



CALIFORNIA CHAPTER

NEWSLETTER



AMERICAN SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS

WINTER ~ 2008

A Message from the President



Michael G. Ming, ARA

I can't begin without expressing my gratitude and reverence to the great people that have been a part of the California Chapter for so many years. We have been blessed by members that care about our chapter and the principles we hold close. Ethics-Values-Camaraderie, it is what makes us the California Chapter.

Our chapter has been the progressive force within the society. If you look at the Leadership in national over the years you will see names scattered amongst the Presidents like:

- Bert Campbell (1966)
- Jerrold Fisher (1987)
- Tharrell Ming (1993)
- Darrell Atkinson (2002)
- Steve Runyan (2008)

Truly people we aspire to be like and live up to their professional level of commitment within our national and state societies. You cannot find better role models than the gentlemen above.

We are the most progressive chapter within the American Society of Farm Managers

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Fall Meeting, Ag Tour and Officer Installation Held at Shell Beach

The Fall Meeting kicked off in Shell Beach on October 4th with a barbecue in the vineyards of White Hills Ranch in the Santa Maria area. Once again, chapter members from the Central Coast did an incredible job in coordinating this function. The morning of the ag tour had the group boarding the bus shortly after 8 a.m. for a full day of stops at a variety of agribusinesses. The tour was excellent as the group was able to get a first hand look at a variety of top notch operations. Among them were Darren Gee's Ranch - grower for Cal Giant, one of the nation's largest strawberry grower/shippers; Frozsun Foods - the largest berry processor in the US; Central Coast Wine Services - home to complete winemaking services and storage for both individual proprietors and major wineries; Fess Parker Winery - world class winery near Los Olivos; and Plantel Nursery - vegetable transplant nursery. Special thanks to Mark Clarke and Dave Hamel for coordinating an excellent day.

Following the tour it was back to the hotel to prepare for the Membership Meeting and Installation Banquet. A short business meeting was held with an overview of the chapter's membership year, reflecting on the success of the group both financially and in terms of programming. Education hit a home run in 2008 with multiple offerings, the chapter's first Education Week, and finally seeing the fruits of the committee's labor in offerings that had been 'in the works' for sometime. Outgoing Chapter President, David Moore, AFM, shared his feelings with the group and his pride in the organization and its members.

AWARDS... Following dinner, Dave presented several awards to members in recognition of their contributions to the chapter. The President's Pick & Shovel Awards were presented to Mike Ming and Mark Clarke for their leadership with the Spring and Fall Meetings respectively, Allan Barros was recognized for his work with the Land Value Survey, and Brian Haus for his contributions to the chapter's recent Water Tours. The Chapter Service Award for 2008 was given to Russ Cremer in recognition for his many

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2009 CA Chapter Executive Committee

President

Michael G. Ming, ARA
Alliance Appraisal, LLC
661.343.2367
mming@allianceappr.com

President Elect

Ralph Pavey, ARA
916.687.8658
rpavey@frontiernet.net

First Vice President

David Gracia, ARA
Citizens Business Bank
559.636.0154
dagracia@cbbank.com

Second Vice President

Dorothy Bell, ARA
775.747.0939
lazyjy@sbcglobal.net

Board Member 2nd Year

John K. Maus, ARA
Farm Credit West
530.666.3333
john.maus@farmcreditwest.com

Board Member 1st Year

Nat M. DiBuduo, AFM
Allied Grape Growers
559.276.7021
nat@alliedgrapegrowers.org

Immediate Past President

David L. Moore, AFM
Hartford Agri Finance
559.436.2566
david.moore@himco.com

Treasurer

Erik C. Roget, ARA, RPRA
Rabo AgriFinance, Inc.
209.472.3900
Erik.Roget@raboag.com

Newsletter Editor: Suzie Roget
secretary@calasfmra.com

California Chapter, ASFMRA
P.O. Box 838
Woodbridge, CA 95258
209.368.3672 / FAX 368.3602
www.calasfmra.com

2009 California Chapter Committees

The California Chapter thanks those members who have committed to serve in 2008 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.

