



Appraisal News

Northern California Chapter of the Appraisal Institute

President's Message

CRAIG OWYANG, MAI

More Good News!

Exam Count Up

Over three dozen Associate members were on hand to take the General Comprehensive Examination in February. Of those, over two dozen were Associates from our chapter. To put this in comparison, at one of last year's offerings, there were less than 10 people that attempted the "final exam." Consider the number of demonstration appraisal reports (350) and experience applications (250) recently received in Chicago along with the number of "Comp" examinees and it would appear the trends are positive for the Appraisal Institute. Sorry if I sound like a cheerleader, but...

Subchapters: Organization And Leadership

The chapter in its present form is an amalgamation of eight chapters. As part of the mergers between the predecessor chapters, it was agreed the chapter would be organized to provide leadership that would maintain localized representation. The organizational structure was also created to provide programs at a localized level to best serve the members within the former chapters' boundaries. The result was the formation of seven Subchapters within the boundaries of the Northern California Chapter.

In an attempt to support the Subchapters and include localized meetings for all chapter members, Hub Chapter Meetings were rotated amongst the Subchapter boundaries.

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APRIL WORKSHOP, SOCIAL & DINNER MEETING

WEDNESDAY, APRIL 11

Location: Legends Café
(Legends Room)
500 N. Carpenter Road,
Modesto

Directions: 209/571-3663

Parking: Available

Workshop: 4:00pm – 6:00pm

Topic: *The State of the Profession*

Presenter: David Hamilton, MAI

Social: 6:00pm – 7:00pm

Dinner: 7:00pm – 9:00pm

Topic: *Trends in the Real Estate Brokerage Profession*

Presenter: Glenn M. Race, CRS, GRI

Price: AI Members/Non-Members

Workshop

Only: \$35 \$40

Dinner Only: \$35 \$40

Both: \$35 \$40

Reservations & Payment:

Advanced reservations are required to ensure adequate seating and workshop materials. Simply fax a completed copy of the address portion of this newsletter to the Chapter Office at 925/932-7754 by Monday, April 2. Cancellations without penalty must be received by 12 noon on April 2. Cancellations received after 12 noon on April 2, and "no-shows" will be charged unless we are able to re-sell your reservation. *Reservations received after the cut-off date and walk-ins cannot be guaranteed. Walk-ins for dinner cannot be accepted.* Guests staying for dinner will have a choice of NY Steak, Salmon or Pasta Primavera. Please indicate your meal selection on the response form. Payment will be collected at the door. We reserve the right to substitute speakers under circumstances beyond our control.

About the Workshop:

This 2-hour workshop covers current trends in the appraisal profession and how the profession and the individual appraiser can adapt. It focuses on five megatrends in depth, illustrated with recent examples from across the country.

• Industry Megatrends

Technology, Securitization, Regulation, Globalization and Consolidation

• Appraisal Institute Actions

Update Requirements, Technology Tools and Opportunities, Promotion of the Appraiser, Changes in Market Structure and a Unified Profession

• Appraiser Actions

Understanding the Client and Their Needs, Lifelong Commitment to Learning, Getting Connected to the Net, and Offering New Business Models

Issues ranging from USPAP relevant to Residential AVMs to commercial mortgage-backed securities are discussed. Examples of how the profession, Appraisal Institute, companies, and some appraisers are meeting the challenges are examined. The workshop provides additional insight into how an appraiser should look at his/her business and possible changes they should consider. Particular focus is given to new products beyond the narrative appraisal that are being used by appraisers around the country. This workshop will be particularly useful for appraisers trying to make sense of what is happening around them and wondering what the future could hold. It addresses the question: Where will I be in five years?

This workshop has been approved for 2-hours of OREA (#00754C609) and AI CEC. An application for 2-hours of SBE CEC is being submitted. Partial credit is not available. Attendees seeking CEC must arrive by the 4:00pm start time and should allow 15-working days for processing of their CE attendance verification certificates.

