



The WAHI Inspector

Vol. XVII, No. 5

May 2013

Editor: Nicholas Petrie

Upcoming Meetings

Central Wisconsin Chapter

Date Change: Wednesday, May 22

Social 6 p.m., dinner/meeting 6:30 p.m.

Palms Supper Club Steak House

5912 Bus. Hwy 51, Schofield

Speaker: See website for speaker details.

Chippewa Valley Chapter

Wednesday, June 5

Dinner 5:30 p.m., meeting 6 p.m.

Jade Garden Restaurant

3620 Gateway Dr., Eau Claire

Speaker: See website for speaker details.

Fox Valley Chapter

Tuesday, May 21

Meet at the restaurant at 5:30 p.m.

Stone Toad

1109 S. Oneida Street, Menasha

Speaker: Affiliate member Randy Lewens of Lewens Electric.

Madison Chapter

Thursday, May 16

Roundtable 6 p.m., dinner/meeting 6:30 p.m.,
speaker 7 p.m.

Rex's Inkeeper

301 N. Century Ave., Waunakee

Speaker: See website for speaker details.

Milwaukee Chapter

Tuesday, May 14

Social 6 p.m., dinner 6:30 p.m., meeting 7 p.m.

Klemmer's Banquet Center

10401 W. Oklahoma Ave., West Allis

Speaker: Gary Kuhn of the Wisconsin Water Well Association on industry involvement in real estate transactions.

From the President:

Attached Garages and Indoor Air Quality



“Outstanding!” “Will be hard to beat!” “Best ever!”

These are just a few of the feedback comments I have received via email from attendees of the Spring Seminar recently held in Baraboo.

From the Friday peer review and hands-on presentations, the Friday night hospitality suite vendor cocktail party Education House review, and the Saturday classroom-style presentations,

there was plenty of new information to help Spring Seminar attendees improve their inspection skills and grow their business.

I would like to thank Tom Kruse and Kent Schwanke and the other volunteers who helped make this a successful seminar. They worked hard and gave up a couple of days of inspections to work at this event. You guys are truly what make WAHI the best home inspection association in the world and I truly mean that.

And as further evidence of their dedication, plans are already underway for the WAHI Fall Seminar which will be held in the Milwaukee area during early December. Watch this newsletter for more information! We also held our semiannual board meeting on Friday afternoon, with a wide-ranging conversation and many committees working to better the organization.

The Website Committee is looking for one more member. Dough Horth is the committee chair, so if you are interested in helping with that committee please contact Doug.

The Membership Committee reported approved of several new affiliate members, and an update of the look of the membership/affiliate application form. The board approved combining the Affiliate Committee and the Membership Committee into one. The Membership Committee also recommended changes to the rules for membership to the WAHI board. Several of those changes were approved. Look for a report from the Membership committee in the June issue. Please review those changes and let us know your thoughts.

President

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Bob Turicik, chair of the Public Relations Committee, asked that we encourage the membership to utilize the WAHI Facebook page to share stories or other useful information. As part of his Spring Seminar presentation on using social media for advertising, Nathan Thornberry walked all members through the simple process of setting up a Facebook page for your company. If you missed this presentation, please call Bob and he can walk you through how to join the WAHI Facebook page.

David Strandberg, chair of the Arbitration Committee, reported that there are a few difficulties finding qualified arbitrators for pending cases, we will need to update our panel of arbitrators. If you're interested in acting as an arbitrator or know an interested specialist, please contact David. In addition, David will be contacting the chapters in the near future with hopes of recruiting more volunteers for the system.

Some of the outlying areas have a limited number of professionals to select from, and we will need to update and recruit more volunteers. Due to the low number of cases, we are also having trouble retaining volunteers. However, I believe that this also is a good sign that the arbitration system has stopped many frivolous complaints.

At the Annual Membership Meeting at lunch on Saturday, several members were presented plaques for their service to WAHI.

Thomas Greenwaldt was given the Exemplary Service Award, given to a home inspector or affiliate member who has provided substantial help to our organization. Tom has been our treasurer for many years and has been the driving force during tough economic times at keeping WAHI in the black with his strong economic guidance. Tom also took the bull by

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Pat R. ~ Weyauwega*

President

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the horns and put together all the changes to our by-laws. These changes have made it much easier for the WAHI state board to do business for our membership. Tom, thanks again for your dedication to WAHI.

