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August 2013 Field Notes

Message from the President: Ryan S. Prusse, MAI

2013 Chapter President

Much has been happening in the way of Chapter business mid-way through 2013. As the residential market continues to gain steam and developers re-emerge with new ideas and capital to invest, our membership will continue to face professional challenges and the need to diligently maintain competency during the impending up-swing. Lessons learned from past experiences, in addition to those available via continuing education offerings, should solidify the AI's standing as the top professional appraisal designation. When considering your most recent cycle of required or continuing education hours, please consider those offered by the local chapter. Besides the GOCAI's financial stability (and the occasional good story from an instructor), individual benefits are real and multiple. These include networking with colleagues, broadening of geographic perspectives, and the all-important 90-minute lunch breaks. The Chapter Education Committee has strived to fill some of the 2013 offerings despite a relatively shallow pool of qualifying education seekers.



Many thanks to Dean Cameron, Vicki Champ, and other members of the Board for the recent insightful and timely seminar offerings. Interacting with the FDIC examiners via Q&A and the Appraiser Liability presentation were both well-attended events. These home-grown offerings have become a more and more important component of education revenue largely due to online course competition.

As the summer is now in full-swing, please note the Chapter Golf Tournament advertised within this publication, as well as our first Candidate/Mentor social on the Willamette River. Many thanks to Jeff Grose and John Donnerberg for spearheading these important events. I strongly encourage our designated membership to sign up as Mentors (via the national website). The tutorial is brief, simple (a bit redundant), and the only obstacle standing between the pairing of those seeking designation and those experienced, designated members who are willing to offer assistance and encouragement. By last count, there were over 80 registered AI Candidates in the GOCAI, compared to less than 15 Mentors.

Lastly, the legislative session is nearing completion without any significant adverse appraiser-impacting legislation to be signed into law. Special thanks to those members, candidates and affiliates willing to attend committee meetings in Salem and/or offer individual perspectives to our lawmakers. Many thanks to Wayne Richards for his tireless (and often solo) efforts in this regard over the past years. The continuing saga of mortgage/foreclosure fallout, renewed (no pun intended) interest in Green construction initiatives and evolving checks/balances between our membership and the ACLB appear to be at the forefront within our State government.

We have been working to bolster our Government Relations presence through diligent observation, as well as focused deployment of our finite resources. A committee of four to five Members/Candidates is being formed to assess and appropriately-respond during next year's

legislative session. Members of the Chapter Board are already attending each of the quarterly ACLB meetings. Anyone interested in dipping their toes into the GR committee pool should contact Vicki Champ or myself soon.

For the few that have read this far into the President's Message, thank you. If there is any issue or concern that you believe warrants the attention of the GOCAI, please do not hesitate to reach out and make contact.

Feature Article-Appraising Blueberries

By Larry Aamold, Sr.

Oregon Certified Appraiser, Broker, and Consultant

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Agricultural appraising in Oregon is truly a unique and challenging profession due to a) the variety of agricultural crops (we have 250 different crops ranging from alfalfa to wheat), b) dramatic regional differences in rainfall amounts (our coastal areas get 70 inches of rainfall annually while southeastern Oregon gets only 4 inches), and c) a multitude of different soils (some formed by alluvial river flows, others by ancient floods, and others by volcanic ash). All of these factors create a variety of growing conditions in Oregon and a variety of appraisal challenges.

A crop that is rapidly growing in popularity and acreage in Oregon is blueberries. A recent OSU study indicates an increase of over 200% in blueberry acreage from 1995 (1,950 acres) to 2010 (in excess of 6,100 acres), and that acreage continues to increase yearly. An Oregon Blueberry Commission has been formed to complete crop research, explore new varieties, and promote blueberries domestically and to the Orient (including to Korea in 2012, which now accepts fresh blueberries without trade restrictions). Within the United States, many food and health articles continue to identify the healthful qualities of blueberry "oxidants," which also promote consumption and production.

With increasing blueberry production and an increasing interest in the appreciating nature and maturity of the enterprise comes a greater need for appraisals of blueberry farms for financing, estate settlement, and sales. Due to recent rapid growth in blueberry production and lack of sales activity in this developing enterprise, there are several aids that this appraiser would suggest as follows.

