

Rio Verde

March 2010



Horsemen

The Rio Verde Horsemen's Association serves the unincorporated county lands north and south of Rio Verde Drive. The Association's purpose is to protect all horse properties and privileges and to preserve the equine and rural lifestyle. Membership is open to all, horse owners and non-horse owners alike, who support this purpose. Voting is only open to property owners in this area.

FIRE SEASON IS HERE AGAIN

-by Margaret Scott

Yes, fire season is here again, not that it ever leaves, but we need to worry about it more when the weather starts to get warmer or should I say hotter and drier. It's becoming very dry in our area and fires can start very quickly, which means we all need to be aware and take precautions to help in preventing a fire.

First, make sure the perimeter around your house and barn is cleared from weeds. Have hoses attached to all water lines around your property. Always make sure if someone is welding, whether, it's on your property or on your neighbor's, that more than one person is there and **water is on hand at all times**. Never weld on a windy day. Do not park a truck, car, quad or dirt bike over weeds, the heat from the catalytic converter or exhaust can start a fire.

Cigarette butts should never be thrown on the ground. Store all combustibles in a safe location, away from hay and shavings. Its important have a family evacuation plan in place and everyone understands what to do. Most importantly make sure your subscription for Rural Metro Fire Coverage is up to date, you don't want to be without it.

If you are currently not a Rural Metro subscriber contact Rural/Metro's Customer Service dept. at 1-800-645-9413 or 480-627-6200.

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Happy New Year! I hope 2010 will be a good year for everyone.

Congratulations, to all the winners of the 6th Annual RVHA Chill Cook-Off. Those of you who couldn't attend this year's event that was held on Sunday, January 17th, you guys missed some awesome chilis. The weather was wonderful and the turnout of old and new RVHA members was huge.

Thank you to Mary Kay, Ceil and Mo for helping put this event together. You are the best!

Special thanks to Brian Bowers for doing some last minute grading of the property for us, and to all the RVHA members who helped with the clean up.

Thank you Bev Oglesby for allowing us once again to use Four Peaks Performance; your generosity is truly greatly appreciated.

We received a total of about eight inches of much needed rain this last month, which brings me to my next subject, fire season. The rains bring very green vegetation, but remember when the weather warms up it dries up.

All of us need to be aware and take precautions to help in preventing a fire. Also, make sure your yearly subscription to Rural Metro Fire Coverage is paid and your information is up to date.

Mark your calendars for upcoming RVHA events:

EVENT	DATE	LOCATION & TIME
Election Luncheon	Saturday, March 6, 2010	Greasewood Flat 11:00 am
Trail Ride	Sunday, March 14, 2010	Box Bar Ranch 9:00 am
H.O.W	Saturday, April 17, 2010	Lorill Equestrian Center 11-2 pm

More information can be found on the RVHA website.

Margaret Scott
RVHA President

Thank you to all our advertisers who continue to support the RVHA. Please, remember to patronize them



NEWS FROM LORILL EQUESTRIAN CENTER & ARIZONA COWBOY COLLEGE

Since all memberships expire at December 31st, our count goes down to zero members at that time. Of course we do have those who have purchased Lifetime memberships and three-year memberships. At the date of this writing we already have 334 members. Among those are 18 members new to our organization. Thanks to all of you for renewing your membership!

We'd like to welcome the following people who have become members since our last newsletter:

Randy Coffman and Laura Galind
Lynn and Kimberly Oveson
Lee and Marjorie Porter
Robert Schuhle
Burke and Shontell Viken

And "Welcome Back" to:

Bob, Linda, Todd and Tricia Hamilton

Make sure you find your new Membership Card(s) that were included with this newsletter envelope.

As members everyone is entitled to RVHA vehicle license plates for your car or truck. If you haven't received yours yet, please contact me and we'll see to it you get yours.



If you have friends or neighbors who are not members of RVHA, get the word out and get them to join our fine organization.

For any questions we can help you with, please contact either me or Judy.