Also out-going board members Glen Schmidt and Andy Helgeson we honored for their service to WAHI. Many thanks to Glen and Andy for your years of service to WAHI.

The results of our WAHI board elections were also announced at the lunch. Denny Kruger and Nick Petrie were elected to the board, and Kent Schwanke and Ron Miller were re-elected.

I'm as busy as I'd like to be in this wet spring season, and I hope the same is true for all WAHI members.

Michael Von Gunten
WAHI President

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Water Leak From the Fireplace Hearth?!

I received a call from a past customer saying she is selling her house and the home inspector found a leak from the chimney. Never a call you want to get.

I remembered the house and thought, I don't know how that is possible. We installed a through-the-wall flashing on the side towards the house. I got over to the house, saw the clear leak in the basement ceiling tile, but couldn't understand how the water got to the tile or how it is showing up only in the very front of the hearth. There was no sign of water coming in anywhere else I could see.

We came back upstairs and there was a plant on the hearth, right above the water stain. I lifted the plant up. It was still damp from when the homeowner watered the plant a couple days earlier, and the leak was found. What a relief!



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Chapter Meeting Highlights



Our next **meeting date has changed to Wednesday, May 22nd**. Meetings are held at Palms Supper Club Steak House, 5912 Bus. Hwy 51 in Schofield. Social hour begins at 6 p.m. and dinner at 6:30 p.m. The cost to attend a monthly chapter meeting is \$25 with dinner or \$10 without the meal. Contact Rich Duerkop with any questions at 715-241-8222 or e-mail americansentry1@charter.net. See the WAHI website for speaker details.



In April our regularly scheduled, first Wednesday of the month, meeting was cancelled due to it was so close to the spring WAHI Seminar and many of our members were planning on attending.

Our next regular meeting will be on Wednesday, June 5th at the Jade Garden Restaurant, 3620 Gateway Dr., Eau Claire. The buffet supper starts at 5:30 p.m., followed by our meeting at 6 p.m. The cost of supper and meeting is \$20 (tip extra). Check the website for speaker details.

Note: The chapter normally meets on the first Wednesday of each month. Due to production dates, members may not receive a newsletter issue until very close to our meeting date, or even after. To avoid missing a meeting, mark your calendar for July 3rd, August 7th, etc.



The April speaker was Fox Valley member Doug Hoerth on the topic of air admittance valves (AAVs) and other plumbing issues. Thank you, Doug, for the informative presentation!

The next meeting will be Tuesday, May 21st at the Stone Toad, 1109 S. Oneida Street in Menasha. Cocktails and roundtable discussion start at 6 p.m., 6:45 dinner, 7:15 speaker, meeting to follow. The speaker will be affiliate member Randy Lewens of Lewens Electric. Members are encouraged to bring their electrical questions and their fun “what the ?????” photos.



Our next meeting will be on Thursday, May 16th at Rex’s Inkeeper, 301 N. Century Ave., Waunakee. Roundtable begins at 6 p.m., dinner/meeting at 6:30 p.m. and speaker at 7 p.m. Watch the website for speaker details.

The Madison chapter meets six times per year – the 3rd Thursday in January, February, May, June, September and October.



Our next meeting will be Tuesday, May 14th at Klemmer’s Banquet Center, 104th & Oklahoma Ave. in West Allis. Social at 6 p.m., dinner at 6:30 p.m., meeting at 7 p.m. Cost is \$25, which includes dinner and the continuing education. Our speaker will be Gary Kuhn, representing the Wisconsin Water Well Association. His topic will revolve around his industry's involvement in real estate transactions.

Exciting News!

WAHI has a Facebook Page



Thanks to Public Relations Chair Bob Turicik, WAHI has joined the “new generation” and invites you to join in as well! Facebook is a very user-friendly, cost efficient, speedy way to get the word out to WAHI members. The WAHI Facebook page will be a wonderful venue to make chapter announcements (meeting changes, speakers, location updates, meeting reminders, etc.), board announcements, post State Board meeting minutes, etc.

Please see below for instructions on creating a Facebook account if you do not have one yet, and how to find the WAHI page

How do I sign up for Facebook Account?

To create an account, go to www.facebook.com. Enter your name, birthday, gender and email

address. Then create a password. After you complete the registration form, Facebook will send you an email. Just click the confirmation link to complete the sign up process.