1. Obtain a copy of the OSU, AEB 0022 "Blueberry Economics: The Costs of Establishing and Producing Blueberries in the Willamette Valley, OR".
2. Attempt to obtain 'IRS Schedule F' regarding net returns for the subject parcel. (Note that the Schedule F is not always available, or it may be combined with other enterprises.) Another alternative is to contact the Blueberry Commission for the owner's annual report, but you must have approval from a responsible party to the client.
3. Visit the OSU Experiment Station at Aurora, off of Charbonneau Exit of I-5 South and view current blueberry production practices.
4. Obtain a copy of the relevant Soil Survey of the subject county location, i.e.: Washington County, OR or go to WWW. NRCS, USDA.Com on the internet. Note that the written copy is much more user-friendly.
5. Interview local processors and blueberry seed stock providers for recent information about the market, carry-over stocks, and the latest varieties and their availability.
6. After verifying the current zoning (EFU or R/Ag), the appraiser should determine the Highest and Best Use of the subject parcel, keeping in mind that blueberries-like grapes-may be grown on upscale residential view properties.
7. Compare the subject parcel to other comps or neighboring blueberries farms. As with all farm operations, management of a blueberry farm is extremely important; however, with blueberries, management is a key to success and profitability.

8. Recognize that blueberries are a permanent planting and become an improvement to the farmland. Unlike timber which may be severed from the land, blueberry bushes are part of the real estate. Blueberry bushes generally do not survive transplantation and are of little value when removed from the land.

9. In utilization of the appraisal approaches to value, attempt to obtain the most accurate estimates of production over 2 to 3 years, and note whether the berries are delivered for 'Fresh Market' or for frozen and processing use. Fresh market deliveries will normally offer the greatest return to owner/operators.

10. Obtain the age, condition and spacing of the blueberry plants. Older varieties may not be of a proper quality to meet 'Fresh Market' standards. The condition/health of the plants directly affects the yields and size of the berries. Plant spacing should be between 8 feet and 10 feet to provide for good air circulation, efficient machine harvesting, and crop management.

11. The type of irrigation and availability of irrigation water throughout the crop season is an important consideration. Blueberries produce maximum yields under irrigation, the most efficient system being overhead sprinklers for efficient coverage and for frost protection in the event of early frost during early bloom conditions. Irrigation sources vary and include a TVID District or other irrigation districts, streams, or wells.

12. Blueberries prefer a slightly acid, well-drained soil. Fields should be fairly level for serviceability and machine harvesting for greatest efficiency. (See Soils Map for subject soil Series. Cornelius, Helvetia, Hillsboro, Willamette and Woodburn are excellent examples of favorable soil Series for blueberry production.)

13. Hopefully the Appraiser's analysis of Cost, Income and Comparable Market/Sales approaches will provide reliable support for the overall estimate of Market Value. As with all parcels of real estate, there are differences and variations, and appraisals of blueberry fields require the appraiser to use his best judgment and experience to consider and adjust for differences in age, condition and variety of plants, elevation, irrigation, location, management and soils.

14. Finally after appraisal completion (but before delivery to client), coordinate or share your opinion of value with a fellow appraiser for final analysis or support of your work.

Good luck in your appraisal experience, as every appraisal is a learning experience.



Photo 1: Well Managed B/Berry farm, 15,000 lbs/acre to 18,000 lbs/acre

Photo 2: Management lacking, poor weed control, and limited irrigation, 5,000 lbs/acre

CHICAGO (July 29, 2013) - Harry B. Holzhauer, MAI, SRA, SRPA, formerly of Lake Oswego, Ore., posthumously received the Lifetime Achievement Award, Robin C. Amorin, MAI, of Austin, Texas, received the Outstanding Service Award and three individuals received the President's Award during the Appraisal Institute Annual Meeting Thursday in Indianapolis.

The Appraisal Institute is the nation's largest professional association of real estate appraisers with nearly 23,000 professionals in almost 60 countries. President's Award recipients were Roscoe W. "Rocky" Shiplett, MAI, of Charlotte, N.C.; William D. "Otto" Spence, MAI, of Louisville, Ky.; and Sandra K. Adomatis, SRA, of Punta Gorda, Fla.



