



Quarterly Update

To submit a story, update, or announcement for the next quarterly newsletter, please send it to Brandy March at brandy.march@aaro.net or Fran Oreto at franfreab@gmail.com. The next quarterly update will be sent around August 2, 2024.

Fall 2024 AARO Conference: Boston, MA

[Conference Summary/Outline Tentative Agenda](#)

October 28-30, 2024 (Includes 1/2 Day Training)

Revere Hotel Boston Common

200 Stuart Street

Boston, MA 02116

617-482-1800

[Room Reservation Link](#)

Rates \$249 Superior King/Double Queen and \$279 for Premier Skyline King/Double Queen Rooms block is first come first serve and the block rate is only valid through October 4, 2024.

Online registration:

<https://docs.google.com/forms/d/e/1FAIpQLScCJMVQmN9n4v1orlLXPLwT-yEuWze4ue27UsYn7-IIDVI8Q/viewform>

Training: AARO will once again offer a preconference training course for state regulators only on Monday, October 28 from 8:00 am to 12:00 pm. The training course is Navigating the Appraisal Subcommittee's Policy Statements and the cost is \$250. **Regulators do not have to attend the conference to partake in the preconference training course.**

The AARO business meeting will be held during the conference and a vote on 2025 officers, directors, and alternate directors will take place.

The Program Committee (chaired by Allison McDonald of Florida) reviewed all submitted proposals/applications for the upcoming program and with careful



consideration the selections were narrowed for our Fall Conference Program to the sessions as scheduled:

Day 1 Morning

State Regulator Only – Optional Training Course

October 28, 2024			
START	END	EVENT	LOCATION
7:00A	8:00A	Training Registration Open	
8:00A	12:00P	Navigating the Appraisal Subcommittee's Policy Statements This comprehensive four-hour in-person seminar provides an in-depth exploration of the Appraisal Subcommittee's (ASC) Policy Statements with a focus on enforcement and compliance. Designed for professionals involved in appraiser licensing/certification, this course aims to enhance your understanding of the regulatory framework that governs state appraiser programs and appraisal management companies (AMCs). Through a series of detailed lectures and group discussions, participants will gain insight into the ASC's core functions, the importance of Title XI, and the key statutes, regulations, policies, and procedures essential for maintaining compliance. The course will also cover temporary practice, reciprocity, the National Registry of Appraisers, and the requirements for education and continuing education. A significant portion of the seminar is dedicated to understanding state agency enforcement responsibilities, including real-world case studies that illustrate outcomes.	Singlo (6 th Floor)

Day 1 Afternoon

Opening Remarks & General Sessions

October 28, 2024			
START	END	EVENT	LOCATION
8:00A	2:00P	Registration & Networking	
1:00P	1:20P	Opening Remarks Tom Veit, President; Sarah Wilkinson, MA Conference Ambassador	Liberty Hall
1:20P	2:00P	ASC Update Moderator: Tom Veit Panelist: Jim Park	Liberty Hall
2:00P	2:15P	Break	Assembly Foyer
2:15P	3:00P	TAF Update Moderator: Russel Rice Panelists: Kelly Davids, Michelle Bradley, Brad Swinney	Liberty Hall
3:00P	3:15P	Break with Snacks	Assembly Foyer
3:15P	4:15P	Understanding Title XI and the AMC Rule for State Regulators Moderator: Craig Steinley Panelists: Maria Brown, Tom Lewis, Jonathan Stewart	Liberty Hall
3:00P	3:15P	Break	Assembly Foyer
4:30P	5:30P	AARO Business Meeting	Liberty Hall
6:00P	8:00P	President's Reception Hors D'oeuvres & Light Fare Networking Music Cash Bar	Silver Ballroom



ASSOCIATION OF
APPRAISER
REGULATORY
OFFICIALS

Day 2 All Day

Breakout Sessions

Advisory Council Meetings / Breakout Sessions / BOD Meeting
AARO reserves the right to limit access to certain conference sessions due to confidential information to be discussed or brought up during the conference.

October 29, 2024			
START	END	EVENT	LOCATION
7:00A	11:00A	Registration & Networking	
7:00A	8:00A	Breakfast	Silver Ballroom
8:00A	9:05A	ASC Advisory Council	Tamora Papas, Chair Silver Ballroom 1
8:00A	9:05A	Affiliate Member Council (OPEN)	Mark Cassidy, Chair Silver Ballroom 3
9:05A	9:15A	Stretch Break	Assembly Foyer
9:15A	10:20A	USPAP Advisory Council	William Stoerle, Chair Silver Ballroom 1
9:15A	10:20A	Appraiser Qualifications Board Council	Rene Rogers, Chair Silver Ballroom 3
10:20A	10:35P	Break with Snacks	Assembly Foyer
10:35A	12:05P	Attorneys (Restricted)	Silver Ballroom 1
10:35A	12:05P	Board Members (Restricted)	Silver Ballroom 2
10:35A	12:05P	Executive Directors & Administrators (OPEN)	Silver Ballroom 3
12:05P	1:30P	Lunch On Your Own	Assembly Foyer
1:30P	3:00P	Appraisal Management Companies (OPEN)	Silver Ballroom 1
1:30P	3:00P	Affiliate & Professional Organizations (OPEN)	Stacy Caprioli Silver Ballroom 2
1:30P	3:00P	Investigators (Restricted)	Silver Ballroom 3
3:15P	5:00P	Board of Directors Meeting Open to All Registrants	Silver Ballroom

