

# COLORADO CHAPTER APPRAISAL NEWS

## Appraisal Institute®

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Volume 16, No. 1 — January, 2006



Editor: Steven D. Clauson, MAI

www.colorado-ai.org

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**FRIDAY, JANUARY 6, 2006**

Colorado Chapter of the Appraisal Institute Presents

## “Front Range Colorado Residential Review & Outlook” Including Metro Denver, Northern Colorado & Colorado Springs

**LOCATION:** Heather Ridge Country Club  
13521 E. Iliff Avenue

**SCHEDULE:** 2:30 p.m. – 3 p.m., Registration  
3 p.m.–6 p.m., Seminar  
6 p.m.–7 p.m., Cocktails  
7 p.m.–9 p.m., Installation Banquet

**FEE:** Seminar Only  
Members Appraisal Institute: \$35.00  
Non-members: \$50.00  
Seminar and Installation Banquet  
Members Appraisal Institute: \$55.00  
Non-Members: \$75.00  
Dinner Only — Members,  
Non-Members, Guests \$ 35.00

**CONTINUING EDUCATION:** Appraisal Institute - 3 hours  
State of Colorado - 3 hours

**TOPICS AND SPEAKERS (continued):**

*Northern Colorado New & Resale Housing Markets – Supply & Demand, Forecasts –* Paula Montana, Senior Analyst, The Genesis Group

*Colorado Springs New & Resale Housing Markets – Supply & Demand, Forecasts –* Joel Lucius, Senior Research Analyst, The Genesis Group

*Front Range New Housing Consumer Preferences – Homebuyer Survey –* Meghan Kelly, Director of Consumer Research, The Genesis Group

*Is There A Colorado Housing Bubble?* Mike Rinner, MAI, Vice President, The Genesis Group

**QUESTIONS:** Call 303.691.0487  
(outside Denver – 1.800.571.0086)  
web site: [www.colorado-ai.org](http://www.colorado-ai.org)

**PLEASE NOTE:** This program was developed by the Colorado Chapter who is solely responsible for the contents.

**REGISTRATION:** See Page 8 for Registration Form or go to our web site: [www.colorado-ai.org](http://www.colorado-ai.org)

**BOARD OF DIRECTORS MEETING**

Friday, January 6, 2006 12:30 p.m. – 2:30 pm., Heather Ridge Country Club  
All Members Welcome

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**2006 OFFICERS AND DIRECTORS  
Colorado Chapter of the Appraisal Institute**

**PRESIDENT:**

Harold S. McCloud, MAI  
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**VICE PRESIDENT:**

Claudia D. Klein, SRAI  
Colorado Springs..... 719.282.5555

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Centennial..... 305.721.7007

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Wm. Michael Rinner, MAI  
Englewood..... 305.662.0155

Martin W. Ward, MAI, SRA  
Boulder..... 305.445.9600x121

**PAST PRESIDENT:**

Richard G. Stahl, MAI  
Centennial..... 305.858.8880x12

**Advertising Policy**

1. Advertisements must be camera-ready.
2. Advertisements must represent closely-related businesses or services to the real estate appraisal field.
3. All advertisements submitted for publication are subject to the Editor and Publisher's approval.
4. Appeals for rejections will be submitted to the Board of Directors and their decisions are final.
5. Fees are as follows:

		<b>Member</b>	<b>Non-Member</b>
<b>Full Page</b>	7" x 10"	\$165	\$175
<b>Half Page</b>	7" x 5" or 3 3/4" x 10"	\$ 90	\$100
<b>Quarter Page</b>	3 1/2" x 4 1/2"	\$ 50	\$ 60
<b>1/8 Page</b>	(Bus. Card size) 3 1/2" x 2"	\$ 30	\$ 40

Colorado Chapter does not endorse any product or service advertised in this newsletter.