How do I find the Wisconsin Association of Home Inspectors page?

After you have finalized creating your Facebook page, type in Wisconsin Association of Home Inspectors in the search box. Request to be “liked.” You will get a response when WAHI accepts the request. The WAHI Facebook page is a closed group – only WAHI members can view and participate on the page.

Any questions? Contact Bob Turicik at homereview@wi.rr.com or 920-892-7654.



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April 3, 2013

BUSINESS OPPORTUNITY

Established Home Inspection Business for Sale.

Tom Feiza, (Mr. Fix-It), has run his Best Home Inspection business since 1991 in the Milwaukee area and has over 8,000 satisfied customers. Tom is planning for semi-retirement and wants to partner with a professional for the next few years to transfer his home inspection business to a new owner. For the right person, referrals are available right now.

You may know Tom through his AM620 WTMJ radio show (45,000 listeners), books, and speaking business - **Tom Feiza Mr. Fix-It Inc.** Tom will continue to provide books, illustrations, quick tips and seminars to the home inspection industry and be involved in the media. Tom is only selling his home inspection business.

Tom's goal is to find a quality person who wants to grow his own business starting with Tom's Best Home Inspection business and extensive referral base.

If you are interested, submit information in writing – I will contact the person I want to consider as my partner and eventual business owner. Please don't call.

Please submit information to the above address or email address:

Background
Work Experience
Home Inspection Experience
Technical Background Related to Home Inspection
Membership and Activities in Professional Organizations
Professional Registrations

Educational – Formal and Home Inspection Related

References – Include contacts who know your work.

Contact Information - Your contact information and how you would like me to contact you.

All submissions will be strictly confidential.

Air Sampling for Mold



By: Cassidy Kuchenbecker, MS

You may have heard this pitch from environmental laboratories: “Increase your profits by taking air samples for mold... and send them to our laboratory.”

In the last five years there has been a race from these laboratories trying to procure lab work from home inspectors. Their underlining motto seems to be, “sample everything and often.” This mantra has not gone unnoticed by the larger environmental assessment community and has been fiercely admonished. This backlash over whether sampling should be completed during a home inspection has led many home inspectors to believe that they don’t have the right to do mold sampling. Speaking as a person who both does environmental consulting and analyzes samples from home inspectors, I can personally attest that home inspectors can be a perfect “first alert” to water damage/mold issues, assuming inspectors understand when and when not to spend the money to sample for mold.

Samples can be collected either from surfaces or from the air. Each type of sample has strengths and weaknesses. In this article, I’ll discuss air samples.

Air samples are collected generally over a 5 to 10 minute period. Using a pump, air is passed through a sampling cassette. Inside the cassette is a thin square piece of glass with a sticky surface. The debris in the air is trapped on the sticky surface. This method of air sample is called a “spore trap”. The glass slide is then viewed under a microscope and the number and types of fungal spores are determined.

Air Sample Weaknesses

The levels of fungal spores in the air rise and fall based on air movement. A person can inadvertently disturb one square inch of mold on a cardboard box, collect an air sample in the vicinity, and get an alarmingly elevated level of fungal spores on the air sample. Conversely, a space with very low levels of air movement but with appreciable levels of surface mold can result in an air sample that shows nothing

unusual. To minimize this common weakness, collect the air samples before rummaging through the space in any unusual way. However, the sampler should walk around and simulate typical occupant activities to create a “normal” level of air movement for several minutes prior to conducting air samples.

Another well-known weakness of spore trap samples is the variability in the laboratory analysis. Analyzing air samples that are full of debris is difficult. Published research comparing analyses of the same samples by different laboratories revealed varied results – and some of the results were varied enough to allow different conclusions based on these results. Despite what laboratories will tell you, most large laboratories have strong and weak analysts. For all you know, the analysts looking at your samples may have recently had his heart broken or is thinking of his new car and is distracted. To overcome this weakness, you may consider working with a smaller laboratory where you know the qualifications and maturities of the analysts.

