

COMMISSION COMMENT



Spring

1998

Real Estate Licensing Examinations to be Computerized

At the December 10, 1997, Nebraska Real Estate Commission Meeting, the Commission considered proposals received in response to our Request for Proposals to administer computerized licensing examinations. With the opportunities that were presented, the Commission enthusiastically decided to, indeed, pursue the computerized format and to award the contract to Applied Measurement Professionals (AMP). The contract period will commence July 1, 1998 and run through June 30, 2001.

You will note that AMP is the company that currently administers the Nebraska examination in a pencil/paper format. AMP currently provides computerized examinations in Missouri and Georgia. Both of these states reported positively on their transition to computerized examinations. We have confidence in AMP's ability to continue to craft their examinations according to sound psychometric standards and to maintain quality standards and service at their examination administration sites.

Sample examinations will be available on disk for home use and sample examinations will be available for practice at the testing sites using the actual customized computer hardware. Our research has indicated that this format is user friendly and that candidates report a solid comfort-level with the equipment.

Application Procedures

The staff of the Real Estate Commission will continue to process and prequalify candidates to sit for the examination. Applications will be submitted

to the Commission and all necessary documentation will be required prior to candidates being authorized to take the examination. Application fees and examination fees will continue to be paid to the Commission. In order to accommodate a more costly examination administration, the examination fee will increase to \$110.

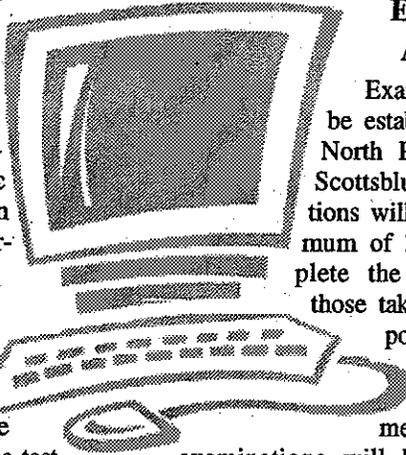
The staff will notify AMP of those eligible to sit for the examination. Candidates will then contact AMP, directly, to make an appointment to take the examination. **Appointments will only be scheduled for those who have completed the prequalification and have been referred on to AMP by the Commission staff.**

Examination Availability

Examination sites will be established in Lincoln, North Platte, Omaha and Scottsbluff. Full examinations will be given a maximum of 3 1/2 hours to complete the examination and those taking the State only

portion will be given 1 1/2 hours to complete it. Appointments to take the

examinations will be accommodated Monday-Friday between the hours of 9:00 a.m. and 5:00 p.m. Saturday examinations will be available on the last Saturday of the month on a rotation basis between Omaha and Lincoln. This schedule may be subject to change after a period of time has passed and if usage history indicates that revision is necessary. **INFORMATION RECEIVED PREVIOUSLY REGARDING THE EXAMINATION SCHEDULE**



BEYOND JULY 1, 1998, SHOULD BE DISREGARDED.

Licensing

Computerized examinations allow instant score reporting. Passing candidates will be able to proceed with license issuance in a more timely manner. Instructions on how to proceed with this process will continue to be available from the Commission Office and from the Examination Center.

Should you have any questions please feel free to contact the Commission office.

Commission Meeting Schedule

March 18-19, 1998 Omaha
April 22-23 TBA

On The Inside:

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Nebraska Real Estate Commission
COMMISSION COMMENT

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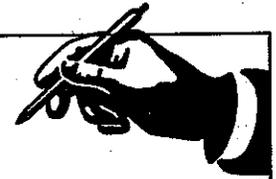
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The Nebraska Real Estate Commission grants permission to reprint articles which appear in this newsletter on condition that recognition of their original publication in the Nebraska Commission Comment also appears with the article.

The Nebraska Real Estate Commission often solicits articles from outside experts or reprints articles with permission. While we feel that these articles may offer a broader perspective and will be of interest to the reader, it should be remembered that the views expressed are those of the author and not necessarily those of the Commission.

 Printed with soy ink on recycled paper 

From the
DIRECTOR'S DESK



Exemption Proposed to Seller Property Condition Disclosure Statement

The Nebraska State Home Builders Association has proposed legislation, LB1088, which will add new construction to the list of transfers for which a seller is not required to complete a Seller Property Condition Disclosure Statement.