Appraisal Review

Gary Helin
Wells Fargo Bank
559.625.4294
helingw@wellsfargo.com

Audit

Dorothy Bell, ARA
775.747.0939
lazyjy@sbcglobal.net

Awards

Martin Seanez, ARA
Fresno Madera Farm Credit
559.276-4825
martin.seanez@fmfarmcredit.com

Bylaws/Government Relations

Lynn Rickard, ARA
Rickard Appraisal
661.328.9950
lrickard@rickardappraisal.com

Continuing Education

Russ Cremer
Bank of America
707.994.9288
rcremer@mchsi.com

Ethics/Professional Standards

Ken Brown, ARA
Fresno Madera Farm Credit
559.277.7000
kenneth.brown@fmfarmcredit.com

Farm Management/Consulting

John Meek, AAC, AFM
JMeek Agribusiness Management
209.333.8146
jmeek@jmeek.com

Land Values Survey

Allan Barros, ARA - Co Chair
Fresno-Madera Farm Credit
559.276.4826
allan.barros@fmfarmcredit.com

Michael J. Iliff, ARA - Co Chair
559.276.4876
mike.iliff@fmfarmcredit.com

Spring Meeting 2009

Ralph Pavey, ARA
916.687.8658
rpavey@frontiernet.net

Fall Meeting 2009

TBD

Membership & Marketing

Allison Renz, ARA
American AgCredit, FLCA
831.753.1844
arenz@agloan.com

Tiffany Holmes, ARA
American AgCredit, FLCA
209.931.3770
tholmes@agloan.com

Nominating

David Moore, AFM
Hartford Agri Finance
559.436.2566
david.moore@himco.com

Professional Advancement

Lyle Wilkinson, RPRA
Correia-Xavier, Inc.
559.277.7474 X117
lylew@c-x.com

Retired Members

Tom Coultas, AAC-Retired
916.791.1198
coultastrc@yahoo.com

Scholarships

Jaime Bigham, ARA
Fresno-Madera Farm Credit
559.277.7000
jaime.bigham@fmfarmcredit.com

Sponsorships

Suzie Roget
California Chapter,
ASFMRA
209.368.3672
secretary@calasfmra.com



Officers...

Cont. from page 1

years of service to the organization as a committed member, leader, and officer.

NEW OFFICERS... Steve Runyan led the Installation Ceremony, officially swearing the following members into office for the 2008-2009 Membership Year: President - Michael G. Ming, ARA; President-Elect - Ralph F. Pavey, ARA; First Vice President - David A. Gracia, ARA; Second Vice President - Dorothy Bell, ARA; 2nd Year Board Member - John K. Maus, ARA; 1st Year Board Member - Nat M. DiBuduo, AFM; Immediate Past President - David L. Moore, AFM; Treasurer - Erik C. Roget, ARA, RPRA.

The meeting concluded with a slide show paying tribute to the many members of the California Chapter who are the power behind the name!

PRESIDENT'S MESSAGE, CONT...

and Rural Appraisers. The members have made the chapter what it is today, and the members will make the chapter what it will become in the future. This future will be one with National and Global prominence amongst the valuation, management and consulting professions.

The California Chapter's Spring Meeting will be held in Sacramento April 21st -24th. We will offer a course, Valuation for Financial Reporting, which will be the first collaboration between ASFMRA, ASA, and RICS. It is an honor for our Chapter to debut this offering. In the works is a two-day Delta Water Tour that Russ Cremer has been diligently putting together. The Trends team is working through the 2009 publication that has become a "Best Seller". The Ag Outlook Conference is coming together under Ralph Pavey's oversight. A very exciting time to be a California Chapter member...



2009 Officers Shown from L to R: John Maus, ARA - 1st Year Board Member; Dorothy Bell, ARA - Second VP; David Gracia, ARA - First VP; Mike Ming, ARA - President; Dave Moore, AFM - Immediate Past President; Erik Roget, ARA, RPRA - Treasurer.

I am looking for course and tour attendance to be at all time highs and our Ag Outlook Conference to be attended by members of all prominent appraisal societies. I am sure we will set ourselves apart as the rural valuation and management professionals within California, United States and Globally.

