



Scroll down or click on the title to go directly to that section



- What's Happening
- Real Estate Ramblings
- Sailin' On:
- Laughter: Medicine for the Soul

Issue

#2

May/June 2020

## What's Happening at Kep's Korner

Issue 2 is a little late getting out based on my original schedule. When I was Christian editor for a Nashville publication and when we had our own Christian Country Revue magazine printer deadlines were of utmost importance. Now going digitally on the internet I'm finding I let other things get in the way. So I failed, no had a temporary setback, but I will do better in the future. That said I hope you enjoy this edition.

Our community, as with communities throughout our nation, continues to wrestle with the need for social distancing and keeping our economy going (or getting back up). We still wear the masks and try to avoid large gatherings. I appreciate the workers in the essential services and all those, such as restaurants offering take-out, who have tried to help others.

I commend the churches who have managed to bring their messages via social media platforms. This past Sunday I watched the Wishard Chapel service—saw our neighbor across the street dressed for church waiting for a ride and found out their Gospel group First Things First were singing and the service was on Facebook Live. Glad I tuned in—always love to here them sing.

Some of you know I'm the chair of our Ringgold County Democrats. But, I have lots of Republican (and Independent) friends. I've had more than one person jokingly tell me that in our very Red county I'd better have Republican friends otherwise I might not have any. I'm sure we have our political differences—some small, some not so small. But, we all want the best for the people of our communiites, our state, our nation, and the world. I love the video that former President George W. Bush posted. If you haven't seen it I hope you'll click on the YouTube link here, it is well worth watching.

[https://www.youtube.com/watch?v=E6lxKOfn8\\_E](https://www.youtube.com/watch?v=E6lxKOfn8_E)

Gary Keplinger

P.S. Don't forget to support the sponsors of Kep's Korner. 😊  
*(That's me in case you haven't figured that out.)*

## Coming Community Events and Announcements in our area of Iowa:

*Because of the coronavirus situation some planned events may not occur. It is best to check with the sponsors.*

You can also check out the Ringgold County Community Page on Facebook for announcements as well as our local newspapers. The Mt. Ayr Record News and Diagonal Progress do a great job in keeping us informed—well worth the subscription.

*Sponsored by*

**Gary Keplinger**  
Sales Agent

Licensed in Iowa & Missouri

Ph: (641) 980-2030

Email: hgkep@outlook.com

Rhonda Triggs

Broker/Owner

Licensed in IA & MO

www.SouthernIowaRealEstate.com

SouthernIowaRealEstate@gmail.com



**Southern Iowa**  
**Real Estate**

2461 State Hwy 2

Mount Ayr, Iowa 50854

Office Phone: (712) 621-1960

National Marketing, Local Expertise®

*Also Sponsored by*

**KepRad Enterprises, LLC**

KepRad Publishing

KepRad Training & Development

Visit

<http://keprad.com>

&

<http://kepsplace.net>

### Useful Links

**United Country**  
**Southern Iowa**  
**Real Estate**

[http://www.southerniowa  
realestate.com/](http://www.southerniowa<br/>realestate.com/)

## Real Estate Ramblings

### Home loans in the face of COVID-19

With the huge unemployment caused by the coronavirus many homeowners are struggling or will be struggling to make loan payments. If you are in that situation the earlier you contact your lender the better. As a Realtor I have some sources of information that you may find helpful. I've listed a couple of those below but if you need more information please let me know (be sure to include a subject title in emails that lets me know this isn't junk mail). I also have a brochure that I can email you that the National Association of Realtors has developed as a guide for at risk homeowners

From "Protect Your Investment: A Guide for At Risk Homeowners":

#### *COUNSELING RESOURCES*

*Counseling agencies are in the business of helping borrowers like you. They are non-profit organizations dedicated to helping consumers avoid foreclosure and can be invaluable.*

» *The U.S. Department of Housing and Urban Development (HUD) website has a list of HUD-approved counseling organizations, by state ([www.hud.gov/counseling](http://www.hud.gov/counseling)). Use the list as a starting point to find a counselor or call HUD at (800) 569-4287.*

» *Watch out for questionable companies who advertise that, for a minimal fee, they will assist homeowners by hiring a lawyer to defend the foreclosure in court or negotiate lender assistance on the borrowers' behalf. You should contact a HUD-approved counseling organization before you pay or sign anything.*

*Source: Are You Having Problems Paying Your Mortgage? National Association of REALTORS®, NeighborWorks® America, Center for Responsible Lending*

### Radon

A friend asked me to share some information on **radon** and what is required when selling or buying real estate. The information I have is for Iowa and Missouri where I'm licensed as a Real Estate sales person. Those in other states need to check with your state or I'm sure a United Country office in your area would be glad to work with you.

