



delta currents

We just got back from the California Association of REALTORS® Conference in Palm Springs. What a great organization! The information we received once more reinforced the benefits of being a part of our association via the California Association of REALTORS® and the National Association of REALTORS®. The themes for the conference essentially were:

- 1) Government policies are quickly fading away from the idea of home advocacy.
- 2) The Government Sponsored Entities, GSE for short, are needed more than ever.
- 3) Distressed Sales are still not working well and bulk sales are being proposed.
- 4) The Department of Real Estate may be changed to a Bureau under the Department of Consumer Affairs.
- 5) Call to Actions, Realtor Action Funds, have to be pursued aggressively in every Association as we are becoming essentially the advocate for home ownership in this country.



At the Strategic Planning and Budget and Finance Forum, Joel Singer, AE for CAR, said this is the “most challenging (time) ever confronted.” Our legislators are increasingly using short term thinking to increase revenues without regard to the long term effects of their actions. For instance, there is a new fee on mortgages that is being assessed to support the recent payroll tax reduction.

The GSE’s, although broken and in distress themselves, are still better than relying on private investors. The private sector has a lot of cash, as we know, and is lining up to buy in bulk, even with the caveat that they will keep them and rent for five years,

but we see that the private sector has repeatedly failed to come to the table for 30-year mortgages. If we do not have the equivalent of FHA, Fannie or Freddie, to hold secondary mortgages, then we may be looking at a very different landscape when it comes to financing options: i.e., five-year mortgages or owner carry back.

There was a general discussion that providing incentives to avoid foreclosure may also be an option so that short sales could be finalized. In addition, the dual tracking system, in which a foreclosure action and a short sale are both being pursued at the same time, will be

discouraged. Also, several ideas about taxes to change to favor interest rate refi’s. Finally, the Governor may be moving the Department of Real Estate over to the Consumer Affairs Department. This does two things, it allows approximately \$40M in reserves to go to the General

Fund for the State of California, and it creates a Bureau that is more removed from access to the Governor.

Ultimately, this battle requires that we respond to calls for action right away. Also we need to continue to add to the funds on the Local, State and National levels. We all are currently paying \$49 to CAR and an additional \$40 to NAR. The NAR President, Mo Veisi, asked that we contact every Realtor who has not contributed the extra \$148 to the Realtor Action Fund as the true cost of business, to do so right away. This is .405/day to advocate home ownership. So please contact us at the Delta Association. We Are Delta Force! to make this extra \$148 contribution if you have not yet done so ask about payment options. It is the right thing to do for Yourself and Our Clients.

february 2012

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

DIRECTORS

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

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Barbara Baham, Members Service Director
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FEBRUARY 2012

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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.

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For advertising rates, please contact
Michelle Manos at 831 869 5084 or
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your **DAR** team

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

februarytours

WELCOME NEW MEMBERS
TO THE DELTA ASSOCIATION OF REALTORS®

REALTORS®

Kristine Peterson
Better Homes Delta Bay
1500 A St., Antioch
706-9000 FAX 706-7735

Michele Haas
BHG-Mason McDuffie
5887 A Lone Tree Way, Antioch
776-2740 FAX 776-2741

Laura Clark
Christine Matthews, Broker
108 Birmingham Ct., Discovery Bay,
209-933-2999 FX 510-964-0622

Todd Foster
Keller Williams
4041 Lone Tree way, 101, Antioch
315-8700 FX 315-8701

Adda Pina-Renner
Realty World-Pigati & Russell
100 Cortona Way, Ste: 150,
Brentwood
354-7475 FAX 513-9370

BROKERS

Krista Mashore
Krista Mashore, Broker
5149 Lone Tree Way, Antioch
325-4663 FAX 252-8182

Michael Johnson
Sierra Realty
212 Mountain View Dr., Antioch
628-6453 FAX 281-3301

AFFILIATES

Tom Stephens
Farmers Insurance
3775 Main St., Oakley
625-7720 FAX 625-7721

MEMBERS ON THE MOVE

Terri Moore is now with
Prudential California Realty at
2510 Sand Creek Rd. Brentwood,
634-3200 FAX 634-3393

Grace Collins is now with
Realty World Pigati &
Russell Real Estate at
100 Cortona Way, Ste: 150,
Brentwood,
513-4004 FAX 513-4330.