Mo Wachman * 480 471-3131 mo@desertinet.com

Judy Riley * 480 471-0056 jer4horses@msn.com

In January we took a group of our students to the first English horse show of the year. Lori finished with High Point: and Elaine, riding a young horse for her debut, finished with Reserve High Point. All of the students received ribbons and rode well. We are looking forward to our next outings, and Eventing Derby and Gymkhana. Then it's on to our Western Show. We are always looking for new students who would like to try showing, western pleasure, reining, roping, barrel racing, hunt seat, jumping, eventing, dressage and more. If showing's not your cup of tea, just come on out for a trail ride.

Has anyone seen Rocco? No he's not missing; he's in Los Angeles shooting another Dr. Oz show. He has been on 3 times already and has lost over 40 pounds. Congratulations Rocco! Keep up the good work. Lori and Elaine

RVHA COOKBOOK 2009 / 2010

Attention all members – chefs, cooks and people that like to eat. We are "reviving" the RVHA Cookbook. It's been on the back burner for the last few years due to an insufficient number of recipes collected to create a book.

We have decided that the RVHA will publish a cookbook; even it is a small one!

So, what we need from you are recipes! Recipes that you love and are willing to share ... your mother's, your grandmother's, your best friend's. You will have honorable mention in each recipe you send.

Send those cherished recipes to:
Cecile Rudis at crudisrltr@msn.com
Fax: 480-471-7867
Or Lynda Adams at rose@e-lend.net

RVHA WEB SITE

-by Mo Wachman

When you have a few minutes, check out our Website. Last year we had it totally been re-done by RVHA member, Frank Turben, and his company Computer Help, 123computerhelp.com

Check the Calendar page to find out what upcoming events are planned. If you want information on how you can help out the RVHA, go to the Committees page. To advertise in our newsletter, check out the Advertising link for any information you might need. There's an Off-Trail Rides link with information and photos of our past rides. We have one coming up March 14th. Join us for the ride and maybe your photo will make it to the gallery! We've also included links to several other sites relative to our common interests, such as AzHC, Four Peaks Animal Rescue, etc.

For information about the Rio Verde Foothills take a peek at the Area Awareness page. We have just added information about the Area Plan developed several years ago and you can click on the link to read the entire Plan.

We've added an Archive page with photos from all of our past events. Click on the thumbnail photo to enlarge it. If you attended one of these events, you'll probably find your photo there. Also in the Archive section you will find previous issues of our quarterly newsletter.

If you have any comments or suggestions, you can send them to me in an email to mo@desertinet.com



Keep checking back,
and we hope you
like what you see!!

E-MAIL ALERTS & REQUEST LINE

-by Mo Wachman

As usual I'd like to define our email alert system since we do have new members not familiar with how this works. We separate it into 3 categories: the Alerts – notices of lost and found animals; **Notices** – information about an upcoming event, meeting, weekend events or invitations; and **Request Line** – where any member can post a request for just about anything (**except if it is monetarily beneficial to the member**). **I still receive a lot of requests to sell items via the email system. Please ---- no "FOR SALE" items.**

Since our last issue, I've sent out a total of 62 email alerts. Lost and found animals only made up 15 of these. I look at that as a good thing. I hope it means that people are making sure their animals are confined properly – both large and small. So many people ask about a certain animal and I'd like to be able to give them information. Remember to keep those collars and tags on your furry friends, and that the information on the tags is current.

REMINDER: Be sure your animals have collars and tags with current information. Microchips are also a great idea!

As you all know, our Request Line has proved to be quite popular. Since June we've tallied 25! Mary Miller must have great success with this service; she's still my best customer. Keep it up Mary!!!. Senna

Wallage sent a request to give away her sourdough starter. This is the second year for Senna and her sourdough. I hope everyone was successful in your requests. All in all the responses to the requests have been pretty phenomenal. We have some very helpful and generous neighbors out here!

We've sent out about 22 emails regarding some type of information – there were several for meeting information and reminders, as well as a notice to make sure you keep your tiny animals safe from the birds of prey.

