

DELTA ASSOCIATION OF REALTORS®
JULY 2011 • www.deltaaor.com

delta currents

The Delta Association of REALTORS® is committed to improving member benefits and services. To that end it is currently conducting a survey of all of its managing broker members about what is important to them about what they get out of their DAR membership for their brokerage and its agents. It is important that as many managing brokers as possible answer the email survey, which they should have received about June 20th. There will even be a drawing among the respondents for a \$100 credit toward 2012 DAR dues.

If you are a managing broker, please take a few minutes to complete the survey online. If you are an agent, please ask your

managing broker if they completed the survey and try to discuss where the value of DAR lies for them.

Where do your opinions coincide and where do they diverge? We want this to be a productive and ongoing discussion. Let DAR staff and your elected leaders know how you feel so they can plan effectively for the future and shape the association to better serve you. At this writing, about 19 out of 132 managing brokers have completed



the survey. Do your part and give us the feedback.

It is that time of year again when the members of the Delta Association of REALTORS® must elect new directors and officers for 2012. There are three positions on the Board of Directors and the officer positions of Treasurer and President-Elect to fill. The Association needs committed leadership to guide it through these challenging economic times and lead the way for the future. Fresh blood, with the new ideas and

insights that accompany it, is welcome and would be most valuable.

It is easy to complain, but involvement can get things done. If you care about the Association and the real estate industry, consider running for a position or encourage a friend or colleague to run. The deadline for applying is July 1, however members

may get their names on the ballot by submitting a petition. Call the association office for details.

DAR has a new FACEBOOK page that volunteers have been hard at work to create. Please check it out and "Like It" so we can have many followers. Post your thoughts... we want it to be your page for the exchange of local real estate ideas and information. Link to it from the Delta website, www.deltaaor.com, or search for Delta Association of REALTORS® on FACEBOOK.

Have a wonderful Summer!

OFFICERS

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

DIRECTORS

James Britto • Angela Johns
Scott MacIntyre • Cathie Marples
Aaron Meadows • Errol Mooney
Iris Obregon • Ramesh Suman
Lynn Valintis

STAFF

John Bedford, Association Executive
john@deltaaor.com

Tonia Nielsen, Chief Operations Officer
tonia@deltaaor.com

Jean Ruelas, Manager- Retail Operations
jean@deltaaor.com

Ron Greenslade, Chief Financial Officer
rong@deltaaor.com

Barbara Baham, Members Service Director
barbara@deltaaor.com



JULY 2011

Delta Association of REALTORS®
3428 Hillcrest Avenue, Suite 200,
Antioch, CA 94531

Phone 925 757 8283 • Fax 925 757
8393

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.

A vertical advertisement for Linda Walling-Stone. The background is a scenic view of a beach with a palm tree in the foreground and a city skyline in the distance. The text is overlaid on the image. At the top, it says "Linda Walling-Stone" in a bold, white font, followed by "925 689 2439" in a larger, bold, white font. Below that, it says "BY AIR, LAND, OR SEA, CALL ME!" in a smaller, white font. Then, "The Bargain Travel Lady" in a cursive font, followed by "(on Facebook.com)" in a smaller, white font. At the bottom, it says "Member, Delta Association of Realtors®" in a smaller, white font. The website "www.lwalling-stone.cruiseone.com" is listed. Below that, it says "Subscribe to my weekly newsletter!" in a smaller, white font. At the bottom, it says "\$50 to DAR CSF for any 7+ day land or sea package you or someone you know books through me." in a smaller, white font. There is a small logo for "Delta Currents" in the bottom right corner of the ad.

your **DAR** team



LET OUR EXPERIENCE WORK FOR YOU!