Harry



The Award

"It was an honor to recognize these accomplished professionals, who have played key roles in the success and advancement of the Appraisal Institute," said Appraisal Institute President Richard L. Borges II, MAI, SRA.

The Lifetime Achievement Award is presented to an Appraisal Institute professional who demonstrates high ethical standards; has volunteered several years of service and has contributed to the Appraisal Institute on the international, national, regional and/or chapter level; has served his or her community; and has contributed to the appraisal profession for at least 20 years.

Holzhauer served the valuation profession for 35 years. He was qualified as an expert witness in several California federal and superior courts, and the Los Angeles and Orange County Assessment Appeals Boards. In addition he served as an arbitrator on numerous occasions. For 25 years, his independent appraisal business served the real estate and banking industries, mortgage bankers, city governments, state agencies, school districts, attorneys and developers. He taught beginning and advanced courses for professional organizations and universities and colleges since 1983. He had also been active in legislative matters, especially licensing and appraisal standards issues on behalf of the Appraisal Institute and its predecessor organizations since 1985.

The Outstanding Service Award is presented to an Appraisal Institute professional who contributed ideas, service hours and dedication to ensure a program or effort is implemented at either the chapter, region, national or international level; is instrumental in the success of the program or effort, which must be far enough along to measure and provide proof of success; and the program or effort must be beneficial to chapters, regions or national or international professionals.

Known for her efforts in helping develop the next generation of valuation professionals, Amorin has supported the Appraisal Institute's Leadership Development and Advisory Council through three years of participation, one year as a discussion leader, one year as vice chair and one year as chair. She has supported the organization through her work with LDAC, as well as service on many committees and workgroups. She has been tireless in her efforts for LDAC from fundraising to speaking out to encourage attendance, leading by example and supporting the teaching of leadership skills to AI professionals.

The President's Award is presented to an Appraisal Institute professional who is committed to the organization; currently engaged in its activities; an effective spokesperson; a representative at all times; and in touch with both the needs of other professionals and the changes that the organization must help its individuals to meet.

Shiplett is serving on the Appraisal Institute's Board of Directors for the second time, is a course developer and instructor and has served AI's North Carolina Chapter for more than 30 years. Spence is serving on AI's Finance Committee, has served the organization's Bluegrass Chapter in numerous capacities including two terms as president, was inducted into the Chicago Chapter's Instructor Hall of Fame and has assisted many individuals seeking AI designations. Adomatis has played a key role in establishing AI as a leader in green valuation, making a significant contribution to the development of the Residential Green and Energy Efficient Addendum and the Valuation of Sustainable Buildings Professional Development Program.

Member Spotlight: Timothy J Holzhauer, MAI, SR/WA, MRICS, JD



Timothy J Holzhauer, MAI, SR/WA, MRICS, JD has been a real estate appraiser since 1985, beginning in Southern California. Since April 2012, Timothy has been a Review Appraiser with the US Department of Interior, Office of Valuation Services with the Fish and Wildlife Service team. Prior to joining the Department of Interior Timothy was Managing Director for Colliers International Valuation and Advisory Services' office in Pittsburgh, PA and was previously managing partner of Howden and Holzhauer, LLC in Albuquerque, NM. Additional career experience includes practicing as a real estate and corporate attorney in Irvine, CA and serving with the Federal Aviation Administration for several years negotiating and drafting leases, serving as the seven-state mountain region's review appraiser, and acting as project manager on a number of projects, including developing the nation's first Federal Air Marshal Base after September 11, 2001.

Timothy has served IRWA in positions up to and including Regional Vice-Chair, Region 9, and President, Chapter 53, and he currently serves as an at-large member of its International Valuation Committee. Timothy is also a member of Right of Way Magazine's editorial advisory board, and he is the incoming chapter secretary for GOCAI. Timothy has taught appraisal courses for the International Right of Way Association and various local chapters of the Appraisal Institute and for community colleges, and has developed and presented seminars for a number of professional associations including the Los Angeles Association of Petroleum Landmen, the Pennsylvania Bar Association, and the International Right of Way Association. Those seminars include the following: Working with the Appraiser; Use, Utility and Valuation of Easement; and various topics related to developing, writing and reviewing Qualitative Analyses.

