

IOWA REALTOR® BENCHMARK

A publication by the Iowa Association of REALTORS®
Fall 2017



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Volume 17, No. 4

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Iowa Iowa Association of REALTORS®

Association of REALTORS®

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vision statement

"We are the trusted voice in real estate for information, advocacy and professionalism."

President's Message



Greetings,

I'm Mark Kamps, broker and part owner of Coldwell Banker Real Estate Professionals, and I'm honored to introduce myself to you as your 2018 IAR President. I live in Iowa City with my wife, Angela Hodges, who is my licensed assistant and business partner. I'm a huge Hawkeye fan and a proud graduate of the University of Iowa, as are our two daughters, Haley and Elyse. I was born and raised in Dubuque and was in radio broadcasting before I saw the light to enter the Real Estate industry in February of 1984 at the age of 29. I'm a two-time past President of ICAAR (1995 and 2013) and have held many leadership positions, both locally and on the State level, over the past 33+ years. I love what I do; I love being involved; I love the State of Iowa and am proud to represent you. It's a responsibility that I don't take lightly.

Last month, I was sworn in as President at our State Convention in Coralville. I'd like to share part of the speech I delivered that night and ask each of you to give these words thought as you conduct your daily business.

Real Estate and everything about our business reminds me of a song written by Randy Bachman of Bachman Turner Overdrive in 1974 called *Takin' Care of Business* and it goes like this:

You get up every morning
From your 'larm clock's warning
Take the 8:15 into the city
There's a whistle up above
And people pushin', people shovin'
And the girls who try to look pretty
And if your train's on time
You can get to work by nine
And start your slaving job to get your pay
If you ever get annoyed
Look at me I'm self-employed
I love to work at nothing all day
And I'll be

Takin' care of business (every day)
Takin' care of business (every way)
I've been takin' care of business (it's all mine)
Takin' care of business and working overtime, work out

Bachman was writing about being in a band and composing music for a living, but he just as easily could have been writing about Real Estate. As most of you know, that's the life of a Realtor - we love to work at nothing all day!! At least that's the perception of many but we know that, in our business, it's far from the truth. We work with lenders, appraisers, abstractors, attorneys, and closing agents. Not to mention trying to keep our clients and customers happy and staying on top of the situation. Just when we think we have everything in hand, a wrench gets thrown in, like an attorney who claims a transaction that happened two years ago wasn't recorded correctly and you represented both parties so please take care of it ASAP!! Takin' care of business...it's what we do. It's what we pride ourselves on, especially behind the scenes so our Buyers and Sellers don't know when there's a problem to worry about. As I like to say, "I'll tell you when to worry."

Those are the things we usually think about when we're takin' care of business. That's what the public thinks of Realtors when we're takin' care of business. But there's another side of our business that the public never thinks of or knows about our business and, unfortunately, even many Realtors don't want to take care of the business of Advocacy. A key component of takin' care of business is protecting the property rights of the public. How you ask?

When we obtain a real estate license, we agree to abide by the Code of Ethics, but we also agree to do three things: ACT, INVEST and VOTE.

When called upon to contact your elected officials so they know where we stand on an issue, do it: ACT. Whether it's on the national level for an extension on flood insurance, on the state level to support the First Time Home Buyer Savings Account, or for a local issue, it's your business to step up. An even better way to ACT would be to throw your hat in the ring and run for office.

INVEST in your business because it's imperative to protecting your success and our future. During these times of uncertainty in Washington, D.C. and Des Moines, it's time to dig deeper and give more to RPAC.

And VOTE each and every time you have the opportunity. If you don't, you're shirking your responsibility to have your voice, our voice, heard. Takin' care of business!

I'm looking forward to serving as your President in 2018. I'm looking forward to representing you and your needs. I'm looking forward to takin' care of business. Are you?

Over the next couple of months, we have several pieces of business we need to take care of, such as promoting the First Time Home Buyer Savings Account. We will be releasing information between now and the end of the year as to how it will operate. It's all of our responsibility to let the general public know about what we worked so hard to get through the State Legislature. We also need to vote in the November general election, participate in the Winter Meetings in Des Moines December 5-6, and join a committee or two. We need to invest in RPAC prior to the end of the year so please invite me, or any member of our leadership team, to one of your upcoming board functions to address your group. It's my goal to visit each association over the next 12 months and I'd like to start with yours.