About the Dinner Topic:

We are pleased to have Glenn M. Race, CRS, GRI, as our dinner speaker. Mr. Race is the Sales Manager for Prudential California Realty in Modesto, and has been a popular speaker at past Sierra Branch events. To somewhat parallel the workshop, Glenn will talk about changes in the real estate brokerage profession, including client expectations, new technologies, and professional relationships between all of us in real estate related fields.

Legislative Update

On March 10, I attended a meeting of our California State Government Relations Subcommittee (CSGRS) in Sacramento. This group is comprised of appraisers from Appraisal Institute chapters throughout California. Our chapter is always well represented at these meetings, at which we discuss a variety of issues that directly affect our profession and the way we conduct our business. The other NorCal members present were: **Bruce Willmette**, **Kurt Reitman**, and **Greg Stephens**. Bruce serves as chair of the CSGRS this year.

There were several chapter mergers in California last year, and as of January 1, there are 6 chapters in the State: Northern California, Sacramento-Sierra, Central Coast, Bakersfield, Southern California, and San Diego.

New Rules for Handling Personal/Confidential Information

A short item that should be of immediate interest to you:

Legislation effective 1/1/01 requires you, as a business entity, to destroy any record that contains personal information about a customer once you are done with it. This personal information could include a note on which you've written a name and phone number.

A record is defined as any material used to store information on customers. A customer's record must be shredded, erased, or modified to make it unreadable or indecipherable before disposal. California Civil Code #1798.80.

Please recognize that privacy is a major issue in the legislature now (the really big one, of course, is energy production and cost).

— Carole Laval, SRA

IMHO

IMHO (In My Humble Opinion) is a column in which our members have an opportunity to share their opinions and ideas. Views expressed are those of the writer and are not necessarily supported by the Appraisal Institute or its leadership. Direct any comments, or if you would like to have your thoughts presented in this column, to lisa@norcal-ai.org.

IMHO, I want the Appraisal Institute to be the leader in setting appraisal standards as well as providing the education and resources we need to provide meaningful appraisal reports.

At the same time, I am reluctant to put much effort into the Appraisal Institute because membership has limited value. The Appraisal Institute functions more like a government bureaucracy than a professional organization. This is supported by the fact that the Internal Revenue Service will not comply with USPAP because it is so poorly written. Likewise, the Appraisal Institute teaches students how to use financial tables to calculate a sinking fund factor but does not use computers in the classroom.

At the same time, my clients are increasingly requesting more sophisticated and detailed analysis. Thus, there is a gap between the skills I need and the education offered by the Appraisal Institute. As a result, more of my time is spent developing my skills with sources outside of the Appraisal Institute. In my humble opinion, the Appraisal Institute should focus more attention on offering seminars that allow us to provide better analysis as well as reinforcing our basic skills.

The Appraisal Institute should also facilitate the exchange of information. For example, the web site could have a page called "Data Exchange" where people could post messages requesting data. The Appraisal Institute does not need to spend hundreds of thousands of dollars trying to re-create Comps Inc.® Rather appraisers could post messages requesting rental data, operating expense information, construction cost data and other information. This would also make the Appraisal Institute an integral part of the valuation process.

If the Appraisal Institute wants more members, then it needs to help appraisers go beyond the traditional three approaches to value to provide the information our clients require to make sound business decisions. This could be accomplished by providing seminars that would allow appraisers to incorporate new skills into their reports and by facilitating the exchange of information.

Paul Walker is a General Associate member of the Appraisal Institute and a principal of Walker Associates. He has a Bachelor of Business Administration with a major in Real Estate and Urban Land Economics and a Master of Science degree with a major in Real Estate Appraisal and Investment Analysis from the University of Wisconsin-Madison. He can be reached at 415/386-8652 or by e-mail at walkerpaul@ix.netcom.com.