New Designations



Since our last newsletter, two of our members have received their MAI designations. Congratulations to Colette Meyer, MAI and Brian Booth, MAI! Brian is spotlighted below; Colette will be spotlighted in our next newsletter.

Brian Booth, MAI
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Where did you grow up and go to school? How did you end up in Portland? I was born in Medford, OR and moved to Portland from San Diego, CA when I was six.

I graduated from Willamette University.

How did you end up becoming an appraiser and what do you enjoy most about your job? I worked as a Summer Intern for Barton DeLacy, MAI before my Senior year at Willamette. I was hired out of college by Spencer Powell, MAI to work in his Portland office. After working about two years for Spence, I accepted a job with Cushman & Wakefield in New York City. Following 6+ years in New York, I returned to Portland with C&W in the fall of 2001. I enjoy the diversity and independence of the job, and how every property presents a different set of challenges and solutions.

What kinds of non-appraisal things do you like to do? I like to travel, golf, and hike.

Favorite things list:

- Favorite food: Probably have to say Dungeness Crab.
- Favorite kind of music: Diverse taste in all kinds of music, especially live music.
- Favorite sports team: Oregon Ducks, NY Yankees, Cleveland Cavaliers, Dallas Cowboys
- Favorite place to visit: Kauai, Scotland
- Favorite quote: "What I do for myself is buried with me. What I do for others lives forever."

What advice would you give to someone who is currently working toward designation? Always continue to move forward. It is too easy to become complacent and get caught up in other things...I should know. Create a game plan to reach designation, and set annual goals. Travel if you have to, but always move forward.

LDAC 2013 Report - Storming the Hill

By Brian Brooks, SRA
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Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude. -Thomas Jefferson



The premise: simple. The execution: complicated. The simple part is that we, the Appraisal Institute, are in favor of portions of proposed legislation. The complicated part: first I am citizen, then appraiser, licensed in two states, a member of the AI Oregon chapter, part of the national and global Appraisal Institute enterprise, meeting in DC with members from around the world, scheduling up to six appointments in roughly 3 hours, in a city and in buildings I am not familiar with, lobbying congress people that may not agree with me, about legislation AI has helped shape or is finding beneficial to appraisers, then getting both chambers of congress to pass the bill and finally having the big-guy on Pennsylvania Ave sign it. Piece-of-cake, right?

Beth Aquilizan, SRA, and I attended LDAC this year. She visited her Representative independently but we both were able to visit our Senators and my Representative together. AI is simply in favor of one aspect in two proposed bills, one of which was still pending during LDAC 2012. During our visit we were able to be briefly introduced to Congressperson Bonamici but we did not discuss the bills with her; we met with her staffers and with our Senator's staffers.

The meetings are usually brief, as ours were. The politicians' offices have entities barrage them weekly with their "asks". While meeting with the staff we spell out our "asks", that we believe are not just beneficial to appraisers, but have a logic in these two cases that would protect tax-payers and increase environmental conservation, highlight the talking points, answer questions, give them our cards and let them know we are available if they have any follow-up questions and that AI has a resourceful permanent offices nearby.



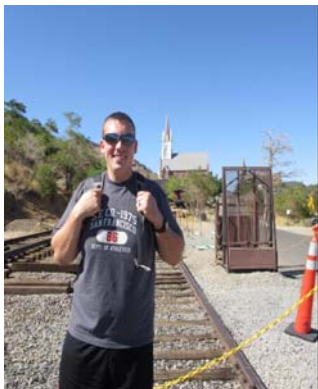
Senator Merkley's staffer was well versed in the issues, most likely because he is on the Banking, Housing and Urban Affairs Committees. Otherwise all of the staffers were receptive and welcoming and some asked very insightful and perceptive questions.



So this year's LDAC involved lobbying a bill that was pending last year. And the Consumer Financial Protective Bureau, which will likely make decisions affecting appraisers, which was created as part of the Dodd-Frank bill in July, 2010, had its first director approved by Congress in July 2013, three whole full years after Dodd-Frank passed. It can seem like a Sisyphean task to keep rolling the proverbial rock (or bill) up (Capitol) hill. But it is important, to show-up, knock on the doors and asks for what is good for us and consumers, as well as the public and the environment. We don't have the pull that an organization like NAR has with a brand new and rather large office building near the Capitol. But we do have a year-

round DC office and a terrific annual LDAC that shows us how to be more powerful, directly gain influence and to be recognized as a world-wide determined force of valuation experts.