Now get to takin' care of business!

Legal News

Laws Effective in 2017



The Iowa legislature passed a lot of changes for Iowa – and yet again some stirred controversy, some did not... here's a few which directly relate to your license.

First Time Home Buyer Savings Account

Starting January 1, 2018 potential homebuyers can invest up to \$2,000 (or \$4,000 for married couple filing jointly) into a money generating bank account, and deduct that amount from taxes. The funds saved must be used for the purchase of an Iowa property to be eligible for the tax benefits. Look for more on this topic as the Iowa Department of Revenue and Finance still has to tweak the rules before it's fully operational.

Texting while driving

The new law allows the police to stop anyone who they reasonably believe are texting while using their cell phone or other electronic device while driving. A simple way to avoid the consequences of the law is to have a hands-free operation of your cell phone. LEAVE WORK to be completed at your office, home or other land based location. It's not just teenagers who text while driving– Iowans expect fellow drivers to be paying attention.

Family status in housing

State law now prohibits municipalities from enacting residence use restrictions based on whether the residents are family members or not. Responses so far by Iowa City and proposed by Ames is to place a moratorium on any new zoning of properties due to this "threat". Cities may use alternative methods to control the growth and density of neighborhoods, and will likely look for something other than the relationship between people.

No licenses need be on a wall or available for public view.

A real estate brokerage does not have to "conspicuously display" the licenses associated with the brokerage. Most brokerages have current information on their brokerage website. Remember as a brokerage it is not only the individual agents responsibility to have continuing education current when the license expires in three years and annual current errors and omissions insurance, but also the brokerage is responsible for any agent working for them to be properly licensed.

A Broker may be the designated Broker at more than one location.

A scattering of brokerages have expressed interest in exploring this option now for a brokerage. If brokerage goes this route, they and the Designated Broker are still responsible for ALL activities of the brokerage and branch office locations. Be sure you can adequately supervise and trust the operations where the Broker may not be for part of the time. There are pluses and minuses for this arrangement.

On a license application... only require offenses "other than a misdemeanor" to be reported

The real estate commission spends a lot of time reviewing applicants for licensure. This change allows them to only consider offenses which are "indictable", and not have to go through many "petty" offenses. Even with the current code, the vast, vast

majority of applicants who have a "criminal" background are granted a license (as long as it is disclosed on the application form).

Statute of repose

Anyone who purchases a residential property only has a ten (10) year time frame for bringing a lawsuit due to defective construction, workmanship, or products used. This is reduced from 15 year time frame (it is now down to 8 years for commercial property or other locations – except nuclear power plants have 15 years – you would HOPE the nuclear plants are built well!).

Seller property condition

Basically any family relative is now exempt from the requirement that a seller property disclosure is provided. This change is minor, but removes a technicality which likely was not followed much anyway. (BTW family feuds make GREAT case law!). And the law was modernized to make it clear the property condition form may be sent electronically.

Move to an agricultural location... much hard to recover damages from a "nuisance" livestock producer.

If a person moves near a farm and suffers from the "annoyance and the loss of comfortable use and enjoyment of real property" they have a higher burden to prove an operator is not following state or federal laws applicable to feeding operations or not utilizing "prudent generally utilized management practices reasonable for its operation". Economic damages are now also capped.

HAVE SUGGESTIONS?

The IAR has formed an ad hoc committee looking to potentially improve some of the forms utilized. Starting with the seller property condition disclosure sheet – any suggestions?

Legislative proposals and drafting gets rolling late fall – any Code changes you would like to see?

Administrative rules have been tweaked to meet the Iowa Code changes and more will be underway with clarification of advertising laws, and property condition disclosures. Any other rule you would like to see added or removed?

ANSWER THE CALL!
Instructors Needed

Are you ready to share your
wealth of real estate
knowledge with
Iowa Realtors®?

SEND QUESTIONS/RESUME TO
AMANDA NAGLE

amanda@iowarealtors.com



First Time Home Buyer Savings Account

Gavin Blair, CEO

Executive News



BUYING A FIRST HOME



JUST GOT EASIER

What is the First Time Home Buyer Savings Account?

