising in "The Auctioneer" may be subject to federal income tax.

Note 2 — Property and Equipment:

Property and equipment consist of:

	June 30	
	1979	1978
Cost:		
Land	\$ 14,423	\$ 14,423
Building	77,212	77,212
Equipment	19,462	16,714
Total cost	\$111,097	\$108,349
Less accumulated depreciation	27,060	22,927
Total	\$ 84,037	\$ 85,422

Note 3 — Employees' Retirement Plan:

The Association has adopted a defined contribution retirement plan, effective July 1, 1978 covering all full time employees. There is no provision for past service liability and the plan calls for full vesting of benefits as soon as an employee becomes eligible to participate. The Association's cost is equal to ten percent of the compensation of all eligible participants of the plan. Contributions to the plan during the year ended June 30, 1979 amounted to \$7,528, of which \$4,013 and \$3,515 were contributions for the plan years ended June 30, 1979 and 1978, respectively.

**INDEPENDENT ACCOUNTANT'S REPORT  
ON SUPPLEMENTARY INFORMATION**

The supplementary schedules and related information presented are not necessary for a fair presentation of the financial statements of the National Auctioneers Association, but are presented as additional analytical data. This information has been subjected to the tests and other auditing procedures as applied in our examination of the financial statements (which are presented with our opinion thereon in the first section of this report) and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

**Ueberrhein & Yeager**

July 5, 1979

**NATIONAL AUCTIONEERS ASSOCIATION  
LINCOLN, NEBRASKA  
SCHEDULE OF CASH IN BANK AND INVESTMENTS  
JUNE 30, 1979 AND 1978**

	1979	1978
General Fund:		
Cash in bank — checking account, Lincoln Bank East, Lincoln, Nebraska	\$ 52,063	\$49,775
Investments:		
Certificates of deposit:		
St. Paul National Bank, St. Paul, Nebraska — #104371	\$	\$ 6,430
Lincoln Federal Savings and Loan, Lincoln, Nebraska — #01-9004304-2	9,524	8,813
— #01-9004313-3	9,503	8,795
— #01-9004590-6	16,191	14,983
First Federal Savings and Loan Association, Lincoln, Nebraska — #683211	8,497	7,863
— #684045	8,132	7,526
Lincoln Bank East, Lincoln Nebraska — #400550	21,947	20,757
— #400638	10,000	

**Continued on page 42**



# AUCTION FORMS

IMPRINTED WITH YOUR NAME &  
NUMBERED OR NUMBERED ONLY AS LISTED

**ALL CLERKING TICKETS** - 3 copies 8½" x 11" NCR  
12 on or 10 on - not numbered - 250 sets \$22.50, 500  
sets \$43.50, 1000 sets \$85.00.

**CLERKING TICKETS** - 10 on or 12 on - Imprinted your  
name, address and telephone number, 250 sets \$50.00,  
500 sets \$75.00; 1000 sets \$125.00.

**CLERKING TICKETS** - 10 on only - Numbered 1 to 1000  
100 sets \$18.00, 200 sets \$35.00, 500 sets \$65.00,  
1000 sets \$100.00.

**CLERKING TICKETS** - 10 on only - Numbered 1 to 1000  
and imprinted your name, address and telephone number  
on each ticket. 250 sets \$60.00, 500 sets \$90.00. 1000  
sets \$135.00.

**ALL FORMS LISTED UNDER THIS HEADING** are 8½"  
x 11" sold in pads of 50 each pad at \$1.75 per pad,  
10 pads at \$1.40 each, 20 or more pads at \$1.20 each  
pad. Not numbered.

**CLERKING SHEETS - CASHIER'S STATEMENTS**  
**TERMS OF SALE - CONSIGNMENT CHECK-N**  
**CONTRACT FORMS - PROMOTION SCHEDULE**  
**BUYER'S REGISTRATION - 2 FORMS - 1 with room for**  
**13 names - new form for 20 names.**

**FORMS LISTED BELOW NUMBERED FROM 1 to 1000**  
50 sheets each pad, 1000 numbers; 1 pad \$3.15; 10  
pads at \$2.55 each, 20 or more pads at \$1.95 each.

**CLERKING SHEETS - BUYER'S REGISTRATION**

**CASHIER'S STATEMENTS** - Numbered from 1 to 1000  
1000 lots only, \$41.00. Imprinted your name, address  
and telephone number and numbered 1 to 1000, 20 pads  
lots only \$50.00.

**TAGS Cardboard 2½" x 5½"** - 3 part perforated, hole  
at top, 1000 tags \$9.50, 2000 tags \$18.00, 5000 tags  
\$40.00.

**TAGS - Form No. EATN-26** - Cardboard 2½" x 5½"  
numbered 1 to 1000; 1" numbers; 3 part perforated; hole  
at top, 1000 tags \$18.50; 2000 tags \$36.00; 5000 tags  
\$85.00.

**WIRES FOR TAGS - 12" long -**

1000 wires ..... \$9.00      5000 wires .....\$42.50

**TAGS — Sticky Back - Form No. EATSB-35** - 3 part  
perforated, with room to write numbers. Need no wires,  
Peel off and stick on, 1000 tags \$20.00; 2000 tags  
\$38.00; 5000 tags \$90.00.

**TAGS - Form No. EATCBN-36 - Sticky Back - 2½" x 5",**  
no wires needed, peel off and stick on; 1" numbers, 1000  
tags \$30.00; 2000 tags \$55.00; 5000 tags \$125.00.

**BUYER CARDS** - Form BS-20 3¼" x 7" - 1000 cards  
\$7.50, 2000 cards \$14.00, 5000 cards \$32.50.

**BUYER CARDS** - Form No. BCN-30 Numbered from 1  
to 1000 - 1000 cards \$15.00, 2000 cards \$29.00, 5000  
cards \$75.00.

**BUYER CARDS — No. BCND-50, Numbered 1 to 1000**  
1" display numbers; 1000 cards \$25.00, 2000 cards \$40.00,  
5000 cards \$85.00. **NO NAMES**

**ARROW DIRECTION SIGNS** Word **AUCTION** in beg type  
& **BOLD ARROW** colored cardboard 9" x 11", 50 signs  
\$7.50, 100 signs \$10.00. Arrow directions assorted.

**Payment with Order — We Pay Postage**

**C. O. D. Orders — You Pay Postage**

**— WRITE FOR FREE SAMPLES TO —**

**STOCK YARDS PRINTING CO.**

1613-A Genesee, Kansas City, Mo. 64102

Savings Accounts:

Lincoln Bank East, Lincoln,

Nebraska — #696286

— #698472 (Hall of Fame)

29,975

9,150

154

58

Total investments — general fund

\$113,923

\$84,375

Building Fund:

Investment:

Certificate of deposit:

Lincoln Federal Savings and

Loan Association, Lincoln

Nebraska — #01-900469-3

\$ 2,302

\$ 2,130

## NATIONAL AUCTIONEERS ASSOCIATION

LINCOLN, NEBRASKA

SCHEDULE OF SEMINAR INCOME

FOR THE YEAR ENDED JUNE 30, 1979

	Las Vegas Seminar	Nashville Seminar
Income:		
Registration fees	\$14,380	\$12,704
Expenses:		
Lodging and meals	\$ 3,805	\$ 4,188
Honorarium	1,500	1,250
Travel	1,897	1,497
Supplies	84	27
Miscellaneous	54	54
Refund of registration fees	1,185	1,530
Total expenses	\$ 8,525	\$ 8,546
Net income	\$ 5,855	\$ 4,158