Scholarships



The Greater Oregon Chapter Awards Two Course Scholarships for 2013

By Terry Bernhardt JD, SRA
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The Greater Oregon Chapter has conferred two course scholarships to members for 2013. Colene Holzhauser and David Balfour have been awarded tuition grants to attend the General Appraiser Sales Comparison Course scheduled for October 15-18th, in Tigard, OR.

The chapter maintains both a general chapter scholarship fund and the Larry Ofner, MAI, SRA Memorial Scholarship

fund, intended to assist chapter members achieve SRA and MAI designations.

The new "Candidates for Designation" program is designed to greatly accelerate the time required to complete coursework and comp exam and demonstration of knowledge components of the designations. The chapter grants are intended to help defray expenses for motivated candidates facing taking the coursework in a shortened time frame. An added benefit of the grants is to help ensure adding students to courses upfront, to prevent cancellation for low

attendance.

The Greater Oregon Chapter web site has scholarship applications available for completion. Criteria include need, service to the chapter, and a short essay outlining your appraisal career goals and aspirations.

Members wishing to donate to the scholarship fund are appreciated; please consult your accountant or tax preparer for potential charitable donation benefits.

Act Now!!!! Candidate and Mentor Jet Boat Excursion-Thursday, August 22

John Donnerberg, MAI
john@donnerberg.com

Join Your GOCAI Chapter for Candidate and Mentor Appreciation Day on the Willamette Jetboat

Please join us on Thursday, August 22nd for an afternoon of fun on the Willamette Jetboat. The Greater Oregon Chapter of the Appraisal Institute is sponsoring this private charter as a way for candidates to meet other members of the chapter in a fun and casual environment. We would also like to thank the members of our chapter who have volunteered to be a part of the AI mentorship program. We invite all chapter members and guests to come along for the ride, and meet some new faces.

Candidates are encouraged to take advantage of the chapter-sponsored rate of only \$20 for a 2-hour ride. **Mentors, and those registered to be mentors by the day of the ride, are invited to join us for free as a thank you for service to the chapter.** All other members and guests can join us for the normal rate of \$40.

Please join us after the ride at the Lucky Labrador on SE Hawthorne for no-host food and beers.

If you haven't had a chance to ride the Willamette Jetboat, you are in for a thrill. The 2-hour trip will depart from the OMSI dock at 4:15PM on August 22nd. The tour will run from Swan Island to Willamette Falls in Oregon City and back. You will probably get splashed, so dress accordingly. You will need to fill out a liability waiver so please arrive 15 minutes before our departure time.

Since 1997, Willamette Jetboat has offered tours to over 200,000 visitors and locals. The tours are the only way to see so much the river in such a short time. Each adventure is narrated with facts and local stories from USCG licensed pilots. They also include adventure and splash, including spins and thrills only possible on a jetboat!

Space is limited to 49 passengers, so contact Vicki Champ at our chapter office to reserve your space soon.

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Candidate/Mentor JetBoat Excursion

ACLB Notes

April 22, 2013 ACLB Quarterly Public Meeting Notes

By Owen Bartels, MAI, MRICS
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Introduction

In an effort to strengthen the relationship between GOCAI and our regulator, the ACLB, I have pledged to attend the ACLB's quarterly public meetings and report back to you, GOCAI members, through the chapter newsletter. This summary is the careful distillation of just over five hours of public meeting, held in a windowless room in the ACLB's offices in Salem. I'll note, too, that the public meeting followed a two-hour orientation for new Board members and a two-hour executive session. If it strikes you, I'm sure the Board would welcome a donation of more comfortable chairs for the public seating area.

The first couple hours were largely spent with a discussion of financial and legislative issues. After a break, we heard from committees.

The most significant notes (at least in the eyes of the author) from this meeting have to do with potential future increases in licensure fees, both from proposed legislative activity and from operations costs. Combined, the impact could potentially increase licensure fees by approximately \$200 per renewal cycle, despite appraisal licenses already being among the highest fee professional licenses in the state.