Day 3 All Day

General Sessions

October 30, 2024			
START	END	EVENT	LOCATION
7:00A	8:00A	Breakfast	Silver Ballroom
7:00A	10:00A	Registration	
8:00A	9:00A	ASC Grants Moderator: Ed Neely Panelists: Rae Frederique	Liberty Hall
9:00A	9:15A	Stretch Break	Assembly Foyer
9:15A	10:15A	Fannie Mae/Freddie Mac Update Moderator: Pete Fontana Panelists: Scott Reuter, Kevin Smith	Liberty Hall
10:15A	10:30A	Break with Snacks	Assembly Foyer
10:30A	12:00P	What About the Appraiser? Moderator: Laura Smith Panelists: Mel Black, Craig Capilla	Liberty Hall
12:00P	1:00P	Lunch Provided	Assembly Foyer
1:00P	2:00P	Cybersecurity: A Critical Priority Moderator: Panelist: Jose Jimenez	Liberty Hall
2:00P	2:15P	Stretch Break	Assembly Foyer
2:15P	3:15P	Is Your State's Program Ready? Risk Management Strategies and Practical Applications Moderator: Panelists: Allison McDonald	Liberty Hall
3:15P	3:30P	Closing Remarks President Tom Veit	Liberty Hall
3:30P		Conference Adjourns	

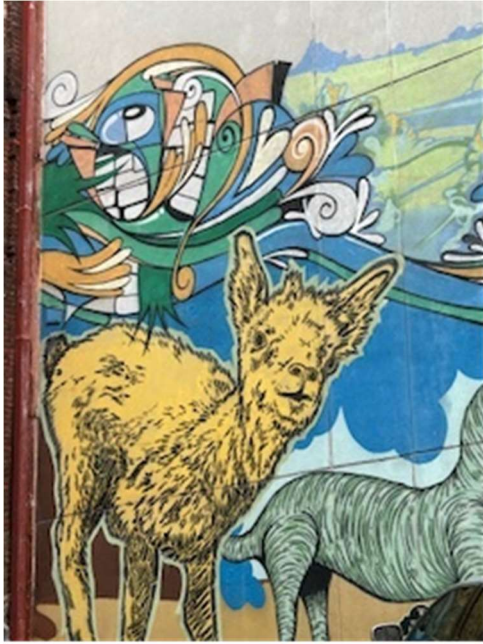


OFFICERS/DIRECTORS/ALTERNATE DIRECTORS:

Position	Organization	State
President, Tom Veit	Kentucky Real Estate Appraisers Board	KY
Pres Elect, Allison McDonald	FL Real Estate Appraisal Board	FL
Vice Pres, Steve McCaleb	Oklahoma Real Estate Appraiser Board	OK
Secretary, Dennis Badger	Dennis Badger & Associates, Inc.	KY
Treasurer, Eric Brinton	Idaho Real Estate Appraiser Board	ID
Im Past Pres, Vanessa Beauchamp	MO Real Estate Appraiser Commission	MO
Director Justin Barney ,	Utah	UT
Director Larry Disney ,	Arkansas	AR
Director Pete Fontana ,	Iowa	IA
Director Ed Neelly ,	Mississippi	DC
Director Jacqueline Olson ,	Minnesota	MN
Director Craig Steinley ,	South Dakota	SD
Director Mark Smeltzer ,	Pennsylvania	PA
Director Laura Smith ,	South Carolina	SC
Director MiChell Bird ,	Idaho	ID
Director Ed Neelly ,	Mississippi	MS
Alt Director Matt Schlenvogt ,	North Dakota	ND
Alt Director Angela Jemmott ,	California	CA
Alt Director Russel Rice ,	West Virginia	WV

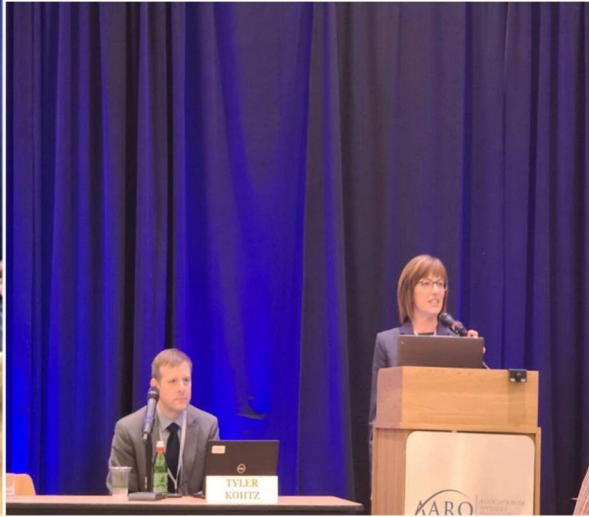
The AARO Spring Conference in Nashville, TN was well attended and very informative. Please enjoy some photographs from sessions, speakers, and fun activities.