And now for some Chapter news. We continue to be the second largest State Chapter within the society with close to 280 members. Our membership is growing and will hopefully top 300 by the end of 2009. Let's push membership to people we come into contact with that hold the same principles that make us the California Chapter. We have a lot to offer and just need to be proactive.

As I look into 2009 I am proud to be President of the California Chapter of ASFMRA. We value, consult and manage the most diverse agricultural state in the country. With 75,000 farms, 26.2 million acres farmed, hundreds of crops and countless

varieties, we are the ones that others look to for guidance and vision.

Dorothy, I don't think we're in Kansas anymore.

Merry Christmas and Happy New Year.

Michael Ming, ARA



Photos Wanted!

We are steadily working on the **2009 Trends** publication and are still collecting top notch photos from each region. Submit your photos to secretary@calasfmra.com today! You will receive credit in print for all photos used. Photos must be minimum 300 dpi, RGB or CMYK (color) and we will accept tif, jpeg or eps formats. Please include a description of the photo and where it was taken. Photos may also be mailed on disc to the chapter office in Woodbridge.

Committee News

AWARDS -

The Awards Committee continues to solicit nominations for the chapter's 2009 key industry awards: Distinguished Agriculturalist of the Year and Agricultural Stewardship (co-sponsored by Western Agricultural Services). Chapter members are encouraged to read the qualifications below and to submit nominations to Awards Committee Chair, Martin Seanez, ARA by January 31, 2009. Nominations must include a letter of recommendation and background information on the nominee. (Martin Seanez, ARA - Fresno Madera Farm Credit, P.O. Box 13069, Fresno, CA 93794. 559.276.4825 / martin.seanez@fmfarmcredit.com).

Distinguished Agriculturalist- Honors an individual who has, through accomplishment, contributed in a significant and highly visible way to the betterment of California agriculture throughout his or her career.

Agricultural Stewardship Award - Gives recognition to an agribusiness in California that has demonstrated excellence in conserving, maintaining and improving our natural resources and environment by using innovative and progressive business practices.

NEWLY ACCREDITED/ PROFESSIONAL ADVANCEMENT -

Wow!!! What a great year the California Chapter had in 2008 with 14 newly accredited ARAs and one RPRA. (See pages 5-7 for a write-up on each one).

We previously recognized those completing the requirements and getting their designations in July. Following are those members who received their designations in November.

Arthur C. Bliss, Jr., ARA; Tiffany Holmes, ARA; Matt Pennebaker, ARA; Allison Renz, ARA; Kristin Vieira, ARA; JoAnn C. Wall, ARA; and Erik C. Roget, ARA, RPRA.

Our congratulations go out to each of them for their hard work and great accomplishment.

continued...

For members considering accreditation in 2009 and beyond, applications must be submitted by January 1. The Demonstration Report must meet the new requirements. Also, members must have five years of appraisal experience prior to submitting an application for accreditation.

Please let me know if you have any questions.

Lyle Wilkinson, RPRA
Chairperson
lylew@c-x.com

EDUCATION -

As noted in Mike Ming's column, the initial offering of Valuation for Financial Reporting - or - *Fair Value Accounting and the Appraisal Profession* being developed collectively by ASFMRA, ASA and RICS, will be presented in conjunction with the California Chapter's Spring Ag Outlook Conference in Sacramento next April. John Ross, Senior Advisor with RICS Americas put together the following preview of the course...

Fair Value Accounting and the Appraisal Profession - Over the next five years, U.S. public corporations will move to "Fair Value" accounting under the International Financial Reporting Standards (IFRS). Under the IFRS, these companies will be required to report assets and liabilities at the fair market value as of the date of the report, or "marked to market" value. The objective of Fair Value accounting is to provide investors with greater transparency as to the value and the management of assets and liabilities.

Fair Value accounting promises a significant opportunity for the valuation profession...but that opportunity will come with a series of challenges. This seminar will provide the background on fair value accounting, and then will look at how appraisers might benefit from the shift to international standards for financial reports. At the same time, the seminar will also review the steps that appraisers will need to take in order to be in a position to provide valuation services for financial reporting.

The seminar will include examples of fair value accounting and the valuation issues that appraisers will have to deal with, including those that may be unique to agricultural properties.