Again, we certainly appreciate everyone who takes the time to report a lost or found animal, and those of you who care for the found ones until their owners are located. **THANK YOU!!**

If you haven't been receiving our alerts, please notify me and I'll make sure I have your current/correct email address in our system.

Alerts are available to RVHA members in good standing. If you'd like to be added to the alert list, please send me an email at: mo@desertinet.com or call me at 480-471-3131.

“VALLEY FEVER”

-by Dr. Alex Casuccio

This disease is called Valley Fever because it is common in “The Valley” area of Phoenix. It actually exists throughout the southwestern United States, but it is really prevalent here in the Valley. The proper medical name for this disease is Coccidioidomycosis because it is caused by the fungus *Coccidioides immitis*. (No more big words, I promise!)

This fungus lives in the soil around here. It is pretty much harmless, until it is stirred up by a wind storm or, worse yet, construction.

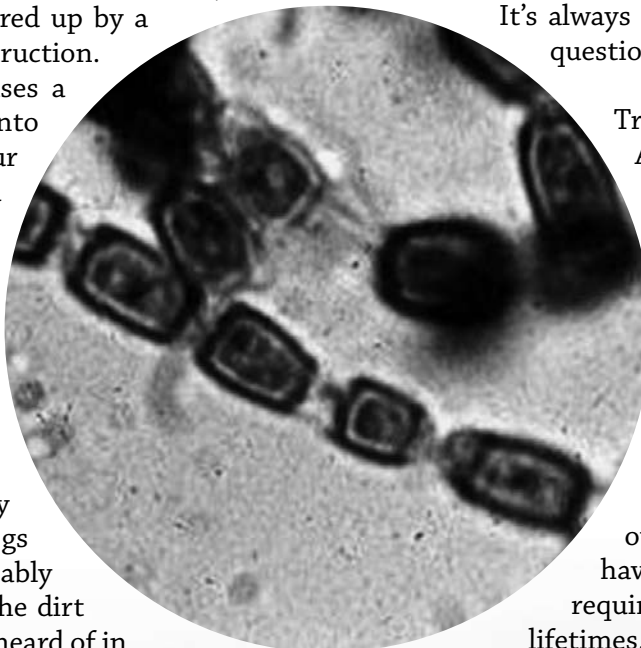
Digging in the soil here releases a storm of fungus elements into the air so be sure to roll your windows up when you pass a dust cloud! Your pet (or even you) can catch Valley Fever by inhaling this fungus laden dust or by getting it in a cut. There’s tons of stuff on the internet about Valley Fever in humans, so I’ll leave that to your own efforts. It’s my job to tell you about your pet. Valley Fever occurs commonly in dogs and only rarely in cats. (Probably because dogs sniff around in the dirt and cats don’t.) It is almost unheard of in horses, but it can occur.

The fungus usually enters the body through the lungs. After the fungus sets up housekeeping, it will spread around by way of the bloodstream. Where it finally settles in the body will dictate the subsequent problem that the pet will have. Joint or bone infection results in pain – often mistaken for arthritis. A spinal infection will cause excruciating back or neck pain. A liver infection results in general illness and liver disease. Lung infection results in a cough and maybe pneumonia. A brain infection may cause headaches (you’ll notice this as lethargy), disorientation or even seizures. On and on – you get the idea. The bottom

line is that almost ANY health problem can be caused by this fungus. That’s why most savvy veterinarians suggest testing for Valley Fever for any unexplained problem that your pet may have.

Thankfully, Valley Fever is easy to diagnose. X-Rays will show typical lesions in the bones. Blood tests will find the fungus for sure. So, don’t hesitate if your veterinarian suggests a blood test for this disease.

It’s always wise. Approve the test without question.



Treatment is another matter.

Although most pets (90%) respond very favorably to treatment, not all are cured.

It usually takes 4 months or more of treatment with a relatively expensive drug (Fluconazole) before a cure can be expected. Many pets take 6 months or more before the drug can be stopped. Some pets will develop the disease over and over again once they have been infected. (These pets require repeated treatment over their

lifetimes.) And then there are those pets

who can never go off the drug. These pets are chronically infected for life and they will quickly put you on a first name basis with your pharmacist.