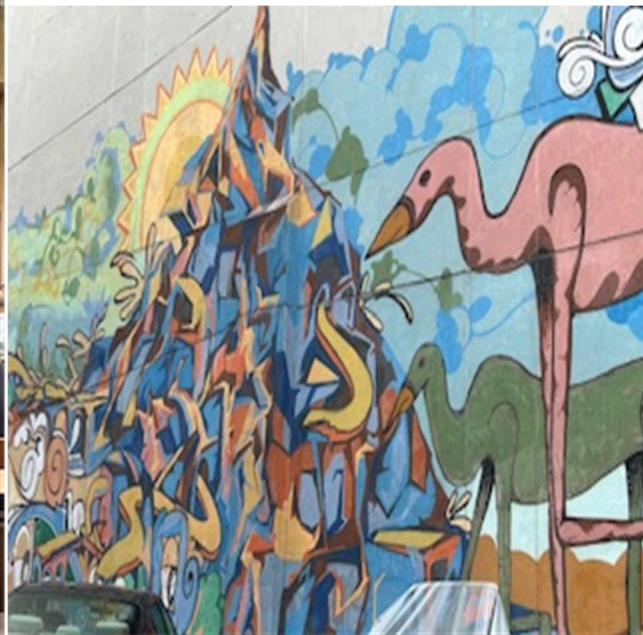






ASSOCIATION OF
APPRAISER
REGULATORY
OFFICIALS





















AARO SPRING 2024



Links to TAF Recent Newsletters from the last AARO Newsletter:

[July 2024](#) [June 2024](#) [May 2024](#) [April 2024](#)

OOPS YOU MISSED IT - OR MAYBE NOT (*BUT YOU CAN CATCH UP...*)

(Note: to access “links” you must use CTL and Click to go there or if viewing in PDF you must “allow”)

THE APPRAISAL SUBCOMMITTEE:

The ASC meets at least four times a year. All meetings are open to the public.

[ASC Quarterly Meeting - September 11, 2024](#)

An ASC Open Meeting is scheduled to begin at 10:00 a.m. ET. The meeting will be open to the public via live webcast only. **Advanced registration is required.**

[How to attend or address ASC at a meeting](#)

Send an email by 5 p.m. Eastern three business days before the meeting date to: meetings@asc.gov

THE APPRAISAL FOUNDATION:

Keep up-to-date with all newsletters and articles as well as press releases.

For information from The Appraisal Foundation (Foundation) Press Room; for media inquiries or to schedule an interview with a Foundation representative, please contact: amy@appraisalfoundation.org, or call: (202) 624-3048.

Sign up for The Appraisal Foundation e-News!

[Sign up for eNews](#) and stay up-to-date with the latest from The Appraisal Foundation!

For media inquiries or to schedule an interview with a Foundation representative, please contact: amy@appraisalfoundation.org, or call: (202) 624-3048.

https://appraisalfoundation.org/imis/TAF/News/TAF/News_PressRoom.aspx



To register for TAF events, read the Policy on Observer Conduct and complete the form affirming that you have read the Policy and agree to abide by it.

APPRAISER QUALIFICATION BOARD

AQB Public Meeting - November 7, 2024 - VIRTUAL

The Appraiser Qualifications Board will hold a Public Meeting virtually on November 7, 2024 from 1:00 pm - 3:00 pm ET to discuss current projects.

Registration:

<https://app.smartsheet.com/b/form/c194e97049454bf78955ff7f683555a9>.

APPRAISAL STANDARDS BOARD:

ASB Public Meeting September 26, 2024 – VIRTUAL

The Appraisal Standards Board will hold a Public Meeting virtually on September 26, 2024 from 1:00 p.m. – 2:00 p.m. ET.

Registration:

<https://app.smartsheet.com/b/form/504cea9781534b04bc9ba2823abf5078>

Look! AQB has Q&As:

To view recent AQB Q&As, please visit [Q&A webpage](#).

For questions, please contact AQB@appraisalfoundation.org.

Look! ASB has Q&As:

To view recent ASB Q&As, please visit the [Q&A webpage](#).

For questions, contact ASB@appraisalfoundation.org.



BOARD OF TRUSTEES:

The Board of Trustees meeting is October 24-26, 2024

Location: Grand Hyatt Denver, 1750 Welton Street, Denver, CO, USA, 80202

Registration:

<https://app.smartsheet.com/b/form/a75664cdd5b1455fa70fc32b7d591ab9>.

