



American Society of Farm Managers and Rural Appraisers

Minnesota Chapter



Notable Dates

- **2021 Winter Meeting** January 21-22 Virtual (tentative)
- **2021 Summer Tour** June 23-25 Location TBD (tentative)
- **2020 Land Value & Cash Rent Survey** submissions due by year end 2020

Chapter meeting dates, times, and meeting format (virtual vs. in person) may change as we are closely monitoring MN State orders and guidelines.

The Minnesota Chapter of the ASFMRA supports our skilled members through education, ethics, and networking opportunities in order to strengthen their trusted and reliable agricultural services.

President's Comments - Lee Williams, AFM



Welcome to the Minnesota Chapter of the American Society of Farm Managers and Rural Appraisers newsletter. As the fall harvest is wrapping up, and I'm writing this portion of the newsletter I can't believe we have snow on the ground in October. It feels like it should be the end of November. As I think about it though maybe it's not so unusual when you think about how strange our year has gone, and how our lives have been changed, especially with Covid-19.

You have undoubtedly heard it hundreds of ways that we are in unprecedented times with the battle against Covid-19. Our thoughts and prayers go out to those suffering the health effects as it is everyone's goal for our nation and world to defeat this pandemic. We each know of someone economically affected by the shutdowns and procedures for containment as we look forward to a return to what can be normal after this.

We are fortunate for two major things with our ASFMRA Minnesota Chapter. One is the fact that we have strong resilient Chapter members, and also caring resilient Board Members who are carrying on essential work during this challenging period. Secondly, we have a National ASFMRA organization with an umbrella over us that wants to see us succeed. We have been working hard to change the way we navigate through the pandemic. With change comes new ideas, new ways of carrying on business, and meeting the needs of our members through the "Virtual World".

The ASFMRA Virtual Education Week was held "virtual" from July 14-29 this last year, and had good attendance.



President's Comments - *continued*



As you know in the past, we have generally had our Summer Meeting and Tour in June. With the pandemic, the Board Members made a decision to move it to August and offer it Virtual. The job of the 1st VP (Brian Field) is to coordinate the summer meeting and tour. My hat goes off to the Minnesota Chapter Board Members, but especially Brian Fields, and Jeremy Bengtson for making this happen as a Virtual event. There are more details in the newsletter about this event. Thanks again for the hard work and effort put into this event.

I participated in the Virtual Chapter Leaders Day meeting, along with Brian Field, Sharon Jacobson, and Jeremy Bengtson. There is more about the Chapter Leaders Day in the newsletter. Personally, what I learned was that with me knocking on the door of age 60, that an old dog can learn “new” tricks....and I can learn to function for the time being in this Virtual life. I am getting “Zoomed out” though, and I do miss getting together with people as a group.

We recently had a fall Virtual Board Meeting to discuss items of importance, and also what to do about our Winter Chapter meeting we generally hold the end of January. I was unable to attend the virtual board meeting, due to our 4-year-old grand-daughter being hurt in a farm accident on our family farm. The accident occurred on October 3, and she was airlifted to the Mayo clinic in Rochester. I needed to take some days off to help with family. She has recently returned home and is getting stronger. I want to thank all of you for your thoughts and prayers during this challenging time. I’m getting up to speed on what was talked about in the virtual board meeting. The goal of the Chapter and board is to keep you informed about the January Winter meeting, other events, and items of importance.

The ASFMRA Virtual Annual Conference (sponsored by LIA) is going on as this publication is being written - November 9-13, 2020 and you guessed it by “Virtual”. Please go to ASFMRA.ORG for mor information. There are some really good speakers, and it’s FREE!!! Make sure you check out the Silent Auction Items. The Minnesota Chapter donated a \$500 gift certificate to Ballard Resort for ice fishing.