Send camera-ready copy and check to:

Appraisal Institute, 1540 S. Holly, #5, Denver, CO 80222

**If you have questions, please call 303-691-0487**

**Outside Denver metro area 1-800-571-0086**

**[www.colo-ai.org](http://www.colo-ai.org)**

**COLORADO CHAPTER'S 2006 REGION II REPRESENTATIVES**

**One-Year Term**      Kenneth E. Cavender, SRA, Ft. Collins  
                                  Matthew E. George, SRA, Denver  
                                  J. Virginia Messick, MAI, Denver  
                                  James R. Park, SRA, Aurora

**Two Year Term**      Claudia D. Klein, SRA, Colorado Springs  
                                  Richard C. Laraia, Castle Rock  
                                  Bret R. Poole, MAI, Denver

**Alternate:**              John (Jack) W. Nisley, MAI, Grand Junction

**ASSOCIATE MEETING**



Twenty-one General and Residential Associate members of the chapter attended an Associates Meeting October 28, 2005 at the Aurora Loan Services facility. Chapter leaders addressed all subjects pertaining to becoming designated as either an MAI or SRA. The very competent and knowledgeable Chapter members shown above distributed valuable literature, answered questions and gave encouragement to the Associate Members. Presenters are l to r **Thomas J. Power, MAI, SRA; Richard B. Chase, MAI; Richard G. Stahl, MAI, SRA; Margaret Moore, General Associate, Richard C. Mosier, MAI; Jan Winkler, MAI and Louis J. Garone, MAI, SRA.**

# PRESIDENT'S CORNER

by Harold S. McCloud, MAI



Welcome to 2006 and the beginning of a new year. Before we look forward, let's look back to the officers and committee chairs that have given so generously of their time and talent to the Chapter during 2005.

**Richard G. Stahl**, MAI-2005 President; thanks for your leadership with CATA, the summer event and the Colorado Chapter this past year; **Claudia D. Klein**, SRA-Secretary Treasurer-she has watched over the Chapter funds and helped to keep us fiscally sound. She also serves as a Region Rep for the Chapter; **Jack W. Nisley**, MAI-Past President-the Chapter has never had a more dedicated member. Jack has always been willing to make the trip from Grand Junction for Chapter events, no matter the time or cost.

**Larry S. Massey**, **James R. Meurer**, MAI, SRA, **Bret R. Poole**, MAI, **Lori M. Elliott**, MAI, **M. Jay Kramer**, MAI, **Laura A. Hansen**, SRA, **Wm. Michael Rinner**, MAI make up the Chapter's Board of Directors. **Luke M. Foster** and **Richard C. Laraia** are the Chapters Associate Liaisons These individuals have given both their time and experiento help guide the Chapter through another successful year.

**Richard B. Chase**, MAI & **Dorothy E. Kellogg**, SRA- General & Residential Member Retention & Development- These members are a big part of the reason the Chapter has remained strong and vibrant; **Martin W. Ward**, MAI, SRA-Appraisal News Editor/Director-Marty is one of our double duty members who did an outstanding job with the news letter in 2005. This is one of the hardest jobs in the Chapter. He is also a dedicated board member; **Richard C. Mosier**, MAI-Bylaws-Richard has served in every chair position and was our first Appraisal Institute President in 1991. He is active on the Regional and National level, currently on the National Board of Directors; **Janice N. Winkler**, MAI & **Louis J. Garone**, MAI, SRA-General & Residential Associate Guidance- these members have done a great job of helping the associates to progress along toward membership. Lou is also active as an instructor for the Chapter; **Gregg A. Near**, MAI, SRA-Education-Gregg's work is evident with the number and quality of programs, seminars and educational offerings; **Mathew E. George**, SRA-Government Relations/incoming Secretary Treasurer—Matt has been active in notifying the board concerning legislative measures. He has also served as a Region Rep for the Chapter; **A. Louesa Maricle**, MAI-Membership Directory-thanks Louesa for doing a great job with such a difficult chair; **Donald E. Boyson**, MAI, SRA-Public Relations-Don is another of our anchors in the Chapter. I doubt there is a job that he hasn't done. The Chapter can not do without such members; **Burton S. Lee**, MAI-Website- Burton has taken charge of the Chapter's website, cured problems and has given endless hours to provide us with a quality website.

**Sue Anne Foster**, MAI, SRA, **Beverley S. Phillips**, MAI, SRA, **Wm. Michael Rinner**, MAI, **Kenneth E. Cavender**, SRA, J. **Virginia Messick**, MAI, **James R. Park**, SRA and **Bonnie D. Roerig**, MAI make up the remainder of the Chapter's Regional Representatives. These individuals travel and represent the Chapter at Regional meetings.

All of these individuals collectively make up the Chapter's 2005 leadership. They are the reason that Colorado has such a fine national reputation. The membership owes each of these members and associates a debt of thanks for their efforts on the Chapter's behalf. It has been my privilege to serve with these fine individuals and I look forward to their continued guidance and involvement in the Chapter in the year ahead.