- REPORTS ALWAYS AVAILABLE WITHIN 24 HOURS
 - SUPRA KEY ACCESSIBLE
 - REPORTS EMAILED IN PDF FORMAT
- PRICES PROVIDED FOR SECTION ONE REPAIRS UPON REQUEST
 - ON-TIME, FRIENDLY, AND PROFESSIONAL
 - OVER 15 YEARS OF EXPERIENCE

SPECIAL OFFERS FOR DELTA ASSOCIATION OF REALTORS®
MEMBERS FOR THE MONTH OF JULY:

TERMITE INSPECTION ONLY \$100 (REGULARLY \$175)



LICENSED/BONDED/INSURED • LICENCE# OPR-9658, PR-6210

925 625 5553 • ROBBOWLENTERMITE.COM

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
354-1380 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/ANTIOCH
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
No formal tour
www.RMAToday.com

INFORMAL TOURS
Martinez, Pacheco, Pleasant Hill, Concord,
Walnut Creek, Clayton, Clyde, Rossmore, Orinda,
Lafayette, Moraga
Tuesday between 9:00am and 2:00pm
Danville, San Ramon, Blackhawk, Diablo, Alamo
Thursday between 9:00am & 2:00pm

July tours

Pick a card...any card.



A \$25 gift card is yours when you advertise in [deltacurrents](#) with a quarter-page ad for just six months. **Click for rates.**

Ad must be prepaid for 6 months • Minimum size is quarter page • No other discounts apply.
[deltacurrents](#) is published for the Delta Association of REALTORS® by MICHELLE MANOS DESIGN.
For advertising information, contact Michelle Manos at michellemanos@gmail.com 831 869 5084.

July 4	DAR Closed Independence Day	
July 5	Membership-Education Committee Meeting	2:00pm - 3:00pm
July 6	EBRDI Paragon 4 Essentials	9:00am - 12:00pm
July 6	EBRDI Paragon 5 Basic	1:00pm - 4:00pm
July 6	Business & Technology Committee Meeting	10:00am - 11:00am
July 7	Bylaws Committee Meeting	10:00am - 11:00am
July 13	New Members Orientation	8:30am - 12:00pm
July 13	Strategic Planning Committee Meeting	2:00pm - 3:00pm
July 14	LGR Committee Meeting	11:30am
July 20	Budget & Finance Committee Meeting	11:30am
July 26	Education Committee Meeting	2:00pm - 3:00pm
July 27	EBRDI Paragon 5 Basic	9:00pm - 12:00pm
July 28	EBRDI Paragon 4 Essentials	1:00pm - 4:00pm
July 28	Board of Directors Meeting	12:00pm - 1:30pm
August 3	Business & Technology Committee Meeting	10:00am - 11:00am
August 4	Bylaws Committee Meeting	10:00am - 11:00am
August 10	Strategic Planning Committee Meeting	2:00pm - 3:00pm
August 11	LGR Committee Meeting	11:30am - 12:30pm
August 16	Zipform/Zipvault Brown bag lunch	10:00am - 1:00pm
August 22-23	Leadership Summit Chicago	
August 23	Education Committee Meeting	2:00pm - 3:00pm
August 24	Budget & Finance Committee Meeting	11:30am
August 31	Board of Directors Meeting	12:00pm - 1:30pm

your calendar

EAST COUNTY INSURANCE AGENCY, INC.



ANTIOCH
925 757 4208
2738 B.W. Tregallas Rd.

BRENTWOOD
925 240 1330
6440 Brentwood Blvd.

All personal and commercial lines

www.eastcountyins.com

planameting!

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



New Members Orientation

Wednesday, July 13, 2011

8:30am – 12:00pm

To register call DAR 757-8283

EBRDI Paragon Training

Free to MLS Subscribers

Steven Pean, Instructor

Wednesday, July 6, 2011

9:00am – 12:00pm

Paragon 4 Essentials

1:00pm – 4:00pm

Paragon 5 Basic

To register call EBRDI at 906-5200

Or logon to EBRDI.com

EBRDI Paragon Training

Free to MLS Subscribers

Steven Pean, Instructor

Wednesday, July 27, 2011

9:00am – 12:00pm

Paragon 5 Basic

1:00pm – 4:00pm

Paragon 4 Essentials

To register call EBRDI at 906-5200

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



dareducation

TIP #1

KEEP IT LIGHT

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.