The first time home buyer savings account is an interest-bearing savings account with a state or federally chartered bank, savings and loan association, credit union, or trust company in Iowa. Contributions up to \$2,000 for individual or \$4,000 for joint filers can be deducted up to ten times from your state income taxes. The funds must be used to buy a property in Iowa.

Where can I get more information?

Visit- <http://iowafirsthome.com/toolkit> to find customized social media posts, posters, and even customized postcards AND emails for your clients!

Help spread the word by visiting:
IowaFirstHome.com/toolkit

Donald Trump's Tax Plan

Americans have enjoyed the benefits of homeownership for years, and one of those joys comes at tax time when you are able to itemize with the number one item being the mortgage interest deduction.

Under President Donald Trump's tax proposal, some Americans would likely be steered away from this tax break. Here's why: Trump's plan would double the standard deduction, which taxpayers can take if they don't itemize deductions. The doubled standard deduction could exceed the savings many receive now from itemizing their expenses for housing, state and local taxes and related costs. The Trump plan would also eliminate many existing itemized deductions, including those for state and local taxes, so that some people who now itemize might end up paying more.

The president's proposal would essentially marginalize the use of the mortgage interest deduction, which is the government's primary form of direct housing assistance: It distributes three times more money this way than it does in the form of vouchers for impoverished renters. Trump administration officials say their tax plan is designed to benefit the middle class. It's not clear from the scant details of the framework released so far how many families would enjoy lower tax bills and how many would face higher bills.

Even though Trump's measure would preserve the mortgage interest deduction, it's confronting resistance from the real estate industry because it would likely reduce the number of people seeking the deduction. NAR is taking a hard stance saying this is not a good proposal for homeowners and is asking Congress to not move forward with this proposal.

The Future of the MLS

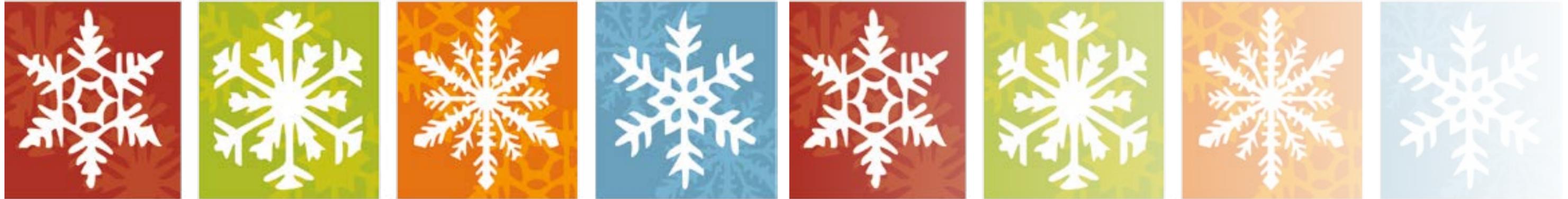
The Council of MLS's released a study that shows how the MLS will be viable for the future. Below is a summary of the findings:

1. **Avoid Complacency.** MLS's must innovate just as the vendors and portals are innovating.
2. **Review Governance Structures.** Often MLS's are bogged down by a governance structure and can't change because of it. Decisions are mostly made way too slowly if at all.
3. **Consolidate More and Faster.** Consolidation doesn't always mean merge, but rather cooperation. REALTORS® are asked to cooperate daily, and now is the time for MLS's to do the same.
4. **Create Safeguards.** This revolves around keeping agents legal with the best data.
5. **Help Agents Meet Consumer Needs.** The portals are meeting the customers' needs often times before an agent can. MLSs were originally created as a resource for agents and brokers, but with the advancement of technology and greater access to data, consumers are finding this information themselves.

Contact Gavin at Gavin@iowarealtors.com

Winter Meetings

RSVP via www.iowarealtors.com/wintermeetings



IAR Winter Meetings, Dec. 5-6

Please join us for IAR's Winter Meetings December 5-6 at the IAR office in Clive. All of IAR's major committees will meet during this event. Committee members, please plan to attend! If you aren't on a committee yet, this is a great chance to sit in on a meeting or two to see what each committee does and how you can get involved. IAR is continually in need of members to step up and provide leadership; and we need you to participate. For more details and to RSVP visit www.iowarealtors.com/wintermeetings



Foundation Soup Luncheon December 5

The REALTOR® Foundation of Iowa will be hosting their 7th Annual Soup Luncheon Fundraiser on December 5 at 11:30am at the IAR office in Clive. The fundraiser will be held during IAR's Winter Meetings. Many of the homemade soups that you have come to know and love will be served! Enjoy some soup, visit with friends, and donate to the Foundation.



