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**SOUTH DAKOTA CHAPTER**  
**AMERICAN SOCIETY FARM MANAGERS & RURAL APPRAISERS**  
**THE MOST TRUSTED RURAL PROPERTY PROFESSIONALS**

3 / 2012



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

**DATES TO REMEMBER!**

May 2 – Chapter Board Meeting - Brookings

May 3 – SDSU Network Event – Brookings

May 10 - West River Breakfast Meeting - 9 A.M.

Rapid City Marlin's Roadhouse Grill

June 10-13 – Ag Lenders Range Camp – Gillette, WY - P Cross Bar Ranch.

July 16-20 - ASFMRA Summer Education Week – Des Moines, IA

Sept. 9 thru 13 - Leadership Institute – Washington, D.C.

Oct 28 thru Nov.2 – 83<sup>rd</sup> ASFMRA Annual Meeting – Indianapolis, IN

January 17-18–Winter Education & Joint Meeting W/PAASD - Chamberlain

**PRESIDENT'S MESSAGE**

Well, one thing that we cannot do this year is complain about the long, terrible winter! It seemed like this was the winter that never was. I had my first opportunity to get out to golf last Saturday (the 24th of March!) and it will be hard to top that day for weather (sunny skies, 75 degrees, and about a 5 mph breeze) the rest of the year! For me, even the golf round was pretty good. I hope all of you have had the chance to enjoy this March, with its spring and summer weather.

I must get on to the Chapter business. It was a busy March. Later in this newsletter, there is information about the administrative review session that we held for bankers. In general, it was well received and it is something that will be needed by the banks to comply with current regulations as they will be required to improve their appraisal review process and evaluations.

I congratulate Brian Gatzke on organizing the event. As the month progressed, more interest was attracted by the National Office. The event was attended by both National President Jeff Berg as well as National Education Coordinator Mark Grace. Chris Greenwalt was the presenter. I have known Chris for a number of years, as he was in the National office for my previous job.

In addition, state appraiser certification head Sherry Bren and Deborah Gates from the South Dakota Bankers Association were in attendance. It is obvious there is interest in this program as there is the need. They were able to get feedback for future review classes and what is needed. We are hoping to plan future training in South Dakota later this year.

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## **PRESIDENT'S MESSAGE CONTINUED**

Jim Dunlap, Chris Greenwalt, Brian Gatzke, and I will be in attendance at the bankers ag meeting in Pierre in April. We will be there as presenters on current appraisal information. This will be a new experience for me. It is always good to get the word out about the appraisal profession.

The SDSU Network Event is planned for May 3<sup>rd</sup>. SDSU Relationships Committee Chair Jay Knuppe will be sending an e-mail to members and SDSU representatives with details within a couple of weeks. I hope a good number of you can make it to the SDSU event. We will plan to have the spring board meeting the day prior to this event.

Just keep the great weather coming! I want to get in a lot of golf this year!

## **MEMBER INPUT SOUGHT FOR FARM MANAGER MEMBER PROSPECTS**

Chapter members are asked to provide the Membership Committee with names of individuals who do farm management that could be potential member prospects.

The committee is aware that individuals such as real estate brokers, bank trust department managers, crop insurance agents, and attorneys may be involved in the farm management field. However, there is no way to know which individuals under these categories have such involvement.

If you know of individuals involved in farm management that you believe should be contacted about membership, please send their name and contact information (mailing address, e-mail address, phone number) to Membership Committee Chair Paul Reisch, [paul.reisch@fcsamerica.com](mailto:paul.reisch@fcsamerica.com).

## **WEST RIVER BREAKFAST NETWORKING**

**By West River Breakfast Committee Chair Ryon Rypkema**

Five members (Dave Baker, Loy Matthes, Ryon Rypkema, Gordon Wendell, Russ Wyatt) and three member prospects (Calvin Conroy, Jay Widdoss, Tom Young) were in attendance at the March 8<sup>th</sup> breakfast meeting.

The meeting was informal and there was open discussion on what projects we were working on and recent sales that have occurred in the market, possible time adjustments, and the direction the market is heading in the appraisers opinions.



## **EAST RIVER BREAKFAST NETWORKING**

**By Newsletter Editor Paul Reisch, ARA**

Fourteen members were in attendance at the March 16<sup>th</sup> breakfast meeting. Members in attendance were Jesse Ball, Jeff Barker, Brian Gatzke, Scott Heimes, Alan Husby, Larry Janssen, Adam Nelson, Paul Reisch, Ron Rucker, Travis Shaykett, Paul Sickler, Jaret Sievers, and Craig Sommers (all the way from Aberdeen)! Craig was in town for the State A basketball tournament and joined us for breakfast.



President Husby reported there were 45 responses to the education survey with both chapter and PAASD members responding. Results will be shared at a later date after responses have been summarized.

President Husby also congratulated Education Chair Brian Gatzke on his home run review seminar results. There were 80 in attendance for this first time event compared to a goal of 40 participants. There is potential for additional seminars for the SD chapter and the national ASFMRA (see next article for more details).

SDSU Relationships Chair Jay Knuppe reported there were already 15 SDSU Scholarship applications, a new record. The April 2<sup>nd</sup> deadline and the e-mail to students informing them of the scholarship opportunity were later this year than in the past. This obviously had positive results. Jay will be forming his interview committee soon with the interviews and scholarship selection to occur in April.

## **ROONEYISMS**

This was written by Andy Rooney, a man who had the gift of saying so much with so few words.

