

"People would say, 'You're going to be a farmer.' That's what my dad said, too," recalls Mizuki, who has always enjoyed the independence and access to nature that farming provides. I had enjoyed agriculture since I was a kid, so I knew I was going to get into that."

Upon his return, Mizuki purchased a 40-acre plot adjacent to his family's original ten acres. Unfortunately, there were abnormalities on some of the vines. A UC Davis scientist diagnosed a virus that would eventually wipe out the entire crop. So, on the advice of a friend, Mizuki slowly converted his land from grapes to almonds.

Like many farmers, Mizuki hit a financial rough patch in the early 1990s and turned to local banks for help. Most were not in a position to provide funding, but one bank referred him to Valley Small Business Development Corporation (VSBDC or Valley). Before long, he had found a supportive partner in President and CEO Debra Raven. Her organization has loaned money to farmers and small businesses since 1981. In more recent years, Rabobank, N.A. has provided VSBDC with funding that supports small agricultural enterprises in central California.

"It just goes smoothly. I give her my plans and forecasts, and I am always up front with her. Debbie's been wonderful – she's believed in me and trusted me, and I've always tried to live up to my word. I think so far I have," Mizuki says.

"Jim is the type of borrower that relationship banking is all about," says Raven. "It's all about communication and trust. We believe in Jim's plan, and I think Jim believes in the products Valley can provide to carry out that plan. It's really a partnership, and we're grateful that Rabobank has provided us money to be able to help people like Jim."

Today, Mizuki's almond business is going strong. Except for occasionally hiring help during harvest time, he still plants, prunes, irrigates, and weeds his 50-acre orchard by himself. That's no small feat for a farmer in his 80s.

"As long as I'm able, I'd rather do it myself. What am I going to do, hire someone and then sit and watch?" he laughs. "The acreage is not that big, and so what if it takes me an extra three days to do it. This way, I keep myself occupied. Physically, I'm capable."

