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Paul T. Sickler, AFM

East River Breakfast
John McMahon

West River Breakfast
Perry Beguin

SDSU Relationships
   & Mentor
Paul T. Reisch, ARA

Assessors Conference
Ted Risty

Range Camp
Ron Ensz

Ag Lender's Conference
Terry Leibel

Education Foundation
& Government Relations
Wade Buck

Technology
Allan Husby

Education
Ordean Eddy

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Craig Sommers /
Ron Rossknecht

Appraisal Review & Ethics
Jerald A. Hulm, ARA

Scholarship Fundraising
Brian Gatzke

SOUTH DAKOTA CHAPTER
AMERICAN SOCIETY FARM MANAGERS & RURAL APPRAISERS

8/ 05

***Enhancing Our Members' Ability to Succeed
in Their Rural & Agriculturally Related Professions!***

DATES TO REMEMBER!

2005
Sept. 8   - West River Breakfast Meeting (9 A.M.)
                        Rapid City Rodeway Inn Restaurant
Sept. 9   - East River Breakfast Meeting (9 A.M.)
                        Sioux Falls Front Porch Grill
Sept. 10-14 - Leadership Institute – Washington D.C.
Sept.21-23   - Spearfish Conference w/PAASD, WY ASFMRA, WY AI
October 6-8 - ASFMRA Annual Meeting – Austin, Texas
Nov. 17-18   - Chapter Board Meeting – Rapid City

2006
February 15-17 - Winter Education & Joint Meeting w/ PAASD - Mitchell

2007
Feb. 14-17 - ASFMRA Annual Meeting w/ ASAC & NAICC in Atlanta, GA

July 18-25, 2009 – International Farm Management Conference in
Bloomington, Illinois co-hosted by national ASFMRA and Illinois ASFMRA

PRESIDENT'S MESSAGE

I guess the lull in business is over, based on my pending log. Hope this
newsletter finds you all happy, healthy and wise.

Had an opportunity to travel across South Dakota, parts of Iowa and parts of
Nebraska over the past week and didn't see one hurricane. Take time to be
thankful for what we have and where we live.

On Friday I, along with several chapter members, attended Jim Vietor's
congratulations party in Pierre. Forty years with one company, WOW! Jim
I'm impressed. Not only was Jim instrumental in hiring me 10 years ago,
more importantly than teaching me about appraisal work, he has been a
mentor to me, teaching me about how to work with people and be a friend. I
think everyone likes Jim, even those with differing political views.
Congratulations and Thank-you Jim.

A reminder to all that the National Conference is coming up as is the Fall
Conference. The fall conference takes place on September 21 – 23 in
Spearfish. Keep in mind the deadline for the lower fee is September 7, 2005.
This is a Wednesday and will save you $20.

Hopefully many of you will be able to attend the fall conference; I look
forward to seeing many of you there. Enjoy the rest of the summer and take
time to enjoy.

SYMPATHIES AND PRAYERS EXTENDED TO JIM HOLLENBECK FAMILY

This past Saturday night Jim Hollenbeck's mother-in-law passed away quietly at the hospital in Sioux Falls. Funeral services are scheduled for Wednesday August 31st in Newell. Our thoughts and prayers are with Jim and Becky and their entire family during this difficult time.

FALL CONFERENCE OFFERS MEMBERS QUALITY EDUCATION & NETWORKING

The 2005 Fall Conference in Spearfish on September 21 thru 23 will provide the opportunity for members to network with other ASFMRA chapter members as well as members of other appraisal organizations while attending quality continuing education offerings. The conference is sponsored by the South Dakota and Wyoming ASFMRA chapters, the Wyoming Appraisal Institute Chapter, and the Professional Appraisers Association of South Dakota.

Continuing Education Offerings:

Wednesday September 21

- Fannie Mae's New Appraisal Forms – 7 hours
- Appraising Ag Land In Transition – Afternoon with 12:30 registration

Thursday September 22

- Appraising Ag Land In Transition – All day with 12 hours for Wednesday / Thursday and must attend both days.
- Introduction to Income Capitalization – 7 hours

Friday September 23

- Most Frequent USPAP Violations Residential A.M – 3.5 hours
- Most Frequent USPAP Violations Commercial/Ag P.M – 3.5 hours

Socials are planned for Wednesday (ASFMRA Host) and Thursday evenings (AI / PAASD Host).