There is no real way to prevent infection – short of putting your pet in a bubble. Just be aware of the possibility of Valley Fever and seek veterinary care if your dog (or cat) develops an unexplained cough or other sign of illness. Ditto for yourself!

Dr. Alex Casuccio lives in Rio Verde Foothills and practices at Banfield the Pet Hospital at 90th and Shea. If you have questions on Valley Fever, you can call him at 480-661-6611.

It usually takes 4 months or more of treatment with a relatively expensive drug (Fluconazole) before a cure can be expected.

AND THE WINNERS ARE...

-by Jenny Powers



Three Time National Champion Millennium

Arabian Echo Miniatures is now on foal watch! The spring 2010 arrivals will start in late February and continue through out the summer. This year's foal crop will be the first for Three Time National AE Millennium and D&S the Die is Cast who was the 2009 National Grand Champion Stallion. There will also be foals from our tiny homozygous pinto National Champion producer AE Revolution and National Champion Buckskin Stallion Ready to Rein. Stay tuned for foal announcements and an Arabian Echo Open House coming up this spring! This will be your chance to see newborn mini horse babies. Arabian Echo has some specially priced horses available to the 4-H members and Rio Verde area youth. There will be local mini horse shows in April and May where Arabian Echo will be exhibiting. Contact Lynn at 480-563-3114 to find out more on the youth horses and mini shows.

Our RVHA endurance community has been actively conditioning since our last column but the ride schedule is somewhat limited due to the holiday season and the impact of winter rainstorms. On November 21 RVHA member Barb Debi completed her first 75 mile ride on Big Mac coming in fifth place on a long and difficult ride at McDowell Mountain Park. The Turkey Trot Ride was not without challenges in management and water availability but Barb managed Mac very well and completed in excellent condition in a time of 14 hours and three minutes. Although side-lined by lame horses or injuries to themselves, RVHA members Rick Poteste,

Clydea Hastie and Jenny Powers volunteered and crewed at this ride. Rick was one of the vet judges and Clydea handled the in/out timer duties for the two-day ride.

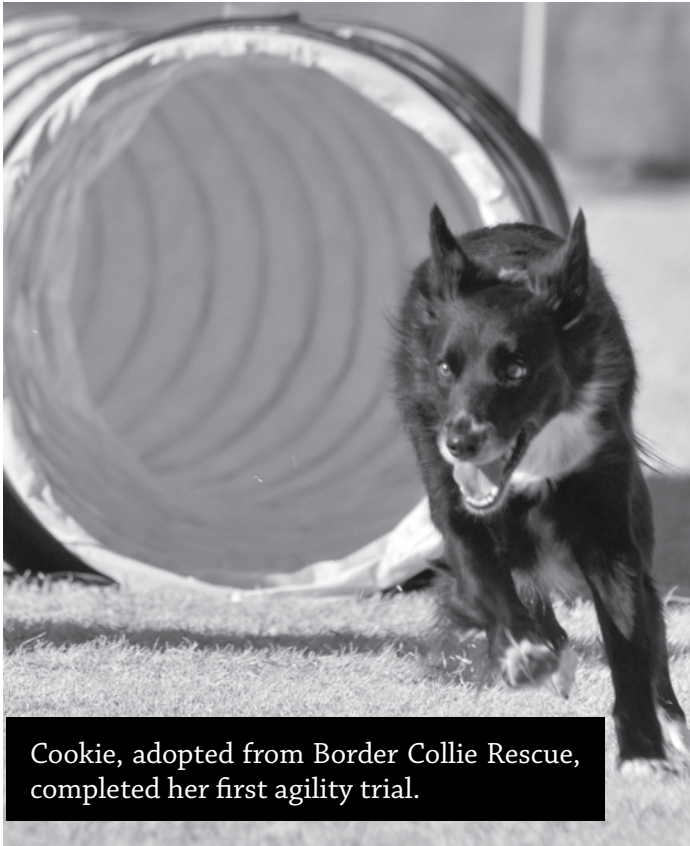
Barb and her husband, Scott finished the Land of the Sun Limited Distance ride in Wickenburg on February 26. This ride was originally planned for January 23 but unusually heavy rains made it impossible to provide a safe environment for horses and riders. Barb and Scott successfully completed the rocky and challenging 25 mile course riding Big Mac and JC Mackay (Junior). Congratulations to Scott on his second Limited Distance completion!