The proposed amendment, as proposed out of the Banking, Commerce, and Insurance Committee, will exempt transfers of newly constructed residential real property (1-4 dwelling units) which has never been occupied. Originally, the Homebuilders had included language using a building permit as a triggering mechanism but that language was problematic and the Committee has chosen to advance it without that language included. You will be advised of the bill's fate in the next "Commission Comment."

Compensation from Customers

It has come to our attention that some licensees may be accepting bonuses or other forms of remuneration or consideration from customers in a transaction.

First of all, under Neb.Rev.Stat. § 81-885.24(8) an affiliated licensee (salesperson and/or associate broker) cannot accept a commission or other valuable consideration from anyone other than his or her employing broker without the consent of the affiliated licensee's employing broker. 299 NAC 2-010 of the Commission Rules requires such consent by the employing broker to be in writing, in advance of the acceptance from the other party, and a copy retained by the broker. Therefore, the payment must be through the broker or approved in advance by the broker, in writing.

Are you also required to disclose such a bonus or additional compensation or consideration to your client?

The answer is Yes! The Agency Relationships Act in Neb.Rev.Stat. § 76-2424(5) states:

"A designated broker may be compensated by more than one party for services in a transaction if the parties consent in writing to multiple payments at or before the time of entering into a contract to buy, sell, or lease."

Therefore, any payment made by a customer to a licensee who is also being compensated by a client must be disclosed and agreed to by the client. In essence, any time more than one person is compensating a licensee in a transaction, all parties must consent in writing to said remuneration or consideration.

It should also be noted that under Neb.Rev.Stat. § 81-885.24(6):

"Accepting, giving, or charging any undisclosed commission, rebate or direct profit on expenditures made for a principal" is a violation of the License Act. 299 NAC 5-003.05 requires the licensee to make this financial disclosure in writing before the principal agrees to the expenditure and that the signed disclosure be maintained in the transaction file. Examples of such commissions, rebates or direct profits would include, but are not limited to, commissions on Home Warranties or fees or other compensation based on termite inspections or other inspections, etc.

Les Tyrrell, Director Nebraska Real Estate Commission

MEET THE REAL ESTATE COMMISSION STAFF

The Real Estate Commission Staff is here to serve the public and the licensee population. It is our goal to be helpful and forthright in a courteous and professional manner. We hope that when you contact our office, you always receive useful, accurate information and/or are referred to the proper authority.

Following is a communication resource to assist you when contacting our office. If the indicated person is unavailable to take your call, please share the purpose for the call and your call will be routed to someone else who can help you.

We take pride in having a skilled staff. If you have comments or suggestions as to how we may better serve you, please contact our office.

COMMUNICATIONS GUIDE

Ask for person indicated if you have questions in the following areas.

Commission Meeting Information ..	Susie Willard
Complaint Procedures	Terry Mayrose
Continuing Education History or Inquiries	Janelle Coady
Curriculum Design (Education & Instructor Approval)	Teresa Hoffman
Errors and Omissions Insurance Inquiries	Teresa Hoffman
License Applications Packet Requests	Vera David-Beach
License Applications Process	Sheryl Navrkal
Licensing and Education Requirements	Teresa Hoffman
New Licenses in Process	Sheryl Navrkal
Specialized Registrations	Donna Nickolite
Transfer of License	Nancy Glaesemann
Trust Account Matters	Terry Mayrose John Clark Bob Arterburn Ron Pierson

TELEPHONE NUMBER
(402) 471-2004

ADDRESS:
Nebraska Real Estate Commission
P.O. Box 94667
Lincoln, NE 68509-4667

Changes in Commission Staff

Kowalke Retires

On December 31, 1997, the Real Estate Commission bid farewell to Roger Kowalke. Roger left the Commission to pursue a well-deserved retirement.

On January 21, 1998, the Real Estate Commission adopted a Resolution commending Roger for his service to the Commission. Roger started his career with the Commission on September 18, 1989. Roger's experience as both a Real Estate Broker and a Labor Law Specialist served the Commission very well throughout his career and was invaluable to our Mission.

Roger is looking forward to retirement. He and his wife, Helen, share many interests. We expect to see them often at antique auctions and stores, among the woodworking booths at craft/art festivals and, of course, on the dance floor! We deeply appreciate Roger's service and wish him all the best.

