

# Kentucky Real Estate NEWS

A Publication of the Kentucky Real Estate Commission

## Licensee Safety

*Be Prepared and Have a Plan!*

With the recent tragic murder of real estate agent Beverly Carter in Arkansas, the Kentucky Real Estate Commission is extremely concerned for the safety of sales associates and brokers in Kentucky. Real estate licensees are often in situations where they are alone with clients or customers that they do not know. The Commission urges all licensees to implement safety precautions as part of their regular routine. We also encourage principal brokers to incorporate a safety program as part of their company policy.

Over the years, there have been hundreds of crimes against real estate licensees across the country and the Commission does not want any licensee to become a statistic and, hopefully, by following some simple safety guidelines, a harmful situation can be prevented. Research shows that survivors of violent crimes could have prevented their attack by following safety guidelines.

In 2004, the Commission, through a joint venture with the Kentucky Association of Realtors®, developed a "Safety Guide." This guide was distributed to all active real estate licensees. For several years, it was also mailed out to new licensees. The guide goes into great detail about steps that should be taken to ensure the safety of licensees in Kentucky. The full brochure can be downloaded from the Commission's website ([krec.ky.gov](http://krec.ky.gov)).

A brief summary of the brochure can be found on page 6 of this newsletter. Please take time to review the safety guidelines. It could save your life.



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### **KREC Will Be Closed:**

**November 27-28, 2014**

*(Thanksgiving)*

&

**December 25-26, 2014**

*(Christmas)*

&

**January 1-2, 2014**

*(New Year's)*



**Issue No. 225, Fall 2014**

## **Kentucky Real Estate Commission**

10200 Linn Station Road, Ste. 201  
Louisville, KY 40223  
Phone: 502-429-7250  
Toll Free: 1-888-373-3300  
Fax: 502-429-7246  
Web Site: www.krec.ky.gov

### **Commissioners**

**James H. Huff, Chair**  
Ft. Mitchell

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Richmond

**Linda Gibson Cecil**  
Louisville

**Kimberly Sickles**  
Louisville

**Dana W. Anderson**  
Louisville

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Executive Director

### **Education and Licensing**

Kristen Reese  
Director of Licensing and  
Education

Michelle Gary  
Karen Huff  
Rachael Carmicle

### **Legal**

Ronald J. Harris  
General Counsel

Denise Wade, Staff Attorney  
Patricia Farris  
Lucie Duncan

### **Administrative**

Shelly Saffran  
Director of Administration

Mary O'Wheatley  
Tracy Delgado  
Dianna Rogers

## **Comments from the Chair**

**by: James H. Huff,  
Chair**



### ***Post-Licensing Education Initiative for New Licensees***

In 2012, the Kentucky Real Estate Commission (KREC) appointed and organized a group of subject-matter experts in Kentucky to conduct an overall review of Kentucky's license laws and administrative regulations relating to real estate education. This group included real estate educators from private and public higher education institutions, education instructors and directors, proprietary school owners, members of the Kentucky Association of REALTORS® (KAR), and representatives of the KREC. The stated purpose of the Education Review Work Group was to develop recommendations to the KREC regarding possible changes to Kentucky's real estate education laws.

The Education Work Group was in agreement that there is a need for educational reform for the purpose of enhancing the real estate profession in Kentucky; to further protect both real estate licensees and consumers; and to develop a more well-educated, professional and informed real estate licensee. One of the recommendations forwarded by this group is that the KREC should pursue establishing post-licensing education requirements for new real estate licensees.

With the initiative and leadership from KAR, staff members of both KAR, KREC, and real estate educators have been working to develop post-licensing legislation for consideration by the 2015 Kentucky General Assembly. The legislation would require all new real estate licensees

(individuals licensed after January 1, 2016) to complete forty-eight classroom or online education-related hours within two years of obtaining or activating their real estate license.

Advocates of the legislation are currently presenting the draft legislative proposal to key legislators and real estate professionals throughout Kentucky to obtain input on the proposal and to garner support for the legislation.

In October, representatives of KAR and KREC were invited to appear and provide testimony before the Interim Joint Committee on Licensing, Occupations, and Administrative Regulations, for the purpose of briefing the committee on the specific provisions of the draft legislation. I am pleased to report that the response by legislators was positive, with several members of the committee encouraging the presenters to direct their efforts to bring industry consensus in support of the legislation. Supporters of the legislation are following the suggestions of the committee and working diligently to inform and obtain support of real estate licensees, professional real estate organizations, and key legislators.