RVHA member Clydea Hastie returned to competition after a brief absence for ankle surgery with a Top Ten finish at Wickenburg. Clydea and her Arabian gelding, Ash tied for seventh place! Congratulations!



Debi and Big Mac at the Turkey Trot 75 mile endurance ride at McDowell Mountain Park.

Theresa Thraen is back in competition with her border collie, Cookie who was adopted from Border Collie Rescue. Cookie just completed her first agility trial which was a NADAC event in December. Cookie was in two standard runs, which is the class in which the dog walks an A-frame, weaves poles and jumps. Cookie "Q'd" both classes, which means she had a penalty-free run



Cookie, adopted from Border Collie Rescue, completed her first agility trial.

and was within the time limits. But she was disqualified in one class because Theresa did not know the rules and let Cookie leave the arena without putting her collar back on her. This is a big “no no.” Cookie also competed in “tunnelers,” -- nothing but tunnels class. It is very fast and fun for the dogs; Cookie “Q’d” in that class also. Cookie then entered a jumpers class -- jumps only and another Q -- so for her first trial it was a superb performance. Theresa could not be happier with her little rescue dog! Congratulations Cookie & Theresa! Cookie also has had an audition with A-1 talent agency and she passed her audition so she is now listed on their Website and available for film and photo work. Cookie also was the ambassador for Border Collie Rescue at Carmela Lizzo’s Christmas Gala and she entertained the crowd with her long list of tricks. She made sure that everyone that asked got a paw shake or a kiss!



Theresa does a lot of work with the Arizona Border Collie Rescue. Her last two foster dogs have been placed in their forever homes and Theresa receives regular updates on Moe and Sam. Both adoptive families say they could not be happier with their new dogs. The column would enjoy reporting the activities of other disciplines. We are so fortunate to have a wide variety of horse breeds and riding activities in our community. Please let me know what you have been doing with your horse either individually or as part of a training barn. To share your success stories in reining, mounted shooting, dressage, cutting, team penning, team sorting, jumping, trail trials and other equine activities, please call 480-861-8392 or email jpowers@pbmi.com. I look forward to hearing from you!

H. O. W.

What is a H.O.W.? It's a Horse Owners Workshop!

When: Saturday, April 17, 2010

Where: Lorill Equestrian Center on 152nd St.

Time: 11-2 pm.

Sponsored by:

Karsten’s Ace Horse & Pet, Purina Feeds, Lorill Equestrian Center & the Rio Verde Horsemen’s Association.

Special Guest Speakers:

Rocco Wachman, Equine Solutions, and Arizona Cowboy College on “20 things you should know before you purchase a horse”

Gina Mazzela, Nutritionist, Purina Feeds on Horse Nutrition.

Giveaways & Vendors:

Purina, Tech Mix, and more!

Refreshments:

RVHA will be selling hot dogs, water & sodas.

Mark your calendars you won’t want to miss this one!! More info to follow.



THE ARIZONA HORSE COUNCIL

-by Jean Anderson

The Arizona Horse Council (AzHC) had their second annual summit on Saturday, February 7, 2010. There were around 60 people in attendance, plus the board members. The AzHC also had several other people attend: Arizona State Senator Steve Pierce, and lobbyist Jeff Sandquist, who is a supporter of RACINOS. (In another article I will expand on RACINOS and the impact it might have on equines in this state). Senator Pierce stated that he was one of the few people in the legislator that has a ranching and equine background. It's been noted in several recent articles concerning agriculture that most of the legislators, both state and federal, are at least three generations from the farm/ranch. I personally worry about the reduction of the meat and milk inspectors, and the fact that there are few and far between inspectors for the cattle industry. We ALL support AG; we all EAT!!!!

