



# delta currents

DELTA ASSOCIATION OF REALTORS®  
JANUARY 2012 • [www.deltaaor.com](http://www.deltaaor.com)

We are entering into a new year, and sometimes it is profitable to look back at what worked and what needed improvement in the prior year. For some reason, we pick New Year's Day to decide what changes we want to make in the coming months.

Our part of Contra Costa was developed starting in the late 1800's and firmly established by the end of the era. Our history is peopled with stories of ambitious men and women making new lives for themselves: James O'Hara, the Smith brothers, John Marsh among many others. Jack London was a visitor to our area as was the infamous bandit Francisco Cervantes. It takes all kinds of people to make a community with different talents and skills. This is still typical today as we are developing new skill sets to meet the diverse challenges in our economy and communities.

In the tradition of those who came before us, the Delta Association of REALTORS® has begun their own process of change and development. We have a new strategic plan focused on our members in relation to personal and professional development. We have five primary strategies: ExtraOrdinary Service to our Members, Leadership, Timely Education, Branding, and Professionalism and Ethics. These pillars are supported by our core values of Professionalism, Integrity and being a Premier Resource.

It is important that our members realize that they have a critical role in

the success of this plan. Only if the member can see a path to make positive change, will the member be successful, hence the association will be successful. There is a relationship here.

According to *The Seven Arts of Change* by David Shaner, we can achieve positive organizational change either applied to business or an association: Preparation, Compassion, Responsibility, Relaxation, Conscious Action, Working Naturally, and Service are all required to be successful. He essentially outlines a plan for the individual effort can ripple out to the



organization and the community. Back in the 1880's they did not have the fancy words for this type of behavior. They probably just showed up, rolled up their sleeves, found some sort of agreement with others, and went to work.

We can also do that, no matter what words we use to frame it. It all begins with each one of our members making a commitment to excellence. We expect to see change making small steps to our goals. We have looked at what we do well and where we need to improve and have added some energy and thought to the next phase of our development. These small steps will lead to small ripples that can create a tidal wave of member involvement and productivity within our association.

Sources: "*Shadows on the Hills*" by Bill Mero, [www.cocohistory.com](http://www.cocohistory.com), and "*The Seven Arts of Change*" David Shaner

## 2012 OFFICERS

Cecily Tippery, President  
Cynthia Alfred, President-Elect  
James Britto, Treasurer  
Ralph Garrow, Jr., Immediate Past President  
John Bedford, Secretary

## DIRECTORS

Scott MacIntyre  
Ramesh Suman  
Cathie Marples  
Angela Johns  
Errol Mooney  
Lori Ogorchock  
Ron Keefer  
Lynn Valintis

*The Board of Directors will appoint one additional director (filling a vacant seat) on January 11, bringing the total number of directors and officers to 13.*

## STAFF

John Bedford, Association Executive  
[john@deltaaor.com](mailto:john@deltaaor.com)

Tonia Nielsen, Chief Operations Officer  
[tonia@deltaaor.com](mailto:tonia@deltaaor.com)

Jean Ruelas, Manager- Retail Operations  
[jean@deltaaor.com](mailto:jean@deltaaor.com)

Ron Greenslade, Chief Financial Officer  
[rong@deltaaor.com](mailto:rong@deltaaor.com)

Barbara Baham, Members Service Director  
[barbara@deltaaor.com](mailto:barbara@deltaaor.com)

## JANUARY 2012

Delta Association of REALTORS®  
3428 Hillcrest Avenue, Suite 200,  
Antioch, CA 94531  
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Fax 925 757 8393  
[info@deltaaor.com](mailto:info@deltaaor.com)

***Delta Currents*** is the official monthly publication of the Delta Association of REALTORS®. Although every effort has been made to ensure the accuracy and thoroughness of this publication, errors may occur. DAR shall not be held liable for misinformation, typographical errors, omissions, and/or misprints in editorial and/or advertising materials.