2018 RPAC Kickoff Event

The RPAC Kickoff Event is IAR's way of thanking our previous investors that helped us reach our goals. IAR looks to keep the momentum going with another great year in 2018!

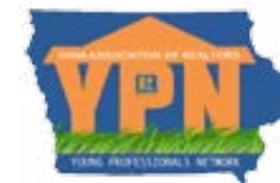


The 2018 RPAC Kickoff Event will be Dec. 5 from 6-8pm at the Des Moines Art Center: 4700 Grand Avenue, Des Moines. Enjoy drinks, hors d'oeuvres, private gallery tours, and great camaraderie with your fellow REALTORS®.

You'll be entered into a drawing for great prizes - gift cards, a free registration, and one-night hotel stay at IAR's Convention and more. Even better; your \$50 attendance fee counts toward your 2018 RPAC Investment! Cash, personal credit card, or personal check made payable to RPAC.

Please RSVP at www.iowarealtors.com/wintermeetings

YPN Ugly Sweater Networking Nightcap



The Young Professionals Network (YPN) Iowa Chapter will host a very special event the week of IAR's Winter Meetings. We'll meet immediately following the RPAC Kickoff Event on December 5th starting around 8pm at Star Bar : 2811 Ingersoll Avenue, Des Moines. Dig out that amazingly hideous

sweater, festive garb, or crazy holiday pajamas for this fun event! A \$5 donation will be collected for those wearing an ugly sweater and \$10 for those without.

Please RSVP via www.iowarealtors.com/wintermeetings



Get Involved



2018 Legislative Bus-In Day

The 2017 Legislative Bus-In Day will be held Tuesday, February 6. This is an action-packed and exciting day when 300-400 REALTOR® members visit our legislators at Iowa's Capitol.

We have an important job to do because REALTORS® are the number one voice for real estate and defenders of homeownership. We need to let our legislators know how we feel about legislation that may impact our profession, our clients, and our livelihood. Come help us make a difference by talking to the people that make the laws. There will be buses traveling to Des Moines from multiple areas of the state. Look for more details soon online at:

www.iowarealtors.com/Busin



Iowa REALTORS® to Ring the Bell for Salvation Army December 1

This holiday season, nearly 100 REALTOR® associations will be supporting the Salvation Army through REALTOR® Ring Day on Friday, December 1. Iowa REALTORS® are teaming up with colleagues throughout the nation to ring the bell. Kettles in many areas across the country will be hosted by REALTOR® members and affiliates.