Mayrose to Enforcement Position

With Roger's retirement, the Commission announces that Terry Mayrose, who previously held the Chief Trust Account Examiner position, has now moved into the Deputy Director for

Enforcement position.

Terry originally joined the Real Estate Commission in February of 1978 as a Trust Account Examiner. Having previously had experience in the Navy and with the State Auditor's office, Terry has served the Commission well in this position. Terry looks forward to his new position with the Commission and we look forward to continuing to benefit from Terry's experience.

Commission Introduces

Mr. Ron Pierson

The reconfiguration of staff positions has also led to the hiring of a new Trust Account Examiner. Ron Pierson joined the staff on February 25. Ron comes to us from the private sector, where he has had excellent experience in accounting practices and in complying with statutes and regulations within a business setting.

Ron is training to gain specific knowledge of real estate guidelines, regulations and issues. He is anxious to be thorough in his examinations and helpful in his summaries and reviews. We look forward to working with Ron and are confident that his experience will serve the Commission, the public and the licensees well.

Disciplinary Actions Taken by The Real Estate Commission

(Does Not Include Cases on Appeal)

97-054 - Commission vs. Marlene L. Bader, broker - Stipulation and Consent Order - License Censured. (Violated Section 81-885.24(20) by failing to deliver within a reasonable time a completed and dated copy of purchase agreement or offer to buy or sell real estate to the purchaser and to the seller.)

December 10, 1997

97-033 - Darron S. & Kelley M. Boltin vs. Sue Parascand, broker - License Censured. (Violated Section 81-885.24(29) by demonstrating negligence, incompetency, or unworthiness to act as a real estate broker.) December 10, 1997

97-047 - Commission vs. John C. Clark, broker - Stipulation and Consent Order. License suspended for two-years, with said suspension being served on probation from December 11, 1997 through December 10, 1999; plus 12 hours of continuing education, three hours in trust accounts, three hours in disclosures, three

hours in agency law, and three hours in rules and regulations to be completed by June 11, 1998. (Violated Section 81-885.24(26) by violating a rule or regulation adopted and promulgated by the Commission in the interest of the public and consistent with the Nebraska Real Estate License Act, Title 299, Chap. 3-001 by failing to properly maintain records relating to any real estate transaction, Title 299, Chap. 3-002 by failing to maintain a bookkeeping system which will accurately and clearly disclose full compliance with the laws relating to the maintaining of trust accounts, Title 299, Chap. 5-003.14 by failing to deposit any funds received as an earnest money deposit within 48 hours or before the end of the next banking day after an offer is accepted, and Title 299, Chap. 5-003.07 by failing to comply with Neb.Rev.Stat. § 76-2421 by failing to properly complete and retain an "Agency

(Continued on page 5)

Let's Talk Trust Accounts

This column of the "Commission Comment" provides educational information which pertains to the License Act and Rules and Regulations and the Trust Account Manual. All licensees are encouraged to discuss this information at office meetings and share this information with the appropriate non-licensed personnel within the office so that any questions concerning policy or procedures can be eliminated prior to a visit by the Trust Account Examiner. If there are questions or concerns, please contact Terry Mayrose at the Commission office, (402) 471-2004.

Reminder to Brokers...

Brokers are reminded that a copy of their agency policy must be on file at the broker's address of record as recorded with the Commission office. The Trust Account Examiner will be requesting to see a copy of it at the time of the trust account examination.

* * * * *

Brokers are also reminded that since July 1, 1995, all agreements for brokerage services with sellers and landlords must be in writing. Agreements for brokerage services with buyers and tenants may be in writing but are not required to be. Whenever a written agreement is required (i.e. seller and landlord agreements) or in the case of buyer or tenant agency, when a written agreement is used, a copy of the written agreement must be maintained by the broker.

In Neb.Rev.Stat. 76-2422, what is required to be in each agreement is set forth. (See Nebraska License Manual, "Agency Relations" section, pages AR-8 & 9.)

The trust account examiners will be reviewing files to assure that written agreements, where required, are on file and being maintained in accordance with statute and rule and regulation.