Delta Currents is published by  
**Michelle Manos Design.**

For advertising rates, please contact  
Michelle Manos at 831 869 5084 or  
[michellemanos@gmail.com](mailto:michellemanos@gmail.com).



yourDARteam

**NEW 2012 DAR HOURS:**  
Tuesday - Friday 8:00am - 5:00pm  
Monday 9:00am - 5:00pm

# planameting!

Hold it at the Delta Association of REALTORS®. Call 925 757 8283 for details.



**ANTIOCH/PITTSBURG/BAYPOINT**

Every Tuesday

Delta Association of REALTORS®

3428 Hillcrest Avenue, Ste. 200, Antioch

8:30am • \$2

For more information call Ramesh Suman,  
Majestic Homes, 779-1234, or Ralph Garrow  
Jr., Ralph Garrow Real Estate, 757-3770

**DISCOVERY BAY/BYRON**

**MARKETING MEETING & TOUR**

1st and 3rd Tuesday

Board Walk Grill at the Marina, Discovery Bay

9:00am • \$1

For more information call LeeAnn Seamann

634-2224 at Marples & Associates

Group does use Paragon to schedule homes  
on tour.

Tours are Caravan and must be in by Noon on  
Monday.

**OAKLEY/BETHEL ISLAND/**

**BRENTWOOD/KNIGHTSEN**

**MARKETING MEETING & TOUR**

Every Wednesday

Black Bear Diner, 3201 Main Street,

Oakley • 8:30am • \$2

For more information contact Dan Barnes,

Tour Coordinator, 759-4648.

Group will use Paragon to schedule homes on  
tour.

**CONTRA COSTA REALTORS® IN  
MOTION**

**CONTRA COSTA NORTH**

Martinez, Pacheco, Pleasant Hill,  
Concord,

Walnut Creek, Clayton, Clyde

Every Tuesday

8:30am • \$10

Centre Concord, 5298 Clayton Rd.,  
Concord

*Doors open at 8am for breakfast*

*www.ccrim.info*

**REALTORS® MARKETING  
ASSOCIATION**

**CONTRA COSTA SOUTH**

Danville, San Ramon, Blackhawk,  
Diablo, Alamo

Every Thursday

San Ramon Community Center,

12501 Alcosta Blvd., San Ramon

8:30am • \$5

*Doors open at 8am for breakfast*

No formal tour

*www.RMAtoday.com*

**INFORMAL TOURS**

Martinez, Pacheco, Pleasant Hill,

Concord, Walnut Creek, Clayton, Clyde,

Rossmoor, Orinda, Lafayette, Moraga

Tuesday between 9:00am and 2:00pm

Danville, San Ramon, Blackhawk,

Diablo, Alamo

Thursday between 9:00am & 2:00pm

januarytours

WELCOME NEW MEMBERS  
TO THE DELTA ASSOCIATION OF REALTORS®

**REALTORS®**

Jenny Hartshorn  
Altera Signature Properties  
4851 Lone Tree Way, Ste. B, Antioch  
776-1100 FAX 776-5085

Judy Harris  
JDK & Associates  
50 Eagle Rock Way, Ste. D, Brentwood  
418-4442 FAX 888-851-4246



**MEMBERS ON THE MOVE**

Dianna True Schollmier is now  
with Intero Real Estate Service  
at 5541 Lone Tree Way, Ste. 150,  
Brentwood, 516-9090  
FAX 513-0986

Marsha Nichols is now with JDK &  
Associates at 50 Eagle Rock Way,  
Ste. D, Brentwood, 418-4442  
FAX 888-851-4246

Vicktoria Biskner is now with  
Realty World Pigati & Russell at  
100 Cortona Way, Ste. B, #150,  
Brentwood, 513-4004  
FAX 513-4330

Joy Scholtz is now with Shoreline  
Real Estate at 435 Emerson Ct.,  
Discovery Bay, 354-6045  
FAX 308-4512

welcome!