TIP #2

CHECKING IN

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at www.REALTOR.org/Safety). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

TIP #3

DON'T BE TOO PUBLIC

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

TIP #4

TOUCH BASE

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

TIP #5

OPEN HOUSE: IT AIN'T OVER TILL IT'S OVER

Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

TIP #6

STRANGER DANGER

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

TIP #7

STURDY DOORS ARE KEY TO HOME SAFETY

Make sure that all your home's doors to the outside are metal or solid, 1 ¾" hardwood and have good, sturdy locks.



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CREIA Certified*

NATIONAL PROPERTY INSPECTIONS

925 768 7818

**Mike and
Shawn
Stewart**

Six years inspecting East County houses • Same-day reports

- SUPRA lock box access
- Fully insured, including REALTOR® coverage
- Comprehensive walkthrough with your buyer • Flexible scheduling • Competitive rates

[Click for customer reviews.](#)

REALTORS®

Christopher Hammond
Alternative Signature Collection
4851 Lone Tree Way, Ste: B, Antioch
776-1100 FAX 776-5085

Brad Koski
BHG-Mason McDuffie
5887 A Lone Tree Way, Antioch
776-2740 FAX 776-2741

Bonnie Briggs
Dukellis Real Estate
3859 Walnut, Brentwood
516-7463 FAX 358-4303

Marsha Nichols
Keller Williams Premier Properties
4041 Lone Tree Way, Ste: 101, Antioch
315-8700 FAX 315-8701

OFFICE ADDRESS CHANGE

Prudential California Realty is
now located at 2510 San Creek
Rd., Brentwood, 634-3200
FAX 634-3393

MEMBERS ON THE MOVE

Linda Silvera is now with
Roundup Realty at 4550 Balfour
Rd., Ste: B, Brentwood,
513-0777 FAX 513-0648



DAR ELECTIONS

The following members have submitted applications as candidates for 2012 officer or director positions as of July 1, 2011:

For President Elect

Cynthia Alfred, Realty World Delta Country
Ramesh Suman, Majestic Homes

For Treasurer

James Britto, Security Pacific Real Estate
Jerry Soto, Primo Real Estate, Inc.

For Director (3 year term) - 3 positions open

Ron Keefer, Keller Williams East County
Krista Mashore, Realty World Pigati and Russell
Lori Ogorchock, Keller Williams East County
C. Denise Stewart, Black Diamond Realty,
Lynn Valintis, Sharp Realty

Members seeking to be considered for the ballot after July 1, may do so by filing a petition. Call the association office for more details. **Online voting will begin Wednesday, August 3, 2011, at 8am and conclude Friday, August 12, 2011 at 4pm.**

welcome!

LIVE MUSIC · BEER · WINE · BBQ



ROCKTOBERFEST



**SATURDAY,
OCTOBER 8TH, 2011
5PM - 11PM RAIN OR SHINE**

**CEDAR CREEK STABLES
1095 EDEN PLAINS ROAD
BRENTWOOD**



FOR TICKETS

Call: (925) 757-8283
or email: Roctoberfest2011@yahoo.com

Airfare, hotel accommodations and rental cars may be the holy trinity of travel preparation, but nailing down these aspects of your vacation is only the beginning of the trip planning process. Don't leave home without accomplishing the following 10 tasks!

Contact the Kennel and/or House Sitter

Once you have a travel date, your first move should be to contact your pet kennel or house sitter (or any other trustworthy service) to guarantee availability

Take Care of "Stop" Orders and Advance Payments

Once your travel is booked, you should look into placing "stop" orders on any regularly occurring deliveries or services.

Manage Your Cash Flow

If you're traveling domestically, be sure to hit your own bank before leaving for your trip. Further, you will save on ATM fees at machines run by someone other than your own bank. If you're traveling overseas the most economical option is to visit an ATM as soon as you arrive in your destination and make a withdrawal in the local currency. Call your bank or credit card company and let them know about your travel plans or you may find you cannot charge in another country/destination.

Plan Your First Day

Planning ahead will help you make the most of that first confusing day. Avoiding arguments, confusion and what to do, makes a great carefree vacation.

Map Out Your First Drive

Similarly, if you're going to be driving during your trip, it may be worth mapping out that first route ahead of time. Figuring out how to get where you are going in an unfamiliar location is risking more than just your afternoon; you could end up driving around with the doors locked and windows sealed in a neighborhood that is anything but tourist- or outsider-friendly.