Budget, Fees, and Finances

Bob Keith, the Board's Administrator, noted that the budget for the current biennium has not yet been drafted due to potential for legislative changes. A temporary budget was approved, but Mr. Keith noted that a new budget must be in place by July 1. That dovetails with additional information regarding declines in the number of licenses issued since the beginning of the recession. The number of licensed appraisers in Oregon is down approximately 18% from April 2008, with 20 consecutive quarters of losses. In addition, AMC fees have fallen short of expectations. Despite cost-cutting measures from staff, the ACLB is operating at a deficit. If this is not corrected additional license fees may be required, with the potential bump approximately \$100 per renewal cycle in order to stabilize the budget. The last fee increase was in 2008.

Legislative Action Report

Mr. Keith provided a summary of legislative activity, with 4 bills of potential impact to real estate appraisers and the ACLB in the works:

HB 2527 would have modified the definition of financial consideration in conveyance of title, requiring title companies to include the impact of sales concessions in the reported consideration for transactions. This was opposed by title companies and realtors for its fee implications and has gone away for now.

HB 2731 would require assessors to conform to USPAP. A committee work session deadline has passed, indicating the bill may be stalled or dead in the Revenue Committee.

HB 2061 would reduce the window for payment by AMCs from 60 days to 30 days from completion of work. A compromise has been struck at 45 days.

SB 617 would require the ACLB to convene a panel to determine whether alleged violations warrant investigation and disciplinary action. That would essentially mirror the effort of the existing Enforcement and Oversight Committee, but at additional cost estimated to be approximately \$96 per renewal cycle. This bill passed through the Business and Transportation Committee with a recommendation for passage, but has been referred to the Consumer Protection and Government Efficiency Committee.

SB 618 would require the ACLB to pay legal costs of appraisers if the ACLB were to lose a case against an appraiser. Mr. Keith noted that in the last 10 years, a total of 28 cases have been referred to hearing. Of those, 15 were settled pre-hearing, 2 were dismissed, and 6 went through the hearing process (there are 5 still pending). Of the 6 cases that went to hearing, the ACLB has not lost. It is noteworthy, though, that the loss of a single large case could have grave repercussions on the semi-autonomous ACLB, which is funded through licensure fees.

Policy and Rules Committee

This committee has not yet held a meeting, but their current topic of discussion is whether draft reports requiring signatures generates any potential conflict. This has been a topic of consideration among commercial appraisers but not of much interest to residential ones.

Technology Task Force

The ACLB is in the process of expanding the online database, both in terms of both volume and access to information.

The Task Force is in conversations with database providers regarding this issue.

Enforcement and Oversight Committee

This new committee sought the opened discussion with the board regarding treatment of "high profile" cases with a specific eye toward eliminating any perceived conflicts of interest. Efforts are being made to avoid any perceived bias, especially given past history of accusations of conflicts of interest between board members. We all know that real estate appraisal is a small community. It was interesting to see that play out in a regulatory/disciplinary context.

Act now: Strecker Memorial Golf Tournament-August 12, 2013

The annual chapter golf tournament is Monday, August 12, 2013, at Rock Creek Country Club in Portland, OR. This is such a fun event. We get the same golfers back each year, plus new ones. After the tournament we have our dinner and awards in the clubhouse. If you haven't already signed up and are interest please contact Vicki as soon as possible and we will see if we can still get you on a team.

Office Space for Rent

Private office space available in Beaverton area. Share resources with the other comercial appraisers in the building. Please call Pete for details at 503.789.4113.

Upcoming Events

<u>Date</u>	<u>Description</u>
Sept. 17-20	Basic Appraisal Principles
Sept. 23-26	Basic Appraisal Procedures
Sept. 27	7 Hour National USAP Update
Oct. 15-18	General Appraiser Sales Comparison Approach
Nov. 7-8	15-Hour National USPAP Course
	We will have two chapter meetings, with two hour seminars before the end of the year. The date and location hasn't been determined yet. Watch for emails and posted to the web site.

For a complete list of upcoming classes and events, and to register for any of these classes, please visit the GOCAI website, www.oregonappraisers.org

Sincerely,

Vicki Champ
Greater OR. Chapter of the Appraisal Institute