At its October 2014 monthly meeting, the Kentucky Real Estate Commission voted to support the draft legislation. All real estate licensees are encouraged to contact their colleagues and local state senator and state representative asking support for the post-license education legislation when the Kentucky General Assembly convenes in January, 2015.



## From the Director's Desk

By: Michael W. Wooden,  
Executive Director

### *The Rationale for Post-Licensing Real Estate Education*

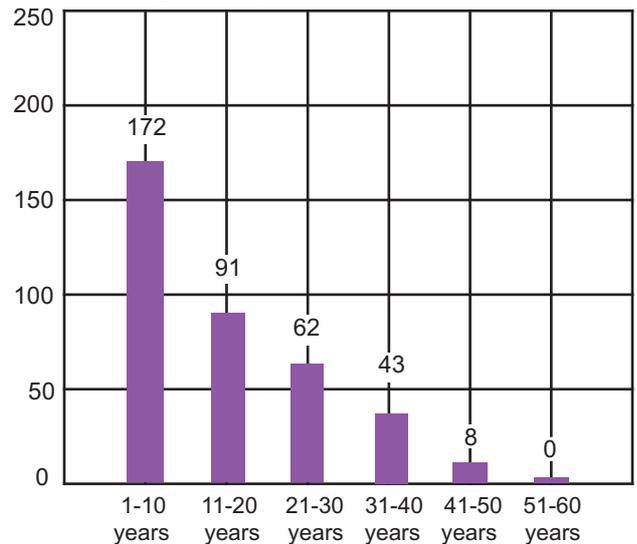
I am focusing my article as a follow-up to Chairman Huff's column, "Comments from the Chair." He provided background about the major provisions of proposed post-license education legislation for consideration by the 2015 Kentucky General Assembly. In addition, he clearly described the efforts underway to garner support for the legislative proposal. It is important to understand the background and rationale for establishing post-license requirements for new real estate licensees.

The Kentucky Real Estate Commission recently conducted a review of all of its disciplinary actions from the years 2004 to 2013 and found that out of 377 disciplinary actions, 172 were issued to persons who had been licensed for 10 years or less (see chart above to the right). These numbers illustrate that forty-five percent (45%) of disciplinary actions are being taken against newer real estate licensees. The goal of post-licensing education would be to bolster the knowledge and skill of new licensees in order to reduce disciplinary actions and provide more consistent professional service for our industry.

A 48 hour post-licensing program would provide an adequate amount of time to cover the most relevant topics for new licensees. In addition, by spreading the program over a two-year period, new real estate licensees will be able to begin their real estate career while having real life work experience that will be related to the topics they will be covering in the post-licensing education program.

Post-licensing education will be designed to provide new licensees with the next level of education and training to further develop their knowledge, skills and create confidence within the individual licensee and in the public's view regarding real estate licensees'

### Disciplinary Actions 2004 - 2013



(Number of years licensed when discipline occurred)

abilities. Post-licensing education will be a shift from the more general and theoretical knowledge that is obtained in a real estate pre-licensing education program to focus on the practical knowledge and application of the real estate law and its requirements.

I would like to reiterate the comments by Chairman Huff and encourage all real estate licensees to support the post-licensing education initiative. Ask your colleagues to support the legislation and to share their views with their local state senator and state representative. Ask your local real estate professional association to formally endorse the legislation by resolution and to share their position with members of the General Assembly.



KREC Staff members Michelle Gary (center) and Mary O'Wheatley (right) handing out KREC yardsticks at the 2014 Kentucky State Fair.

**KREC  
Commissioners**



Jim Huff, Chair



Bob Roberts, Vice-Chair



Linda Gibson Cecil



Kim Sickles



Dana W. Anderson

# NOW AVAILABLE!



## *KREC 2014 LEGAL UPDATE, KREC NEWSLETTER INDEX & KREC "HOTLINE" FAQs*

*By: Y. Denise Payne Wade  
KREC Staff Attorney*

In the past, KREC Legal Updates have mainly focused on frequently-asked license law questions received by the Legal Department. This year, the focus shifted to license law violations that have occurred over the past eleven (11) years. It is believed that having an awareness of both helps to identify and correct problem areas for licensees.