Back to the summit. The times were 10 AM to 4 PM. There were many facets of the equine industry that were represented. We also had many elected officials: our AzHC Immediate Past President, Chip Wilson, is an elected councilman from Apache Junction, Adam Trenk, Town Councilman from Cave Creek, Steve Scott, Councilman from Wickenburg and President of the Wickenburg Horsemen's Association, Bryan Martyn, Pinal County Supervisor, Sandi Smith, Past Pinal County Supervisor and current CEO of Pinal County Partnership, Mandy Metzger, Coconino County Supervisor, who is also a rancher, plus many representing the Maricopa County Farm Bureau, (Joe Sigg, FB's lobbyist) just to name a few. I might add here that your AzHC supported many of these people as candidates.

The people who attended this 2010 Summit broke off into several committees after lunch. Committees were formed to address the following: Planning and Zoning; adding representative(s) for AzHC from each



county of Arizona for better communication in different parts of Arizona (ASHA used to have these many moons ago); fundraising (legislative lobbyist) ASHA-Equine Education and Research Corporation, a 501 (c) (3), Black Stallion Literacy Program; and to fund the Summit; The unwanted horse and challenges; ie: who will pay for these unwanted horses and who will care for them?

We elected a new board member: Anne May who lives in Ft. Huachuca, in Southern Arizona. Anne has been our AzHC Representative for over a year now, and is a welcome member to our board.

It is very important for all of you to support AzHC, individually. RVHA has been a supporter of AzHC (formerly ASHA) for years, but it helps a lot if the individual RVHA Member does, too.

I might add here for all of you to pick up a Horse Connection Magazine which comes out once a month and is usually found at your local feed stores, and read the articles that our new President AzHC, Ed O'Brien, has been writing. I believe the February issue's article is by Anne May our newest board member.



ROCCO

-by Lori Bridwell

Our own resident TV Star, Rocco Wachman has just finished filming his fourth episode of the Dr. Oz. Show at an undisclosed location in California. He has been hired on as a "Wellness Warrior" by Oz for the purpose of attempting to transform people who are in trouble with their health. These opportunities came about after Rocco was featured on the Dr. Oz show last September and preceded to loose thirty pounds in twenty eight days and reverse his diabetes which was out of control. Get this - it was a twenty eight day "Vegan" challenge. For a month he ate only nuts, seeds, legumes, leafy green vegetables and soy protein that changed his "Meat Loving" reputation and his health. "I wanted to see my grandchildren grow up and realized that I had done nothing to insure that." was a quote that made America fall in love with him all over again. Our local Cowboy has done six seasons of Country Music Television's Original Series Cowboy U and has been featured on the Discovery Channel, Travel Channel and many others too numerous to mention. On May 4, 2010 Rocco has a book debuting called "Cowboy" How to Live Your Life Like an American Icon, published by Harper Collins the third largest publisher in the world. "Now because I met Dr. Oz I am probably going to live long enough to see the book on the shelves at Barnes and Nobles." He has now lost a total of forty six pounds and is still not finished with the journey. "It is not a diet. Diets don't work for me. It is a lifestyle change." I know all at the Rio Verde Horsemen's Association, with me wish Rocco good luck and great health on the rest of his transformation. He is pretty special...

Follow Rocco on www.facebook.com



DOGTOR T THE PET VET

-by Melissa Thompson, DVM

Rabies

Is It Really A Cause For Concern?

Every year we get the little statement in the mail from Maricopa County, the license is due on Ol' Blue. And guess what, he is due for his rabies shot this year. Are you kidding me? Does he really need to get his shot? I mean, when's the last time you saw a rabid animal?

There were over 200 confirmed cases of rabies in animals in Arizona alone last year. Granted, most of those were wild animals, but there were a few domesticated ones as well, including 2 horses. Yes, horses can get rabies too.

Rabies is a fatal disease, and those affected will die anywhere from 3-5 days after showing clinical signs.