And, Special Thanks to **Bonnie D. Roerig**, MAI and **Richard C. Mosier**, MAI for their many years of proctoring the two-day Comprehensive Exam twice each year for Region II.

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## Three Chapter Members Serving on Colorado Board of Real Estate Appraisers

Congratulations to:

**Thomas L. Fellows**, MAI  
And  
**Karen Tool**, SRA

Who start their three-year term on Colorado's Board of Real Estate Appraisers. **Louis J. Garone**, MAI, SRA is continuing to serve on the Board.

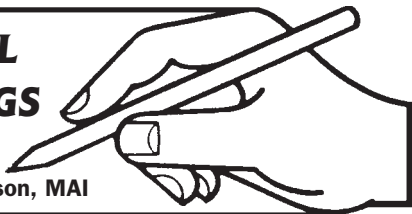
Please contact them if you have any comments for the Board.  
**Members of the Board of Real Estate Appraisers**

Board members are appointed by the Governor, and confirmed by the State Senate. Board members serve staggered three year terms. Beginning July 1, 1997 the composition of the Board is prescribed by law as three practicing appraisers, an elected county assessor, a banker with real estate lending experience, and two public members who may not be appraisers, bankers or assessors. Persons with an interest in serving should contact the Governor's Office of Boards and Commissions at (303) 866-6328.

	Chairperson Joseph O'Dorisio Arvada	
Arthur Gallegos Colorado Springs	Lawrence J. Deppenbusch Centennial	Karen Tool Ft. Collins
Louis J. Garone Lakewood	Keren Prior Pagosa Springs	Thomas Fellows Colorado Springs

## EDITORIAL RAMBLINGS

by Steven D. Clauson, MAI



### PROFESSIONAL EDUCATION – STILL THE BEST CHOICE!

I faithfully believe that the most attractive element of being a designated member of the Appraisal Institute is that you can be recognized as being a **professional** appraiser. Hence, out of curiosity, I recently ran a Google search on the definition of “professional”. Some of the definitions that I like are:

- Engaged in a profession or engaging in as a profession or means of livelihood; “the professional man or woman possesses distinctive qualifications”
- Master: an authority qualified to teach apprentices
- A professional works to receive payment for an activity (as a profession), which usually requires expertise and carries with it socially significant mores and folkways. That is to say, behaving professionally would indicate that the person’s actions remain in accordance with specific rules, written or unwritten, pertaining to behavior, dress, speech, etc.
- A person who practices an occupation involving high standards of intellectual knowledge after successfully completing the required education and training.
- The Professional, Scientific, and Technical Services sector comprises establishments that specialize in performing professional, scientific, and technical services for others. These activities require a high degree of expertise and training.
- A practitioner with excellent practical skills and proven results in his field.

As a follow-up to the above, I ran a Google search for “professional appraisal education” – guess what organization was first (and second) on the list? You guessed it – the Appraisal Institute!

Due to my specific continuing education needs (I have certified general appraisal licenses in four jurisdictions) and a dire necessity to achieve quite a few hours of real estate appraisal continuing education, I completed a mix of Appraisal Institute on-line courses and Appraisal Institute classroom seminars and courses during 2005.

The on-line courses were the first I have taken for real estate appraisal continuing education. I thought that the two Appraisal Institute on-line courses were good, but the format is quite one-dimensional. I did note some technical frustration when first logging on for those courses.

The Appraisal Institute classroom courses and seminars that I attended were all provided by the Colorado

Chapter. I met a wide variety of both residential appraisal and commercial practitioners from throughout the country at these courses and seminars. I also enjoyed being able to interface with the course and seminar instructors. In addition, I had the opportunity to meet up with several real estate professionals who are alumni from my alma mater – the University of Wisconsin real estate program. In short, the Appraisal Institute education I obtained this past year was some of the best I have gained over my twenty-four year professional real estate appraisal career!

I recently reviewed the Colorado Chapter’s “Upcoming Classes” list at the website. With a list over six pages long, it is quite clear that our chapter is one of the leaders in chapter-provided courses and seminars. There is no question in my mind that our chapter continues to provide its members the opportunity to be recognized as professionals in their chosen field.