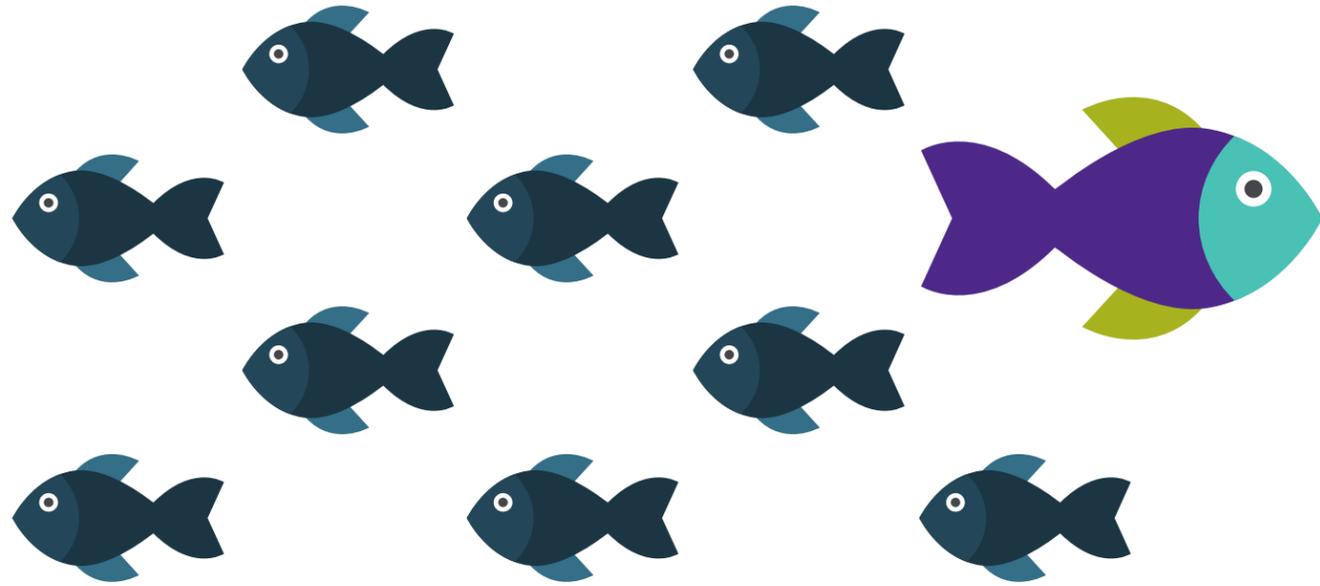
The Iowa REALTOR® Ring Day came from a REALTOR® member in Fargo, N.D., who wanted to give real estate professionals an opportunity to support a cause familiar to them - housing. The Salvation Army was the perfect fit because it offers so many housing-related programs.

This is IAR's sixth year participating in this great event joining 26 other states ringing the bell for the Salvation Army. Last year, more than 300 Iowa REALTORS® representing all 17 local boards participated in this event and raised more than \$30,000. Help us make a bigger impact this year! It promises to be an exciting and rewarding day!

Contact your Local Board and your company to sign up or go to www.iowarealtors.com/ringday to find your local Salvation Army office.



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This two-day course is the first step towards becoming an ABR® designee. It will teach you:

- Methods, tools, and techniques to provide the support and services that buyers want.
- How to increase your revenue and referrals and reduce your risk.

With specialized education and exclusive member benefits, ABR® designees are equipped to guide homebuyers through every stage of the home buying process.

Learn more at REBAC.net



Completion of the two-day ABR® Designation course is the first step in earning the designation. In order to obtain the ABR® designation you must also successfully complete one of the ABR® elective courses, submit documentation verifying five completed transactions in which you acted solely as a buyer's representative, and be a member in good standing with the National Association of REALTORS®.

Do you have what it takes to be one of the best? Register for the course!



Terry Watson is a seasoned pro who delivers "Aha" moments while keeping you engaged and leaving you in stitches. Walk away with effective and easy to implement strategies for your business.

NOVEMBER 8-9th
Iowa City Area
Association of REALTORS®
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For information on earning NAR's e-PRO® certification, visit ePRONAR.com.

November 10th
8am-5pm

Learn how to become a Trusted Advisor while competing to connect to the modern consumer in a digital age.

Last day to catch Terry Watson hit it out of the park! This course can also be used as an ABR and CIPS elective credit.

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Convention

2018 Leadership Installed

The Iowa Association of REALTORS® introduced its 2018 Leadership Team at the Annual Convention held recently at the Marriott Conference Center in Coralville.

Mark Kamps of Iowa City was installed as the 2018 President. The remaining members of the Leadership Team include John Goede of Spencer as President-Elect, Scott Wendl of Johnston as Vice President, Jen Burkamper of Boone as Treasurer, and Cindy Miller of Burlington as Immediate Past President.



2018 IAR Leadership Team (left to right): Jen Burkamper, Treasurer; Scott Wendl, Vice President; John Goede, President-Elect; Mark Kamps, President; Cindy Miller, Past President.

After high school and 2 years at Loras, Mark pursued his dream of broadcasting. He attended a broadcasting school in Minnesota then returned to Iowa City. Mark worked for local radio stations while finishing his bachelor's degree at Iowa.

Mark decided to get into real estate after changes at the station. He started with Smith Real Estate in 1984. In 1999 he became the PA announcer for the men's basketball team. He was announcing for both basketball teams and men's gymnastics. As his business and young family grew, Mark decided to focus only on announcing for the men's basketball team. You can hear him now at men's basketball games as the voice of the Hawkeyes.