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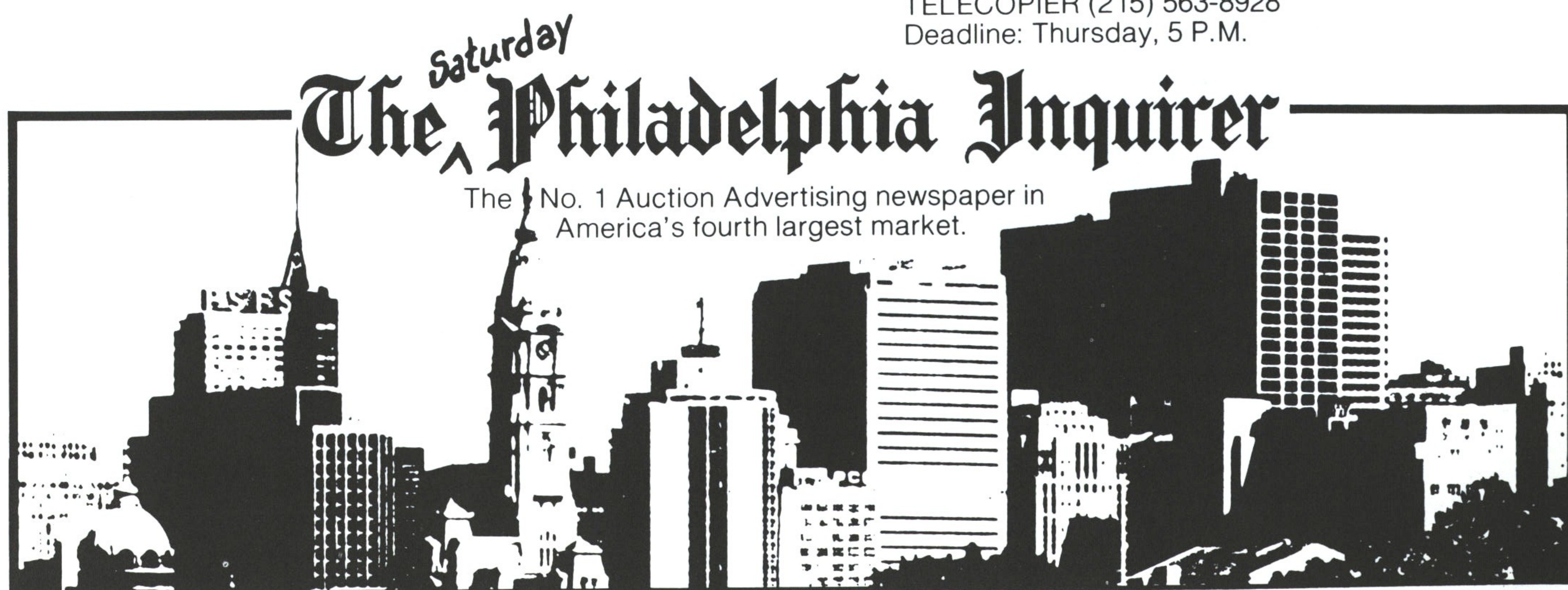
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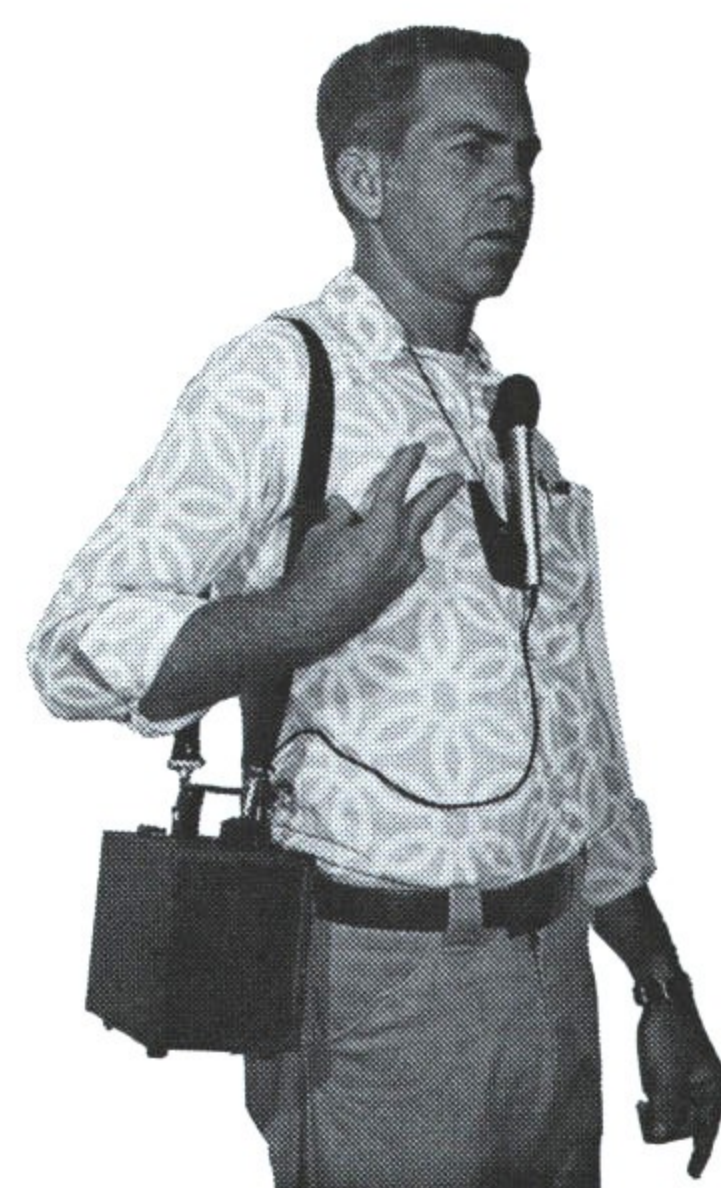
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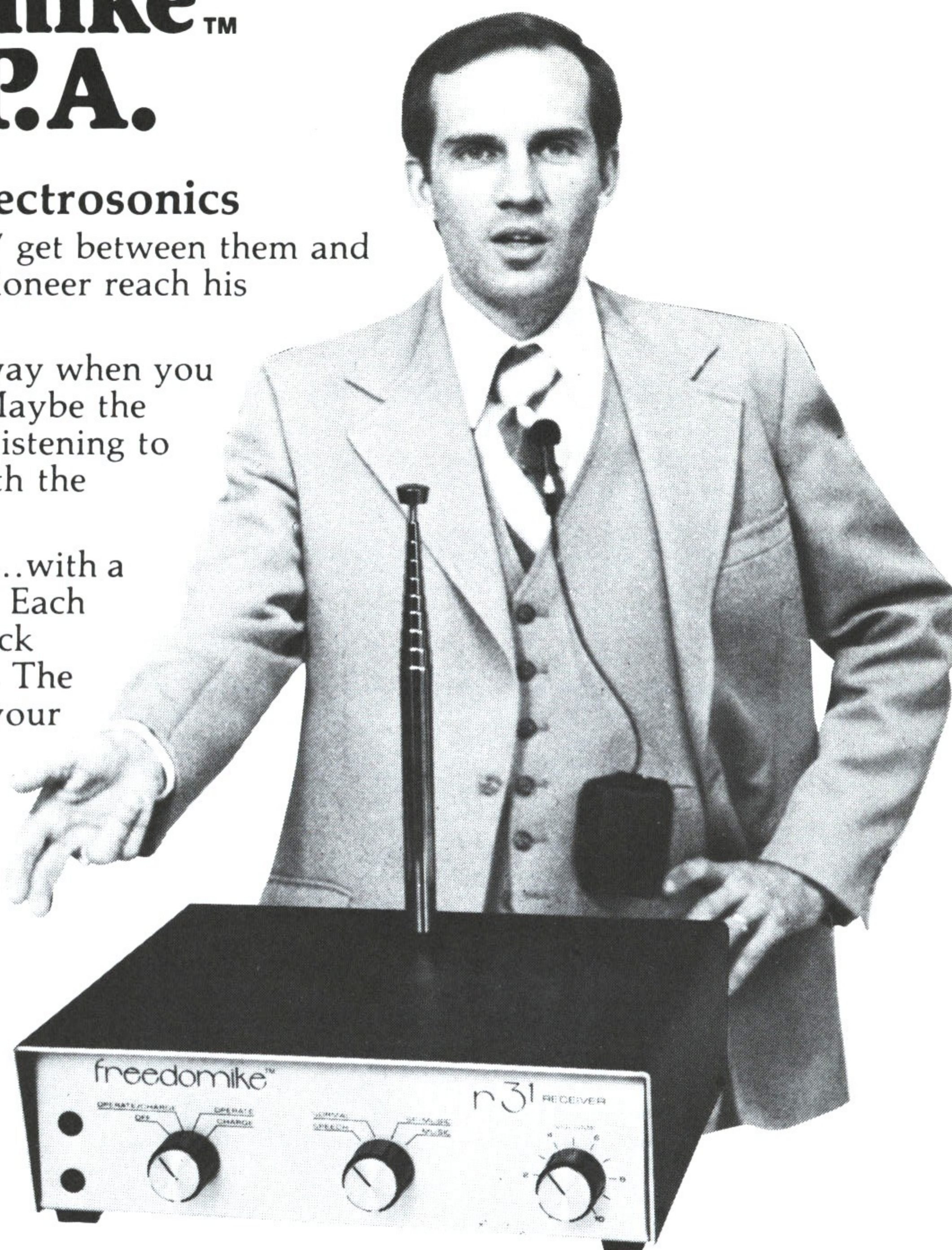