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PROPERTY  
INSPECTIONS®**

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- Fully insured, including REALTOR® coverage
- Flexible scheduling
- Competitive rates

*Mike and  
Shawn  
Stewart*



*Click for customer reviews.*

**The Loan Process: Behind the Scene**

Presented by Linda LoGrasso

Friday, January 27, 2012

9:00am – 10:00am

To register call DAR at 757-8283

*All Classes are held at the Delta Association of REALTORS®,  
3428 Hillcrest Ave., Ste: 200, Antioch, except as otherwise noted.*

The background of the entire page is a dark, textured surface, possibly black fabric or paper, with several pushpins of various colors (red, blue, clear) scattered across it. The pushpins are out of focus, with the one in the foreground being sharper.

dareducation

Welcome to  
your credit union!

Where you  
and your money  
belong

Join  
online  
today!



**REALTORS® Federal Credit Union is dedicated to serving the financial needs of REALTORS® like you!**

REALTORS® FCU offers customized products & services to meet the unique financial and cash flow needs of REALTORS®. You deserve the freedom to manage your finances when and where you want to.

We're here for you

**Savings & Investment Products**

- Traditional Savings
- Money Market Savings
- Industry leading Certificate Investments
- Traditional, Roth and SEP Individual Retirement Savings and Certificate Accounts

**Checking**

- Free eChecking with MasterCard® Debit Card\* with no minimum balance requirement
- Fee-Free ATM Transactions at Thousands of CO-OP Network & CU24 ATMs

**Lending to Fit Your Needs**

- Vehicle Loans
- Personal Loans & Lines of Credit
- Home Loans, Refinancing and Home Equity Lines of Credit

**Your Own Virtual Branch**

- Remote Check Deposit
- Online Bill Pay
- Electronic Internal & External Transfers
- Electronic Statements
- Alerts & Secure Messaging

**Not a Member? Not a Problem!**

All REALTORS® and immediate family members are eligible for lifetime membership!

**Join online today, here's how:**

1. Visit REALTORSFCU.ORG
2. Click "Membership" to learn more
3. Click "Membership Application" to get started

**Have Questions?**

Call a Member Care representative 24-hours a day at 866.295.6038.



Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance. Rates, terms, conditions and services are subject to change. RFCU savings are federally insured by the National Credit Union Administration (NCUA).

\*No monthly service fee. Other fees may apply. Please refer to the Schedule of Fees and Charges at REALTORSFCU.ORG for details. GF1101

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency



January 3	Budget & Finance Committee	10:00am
January 9	Public Relations Committee	1:30pm - 2:30pm
January 10	Business Technology Committee	10:00am – 11:00am
January 11	Board of Directors Meeting	
January 12	Local Government Relations	11:30am - 1:00pm
January 13	DAR Installation Banquet	11:30am - 2:00pm
January 16	DAR CLOSED Martin Luther King Day	
January 17	Delta Realtor Community Service Foundation	1:30pm - 2:30pm
January 24	Education/Membership Committee	2:00pm - 3:00pm
January 25	Bylaws Committee	10:00am - 11:30am
January 26	Strategic Planning Committee	2:00pm - 3:30pm
January 27	The Loan Process: Behind the Scene Seminar	9:00am - 10:00am
February 8	New Members Orientation	8:30am - 12:00pm
February 9	Local Government Relations Committee	11:30am - 1:00pm
February 10	WCR Luncheon “Understanding the RE Market”	
February 14	Business Technology Committee	10:00am - 11:00am
February 14	Public Relations Committee	1:30pm - 2:30pm
February 16	Executive Meeting	12:00pm
February 16	Strategic Planning Committee	2:00pm - 3:30pm
February 20	DAR Closed “Presidents Day”	
February 21	Delta Realtor Community Service Foundation	1:30pm - 2:30pm
February 21	Budget & Finance Committee	3:00pm
February 22	Bylaws Committee	10:00am - 11:00am
February 23	Board of Directors	9:00am - 11:00am
February 28	Education/Members Committee	2:00pm - 3:00pm