I’m entering the final months of my duties as your 2020 MN Chapter President. When I think of 2020, I think of the old saying “20-20 is hind sight”. This is true, and I believe our Chapter has learned a lot in “20-20 hind sight” on how to navigate through this pandemic and into the “Virtual” world. We are a strong resilient Chapter. I leave you with this. Recently the company I work for had an article in our Wellness Newsletter about “The Power of Resiliency. Resilience, or the ability to “bounce back,” is not a trait that comes easily to everyone. Luckily, resiliency is something that can be learned, trained, and practiced every day. I have asked Jeremy to add this article on “The Power of Resiliency” to the last page of the newsletter. I hope you take time to read it. It says whether you’re going through a tough time now, or you want to be prepared for the next one, there are 10 techniques that can make the difference between handling pressure or losing your cool. Hope you enjoy the article.

Thanks again for allowing me to serve as your 2020 MN Chapter President.

Stay Resilient, Stay Safe, and Take Care!!!



Chapter Members *- achievements*

The Minnesota Chapter would like to recognize Rick Hauge, ARA from Redwood Falls, MN. As a 40 year ASFMRA Member.

Congratulations Rick!

*Congratulations!
Rick Hauge
40 year member*

YPN Update *- by Tyler Erickson, AFM*



On the National Level, the Young Professional Network is hosting a virtual workshop on Tuesday, November 10, 2020 at 5pm CT. The workshop is titled "A Guide to Win No Matter What with Nihar Suthar" and is about how to become a more effective leader and increasing your impact in the world. The YPN event is sponsored by Bayer and is **FREE** so if you haven't signed up go do so as you will not want to miss out!

Since we were not able to host Chapter YPN events due to the circumstances, I am looking at hosting virtual quarterly calls going forward. This will allow our YPN members to network, socialize, and discuss different topics for more frequently than in the past. There will be more details to come on this event so stay tuned!



**Young
Professionals
Network**

**Future Leaders
of ASFMRA**

The Young Professionals Network is dedicated to making a positive difference in the professions of agriculture management, appraisal and consulting through premier leadership, career development and personal success while transitioning to the next generation of leadership.

2020 YPN Workshop - by Tyler Walsh, CPA

YPN Workshop: The Power of Curiosity with Mr. Vance Crowe



During the virtual Summer Education Week this past July, I had the opportunity to attend the Young Professional Network (YPN) workshop led by YPN Committee Member Grant Fitzgerald, ARA. Our speaker for the workshop was Vance Crowe. Mr. Crowe is a communications consultant and has delivered many motivational and technology-inspired speeches to thousands of people across the world. The YPN workshop was about the “Power of Curiosity”. The focus of the session was to gain confidence and self-improvement in the way we interact with others, particularly those that we interview over the course of our career. Mr. Crowe explained how we, as young millennials, can ask probing, yet open-ended questions to others that will bring the conversation into a deeper, more insightful discussion rather than only asking the questions that you need to ask. He explained that we should be genuinely curious about the people we interview and their responses to our questions.

As we are now in the world of technology (and due to Covid-19), many of our meetings today are held virtually. Because of this, it can feel a bit different how we conduct interviews and conversations with people. Mr. Crowe also focused his presentation towards how to properly prepare yourself for an interview or a conference call virtually. He discussed ways to set up your webcam and the lighting in your office/room, as well as what to have in your background view. I found it interesting when Mr. Crowe noted that you should place something (object, painting, figurine, plaque, etc.) in your background view that may help define yourself and your interests. If the person you are conversing with has an interesting artifact in their background, ask them about it. It can be a great way to start or spark a conversation.

We ended our YPN workshop by breaking into virtual groups of 3 to 4. Mr. Crowe asked us to practice these techniques of sparking a conversation and by being genuinely interested in what the other person is saying. These virtual small groups also allowed us to network with other YPN folks from around the country.

Overall, I thought Mr. Crowe’s presentation was fascinating and very insightful. His message was directed towards Young Professionals, but I believe his message should be received by all ASFMRA members. In fact, Mr. Crowe will be presenting during the upcoming virtual ASFMRA Annual Conference. I strongly encourage all MN Chapter members to register for the Annual Conference and listen to Mr. Vance Crowe’s session on November 12th!