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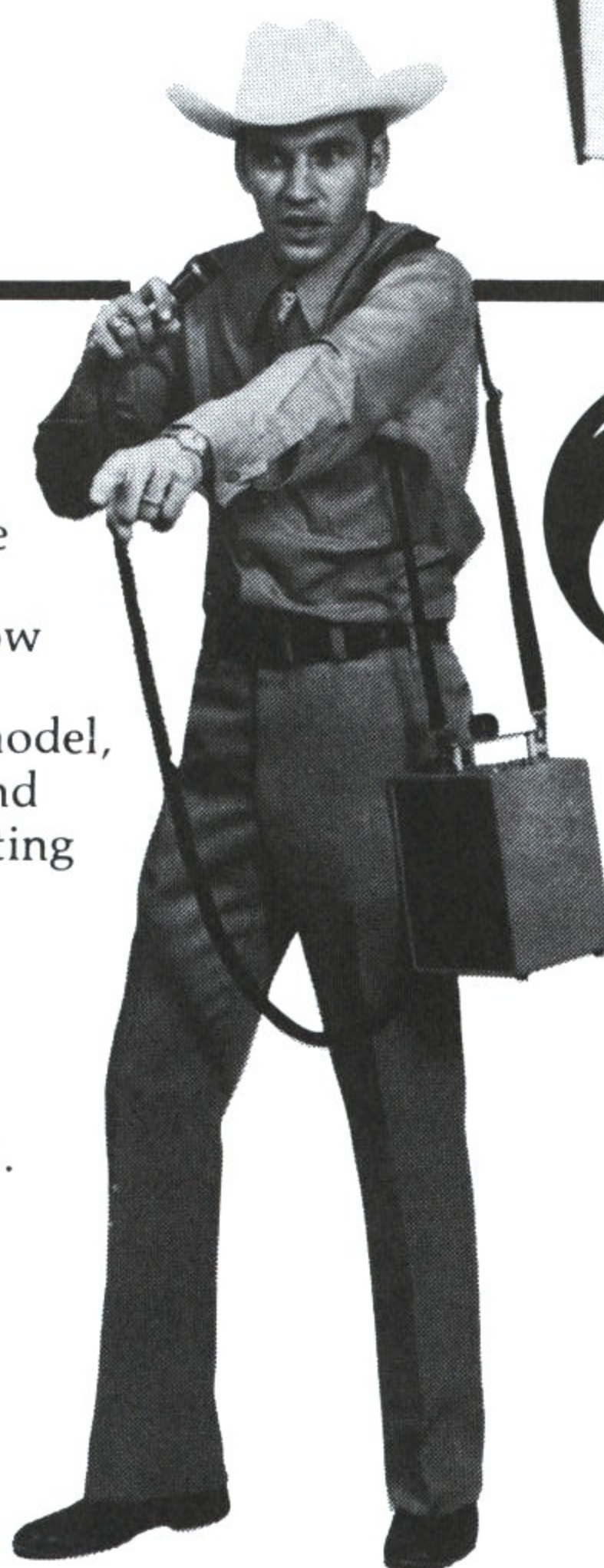
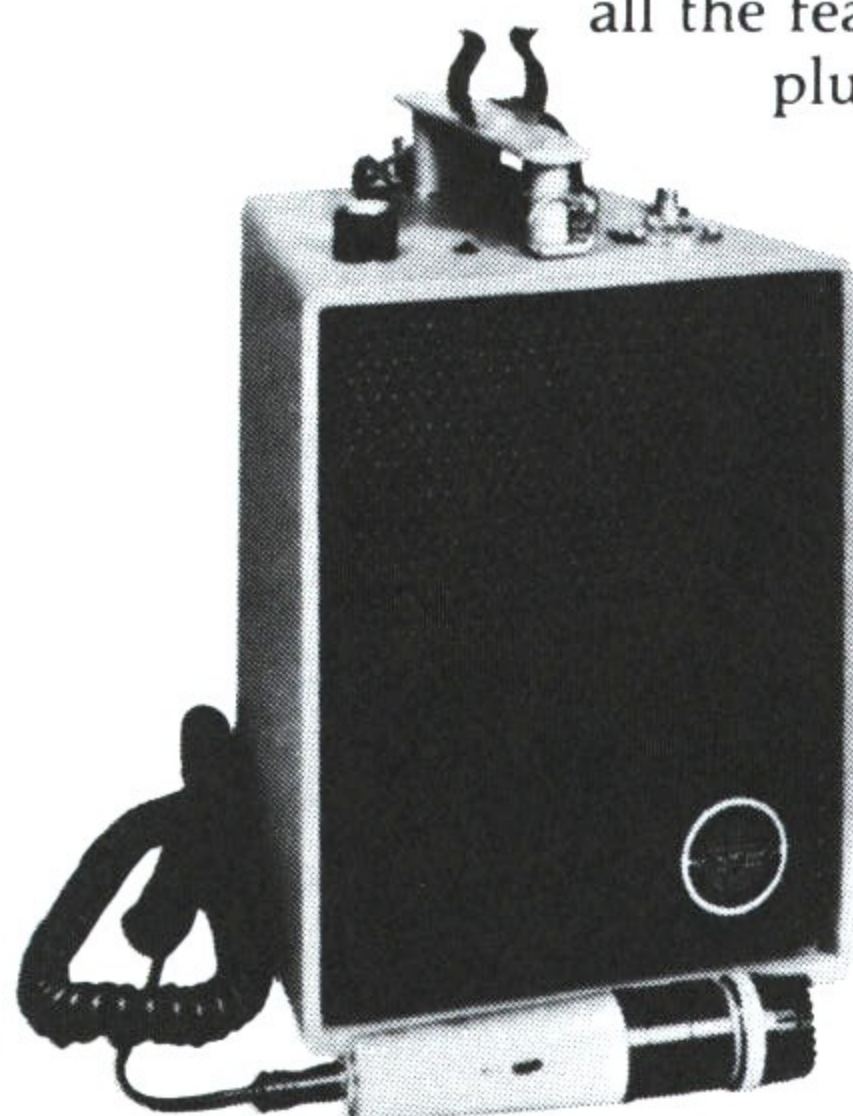
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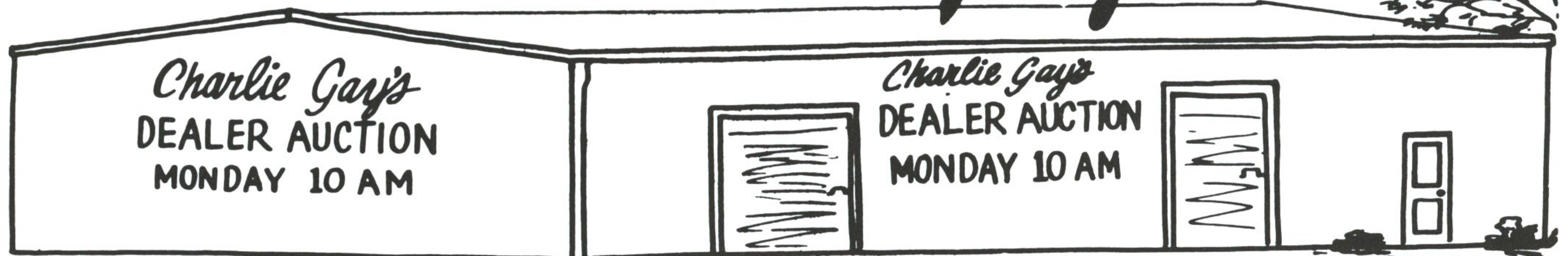


