

Message from the President

By Eric Skolness, AFM

Greetings everyone! When I began writing this I had initially started with “Spring greetings! I am happy to see temperatures rise to a more bearable degree,” but that was a few weeks ago and not the case lately as my area receives more wet heavy snow and below average temperatures! Nonetheless, I am excited about the change of seasons, to see fresh buds on the trees and equipment rolling in the field, unlike what we see in these pictures taken around the first day of spring, ha!



Included below are some of the highlights your chapter has been working on diligently. The College Scholarship Committee is accepting applications until April 30th and will then review the applications and select the recipient of our \$1,000 college scholarship. If you are interested or know of potential applicants, details can be found on our chapter website www.mnasfmra.com.

- The accounting audit of our financial records will again be completed by Dennis Miller, CPA, but will be delayed until after tax season.
- **NEW** - We have included a “**who to contact**” section in the newsletter for any members wanting to know who is serving on a specific committee or who the officers are. This information can also be found on our chapter website www.mnasfmra.com.

- Our joint summer tour ([Schedule of events](#)) with the Wisconsin chapter is scheduled to kick off at 7pm on Wednesday, **June 13th**, with a YPN meeting and social at a local brewery. You should have received an email recently with details on registration. I wanted to point out that rooms will be held until **May 13th**. Jerry has done a great job working with the Wisconsin Chapter and has included a summary in the newsletter. I highly encourage you to book rooms early and get registered for what I believe will be another excellent program.



- [Education Week](#) brings professionals together from across the nation and is the premier educational event for Farm Managers, Appraisers and Consultants that you don't want to miss. Whether you are working towards your accreditation or looking to learn something new, [Education Week](#) has a little something for everyone and is now open for registration.
- With an updated ASFMRA logo, we are working with the National Office to update our chapter's tabletop display and table runner (at no cost to our chapter) to utilize at upcoming chapter meetings, career fairs, college presentations, or other events where members would utilize them. We will let you know once these items are available to use and whom to contact if you are interested.



- The MN Chapter ASFMRA would like to recognize and congratulate Bill Weber for 40 years of membership and service to the organization and the profession.



- We are seeking two MN Chapter ASFMRA members to attend [Leadership Institute](#) this fall, one appraiser and one farm manager. The dates are **September 10-14** and your Board has approved two \$1,000 scholarships to help cover costs. Members who wish to improve their leadership skills and have an interest in gaining a birds-eye view of our government in action should consider attending. There are only 30 spots available and these are filled on a first-come, first-served basis. Early registration is now open, so if you are interested in attending please contact me or one of your board members.

- We have reviewed the comments from the survey following the 2018 Winter Meeting. Overall, there was a lot of good feedback that we can build on moving forward. I want to point out that we continue to see a steady increase in attendance at our events. I am happy to report that planning has begun for the 2019 Winter Meeting. Based on member feedback and above normal turnout, Jeremy is looking into other venue options for holding it again in St. Cloud. One venue being discussed is the Best Western Kelly Inn located downtown.
- Our chapter has scheduled a board meeting for **May 8th** to discuss chapter business. If you have any questions, comments, or concerns that you would like addressed, please contact one of your board members.

Spring represents an occasion for newness; new hopes, new ideas, and new enthusiasm as we plan for a great year going forward. Take a few minutes and enjoy the changing of the season once it arrives!



 Most people do not listen with the intent to understand; they listen with the intent to reply.