**Young
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2020 Summer Tour - recap by Brian Field, ARA



The chapter's annual Summer Tour event this year was unlike any experienced before. Originally scheduled for late June at Thumper Pond Resort in Ottertail, COVID-19 forced us to pivot down an unfamiliar path. Although we were unable to physically meet for education and fellowship, we did manage to hold a successful virtual meeting with some great speakers.

On August 26th the morning was kicked off with a presentation from ASFMRA National President and new MN Chapter member Paul Moore, ARA, RPRA. Paul gave us an update on all of the issues that National is dealing with and how they are reacting to the pandemic.

Next, we received a legislative update from Washington, DC presented by ASFMRA's lobbyist, Stephen Frerichs. As expected, much of what is going on in DC centered around the government's response to the pandemic, such as loan guarantee programs, new appraisal requirements, CARES Act, CFAP, USDA relief, etc.

We then moved on to learning about hemp production from two speakers. First up was Kent Kraft, AFM as he presented his newly developed seminar, "Your Clients Want to Grow Hemp... Now What?" Over the next 90 minutes Kent walked us through his experience of helping a client start raising hemp. He explained the challenges of production and economics, as well as the successes and failures through a time-lapse series of pictures.

From there we transitioned into speaker Kelsey VanOverbeke, an agronomist for WinField United. Kelsey has been working with the owners of Red Horse Ranch by Fergus Falls as they recently started growing hemp and operating a CBD processing facility. Kelsey provided great insights into the process and equipment involved in extracting CBD oil, how it works and what it costs. She also discussed the wide array of products being produced with their oil. Her presentation was fascinating and followed Kent's presentation very well.

The Summer Tour was sponsored by Pioneer Corteva. Lonnie Smith and Scott Hanna gave a brief presentation about advancements in corn and soybean genetics that Pioneer has available and is working on. Although the virtual format was not the original plan, all in all everything went well. Nearly 30 members registered and attended the meeting, making it a profitable event for the chapter. Thank you to Jeremy and everyone who helped make the event a success!



2020 Chapter Leaders Day - by Sharon Jacobson



The 2020 ASFMRA Chapter Leaders Day was a Virtual event for 2020. It was held on August 27 & 28th from 8 am to 10 am.

Paul Moore, ARA, RPRA welcome the group of about 30 participants and talked about the many experiences he enjoyed visiting the individual Chapters, including his January visit with the Minnesota Chapter in January of 2020. Paul expressed his disappointment for not growing the National membership for the ASFMRA in 2019-2020.

Membership: There was much discussion on membership and conclusion that the Covid pandemic provided many challenges in perusing some of the plans to grow membership. The Patron Chapters were recognized.

Chapters



Mya Sadler/Deanna Ilk/Michell Guszak: There were 18 Webinars offered by the ASFMRA in 2020 with 1,300 attendees. The offering of these webinars provided for the agricultural land management accreditation to stay on schedule. The appraisal qualifying education remains more of a challenge.

Instruction Designer-Mike Taft was hired to add support for writing of addition courses to be offer by the ASFMRA.

Education Week-was all virtual for summer 2020.

91st-Annual Meeting will also be all virtual.

The second day was mostly discussion of what other chapters are doing to stay connected. There were suggestions of doing a one hour zoom meeting as often as once per month or quarterly to keep member involved.

The Denver office personnel reminded everyone that they are there to provide whatever services needed, Zoom, Virtual, Live Stream Meeting assistance, as well as answer any questions.

MN Real Estate Advisory Board - by Terri Jensen, ALC



The Board was established in 2019 in support of Minnesota's appraisal industry. The Advisory Board is charged with advising, providing input and suggesting best practices to the Commerce Department regarding real estate appraisers. This includes, but is not limited to, licensing, public disciplinary matters, continuing education and industry -related trends.