Members in The News

Special thanks to **Pete Doherty, MAI**, Examinations Committee Chair, **Susan Burnett, MAI**, **Charlie Moore, MAI**, **Richard Kurz, MAI, SRA**, **Wayne Prescott, MAI**, **Bob Basila, MAI**, **Robby Perrino, MAI**, and **Laura Shields, MAI**, for their assistance in Proctoring the February General Comprehensive Exam. Northern California had the largest turnout with 37 Associates (25 from our own Chapter) who sat for the examination.

Thank you to the following members who worked behind the scene in contacting potential speakers for the March Chapter Meeting: **Dawn Molitor, SRA**, **Robert Farwell, MAI**, **Bruce Hahn, SRA**, **Elizabeth Champagne, MAI**, **Greg Rinehart**, and **Roland Burchard, MAI**.

The following members represented the Northern California Chapter at the 2001 Leadership Development and Advisory Council (LDAC): **Karen Mann, SRA**, **Tony Brigantino, MAI**, and **Jan Kleczewski, MAI**. Watch for a report from these leaders in an upcoming issue of *Appraisal News*.

Financial Privacy Concerns

The Appraisal Institute's Leadership Development and Advisory Council was on Capitol Hill in mid-March contacting Congress on issues involving state licensing and temporary practice, as well as financial privacy regulations. "The broad interpretation of the GLB by the Federal Reserve Board and Federal Trade Commission is erroneous," said Donald E. Kelly, spokesperson for the organization. Further, "to conclude that real estate appraisers are tantamount to financial institutions, and must unreasonably restrict their real

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President

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As I reported last month, the Board of Directors has concluded the concept of the Hub Chapter Meetings was past its time. As a result, the Board of Directors has adopted a program to hold chapter meetings at a centralized location in the I-680/I-580 area in predetermined months (January, March, May and September) in following years.

The purpose of the Subchapters is to provide local representation within the boundaries of the former chapters. As a matter of practicality, the Subchapter positions have been filled by members from their respective areas. Productive and successful programs at the Subchapter level are the responsibility of each area's members. That includes the members in leadership positions as well as members attending programs. Recently, many of the Subchapters have had leadership positions vacated with no replacements. Without leadership, localized programs cannot be supported. Additionally, and maybe more importantly, membership must support the Subchapter programs in order for the offerings to be successful (read, not lose money). This includes luncheons, dinners, workshops, seminars and/or any other program offered by the Subchapter. In short, each of the Subchapters needs people to step up and offer their help to make their groups work. Those interested should contact Lisa at the chapter office to see how to help.

At this time, I should point out that the leadership of the Central Cal and Sierra Subchapters are doing an excellent job in organizing their programs. Thanks to Tom Austin, Mitch Dunshee, Bill Bambas and John Hillas. Members in those areas should do their best to support your Subchapters by attending the offerings being presented. *The State of the Profession* workshop will be presented by David P. Hamilton, MAI, in Fresno and Modesto. The workshop offers 2 hours of C.E. credit from both the OREA and Appraisal Institute. Having attended this presentation already, I can personally tell you that it is an excellent overview of the profession and changes to the industry. If you missed it in Walnut Creek, it may well be worth the drive to these Subchapter meetings.

Scholarship Fund Endowed

On a different subject, in December 2000, Dr. George Stauss, MAI, endowed a scholarship fund. The scholarship will grant gifts to Associate Members

AQB Begins Review of License and Certification Levels for Real Estate Appraisers

The Appraiser Qualifications Board (AQB) recently conducted a public hearing in San Francisco to receive testimony from various real estate appraisal-related organizations, government agencies and companies regarding the future levels of criteria for the licensing and certification of real property appraisers.

Under Congressional authority contained in Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), the AQB establishes minimum education, experience, and examination requirements for real property appraisers to obtain a state certification. The current *Real Property Appraiser Qualification Criteria* was adopted in 1994. The San Francisco meeting marked the initial phase of a comprehensive review and revision process by the AQB.