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## Congratulations New MAI

by Julianne M. Anderson, SRA

### Patrick A. Hallman, MAI

According to Patrick, the MAI designation process is an “endurance test”. Amen to that! I am sure most members would agree. As most members experience in their membership process, it takes much longer than initially anticipated, but it is so worth it. Patrick indicates he had an interest in real estate and was looking at the appraisal field because it was a “high standards career that lasts a lifetime”. Obtaining a BA degree in economics from Bemidji State University in Minnesota, Patrick felt he would like to be an entrepreneur. His first career path was working in hotel operations and he spent 15 years learning that business. His employer in the hotel business kept asking him to leave Denver and Patrick could not be convinced there was a better place to live.

He opted to stay in Denver and work as an appraiser. His wife and two children felt the same way. Patrick works with National Valuation Corporation and specializes in hotel, golf course and resorts. He does quite a bit of traveling, and it has allowed him to have a career highlight of appraising the Pebble Beach Golf Course and Lodging operation.

Patrick would like to thank Larry Stark, MAI and Matt Ansay, MAI for their guidance during the candidacy process. Their assistance was invaluable. Mike Cahill, MAI is also on the list for hearty “thank yous”. He would like to advise those embarking in the candidacy process to “not get discouraged and keep at it.” Patrick believes it is worth all the hard work when you desire to be in business with the best.

Congratulations and continued success with your new MAI designation.

# NO CREDIT

by Bret R. Poole, MAI, Chair, Education

General Applications, Course 520, is part of the required course work to become a designated appraiser. Some candidates have questioned the logic of the following:

- General Applications is offered online through the Appraisal Institute.
- The Colorado Chapter does not offer General Applications because it is available online.
- The online General Applications is not approved in any state.

According to Stewart Leach, Program Administrator for the Colorado Board of Real Estate Appraisers (BOREA), Colorado will approve the online version of General Applications as soon as it is approved by the International Distance Education Certification Center (IDECC) and the Appraiser Qualification Board (AQB) of the Appraisal Foundation.

According to the Appraisal Institute's Ray Martinez, the Appraisal Institute (AI) will be submitting General Applications to IDECC after some programming changes are completed – increasing the functionality and quality of the online education system. The Appraisal Institute hopes to have the programming completed by the end of 2005, after which it will be submitted to the IDECC, hopefully receive approval within one to three months, and then be submitted to the AQB for a one- to three-month approval process. Once the course is

approved by the IDECC and AQB, it will be submitted to the individual states for approval. Stewart Leach indicated that Colorado will approve the course once it is approved by AQB.

According to Stewart Leach, the State of Colorado does not dictate what courses applicants need to take to meet their education requirements. If you have your heart set on taking General Applications online, go ahead and do so; but do not count on it to meet your educational requirements for the state. Remember, the state's education requirements are minimum, and no one is going to hold it against you to have too many classroom hours.

The bottom line is, if you take General Applications online it will not count toward your education requirements with the state. However, the online version of General Applications does count toward your Appraisal Institute education requirements. It is likely the revised online version will be approved by a majority of the letters in the alphabet, including AI, IDECC, AQB, and BOREA – at which time it can be used to meet your Colorado education requirements.

At this time, we do not have General Applications scheduled in Colorado during 2006. If enough people express interest in taking the course locally, we will try to add it to the schedule.

**Email me at [bpoole@bowesandco.com](mailto:bpoole@bowesandco.com) if you are interested to do so.**



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## In Memorium

### **KEITH BURTON SMOKSTAD, MAI, RETIRED**

Keith B. Smokstad (Smoke), 85, of Derby, KS formerly of Pueblo, CO died on August 5, 2005. Smoke was born in Rochester, MN on October 19, 1919 and was raised in Ft. Dodge, IA.

He served in the US Army during World War II as a medical supply sergeant and was a prisoner of war for two years after his capture in the Battle of North Africa. In recent years, he was an active member of Aqua Fria Chapter of American Ex-Prisoners of War, life member of American Legion and DAV. He was a 50 year member of Masonic Lodge in Ft. Dodge, IA and in Pueblo, CO and was a member of Al Kaly Shrine and Scottish Rite.

Smoke and his wife had a real estate appraisal business in Pueblo, CO from 1948 until they retired in 1987. He earned his Member Appraisal Institute (M.A.I.) designation in 1968. He was a long time member of the Planning and Zoning board in Pueblo County.

