



CALIFORNIA CHAPTER

NEWSLETTER



AMERICAN SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS

FALL ~ 2006

A Message from the President



Randy Edwards, ARA

Let me start with saying how proud I am being your new president. I have finally arrived at a career long journey to lead the most prestigious agricultural appraisal/management organization in the state, and in my opinion entire country. As California agricultural professionals we are unique with board expertise unparalleled by our counterparts in other regions throughout the USA and beyond.

In order to preserve our legacy we require higher levels of membership, involvement, professionalism, and an expansion of services to our members whom benefit from the organization. Our world is small and tight nit, when compared to other related professional groups. They see that and admire us from afar. Nonetheless, we are no exception to concerns of stagnate to declining membership and the increasing average age of our membership. With attrition, this is compounded by the sheer difficulty to attain an appraisal license and receive

Continued on page 3 ...

Fall Meeting Installation Banquet Held at Ridge Golf Course

The Ridge Golf Course provided a beautiful backdrop for the 2006 Annual Meeting and Installation/Awards Banquet in October. Fifty chapter members attended the event and were on hand as the gavel was passed from 2006 president, Lorrain Friant to 2007 president, Randy Edwards. Outgoing board members were thanked for their service and the new slate of officers was welcomed in for the coming year. The newly elected officers include: Randy Edwards, ARA - President; David Moore, AFM - President Elect; Mike Ming, ARA - 1st Vice President; John Meek, AFM, AAC - 2nd Vice President; Ralph Pavey, ARA - Board Member; David Gracia, ARA - Board Member; and Erik Roget, ARA - Treasurer.

Prior to the installation, Lorrain Friant thanked a number of chapter members for their outstanding service during the year. The prestigious Chapter Service Awards was presented to Steve and Sharon Runyan for their years of service as Treasurer and also to Kirk Sagouspe' for his years of service and dedication as chair of the Education Committee. The president's Pick 'n Shovel Awards were presented to Dan Whisenhunt, Janie Gatzman, Stacey Meneses and Tiffany Giacomini for their exceptional work on the Marketing Task Force, Allan Barros for his continued mission to improve and expand upon the Land Values Survey and Susan Weidemann for her work with promoting educational assistance through the Scholarship Committee.

The Fall Meeting Banquet was flanked by two Education Offerings held in Auburn, the Yellow Book Seminar and A12 - ASFMRA Code of Ethics.

Special thanks to Dorothy Bell for chairing the Fall Meeting Committee and coordinating arrangements for the classes and the banquet and to Tony Correia for donating wine for the evening event. (See photos on page 6).

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2007 CA Chapter Committees

The California Chapter thanks those members who have committed to serve in 2007 on the many committees that are vital to the success of the chapter. Please don't hesitate to contact any chairperson if you are interested in assisting with a committee.

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President's Message, cont.

proper training and experience hours. This is only going to become more daunting after January 1, 2008. I applaud those who painstakingly take on appraisal trainees and encourage their membership. This is extremely important to our industry especially at this turning point in the business. Furthermore, now is the time to push for attendance of educational offerings and encourage member accreditation of all disciplines.

Echoing national's aspirations, it is upon us to embrace the opportunity for unity among the ASFMRA, AI and ASA organizations. The California chapter is being encouraged by national to take the lead on this venture. I've nicknamed it "The Olive Branch Project". The chapter is exploring joint functions (social and educational) in specific areas throughout the state with chapters of these sister groups. Consolidation of resources while maintaining our disciplines appears beneficial to all concerned. On that note, be on the look out for "What The Heck BBQs" coming to your area over the next year or so. These venues are great membership networking opportunities offered in conjunction with educational offerings or just for the heck of it.

The spring meeting will be here before we know it with the date set on Wednesday, April 25, 2007, in Sacramento. Our focus is livestock and environmental concerns in California. Groundwork is being laid for two educational offerings before the main meeting, of course with the BBQ and scholarship auction the night before the main meeting.

In November, the executive board met to begin planning for the coming year and discuss the potential implementation of the new marketing plan proposal. Stay tuned for more news in the months ahead!

In closing, I'm looking forward to 2007 being a year of growth and exploring new possibilities for the California Chapter. I encourage and appreciate your participation and support this coming year.