Announcements:

Standards of Conduct and Ethics

In response to concerns raised earlier this year by federal regulators, The Appraisal Foundation has undertaken a comprehensive revision of its ethics policies. You can [read the Standards of Conduct and Ethics for Persons Affiliated with The Appraisal Foundation here](#).

For questions, please contact JoEllen Alberts at joellen@appraisalfoundation.org.

INDUSTRY ADVISORY COUNCIL:

Industry Advisory Council Meeting - October 10-11, 2024

Location: The Westin Dallas/Ft Worth Airport, 4545 W. John Carpenter Freeway, Irving, TX, 75063

Registration:

<https://app.smartsheet.com/b/form/42878a3a11034866bc15869a7ef5e771>.

For more information on the Advisory Councils please contact Arika Cole at arika@appraisalfoundation.org.



CARE Council:

CARE Meeting: Monday, November 18, 2024; 9:00am-12:00pm

Location: The Westin Crystal City, 1800 Jefferson Davis Hwy., Arlington, VA

Questions:

If you have any further questions, or would like CARE membership application information, please contact [Jalin Debeuneure](#).

TAFAC:

The TAFAC General Session meeting will be held on Tuesday, November 19, 2024 starting at 9:00 am. TAFAC Committee meetings will be held on Monday, November 18, 2024.

Location: The Westin Crystal City, 1800 Jefferson Davis Hwy., Arlington, VA

Registration:

<https://app.smartsheet.com/b/form/bb875f4a334141f0a3f0ca22d1c8449b>.

The Appraisal Foundation - Request a Speaker

use this [form](#) to get started.

Are you looking for a speaker for your next event? The Appraisal Foundation spokespeople are available to speak on a wide range of issues, such as:

- an update on activities of the Foundation and its Boards
- the action of the Foundation on timely issues ranging from diversity, equity and inclusion to veterans' outreach
- the development of PAREA programs and adoption by the states
- state and federal legislative activities that impact the appraisal profession
- the Foundation's initiatives for business valuation and personal property disciplines and more....

Questions? Contact [Jalin Debeuneure](#).



APPRAISER TALK:

Stay up to date on Appraiser Talk! Appraiser Talk is a podcast answering questions from every corner of the appraisal profession from consumers to appraisers and real estate to business valuation.

You can check out all episodes [here](#). Click [here](#) to sign up to receive a notification each time a new episode is published.

If you have a question, you'd like to ask Lisa and Amy, email amy@appraisalfoundation.org and you might just hear it answered in a future episode.

OTHER INDUSTRY NEWS:

HUD/FHA

Friday - July 26, 2024 - HUD No. 24-194

[https://www.hud.gov/press/press_releases_media_advisories/HUD No 24 194](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_194)

HUD Awards \$3.4 Million to Public Housing Authorities to Prevent Homelessness Among Vulnerable Youth Exiting Foster Care *38 Public Housing Agencies in 19 states will use funding to keep foster youth housed.*

WASHINGTON - Today, the U.S. Department of Housing and Urban Development (HUD) awarded \$3.4 million to 38 Public Housing Agencies (PHAs) for 257 vouchers and administrative fees to provide housing assistance to young adults who left foster care or are transitioning out of foster care and are experiencing, or at risk of experiencing homelessness. The funding was awarded through HUD's [Foster Youth to Independence \(FYI\) Initiative](#).

[https://www.hud.gov/press/press_releases_media_advisories/HUD No 24 172](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_172)

4000.1

[FHA Single Family Housing Policy Handbook](#)

Handbook update published on May 20, 2024, and effective August 19, 2024.

HUD Awards Over \$30 Million to Connect Public Housing Residents to Employment and Education, Helping Bridge the Wealth Gap *Awards will go to Public Housing Agencies and will help increase economic mobility to families across the country.*

FANNIE MAE:

July 25, 2024 [In Case You Missed It: Policy Updates](#)

July 10, 2024 [Announcement SVC-2024-04 – Servicing Guide Update](#)

June 11, 2024 [New Lender Readiness Kit](#)

June 11, 2024 [New Legacy Forms to Redesigned Uniform Residential Appraisal Report \(URAR\) Property Type Characteristics](#)

June 5, 2024 [Announcement SEL-2024-04: Selling Guide Updates](#)

Selling Guide: [Download PDF Guide](#) - (Published: June 05 2024)

Stay informed with the latest information - Sign up for key policy, technology, and product updates. [Sign up for email updates](#)

VA – VETERANS AFFAIRS:

[VA updates home loan benefits, helping Veterans remain competitive in the housing market](#) - VA has announced an update to the home loan guaranty, helping to ensure that Veterans remain competitive buyers.