#### States of Iowa & Missouri

Neither Iowa nor Missouri require a radon test for selling a home. However, if a test has been performed that must be disclosed on the Seller Property Condition Disclosure form if the seller is aware of such test. Buyers may want to include it as a condition of sale before purchasing the home with the details of who pays for what stated in the contract agreement. But even if the test isn't performed before purchasing the home, both states and the EPA recommend having the test done. The test itself is not expensive and even the radon mitigation is needed the cost is fairly reasonable. For testing, a level of 4pCi/L is typically used to determine if mitigation is required. A pCi is a measure of radioactive decay of radon. Some recommend mitigation at any level, but it strongly encouraged at the 4pCi level or above.

*Sponsored by*

**Gary Keplinger**

Sales Agent

Licensed in Iowa & Missouri

Ph: (641) 980-2030

Email: [hgkep@outlook.com](mailto:hgkep@outlook.com)

Rhonda Triggs

Broker/Owner

Licensed in IA & MO

[www.SouthernIowaRealEstate.com](http://www.SouthernIowaRealEstate.com)  
[SouthernIowaRealEstate@gmail.com](mailto:SouthernIowaRealEstate@gmail.com)



**United  
Country  
Real Estate**

**Southern Iowa  
Real Estate**

2461 State Hwy 2  
Mount Ayr, Iowa 50854  
Office Phone: (712) 621-1960

National Marketing, Local Expertise®



Have a question relating to real estate?

Contact me and if I don't know the answer I will either find it or put you in touch with someone who does.

[hgkep@outlook.com](mailto:hgkep@outlook.com)

## Real Estate Ramblings (con't)

### What is Radon?

Radon is a low level amount of radiation. Everyone is exposed to natural radiation everyday. The biggest concern for homeowners is radon gas in the soil that enters a home through the slab, basement, or crawl space. Any home, new or old, can have a problem with radon. While soil gas is the main cause of radon problems other sources such as well water and building materials may also be a source.

The CDC (Center for Disease Control) estimates that radon is the second leading cause of lung cancer, responsible, according to the Environmental Protection Agency, of over 20,000 lung cancer deaths each year. Obviously, testing for radon requires our attention.

### Radon Testing

A first step may just be a home test. These supplies may be free to homeowners, although I get conflicting answers to that question. In Missouri you may want to contact the Radon program at (574) 751-6102 of the Missouri Department of Health & Senior Services for more information on free kits. The link to the Radon section is [https://ephtn.dhss.mo.gov/EPHTN\\_Data\\_Portal/radon/index.php](https://ephtn.dhss.mo.gov/EPHTN_Data_Portal/radon/index.php).

In Iowa, the Iowa Department of Public Health has additional information at <https://idph.iowa.gov/radon>. They don't offer free kits, but you can order a low-cost kit by calling 1-800-383-5992.

While you may want to just utilize a home test kit, professional radon testing may set your mind more at ease. The cost for the test typically is in the \$150 to \$250 range. This is for the test only.

If mitigation is required the national average for the system is around \$1200 with a range commonly from \$800 to \$1500. I won't guarantee those figures but several sources have stated that to be the case.

If you are in the market for a more complete test one starting point would be the American Association of Radon Scientists and Technologists (AARST). Their website <https://aarst.org/> has a link to certified pro's near whatever zipcode you live in.

*Sponsored by*

**Gary Keplinger**

Sales Agent

Licensed in Iowa & Missouri

Ph: (641) 980-2030

Email: hgkep@outlook.com

Rhonda Triggs

Broker/Owner

Licensed in IA & MO

www.SouthernIowaRealEstate.com

SouthernIowaRealEstate@gmail.com



**Southern Iowa  
Real Estate**

2461 State Hwy 2

Mount Ayr, Iowa 50854

Office Phone: (712) 621-1960

National Marketing. Local Expertise®



Have a question  
relating to real  
estate?

Contact me and if I  
don't know the  
answer I will either  
find it or put you in  
touch with someone  
who does.

[hgkep@outlook.com](mailto:hgkep@outlook.com)

## Sailin' On: Care for Others

I recently reread a short "Message by George Carlin" that I'd saved years ago. For those that don't know, Carlin was a stand-up comedian known for his reflections on politics, religion, and anything to do with society. He was funny and sometimes a little crude. But, the "message" contains some concepts that have really come to light recently as people have looked for ways to connect when in-person wouldn't work because of the coronavirus.

In the "message" he stated, "We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often. We've learned how to make a living, but not a life. We've added years to life not life to years."

Although we still have a segment of that within our society, I'm seeing something else emerge.

If there is a blessing in what our nation and world is going through maybe it's seen in a counter to what Carlin had observed--in people taking the time to reach out to others. We know our first responders have stepped up and those in essential services have risen to the occasion. But, I also see people checking on each other, saying kind words toward each other, making sure someone has what he or she needs when stuck at home.

I've seen accounts of parents and their children getting to spend quality time together. I've seen sharing of special events over social media. Instead of drive-by shootings that often filled the news, I've seen drive-by honkings to wish someone a happy birthday. As I've watched various news talk shows I've witnessed reporting from the homes and the comradery between hosts and guest that seem to go that extra mile of caring as they share this unique experience.