Pack Your Cell Phone Earpiece

There is one modern item that has become an essential packing item: the cell phone earpiece. Local laws

governing cell phone use while driving vary considerably, sometimes from one municipality to the next..

Do a Web Search of Your Hobbies at Your Destination

You never know where you will find the "best of" in any given endeavor; for example, two of the best guitar stores in the world can be found in Staten Island, NY, and Carlsbad, CA. Who knew? Do a little research and you might be pleasantly surprised by what you find at your destination.

Check Public Transit Maps on the Web

See what is working, what is useful, pricing even if you are renting a car. Sometimes it is better in making short trips of a few blocks, for which you would not want to drive.

Check the Local Entertainment Listings

There are excellent sources for entertainment listings, reviews, city "best-of" lists and more. It is best to check these from home, as you can then purchase advance tickets where necessary, make restaurant reservations, etc.

Check the Weather

The weather is the single factor most likely to affect your trip positively or negatively. A weather forecast can guide your packing strategy, and failure to check the weather can result in unprepared, unhappy and very soggy travelers.

Bonus tip: This one applies to airlines and hotels, so I won't count it against the 10 tips: The most important thing you can program into your cell phone is the phone number of your airline; and most important is the direct phone number of your hotel. Do it now!

You can go to the internet, or pay the same price for the knowledge of a travel consultant.

Linda Walling-Stone • The Bargain Travel Lady
on Facebook.com • Sign up for free e-newsletter at
www.cruiseone.com/lwalling-stone • 925-689-2439

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.

Savings & Investment Products

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

Checking

- Free eChecking with MasterCard® Debit Card* with no minimum balance requirement
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Lending to Fit Your Needs

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- 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



We're here for you



Half-Marathon, 10K & Family Fun Run!
Raising money for local food banks



The Streets of Brentwood
2565 Sand Creek Road, Brentwood CA 93513
Sunday, September 18, 2011
For Information and Registration go to
www.DeltaHarvestRun.com or call (925) 595-0292



**2011 SECOND PERIOD
LOCAL REALTOR® ASSOCIATION DUES**

Invoices for the semi-annual dues of the Delta Association of REALORS were e-mailed to all members on May 31, 2011. All bills were due by July 1, 2011. **A late fee of \$25 will be applied to all unpaid accounts on July 11, 2011.**

Members may remit payment by check to the DAR office or pay online at the association website using a Visa or MasterCard.

Click to pay. www.DeltaAOR.com.

If you have not received your emailed invoice, please contact the DAR staff immediately at 925.757.8283.



PLACE YOUR AD IN

deltacurrents

THE OFFICIAL ONLINE PUBLICATION OF THE DELTA ASSOCIATION OF REALTORS®

- **DeltaCurrents** is an eMagazine that features a link to your website.
- **BUILD YOUR BRAND** with an exciting ad - we will design it for you for free!
- **AFFORDABLE RATES AND SIZES** Preferred rates for DAR members and affiliates! **NO LONG-TERM CONTRACTS!**
- **STRATEGIC MARKETING** **DeltaCurrents** is the official association magazine.
- **CORE READERSHIP** **DeltaCurrents** reaches some 1,000 REALTORS® and Affiliates in Eastern Contra Costa County - Antioch, Bay Point, Bethel Island, Brentwood, Byron, Discovery Bay, Knightsen, Pittsburg, and Oakley.

- **EDITORIAL** Articles feature issues of importance to the real estate community, including information about national, state, and local real estate news and statistics, government affairs, REALTOR® safety, legal issues, special events, technology, education, philanthropy, and more.
- **FREE CREATIVE AD DEVELOPMENT** Design services are **free for advertisers!** *Contact your sales representative for details.*
- **DISTRIBUTION** **DeltaCurrents** is emailed to REALTOR® and Affiliate members of the Delta Association of REALTORS® monthly. Twelve annual issues are available as downloadable PDF's on the Association's website.
- **THE PUBLISHER** Michelle Manos Design specializes in publishing periodicals and other publications for REALTOR® associations, non-profit organizations, and many other businesses. The MMD team has nearly 40 years of experience in award-winning publishing, marketing, and graphic design programs. MMD serves clients throughout California and the USA.