Steven Covey



Government Relations Committee Update 3-20-2018

By Terri Jensen, Committee Chair

ASFMRA Government Relations conference call was held 3-20-2018. Brian Stockman and two others spent two days in DC last week for discussion on:

- 1) Farm Bill
- 2) CFPB information
- 3) Meeting with Appraisal Institute, Appraisal Foundation, ASA
- 4) AQB regulations for appraisers
- 5) ASFMRA Leadership Institute 2019

A brief summary of the above items is below:

- 1) Farm Bill:
 - Nutrition a hold-up due to work requirement Republicans want tied to this portion of the Bill
 - Due to the legislative schedule with recess for next two weeks, then schedule remaining to Oct of this year, it may be tough to complete the Farm Bill on time
- 2) CFPB (Consumer Financial Protection Bureau) definition of “rural” for proposed Congressional Bill S.2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act.
 - Appraisers face threats to their livelihood – the most recent as above. The above bill proposes to relax regulations for mortgage markets, including an appraisal exemption in rural areas if certain conditions are met.
 - There are four requirements that must be met for the appraisal exemption to apply:
 - ❖ If mortgage originator has contacted not fewer than three State certified appraisers or State licensed appraisers, as applicable;
 - ❖ The mortgage originator has documented that no State certified appraiser or State licensed appraiser was available with a reasonable amount of time, as determined by the Federal Financial Institutions Regulatory Agency with oversight of the mortgage originator, to perform the appraisal in connection with the federally related transaction;
 - ❖ The transaction value is less than \$400,000;
 - ❖ The mortgage originator is subject to oversight by a Federal Financial Institutions Regulatory Agency.
 - There are additional conditions as well, including that it appears this exemption appears targeted to banks that hold loans in their own portfolios, rather than those selling to GSE’s.
 - Definition of “rural” by CFPB and of a total of 3142 counties, or county-equivalents in the US and its territories, 1608 counties are defined as “rural”. For a list of potentially affected counties, you can check: <https://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/rural-and-underserved-counties-list/>
 - No call-to-action at this time as hasn’t passed in the House
- 3) ASFMRA met with Appraisal Institute, Appraisal Foundation and ASA to discuss the push for alternative standards – “people seem to agree with these”

- Pushing for lending/non-lending versions of USPAP; use of restricted appraisals for use by more than one client
 - ASFMRA is obtaining the full list of alternative standards in order to provide input
- 4) AQB: cash studies/practicum may qualify for experience requirements
 - 5) Leadership Institute 2019: Looking for appraisers and farm managers from each state to attend Leadership Institute 2019. Expected cost to be in \$1000 range, plus airfare. Dates/final cost to be out next week. Note that the start time will change and that appraisers and farm managers will both begin on Monday morning, so all would need to fly in on Sunday. National is working on potential speakers, etc., for this Leadership Institute meeting.

Kendra at National also sent the following links for information on MN’s proposed committee for appraisal oversight:

Please be aware of the following bill currently in committee in Minnesota:

<https://www.revisor.mn.gov/bills/bill.php?b=House&f=HF2829&ssn=0&y=2017>

and a companion bill:

<https://www.revisor.mn.gov/bills/bill.php?b=Senate&f=SF2991&ssn=0&y=2017>



 All the great things are simple, and many can be expressed in a single word: freedom, justice, honor, duty, mercy, hope.

Winston Churchill

 Half of the harm that is done in this world is due to people who want to feel important. They don't mean to do harm. But the harm does not interest them.

T. S. Eliot

National Update

by Brian Field, ARA

ASFMRA's national leadership held its yearly Executive Council spring strategic meeting in Chandler, AZ on April 3-5 at the site of this fall's annual meeting. Major topics discussed included proposed governance changes, the new textbook, and online education, among others.

These items have been discussed for several years, but are now starting to come to a head. As revealed at this winter's chapter meeting, proposed governance changes would serve to speed up the decision making process and improve chapter input on major topics. The current structure of voting on important items only once a year is inefficient to say the least. It certainly is not flexible or responsive enough in today's business world. In the proposed changes, a membership advisory group would be created with the same makeup as the current board of directors and the same chapter representation. But instead of meeting for about 90 minutes a year and voting without having a real opportunity for input, the advisory group will meet for a full day of strategic planning. The group will be able to voice comments and concerns directly to council and discuss their opinions. This should better serve to gauge membership's desires. Council will then be able to make and approve decisions with in-depth information from the chapters. A nominations and selections committee will be voted on by district and be tasked with finding the most qualified individuals to serve on committees and council. This system should improve decision-making and operation of the organization. A vote on whether or not to accept the governance changes will be made this fall.