Randy Edwards, ARA

JOB OPPORTUNITIES

SENIOR AGRICULTURAL LENDER

Wells Fargo Bank, N.A. - California Business Banking Bakersfield, CA

Responsible for soliciting and/or developing and maintaining profitable account relationships with an extensive number of complex and large sized business accounts with gross sales of generally less than \$20MM. Responsible for the overall success and growth for assigned sales territory and solicits the most complex customers in their territory. Acts as the relationship manager to existing customers, provides continuing financial advice as appropriate, determines customer's commercial loan and deposit needs and deepens existing customer relationships, acts as the customer's advocate in securing suitable credit and cross sells products and services. In urban markets, acts on Business Sales Officer referrals for customer acquisition while in rural markets both identifies prospects and acquires own customers. May structure and complete straightforward secured and unsecured business and individual loans. Requires minimal guidance and supervision and may provide guidance to lower level bankers.

Requirements...

- Minimum 5-8 years commercial credit underwriting experience required, with an Agri-business focus.
- Prior experience structuring complex loans up to \$3MM and managing an extensive portfolio of clients.
- Previous business to business/financial services sales experience.
- Proficient in Windows based software. Must be flexible, tenacious, and resilient

College university degree in business or finance preferred. Bilingual skills a plus. Please fax your resume to: Shauna Gill, 714.257.1827, or visit our website www.wellsfargo.com/jobs, complete an on line application and post to requisition # 3077520. Questions may be referred to Shauna Gill 714.257.4694.

AGRICULTURAL APPRAISER - CENTRAL VALLEY

The Agribusiness Department has an immediate opening for an Agricultural Appraiser. The successful candidate for this position will be responsible for the physical inspection of all relationships including wholesale dairy farms, livestock raisers, farming operations, etc. plus the subsequent reporting of the required inspections and budget preparation. In addition to the inspection of the operating assets as collateral, the Agricultural Appraiser will also be responsible for various selected real estate and construction appraisal projects. Livestock and crop appraisal experience plus budget preparation as well as real estate appraisal experience are required. Must have a Certified General Real Estate Appraiser License and an Accredited Rural Appraiser Designation or equivalent experience, education and training. A history of superior performance and tangible results are essential. The ability to prioritize, handle a high volume of work and make decisions is required along with excellent written and verbal communication skills. Good to excellent personal computer (PC) skills is also a plus. The ability to travel within and out of state is required. Qualified candidates should send a resume in confidence to:

Human Resources • Michael Wilson
VP, Employment Officer, Citizens Business Bank
701 N. Haven Avenue, Suite 140 • Ontario, CA 91764
FAX (909) 481-2131 • human@cbbank.com
EOE-ADA

RESERVE YOUR SPACE TODAY!

- 2007 Trends in Agricultural Land & Lease Values -

A copy of the 2007 Rate Card is included in the Fall Newsletter and is also available on-line at www.calasfmra.com. Share this opportunity with your business associates as the award-winning *Trends* is highly valued as the #1 Source for ag land value information in California! Call 209.268.3672 for more information or email secretary@calasfmra.com.

Member Benefits

From Steve Runyan, ARA...

The California Chapter has a Member Benefits taskforce, under the leadership of Dan Whisenhunt that has been working above and beyond the call of duty to provide the Chapter members with benefits that add value to our membership. The taskforce has been able to secure discounts for Chapter members at banks, auto dealers and printers. Recently the taskforce has outdone themselves by securing discounts with Mutual of Omaha on a number of insurance packages that can be especially meaningful to any older, self-employed members (including Tony and me).

Recently I met with Anthony Camacho, the Mutual of Omaha representative in Fresno and went over the programs that his company is offering our members. The benefits package includes a 15% discount on premiums for disability income, a free upgrade on critical illness insurance, a discount for installing pension plans with Mutual of Omaha and a 10% discount on premiums for long-term care insurance. These programs are competitive and provide a good value to our members.

If a large company employs you, it is unlikely that any insurance company can compete with your group benefits, but if you are self-employed like many of us you owe it to yourself to check out the insurance programs with Mutual of Omaha. Be sure and thank Dan Whisenhunt, Janie Gatzman, Stacey Meneses and Tiffany Giacomini for their efforts. The member benefits program has taken a lot of effort. Mutual of Omaha can be contacted at:

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Concord, CA 94520
1-888-464-7600

Anthony Camacho
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California Chapter Members Attend Leadership Institute...

Ten California Chapter, ASFMRA members attended this year's Leadership Institute in Washington D.C. in December and came back with reports of an excellent meeting. This year's program was an expanded version of the annual D.C. summit with total attendance at just over 130. Macon Edwards and Mara Peltz, ASFMRA's Washington lobbyists, assisted in coordinating an excellent group of speakers as well as a visit to the Old Executive Office Building at the White House. Attendees had the opportunity to meet with their congressional representatives at the Capitol during their stay and were treated to a night tour of the monuments. Special thanks to Steve Runyan, ARA and Kirk Weih, AFM, chairs of this national event. Leadership Institute is an annual program of the Education Foundations and is held each fall in Washington D.C.