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*Mike and
Shawn
Stewart*

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WELCOME!

New Members Orientation
Wednesday, February 8, 2012
8:30am – 12:00pm
To register call DAR 757-8283

EBRDI Paragon Training
Free to MLS Subscribers
Steven Pean, Instructor
Wednesday, February 15, 2012
9:00am – 12:00pm
Paragon 5 Essentials (Lecture)
1:00pm – 4:00pm
Paragon CMAs Listingbook and
Cloud (lecture)
To register call EBRDI at
363-2333 or logon to
EBRDI.com

**9 Secrets to Get the Right Loan for
Your Buyer**
Sabine Larsen, Instructor
Monday, February 27, 2012
10:30am – 12:00pm
To register call Sabine at 925-406-9000
or email *sabine@lendscape.com*

EBRDI Paragon Training
Free to MLS Subscribers
Steven Pean, Instructor
Wednesday, February 29, 2012
9:00am – 12:00pm
Paragon 5 Essentials (Lecture)
1:00pm – 4:00pm
Paragon M.O.R.E. 2.0 Beta Test
To register call EBRDI at 363-2333
or logon to *EBRDI.com*

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

dareducation

Cecily Tipperly is installed as the 2012 President of the Delta Association of REALTORS®

The officers and directors of the Delta Association were officially installed on January 13, 2012. LeFrancis Arnold, CAR's 2012 President, installed 2012 DAR President Cecily Tipperly. The 2012 directors were installed by Alberta Huston, 2012 Region 5 Chair. Directors installed were: Cynthia Alfred, James Britto, Ralph Garrow Jr., John Bedford, Angela Johns, Ron Keefer, Scott MacIntyre, Cathie Marples, Errol Mooney, Lori Ogorchock, Ramesh Suman and Lynn Valintis.

The Master of Ceremonies was Jim Hamilton, 2005 CAR President. The festivities were conducted at Wedgewood in Brentwood. DAR 2011 President Ralph Garrow, Jr., presented the gavel to Cecily Tipperly, who takes over the helm for 2012. Ralph's farewell address included thanks to all of those individuals who helped his year to be successful.

Riz Nauman with Old Republic Home Protection, the 2010 Affiliate of the Year, presented the 2011 award to Cutis Holzer of Farmers Insurance Company. Past recipient Darnella Barnes announced Tangie Leverett from Prudential California Realty and Associates as the 2011 REALTOR® of the Year selectee. Both were very thankful and expressed those feelings to the audience.

Also in attendance were officers from neighboring real estate associations. Many past presidents of Delta Association were also honored, the most seasoned being Allen Ives, President of Delta (then known as the Eastern Contra Costa Board of REALTORS®) in 1973.

In accepting the office of President, Cecily observed that "change is opportunity," and with small, incremental changes the association can grow and prosper. She also expressed thanks to many members of her family who were present to witness the installation.

The musical entertainment was fantastic. Pledge of Allegiance was led by REALTOR® Tony King, a U.S. Army veteran. *God Bless America* was sung by REALTOR® Maggie Hurtado. The inspiration was given by Mary Chatton Brown, 2011 CAR Distinguished REALTOR®. Jazz Pianist Kelly Park entertained the crowd at the piano.

The association owes a special *thank you* to Cathie Marples of Marples and Associates for sponsoring the Champagne toast. Also thanks to sponsors Aaron Meadows of Coldwell Banker Amaral and Associates, Cecily Tipperly, Ralph Garrow, Jr., with Ralph Garrow Real Estate, Linda LoGrasso with Landmark Mortgage Group, and Bill Quinn with Bank of American.

We would also like to thank Steve O'Sullivan, photographer. He took lots of photos to prove that everyone had a marvelous time.