Air Sample Strengths

The two weaknesses discussed have resulted in a significant philosophical pushback against spore trap sampling in the greater environmental community. However, the consultants who understand and adjust to minimize the weaknesses find great use of the strengths of spore trap sampling. Air samples are excellent for determining the presence of non-visible growth on surfaces. Only surface sampling will tell a person where the growth is, however. But for a home inspection, knowing the location of the growth may be less important than first knowing that a potential problem exists, which is answered in part by an air sample. In some situations, air samples can provide evidence of concealed water damage and fungal growth within walls. However, this does NOT work in basements where wind cannot transport the fungal spores from within the walls into the living space.

Spore trap samples can also be analyzed very quickly once the samples reach the laboratory. If you need same day or next day results, it can be possible (if your client is willing to pay the

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Sampling

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price) to get the samples to a laboratory very quickly and get the samples put to the front of the line for analysis.

Basic Guidelines of Spore Trap Sampling

The following general guidelines assume you are collecting samples for a general home inspection. Some of the guidelines may not be applicable to an air quality consultant who may be present to do something philosophically different than the role of the generalist home inspector. For the home inspector, spore trap air samples are best used when fungal growth is suspected (based on an odor or site conditions) but the location of the growth is not visually identified. Never collect samples from a room where growth is visible. There is usually no point. Also, never collect air samples to show if someone may or may not get sick in a space.

Based on the experience of Environmental Initiatives staff's analysis of air samples taken by home inspectors, samples collected during the following four situations provided the highest percentage of detecting fungal growth in a space where visual observations failed:

1. Basements or homes with a musty odor.
2. Slab-on-grade homes that are closed in winter months.
3. Cottages or part-time homes.
4. Homes with earth crawlspaces.

If you have chosen not to collect spore trap air samples because you were intimidated by the results or unsure of the validity, reconsider. Call or stop into the laboratory of your choice and try to talk to the most experienced or senior person possible. Ask if that person will walk you through interpreting results until you feel more comfortable. Chances are, they will be willing to help. And as a final note, be sure your insurance covers you for collecting biological samples. After all, home inspection is a very litigious occupation.

Cassidy Kuchenbecker is a microbiologist serving as an environmental and indoor air quality consultant for Environmental Initiatives. For questions, he can be reached at CK@enviroinit.com or at (877) 653-6847. Environmental Initiatives serves all of Wisconsin and upper Illinois.

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Voluntary Life Insurance Program Offered

WAHI's insurance agency, Robertson Ryan and Associates, has negotiated a voluntary life insurance program for WAHI members through Cincinnati Insurance. The program is also available to spouses, children and grandchildren of WAHI members.

The advantages of this program are:

- Guarantee issue underwriting for members
- Guarantee issue on \$10,000 children's term Rider (Ages: 15 days through age 18)
- Simplified Underwriting for spouses and individual children and grandchildren policies
- Members do not have to participate to buy on other family members
- Policies are portable. They go with you if you leave the WAHI Association

The following plans are available:

Temporary Insurance

- Term - 20 year level premiums guaranteed smoker and non-smoker rates: Ages 18-60
- Return of Premium Term - 20 year level premiums guaranteed (smoker ages 18-41; non-smoker 18-48). Return of Premium means the total base premium is returned if the insured lives to the end of the 20 year period.

- Guarantee issue amounts for members (\$50,000 for ages 18-40; \$25,000 for ages 41-60)
- Up to \$100,000 available with simplified underwriting on members and spouses

Permanent Insurance

- Whole Life: Same for smokers and nonsmokers, ages 0-70, remains the same throughout the life of the policy.
- Universal Life: Smoker and non-smoker rates, ages 0-70. Death benefit and premiums can be flexible.
- Guarantee Issue Amounts for Members:
 - \$50,000 ages 18-40
 - \$35,000 ages 41-60
 - \$25,000 ages 51-60
 - \$20,000 ages 61-65
 - \$10,000 ages 66-70

This offer is brought to WAHI members by Robertson Ryan and Associates. Representatives will have a vendor booth at the WAHI Spring 2012 Training Seminar to answer questions and/or begin the application process for interested members. Members may also contact Lori Darga at 414-273-4501 for more information.



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Tips and Tidbits

WAHI Legal Support (WLS)

Attorney Roy Wagner, of von Briesen and Roper, continues offer risk-free initial counseling to members with legal concerns. If further legal assistance is requested, the cost of the initial consultation will be included in the bill. Contact Roy at (414) 287-1250 or rwagner@vonbriesen.com. Note: The WLS program is completely independent of the WAHI Arbitration System.