2007 ASFMRA Annual Convention Set for Atlanta in February...

*Agricultural Professionals
Sharing Common Ground*



Get registered today for the 2007 Annual ASFMRA Convention and Trade Show in Atlanta February 14 - 17. This meeting will bring together the nation's top appraisers, consultants, farm managers and researchers when ASFMRA, NAICC and ASAC meet together at the Hyatt Regency. The joint Trade Show - AG PRO EXPO - is shaping up to be one of the biggest in the organizations' history with vendors from throughout the U.S.

A total of seven education offerings are available to attendees prior to the conference opening, including CM-15, M10, Ethics, USPAP, Timber Property Valuation, Minerals Appraisal, and 1031 Tax Deferred Exchanges. AgWare will also offer their UAAR Training Seminar. The program sessions for the meeting present a impressive range of topics including: Conservation Easements and Appraisals, Perspectives of Timberland Ownership, The Future Structure of Agriculture, The Management, Marketing and Demand for Recreational Properties, 2008 Appraisal Requirements, Emerging Ag Innovations, Wind Powered Electric Generators and Their Impact on Land Ownership, Agriculture Across the Globe, and The Next Farm Bill. The list of speakers and panelists reads like the who's who of U.S. agribusiness! In addition to the ASFMRA Sessions, all registrants may select to attend sessions offered by NAICC or ASAC. An opening luncheon featuring keynote, Orion Samuelson, the Installation and Accreditation Banquet, Membership Breakfast, Awards Luncheon, Silent/Live Closing Auction Gala and an array of interesting tours will round out an impressive annual event. There will be countless opportunities for you - and your spouse - in Atlanta. Don't miss out! See registration materials at www.asfmra.org.

Appraisals ... A Valuable Tool

Article reprinted from the *Western Livestock Journal*

— Producers can benefit from an appraisal.

Ranchers can witness value in having their property appraised, despite their intent to sale. Appraisals are often associated with selling property, but according to real estate experts, the value far exceeds the mere selling component. By having an appraiser evaluate property, giving the landowner an approximate value of their ranch, producers can obtain the given knowledge to use for an array of options. Producers do have the option to sell, but can also use the information to refinance their property, obtain a loan, valuing limited or family partnerships, ranch partitioning, solving probate and estate tax issues, financial planning, litigation issues and just simply peace of mind knowing the value of the ranch if a circumstance arises where the information is helpful, according to Derry Gardner, co-owner of Gardner Appraisal Group which specializes in ranch appraising in Texas. In addition, a land appraisal can even assist in dictating the future of the ranch, aid in purchasing property, and determine the best use for each portion of the ranch, be it livestock, crop production or hunting and fishing purposes, said Gardner.

A small investment...

Appraisals can ease many burdens for ranchers and are an affordable way to do so. Although appraisals vary in price, Gardner said cattlemen can usually find a reputable appraiser to do the job for approximately \$300, give or take, for roughly 200 acres. The price, of course, varies with the size of the ranch and improvements on the property, such as center pivots, houses, outbuildings, and ponds and streams. According to John Childears, appraiser for Agri Affiliates based in North Platte, NE, an appraisal for 10,000 acres can range anywhere

from \$1,500 to \$3,500. He is now appraising a 22,000-head feedlot and said the price for that appraisal can range from \$3,000 to \$8,000, depending on an array of factors.

Childears, who has been in the appraising business for the past 30 years, said this is little money when referencing the future of the property, and even less when compared to the future of the ranching operation and the next generation.

“When making decisions on a multimillion dollar property, \$5,000 for an appraisal is a very small, but very cheap investment.”

Having the knowledge...

With land being a hot commodity, despite the economy, ranchers can use appraisals to find ways to add value to their property and even shift management practices and usage of the ranch in order to maximize profits at the end of the year.

It’s all about having the knowledge. Farm and ranch owners who make decisions knowing exactly what they are working with definitely have the upper hand, according to Childears. “For example, a farmer may want to put a center pivot on their property, which sounds good, but in reality, doesn’t make good financial sense,” said Childears. “Also, farm and ranch owners may want to build a nice, fancy home to enjoy life in, expecting property values to increase. If they don’t get an appraisal, they may find the only way to get the value back out of that home is to live long enough to use the value out of it.”