A textbook on rural appraisal is in the works and nearing completion. This book will be a great improvement on the old one and is written at a level that will be very useful to all. There will also be some new math for our longstanding land mix analysis, so make sure to get yourself a copy and get signed up for the complementing seminar. The book will be heading to the publisher in the next few months and hopefully available for purchase shortly thereafter.

Taking our top-notch education from the classroom to the web has been a topic for quite some time. It is clear that the world of education is moving to more online availability and that will not stop. Council has researched many options on how to best provide that service to our members in a feasible yet cutting edge manner. Those options are being paired down and exciting news is developing. Stay tuned!

Our next big event is Education Week in Des Moines, IA running June 24-29 at the Marriott Downtown. The education committees have worked very hard to come up with new seminars that are relevant to seasoned members, in addition to great core classes. Justin Bierschwale, ARA and John Widdoss, ARA will roll out brand new appraisal seminars on the new textbook and property rights. For managers there will be a panel discussion on managing in tight margins. YPN is reconfiguring the timing and format of this year's career development program, and will continue its successful evening social. Not to mention, there are always fantastic evening networking events provided by our various sponsors.



Before I close, I want to encourage everyone to attend the annual conference this fall at the Sheraton Grand at Wild Horse Pass in Chandler, AZ. The meeting will run from October 29 to November 2. The resort is absolutely stunning with beautiful desert scenery, two 18-hole golf courses, three restaurants, pools and kids activities, as well as a casino nearby! Speakers are committing and final details arranged. There are several great speakers with very timely topics already on board. I promise you will not be disappointed.



Priceless

If you've ever worked for a boss who reacts before getting the facts and thinking things through, you will love this!

A steel manufacturer, feeling it was time for a shakeup, hired a new CEO. The new boss was determined to rid the company of all slackers.

On a tour of the facilities, the CEO noticed a guy leaning against a wall. The room was full of workers and he wanted to let them know that he meant business. He asked the guy, "How much money do you make a week?"

A little surprised, the young man looked at him and said, "I make \$400 a week. Why?"

The CEO said, "Wait right here." He walked back to his office, came back in two minutes, and handed the guy \$1600 in cash and said, "Here's four weeks' pay. Now GET OUT and don't come back."

Feeling pretty good about himself, the CEO looked around the room and asked, "Does anyone want to tell me what that goof-ball did here?"

From across the room a voice said, "Pizza delivery guy from Domino's."

Anonymous

2018 MN & WI ASFMRA Joint Summer Tour Update

By Jerry Dee, ARA

Greetings!

The MN and WI chapters are excited to inform you of the summer tour to be held in Duluth, MN June 13-15, 2018. The Holiday Inn Duluth will be our host which is within walking distance to Canal Park.

Wednesday evening:

YPN event to be held at The Canal Park Brewery

Thursday:

Management Speakers:

Ed Steigerwaldt	Forester, Timber Valuation, Power Line Easements, NRCS CSP & Equip Program
Dr. Scott Wells	U of MN Cover Crops
Dr. Randel Hanson	U of MN Duluth Land Lab

Appraisers:

UAAR From a Reviewer's Perspective Case Studies
Mark Elder Agware

Thursday Night:

Vista Fleet Tour of Duluth Harbor Steak Dinner

Friday:

Port Authority Presentation Maritime Commerce in the Duluth Port
 Tour Port Authority
 Tour Riverland Ag. (Former Cargill Terminal)
 Lunch at Enger Park great views of Duluth harbor
 Tour Cessna Airplane Factory

Real Estate and Appraiser continuing education credits have been applied for with Minnesota and Wisconsin.

Please mark your calendars for June 13-15, 2018. We look forward to seeing you in Duluth!

Men like to barbecue. Men will cook if danger is involved.

Rita Rudner

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