2020 quarterly meetings were scheduled around the state so that appraisers in the area could attend these meetings. However, with COVID19 restrictions, meetings have been held via conference call/Zoom meetings/webX, etc. The next quarterly meeting will be September 10th, 2020, and will also be held virtually. Information on the Real Estate Advisory Board can be found on the Minnesota Commerce Department's website:

<https://mn.gov/commerce/licensees/appraiser/appraisal-advisory-board.jsp>

Updates on licensing and number of licensees can be found on the above link under the June 23 meeting. Other items of discussion included:

That licensing centers had been closed due to COVID restrictions – impacting the ability for those needing to take an exam for licensing purposes or for those courses that required an exam that had to be proctored. A new temporary exam facility Bloomington is opening; Brainerd is also re-opening; St Cloud's facility for proctored exams will be closed probably through September or longer.

Discussion that AI was not conforming to ASC/AQB extension date of December 30, 2020 in courses being able to be offered in webinar format. AI in Minnesota limited webinar format courses to only be offered through June 30, 2020. AI has since changed to allow webinar format courses in conformance to ASC/AQB requirements.

Discussion on the requirement to email a copy of one's driver's license or show their driver's license upon admittance to a Zoom webinar format meeting (or other virtual meeting format – WebX, Skype, etc.) puts attendees at risk of identify theft/cybersecurity issues. Emails are not encrypted and emailing a driver's license to confirm identity at a zoom course (or other virtual meeting/course) is not safe; nor is showing your driver's license at attendance/roll call as all on the call can see the information being shown. There was no resolution to this issue at this call, but Department of Commerce is now aware of the issue.

Appraisal licensing process: Commerce is now keeping applicant's application pending if applicant's information is insufficient. This allows applicant to keep working on improving their reports. Commerce is working on: allowing an applicant for a new license to submit a report for review prior to licensing or upgrade of a license. This would allow a licensee to receive feedback prior to application so that appraisals submitted meet requirements for the license level being applied for. Reminder was made that new licensees can also work with appraisal organization members who are willing to review their reports prior to submission for licensing.



MN Real Estate Advisory Board – *continued by Terri Jensen, ALC*

Discussion was also held on why license applications were denied, as well as enforcement issues. Denial of license applications occurred most often due to:

- Quality of appraisals and/or education criteria changed
- Cloning of a report and not making changes to the new report
- Failure to discuss exposure time
- Lack of analysis for highest & best use; approaches to value; market trends, etc.
- Incorrect comp photos

I looked back through the enforcement issues that have occurred since the Board became effective. Enforcement issues have included (these are not in any order of importance):

- Failing to clearly and conspicuously state a hypothetical condition;
- Inaccurately considering and misrepresenting elements of the subject property;
- Inappropriately reporting assessment data of a proposed subject property;
- Failing to provide a definition of value or cite the source of the definition;
- Failing to provide an opinion of value supported by market data;
- Failing to report the intended use of the appraisal;
- Respondent included unintended users in the appraisal report without consent of the client;
- Failing to provide a summary of the scope of work;
- Failing to provide a signed certification in the appraisal report;
- Failing to provide adequate reconciliation of the approaches of value;
- Failing to provide analysis – strengths/weaknesses and reconciliation in the Sales Comparison Approach;
- Failing to maintain an adequate work file;
- Failing to recognize the complexity of the subject property and lack of competency on behalf of the appraiser;
- Report lacked credibility because of a series of errors, misleading comments, failure to make adjustments to comparables as necessary...
- Failing to provide support and rationale for highest & best use;
- Failing to analyze plans and specs when completing an appraisal on a new construction property; failing to analyze price increase provided on a purchase agreement addendum which resulted in a lack of credibility...
- Incorrectly reporting of: subject's location in neighborhood boundaries; incorrect classification of view; incorrect placement of comparables on the location map;
- Failing to provide objective appraisal report due to use of comparable that were not physically comparable to the subject;
- Failure to abide by Recordkeeping Rule by not maintaining a true copy of the report submitted to the client;
- Failure to inspect the interior of the property, while signing a Certification that an interior inspection had been completed;
- Appraiser authorized an unlicensed person to act as a real estate appraiser on behalf of the Appraiser;
- Supervisory appraiser allowed trainee to apply improper and inconsistent adjustments to comparable properties; incorrect lot size for comparable in sales grid & addendum; lack of analysis on FEMA's flood zone; lack of analysis and impact on value of a conflict between the use of the property and the zoning and inaccurately reporting of Highest & Best Use; lack of analysis in approaches to value and reconciliation of final value; inappropriate work file.