He became involved in the local Board of Realtors early in his career. He has served or chaired almost every committee at the local board. He was president of the Iowa City Area Association of REALTORS® (ICAAR) in 1995. Many years later he stepped in to fill a void on the board and ultimately led to another leadership role as President in 2013. He has been recognized by his peers as ICAAR's REALTOR of the Year two times in 1995 and 2016.

He enjoyed getting involved at the state level as well. Kamps has served on multiple committees over the years at the Iowa Association of REALTORS® (IAR) including

Legislative Committee, Executive Committee, RPAC Trustees and he served as Communications Committee Chair. He has enjoyed stepping into the IAR Leadership team and attending conferences around the state and the National Association of REALTOR (NAR) Conferences throughout the country. Kamps continues to serve on the NAR Broker Involvement Council and the NAR Board of Directors.

In his free time, Mark and his wife Angela love spending time with family and friends while travelling the US and internationally.

Kamps looks forward to visiting each of the local boards this year during his term as President of the Iowa Association of REALTORS®. Mark is passionate about the spreading the good news of First Time Home Buyer Savings Account that will begin in 2018. Finding and helping plan for the new location of the state association is another important project in his Presidential year.

Per IAR's bylaws, the 2018 IAR Leadership Team will start the terms of their positions on November 6, after the end of the National Association of REALTORS® Conference.

IAR officers volunteer in these leadership positions while still selling real estate in their respective communities.

IAR Awards

Congratulations to all of the award winners highlighted on the next few pages. The awards were presented at the IAR Annual Convention in Coralville.

Byron Menke Receives 2017 O.G. Powell/Joan Ballantyne Award

Last year's recipient, Jan Demott, presented Byron Menke the 2017 O.G. Powell/Joan Ballantyne Award.



Ken Clark Named 2017 REALTOR® of the Year

Last year's recipient, Tracy Brus, presented Ken Clark the REALTOR® of the Year Award.



Randy Hertz Receives L. Martin Lee Political Involvement Award

Last year's recipient, Dick Koestner, presented a video of Randy Hertz receiving the L. Martin Lee Political Involvement Award.



President's Special Recognition Award Given to Mark Gavin

Cindy Miller presented Mark Gavin the President's Special Recognition Award.



Convention Memories

#IARConv



Annual Convention Highlights

More than 500 REALTORS® attended IAR's Annual Convention at the Coralville Marriott September 12-15, 2017 in Coralville.

The Convention offered more than 30 sessions from top-notch real estate instructors including Sean Carpenter, Valerie Garcia, and Zach Schabot with a surprise visit from Dr. Lawrence Yun.

Mark Kamps was installed as the 2018 President along with all the IAR officers at the Inaugural Gala where attendees enjoyed part of the Iowa Hawkeyes Marching Band, and music from the Funk Daddies. There were many opportunities to network at events like the 2nd Annual YPN Furniture Build at the kickoff event, and Dodgeball at Fun Night. In addition, hundreds of REALTORS® and affiliates gave back to Iowans in need. More than \$17,000 was raised at the Joan Ballantyne Charity Auction presented by the REALTOR® Foundation of Iowa.



To see photos of yourself and colleagues who attended visit www.flickr.com/photos/iowarealtors/ albums or view the albums on IAR's Facebook page: facebook.com/iowarealtors.



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Located at **Booths 3 and 4**



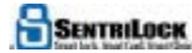
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HMS Home Warranty: For over 30 years, HMS National has been working for millions of homeowners and tens of thousands of real estate professionals to make the process of buying, owning and selling real estate safer, more enjoyable, more efficient and more profitable. In short, our goal is to "Protect Your Every Move". www.hmsnational.com
Located at **Booth 17**



University of Iowa Community Credit Union: University of Iowa Community Credit Union is the #1 mortgage lender in Iowa. We offer low fixed rates, no 1% origination fee, 100% financing and exceptional service. Our loan programs include conventional, jumbo, USDA, VA loans, construction and in-house ARMs. We invite you to visit www.uiccmortgage.com to learn more.
Located at **Booth 18**