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California Chapter
Office
(209) 368-3672**

Member Benefits

Member Benefit Spotlight...

Introducing Winton Ireland!



I would like to introduce myself as a new insurance provider to all of the members of the California Chapter,

ASFMRA. My name is Norma Cederlind, and I work for Winton-Ireland Strom & Green Insurance Agency, specializing in Employee Benefits and Workers Compensation Insurance. Although I am licensed for all health, life, and property & casualty insurance transactions, I concentrate my time in benefits.

Winton-Ireland Strom & Green Insurance Agency is one of the largest insurance agencies located in the Central Valley of California. I work in out of our home office which is located in Turlock. We have satellite offices in Modesto, Fresno, Livingston, and Oakhurst. Because of our size and clout in the brokerage community, we have access to all of the top markets; some of these markets you may already be familiar with. Our agency differentiates ourselves from other brokers by providing innovative resources and tools to help you improve your company's benefit strategies and cut the cost of doing business...these tools are all at no additional expense to you. My goal is to become not just your broker, but a consultant as well.

Winton-Ireland Strom & Green Insurance Agency has been in business continuously since 1913. We provide insurance for many ag-related employers, from dairy farmers and cheese manufacturers, to farm lending and nut processors, so we definitely understand your unique business needs. I would welcome the opportunity to talk to you about ways we can help you control one of your biggest business expenses. My toll free phone line is 1-800-790-4875; direct line 209-216-3081; or ncederlind@wintonireland.com.

Comments from National...

2008 has been a very busy year at ASFMRA. Many of our activities have been based on a membership survey conducted just about a year ago. The survey indicated our members want high quality cutting edge education and they are also very interested in networking opportunities with other professionals.

During the past year, our entire management education curriculum has been rewritten. It is now in a module format, which allows for flexibility in delivery and makes it possible for on-line education for several topics. The first several modules were delivered during our Summer Education Week in Omaha last July. More will be available on-line this winter, as well as at Education Week 2009 coming up next June in Des Moines. I encourage Chapters to consider offering individual modules as a part of their Chapter meetings, or as stand alone seminars. This could be a very cost effective way to deliver excellent education.

This past year, we also developed a new Yellow Book Course, as well as Conservation Easements. Both have been in strong demand. More and new updated appraisal offerings are under development.

Last month, we had a very successful annual meeting in San Antonio with over 400 in attendance. Excellent speakers delivered timely information related to the current financial situation and its impact on managers, appraisers, and consultants. The new revised format for the meeting allowed time for excellent networking.

Coming up in January, your Council will be conducting a three day strategic planning meeting. If you have ideas you would like considered by Council, please be sure to share them with us. We only have one mission, and that is to serve you, our membership.

Merry Christmas!

Jerry Warner, AFM
ASFMRA President

A Note from District VII ...

To all friends and associates of the California Chapter -

I hope you are all having a wonderful holiday season with friends and family. I have not had the opportunity to meet many of you as yet but I hope to remedy that during this next year.

There are many positive things happening with the Society on a national level at present. I hope that all are taking the opportunity to keep abreast of the many challenges and opportunities that the national council and committees are involved in. Please take time to read the ASFMRA Updates that are published and sent out. Also, the Chapter update calls are a wonderful opportunity to hear the latest news from the national staff about what is happening in your Society and industry.

The Executive Council will be holding a strategic planning meeting in mid January. We will be discussing the direction of the Society for the next 3 to 5 year period. If you have any concerns that you would consider to be pertinent to the direction of the Society please do not hesitate to contact me. I can be reached at michael.gibbons@farm-credit.com.

I look forward to meeting more of you in the future as I have the opportunity to attend some of your chapter meetings.

Wishing you have a Merry Christmas and a Prosperous New Year -

Mike Gibbons, ARA
District VII Vice-President

2008-09 Membership Directory

Is your information correct? Please send all changes to:
secretary@calasfmra.com
or call (209) 368-3672.