Please feel free to call Terri at 507-382-0908 if you have any questions or concerns regarding appraisal that the Real Estate Appraisal Advisory Board can assist with (that are within the bounds of the Board's purpose).

2021 MN Chapter Winter Meeting - by Adam Schmidt, ARA



Greetings ASFMRA members! It's hard to believe that we should be talking about the 2021 Winter Meeting yet, but with the winter-like weather we have received this fall, it seems appropriate. The Board would like you all to know that we are actively discussing options for what the meeting will entail this year.

With the continued uncertainty we are facing, planning a meeting under the current circumstances remains a challenge. In light of that, we are exploring the options we have to bring our membership quality CE credits including potential virtual options or in-person options.

We had success offering continuing education (CE) virtually for the summer tour, however, the State of MN has a rule in place which makes offering new education courses virtually, very difficult. We would really like to host a virtual session of the NEW Swine Confinement 8-hour Seminar that was recently developed by the ASFMRA since we know there is pent up demand for this course. However, since the course was not approved for CE prior to April, 2020, it is not approved by MN for virtual instruction currently, while nearly every other state has it approved. That being said, we are working to see if we can convince the state to approve this course for virtual instruction. If we cannot get over that hurdle, we may look to host an in-person session, but that decision will be highly dependent on how Covid plays out over the next couple of months. Regardless of how this turns out, we will do our best to offer MN approved CE for our members. With that in mind, we are also exploring options to host a variety of speakers virtually with potential CE credits tied to those speakers.

Lastly, we do plan to host the business meeting, a silent auction to benefit the education foundation and the Land Value and Cash Rent survey presentation virtually this year. While we know a virtual venue makes it difficult to replace the networking and social aspect that typically takes place during these events, we remain committed to providing this valuable information and supporting our Chapter until we can get together in person once again. Tentative dates for the meeting are January 21 – 22, please stay tuned for more details once we know more.



Please contact Jeremy via email, phone, or text (info@mnasfmra.com | 816-533-2459) for information on submitting your 2021 Cowboy auction items. More announcements forthcoming.

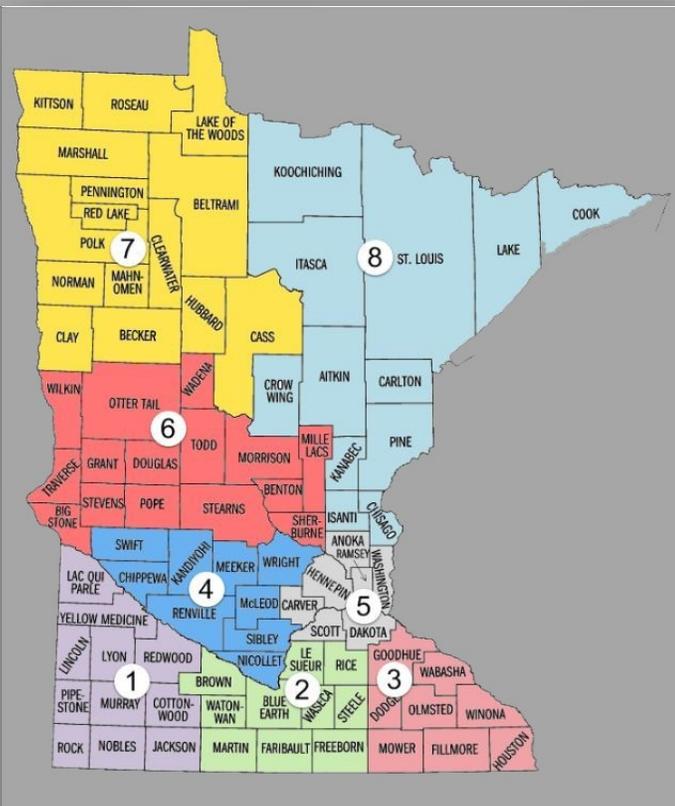
Land Value & Cash Rent Survey - by Brandon Kirk