Rabies is a virus that is shed in the saliva of infected animals. It is primarily spread by being bitten by an infected animal. It can take 2 weeks to a YEAR before having outward signs of rabies. Most of us think of Cujo when we think of a

rabid animal, and to some extent it is true. Clinical signs of rabies include excessive salivation, fear of water, uncoordinated movements, aggressiveness and overall abnormal behavior. Some animals like horses can display what is referred to as the "dumb" form in which they can have a head tilt, circling, blindness and paralysis. Many of these signs can be confused with other neurologic diseases in horses including West Nile Virus, equine herpes, EPM and botulism.

Rabies is a fatal disease, and those affected will die anywhere from 3-5 days after showing clinical signs. At this time, we are unable to test live animals for rabies. The virus can only be confirmed in brain tissue after the animal has been euthanized or died. If you come across an animal that displays the above-mentioned symptoms, contact Animal Control if it is a pet, or Arizona Fish and Game if it is a wild animal. Do not try and deal with it yourself.

And as for Ol'Blue, does he really need his rabies vaccine- You betcha! What about Trigger? - talk to your equine vet about the pros and cons, and if your horse is at risk.



FOUR PEAKS ANIMAL RESCUE CORNER

One of the most common questions posed to 4 Peaks Animal Rescue is "what do you need?" There are plenty of items that are needed: food, beds, monetary donations, toys, heck, we're even looking for a truck. But we have to stop and think, what will allow us to help the most pets? The short answer is YOU!

4 Peaks is in dire need of volunteers in our foster program. Currently we are only able to help a few pets at a time as we rely solely on rare available space at our home base (and when we say rare, we mean rare!) And on occasion, help from a very few wonderful

While every program is different, 4 Peaks requires potential fosters to fill out our foster application. Together we can discuss what would be a good match for you and the pet. 4 Peaks will provide the pet with basic needs including collar/leash, medications, special diets and veterinary care if needed.



This is Gordo. He is a 10 wk old (2/8/10) Chihuahua/Shitzhu

cross. He is all boy; spunky and full of himself. Gordo is good with the other dogs and cats. He is paper trained, uses the doggy door & walks on a leash.

This is Cedric. He is an exotic chocolate, approx 1 1/2 yrs old... he is very quiet and laid back. Cedric still needs to be neutered. He just arrived at Four Peaks so we are not sure if he is social with other dogs or cats, but he does seem to be a very mellow boy!!!



FOUR PEAKS ANIMAL RESCUE

Oh yes, they are for REAL! Momma was turned into rescue 5 days before delivering. Back yard breeder lost his home. The puppies will be ready in approx. 3 to 4 wks. First shots spay/neuter and chipped. We are searching for PERFECT homes for these kids and that would include a home check and absolutely no crating over 5 hrs at a time.

INTERESTED PLEASE CALL

GOLDEN RET / YELLOW LAB PUPPIES born Jan 09

\$200 adoption fee

6 female 1 male

CONTACT nancy 480-471-3520

individuals who are willing to bring a pet temporarily into their homes. Due to the lack of space, this truly limits the potential good that 4 Peaks can do in our area.

What is a foster home? A foster home provides a loving, caring environment for a pet in need until a forever home can be found. There are many different types of foster needs ranging from pets that just need a place to hang out, those that need some basic training, and some that just need to recuperate from a medical issue or if you're really looking for a hands-on experience, bottle feeding orphan kittens and puppies. For every person who is willing to take on a foster pet, one pet is kept from going to the local shelter.

Four Peaks Animal Rescue
All donations are tax-deductible
28150 N Alma School Pkwy
Ste 103/470
Scottsdale, AZ 85262

480-471-3520
Fax: 480-471-2201

www.fourpeaksanimalrescue.org

*Funding for FPAR is derived from fundraisers, public & private donations, & adoption fees. Donations & Auction items are tax deductible. IRS 501(c)(3) ID No. 36-4262371

WHATS YOUR HOUSE WORTH?