2008 Fall Meeting Snapshots ...



**Thank You
2008
Fall Meeting
Sponsors**

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Member News

15 California Chapter Members Earn Their Accreditations in '08!

The California Chapter is pleased to congratulate the following 15 members who earned Designations from the American Society of Farm Managers and Rural Appraisers in 2008. Each newly accredited member was recognized at the Society's Annual Meeting in San Antonio in November. Following is a brief bio on each... Once again...Congratulations!

July Newly Accredited

RICHARD A. BELL, ARA

Richard holds a degree in Animal Science with a minor in Agriculture Business from CSU Fresno, graduating in 1998. He attended Gustine High School and Merced Community College.

Richard is an appraiser for American AgCredit in Los Banos. He has been with American AgCredit since 2001, spending time in Merced and Turlock before transferring to Los Banos. After graduating from college, he worked for Bell Farms, Inc. as ranch foreman in the Gustine area. Then in 2000 he went to work for Fresno-Madera Farm Credit.

Richard appraises all types of agricultural properties and is certified as a general appraiser in California.

Richard is married to Michelle, who was his high school sweetheart. They dated in college and were married in 1998. They have one son, Austin, who is 3 years old. Richard enjoys 'family time' that includes traveling to the coast and the mountains.

JAIME L. BIGHAM, ARA

Jaime was raised in Kingsburg and graduated from Kingsburg High School. She holds a degree in Agriculture Business from CSU Fresno, which she earned in 2000. Jaime has been working for Fresno-Madera Farm Credit since July 2000 and appraises all types of agricultural properties. She is a certified general appraiser in California.



Jaime and her husband, Lance, have two daughters, Madison, 4, and Morgan, 2. Jaime says her main hobby is her kids. She and the family like to go camping in the mountains and vacation on the coast. Jaime is active in a Bible study and the children's ministry at her church, The Well.

VANESSA FRAZIER, ARA

Vanessa holds a degree in Agricultural Business from Cal Poly San Luis Obispo with a concentration in Finance and Appraisal. She graduated in December 2001. She attended Marysville High School.

Vanessa currently works for Farm Credit West in Yuba City. Prior to joining Farm Credit, she worked for the Sutter County Assessor's Office.

Vanessa appraises all types of agricultural properties and is certified as a general appraiser in California. She is getting back into team roping, which she competed in while in high school and enjoys spending time with her young nieces. Vanessa is presently engaged to be married.

JERRY A. FURTADO, ARA

Jerry graduated from CSU Fresno in 1983 with a degree in Agriculture Business. He attended Atwater High School.

Jerry works for Western Ag Appraisal Services in Merced and has been with them since 1991. After graduating from Fresno State, he went to work for Farmers Home Administration doing loans and appraisals. In 1985, he joined Federal Land Bank as a loan officer and appraiser and later worked for the Farm Credit Bank of Sacramento in 1988.

Jerry has been married to his wife, Teresa, for 20 years and they have 3 sons - Kyle (17), Bradley (15) and Daniel (10). He serves on the Board of Directors of the Merced/Mariposa Cattlemen's Association and he and his family run beef cattle in the area. Jerry spends most of his free time keeping up with his boys and their activities.

RICHARD M. MERCIER, ARA

Rick graduated from Cal Poly Pomona with a Bachelor of Science degree in Economics 1981. He attended Redlands High School.

Rick has lived in San Luis Obispo County for the past 26 years and has been in Arroyo Grande since 1984.

Rick currently works for Farm Credit West in Santa Maria. He has been with the company since 1997. Prior to joining Farm Credit West, he spent 8 years as a fee appraiser and before that, was an appraiser with Mid-State Bank.

Rick specializes in the appraisal of all agricultural properties found along the Central Coast and also appraises commercial/industrial properties. He is certified as a general appraiser in California.

Rick and his wife, Kimberly, have been married for over 27 years. They have two children - Christine (22), and Adam (19). Rick's hobbies include backbucking, fishing and barbecuing.

MICHAEL F. MERKLEY, ARA

Mike is a 1990 graduate of Oregon State University in Corvallis with a degree in Ag

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Economics and a minor in Business. He was raised on a cattle ranch near Bly, Oregon and graduated from Lakeview High School.