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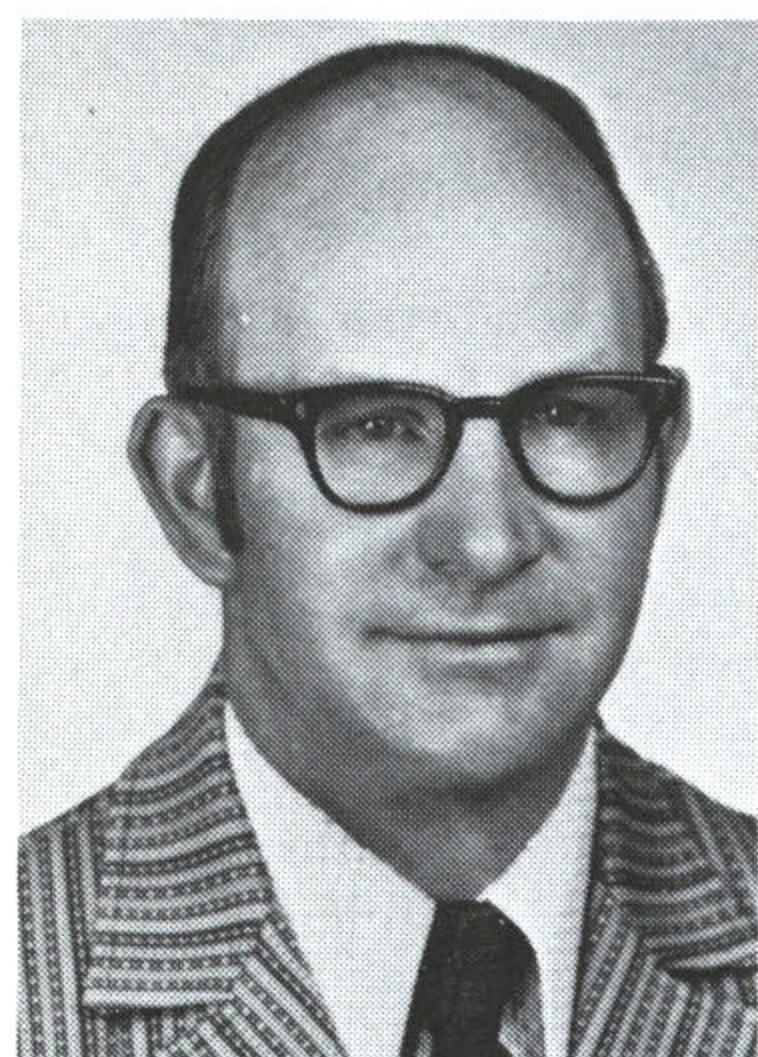
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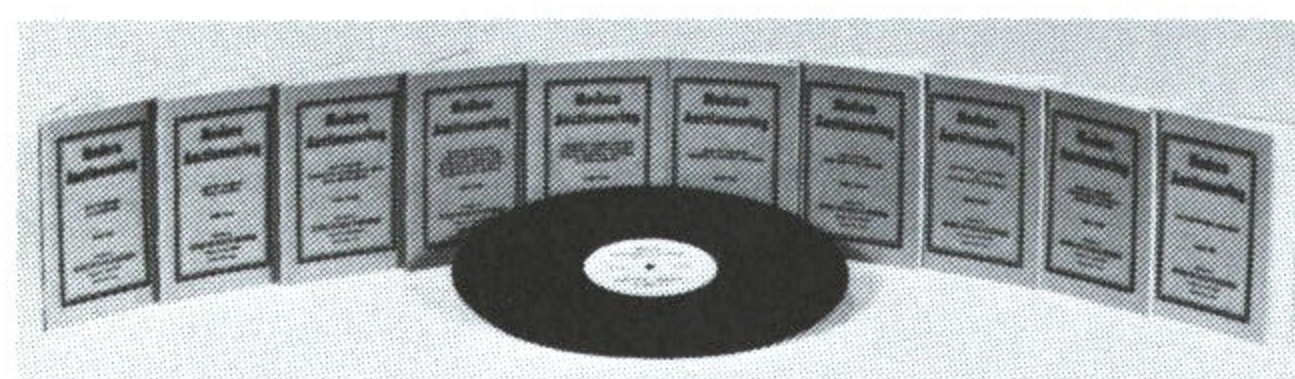
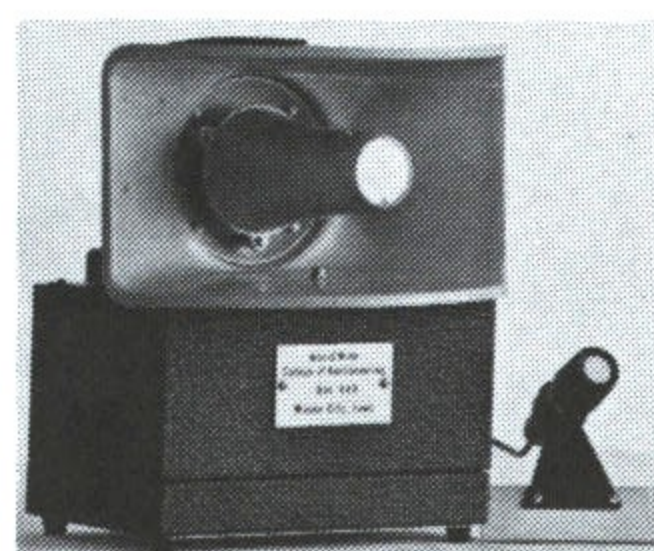
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# Successful Auctioneering Across the Nation