* * * * *

"Estimated" buyer and seller closing cost statements must be signed by the respective buyer and seller. The buyer and seller signatures should also be dated. A copy of the estimated buyer closing cost statement must be maintained by the selling broker in the trans-

action file. A copy of the estimated seller closing cost statement must be maintained by the listing broker in the transaction file.

If the seller is represented as a client and the buyer is an unrepresented customer in the transaction, an estimated closing cost statement does not have to be prepared and maintained for the buyer because a limited seller's agent owes no duty to the unrepresented buyer. Likewise, if the buyer is represented as a client and the seller is an unrepresented customer, an estimated closing cost statement does not have to be prepared and maintained for the seller because the limited buyer's agent owes no duty to the unrepresented seller.

Certain transactions are exempt from the estimated closing costs Rules and Regulations. They are:

Seller estimated closing cost statements are not required in transactions involving new construction; lots; commercial property, including residential property with five or more dwelling units; and agricultural property, which is defined as property zoned agricultural by a county, in which any part of the property is located or, if a county does not zone land agricultural, then property, any part of which is assessed as agricultural property by a county assessor.

Buyer estimated closing cost statements are not required in transactions involving only commercial or agricultural properties using the same definitions as in the preceding paragraph.

We have also had inquiries regarding the use of estimates given by lending institutions to prospective purchasers who are "pre-qualifying" for loans with the lender. As long as these estimates are acquired prior to the prospective buyer making an offer or accepting a counteroffer, these estimates would suffice in meeting the requirement as long as a copy is made for the transaction file and it is signed and dated by the prospective purchaser. It must also be reviewed with the prospective purchaser by the licensee with whom they are working. A new estimate by the licensee, however, must be completed if the property purchased is at

a different price from that for which the lender gave its estimate. An example when this new estimate by the licensee would be needed is if the lender estimate was for a \$100,000.00 purchase and the prospective purchaser makes an offer on a property which significantly changes any of the estimated costs.

Estimated seller and buyer closing costs made at times other than those required in the Rules and Regulations, such as at the time of listing; at the time an offer is presented but not accepted; etc., are not required to be retained under the Rules and Regulations. However, designated brokers may wish to retain them as part of their office policy.

Refer to the Nebraska Real Estate License Manual, Title 299 Section, Pages 299/Ch.5-2 & 299/Ch.5-3, Chapter 5, Section 003.10 and 003.11.

* * * * *

In residential property management situations, in order for the property owner to hold the security deposits, all parties having an interest in the funds must so agree in writing. This written authorization may be covered in the management agreement and lease agreement or by a separate addendum to each agreement. In the absence of any written authorization, in **both** agreements, security deposits, in residential situations, are always held by the broker in the trust account. Refer to the "Real Estate Trust Account Manual," p.35.

* * * * *

In residential property management situations only, the security deposit, when maintained by the broker, cannot be used to pay the operating expenses of the property owner, unless, the property owner and tenant have given written authorization to the contrary. The security deposit, when held by the broker, should be separately identified in the bookkeeping system, to insure that the security deposit, or any part thereof, is not used to pay the expenses of the property owner. Refer to the "Real Estate Trust Account Manual," pages 35 and 42.

* * * * *

(Continued on page 5)

(Trust Accounts continued from page 4)

In commercial property management situations only, the security deposit may be used to pay the operating expenses of the property owner, as long as the property owner and tenant do not stipulate that the security deposit is to be held in the broker's trust account. Refer to the "Real Estate Trust Account Manual," page 35. * * * * *

If you have questions or comments pertaining to trust account issues that you would like to see addressed in this col-

umn, you are encouraged to send your questions or comments to: Nebraska Real Estate Commission, Attn: Terry Mayrose, PO Box 94667, Lincoln, Nebraska 68509-4667.

* * * * *

(Disciplinary Actions continued from page 3)

Acknowledgment Disclosure Pamphlet.")

December 10, 1997

97-045 - Catherine L. Cherino vs. Nikki Sheppard, salesperson - Stipulation and Consent Order. License suspended

for ninety (90) days, with last sixty (60) days on probation, from January 21, 1998 through April 20, 1998, with an additional six hours of continuing education to include three hours in ethics and three hours in disclosures to be completed by April 21, 1998. (Violated Section 81-885.24(22) by making a misrepresentation and Section 81-885.24(29) by demonstrating negligence to act as a real estate salesperson.)