The public forum was composed of five panels representing: federal regulatory agencies, state appraiser regulators, professional appraisal organizations, academicians, and users of appraisal services. The panel members addressed several questions that were posed to them prior to the hearing. Among the questions addressed by panel members:

- should a college degree be mandatory for certified and licensed appraisers?
- should the state licensure and cer-

tification examinations be more comprehensive & challenging?

- should testing be required in continuing education courses?
- should continuing education include mandatory courses in addition to USPAP on a periodic basis?

The responses were varied on most topics, however a consensus was apparent on some issues such as increasing the difficulty of the licensing and certification exams and the need for mandatory testing of continuing education classes when the subject is USPAP.

AQB Chair **Arlen C. Mills** stated, "This was an excellent start to the challenge the AQB faces in re-writing the Qualification Criteria. We had a good turnout and the presence of such diverse and well respected organizations emphasized the importance of the task ahead."

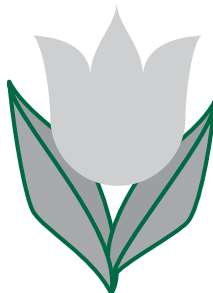
This was the initial step in a process that will be followed by the AQB issuing a Discussion Draft containing Criteria revision options later this spring. The Discussion Draft will be followed by at least two public exposures of the proposed criteria.

It is the goal of the AQB to adopt revised *Real Property Appraiser Qualification Criteria* in the fall of 2002, with implementation by the states occurring on January 1, 2006.

who meet certain criteria. Selection will be by a committee of local designated members. For those individuals who feel they may be qualified, please contact the chapter office for selection criteria and an application.

April is Volunteer Month

In closing, the organization can only work with your support. Please volunteer your time and support our programs. Remember, April is National Volunteer Month.



Members on the Move

Thomas W. Austin, MAI

Austin & Associates
7638 N. Ingram Avenue, Suite 201
Fresno, CA 93711
559/440-1080 FAX 559/440-1090
thomasaustin@mediaone.net

Ann A. Winslow, MAI

Winslow Appraisal Services
37 Drakes View Circle
Greenbrae, CA 94904
415/925-2550 FAX 415/925-2560
awinslow@CCIM.net

Larua M. Shields, MAI

Shields Advisory Services
1885 Jackson Street, Suite 304
San Francisco, CA 94109
415/370-9411
laurashields@earthlink.net

Section 8/HUD Rent Comparability Studies

This half-day seminar co-sponsored by the Appraisal Institute and the National Leased Housing Association, is designed to provide appraisers and owners as well as HUD field staff and contract administrators with the specifics of conducting and documenting rent comparability studies. As Section 8 contracts expire, owners and operators of assisted housing need to submit rent comparability studies. In some cases, HUD now mandates such studies to evaluate unit rental cost in relationship to other similar rental units in the immediate market area. Determining comparable market rent is also central to an owner's decision to continue participation in the Section 8 program. Attendees will come away with a practical understanding of FHA's Section 8 mark-to-market program requirements and rent comparability analysis.

This seminar will be presented in the following locations:

3/30	Los Angeles
4/06	Cleveland
4/20	Philadelphia
4/27	Orlando
4/30	Dallas

For registration information on any of these locations, contact the Information Center at 312/335-4140.

Concerns

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estate data collection practices, will only limit the efficient delivery of appraisal-related services to the home buying consumer," Kelly stated.

Speaking before more than 100 real estate valuation professionals, Senator Wayne Allard (R-Colo.) shared his concern that the privacy provisions of the Gramm-Leach-Bliley Act (GLB) were not intended to identify real estate appraisers as "Financial Institutions." Noted Senator Allard, "In my opinion, the bill was not intended to cover real estate appraisers."

Senator Allard's comments were made during the Appraisal Institute's Leadership Development and Advisory Council (LDAC) annual meeting in Washington, D.C., which included a series of educational programs, round-table meetings and

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AGENDA FOR ASSOCIATE MEMBERS Attention, Soon-To-Be Newly Designated Members!