## Wisconsin Estate Sale

The estate of Mildred Suits, long time resident of Medford, Wisconsin, was auctioned on August 11 by Barretts Auction Service, Ltd. NAA member auctioneer Jack A. Barrett with son Michael J. Barrett sold 420 lots in 4½ hours to 172 registered buyers. Some items of interest sold were a late vintage Wicker rocker 110.00, an Ingraham Banjo Clock 400.00, 9 unmatched cane seat chairs 720.00, and a walnut chest with grape carved pulls 575.00.

This was the 723rd auction conducted by Barretts Auction Service, Ltd. which is a family auction business.

## CANADA

### British Columbia

Al Leismeister—Summerland

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Neil Hovmand—Winnipeg

### Ontario

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Reginald Foston—Scarborough

### ADDITIONAL CONTRIBUTORS

Jose Camara—Cape Town, South Africa

Ladies Auxiliary to the NAA

## Auctioneer Starts Something New

Dennis Laib has started something in Mobridge that never existed in South Dakota before. He held his first auto auction here a couple of Saturdays ago. Auto auctions are auctions where dealers sell and buy vehicles. Such auctions are not open to the public.

Laib, an auctioneer who also runs the Treasure Chest auction house in Mobridge, decided he wanted to start holding car auctions about six months ago. He wrote to the State Department of Motor Vehicles to apply for a license. The department didn't appear to know how to handle his request and referred him to the county treasurer.

"I went there and they didn't know what to do," Laib said. "There were no auto auctions in the state and they had no guidelines to go by." "They had laws on the books governing auto auctions but they were rather vague," he continued. "Even the Motor Vehicle Department wasn't sure how to operate the statutes.

"The president of the Motor Vehicle Department and I negotiated interpretation of the law" and arrived at an agreement of operation, Laib said. "The legal problems were astronomical. It took us five or six months to actually get set up." A state inspector is at each sale and approves titles, checks transactions and "safeguards me and the buyer of the car," Laib said.

Car auctions are fairly common in other states, Laib noted, but they are held mostly in larger cities. Laib's auctions here involve dealers in North and South Dakota. He felt there was a need for such auctions in South Dakota.