[VA Secretary press conference July 23, 2024](#) - Jul 23, 2024 3:14 pm

[VA has now granted benefits to 1.1 million Veterans and their survivors in fiscal year 2024, surpassing all-time record](#) Jul 23, 2024 11:00 am



FREDDIE MAC:

Focusing Efforts on Affordable Housing - Homeownership plays a vital role in building communities, and they are working to address housing affordability from multiple angles. [Learn More](#)

Seller/Service Guide: <https://guide.freddiemac.com/>

Unacceptable appraisal practices - Effective 01/30/2024

<https://guide.freddiemac.com/app/guide/section/5603.4>

Bulletin 2024-6 – Selling - Issued 05/01/2024

<https://guide.freddiemac.com/app/guide/bulletin/2024-6>

Reconsideration of value (ROV) process

New requirements for handling [ROV requests](#) – Effective August 29, 2024

[Considering Financing and Sales Concessions: A Practical Guide for Appraisers - Freddie Mac Single-Family - July 30, 2024](#)

HIGHLIGHTED STATES

MINNESOTA:

The website for the Minnesota Real Estate Appraisal Advisory Board:

<https://mn.gov/commerce/licensing/list/real-estate/appraiser/appraisal-advisory-board.jsp>

The Real Estate Appraisal Advisory Board was re-established in 2019. This seven-member board is charged with advising, providing input, and suggesting best practices to the Commerce Department regarding real estate appraisers and the appraisal industry generally.

The board provides this input on several topics, including, but not limited to, licensing, public disciplinary matters, continuing education and industry-related trends. Board meetings are accessible and open to the public.



Minnesota Department of Commerce

85 7th Place East, Suite 280

Saint Paul, MN 55101

MINNESOTA Historical Sites:

Minnesota has 26 historic sites all around the state. For a complete list a map and links to the sites themselves visit the [Minnesota Historical Society](#). Here are a few in St Paul. For more go to the link above.

Alexander Ramsey House, Gale Family Library, Historic Fort Snelling, James J. Hill House, Minnesota History Center, Minnesota State Capitol.

Minnesota Fun Facts:

Minnesota's legal identity was created as the Minnesota Territory in 1849, and it became the 32nd U.S. state on May 11, 1858. After the chaos of the American Civil War and the Dakota War of 1862 ended, the state's economy grew when its timber and agriculture resources were developed.

- **Minnesota Nice:** Minnesotans are known for being friendly and nice.
- **Land of 10,000 Lakes:** Minnesota has over 15,000 lakes, as well as forests, prairies, and wildlife, making it a naturally beautiful state.
- **Outdoor activities:** Minnesota is popular for fishing, hiking, and camping. It has 65 state parks and more than 1,351 trails.
- **Size:** Minnesota is the 12th largest state in the US, and is just over 400 miles long and 200–350 miles wide.
- **Location:** Minnesota is in the Upper Midwest, along the US-Canada border.
- **Statehood:** Minnesota became the 32nd state in the US in 1858.
- **Name:** The state is named after the Minnesota River
- **Organized as territory:** March 3, 1849
- **Entered Union:** May 11, 1858 (32nd state)
- **Motto:** L' Étoile du Nord (The North Star)
- **Nicknames:** "Land of 10,000 Lakes," "The Gopher State," "The North Star State"
- **Area:** 86,938.87 square miles (12th largest state)
- **Land area:** 79,610.08 square miles - **Inland waters:** 7,328.79 square miles
- **Organized as territory:** March 3, 1849



museum in Clarksdale. Also in the region is the Vicksburg National Military Park, preserving the site of a critical Civil War battle.

The origins of the humble teddy bear lie in Mississippi. At first, it was called “Teddy’s Bear,” and it was named after Theodore “Teddy” Roosevelt, the 26th president of the United States of America.

Mississippi is the true home of blues music. This soulful genre of music has roots that go back to the Mississippi Delta, to the time of the American Civil War.

Mississippi experiences an average of 27 tornadoes per year.

Capital: [Jackson](#)

State bird: [Northern mockingbird](#), [Wood duck](#)

State flower: [Magnolia](#)

Admitted to the Union: December 10, 1817 (20th)

MISSOURI:

The website for the Missouri Real Estate Appraisers Commission

<https://pr.mo.gov/appraisers.asp>

PURPOSE: To regulate real estate appraisers in accordance with federal and state laws, rules, and policies in the State of Missouri.

MISSION: To protect the public interest through examining candidates, issuing certificates, approving qualifying and continuing education courses, investigating complaints, and administering disciplinary actions to persons in violation of rules, statutes, and uniform standards.

VISION: To remain the premier regulatory commission operating at maximum efficiency, providing exemplary consumer protection, and enhanced quality improvement of licensees, recognizing that these are changing times and that the nature of professional services must change accordingly.