New members are reminded to e-mail their "Member Profile" to the Newsletter Editor, c/o Sean O'Reilly, SRA, via workingsean@hotmail.com, upon notification of receiving your designation. In addition, a professional quality black and white, wallet-sized photo should accompany your submission.

All profiles are printed on a first come, first printed basis. Isn't it time that you are recognized for your achievement? Submit your profile today!

Demo News for Residential Associates: Modular Demonstration Of Knowledge

Now you can fulfill the residential demonstration report requirement by completing the new Modular Demonstration of Knowledge option. This alternative is now available to all residential associate members and completely satisfies the residential demonstration report requirement to become designated. The new option is divided into four convenient and manageable modules: Sales Comparison Approach; Cost Approach; Income Approach and Assessment Module (available July 2001).

You choose the order and you set the pace. Take a weekend and complete the Cost or Income Module. Finish the Sales Comparison Module after work. Take the Assessment Module online in just a few hours.

Frequently Asked Questions

Frequently asked questions regarding the new Modular Demonstration include:

- Q.** What if I want to use a different subject property for each approach?
A. Done.

- Q.** What if I want to write a concise analysis on any residential property type, not just one-to-four family?
A. Go ahead.
Q. What if I want to take away the obsolescence requirement?
A. It's gone.
Q. So what's the catch?
A. No catch...

In view of the changing work environment of the professional residential appraiser, the Appraisal Institute has designed a more manageable and convenient method of assessing the level of knowledge required of today's real estate solutions provider, the SRA. In three of the four modules, you will prepare a written analysis of a residential property using a different approach to value in each module. In the Assessment Module, test your residential and valuation knowledge with the online multiple choice and narrative evaluation.

The obsolescence requirement has become obsolete. Your subject property is no longer required to suffer from functional or external obsolescence. However, if obsolescence exists, it must be addressed.

Get started today.

Visit www.appraisalinstitute.org and read the Modular Demonstration of Knowledge Overview and then request the complete *The Official Guide to the Modular Demonstration of Knowledge* which will be mailed to you.

Receive Assistance At Chapter Meetings

Representatives from the Membership Development and Retention Committee will be available to answer your questions at each Chapter Meeting. No question is a bad question and chances are there are other associate members who are pondering the same issues as you. The format will be very informal and the representatives will be approachable. If they cannot answer your question on site, they can point you in the direction of someone who can.

Real Estate Capital Markets Symposium 2001: Up Close & Personal

The 2001 Symposium Real Estate Capital Markets: Up Close and Personal will be held on May 30 at the Copley Fairmont Hotel in Boston. NCREIF's annual conference will follow this program. For more information contact NCREIF at 312/819-5890. The symposium is jointly sponsored by the Appraisal Institute's Center for Advanced Property Economics, National Council of Real Estate Investment Fiduciaries and Commercial Real Estate Secondary Market & Securitization.

Minneapolis Beckons Members To 10th Anniversary Conference

Focusing on the theme, "Expanding Our Markets...Exploring New Frontiers," the Appraisal Institute's National Summer Conference will take place June 22-25, 2001, at the Hilton Hotel and Towers in Minneapolis. Members are invited to take a look into the future of real estate appraisal during the five-day event, which will examine the competitive and technological issues influencing the future of real estate appraisal, and offer possible strategies and solutions to meet these challenges. The conference will also mark the 10th anniversary of the organization since unification.

As in previous years, the Summer Conference will combine an informative mix of general sessions and continuing education programs with a wide range of social events. Among the scheduled educational programs are *Secrets of Effective Qualitative Research Marketing*; *USPAP: What You Can Do*; *Federal Land Exchange*; *Subdivision Analysis*; *Tax Appeals*, *Business Valuation and Big Box*; and more. The education seminars will be held at the University of St. Thomas, a short 5-minute walk from the Hilton Hotel and Towers.