Iowa Mortgage Association: The IMA is a statewide organization dedicated to representing the housing and mortgage financing initiatives in the state of Iowa. IMA members will be on hand to share the value of working with mortgage lenders who are members of the IMA. <http://www.iowama.org/>
Located at **Booth 21**



USDA Rural Development: USDA, Rural Development is committed to the future of rural communities. Income and otherwise eligible applicants may receive no down payment loans to purchase or build a home in a community with a population of 20,000 or less. www.rurdev.usda.gov/ja
Located at **Booth 22**



Form Simplicity: Form Simplicity is a paperless transaction solution available to associations and brokerages. U.S. based tech support: Tech Helpline provides more than 500,000 REALTORS® with technical support on behalf of their associations, MLSs or brokerages. www.formsimplicity.com
Located at **Booth 23**



Zillow Group: Zillow Group houses a portfolio of the largest and most vibrant real estate and home-related brands on the web and mobile. www.zillow.com
Located at **Booth 24**



RE/MAX Central: Success is Born From Your Desire to Succeed! Ready for more freedom? RE/MAX can open the right doors for you! Talk to your local RE/MAX broker or go to www.remax-central.com.
Located at **Booth 26**



Iowa CRS: The Council of Residential Specialists, the largest affiliate of the National Association of REALTORS®, is a network of over 30,000 residential real estate professionals in the U.S. and overseas that provides real estate agents with the tools, resources and strategies they need to help them guide buyers and sellers through the residential sales process. <http://community.crs.com/iowa>
Located at **Booth 27**



Vizzi Media Solutions: Vizzi Media Solutions is the industry leader in amazing photography and marketing for Real Estate Professionals. Our talented network of photographers are equipped with the latest technology and training to make your listing stand out. When you choose Vizzi you choose the best—customer service, amazing photography and most importantly results! www.govizzi.com
Located at **Booth 31**



Associations Marketing Group, Inc.: AMGI provides expertise in individual and group health insurance. Special group programs available for IAR members with Delta Dental and vision coverage. www.amgi-dsm.com
Located at **Booth 32**



Uniquely Me: Uniquely Me is a home based business that sells jewelry, accessories and some home décor. We enjoy providing Fashion at Affordable prices.
Located at **Booth 33**

Thank you for supporting the businesses that support the Iowa Association of REALTORS and the annual convention.



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Joan Ballantyne Charity Auction

Thank you to the following individuals who purchased items at the auction.

Darlene Allard	Bill Grabe	K'Lynn Lynn	Nicole Schwegler
Lana Baldus	Dale Gross	Shaner Magalhaes	Joy Seifer
Barb Ball	Bob Hackney	Julie McQuaid	Mark Signs
Joan Ballantyne	Steve Hidder	Jesse Meyer	Celia Simmer
Susie Banks	Melissa Ihnen	Cindy Miller	Judy Stevens
Kim Bates	Jo Jenkins	Dave Moore	Dianna Symonds
Brad Brissey	Traci Jennings	Kelley Myers	Mark Vos
Bob Brissey	Regen Johnson	Dawnita Neff	Wendy Votroubek
Jen Burkamper	Mark Kamps	Karen Ott	Bob Wendy
Ken Clark	Jane Kay	Brian Randall	Linda Westergaard
Kathy Cole	Jen Kingland	Margie Robinson	Jon Yocum
Zelda Elwood	Mary Beth Knipfer	Theresa Ruby	
Bob Flynn	Lindsey Lamb	Scott Ryder	

Thank you to the following individual donors for your contributions to the auction.

Lana Baldus	Don Marple	Sue Raby-Struthers
Scott Case	Julie McQuaid	Tom Randall
Ken Clark	Byron Menke	Katie Slater
Krista Clark	Kathy Miller	Judy Stevens
Dale Gross	Cindy Miller	Brenda Stuart
Bob Hackney	Scott Olson	Scott Wendl
Angela Hodges	Bill Pankonin	Linda Westergaard
Mark Kamps	Larry and Polly Pickering	

Thank you to the following boards, associations, and businesses for your generous donations.