Registration information was mailed to members last week. If you did not receive this information, please e-mail newsletter editor Paul Reisch and he will e-mail you the information.

SD ASFMRA Committee Representative Ron Ensz is working with Education Committee member Jack Davis regarding Real Estate Commission approval for the Appraising Ag Land in Transition course.

We hope to see many of our members in Spearfish!

FALL CONFERENCE DISCUSSION HIGHLIGHTS WEST RIVER BREAKFAST MEETING

SD ASFMRA Committee Representative Ron Ensz will be unable to attend, since he will be at a Report Writing Seminar at that time. He will be in contact with President Buck, Breakfast Committee Chair Beguin and / or Social Committee Co-Chair Ron Rossknecht regarding help that may be needed from chapter members at the September 21-23 Fall Conference. West River members are urged to attend so understandings regarding help and other issues can be established. The meeting will be held at the Rapid City Rodeway Inn Restaurant at 9 A.M.

EAST RIVER BREAKFAST MEETING WILL INVOLVE TOUR AFTER BREAKFAST

East River members will meet for breakfast at the Front Porch Grill at 9 a.m. on Friday September 9th. Immediately after breakfast, members will have the opportunity to visit the SDSU Foundation "Opportunities Farm Feedlot" located southwest of Sioux Falls. Plans are to arrive at the feedlot about 10:30 and be done with the tour around noon. Hope to see many East River members at the get together on Friday morning the 9th!

WATCH FOR EARLY SEPTEMBER MEMBER E-MAIL ON FSA SD NOTICE INFO-10!

With ongoing input from other members, Allan Husby has been instrumental in working with State Farm Service Agency officials in developing a SD Notice INFO-10 recently distributed to District Directors, COR's. and County Offices.

The objective was to develop a communication to be distributed and communicated only once and both appraisers and offices understanding what is to be released and understand the procedure. Discussions were held at East River and West River July member meetings regarding desired FSA information. The proposed communication was shared with chapter board members prior to being finalized into the SD Notice INFO-10. After this input, the Notice INFO-10 was distributed.

Highlights:

As a Freedom of Information request (FOIA), the appraiser can make a request in writing by Fax or e-mail. If the appraiser limits the request to information for the subject and 5 or less comparables, the charge to the appraiser will be $0. If the appraiser wants information for more properties, the charge would be $25.00 per appraisal. This line is drawn because there is a $25.00 dividing line in FOIA regulations that if the administrative cost is less than $25.00, there is no charge.

The county office will provide the FSA 156 EZ form (program acres & yields info), the EPCE10-R001 form (CRP acres and payment info) and a "Producer Map" (map that includes acres of all fields and labels). The only item struck out of the forms would be the Social Security number.

*The county offices would check their files for any conservation easements on the property.
In the appraiser's request, they would need to certify that their appraisal **will not** include a copy of form FSA 156 EZ or form EPCE10. These forms would be placed in the appraisers work file only.*

Next week chapter members will receive a separate communication that will include:

- Letter to President Buck and Past President Reisch from State Executive Director Steven Cutler.
- SD Notice INFO-10
- Sample Appraisal Information Request

Thanks Allan for your great work on this endeavor!

NATIONAL ANNUAL MEETING SCHOLARSHIP AVAILABLE FOR AUSTIN

A South Dakota Chapter National Annual Meeting Scholarship will pay the member registration package ('member' only) for a member who is attending a national annual meeting for the first time or receiving their accreditation. Travel, hotel, and out of pocket expenses will be the responsibility of the member.

Objectives of the scholarship are:

1. Encourage members to attend and learn the benefits of the networking and education that take place at national events.

2. Broaden the experience of chapter members, which will in turn, strengthen our chapter member networking opportunities.

3. Encourage members to pursue accreditation. Recognize the member's achievement in gaining his accreditation.

4. Build member loyalty to the chapter.

The maximum amount to be spent in a fiscal year is 10% of the chapter cash on hand and reserves at the end of the previous fiscal year. If this cap on total expenditure is a limitation in a given fiscal year, the cap amount will be prorated among those qualifying for the scholarship in that fiscal year.