He said farmers and ranchers too often rely on gossip and listen to Joe at the coffee shop. “I am not saying farmers and ranchers can’t be astute at knowing what their property is worth, but oftentimes, the gossip is totally off base. Even though Joe may just live down the road, the property value may be totally different when compared to yours,” Childears said.

Appraisal uses...

He said what he is witnessing in

Nebraska is farmers and ranchers realizing that selling off portions of their property for other uses, or even leasing out the property, is a profitable venue. More specifically, property that may not be very useful for farming or ranching may be very valuable for sportsmen wanting to lease or purchase hunting property.

“You hit a good nerve here,” said Childears. “What has happened here in the last thirty years is amazing. Thirty years ago, land bordering the river was taxed at \$50 an acre. Today, lo and behold, it is being valued at \$1,250 to \$2,000 an acre. A lot of ranchers now are selling off that land along the river because it is worth more to a hunter than it is to attempt to winter cattle on it. A lot can change while ranchers are rolling up their sleeves and focusing on managing the ranch.”

Another reason to have an up-to-date appraisal on hand is to have leverage when negotiating a loan or other investments with a banker. “When trying to get a bank to lend more money or the banker is pulling the purse strings, it’s good to have the appraisal on your side,” said Childears.

He said a lot of times, bankers don’t have any better knowledge of what property is worth than the farmer or rancher. Having the appraisal, can be very beneficial.

Another reason can involve estate settlements after the ranch owner has passed or when family disputes need to be solved. Scott Shuman with the Westchester Group, which is a farm and ranch auction company based in Champagne, IL, said appraisals can be very helpful in an array of circumstances.

“Obviously, if you don’t understand what the market is doing, an appraisal can give you a snapshot of what is going on,” said Shuman. “They are a great thing to have around and can be helpful to use in a will to prevent headaches in the future in the event of an unfortunate circumstance.”

Continued on page 6...

Valuable Tool, cont.

In the event of selling property, however, Shuman said they may or may not be helpful depending on the method of selling. He said they are a must for private treaty sales, but in an auction scenario, they are not.

“When we auction off a farm or ranch, we do not suggest the seller get an appraisal,” said Shuman, who is in the process of starting a branch of Westchester Group in Eaton, CO, which is just east of Fort Collins. “We do a market analysis for our clients to see what other similar properties have sold for, but we feel that an auction will effectively establish the true market value. If it is advertised and marketed correctly, an accurate value will be established.” He said “at the end of the day” if the room is full of people approved for financing, it would be difficult to argue whether the true value was achieved.

“Although appraisals are helpful, you have to realize that the appraisal is just a snapshot and is only one man’s opinion,” said Shuman. “For example, if the appraisal was done on October 15 and you wanted to use the information on October 20, it may not be completely accurate, as a lot of things can change in this business in just five days.” Quite simply, Shuman said, there are times appraisals are valuable, but in the event of an auction, he wouldn’t recommend it.

Finding a good appraiser...

Finding an appraiser who is the very best for farm and ranch properties can oftentimes be the most difficult chore in the appraisal process.

“In this business, like any other, there are the good, the bad, the ugly and the worthless. There is a big difference between appraising residential versus farm and ranch property, although some commercial appraisers still try to do both.”

He said the best tool in locating an appraiser is to locate appraisers who are associated with the American Society of Farm Managers and Rural



Fall Meeting Highlights...



California Chapter members gather in Auburn for Annual Membership Meeting and Installation/Awards Banquet.



Appraisers. Childears said affiliated appraisers are required to take courses, have experience, pass detailed testing, and a long list of other criteria. Another association is the Appraisal Institute, which Childears said is primarily a commercial appraising group, but some try to appraise farm and ranch property as well. He advises against trusting their criteria until you do your homework.

“It’s tough to hire the best,” said Childears, who said Agri Affiliates appraise ranch property in Nebraska, Colorado, South Dakota and Wyoming. “Study and search

around. Talk to people and find out who they have used. Don’t just find the cheapest appraiser in the yellow pages.”