January 21, 1998

Advertising – Are You in Compliance?

(Editor's Note: Due to recent inquiries regarding advertising, specifically with regard to Yellow Pages, we are reprinting the article which originally appeared in the Spring 1997 Commission Comment.)

The Commission Staff has been receiving inquiries regarding advertisements which appear, for the most part, in newspapers. Therefore, it was decided that an article might be of benefit for all licensees on the entire issue of advertising.

The first and foremost requirement that deals with advertising is that: "All advertising shall be under the direct supervision of the broker and in the name the broker is conducting business as recorded with the Commission." (299 NAC 2-003)

The key here is that what the broker requires in all advertisements, "...including all forms of identification, representation, promotion and solicitation disseminated in any manner and by any means of communication to the public for any purpose related to licensed real estate activity.", is what is required of all affiliated licensees. These forms of advertising would include business cards, letterhead, newspaper/magazine advertisements, radio advertisements, television advertisements, the Internet, etc.

If the broker requires the main business telephone number on business cards, etc., that is what is required. Salespersons and associate brokers must comply with any lawful requirements the broker requires. The Real Estate Commission has enacted general requirements which all licensees must follow. Brokers can institute additional advertising requirements for any advertisements appearing on behalf of the real estate firm.

What are the general requirements set forth in either the License Act or Rules and Regulations which relate to advertising in addition to 299 NAC 2-003 mentioned above? These are paraphrased and referenced to the statute or rules as follows:

1. Advertising cannot be intentionally misleading or inaccurate in any material particular or in any way misrepresent any property, terms, values, policies, or services of the business conducted. (Neb.Rev.Stat. 81 885.24(2));

2. Licensees cannot place nor retain a sign on any property offering it for sale or rent without the written consent of the owner or his or her authorized agent. (Neb.Rev.Stat. 81-885.24(11) and 299 NAC 2-012);

3. Licensees cannot offer real estate for sale or lease without the knowledge and consent of the owner or his or her authorized agent or on terms other than those authorized by said owner or authorized agent. (Neb.Rev.Stat. 81-885.24(12));

4. Licensees cannot solicit, sell, or offer for sale real estate by offering free lots or conducting lotteries for the purpose of influencing a purchaser or prospective purchaser of real estate. (Neb.Rev.Stat. 81 885.24(17));

5. Licensees cannot place what are called "blind ads." (299 NAC 2-004). These are advertisements in which only the licensee's name or telephone number or a street address appears, not the name under which the broker is conducting business, and which advertisement appears to be that of a private party not engaged in real estate.

6. A licensee cannot advertise under his or her own name unless he or she is the owner of the property. When adver-

tising own property for sale, purchase or exchange the licensee must indicate that he or she is licensed. The notification of licensed status must be made in all forms of advertisement including the "for sale" sign. (299 NAC 2-005) An exception to the advertising disclosure of licensed status would be if the licensee's property is listed with a broker. Licensees still need to disclose, in writing, their licensed status to the seller or purchaser prior to that party becoming obligated to purchase or sell, whether the licensee's property is listed or not, but this does not need to be disclosed in advertisements. (299 NAC 5-003.04)

One specific area of improper advertising is taking place, as far as we can ascertain, inadvertently. It appears that at least some, if not all, telephone companies offer one printed line free in the yellow pages to licensees who either buy a cellular telephone or have a business line installed. Naturally many accept, and this is fine. The problem arises when the one line in the yellow pages only carries the name and telephone number of the salesperson or associate broker and does not include the name under which the broker conducts business, i.e. the real estate company's name. If salespersons or associate brokers wish to have the yellow page listing then they must be sure that the company name also appears. This may require two lines, and therefore, a fee for the telephone listing may accrue.

Should you have any questions regarding any of the advertising requirements, please contact the Commission Office.

Long on Ethics....

(Editor's note: Ms. Deborah H. Long, DREI, GRI, CRS, Ed.D., is a real estate broker and instructor frequently asked by professional and regulatory organizations to speak on ethics. We reprint this thought-provoking article with Ms. Long's permission.)

Red Flags of an ethical dilemma

If individuals reach adulthood without suffering major psychological traumas, such as child abuse, they are usually capable of determining right from wrong. Many moral problems we face require us to be able to make that determination. Most of the time, adults know right from wrong, but they may be unwilling to pay the price of doing the right thing. When we knowingly choose the wrong thing, we have succumbed to ethical temptation.