Based upon this, the chapter can provide up to five members with a full $475 (rate on or before 9-1-05) registration reimbursement. Registration rate on or after 9-2-05 is $575. The additional charge would be the member's responsibility.

Members planning to attend the Austin meeting and it will be their first national meeting should inform President Buck and Treasurer Jim Dunlap of their plans. Treasurer Dunlap will then issue checks to those fitting the scholarship criteria.

President-Elect Ron Rucker will be attending the Austin national meeting and representing the chapter at the ASFMRA Board of Directors meeting. Other chapter members planning to attend include Art Clapp, Kathleen Colyer, Tom Jass, and John / Veronica Widdoss.

TECHNOLOGY NEWS BY JIM HOLLENBECK, TECHNOLOGY COMMITTEE MEMBER

This month's technology article is the first of a three part series focusing on security issues….not the kind of security that involves locks and burglar alarms….but the electronic or computer version.

Before you read any further….understand that I'm not a professional or technical guru in this area…..just a computer geek that keeps up (or tries to keep up) on the latest technology. That being said…..what I write here are my personal opinions and observations….not professional advice. So read on….then do your own research and consult with the true professionals to make your wise choices.

As the internet becomes a part of our daily lives and also an integral part of our businesses….it is more critical than ever that we are aware of the major types of threats and how to deal with them.

Access to affordable high speed internet access such as Cable and DSL connections offers an enjoyable and productive experience for users. However, this has also increased the speed with which malicious code can be spread around the net.

Every hour, minute, second of the day when your system is powered on and connected to the internet it can be attacked (or is being attacked) by a wide variety of threats. Threats come in all forms….most of which you don't even know are occurring. Some of the threats are intended to do harm or destroy your computer system. Other threats are attempts to steal your private information. Other threats are less threatening and want to track your browsing habits, or develop a profile of your interests to sell to companies. Regardless of the form or level of threat….you don't want them on your system. So let's talk about how to mitigate them, or entirely prevent them from entering your computer or network.

To start with, I'll provide you with some definitions of terms used throughout this article:

Virus - a computer program usually hidden within another seemingly innocuous program that produces copies of itself and inserts them into other programs and that usually performs a malicious action (as destroying data).

Antivirus software - a utility that searches a hard disk for viruses and removes any that are found. Most antivirus programs include an auto-update feature that enables the program to download profiles of new viruses so that it can check for the new viruses as soon as they are discovered.

Spam - unsolicited usually commercial e-mail sent to a large number of addresses. Spam is an acronym for **S**tupid **P**ointless **A**nnoying **M**essages.

Spyware - A general term for a program that surreptitiously monitors your actions. While they are sometimes sinister, like a remote control program used by a hacker, software companies have been known to use Spyware to gather data about customers. The practice is generally frowned upon.

Pop-up Ad - Pop-up ads are a form of online advertising on the World Wide Web intended to increase web traffic. It works when certain web sites open a new web browser window to display advertisements. The pop-up window containing an advertisement is usually generated by JavaScript, but can be generated by other means as well. A less intrusive variation on the pop-up window is the pop-under advertisement. This opens a new browser window, but in the background, so as not to interrupt the user's page-view.

Worm - Worms are very similar to viruses in that they are computer programs that replicate themselves and that often, but not always, contain some functionality that will interfere with the normal use of a computer or a program.

The difference is that unlike viruses, worms exist as separate entities; they do not attach themselves to other files or programs. A worm can spread itself automatically over the network from one computer to the next. Worms take advantage of automatic file sending and receiving features found on many computers.

Trojan Horse - An apparently useful and innocent program containing additional hidden code which allows the unauthorized collection, exploitation, falsification, or destruction of data.

Router - In non-technical terms, a router acts as a connecting bridge between two networks to transfer data packets among them. A router is essentially different from a switch which connects devices to a local network. One easy illustration for the different functions of routers and switches is to think of switches as roads connecting all homes in a city and routers as highways connecting the cities in a country.

Firewall - A system designed to prevent unauthorized access to or from a private network. Firewalls can be implemented in both hardware and software, or a combination of both. Firewalls are frequently used to prevent unauthorized Internet users from accessing private networks connected to the Internet.