Page size is 8.5" x 11"

FULL PAGE
8.5 x 11

HALF PAGE HORIZONTAL
7.5 X 5

HALF PAGE VERTICAL
3.65 X 10

QUARTER PAGE
3.65 X 5

BUSINESS CARD
3.5 x 2

AD SUBMISSION & SPECIFICATIONS

- Submit artwork as a pdf, eps, tif, psd, or packaged InDesign file
- Space reservations are due the **20th** of prior month
- Camera-ready artwork is due the **24th** of prior month. *We will design your ad at no charge, and you may change it at no cost throughout your contract.*

Email contracts and artwork to michellemanos@gmail.com

2011 ADVERTISING RATES

Effective 6/15/11

MEMBER RATES (per month)

	6-12 months	1-5 months
Full Page	100	125
Half Page (h or v)	80	100
Quarter Page	45	60
Business Card	25	40
PREMIUM SPACE		
Spread	175	225
Inside Front	125	175

NON-MEMBER RATES (per month)

	6-12 months	1-5 months
Full Page	150	160
Half Page (h or v)	100	125
Quarter Page	65	75
Business Card	35	50
PREMIUM SPACE		
Spread	200	275
Inside Front	175	220

DeltaCurrents is published for the Delta Association of REALTORS® by **MICHELLE MANOS DESIGN**. For advertising information, contact Michelle Manos at michellemanos@gmail.com 831 869 5084.

deltacurrents

THE OFFICIAL PUBLICATION OF THE DELTA ASSOCIATION OF REALTORS®

ADVERTISING CONTRACT & SPACE RESERVATION

ADVERTISER _____ agrees as follows:

Address _____
City, State, Zip _____
Contact _____
Office Phone _____
Mobile Phone _____

Today's Date _____
Fax _____
Email _____
Website _____

BILLING CONTACT _____
Address _____
City, State, Zip _____
Title _____

Phone _____
Mobile _____
Fax _____
Email _____

SPACE

Ad Size/Color _____
Placement Request _____
Notes _____
Cost per month _____

of months _____
Beginning issue _____
Ending issue _____
Contract Total _____

TERMS

- This agreement is subject to all of the terms and conditions herein. Advertiser has read and understands this Agreement and has received a copy. This constitutes the complete Agreement between Advertiser and Publisher. Verbal representations and promises made by the Publisher's representatives are not binding or valid.
- Advertiser understands and agrees that the advertising placement contracted for herein is immediately reserved for said Advertiser by the Publisher upon execution of this agreement. Cancellation of this agreement cannot therefore be accepted in lieu of payment.
- Publisher reserves the right to refuse advertising for any reason. The liability of the Publisher for any error or omission or delay for which the Publisher may be held legally responsible shall not exceed the cost of the space or placement paid for by the Advertiser.
- This agreement is with the named Advertiser, and change of ownership or management will not dissolve Agreement obligations.
- Artwork created by Michelle Manos Design is for the exclusive use in its publications. Consult MMD for rates for other use.

DEADLINES

Space reservations are due by the 20th of the previous month. Artwork must be received by the 24th of the previous month. The previous issue's advertisement will be published unless the Publisher is otherwise notified and new artwork received by the Publisher. We are pleased to assist our advertisers with preparation of their advertisements. Contact your sales representative for more information.

PAYMENT

We accept PayPal and checks. MAKE CHECKS PAYABLE TO MICHELLE MANOS DESIGN. Payment must be made within 30 days of invoice date to receive contract discount. No cash discounts are offered. Advertiser agrees to pay a finance charge of 1.5% per month (18%) on amounts 31 days or more past due and agrees to pay reasonable attorney and court or collection charges. No advertising will be permitted for accounts 30 days past due. Firsttime advertisers must pay in advance for ads. A 5% discount will be given on pre-paid annual contracts. A 15% commission is applicable for recognized advertising agencies.



ADVERTISER

APPROVAL

Authorized Signature _____ Date _____

PUBLISHER

APPROVAL

Authorized Signature _____ Date _____

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