Keith is preceded in death by his wife of 54 years Mary Jane, survived by his daughter and son-in-law, Jo Karen "Jody" and Michael Werner of Derby, KS; grandchildren and husbands: Wendy Werner and Iftekar Ahmed of Dhaka, Bangladesh and Pam and Lucas Werner-Salsbury of Boulder, CO; great-grandchildren: Umreen Ahmed and Indigo Werner-Salsbury.

A memorial service was held Thursday August 11, 2005 at St. Andrews Episcopal Church in Derby, KS, and one is planned in Sun City West with the Aqua Fria Ex-Prisoners of War followed by internment.

Memorials may be sent c/o: Al Kaly Shrine Children's Transportation Fund, PO Box 193, Pueblo, Colorado 81002.

### **COL. FRANK D. "DAVE" PRYOR, JR., MAI, Retired**

Col. Frank D. (Dave) Pryor, Jr. was born February 11, 1916 in San Francisco, California. He was married October 3, 1944 to Dorothy Kyle of Woodland, California, who survives. Col. Pryor graduated from the University of California at Berkeley in 1939 with a BS degree and an ROTC Commission in the Army. Called to Active Duty in September 1940, he served in the Pacific Theater throughout WWII. In July 1946, he accepted a Regular Army Commission serving in a variety of assignments with tours in Europe, Korea, and the Pentagon. He retired in 1971 after serving as Deputy Director of Systems in NORAD. His military awards include the Army General Staff Badge, the Army Parachutists Badge, the Air Force Commendation Medal, and the Legion of Merit. After retirement, he entered the Real Estate profession. He held a Colorado Real Estate Brokers license and the MAI designation from the American Institute of Real Estate Appraisers from which he retired in 1985. Affiliations included the Pearl Harbor Survivors Association, the Retired Officers Association, North Colorado Springs Rotary Club, the Colorado Springs Country Club, Winternight

Club, the Saturday Knights and the Argonauts. He was a Naturalist Docent at the Bear Creek Nature Center. Masonic membership included El Paso Lodge No. 130, El Paso, Texas and the Colorado Consistory of the Scottish Rite. He was also Past President and National Trustee of the Colorado Society of the Sons of the American Revolution and Past Commander of VFW Post 9891 in Colorado Springs. In addition to his wife, he is survived by three daughters: Nancy Kennedy of Colorado Springs; Jean and son-in-law Don Winton of Orlando, Florida; and Kate Pryor of Tucson, Arizona. He is also survived by two brothers: John D. Field of Sisters, Oregon and Louis S. Pryor of New Canaan, Connecticut. There are three grandchildren: William D. Kennedy, IV, Todd J. Winton and Erin A. DiGennaro and three great-grandchildren: Sierra R. and Austin D. Kennedy and Josephine G. DiGennaro. Memorial contributions may be made to the Pikes Peak Hospice, 825 E. Pikes Peak Avenue, Colorado Springs, CO 80903; the Church of Saint Michael the Archangel; or a charity of your choice.

### **PATZY G. ROBERTS, SRA**

Longtime member, Patzy G. Roberts, SRA from Breckenridge, Colorado passed away in July. Our condolences to her family and friends.

## Change your Perspective

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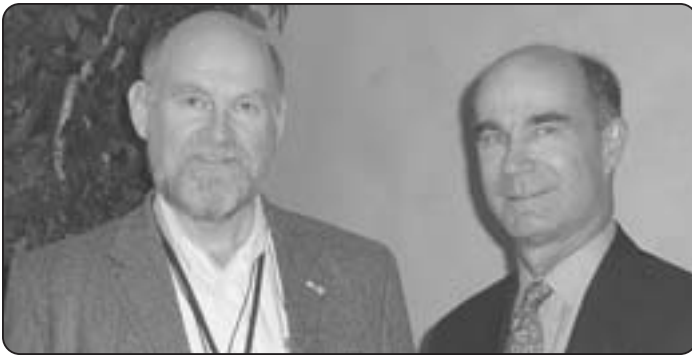
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# FIFTH ANNUAL SUMMER EVENT - FUN AND EDUCATION MEET



**John W. Ross**, Appraisal Institute Chief Executive Officer and **Don Kelly**, Executive Vice President, Public Relations contributed their expertise and shared with the group information about the Appraisal Institute and the profession as a whole.



Chapter President, **Richard G. Stahl, MAI, SRA** offers kudos for a marvelous Summer Event to Chair, **Donald E. Boyson, MAI, SRA** and Committee Members, **Richard C. Mosier, MAI** and **David H. Daniels, MAI**.