Facing ethical temptations is not the same as facing ethical dilemmas. We know it is wrong to lie; we know it is wrong to steal; we know it is wrong to cheat. Thus, it is not really a dilemma when we consider choosing wrong over right. It is merely an ethical temptation. For example, falsifying an annual report to make the company appear in good financial health is an ethical temptation. As long as an individual knows that this act is wrong, then this problem is not really a dilemma.

However, choosing between two rights is a compelling ethical predicament – for example choosing between telling the truth and maintaining loyalty to a friend. Truth and loyalty are both virtues: what do you do when your friend asks you to lie, perhaps to save his marriage or his job? Choosing between the individual's needs and a community's needs, or choosing between justice and mercy are two more illustrations of true ethical dilemmas. Choosing between two or more positive values requires more than ethical competence; it also requires sound ethical decision making skills.

Developing mature decision making skills involves recognizing problems when they occur. How can you tell when you are facing issues that have an ethical dimension to them? The accompanying guidelines may help.

These red flags advise of impending ethical challenges.

Guidelines

1. Frequent use of words such as right or wrong; conflict of interest; bottom lines; ethics; and values.
2. Desire to call the state regulatory agency or professional hotline.
3. Making lists of advantages and disadvantages of an action.
4. Feeling torn between two or more values, goals, or parties.
5. Wondering how the outcome of this problem will look in the newspaper headlines.
6. Loss of sleep.
7. Use of expressions such as:
"Well, maybe just this once..."
"Let's keep this under our hats..."
"We'd better look the other way..."
"No one will ever know..."
"Whew, we certainly dodged that bullet..."
"Don't tell me. I don't want to know."
"I have this friend..."

"No one's going to get hurt..."

"Everybody does it."

"They had it coming..."

"They'll never miss it."

"What's in it for me."

Rushworth Kidder, author of *How Good People Make Tough Choices*, suggests that ethical dilemmas, rather than temptations, will challenge us more frequently and profoundly in the near future as our society becomes increasingly diverse and complex. He cites the ethical dimensions of technological advancements such as cloning and nuclear power to make his case.

Thus, in addition to being able to recognize ethical temptations, adults will also be called upon to be able to determine "Which is the greater good?" It is a challenge to those in positions of influence to help others navigate through the difficult moral terrain that we will face in the next decade and beyond.

Request for Information from the Department of the Navy

The Nebraska Department of Administrative Services has requested that we publish the following letter in the Commission Comment. We are, of course, happy to do that and to cooperate with the Department of the Navy's efforts in this regard.

DEPARTMENT OF THE NAVY
Headquarters United States Marine Corps
2 Navy Annex
Washington, DC 20380-1775

In reply refer to:
MHP-10
16 December 1997

Dear Family Member or Concerned Citizen:

My name is Ann Hammers and I am the Assistant Head of the U.S. Marine Corps Casualty Section. My office serves as the liaison between the U.S. Government and family members of "unaccounted for" Marines from the Korean War, the Cold War and the war in Southeast Asia.

Over the years, we have lost contact with many of the families of Marines from the Korean War. We are now in the process of trying to re-establish contact with these family members and to update our records. Additionally, as more information is received, we would be able to forward it to the appropriate family member.

If you are the Primary Next of Kin (PNOK), or relative, of an unaccounted for Marine from Korea, or you know who is, we ask that you, or that person, contact us in order that we may update our records.

Field activities in North Korea are underway. Recent activities have resulted in the recovery of five sets of remains that are currently in the identification process. We hope that future efforts will result in additional recoveries.

The Department of Defense publishes a quarterly newsletter that provides the latest information on this issue. We would like to send the PNOK all available information on their loved one and add them to the mailing list to receive this publication.