With this objective in mind, the "Disciplinary Actions" sections in KREC newsletters, from 2004 to present, were reviewed to identify and categorize the license law violations summarized in them. The focus of the review was on the license law descriptions, not solely the cited violations, since the citations for them have changed over the years. The results of this review appear in the KREC 2014 Legal Update PowerPoint presentation. The presentation can be accessed by clicking on the "Additional Resources" drop-down box from the "Legal" box, which appears on the homepage of the KREC website ([www.krec.ky.gov](http://www.krec.ky.gov)).

In addition, from the list of resources that can be obtained from the "Additional Resources" webpage, you can now download a newly-created KREC newsletter index, as well as the "KREC Hotline FAQs," which can also be accessed from a drop-down box under "Legal." The index was compiled from a review of KREC newsletters from 2002 to present. Like the FAQs, the index is divided into license law areas. It does not include information about license law statutory or regulatory changes, to avoid possible confusion, but it does include references to other relevant laws. A link to the index also appears at the top of the "Newsletter Archive" webpage, which can be accessed from a drop-box under "About KREC."

Below is just a sample of the kind of reference articles listed in the "NEW" KREC Newsletter Index.

### **ADVERTISING REQUIREMENTS**

<u>Issue No.</u>	<u>Article Title</u>
2013 Fall	"What Licensees Need to Know About...Buyers' Agents Advertising Their Participation in a Sale"
2012 Winter	Puffery
2008 Spring	Owner/agent exemptions & KRS 324.117(4)
2007 Summer	Advertising guidelines & 201 KAR 11:105
2006 Summer	Gathering property information for listings and ads
2006 Winter	Fair housing issues (including names of churches and schools in real estate ads)
2004 Winter	HUD listings
2003 Summer	Print advertisements

# Betty Kaiser

1928 - 2014



The Commission and the Commonwealth of Kentucky have lost a dear friend and member. Former Commissioner Betty Kaiser passed away on October 8, 2014 in Louisville, Kentucky.

Betty began her career in real estate in 1959 and served the Commonwealth for over 55 years. In addition to being a real estate broker, Betty was also a real estate instructor teaching pre-license classes for over 19 years. She also served in various capacities for the Association of Real Estate License Law Officials, the Greater Louisville Association of Realtors®, the Kentucky Association

## Commissioners, Staff and Licensees Say Goodbye to Former Commissioner Kaiser

of Realtors®, the Kentucky Real Estate Educators Association and the Kentucky Real Estate Education Foundation. She also held the GRI, CRS, and LTC designations. Betty received many awards and honors during her career for her dedication, service, and talents. Although there are too many to mention, a couple include: Woman of the Year Award by the Women's Council of Realtors®, and the Committent Award by the Jefferson County School System for instruction of real estate to underprivileged teenagers.

In 1997, Governor Paul E. Patton appointed Betty to serve as commissioner for the Kentucky Real Estate Commission. Her colleagues appointed her Chair of the Commission in 1999 and 2003. She worked faithfully and tirelessly as a commissioner. She was a member of the Core Course Committee and she was vital to the implementation of that course. She also played a key role in the development of the mandated Brokerage Management Course.

In addition to her many accomplish-

ments in real estate, Betty was a devoted wife, mother, grandmother, and friend. She was a kind, generous, and thoughtful person.

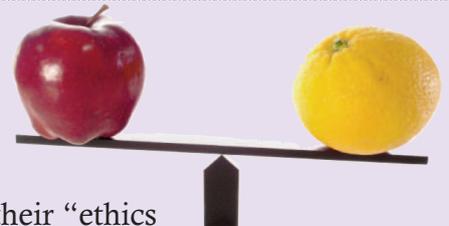
Betty is remembered fondly by commissioners and staff. She would often bring in special treats on meeting days. She also never missed an opportunity to give out gifts on holidays personalized for each individual. Betty had a way of making everyone around her feel special. You knew you were a friend when she referred to you as "sugar."

Betty volunteered at CASA as a Court-Appointed Special Advocate for abused and neglected children. She was a member of St. John's Lutheran Church and she had an extensive doll collection.