Spring 2013 WAHI Training Seminar

Thank you to all who participated in making our WAHI Spring 2013 Training Seminar another great success! From the Education House (Friday) to the Vendor Cocktail Party and WAHI Hospitality Suite (Friday evening) to our great speaker line up on Saturday – all went flawlessly. The food wasn't bad either! The efforts of our Education Committee and Education House Committee, and the

vendors who support our events and thus our organization, is appreciated more than can be said. We're looking ahead to our Fall 2013 program, which will be just a bit later this year – Friday, December 6 and Saturday, December 7 – in the Milwaukee area. Stay tuned and mark that busy December calendar now!

2013 State Election

The results of the state election were announced at the Annual Meeting on Saturday, April 6 in Baraboo. The four members elected to serve a two-year term as Member-at-Large on the State Board are Dennis Krueger (Madison), Ron Miller (Madison), Nick Petrie (Milwaukee) and Kent Schwanke (Fox Valley). Returning to the board as a Chapter-Elected Member-at-Large is Dave Pribyl (Fox Valley). Outgoing board members Andy Helgeson, Mark Thomas and Glenn Schmidt received plaques at the Annual Meeting to thank them for their service on the board.

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** \$1,250 Coverage Limit is for \$300,000 Aggregate/
\$100,000 each Occurrence.
Choice of coverage limits and deductibles
available.

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Tips and Tidbits

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New Email Address for WAHI Executive Director

Please update your email address book for Julie Arnstein. Effective immediately her new address will be juliewahi@gmail.com.

Ride Along Program

In October of 2010, the Milwaukee chapter discussed starting a Ride Along Program, intended to assist new members as they embark on their business. Experienced members would allow a less-experienced member to accompany them on a home inspection. The idea was presented to the Board of Directors at the November board meeting and the program was approved. WAHI members interested in sharing their knowledge and experience with a fellow member are asked to contact Julie Arnstein. Julie will add their name to a list

given to a member looking for guidance of this type. Contact Julie at (414) 299-9766 or (877) 399-WAHI or juliewahi@wi.rr.com.

2012-2013 WAHI Membership Roster

The 2012-13 WAHI Membership Roster is on the website. It is a PDF format and copies may be printed from the file. The website database can be updated on a regular basis, so remember to check your listing and submit changes to Julie Arnstein. The roster is done once a year, in conjunction with membership renewal.

Continuing Education Credits

In January, all home inspector members received an 8½ x 5½ postcard with their continuing education credit count for monthly

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Member Updates

New Home Inspector Members

Patrick Elliott

IlluminationHome Inspections
2121 N 115th St.
Wauwatosa 53226
414-688-7481; fax 414-607-1099
patrick@illuminspect.com
Milwaukee Member

John Freiburger

FCC Inc.
2935 S Fish Hatchery Road
Fitchburg 53711
608-835-0001; fax 608-835-2156
frei@charter.net
Madison Member

Suzanne Knight

3437 N Dousman St.
Milwaukee 53212
414-324-2533
sknight9@wi.rr.com
Associate - Milwaukee

Steven Lethlean

LaCrosse Inspection Co.
W7555 CR 2B
Onalaska 54650
608-782-1542; fax 608-782-4431
lacrosseinspections@charter.net
Chippewa Valley Member

Carl Stier

1411 13th Ave.
Grafton 53024
262-377-0618
cbsstier@yahoo.com
Associate - Milwaukee

William Schultz

Convenient Home Inspection Services LLC
17357 Igloo Road
Sparta 54656
608-304-5843
azmithy@gmail.com
Chippewa Valley Member

Tips and Tidbits

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chapter meeting attendance in 2012 (Seminar credits are issued at the time of the Seminar). In the past, this mailing included membership renewal information as well. In 2013, renewal notices will be sent out in May. Membership renewal is due July 1st.

We Need Your Current Email Address!

Thanks to State Vice President Doug Hoerth (Fox Valley chapter) we have a new, improved website. Yay Doug! This gives WAHI the ability to send mass emails containing important announcements, and to post interesting articles/information. Having your correct email address is vital in terms of WAHI communication – the upcoming state election, monthly newsletter, announcements. Take a look at your listing in the member database on the website and let us know if your info is not up-to-date.