# your calendar



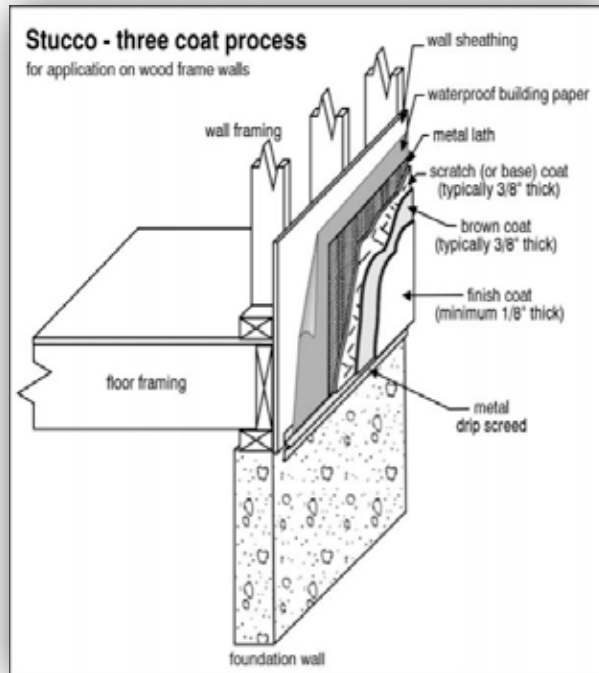
**EAST COUNTY INSURANCE AGENCY, INC.**

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925 757 4208  
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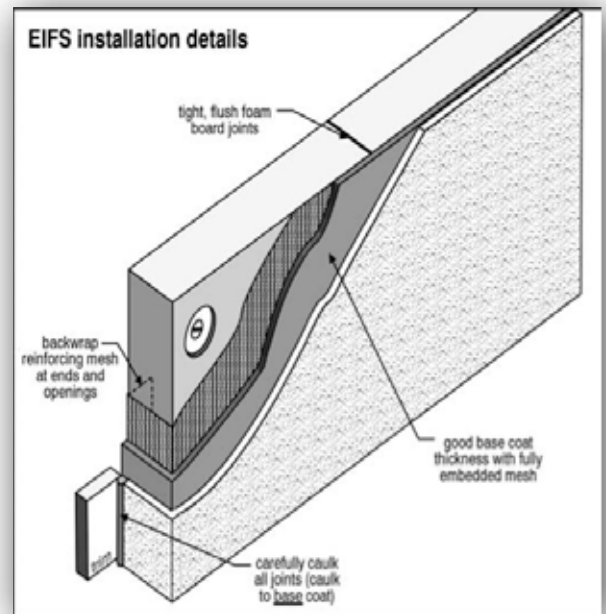
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This diagram is an example of a hardcoat stucco system installation. Hardcoat stucco systems are breathable, drainable and durable exterior finish systems. Hardcoat systems have been in use over 100 years and proper installation does not require a high level of technical skills or complex procedures. A moisture barrier is typically installed inside or underneath the system. These types of systems can be identified by a solid sound when tapping on the wall. Often times it can be identified on the ends of the system by exposed metal lathe. It is a very hard system based upon the thickness of the mortar finish. Typically there are less problems associated with this type of stucco system as apposed to EIFS stucco.

Synthetic stucco AKA EIFS is a very good insulating system primarily due to the 1 1/2 to 2-inch thick styrofoam insulation that is incorporated into the system. It is one of the most expensive exterior cladding systems on the market provided it has been installed correctly. That is the apparent problem; no one seems to know how to install it correctly. The typical installation for EIFS is as follows: the systems can be applied over plywood or OSB, just like a hardcoat system. The styrofoam is then applied by either gluing or mechanical fasteners. A fiberglass mesh is applied with a skim coat of mortar and then secondary mortar coat applied over the styrofoam to complete the finish. EIFS can be identified by a soft feeling or "flex" when pushing on the wall. All manufacturers of the system recommend proper back wrapping and appropriate usage of backer rods and caulk at all penetrations. And



therein resides the problem. Proper installation cannot be determined by a visual inspection. EIFS wall cladding can only be properly inspected by a licensed EIFS installation contractor and that may require invasive testing and repairs.