She is survived by her husband of 67 years, Jack Kaiser; son, Rick Kaiser; two daughters, Debra Murphy and Linda Gough; six grandchildren and three great grandchildren.

Although we will miss Betty greatly, her accomplishments and contributions to the real estate industry will continue to live on.

## Continuing Education KREC v/s Board Requirements



The KREC receives many calls from licensees inquiring about their "ethics training" requirements. The answer to that question is, "The KREC does not have *ethics training* requirements. Those questions should be addressed to your local board." All licensees are subject to the license laws in KRS Chapter 324 and 201 KAR Chapter 11, which include annual continuing education requirements for active licensees. Licensees who choose to be a member of an Association of REALTORS® are subject to the license laws listed above **AND** *ethics training*. If you have specific questions about *ethics training*, please contact your local board.

**REMINDER** - *Ethics training classes typically do not count as license law credit under the continuing education requirements of the KREC. Most of the properly approved ethics C.E. courses will only count as elective credit for the KREC.*

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# Safety Guide Summary

*Below are Safety Tips taken from the KREC/KAR Safety Guide brochure. The full brochure can be downloaded from the KREC website under "Additional Resources" in the "Legal" section.*

## **Safety Tip #1 - Know Who You Are Dealing With When You Have New Clients or Customers**

1. Meet them at your office
2. Complete the Client/Customer Identification Form
3. Photocopy their driver's license
4. Get their car description and license number
5. Verify his/her identity

## **Safety Tip #2 - Tell Someone**

- \* Who you are with
- \* Where you are going
- \* When you will be back

## **Safety Tip #3 - Keep a Cell Phone at Your Side**

1. Program emergency numbers into speed dial
2. Keep your phone fully charged
3. Carry it with you at all times with clients and customers

## **Safety Tip #4 - Conduct a Safe Open House**

1. Don't advertise a listing as vacant
2. Establish escape routes from each level of the house
3. Call the office or a buddy hourly
4. Keep your keys and cell phone with you
5. Park where you can get out quickly

## **Safety Tip #5 - Have a Distress Code**

1. Have a prearranged distress signal
2. Share and practice distress signal with colleagues, family & friends

## **Safety Tip #6 - Don't Make Personal Marketing Too Personal**

1. Your marketing materials should be polished and professional

2. Limit the amount of personal information you share
3. Use your cell number, not your home phone number
4. Use your office address rather than your home address

## **Safety Tip #7 - Be a Buddy and Know in Advance Who You Are Going to Call When**

- \* Your instincts tell you to get help
- \* You're just a little nervous
- \* You need help at an open house

## **Tip #8 - Dress for Safety**

1. Don't wear expensive jewelry
2. Always wear your cell phone
3. Dress for the weather
4. Only carry the cash or credit cards you need
5. Wear comfortable shoes

## **Safety Tip #9 - Danger is Not Always Easy to Identify so Recognize**

- \* Gut feelings
- \* Hesitation
- \* Unexplained fear
- \* Apprehension

## **Safety Tip #10 - Practice Car Safety**

1. Always have your keys with you
2. Keep car doors locked at all times
3. Park in a well-lit area
4. Don't get blocked in
5. Beware of dead-end streets
6. Keep your car in good running condition
7. Consider using separate cars

*KREC acknowledges the Washington Real Estate Safety Council and the North Carolina Real Estate Commission for allowing KREC to use their Safety Guide as a basis for the KREC brochure.*



# Disciplinary Actions



## **Stephen E. Strocen**

Case No. 11-0014  
(Jeffersonville, IN)

**Violation:** Mr. Strocen was found to be in default and to have violated KRS 324.160(4)(t) for violating KRS 324.111 and 201 KAR 11:245, Section 1 and Section 4 for maintaining deposits in a security deposit account in violation of KRS 324.111. He was also found to have violated KRS 324.160(4)(t) for violating 201 KAR 11:121, Section 1(4) for failing to act with reasonable care and diligence.

**Disposition:** Mr. Strocen's license was revoked.

## **Lynda Minzenberger**

Case No. 11-0014 (Louisville)

**Violation:** Lynda Z. Minzenberger refutes an ultimate conclusion that she violated KRS 324.160(6) and KRS 324.160(4)(t); specifically, 201 KAR 11:121, Section 1(4). She, nevertheless, expressly agrees that there is a legal basis for resolving this case pursuant to the terms of her Settlement Agreement. Ms. Minzenberger agreed that she will be voluntarily restricted for a period of twelve (12) months.