Sixty-six chapter members and guests benefitted from the excellent presentations by community leaders from across the state. The three-day event that offered twelve hours of continuing education was very well received by all in attendance. If you weren't there this year, plan to join us next year.

## CHAPTER LIBRARY

Remember the Chapter Library is a great FREE resource for appraisal work! If you haven't used it, you will find that it includes a number of useful appraisal data sources that would otherwise cost you a lot. The library includes the most recent editions of:

- Dollars and Cents of Shopping Centers – Urban Land Institute
- Denver Metro Apartment Vacancy and Rent Survey
- IREM Income and Expense Analysis – Conventional Apartments
- IREM Income and Expense Analysis Federally Assisted Apartments
- BOMA Experience Exchange Report – Office
- NAIOP Industrial Income and Expense Report
- Frederick Ross Company Market Reports – Retail, Office and Industrial – Denver/Boulder
- Home Builders Association Report – Building permits
- Dollars and Cents of Multifamily Housing – Denver and Colorado Springs
- **NEW** – Trends in the Hotel Industry – 2005 Edition

Come to the Chapter office to look these over at your first opportunity. You will find them very useful for appraisal work. The Chapter can even offer use of the Chapter copier at no charge as well. Of course, if you would like any other resources added to the library, please contact the office.

We have found one resource (actually three) that residential appraisers will find useful. The following websites include access to databases of contacts for Home Owners Associations so you can find out monthly dues, reserves, etc. They were compiled by two title companies and a brokerage.

<http://www.realestatecolorado.net/denver-hoas/index.html>

[http://www.firstamheritage.com/Hoas/heritage\\_hoasearch.asp](http://www.firstamheritage.com/Hoas/heritage_hoasearch.asp)

<http://www.stgco.com/hoa/hoaview/hoasearch.asp>

By the way, all Members of the Appraisal Institute can call 312.355.4469 for a complimentary copy of the Code of Professional Ethics and Standards of Professional Practice of the Appraisal Institute, which includes a complete copy of the current version of USPAP.

# Retired Members Meet

Photographer: Richard G. Stahl, MAI, SRA

Retired, semi-retired and a few other seasoned members meet periodically to review old times, tell war stories, have lunch and meet with long-time friends.

Below is a photo of this group that met November 4, 2005.



(l to r): Doug Nitzkowski, MAI; William Woolford, Wilson W. Wampler, MAI; Thomas R. Olmsted, MAI; Peter D. Bowes, MAI; Donald E. Boyson, MAI, SRA; William T. Van Court, MAI; Bonnie D. Roerig, MAI; Raymond M. Cooper, MAI; Alan MacRossie, MAI; Blaine B. Chase, MAI; Edward C. Lana, MAI, SRA (seated).

## ENROLLMENT Form — *No Phone Reservations! Please*

### Front Range Colorado Residential Review & Outlook

Mail or Fax (303-757-0158) no later than January 2, 2006 to:

Appraisal Institute, 1540 South Holly Street, #5, Denver, CO 80222

OR FAX (303.757.0158) this with your VISA or MasterCard number and expiration date

Name: \_\_\_\_\_ Designation: \_\_\_\_\_

Company \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Work Phone: (\_\_\_\_\_) \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

VISA  MasterCard  **Note: The Chapter does not accept American Express**

Credit Card Number: \_\_\_\_\_

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Please type or print

Signature: \_\_\_\_\_

Questions: 303.691.0487, Outside Denver Area: 1.800.571.0086, e-mail: carol@colo-ai.org

**Schedule:** Registration: .....2:30pm – 3:00pm  
Seminar: .....3:00pm – 6:00pm  
Cocktails: .....6:00pm – 7:00pm  
Dinner: .....7:00pm – 9:00pm

**Continuing Education:**  
Appraisal Institute and  
State of Colorado.....3 Hours

**Fee: Seminar Only**  
Members: **\$35.00** \_\_\_\_\_  
Non-Members: **\$50.00** \_\_\_\_\_  
**Seminar and Dinner:**  
Members: **\$55.00** \_\_\_\_\_  
Non-Members: **\$75.00** \_\_\_\_\_  
**Dinner Only**  
members, **\$35.00** \_\_\_\_\_  
non-members,  
and guests **\$35.00** \_\_\_\_\_

**Total \$** \_\_\_\_\_