Mike works for American AgCredit, FLCA in Fallon, NV. He appraises all types of ag properties and does a significant amount of work with large cattle ranches and alfalfa production properties. Following graduation from college, he ran a ranch owned by Oregon State University before joining American AgCredit. Mike is certified as a general appraiser in Nevada, California and Oregon.

Mike and his wife, Cindy, have 3 sons: Colin (16), Ryan (12) and Blane (11). Mike raises and trains horses for himself as well as starts and trains other people's colts as a hobby.

ROBBIN PETERSON, ARA

Robbin graduated from Cal Poly San Luis Obispo with a degree in Ag Business in 1984. She attended high school in Gilroy, graduating from Gilroy High.

Robbin works for Farm Credit Services in Paso Robles and has been with them since 2002. She previously worked with the San Luis Obispo County Assessor's Office for 15 years.

Robbin appraises all types of ag properties and spends a significant amount of time with vineyards and wineries in the Paso Robles area. She is certified as a general appraiser in California.

Robbin and her husband, George, were married in 1992. Her two main outside interests include volunteering at the Animal Shelter and planning travel trips to off-the-beaten track areas.

ANTHONY J. TOSO, ARA

Tony graduated from CSU Fresno in 1985 with a degree in Animal Science and a minor in Ag Business. He attended Modesto High School and Modesto Junior College before going to Fresno State.

Tony is an independent contractor for Edwards & Lien, Inc. in Hilmar. He has been with the company since 1999. After graduation from college, Tony worked for Harris Ranch Feeding and then operated a Feed Store for Manna Pro Corporation in Hollister. He worked with Central Valley and Yosemite Farm Credit as a loan officer for 10 years in the Central Valley. Tony appraises all types of agricultural proper-

ties and is certified as a general appraiser in California.

Tony and his wife, Danette, were married in 1989 and have 2 daughters, Alyssa (15) and Gianna (13). They live on the family ranch in Hornitos in Mariposa County. Along with Danette's parents, they raise beef cattle and registered Quarter and Paint horses.

Tony is on the Board of Directors of Producers Livestock Marketing Association, is a member of the Mariposa County Agriculture Advisory Committee, and is the Mariposa County Farm Bureau president. He also buys feeder cattle for feedlots in the mid-west.

Tony assists the California Chapter as an auctioneer for the Scholarship Fund.

November Newly Accredited

ARTHUR C. BLISS, JR., ARA

Art is a graduate of Cal Poly Pomona with a degree in Agriculture Business Management. He received his MBA from California Lutheran University in Thousand Oaks and was a member of Class No. 8 of the Agricultural Leadership Program.

Art and chapter member, Mike Jewett, ARA, have formed a partnership appraising all types of agricultural properties in the Ventura area, including citrus, avocados, vegetable ground, green houses, etc. He is certified as a general appraiser in California.

Art is married to Colleen Tony White, a Superior Court Judge for Ventura County. They have two adult daughters and two grandchildren with another on the way. In addition to being a lemon and avocado farmer, Art enjoys visiting one of his daughters in Montana.

TIFFANY L. HOLMES, ARA

Tiffany holds a degree in Agriculture Business Management with a Finance and Appraisal emphasis from Cal Poly San Luis Obispo. Following graduation in 2003, she went to work with American AgCredit.

Tiffany worked in Merced and Turlock before transferring to Stockton. She appraises all types of agricultural properties, including many dairies, and is certified as a general appraiser in California.

Tiffany is co-chair of the California Chapter's Membership Development Committee. She was married in February of this year and enjoys horseback riding, roping, and camping with family and friends.

MATT PENNEBAKER, ARA

Matt graduated from CSU Fresno in 1995 with a degree in Agriculture Business. He attended Reedley College prior to Fresno State. Matt currently works for Fresno-Madera Farm Credit in their Fresno office. He has been with the company since March 2002. Prior to that, he worked with Correia-Xavier, Inc.

Matt appraises all types of agricultural properties in addition to doing machinery and equipment appraisals. He is certified as a general appraiser in California.

Matt currently lives in Sanger, is single and has a 10 year old son and 6 year old daughter. He enjoys spending time in the mountains and at the coast with his kids, who love the outdoors. Matt likes camping, fishing, hunting and cruising around the mountains in his jeep. He enjoys remodeling and other home improvement projects.

