

How a Paranoid Episode Became the Central Valley Chapter of RMA

Some of us may remember those days without email when the Bank President's secretary would just call you to require your presence. You didn't always know why, you were just told to be somewhere at a certain time... and you were there.

That was one of those calls. "Be at the Board Room on Thursday afternoon." It was an RMA meeting. What in the world is RMA? Did I make a documentation mistake on a loan? Was the Bank being sold? (That came later...) Was I being re-trained and transferred to ops?!!!

Nope. It was our first meeting to gauge interest in forming a local RMA chapter. Held in our Westside Bank boardroom in Tracy, CA, led by Mike Restuccia, several reps from local banks attended and expressed interest. Trying to brave three hours of rush hour traffic to attend RMA classes in San Francisco was not working. And banks were hesitant to foot hotel bills for training. Therefore, there was a need for local training opportunities, and we moved forward to form our Central Valley Chapter. That was our first and most important decision.

As it turned out, the second most important decision was to have our next meeting at Bud Bensley's house, a sprawling ranch house with a huge yard. Bud was with American Ag Credit and a great host. He led the meeting and became our Charter President.

A lot of procedure and structure was discussed there. The most important RMA event was that we received a \$1,000.00 grant from the San Francisco Golden Gate Chapter as seed money to start our own chapter. (I like to believe it was their generosity, and not that they didn't want us attending their events.)

But what ended up being important for me, was that I enjoyed meeting and talking with people I had not known before. There was the one officer who was reputed to own over 30 "not so upscale" rental homes. Another supposedly never bought suits off the rack...only tailored suits for him. And another who always asked for no ice in his drinks since ice just took up space from the drink that he was paying for. Characters, all...but all were good loan officers and good people. I learned from them all, and I am grateful to have worked with them throughout the course of my career.

Together, as a chapter, we have developed a myriad of educational opportunities for our RMA members. In addition to our usual banking classes and programs, we are proud to have established:

- 1) An Agricultural Round Table where representatives for top local commodities give us their opinion of how their crops should perform before we lend hundreds of millions of dollars to our local farmers.
- 2) In partnership with Zandra Morris of Old Republic, we established a Title Policy class for those who do any real estate lending, which is all of us.
- 3) Established scholarship awards for local college students to be granted as a result of a competitive project to be judged by our Board members.
- 4) And to insure the success of all of our Northern California chapters, it was at the urging of our Education Chair and past president Denys Soto from Bank of Agriculture and Commerce, who created a regional chapter off-site (Napa Valley or Monterey) planning meeting so our classes would not be in direct competition with near-by chapters.

When we began in 1996, I had no idea what RMA could be. RMA continues to evolve and our Central Valley Chapter continues to grow and evolve with it. I have always known that achieving

a goal takes team work, but it is the people and the fun within the chapter which keeps me coming back. In 17 years, we have won 1 Superior, 1 Outstanding, 2 silver, 11 gold and 2 platinum chapter awards. And if it sounds like we're bragging... yep, we are pretty proud of our chapter.

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