I've learned:

- That the best classroom in the world is at the feet of an elderly person.
- That when you're in love, it shows.
- That just one person saying to me, 'You've made my day!' makes my day.
- That having a child fall asleep in your arms is one of the most peaceful feelings in the world.
- That being kind is more important than being right.
- That you should never say no to a gift from a child.
- That I can always pray for someone when I don't have the strength to help him in some other way.
- That no matter how serious your life requires you to be, everyone needs a friend to act goofy with.

Continued

## **ROONEYISMS CONTINUED**

- That sometimes all a person needs is a hand to hold and a heart to understand.
- That simple walks with my father around the block on summer nights when I was a child did wonders for me as an adult.
- That life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.
- That we should be glad God doesn't give us everything we ask for.
- That money doesn't buy class.
- That it's those small daily happenings that make life so spectacular.
- That under everyone's hard shell is someone who wants to be appreciated and loved.
- That to ignore the facts does not change the facts.
- That when you plan to get even with someone, you are only letting that person continue to hurt you.
- That love, not time, heals all wounds.
- That the easiest way for me to grow as a person is to surround myself with people smarter than I am.
- That everyone you meet deserves to be greeted with a smile.
- That no one is perfect until you fall in love with them.
- That life is tough, but I'm tougher.
- That opportunities are never lost; someone will take the ones you miss.
- That when you harbor bitterness, happiness will dock elsewhere.
- That I wish I could have told my Mom that I love her one more time before she passed away.
- That one should keep his words both soft and tender, because tomorrow he may have to eat them.
- That a smile is an inexpensive way to improve your looks.
- That when your newly born grandchild holds your little finger in his little fist, that you're hooked for life.
- That everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.
- That the less time I have to work with, the more things I get done.

## **ADMINISTRATIVE REVIEW SEMINAR HAS 80 ATTENDEES!**

**By Education Chair Brian Gatzke ARA**

The South Dakota Chapter of the American Society of Farm Managers and Rural Appraisers (ASFMRA) would like to thank the SD Bankers Association and members for attending the 1<sup>st</sup> seminar on administrative review of appraisals and Dodd-Frank implications.

This seminar was held on March 13, 2012, at the Sioux Falls Convention Center. We were blessed with over 70 banking officials from SD, MN, and NE attending the seminar along with a handful of attorney's and state/federal agency officials. The success of this seminar was attributed to the success of the SD Bankers Association and SD Chapter ASFMRA working together.



Thank you to all who contributed to the effort and special thanks to Boyd Waara for planting the seed and Mr. Greenwalt for conducting the education.

Attendees ranged from employees of banks with years of appraisal ordering / review / evaluation experience to people with little to no experience but trying to determine what the new regulations are and how they impact small and regional banks. We want to work together to help improve everyone's expertise and knowledge.



Mr. Chris Greenwalt, (pictured) ARA, RPR, FRICS, was the instructor hired for the course and he is an independent instructor, review appraiser, and retired administrative Federal Reviewer with the USDA-(FSA & NRCS) along with past experience of the Appraisal Qualifications Board (AQB).

He highlighted changes from the Dodd-Frank, USPAP changes, administrative review do's and don'ts and brief overview of the appraisal industry.

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The President of ASFMRA, Mr. Jeff Berg, ARA, Crown Appraisals, attended the event. He provided a summary of the ASFMRA, changes from a federal and international level along with discussion with the group of what they need or desire for appraisal related education and training.

The event was a start to develop a more in depth discussion and education. At the end of the day a survey was conducted to determine effectiveness and follow-up with additional training or topics.

Mr. Berg, ARA, is pictured with Ms. Deborah Gates, SD Bankers Association and Mr., Mark Grace, ASFMRA Education Coordinator discussing general topics and growth opportunities for education.



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## **REVIEW SEMINAR CONTINUED**

The following are the top topics from the survey conducted at the end of the seminar. This is for our two groups (SD Chapter ASFMRA and SD Bankers) to grow and develop: (case studies, real life examples, and improve the well-being of all involved).

1. USPAP administrative review training/education with hands on examples.
  - a. Residential homes for federal related transactions
  - b. Commercial-
    - i. Business (small town and large town)
    - ii. Agriculture (grain handling systems, dairy, CAFO)
  - c. Rural agriculture (bare land, improved land, ranches/crop)
2. Highest and Best Use analysis along with understanding the different definitions of Value to appraise and property rights. (focus on Banking Industry)
3. Interagency and Dodd-Frank discussions with appraisal issues and proper evaluation topics (Evolving topic that the instructor is well briefed on)
4. How to conduct a property “evaluation” for internal use based upon Sales Comparison analysis (software and the steps of how to develop)
5. General course work for education and training to improve the review process
  - a. Administrative Review within USPAP guidelines
6. Names of review appraisers to hire and conduct in house training seminars (Greenwalt)
7. Develop the courses and education for CE approvals.
8. Internal management development process of ordering and reviewing appraisals
9. Repeat the education series seminar in other areas across the state.
10. Examples of forms and related documents and resource links to improve the ordering and review process. (Greenwalt)

A series of reference documents will be made available to the attendees in the immediate future along with a list of references and organizations. Brian Gatzke, SD Chapter ASFMRA Education Chair, will be sending summary information to attendees and to Ms. Deborah Gates, SD Bankers Association.

Thank you to all who participated and we look forward to working together to improve the working skills of both groups.

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