Cedar Rapids Area Association of REALTORS®	Mid-Iowa Regional Board of REALTORS®
Central Iowa Board of REALTORS®	North Iowa Regional Board of REALTORS®
Des Moines Area Association of REALTORS®	Northeast Iowa Regional Board of REALTORS®
East Central Iowa Regional Board of REALTORS®	Northwest Iowa Regional Board of REALTORS®
Greater Mason City Board of REALTORS®	Quad City Area Association of REALTORS®
Heart of Iowa Board of REALTORS®	Southeast Iowa Regional Board of REALTORS®
Iowa City Area Association of REALTORS®	Southwest Iowa Board of REALTORS®
Iowa Great Lakes Board of REALTORS®	West Central Iowa Regional Board of REALTORS®

REALTOR Foundation of Iowa



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The Joan Ballantyne Charity Auction presented by the REALTOR® Foundation of Iowa (RFI) held this fall at the Marriott in Coralville raised over \$17,000!

Byron Menke has generously volunteered to be the auctioneer for the Auction since 2006. Thank you, Byron, for your support again this year!

Auction donations will benefit several Iowa charities and programs across the state, including: Project Jack and Chris Norton with the SCI CAN Foundation. The REALTOR® Foundation of Iowa has written more than 290 checks this year to individuals and groups in need in communities across Iowa. Many times local boards have matched the Foundation's contributions, working together to make an even greater impact in their local communities. Thank you to the many boards that have partnered with the Foundation in these efforts.

Because of your support and generosity, the RFI will be able to help Iowans across our state. Thank you to those of you who donated items and to those of you who purchased items this year. What a fantastic event!

Thank you to everyone who participated in some manner in the Auction and supported the Foundation.

YOU MAKE A DIFFERENCE!

For more information or to get involved with the REALTOR® Foundation of Iowa, please contact R. Scott Case, RFI President, at SCASE91527@aol.com.

RealtorFoundationOfIowa.org





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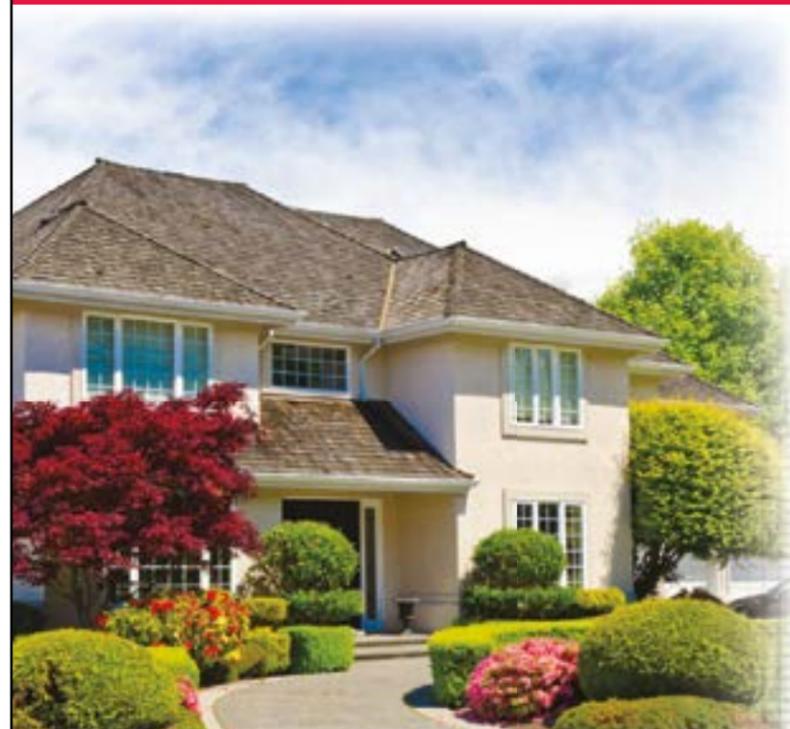


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Congratulations to the following CRS Designees for their IAR Appointment

President	Mark Kamps, CRS	RVP Region 5	Renae Forsyth-Christy, CRS
President Elect	John Goede, CRS	RVP Region 6	Mindy Huls, CRS
Vice President	Scott Wendl, CRS		
Treasurer	Jennifer Burkamper, CRS		

Congratulations

REALTOR® of the Year
O.G.Powell/Joan Ballantyne recipient **Ken Clark, CRS**
Byron Menke, CRS

Welcome New Designee

Ted Weaver, CRS | Exit Realty Capital City, Urbandale

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