-by Sue S. Miller, SRA

Why is your home Appraisal fee so high and why is it not as accurate as it used to be? That is because banks and mortgage companies now have to use middleman companies to order and review appraisal reports, and these middlemen companies do not care about appraisal quality or the amount of the fee passed along to the customer. They are only interested in the big profits that they have been able to generate from the appraisal business!

Appraisal Management Companies, known as AMCs, are the middleman companies that banks and mortgage companies are using to order their appraisals today. The AMCs act as a “firewall” between the appraiser and the commission persons involved in a loan transaction, to prevent appraiser influence on value. AMCs started as the result of an agreement between the Attorney General of NY and FNMA as a means to stop the pressure on appraisers to “hit values”. Appraiser pressure was determined to be part of the problem of the recent housing crisis. But, the AMCs are not keeping to their promise to “stop the influence on appraisers” and they are not providing the quality assurances to the banks that they promised.

The largest AMCs are owned by the largest banks, and they have significant control over appraisal industry, appraisal quality and appraisal fees. AMCs assign appraisals to the lowest bidder and those with the quickest turn-time (24-48 hrs is preferable). The AMCs still charge full fees to the lender, however, which is in turn passed along to the borrower. The AMCs are skimming 50-60% off the appraiser’s fee which in turn is affecting appraisal quality. Many of the experienced appraisers are now leaving the business because they can no longer make a living as an appraiser. Appraisers in the rural areas of Arizona are unable to do work for AMCs since the turn-times do not leave room for their trips to the assessor office to verify sales data. Some of the rural areas do not have on-line data and the assessor offices are only open 4-days a week due to the

recession. Appraisers that do work for AMCs feel extreme pressure to meet unreasonably short due dates and many have confessed to taking short-cuts to get the jobs done within 24 hrs after inspection.

The AMCs are requiring appraisers to accept assignments in areas they do not regularly appraise in (often across the state) because they may not have an appraiser in the area where the property is located. And, many AMCs use reviewers that are not licensed appraisers in Arizona, and these reviewers do not understand the complexities of our market areas. Appraisers have been told by AMC underwriters or reviewers that they cannot give value to an upgrade, say a guest house, if the appraiser cannot find three recent sales with similar guest houses. These types of controls over the appraiser are not correct and produce an inaccurate valuation.

AMC’s are the only part of the lending process that is not currently regulated. There is no system of accountability for these middleman companies, yet there are many valid complaints against their business model and to their inability to maintain appraisal quality. The appraisers across the US are currently pushing legislation to regulate and register these companies, to help bring back a sound appraisal ordering system that promotes appraisal quality, and that will protect the public and the appraisal profession.

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AMCs are not keeping to their promise to “stop the influence on appraisers” and they are not providing the quality assurances to the banks that they promised.



RVHA 6TH ANNUAL CHILI COOK-OFF

-by Mary Kay Della Vella

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Boy, can we pick the weather or what!

It was another beautiful winter day in the desert for our 6th Annual Chili Cook-off. The rains started the next day and they sure came with a vengeance! We got more rain in just a few days than we did in all of last year!

Margaret, Cecile and I started setting up a few days early. Carl came to help move the tables for us. Don Scoby came to fill up the porta-potties. That was all before we started the show. Amy Kadori helped me set up the chili entries. Then came the fun part. The tasting!

We had 11 entries this year. The members and guests did the judging. Even though I didn't taste any, (I don't eat meat!) I could tell it was a tough choice. The looks on people's faces told quite a story. I saw people going back to several different ones to make that hard decision. When the votes were tallied, we had a couple of ties. I want to thank Anna Monroe for helping me tally all the votes.

Third place this year was a tie between Pat Mixer and Ed Wilkinson. Ed had two entries, but only one placed. Second place was a tie between KJ Schaffer and Emily Clancy. I think Emily had some help making hers! Our first place winner, with no one coming close, was Amy Cohorst! Amy is the one who puts so much work into our newsletter! She must have put some work into her chili, too, to have ended up with so many votes!

Everyone did such a great job this year. Thank you all for participating once again!

Cecile is working on a cookbook for RVHA. Maybe some of you could send her your recipes for your chili. But then maybe we will have even a bigger tie next year!