Office Max Discount

The Office Max corporate discount is available to all members of WAHI. Purchase online at www.OfficeMaxSolutions.com. The user name is wahi and the password is member1. In-store purchases require use of a WAHI Retail Connect Card. See the November 2012 issue (page 16) of the newsletter at www.wahigroup.com for a printable card. Office Max will laminate the card for you when you visit the store.

WAHI Arbitration Program

All members are encouraged to make every effort to resolve homeowner/inspector disputes without outside help. When that is not successful, know that the WAHI Dispute Resolution Program is there for you. The process begins when the complainant (homeowner) contacts Resolute Systems, the program administrator, via mail at 1550 N. Prospect Ave., Milwaukee 53202, e-mail at info@ResoluteSystems.com or their Web site at www.resolutesystems.com.

For information contact Arbitration Committee Chair Tom Feiza at (262) 303-4884 or tom@misterfix-it.com.

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Environmental Initiatives LLC

Services

- ◊ Water damage assessments*
- ◊ Fungal (mold) analysis & testing*
- ◊ Asbestos testing
- ◊ Allergen & chemical sampling
- ◊ Industrial hygiene

* Results provided immediately on-site

Come join us in the hospitality suite during the WAHI convention and enjoy complimentary test tube shots & microbrews at our BIOBar.

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Tips and Tidbits

continued from p. 14

Member News

Share your news, joys, recognitions, temporary setbacks (illness or injury), etc. Privacy should be recognized, and information provided must be okayed by the person involved. Send submissions to Julie at juliewahi@wi.rr.com. Deadline is the 20th of the month before the newsletter (ie. March 20th for the April issue).

Updating Your Contact Info

Please visit www.wahigroup.com and find your listing under the members tab on the home page. If you have recently moved or if your information is not correct/complete, please contact Julie at info@wahigroup.com, (877) 399-WAHI or fax at (262) 785- 6765. Updates are listed every month in the WAHI Inspector.

Add a Photo to the WAHI Web Site & Link to Your Site

WAHI's new Web site is up and running. We've been adding member photos and are now ready to add your company Web site to your member profile. Submit photos and web site addresses to juliewahi@wi.rr.com.

Special Spaces

Andrew Risch, longtime Milwaukee Chapter member and architectural designer for Embassy Homes, has made WAHI aware of a valuable program that he and Embassy Homes are involved in. Special Spaces is a non-profit organization that creates dream bedrooms for children with life threatening illnesses. To make this program a success they are seeking

volunteers. For information, contact Andrew at 262-241-8510, x111 or Andrew@emabassyhomes.com. You may also be interested in visiting www.specialspacesmilwaukee.org.

Chapter Secretaries

Chapter Secretaries are reminded to include upcoming speaker and topic information when submitting monthly meeting minutes to Julie Arnstein. The information will be included in the newsletter and will also be posted on our Web site at www.wahigroup.com.

Chapter Presidents

Please give your WAHI Board Member-at-Large an opportunity to share information from recent Board meetings. They are the liaison between your chapter and the WAHI Board.

Communication

All member-to-member or member-to-association disputes must go through the Membership Committee. A member going public with a member or association dispute will be grounds for disciplinary action. The Membership Committee will implement this policy. Contact Committee Chair Rob Fischer at (414) 476-6879 or inspectbyinsight@yahoo.com.

Newsletter Deadline

The deadline of the 20th of each month for submissions to the newsletter will be strictly enforced, with the occasional exception when a chapter meeting falls after that date. Chapter secretaries should provide the minutes as soon as possible. Thank you for your cooperation.



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| | |
|---|--|
| Affiliates <i>See Membership Committee</i> | Membership Doug Hoerth, Co-Chair Glenn Schmidt, Co-Chair Paul Birschbach • Roger Kautz Jerry Schneider |
| Arbitration David Strandberg, Chair Roy Wagner | Nominations/Elections Andy Helgeson, Chair Rich Duerkop • Dennis Kruger Cassidy Kuchenbecker Scot McLean Kent Schwanke • Dave Waraxa |
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| Education Tom Kruse, Co-Chair Kent Schwanke, , Co-Chair John Moore • Pete Saltness | WAHI Legal Support (WLS) Chair position is vacant Ron Miller • Roy Wagner |
| Education House Kent Schwanke, Chair | Web Site Doug Hoerth, Chair |
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