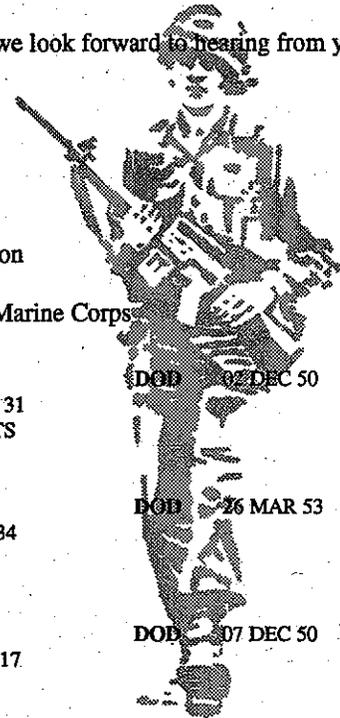
(Continued from page 6)

Some of our family members choose to close this chapter in their lives and not to receive any information concerning this subject. If this is the desire of the PNOK, a telephone call to our office, from that individual, will be sufficient to ensure no future communication.

Please call us at 1-800-847-1597 with any information you may have. Thank you and we look forward to hearing from you.

Sincerely,

A. Hammers
 Assistant Head
 Casualty Section
 Personal Affairs Branch
 Human Resources Division
 By direction of
 the Commandant of the Marine Corps



KOREA UNACCOUNTED FOR MARINES BY STATE

MARINE HOME OF REC RECORD NOK UNIT	JOHNSEN, NORMAN DALE GOEHNER, NE WILLIAM & PATTIE JOHNSEN H CO 3/5	RANK DOB REL SVCNR	PFC 28 MAY 31 PARENTS 667105	DOI 02 DEC 50
MARINE HOME OF REC RECORD NOK UNIT	KELSO, BILLY E. OMAHA, NE JANET KELSO C CO 1/5	RANK DOB REL SVCNR	PFC 27 APR 34 WIFE 1252619	DOI 26 MAR 53
MARINE HOME OF REC RECORD NOK UNIT	STANLEY, VERNON IVAN LINCOLN, NE EVELYN STANLEY MAINT PLT 1ST SVCBN	RANK DOB REL SVCNR	MSGT 13 AUG 17 WIFE 259022	DOI 07 DEC 50

1998 ARELLO Digest Now Available

The 1998 "Digest of Real Estate License Laws" is a reference guide of license law statistics. Designed for real estate executive officers, educators, attorneys and those in need of state-by-state statistics on license law requirements. Information contained in the "Digest" has been used extensively in testifying and lobbying before legislative bodies throughout the United States and Canada. This guide is up-dated annually and the statistics contained change considerably from year to year. Sign up today for the Digest.



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Real Estate Examinations Through June 1998

The following is the schedule of the dates on which the real estate licensing examinations are administered in Nebraska and the deadline dates for filing of broker and salesperson original applications, retake applications, proof of education, and examination cancellation requests for the applicable Examination Date.

Examinations for both salesperson and broker applicants will be administered monthly through June 1998, as set out on this schedule. The examination will be administered in Lincoln, North Platte and Omaha on each Examination

Date and in Scottsbluff on the May Examination Date. All applicants for a particular examination will receive notice of the time and place of the examination approximately one week prior to that Examination Date.

Applications, proof of education, and cancellation requests are due on the date of the deadline!

The Examination Date and the deadlines are subject to change by order of the Nebraska Real Estate Commission. Affected applicants will be notified of any changes in a timely manner.

Applications and other pertinent

information regarding the real estate licensing and examination process may be obtained from the Nebraska Real Estate Commission, P. O. Box 94667, Lincoln NE 68509-4667. Telephone Number: (402) 471-2004. TDD users may use the Nebraska Relay System at (800) 833-7352.

Information pertaining to computerized real estate licensing examinations utilized after July 1, 1998, will be made available through the Commission office (as indicated above) beginning in May 1998.

Real Estate Examination Schedule 1998

<u>Examination Date</u>	<u>Broker Original Application</u>	<u>Salesperson Original Application</u>	<u>Education Deadline</u>	<u>All Retake Applications</u>	<u>Cancellation Deadline</u>
March 21, 1998	February 3, 1998	February 17, 1998	March 2, 1998	March 6, 1998	March 10, 1998
April 18, 1998	March 3, 1998	March 16, 1998	March 30, 1998	April 3, 1998	April 7, 1998
May 16, 1998	March 31, 1998	April 13, 1998	April 27, 1998	May 1, 1998	May 5, 1998
June 20, 1998	May 5, 1998	May 18, 1998	June 1, 1998	June 5, 1998	June 9, 1998

Nebraska Real Estate Commission
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