ALLISON RENZ, ARA

Allison grew up on a small ranch in Tres Pinos, California. She graduated from Cal Poly San Luis Obispo in 2001 with a Bachelors Degree in Business Administration and a concentration in Marketing Management. After spending a year of substitute teaching, she returned to Cal poly where she received a Masters Degree in Agriculture in June 2003. She has spent the past five years working as an Appraiser in the Salinas Branch of American AgCredit.

Allison currently lives just south of Salinas and is involved in several community activities and professional organizations including the California Chapter's Membership & Development Committee, the Central Coast Chapter of Young Farmers & Ranchers, San Benito County Farm Day and the California Rodeo Salinas. In her free time, Allison enjoys riding horses, traveling, and visiting with friends and family.

ERIK C. ROGET, ARA, RPRA

Erik graduated from CSU Fresno in 1980

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with a degree in Agriculture Business. Following graduation, he went to work for the Federal Land Bank.

In 1992, Erik joined Correia-Xavier, Inc. as an independent contractor. After 3 years, he went to work for Equitable Agribusiness, which later became Rabo Agrifinance, Inc. Erik currently oversees the appraisal function for the Western U.S. out of the company's office in Stockton and is certified as a general appraiser in California.

Erik and his wife, Suzie, were married in 1987. They have a daughter, Kelsey (19) and son, Ben (16). Erik enjoys reading and especially likes history and biography books. His other interests include household projects, cooking, genealogy and his MINI Cooper S.

KRISTIN VIEIRA, ARA

Kristin holds a degree in Agriculture Business from CSU, Fresno. She works for Correia Xavier, Inc. in Fresno, where she has been since 1998, following graduation. Kristin appraises all types of agricultural properties and a significant amount of her work involves permanent plantings in the Central Valley. She is certified as a general appraiser by the State of California.

Kristin enjoys running and traveling. Most recently, she ran in the Two Cities Half Marathon and her travels have taken her to Ireland. She served on the Nominating Committee for the Chapter in 2008, is currently single and lives in Fresno.

JO ANN C. WALL, ARA

JoAnn is a 1998 graduate of Cal Poly San Luis Obispo with a degree in Dairy Science

and a minor in Ag Business. She graduated from Chino High School where she was very active in FFA.

JoAnn works with Schenberger, Taylor, McCormick & Jecker, Inc, in San Luis Obispo as an Associate Appraiser, Agriculture Specialist. She has been with the company since 2007. Prior to that she worked with American AgCredit, FLCA in Salinas. JoAnn appraises all types of agricultural properties and her specialties are vineyards and wineries. She is certified as a general appraiser in California.

JoAnn is married to Brandon, her high school sweetheart. They were married in 1999 and have two children, daughter, Jo Ellen (7) and son, Aiden, (2).

JoAnn is the State Treasurer for California Women for Agriculture and does a great deal of agriculture advocacy work through this organization. She serves on the ASFMRA National Governance Committee and coordinated the 2007 Chapter Fall Meeting on the Central Coast.

The California Chapter, ASFMRA congratulates each of you on this significant career accomplishment! Each newly accredited member will be given complimentary admission to the chapter's Spring Ag Outlook Conference and California Classic BBQ in April 2009.



COMMUNICATE

Get your message out through the California Chapter!

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To take advantage of these opportunities, contact the CA Chapter office today...
 209-368-3672
 secretary@calasfmra.com

2009 CALIFORNIA CHAPTER, ASFMRA CALENDAR

February

5-6 Board of Directors and Long Range
Planning Meetings - Lodi

April

21-22 Water Tour & Seminar III
23 Fair Value Accounting and the
Appraisal Profession Seminar
23 California Classic BBQ
24 Spring Ag Outlook Conference
(Hilton Arden West - Sacramento)

June

14-19 ASFMRA Summer Education Week -
Des Moines, IA

October

25-31 ASFMRA Annual Meeting - Denver

Watch For Dates...

- * Chapter Education Week
- * Central Coast Vineyard Seminar
- * 2009 Fall Meeting



California Chapter, ASFMRA
Post Office Box 838

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