**Disposition:** Ms. Mizenberger agreed that during the period of restriction, she shall not act in the capacity of a "Principal Broker." She also agreed to pay a fine in the amount of one thousand dollars (\$1,000.00) and to pay the complainants in this matter one thousand thirty dollars (\$1,030.00). She agreed to complete the Commission's 6-hour Risk Management for Brokers course; in addition to any continuing education hours she is otherwise required to complete; and to accept a formal reprimand.

## **Mark A. Barr**

Case No. 12-0022 (Hardinsburg)

**Violation:** Mr. Mark A. Barr stipulated to violating KRS 324.160(4)(t) by violating 201 KAR 11:250, Section 1, resulting from his failure to include an expiration date, as well as the date and time for all parties' signatures, on listing contracts involving the same property; and KRS 324.160 (4)(u), resulting from an improper use, completion, and delivery of an agency disclosure form that was developed by Respondent and approved by the Commission for use in transactions that are subject to 201 KAR 11:400, which he mistakenly believed included commercial transactions. This violation resulted from his failure, as a dual agent in a commercial transaction, to take proper action to timely discover the buyer's failure to deliver the contract deposit for same.

**Disposition:** Mr. Mark A. Barr was ordered to pay a fine in the amount of one thousand dollars (\$1,000.00) and, within 6-months from the acceptance of the Agreed Order, he shall complete six (6) hours of continuing education (with 3 of these 6 hours in agency law and the remaining 3 in contract law), in addition to any hours already required by law. Alternatively, he shall complete, within the aforementioned 6-month period, the Commission's 6-hour Core Course, in addition to any continuing education hours that either is otherwise required to complete.

## **James A. Barr**

Case No. 12-0022 (Hardinsburg)

**Violation:** Mr. James A. Barr stipulated to violating KRS 324.160(4)(t) by violating 201 KAR 11:250,

Section 1, resulting from his failure to include an expiration date, as well as the date and time for all parties' signatures, on listing contracts involving the same property; and KRS 324.160 (4)(u), resulting from an improper use, completion, and delivery of an agency disclosure form that was developed by the Respondent and approved by the Commission for use in transactions that are subject to 201 KAR 11:400, which he mistakenly believed included commercial transactions. This violation resulted from his failure, as a dual agent in a commercial transaction, to take proper action to timely discover the buyer's failure to deliver the contract deposit for same.

**Disposition:** Mr. James A. Barr was ordered to pay a fine in the amount of one thousand dollars (\$1,000.00) each and, within 6-months from the acceptance of the Agreed Order, he shall complete six (6) hours of continuing education (with 3 of these 6 hours in agency law and the remaining 3 in contract law), in addition to any hours already required by law. Alternatively, he shall complete, within the aforementioned 6-month period, the Commission's 6-hour Core Course, in addition to any continuing education hours that either is otherwise required to complete.

## **Stephen A. Barr**

Case No. 12-0022 (Payneville)

**Violation:** Mr. Stephen A. Barr stipulated to a violation of KRS 324.160(6) by failing to exercise adequate supervision over the activities of his affiliated licensees, Mr. Mark Barr and Mr. James Barr, and KRS 324.160(4)(t); specifically,

## Disciplinary Actions

*Continued from Page 7*

KRS 324.111(1) and 201 KAR 11:011, Section 1(8), for failing to timely deposit escrow funds into his escrow account by making a deposit 18 days after receipt and by making another deposit 8 days after receipt.

**Disposition:** Mr. Stephen A. Barr was ordered to pay a fine in the amount of one thousand dollars (\$1,000.00) each and, within 6-months from the acceptance of the Agreed Order, he shall complete six (6) hours of continuing education (with 3 of these 6 hours in agency law and the remaining 3 in contract law), in addition to any hours already required by law. Alternatively, he shall complete, within the aforementioned 6-month period, the Commission's 6-hour Core Course, in addition to any continuing education hours that either is otherwise required to complete.

### Leland R. Hollis

Case No. 12-0051 (Science Hill)

**Violation:** Mr. Leland R. Hollis stipulated to a violation of KRS 324.160(4)(t) for violating 201 KAR 11:121, Section (1)(4)(e), by inadvertently failing to act with reasonable care and diligence, in a dual agency transaction, when he prepared an offer for his buyer-clients and caused his seller-client, who had accepted same in writing, to act upon the seller-client's unilateral verbal modification of the parties' contract.