Land Value & Cash Rent Survey – Brandon Kirk

Upon completion, the final 2020 report/survey will be available online through the MN ASFMRA website to the Chapter Members free of charge on January 25th. Participating Members will be emailed an electronic copy of the report. Visit www.mnasfmra.com to submit your survey.

What's new?

In this year's Land Value and Cash Rent report will include sponsorship/advertising opportunities as we widen our reach through targeted efforts to new outlets such as investors, agribusinesses, accountants, attorneys, educators, farm managers, brokers, and appraisers. Promote your business to service in the Minnesota Land Value and Cash Rent Survey with additional details to follow in December.



Why Your Participation is Important

Your help is needed in producing a credible and professional Land Value and Cash Rent report. As a member of ASFMRA, we have agreed to be the most trusted resource for rural property professionals. In a way to gain public trust and increase the marketability of the Society, MN Chapter, and your business, a credible and professional Land Value and Cash Rent survey starts with your participation. Please do not hesitate to contact a Regional Captain with questions or suggestions.

What Sales/Rental Information Qualifies?

Simply put, the sales in which you would use in your day to day practice - typical arm's length transactions. Cash rents should be indicative of land that is professionally managed. Please stray away from "family discounts".

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First Vice President: [Brian Field, ARA](#)

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Treasurer: [Tyler Walsh, CPA](#)

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[Mark Grant, ARA](#)

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[Corey Prins, AFM](#)

Land Rent Survey Committee: [Brandon Kirk](#)

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Friends of Chapter: [Tim Mahoney](#)

National Membership [Brian Field, ARA](#)



American Society of Farm Managers and Rural Appraisers

Minnesota Chapter

The Power of Resiliency



Resilience, or the ability to “bounce back,” is not a trait that comes easily to everyone. Luckily, resiliency is something that can be learned, trained and practiced every day.

Whether you’re going through a tough time now or you want to be prepared for the next one, here are 10 techniques that can make the difference between handling the pressure or losing your cool:

1. **Find a Sense of Purpose in Your Life:** Become involved in your community, cultivate your spirituality or participate in activities that are meaningful to you.
2. **Build Positive Beliefs in Your Abilities:** Replace negative self-talk with positive self-talk (“I can do this!”).
3. **Develop a Social Network:** It’s important to have people you can confide in. Keep caring, supportive people around you, and they can act as a protective shield during times of crisis.
4. **Embrace Change:** Flexibility is an essential part of resilience. By learning how to be more adaptable, you’ll be better equipped to respond when faced with a life crisis.
5. **Be Optimistic:** Staying optimistic during dark periods can be difficult, but maintaining a hopeful outlook is an important part of resiliency.
6. **Nurture Yourself:** Make time for activities you enjoy; take a walk, meditate or cook.
7. **Develop Your Problem-Solving Skills:** Whenever you encounter a new challenge, make a quick list of some of the potential ways you could solve the problem.
8. **Establish Goals:** When you find yourself becoming overwhelmed by a situation, take a step back to simply assess what is before you. Brainstorm possible solutions and then break them down into manageable steps.
9. **Take Action to Solve Problems:** Focus on the progress that you have made thus far and plan your next steps, rather than becoming discouraged by the amount of work that still needs to be accomplished.
10. **Keep Working on Your Skills:** Always keep building and developing your natural strengths; we all have them!

Source: <https://www.verywellmind.com/ways-to-become-more-resilient-2795063>