[Real Estate Appraisers Commission](#)

3605 Missouri Boulevard
P.O. Box 1335
Jefferson City, MO 65102-1335

Missouri Historic Sites:

Short list of some historic sites:

- Ulysses S. Grant National Historic Site.
- George Washington Carver National Monument.
- Wilson's Creek National Battlefield.
- Mark Twain Boyhood Home & Museum.
- Laura Ingalls Wilder Home & Museum.
- Missouri Botanical Gardens.
- Patee House.
- Mutual Musicians Foundation Building.

Missouri Fun Facts:

In 1812 Missouri was organized as a territory and later admitted the 24th state of the Union on August 10, 1821. In 1865 Missouri became the first slave state to free its slaves. Hermann, Missouri is a storybook German village with a rich wine-making and riverboat history that is proudly displayed in area museums.

Missouri has been called the "Mother of the West", the "Cave State", and the "Show Me State". Its culture blends elements of the Midwestern and Southern United States. It is the birthplace of the musical genres' ragtime, Kansas City jazz and St. Louis blues.

A scroll carries the state motto, *Salus populi suprema lex esto*, a Latin phrase meaning "Let the welfare of the people be the supreme law." The year 1820 is inscribed in Roman numerals below the scroll, although Missouri was not officially granted statehood until 1821.

Hawthorns are valuable ornamental trees, and many cultivars have been derived. In 1923, downy hawthorn (*Crataegus mollis*) was approved as Missouri's official state flower.



In 2002, the Missouri Fox Trotting Horse became the state's official horse. Missouri Fox Trotters originated in the rugged Ozark hills during the early 19th century.

Aunt Jemima pancake flour was invented in St. Joseph, Missouri and became the first ready-mix food sold commercially in 1899.

State capital: Jefferson City; Original state capital: St. Charles.
Admission to the Union: August 10, 1821 (24th state)
Area: 68,727 square miles (18th in U.S.)

MONTANA:

The website for the **Montana Board of Real Estate Appraisers:**

<https://boards.bsd.dli.mt.gov/real-estate-appraisers/>

The Board of Real Estate Appraisers makes every effort to include on this website all relevant information pertaining to the licensing and regulation of Real Estate Appraisers and Appraisal Management Companies.

They are available to assist customers through their public portal for Professional and Occupational Licensees. For all renewals, please renew online. They can be reached at (406) 444-6880.

Board of Real Estate Appraisers

PO Box 200513

Helena, MT 59620-0513

Physical Address: 301 S. Park Avenue 4th Floor

Montana Historic Sites are numerous here are a few:

Little Bighorn Battlefield National Monument; Pompeys Pillar National Monument; Pictograph Cave State Park; Garnet Ghost Town; Grant-Kohrs Ranch National Historic Site.

<https://www.visitmt.com/things-to-do/history/historic-sites-and-battlefields>



Montana Fun Facts:

1862 Montana gold rush begins; Congress passes the Homestead Act. 1864 Montana becomes a territory. 1882 Crow Reservation reduced by 1.5 million acres. 1883 Northern Pacific Railroad completes transcontinental line; fewer than 200 bison remain on the plains; copper boom begins in Butte.

Archeological evidence shows that indigenous people have lived in the area for over 12,000 years. The Crow, also known as the Apsáalooke, were the first native nation to arrive in the region. The Cheyenne have a reservation in the southeast, and the Blackfeet reservation is in the north, near Glacier National Park.

Montana's state motto is "Oro y Plata," which is Spanish for "Gold and Silver." This motto is in tandem with Montana's state nickname, "The Treasure State," both named for the state's mineral wealth.

After the discovery of gold in the region, Montana was designated as a United States territory (Montana Territory) on May 26, 1864, and, with rapid population growth, as the 41st state on November 8, 1889.

Wild Animals: Montana is known for its abundance of wildlife.

Great Skiing: There are a lot of great places to go skiing in Montana.

Huckleberries: Montana is one of the few states where you can find huckleberries.

Native American Culture: Throughout Montana, there are several different Native American tribes.

National Parks: Montana is home to two National Parks. Yellowstone National Park and Glacier National Park.

Mining: Montana has a long history in the mining industry. Many of the cities and towns in Montana were established due to mining.

Famous Battlefields: There are quite a few historic battlefields in Montana including the Little Bighorn Battlefield where General Custer and his troops were defeated in 1876.



More Montana Facts:

- Nickname: Treasure State
- State Capital: Helena
- State Flower: Bitterroot
- State Bird: Western Meadowlark
- State Animal: Grizzly Bear
- State Fish: Blackspotted Cutthroat Trout
- State Gemstones: Sapphire & Agate
- State Soil: Scobey Soil
- State Motto: Oro y Plata (Gold & Silver)

Information from reader George Parnell, MAI, ASA:

“I just returned from Morgantown, West Virginia after the two-day 2024 Appraisal Education Summit event that was put together by the West Virginia Appraiser Board. We got to hear from some great speakers and supporters of real estate appraisers including [Tim Andersen, MAI, MSc](#), [Kelly Davids](#), [Peter Christensen](#), and [Scott DiBiasio](#), in addition to members of the WV Appraiser Board. This was a great way to interact with industry experts as well as discuss some major issues and concerns impacting the appraisal profession in the state of WV and across the country.”