(top) Cecily Tippetery sworn in by Jim Hamilton

(bottom left) Cecily Tippetery, Ralph Garrow Jr., and Denise Stewart – passing of the gavel

(bottom right) 2010 DAR Affiliate of the Year Riz Nauman Presenting an award to the 2012 DAR Affiliate of Curtis Holzer



In recent months, an issue has been brought to public attention with the settlement of a class action lawsuit in Louisiana. The issue is in regards to Chinese drywall. Here are the facts that we know of:

Contaminated Chinese drywall came into this country beginning in approximately 2002 and continued through at least 2006. If the home is older than this date range, contamination is possible but significantly less likely. There have been considerably more reports of contaminated homes in Florida, but reports have also come from Virginia, Arizona, Colorado, Georgia, Louisiana, Maryland, Nevada, New Jersey, New Mexico, North and South Carolina. Only one case has been reported in California (Southern). Records show that shipments of drywall arrived through the ports of Florida and New York.

Contaminated drywall contains high amounts of sulfur, which has the tendency to emit a rotten egg smell and turns copper components like wiring, plumbing, and internal HVAC equipment black, which leads to corrosion of those components. Other reports from homeowners so far have reported tarnished silverware, tarnished metal light fixtures and problems with electronic components of the home.

The *Herald-Tribune* reported on February 1, 2009 that shipping records showed at least 550 million pounds of Chinese drywall were offloaded at U.S. ports since 2006 – enough to build 60,000 average-size homes.

Even though it is not considered a problem in California, your inspector will look for signs of blackened copper components, pipes, and wires which is how this problem can be visually identified without invasive methods. Because this is classified as an environmental issue if Chinese drywall is indicated further evaluation and testing should be performed by a qualified expert.



For additional information go to <http://www.chinesedrywall.com/>

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

Left: Mike and Shawn Stewart

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 Meeting	10:00am - 11:00am
February 14	Public Relations Committee Meeting	1:30pm - 2:30pm
February 15	EBRD Paragon 5 Essentials (Lecture)	9:00am - 12:00pm
February 15	EBRD Paragon CMAs, Listingbook and Cloud (Lecture)	1:00pm - 4:00pm
February 16	Executive Meeting	12:00pm
February 16	Strategic Planning Committee	2:00pm - 3:30pm
February 20	DAR Closed "Presidents Day"	
February 21	Membership Committee	10:00am - 11:30am
February 21	Delta Realtor Community Service Foundation	1:30pm - 2:30pm
February 21	Budget & Finance Committee	11:30am - 3:00pm
February 22	Bylaws Committee	10:00am - 11:00am
February 23	Board of Directors	9:00am - 11:00am
February 27	9 Secrets To Get The Right Loan For Your Buyer Sabine Larsen Instructor	10:30am - 12:00pm
February 28	Education Committee	2:00pm - 3:00pm
February 29	EBRD Paragon 5 Essentials (Lecture)	9:00am - 12:00pm
February 29	EBRD Paragon M.O.R.E. 2.0 Beta Test	1:00pm - 4:00pm
March 8	Local Government Relations' Committee	11:30am - 12:00pm
March 13	Business Technology Committee	10:00am - 11:00pm
March 13	Public Relations Committee	1:30pm - 2:30pm
March 14	New Members Orientation	8:30am - 12:00pm
March 15	Strategic Planning Committee	2:00pm - 3:30pm
March 15	Executive Meeting	12:00pm
March 16	Bowling Tournament	2:00pm - 6:00pm
March 16-20	AE Institute Louisville Ky	
March 20	Membership Committee	10:00am - 11:30am
March 20	Delta Realtor Community Service Foundation	1:30pm - 2:30pm
March 22	DAR Annual Membership Meeting	12:00pm - 1:00pm
March 27	Budget & Finance Committee	10:00am - 11:30pm
March 27	Education	2:00pm - 3:00pm
March 28	Bylaws Committee	10:00am - 11:00am
March 28	Education	9:00am - 11:00am

your calendar



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