ISP – Internet Service Provider (Example: PrairieWave or RapidNet)

Antivirus Software

All of you should have antivirus software on your computers. It may be the software that came bundled with the system when you purchased it….or it may be software that you purchased at your local store or downloaded off of the internet. The most popular antivirus software programs are Norton Antivirus (www.symantec.com), and McAfee (www.mcafee.com). Both of these are reliable (for the most part) and offer automatic updates. The downside of these programs is that virus writers tend to focus on them by writing ever smarter code that can fool the software.

The good news is that there are other choices available that are just as good (actually even better) than the Norton and McAfee software.. Here are a couple of choices that you may consider:

- Kaspersky – www.kaspersky.com
- Panda – www.pandasoftware.com
- PC-cillin – www.pc-cillin.com
- Zone Alarm – www.zonelabs.com
- eTrust – www.ca.com

The above programs all consistently rate high in reliability and efficiency in reviews. Obviously "reliability" is key and the reason you purchase a particular antivirus software brand. But also consider "efficiency". How much system resources does the software need? How fast does it activate? Or conversely….how much does it slow down the boot or startup process of your computer?

The two popular brands (Norton & McAfee) are notorious for hogging system resources and requiring a large amount of disk space. In my electronic travels….I have used Norton, McAfee, Panda, and eTrust. The Kaspersky and Panda programs have been receiving great reviews lately. Do your own research before you decide to change your existing program. Here are a couple of sites that offer good information and reviews about antivirus software:

- www.software-antivirus.com
- www.antivirus.about.com
- www.consumersearch.com/www/software/antivirus_software/

Be careful and research thoroughly. You will find conflicting reviews or ratings from one site to another….but you should find trends of certain names or brands in the top five. Put those names on your short list and make your choice from there.

AntiSpam Software

As the definition says….spam is unsolicited email. Spammers (people who generate and send spam) use the benefits of technology to efficiently and effectively send email (generally advertising) to millions of people with the click of a button. Generally the spam is annoying…but some is outright offensive. Suffice to say it is a nuisance AND an intrusion of your privacy!!

The most dedicated spammers—often those making a great deal of money or engaged in illegal activities, such as the pornography, casinos and Nigerian scammers—are often one step ahead of the ISPs. Reporting them to your ISP may help block less sophisticated spammers in the future.

So-called "spambots" are a major producer of email spam. The worst spammers create email viruses that will render an unprotected PC a "zombie computer"; the zombie will inform a central unit of its existence, and the central unit will command the "zombie" to send a low volume of spam. This allows spammers to send high volumes of email without being caught by their ISPs or being tracked down by anti-spammers; a low volume of spam is instead sent from many locations simultaneously. Many consumer-level ISPs (Earthlink, for example) stop spambots by blocking the SMTP port (port 25), although there are some users who make legitimate use of it.[1]

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[1] www.Wikipedia.org , Email Spam

Before you go out and buy AntiSpam filtering software, check to see if you have your Junk Mail filtering turned on in your email software. Virtually all email applications offer some sort of filter to help reduce unwanted incoming messages.

If you have Microsoft Outlook, click on Tools->Options, then select the Preferences Tab. At this point you can setup how you want your junkmail (spam) filter to work. Try it out and see if it helps.

If this doesn't slow down the torrent of unwanted email, there are numerous commercial, shareware and freeware filters that you can download from the web or purchase at your local computer store. This link lists a number of choices you can consider for downloading.
http://www.tucows.com/downloads/Windows/Business/E-mail/Anti-spamTools/

Being smart also will help reduce the amount of spam you receive. A good general rule is to never provide your email address when filling out online information forms…..unless you have to. Example of "have to" is when you are signing up for a service or purchasing a product and the vendor needs confirmation information.

If you are required to provide an email address and you don't know or trust the site…..you can sometimes trick it by putting in a fictitious email address (example: exyz@123.com). Also, if you receive spam email…..DON'T answer it saying not to send anymore…..doing so just provides the sender proof that they have a legitimate email address to send you even more of the stuff. I would recommend (if you use Outlook) to right click on the message in your inbox and select the "Junk Mail" option from the menu list….then add the sender to blocked sender list. Conversely….be sure to add those you consider "Safe Senders" to the Safe Sender list.

Bottom-line: When you get spam email….DON'T OPEN IT…DON'T' READ IT…..AND NEVER REPLY TO IT!!!

Continued…..