**For more information, contact Mike Stewart, CCI, National Property Inspection, at 925-768-7818 or [npidelta@sbcglobal.net](mailto:npidelta@sbcglobal.net). Mike is a CREIA Certified Inspector, ASHI Certified Inspector.**

Left: Mike and Shawn Stewart

# WHO DESERVES TO BE DAR'S REALTOR® AND AFFILIATE OF THE YEAR?

The REALTOR® of the Year committee has begun the selection process. They have contacted the nominees and reviewed their responses to a detailed questionnaire. This year's deserving recipients will be announced at the Installation Luncheon on January 13, 2012.

## NOMINEES FOR REALTOR® OF THE YEAR ARE:

Dan Barnes, Prudential California Realty  
Tangie Leverett, Prudential California Realty  
Wendy Shearer, Rick Fuller Properties  
Lynn Valintis, Sharp Realty

## NOMINEES FOR AFFILIATE OF THE YEAR ARE:

Curtis Holzer, Farmers Insurance  
Linda LaGrasso, Landmark Mortgage

## REALTORS® OF THE YEAR

2010	Liz Mahoney
2009	Ralph Garrow
2008	Iris Obregon
2007	Darnella Barnes
2006	Cecily Tippery
2005	Leeann Seamann
2004	Karen Martin
2003	Doris Bedford
2002	Angela Johns
2001	Mark Pryor

## AFFILIATES OF THE YEAR

2010	Riz Nauman
2009	Candice Hoover
2008	Mike Stoiber
2007	Rebecca Uyemura
2006	Anthony Silva
2005	Beau Bautista
2004	Patti Gonsalves
2003	Veronica Clyatt
2002	Michelle Lenahan
2001	Sam Salem

# Annual Installation Luncheon

Friday, January 13, 2012

11:00 AM Check-In and Reception 12:00 Noon Lunch

Honoring 2012 President Cecily Tippery  
and 2012 Officers and Directors

“CHANGE IS OPPORTUNITY”

Wedgewood, Brentwood Golf Club  
100 Summerset Drive, Brentwood, California

Program Includes Women's Council, Delta Chapter Installation

## *Menu*

Tossed Green Salad  
Gorgonzola Buttered Top Sirloin Steak  
Roasted Red Rosemary Potatoes and Broccoli  
Lemon Short Cake

*Vegetarian by special request in advance*  
\$40 per person

**RSVP by January 3, 2012**  
DAR Office 925.757.8283

# Annual Installation Luncheon

## SPONSORSHIP OPPORTUNITIES

### **PLATINUM SPONSOR \$1200**

- 8 tickets to the event.
- Full one page ad and recognition at the event. Provide artwork.
- Pre-event recognition in Delta Currents for articles promoting the event.
- Post-event recognition in any article submitted to the newspapers and post-event coverage in the Delta Currents and Delta News Views
- Photograph with incoming President for the Delta Currents February edition.
- Recognition on Power Point Presentation
- Special introduction and recognition at the event by the Master of Ceremonies of the representative(s) in attendance.

### **CHAMPAGNE SPONSOR** (*previously reserved*) \$1000

### **DIAMOND SPONSOR \$750**

- 4 tickets to the event
- One half page ad in program (Priority for rear and inside cover) and recognition at the event—first come first serve. Provide artwork.
- Pre-event recognition in Delta Currents for articles promoting the event.
- Post-event recognition in any article submitted to the newspapers and post-event coverage in the Delta Currents and Delta News Views
- Recognition on Power Point presentation
- Recognition at the event by the master of ceremonies of the representative(s) in attendance.

### **GOLD SPONSOR \$400**

- 2 Tickets to the event
- Business card ad in the program. Provide Artwork.
- Pre-event recognition in Delta Currents for articles promoting the event.
- Post-event recognition in any articles submitted to the newspapers and post-event coverage in the Delta Currents.
- Recognition on the Power Point Presentation
- Recognition at the event by the master of ceremonies of the representative(s) in attendance.

### **FRIENDS OF THE DELTA ASSOCIATION \$150**

- Recognition on the Power Point Presentation and listed in the Official Program

***Contact the Delta Association of REALTORS® at 925.757.8283.***

*You may pay by check or credit card.*