The keynote speaker at the opening breakfast on Friday, June 22 will be leadership motivator Steve Farber, former vice president and spokesperson of the Tom Powers organization. Farber has educated and motivated thousands of people throughout the world in the areas of leadership, service quality, reinvention and teamwork.

Members will also want to take some time to walk through the Annual Meeting's Exhibit Area and visit with manufacturers and representatives of those companies that produce the computer-based and innovative equipment that is revolutionizing the practice of real estate appraisal.

This year's conference will feature a number of memorable activities, including "An Evening in the Northwoods" lumberjack show, the President's Reception and an annual golf tournament. For more information about the summer conference, visit www.appraisalinstitute.org or call the Membership Services Department at 312/335-4184.

E • D • U • C • A • T • I • O • N



A Look at 2001 Educational Offerings

- Partial Interest Valuation - Divided** March 29
 Instructor: Charles W. (Sandy) Rex, III, MAI
 Location: Napa Valley Marriott, Napa
 Tuition: \$185 Appraisal Institute Members
 \$225 Non-Members
- Partial Interest Valuation - Undivided** March 30
 Instructor: Charles W. (Sandy) Rex, III, MAI
 Location: Napa Valley Marriott, Napa
 Tuition: \$185 Appraisal Institute Members
 \$225 Non-Members
- Courses 410/420: Standards of Professional Practice** April 5-7
 Instructors: Dawn Molitor, SRA, & Stephanie Coleman, MAI, SRA
 Location: Petaluma Community Center
 Tuition: Courses 410 and 420
 \$375 Appraisal Institute Members
 \$450 Non-Members
 Courses 410 or 420
 \$250 Appraisal Institute Members
 \$300 Non-Members
- Course 120: Appraisal Procedures** April 23-28
 Instructors: Craig Owyang, MAI, and Dawn Molitor, SRA
 Location: Monarch Hotel, Dublin
 Tuition: \$495 Appraisal Institute Members
 \$595 Non-Members
- Course 310: Basic Income Capitalization** April 30 - May 5
 Instructors: Craig Owyang, MAI, and Gary S. DeWeese, MAI
 Location: Monarch Hotel, Dublin
 Tuition: \$545 Appraisal Institute Members
 \$645 Non-Members
- Real Estate Fraud** May 11
 Instructor: Tom Boyle, MAI
 Location: TBA
- Monterey Bay Seminar** May 19
Course 510: Advanced Income Capitalization June 4 - 9
 Instructors: Loren Leavitt, MAI, and Gary S. DeWeese, MAI
 Location: TBA

To receive advanced notification of these upcoming course offerings, contact the Chapter Office at 925/932-7753 or jenny@norcal-ai.org. We reserve the right to cancel or substitute dates, locations and/or instructors as necessary. Interested attendees are encouraged to register at least 37 days prior to the offering to help avoid possible cancellation.

Want Education Near Your Home or Office?

The Chapter is always looking for new, accessible, and affordable facilities to hold its courses and seminars. If you know of any facilities that meet this criterion, please forward the name and location to Lisa Estes at lisa@norcal-ai.org.

Save Money & Time: Be More Productive

Want to become more productive? Need to work smarter but not harder? Computer programs driving you nuts? If you answered "yes" to any of these questions, we have a solution for you! The Northern California Chapter has teamed up with COMP USA to offer you computer training classes at a savings of \$45 per class. Choose from Word, WordPerfect, Excel, PowerPoint, Palm Pilot, Web Site Design, Access, ACT, and Quicken to name just a few. Contact the Chapter Office at 925/932-7753 for more details or send your check payable to: Appraisal Institute, 1243 Alpine Road, Suite 102, Walnut Creek, CA 94596 for \$150 per class. Classes can be taken nationwide and vouchers are good for the next several years.