For instance, a dealer in one part of the state might have an excess of used four-wheel drive pickups, Laib said, and another dealer may need some. The auction gets the two dealers together to exchange vehicles. The vehicles are sold on a consignment basis.

In spite of the fact that "we're very primitive and it's an experiment," Laib seems enthusiastic and confident with his project.

"So far we've been real happy . . . it's exceeded our expectations," he commented.

"Everybody told me I'd need \$100,000 to start. I used about \$2,000. They said I'd only get 18 or 19 units at the sale; I got over 50. They said I shouldn't expect to sell more than 12 percent of the vehicles going through the auction; I sold 20 percent. Twenty percent doesn't sound like much but it's above average."

Laib himself is the auctioneer. His wife, Allie, runs the auction office. He hires eight other employees to help with the auction, including an additional auctioneer.

*(Reprinted with permission from THE MOBRIDGE TRIBUNE, Mobridge, South Dakota, reporter Sheri Hagen.)*

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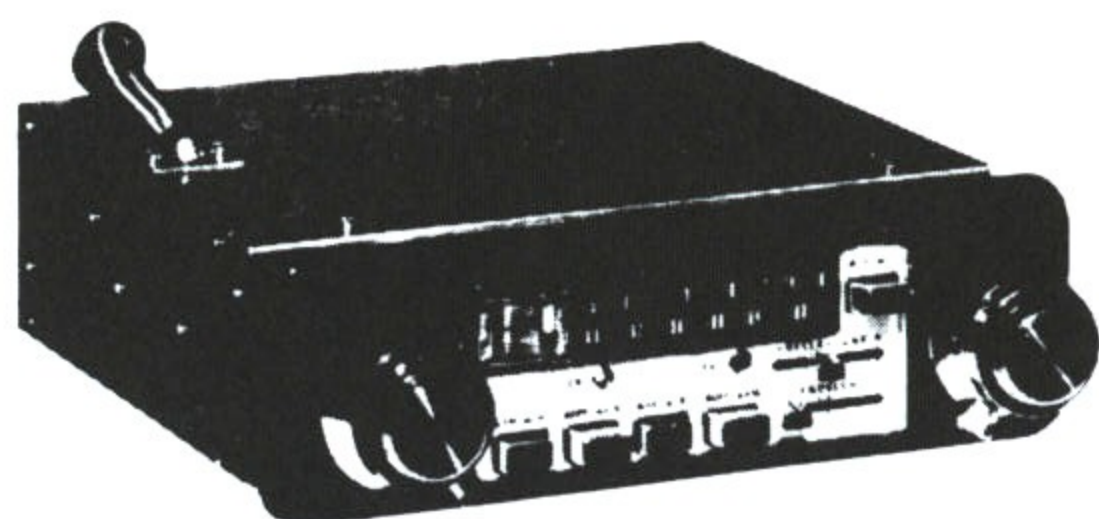
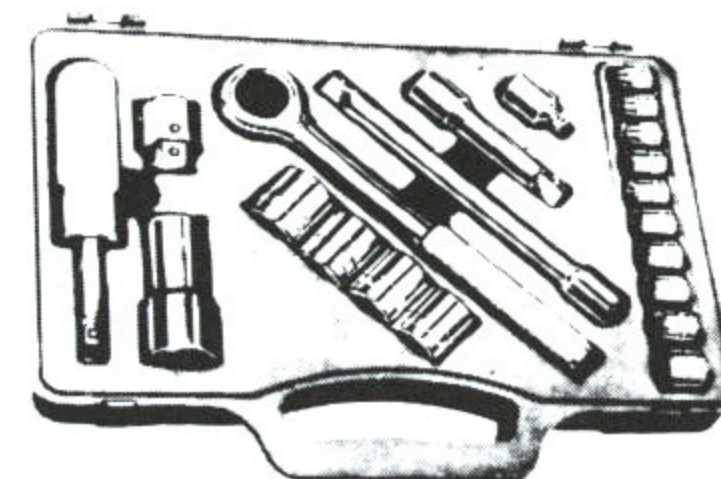
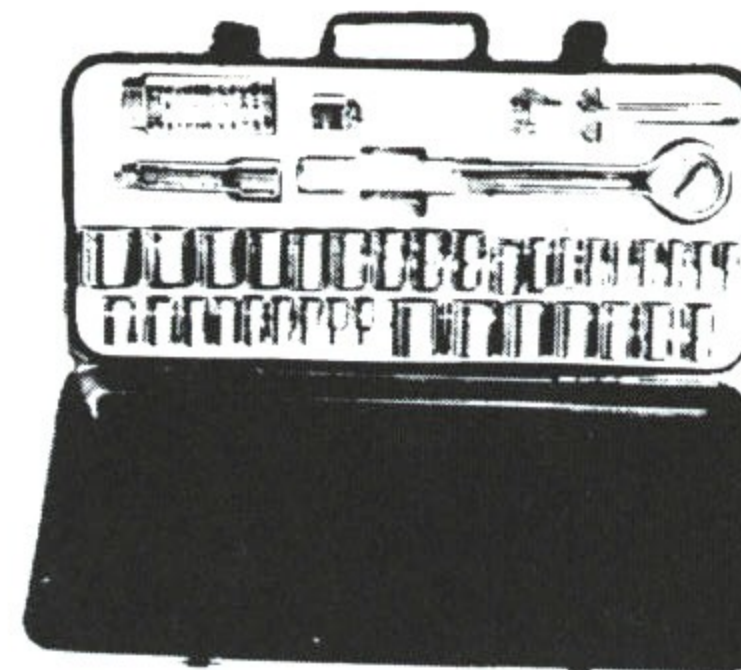
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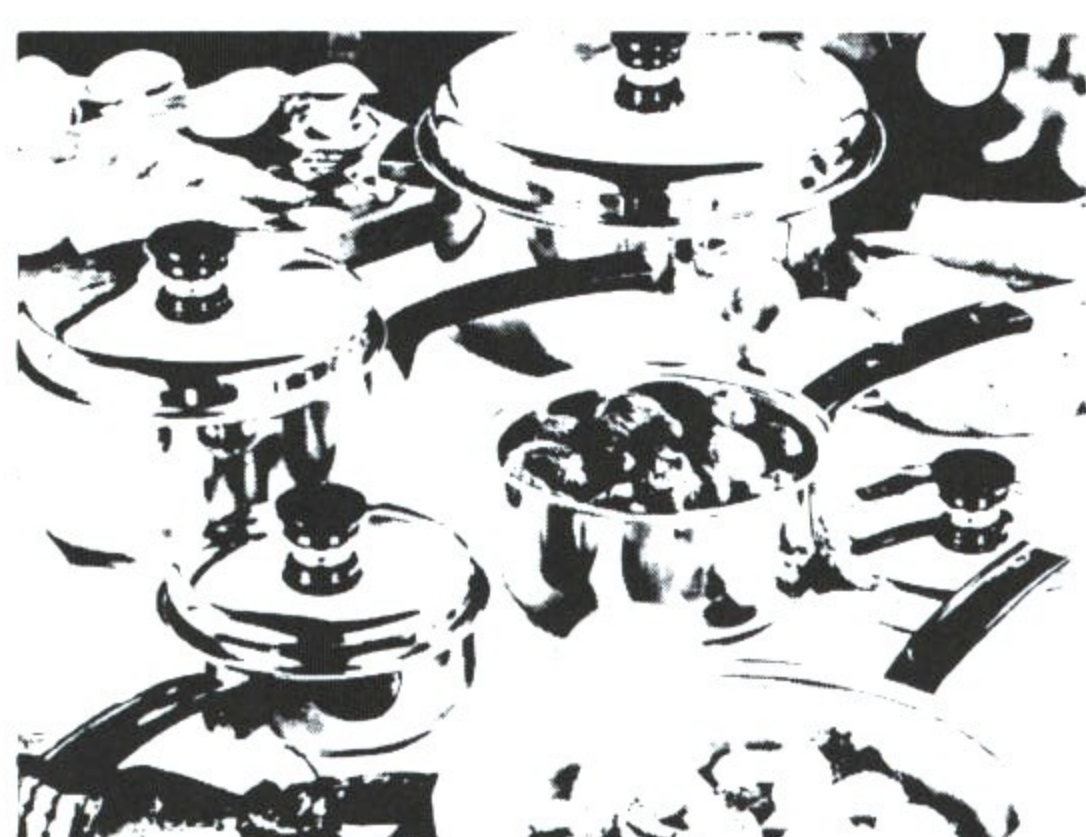
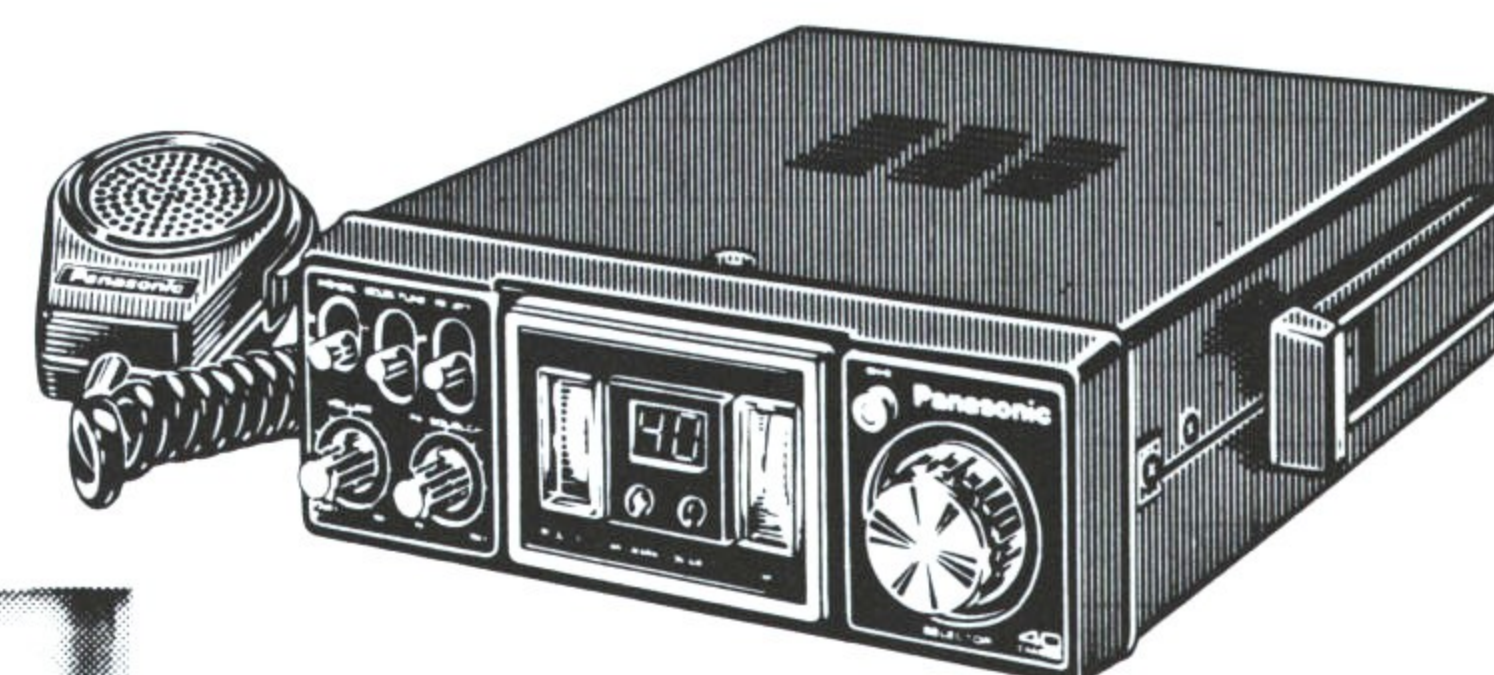
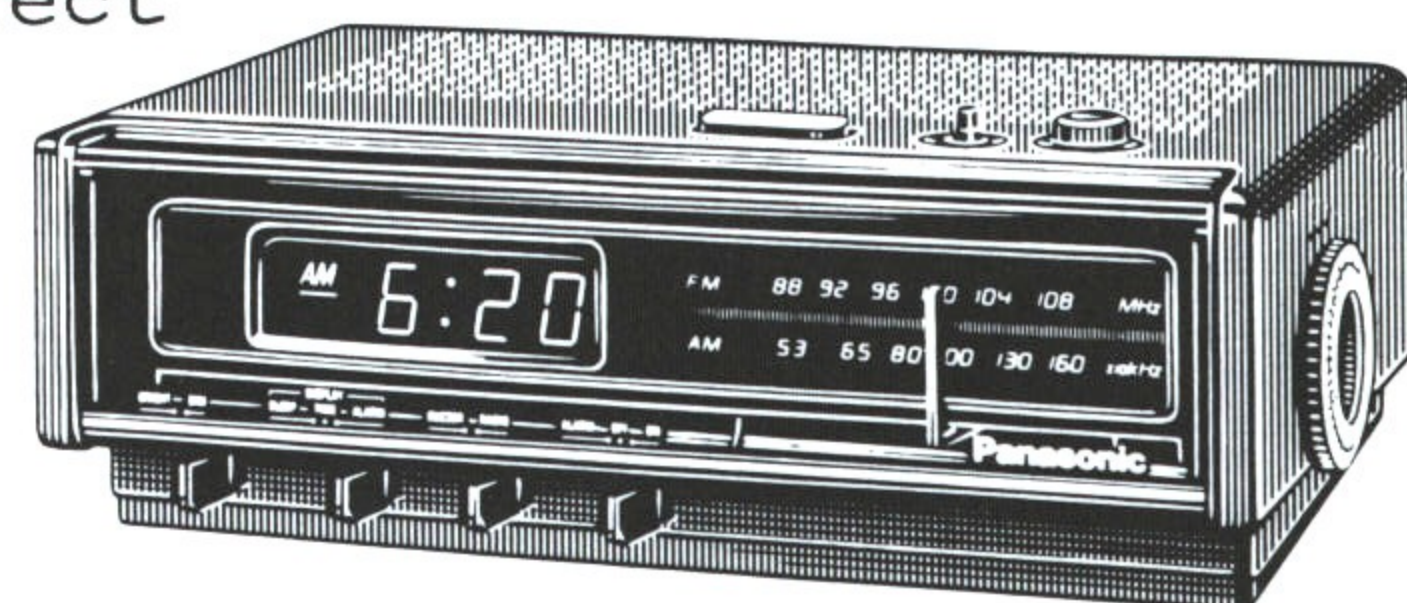
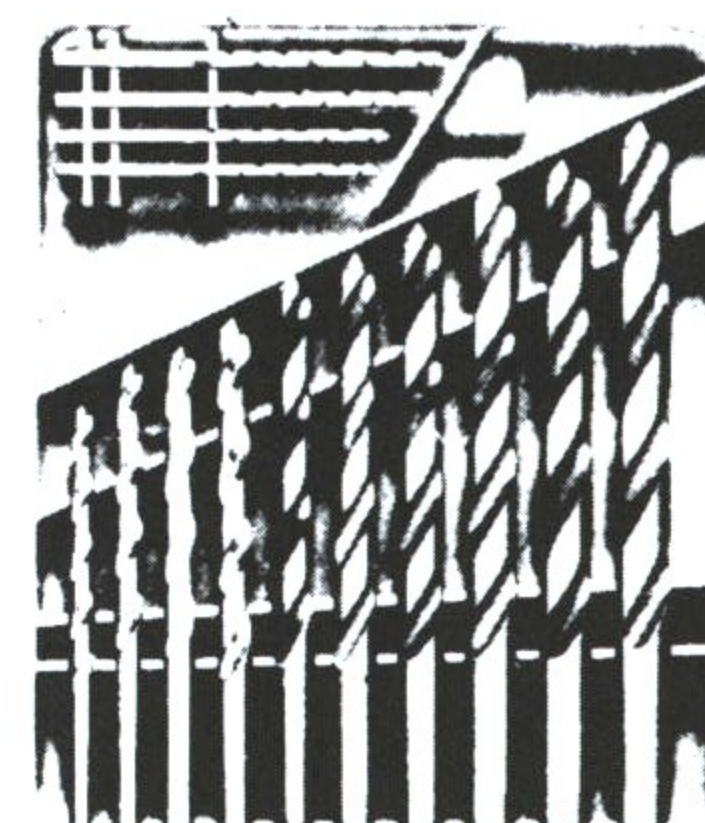
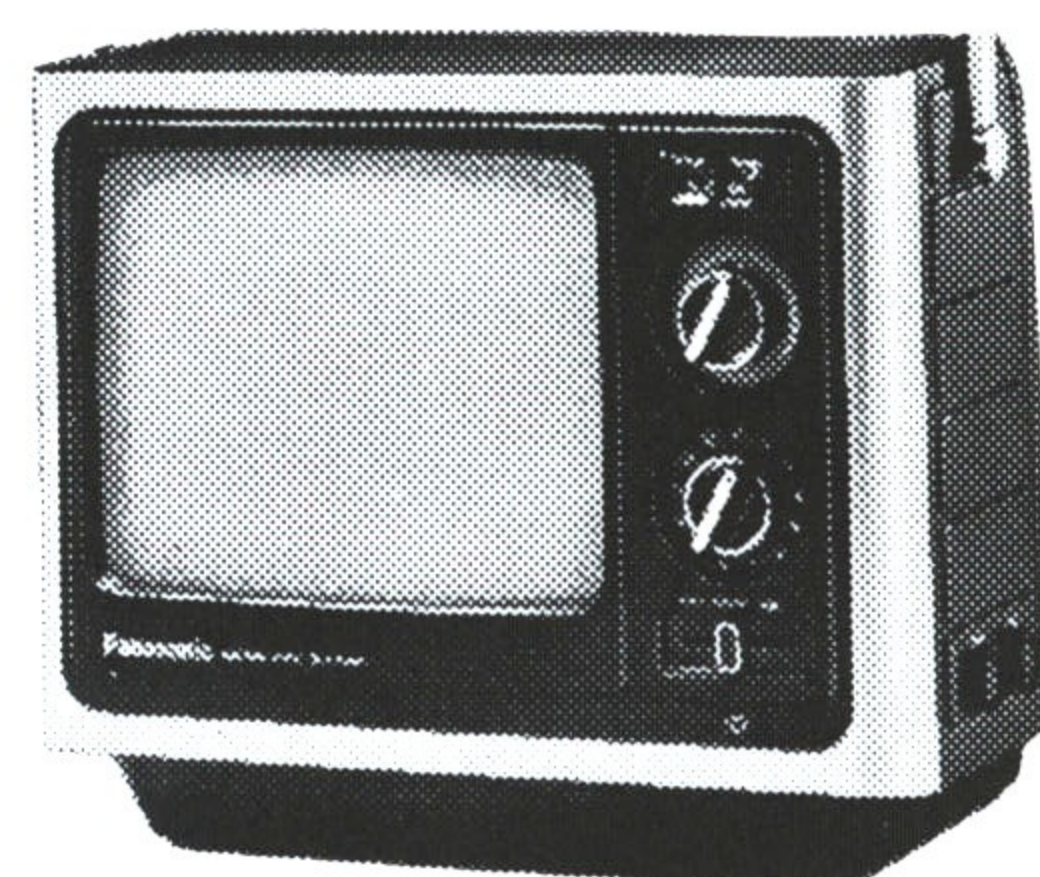
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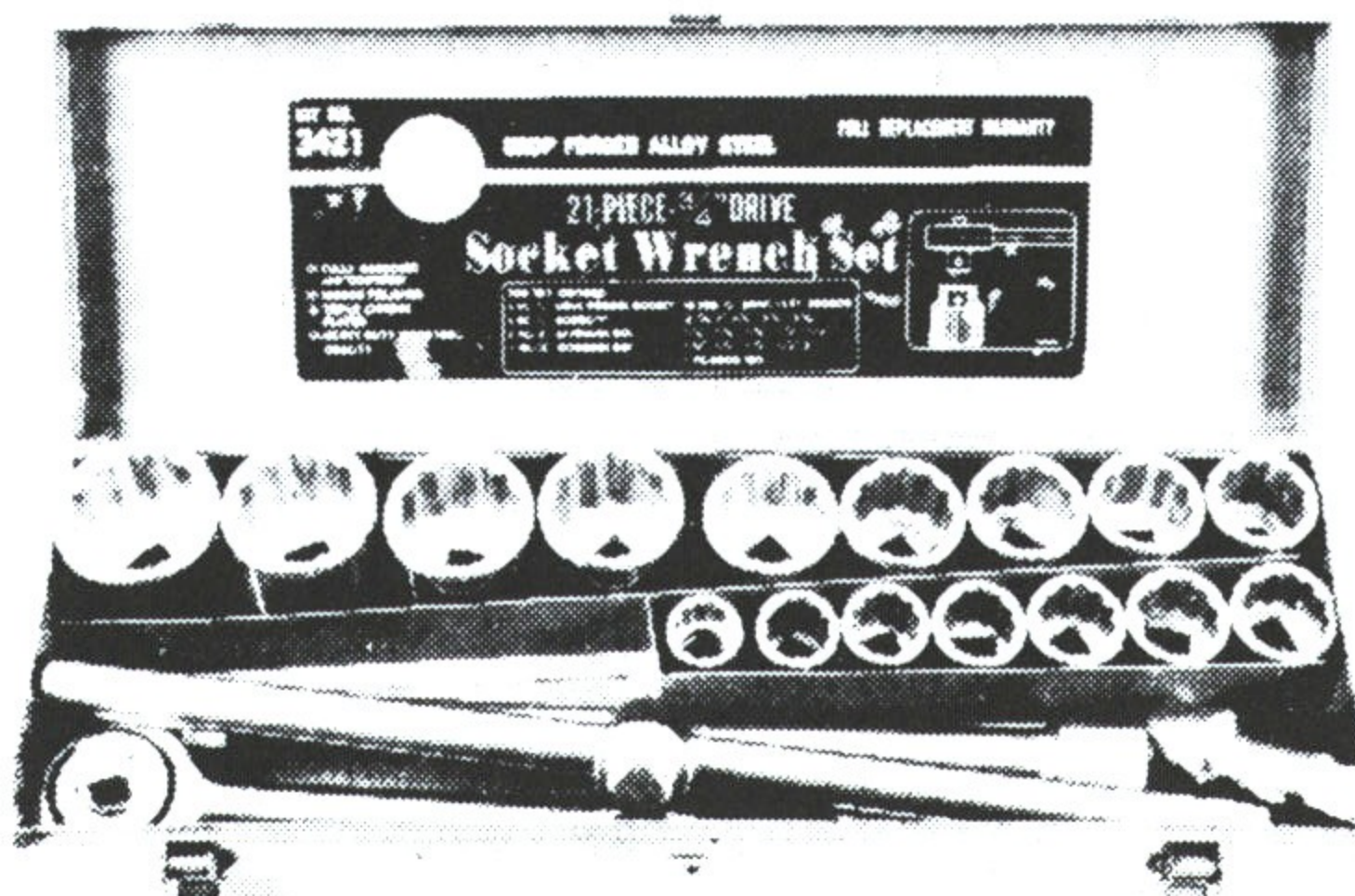
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### **New Jersey Auctioneers Host Glass Authority**