“There is too much red tape slowing down the industry and providing barriers to entry, and it was fantastic to hear how the WV Appraiser Board, [The Appraisal Foundation](#), and [Appraisal Institute](#) are doing great work at providing opportunities for aspiring individuals to enter the field. I went into this event hoping to get the CE's I need for my license renewal and maybe do a little networking, but I came away from the event inspired to get more involved and give back to the profession that has provided me with a great career and lifestyle.”

“Not only were the sessions great learning and interactive opportunities, but the two-day event also provided 14 hours of continuing education for free! I am proud to be an appraiser doing work in the state of West Virginia, and wish other state boards showed as much passion and dedication to the industry as the WV Appraiser Board does!”

Fun useless information:



The Real Stories
Behind 7 Classic Nur



First Junk Food! Cracker Jack’s early marketing warned prospective customers about the effects of the product. “Do not taste it,” [one 1896 article cautioned](#). “If you do, you will part with your money easy.” Some historians believe that the caramel-coated popcorn and peanut treat jump-started the American snack food industry around the turn of the 20th century. It may even hold the title of the [country’s first junk food](#), though the types of junk food popular today didn’t make their appearances [until the 1950s](#). It all started with Chicago candy and popcorn peddlers [Frederick and Louis Rueckheim](#), German immigrants who crafted a nonsticky caramelized popcorn as a way to stand out from other popcorn vendors. Their version — with a sweet, crunchy coating that was different from the salted popcorn and kettle corn available at the time — became a hit after it was mass-produced in 1896.

It was a song, however, that helped cement Cracker Jack’s snack status. In 1908, songwriter Jack Norworth — entirely unknown to the Rueckheims — composed “Take Me Out to the Ball Game” after seeing an advertisement for an upcoming game. The song, which mentions the snack by name, led to a surge in sales that forever linked Cracker Jack with sports. Four years later, the Rueckheims sweetened their popcorn business with a marketing gimmick that would eventually be replicated by cereal brands, fast-food restaurants, and candymakers for decades to come: [a toy in every box](#). By 1916, Cracker Jack was the [bestselling snack worldwide](#).

Social Graces:

The catalog of social graces is constantly growing and changing to reflect the world we live in. Yet for every self-explanatory etiquette principle (silence your phone at the movies), there's another seemingly arbitrary one (men should escort women on the left). While these "rules" may seem old-fashioned and are often broken in today's society, they were once the guidelines for proper manners.

Why You Should Always Pass the Salt and Pepper

Seasoned etiquette aficionados often express dismay at the way people pass salt and pepper shakers. Regardless of which condiment a dining companion requests, in America, the polite response is to pass [both](#) shakers at the same time. This action conveniences everyone at the table. Think of salt and pepper as a pair of [spouses](#) or [siblings](#) — it becomes less likely that one will go [missing](#) if they stay together. Keeping the shakers in tandem also prevents a person from passing the wrong shaker. In addition, there's a chance the recipient's neighbor may need both ingredients, which are now within easy reach. Hence a [rhyme](#) that invokes two *Blue's Clues* characters: "Mr. Salt and Mrs. Pepper always travel around the table together!" Politeness also dictates that shakers be [placed](#) on the table, not into outstretched hands. The thinking is occasionally linked to the superstition that two people grasping a salt shaker will eventually argue.

Why You Should Keep Your Elbows off the Table

In the Old Testament of the Bible, the [Book of Ecclesiastes](#) includes the line, "Be ashamed of breaking an oath or a covenant, and of stretching your elbow at dinner." Many have translated this directive as a warning to keep elbows off the table at all times. Table manners were originally [introduced](#) to prevent mealtime fights, with the knife and fork establishing each eater's boundary lines. Today, the elbow rule [stops](#) people from slouching or accidentally leaning their arms into food dishes. Moreover, when breaking bread with a group, placing your elbows on the table blocks those on either side of you from making eye contact.

Why You Shouldn't Drink When You Are Being Toasted To

If a loved one or co-worker raises a glass in your honor, break the instinct of joining in on the toast. Since you're being fêted, etiquette experts would [perceive](#) lifting your glass as a vain gesture, like giving applause to your own performance. Instead, practice the [role](#) of grateful recipient: Refrain from touching your glass and punctuate the toast with a "thank you." Another common toast faux pas is clinking glasses to make the good tidings official. Knocking drinks with a tableful of people can require awkward stretching, causing spills or even broken glassware. A more dignified solution? Just hold those glasses aloft.