Looking Ahead

Mar 28	Challenge/Re-Exam — Walnut Creek
Mar 29	Partial Interest Divid — Napa
Mar 30	Partial Interest Undiv — Napa
April 5-7	Courses 410/420 — Petaluma
April 11	Chapter Meeting — Modesto
April 19	Board Meeting — Fremont
April 23-28	Course 120 — Dublin
April 30-May 5	Course 310 — Dublin
May 11	RE Fraud — TBA
May 19	Monterey Bay Seminar — Monterey
June 4-9	Course 510 — TBA

2001 Chapter Officers

PRESIDENT

Craig A. Owyang, MAI
RE Appraiser/Consultant
1640 Laurel Street
San Carlos, CA 94070-5217
650/595-8615 FAX 650/595-4073
craig@owyang.com

VICE PRESIDENT

Karen J. Mann, SRA
Mann & Associates
3100 Mowry Avenue, Suite 205
Fremont, CA 94538
510/790-2345 FAX 510/790-1826
karen@mannappraisal.com

TREASURER

Neil A. Lefmann, MAI, SRA
N.A. Lefmann Associates
1626 West Campbell Avenue
Campbell, CA 95008
408/379-3100 FAX 408/379-3602
neil@nalefmann.com

SECRETARY

John Hillas, SRA
Sierra Valuation Consultants
1300 – Tenth Street, Suite G
Modesto, CA 95354
209/569-0450 FAX 209/569-0451
jhillas@sierravaluation.com

CHAPTER OFFICE

1243 Alpine Road, Suite 102
Walnut Creek, CA 94596
925/932-7753 FAX 925/932-7754
www.appraisalinstitute.org

Executive Director

Lisa M. Estes
e-mail: Lisa@NorCal-AI.org

Administrative Assistant

Jenn LeGardeur
e-mail: Jenny@NorCal-AI.org

Library Hours by Appointment

Use of Trademarks in Internet Domain Names, URL's, E-mail Addresses

Designated Members of the Appraisal Institute may use the membership designations in their e-mail addresses provided that the designations appear directly after the Designated Member's name, as it would appear on letterhead or business cards. For example, "johndoesra@aol.com." In accordance with Regulation No. 5 and these Guidelines, the use of the designations must not be hyphenated and no additional words, symbols, letters or numbers should be placed after the designation.

For example, use of "sra@aol.com," "johndoesra-mai@aol.com," "srajohndoe@aol.com" and "johnsrparemax@aol.com" would be prohibited.

Designated Members are specifically prohibited from using the membership designations as part of their Internet domain names or as URL addresses. For example, "www.johndoesrapa.com," "www.johndoemai.com" and "www.johndoe.com/sra..."

Appraisers Wanted

National firm has openings in its Bay Area Office for experienced appraisers wishing to get involved with large institutional grade properties. Strong analytical & writing skills are a must. Willing to pay very attractive splits for strong applicants. Call or fax resume to Brad Paul, MAI, c/o Joseph J. Blake and Associates, 925/974-0330 or FAX 925/974-0338.

Classified Guidelines & Deadlines

The newsletter submission deadline is noon on the 5th of the preceding month. All submissions for the May 2001 issue must be received by noon on April 5. We reserve the right to reject or edit classified ads. Ads are limited to 40 words. A \$40 publishing fee must accompany submission from non-affiliates. Advertising is complimentary for AI members and affiliates. Ads will be printed on a space available basis. The Appraisal Institute assumes no responsibility for the reliability of ads other than to publish them.

Concerns

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face-to-face lobbying sessions with Capitol Hill lawmakers regarding important industry issues.



1243 Alpine Road
Suite 102
Walnut Creek, CA 94596
925/932-7753 FAX 925/932-7754

FIRST CLASS MAIL

Please mark the appropriate boxes below when registering for the April Chapter Meeting. *Please carefully check all that apply:*

- I am an/a: AI Member Non-member
I will attend April 11 (Modesto): Workshop Dinner
Dinner selection April 11 (Modesto): NY Steak Salmon
 Pasta Primavera