**Disposition:** Mr. Hollis agreed to pay a fine in the amount of one thousand dollars (\$1,000.00) and to complete six (6) hours of continuing education, in contract law, in addition to any continuing education hours that he is otherwise required to complete. He also accepted a formal reprimand.

### Jason R. Abell

Case No. 13-0034 (Louisville)

**Violation:** Mr. Abell was found to

be in default and to have violated KRS 324.160(4)(t) by violating KRS 324.085 and 201 KAR 11:230 for being in noncompliance with the 2012 Continuing Education Delinquency Plan & Agreement.

**Disposition:** Mr. Abell's license is suspended for six (6) months.

### Ginger R. Nichols

Case No. 13-0039 (Bardstown)

**Violation:** Ms. Nichols was found to be in default and to have violated KRS 324.160(4)(t) by violating KRS 324.085 and 201 KAR 11:230 for being in noncompliance with the 2012 Continuing Education Delinquency Plan & Agreement.

**Disposition:** Ms. Nichols license is suspended for six (6) months.

## Quick Stat

21,773

Total Licensees

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### Kentucky Real Estate Commission Education, Research and Recovery Fund Annual Statement of Income and Expenses for Fiscal Year Ending June 30, 2014

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#### Income FY 2013/2014

Exam Recovery Fee	28,230
Reciprocal Recovery	4,050
Renewal Recovery	631,950
Core Course	8,138
Investment Income	9,294

**Income Total \$681,662**

#### Expenditures FY 2013/2014

Personnel	201,118
Legal Services	39,793
Investigative Services	55,681
Speaker Fees	31,448
Room Rental	75
Postage Delivery	576

Postage Meter & Bulk	21,991
Cassettes/Books	2,329
In-State-Travel	1,043
Out-of-State Travel	65,634
Subpoenas/Court Fees	1,520
Subscriptions	3,264
Seminar Refreshments	11,744
College Grants	112,613
On-line Subscriptions	7,877
Office Rental	18,005
Printing	1,147
Consumer Recovery Pmts	46,374
Storage Fees	35,000
Equipment	1,647
State Fair Expenses	5,223

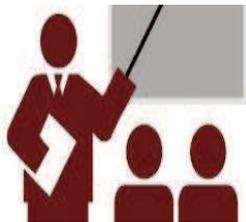
**Expenditure Total \$664,102**

# Continuing Education Reminder

Please remember that all active licensees (except those licensed prior to June 19, 1976) must complete 6 hours (3 of the 6 hours must be in law) of continuing education by December 31, 2014. Licensees are responsible for keeping track of whether it is their year to complete the Kentucky Core Course, which must be completed every 4 years. You can check the KREC website ([krec.ky.gov](http://krec.ky.gov)) to determine what year you must complete the Core Course. Simply click on "Licensee Database" and click the "I agree" button. Type in your name and click on "Search." Then, just click the "Details" button and the "CE History" tab. You can also use the website to verify that your C.E. credit has been received. Failure to timely comply with these annual C.E. requirements will result in a \$500 fine.



Please note that as of November 13, 2014, there were still 5,632 licensees that had not yet completed their C.E. requirements for this year. This means that the C.E. courses will fill up quickly, so sign up soon to take your classes and get them completed ON TIME.



## Educators Conference Overview:

The annual KREC Educators Conference was again a huge success. The two-day Conference was held on October 8 & 9, 2014 at the University of Louisville Shelby Campus. Over 30 educators from around the Commonwealth were in attendance.

On day one, educators were trained by the featured presenter, Juanita McDowell. Ms. McDowell taught a "Train-The-Trainer" workshop, which was very well-received. The second day consisted of two beneficial legal updates given by Louisville attorney Harry Borders, and KREC Staff Attorney Y. Denise Payne Wade, along with an informative presentation on diverse learning styles by educator Joyce B. Sterling.

Education & Licensing Director Kristen Reese would like to thank all of the educators that took time from their busy schedules to attend the Conference. She would also like to thank her staff; Rachael Carmicle, Michelle Gary and Karen Huff, who contributed greatly to the success of the Conference.