The value of having land appraised can be simplified to the value of knowledge, which can aid in making sound decisions. Having an appraisal on hand, even if you don’t think you need it, may be a solid tool to making solid choices now and relative to the next generation. —
Mike Deering, WLJ Editor

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Member News

Robb M. Stewart Joins Pearson Realty Farm Department

John Stewart, CEO of Pearson Realty Inc. announced that Robb M. Stewart has joined the company as a Vice President of farm and land sales in the Bakersfield office. Robb brings an immense amount of real estate experience and professionalism from his 15 years as Western Region Real Estate Asset Manager for a major financial institution. Robb is an Accredited Farm Manger and has received numerous awards and recognition. He has been around agriculture his entire life and was raised on his family's farm in Hanford, CA. He is a graduate of Fresno State University with a Bachelor of Science Degree in Agricultural Business. Robb will be serving the real estate needs of the farmer, dairymen, ranchers and land owners across the southern San Joaquin Valley. Robb has been a member of ASFMRA since 1994.



Musings of an Elder

According to CA Chapter member, Michael Jewett, ARA, "When you get old you reminisce, you just can't help it." Here's what he has to say...

When I enrolled in an appraisal class at UC Davis 46 years ago, little did I know that I was defining the course of my life. Now, 46 years later, I look back and marvel at how fast the time has gone by and how many changes I have witnessed in our profession.

When I began my career as a staff appraiser with Security First National Bank in the summer of 1962, it was easy to be an appraiser. You just took the one class offered, hung out a sign and printed some business cards, Preparing reports was a little harder, since

photocopy machines used a messy wet process that was less than acceptable. Multiple copies of reports were made by inserting carbon paper between sheets of stationary in a manual typewriter that had no memory. Since there was no HP12C, you referred to tables in the back of the Institute's text for information to run a discounted cash flow.

Just as the technology of business machines has evolved, so has the appraisal profession metamorphosed. This should not be a surprise since it is the road traveled by other professions. When Abraham Lincoln practiced law there was no Bar to pass and one apprenticed to learn the ropes. The root of the medical profession can be traced to barber shops where you could go and be bled to rid your system of whatever.

In 1963 there were professional organizations, which in my area included the Institute, the Society of Real Estate Appraisers, and the American Society of Appraisers. They met monthly, had speakers and offered designations. The latter required a certain amount of experience and a sample work product that met muster. Standardization of the industry was vigorously opposed by most who feared living under governmentally imposed regulations. With the passage of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, the involvement of government in federally insured transactions became a reality.

In anticipation, seven of the major appraisal organizations had come together to form the Appraisal Foundation. The Foundation created an Ad Hoc committee that drafted a bible for the industry called the Uniform Standard of Professional Appraisal Practice. It was adopted by most of the major appraisal societies prior to the adoption of FIRREA.

The current state of the appraisal profession is a far cry from that which I entered 46 years ago. There are state agencies that issue licenses to apprais-

ers who meet the requirements of education, experience and who pass a comprehensive examination. There is a written document that provides a standard of performance with which to measure performance. There is a requirement for continuing education and a large variety of appraisal classes on general and specialty topics, many of which can be taken on-line.

Further changes will follow, not all perhaps for the good. It is well that the 2006 edition of USPAP adopts the Scope of Work Rule and the wide latitude it grants the appraiser. We must be careful that it does not become license to so streamline services that potentially significant avenues of analysis are ignored. Pressure from clients, particularly Financial institutions, to short cut appraisals must be resisted. This is the same industry that blamed the financial disaster on the 1980's on the appraiser. We need to be diligent and careful that we do not so limit the scope of work below what is reasonable and prudent. If we are to err, it should be on the side of too much and not too little.

Moved? Change Jobs? New Email ?

Don't forget to call, fax or email any contact changes to the Chapter. A new directory will be published in January and we want your information to be current.

Send changes to:

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CA Chapter Makes Top 6 for Increased Membership!

Congratulations, California! The California Chapter is one of the top chapters across the country that increased membership by either the highest percentage of growth or highest number of members over the past year. The chapter will receive one complimentary member registration for the Atlanta Meeting, which must be awarded to a “new” member “or “first time” convention attendee. If you are interested in applying for the complimentary registration, please contact Suzie Roget in the chapter office at 209.368.3672.

2007 CALIFORNIA CHAPTER Calendar

Merry Christmas & Happy New Year!



February

- 14 - 17 ASFMRA, NAICC and ASAC Joint Annual Meetings & AG PRO EXPO Trade Show - Hyatt Regency, Atlanta, GA
- 20 California Chapter Board Meeting - Stockton, CA

April

- 24 California Classic Barbecue - Heidrick Ag History Center, Woodland, CA
- 25 Spring Ag Outlook Conference - DoubleTree Hotel, Sacramento, CA

*Please direct any additions to the chapter calendar to
secretary@calasfmra.com or call 209.368.3672.*