Why You Shouldn't Point at Another Person

When assisting theme park guests, Disney employees are [trained](#) to point with two conjoined fingers, index and middle. While the act reportedly [doubles](#) as a nod to Walt Disney's smoking, the larger explanation is that standard pointing is considered rude in numerous cultures — [especially](#) if aimed at another person. A [perception](#) that dates back to Shakespeare's time, pointing [brings](#) unwanted attention to the recipient, implying that they've committed a wrong. Repeated pointing in Japan can even [instigate](#) hostility. Figurative "finger-pointing" is [defined](#) as "making explicit and often unfair accusations of blame." In situations where you feel compelled to point, it is kinder to use an open palm, flight attendant-style.

Why You Shouldn't Respond to "Thank You" With "No Problem"

There's a common perception that by answering an expression of gratitude with "no problem," you're [hinting](#) that the effort exerted was or [almost became](#) an inconvenience. (Ditto "no worries," "don't mention it," or "it was nothing.") "Thank you" neither [pleads](#) for forgiveness nor merits a [brush-off](#). "No problem" isn't necessarily the latter, though. Despite the negative phrasing, it's generally understood by Gen-Xers and Millennials as an attempt to be humble. In addition, the traditional response to "thank you" is understated in several languages — from Mandarin (*mei guanxi* or "it's OK") to German (*keine ursache* or "never mind") — and the advent of texting has made the global vernacular less formal. But at least when speaking, etiquette authorities encourage people to try replies such as "you're welcome," "my pleasure," and "of course."

Why You Should Open a Car Door with the Hand That’s Furthest Away

Cycling accounts for more than 25% of daily travel in the Netherlands; thus, Dutch citizens tend to be more conscientious toward bike riders than Americans. Yet we can all learn from their example with the “[Dutch Reach](#),” a subtle move for anyone seated on the left-hand side of a car. Upon parking, Dutch drivers are instructed to use their right hands when opening their doors, even though their left hands are closer. This forces individuals to fully turn their upper bodies toward their exit, increasing the probability that they will spot anyone approaching in a bike lane. Some local drivers even tie ribbons to their door handles as reminders, and [the Dutch Reach Project](#) employs the slogan, “Reach, Swivel, Look, Open” — good safety advice regardless of your seat placement.

The Earth shakes every 26 seconds, and scientists aren’t sure why.

Like a lot of strange happenings, it was first noticed in the 1960s: a small seismic pulse, large enough to register on seismological instruments but small enough to go otherwise unnoticed, occurring [every 26 seconds](#). Jack Oliver, a researcher at the Lamont-Doherty Geological Observatory, documented the “microseism” and sussed out that it was emanating from somewhere “in the southern or equatorial Atlantic Ocean.” Not until 2005 was it determined that the pulse’s true origin was in the Gulf of Guinea, just off Africa’s western coast, but to this day, scientists still don’t know something just as important — why it’s happening in the first place.

There are theories, of course, ranging from volcanic activity to waves, but still no consensus. There does happen to be a volcano on the island of São Tomé in the Gulf of Guinea near the pulse’s origin point, not to mention another microseism linked to the volcano Mount Aso in Japan, which has made that particular explanation more popular in recent years. Though there’s no way of knowing when (or even if) we’ll learn the *why* of this phenomenon, one thing’s for sure: better a microseism than a microseism.

Detectable earthquakes every year - **500,000**

Highest magnitude ever recorded on the Richter scale - **9.5**

Tectonic plates (seven major, eight minor) – **15**



Thank you for reading!

NEXT NEWSLETTER (December 2024)

THE STATES WILL BE:

Nebraska – Nevada – New Hampshire – New Jersey

Please feel free to send some recent activity from your state to share with the AARO Newsletter.

Send to:

Fran Oreto at franfreab@gmail.com or

Brandy March at brandy.march@aaro.net

If you are interested in serving on a committee, please feel free to contact AARO or Brandy March.

Look for the Newsletter (current and past) on the AARO website.

<i>Name</i>	<i>Status</i>	<i>Organization</i>	<i>State</i>
<i>Fran Oreto</i>	<i>2024 Chair</i>	<i>Florida Real Estate Appraisal Board</i>	<i>Florida</i>
<i>Brandy March</i>	<i>Managing Director</i>	<i>AARO</i>	<i>Iowa</i>
<i>Bob Danehy</i>	<i>Member</i>	<i>Lenders Allies</i>	<i>Michigan</i>
<i>Charlie Gress</i>	<i>Member</i>	<i>OCAP Martin & Wood Appraisal Group</i>	<i>Ohio</i>
<i>Craig Morley</i>	<i>Member</i>	<i>UAA</i>	<i>Utah</i>
<i>Greg Stephens</i>	<i>Member</i>	<i>FACT</i>	<i>Texas</i>
<i>Jodi Campbell</i>	<i>Member</i>	<i>ND Appraiser Board</i>	<i>North Dakota</i>
<i>Jonathan Stewart</i>	<i>Member</i>	<i>UT Division of Real Estate</i>	<i>Utah</i>
<i>Kevin Cyrus</i>	<i>Member</i>	<i>DCRA</i>	<i>District of Columbia</i>