*Pictured left to right: KREC Staff, Rachael Carmicle, Kristen Reese, Karen Huff and Michelle Gary*



*Featured Speaker Juanita McDowell presenting her "Train-the-Trainer" course*



*Pictured left to right; Commissioner Dana Anderson and Commissioner Kim Sickles enjoying the Educators Conference*

# Kentucky Real Estate Commission

## HONORS

### 50-Year Licensees

On October 16, 2014, the Commission welcomed a new group of licensees into the Half-Century Club. This annual event honors and recognizes licensees who have held a real estate license for 50 years. The luncheon was held at the Marriott East Hotel in Louisville, Kentucky and was well attended with 94 guests that included licensees, their family members, industry leaders, commissioners and staff. There were a total of 36 licensees who hit the 50-year mark.

The program opened with remarks from Executive Director Michael Wooden and then guests were treated to a delicious lunch. Commission staff member Mary O'Wheatley provided entertainment through a Power Point presentation, which included music from 1964, real estate trivia, and fun historical facts from 1964. The key-note speaker was legendary Hall of Fame jockey, Pat Day. Mr. Day is one of the most accomplished and

revered names in Thoroughbred racing. Honorees and guests listened as Mr. Day explained how he began as a jockey, his rise to the top and the struggles he faced personally. Mr. Day gave a very inspirational and moving speech that was enjoyed by everyone. He was also kind enough to stay after the ceremony and mingle with the honorees, as well as pose for pictures.

The final highlight of the event was the presentation of awards to the honorees in attendance. Each honoree was called forward and presented with a plaque thanking them for their service and dedication to the real estate industry for the past 50 years. It is a tremendous accomplishment and the Commission truly appreciates all of the honorees.

Special thanks to Commission staff member Dianna Rogers for coordinating the event. It was certainly a special day enjoyed by everyone.



Pictured left to right, back row: Malcolm Taylor, H. Wayne Quiggins, John Elmore, Stuart Brown, Charles Elmore, Frank Weisberg, Douglas Gibson and Roy Taylor, front row: Billy Joe Mitchell, N. Jerome Gramig, Constance Lawson, Linda English, Carroll Burton, and Roger Riddell

*Congratulations also to those honorees not in attendance: Patrick Barnes, Lucy Bassett, Harold Brantley, Walter Cox, Jr., Mr. B. Dunnington, Pete Gunn, III, Charles Hardin, Walter Hatton, Wilford Host, Howard Hunt, Jr., Earl Jones, Robert Layman, Robert Lewis, Larry Lowe, Donald Peach, William Rodes, John Rose, Willard Saunders, Milton Schrenger, Pauline Wells, Billy Williams, and Chester Zoeller, Jr.*



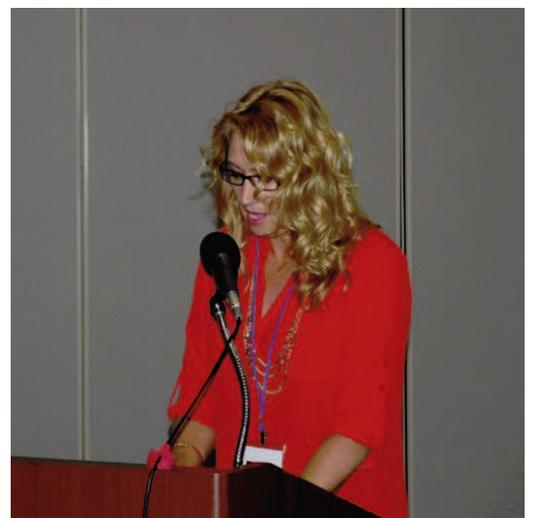
*Commissioner Kim Sickles receiving her  
Commissioner College Diploma from  
Chairman Jim Huff*



*Commissioner Bob Roberts, Jockey Pat Day, and  
Chairman Jim Huff having a good time at the  
50-Year Luncheon*



*Dianna Rogers and Tracy Delgado registering guests at the  
50-Year Licensee Luncheon*



*Shelly Saffran presenting at the KAR  
Annual Convention*



*Commissioner Linda Gibson Cecil, Jockey Pat Day,  
Commissioner Kim Sickles, and Commissioner Dana  
Anderson enjoying the 50-Year Luncheon*