Mr. Donald C. Pettifer, Director of Interpretations and Collections for the Wheaton Village Glass Museum in Millville, New Jersey was the guest speaker at the August meeting of The New Jersey State Society of Auctioneers at Berlin, New Jersey. Co-Chairmen of this most successful meeting were Bob Fritzsche and Ed Scott, and over 85 auctioneers and their wives attended. Many auctioneers brought unusual pieces of glass to be identified by Mr. Pettifer.

The meeting was both educational and entertaining, as the New Jersey State Society of Auctioneers is constantly striving to provide programs that will aid the member auctioneers in their profession. The next meeting of the NJSSA will be held on Monday, October 1st, at Gene Boyle's Restaurant in Clifton, New Jersey. Visiting auctioneers are welcome and can get directions from President Jerry Krawitz or Secretary Jack Sartor.

### **Recording Studio Sold by Auction**

Bidders from around the country attended the sale of "Studio in the Country", a popular recording studio for artists such as: Wayne Newton, Stevie Wonder, Perry Como, Pete Fountain, Willie Nelson, Doc Watson, and more. The studio is located in the New Orleans area.

The sale, which realized \$260,000.00, for equipment and fixtures, was considered to be within the area of an "extremely fair market value". NAA auctioneer Jay Sugarman conducted the sale.

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**Art Williams Active in Spring Benefit  
Sales, \$14,000 in 3 Auctions**

NAA member auctioneer Art Williams of North Plainfield, New Jersey, raised over \$14,000 in three sales in the Plainfield area. A May sale for a local church totaled \$4,000 for antiques and household items including a carved dining room table for \$625.00. Williams raised over \$5,000 for the Plainfield YWCA and nearly that amount at the Plainfield Police Auction. The police, however, did have one complaint — the prices for unclaimed stolen bicycles and other items were thought to be too high. The police wanted the goods to sell for less.

Active in civic affairs and Chamber of Commerce work, Art Williams is often called upon to donate his auction skills for local charities.

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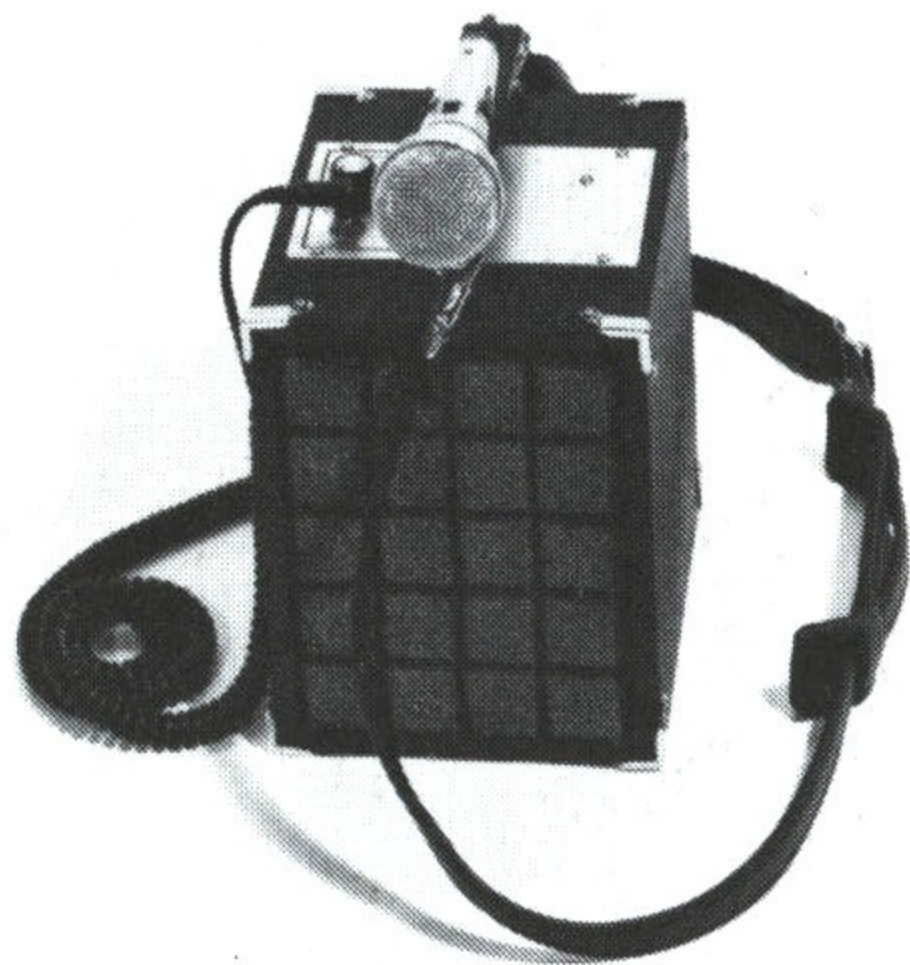


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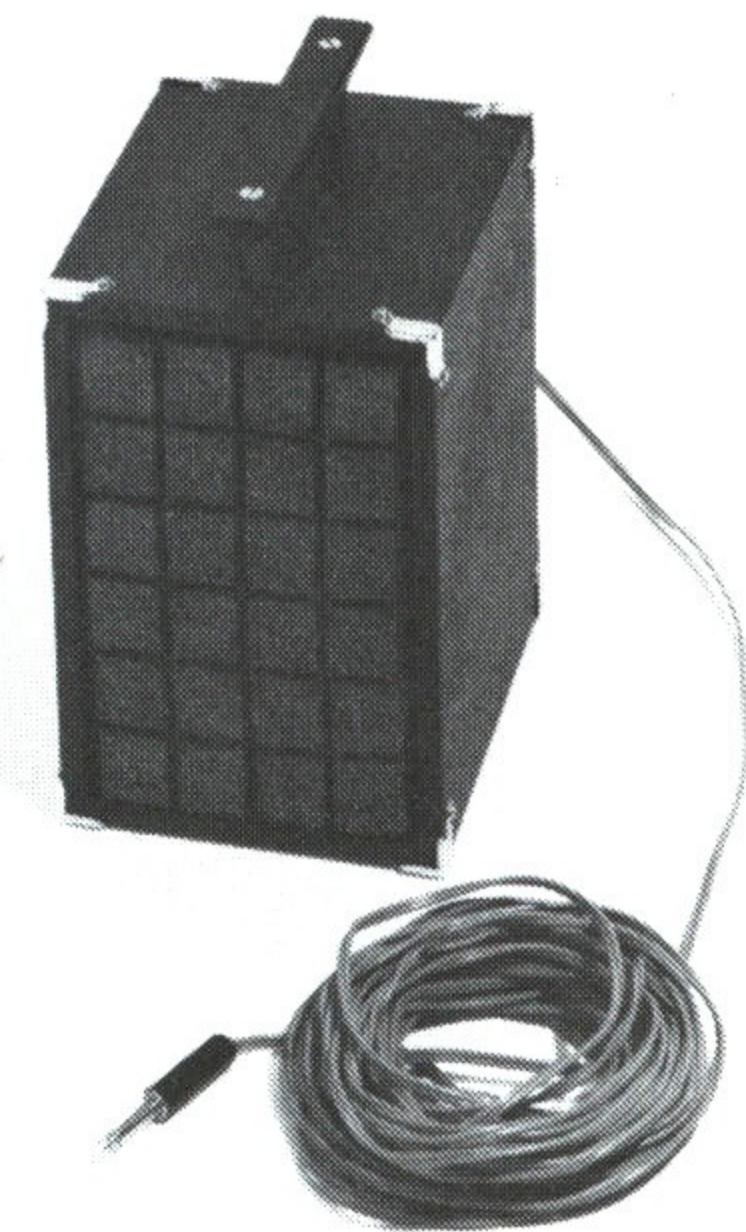


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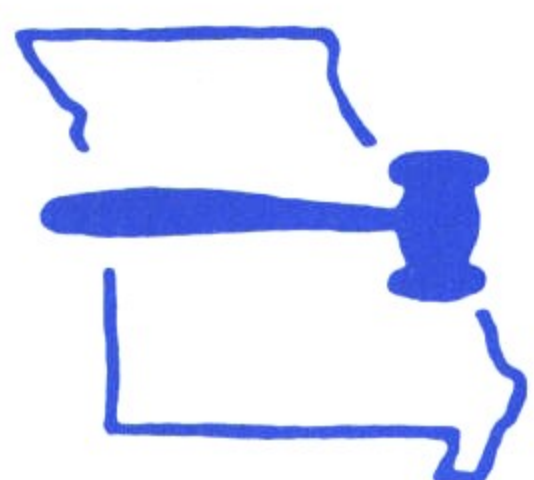


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