I've seen businesses provide services and supplies at their own expense to help the communities and their residences. One example that comes to mind is that of Joey Norris. He is running for the Iowa Senate in District 12. He and fellow Aerospace Engineer, Jonathan, have a business called Dream Forge in Red Oak, Iowa, to help aspiring inventors bring their invention to life. Joey put his campaign on hold and with their engineering expertise he and Dream Forge designed and produced "economy" face shields for local hospitals. They made the design available for others and ran their 3D printers around the clock to produce as many as they could.

That is the type of things I'm seeing throughout our communities. It is what Carlin used to say was missing. That caring for others even if it means sacrificing something yourself is showing up more and more. Let's hope it continues once we are out of the grips of the coronavirus. We can do that if we work together. We can do that if we reflect on what we did that brought joy and happiness to others and make that a priority. We can do that if we replace greed and self-interests with caring and empathy for others. We can do that!

If You Can Be Anything

Be Kind

*Sponsored by*

**Gary Keplinger**

**Sales Agent**

**Licensed in Iowa & Missouri**

**Ph: (641) 980-2030**

**Email: hgkep@outlook.com**

Rhonda Triggs

Broker/Owner

Licensed in IA & MO

**www.SouthernIowaRealEstate.com**

**SouthernIowaRealEstate@gmail.com**



**Southern Iowa  
Real Estate**

2461 State Hwy 2

Mount Ayr, Iowa 50854

Office Phone: (712) 621-1960

**National Marketing, Local Expertise®**

### **Favorite Gospel and Feel Good Songs**

*(YouTube Links)*

#### **Somewhere Over The Rainbow**

*Judy Garland*

[https://www.youtube.com/  
watch?v=PSZxmZmBfnU](https://www.youtube.com/watch?v=PSZxmZmBfnU)

#### **Singin' In The Rain**

*Debbie Reynolds*

[https://www.youtube.com/  
watch?v=eoAMmcQM5Xw](https://www.youtube.com/watch?v=eoAMmcQM5Xw)

#### **He Understands My Tears**

*The Isaacs*

[https://www.youtube.com/  
watch?v=yzaVy4UB5SQ](https://www.youtube.com/watch?v=yzaVy4UB5SQ)

#### **Through The Fire**

*The Crabb Family*

[https://www.youtube.com/  
watch?v=kRn7gpxUSg4](https://www.youtube.com/watch?v=kRn7gpxUSg4)

## Laughter: Medicine for the Soul

Sponsored by

**Gary Keplinger**

Sales Agent

Licensed in Iowa & Missouri

Ph: (641) 980-2030

Email: hgkep@outlook.com

Rhonda Triggs

Broker/Owner

Licensed in IA & MO

www.SouthernIowaRealEstate.com

SouthernIowaRealEstate@gmail.com



**Southern Iowa  
Real Estate**

2461 State Hwy 2

Mount Ayr, Iowa 50854

Office Phone: (712) 621-1960

National Marketing, Local Expertise®

### Thoughts

- My girlfriend told me I should be more affectionate. So I got two girlfriends.
- Time may be a great healer, but it's also a lousy beautician
- Talk is cheap because supply exceeds demand.
- My inferiority complex is not as good as yours is
- Exercise is important. Every day I do diddly-squats.

### Church Humor

- A little child in church for the first time watched as the ushers passed the offering plate. When they neared the pew where he sat, the youngster piped up so that everyone could hear him say, "Don't pay for me Daddy, I'm under five."
- A little girl became restless as the preacher's sermon dragged on and on. Finally, she leaned over to her mother and whispered, "Mommy, if we give him the money now, will he let us go?"
- A Sunday School teacher began her lesson with a question, "Boys and girls, what do we know about God?" A hand shot up in the air. "He is an artist!" said the kindergarten boy. "Really? How do you know?" the teacher asked. "You know - Our Father, who does art in Heaven... "
- When the Sunday School teacher asked Johnny, "Do you say prayers before eating?" "No sir," little Johnny replies, "I don't have to. My Mom's a good cook."

### And Finally (Jokes that are so awful they're funny.)

- What do you call a fish with no eyes? A **fish**.
- Two fish swim into a concrete wall. The one turns to the other and says Dam!"
- Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. it sank, proving once again that you can't have your kayak and heat it too.

### Humor on YouTube

- One of my favorite comedians—Jeanne Robertson. "Don't send a man to the grocery store" <https://www.youtube.com/watch?v=-YFRUSTiFU8>
- Tim Conway's Elephant Story—Carol Burnett Show Outtakes [https://www.youtube.com/watch?v=3qqE\\_WmagiY](https://www.youtube.com/watch?v=3qqE_WmagiY)

*Live, Laugh, and Love*

*Until next time, may your life be filled with laughter and love.*

*Gary*

### Words to Live By

To belittle is to be little

---

Don't give up. Moses was once a basket case!

---

Count your age by friends not years.

---

Don't take criticism from someone you'd never go to for advice.