

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



delta currents

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

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

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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

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jean@deltaaor.com

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rong@deltaaor.com

Barbara Baham, Members Service Director
barbara@deltaaor.com



OCTOBER 2011

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

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 tropical beach scene with a palm tree and a view of the ocean. 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 font. At the bottom, it says "Member, Delta Association of Realtors®" in a small font. The website "www.lwalling-stone.cruiseone.com" is listed. A call to action says "Subscribe to my weekly newsletter!" followed by "\$50 to DAR CSF for any 7+day land or sea package you or someone you know books through me." There is a small logo for "Linda Walling-Stone" in the bottom right corner of the ad.

your D A R t e a m

FREE zipForm® 6 Training

C.A.R. Members your Member Benefit is improving to meet your technology needs. zipForm® 6 is available in two versions, zipForm® 6 Professional Edition and zipForm® 6 Standard Edition

Benefits of attending:

- Learn how to access zipForm® 6 Professional and zipForm® 6 Standard
- Learn how to access your *NEW* C.A.R. member benefits zipLogix Digital Ink™ digital signatures and zipVault™ online document storage
- Learn how to use the zipForm® 6 Toolbar
- Learn how to create and use Templates
- Much More...

TRAINING LOCATION AND TIME

Thursday, October 13, 2011

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

10AM – 1PM

Topics include: zipForm® 6, zipLogix Digital Ink digital signatures, zipVault™ online document storage

FREE TRAINING!

To register call Delta AOR
at (925) 757-8283



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

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

ATTRACTING NEW CLIENTS!

A POWERFUL WORKSHOP BY HOBBS HERDER, THE PREMIER TRAINERS ON REAL ESTATE SUCCESS



By attending this workshop you'll discover:

- **The secret to success in ANY MARKET**, and how to be in the top percentage of agents who are thriving in today's economy.
- How to **DIFFERENTIATE YOURSELF** from the competition
- Cutting edge **WEB STRATEGIES**: Learn how to improve your website and e-mail to **ATTRACT MORE CLIENTS**.
- The **4 MARKETING MISTAKES** agents make and how to avoid them.
- **SOCIAL MEDIA**. The strategies you need today to grow your business with Twitter, Facebook, and LinkedIn.
- Effective strategies to convert **OPEN HOUSE** prospects into clients.
- Incredible **FREE MARKETING** strategies. Learn the insider techniques you can put in place absolutely **FREE** to improve your name recognition and get the phone to ring.
- How to create advertising that actually **GENERATES LEADS** and helps build your business.

Save this Date: Friday, October 28th Time: 9:00am

Delta Association of Realtors

Location: 3428 Hillcrest Ave, Ste# 200 - Antioch, CA

Contact: Tonia Nielsen -- 925-757-8283



Master Your Marketing

Donna Garofalo | Marketing Development Representative

949.515.5039 Direct 800-999-6090, Ext. 977 |

Donna.Garofalo@HobbsHerder.com

WELCOME NEW MEMBERS
TO THE DELTA ASSOCIATION OF REALTORS®

REALTORS®

Steven Rainey
Better Homes Mann & Associates
3413 Deer Valley Rd., Antioch
779-0600 FAX 779-0651

Laura Agdanowski
BHG – Mason McDuffie R.E.
5887 A Lone Tree Way, Antioch
776-2740 FAX 776-2741

Sy Saelee
Keller William
191 Sand Creek Road, Ste.100, Brentwood
634-0033 FAX 634-4427

Carol Taylor
Security Pacific Real Estate Service
5829 Lone Tree Way, Ste. H, Antioch
778-9002 FAX 778-9009

BROKERS

Beth Winters
Beth Winters Real Estate
411 Ferry Street #1, Martinez
932-1700 FAX 237-8749

Sadiq Tokhi
Tokhi California Realty
31 Pine Creek Ct., Pittsburg
726-5798

MEMBERS ON THE MOVE

Jill Fister is now with Altera Signature Properties at 4851 Lone Tree Way, Ste. B, Antioch, 776-1100 FAX 997-5085

Mike Guzzardo is now with Intero Real Estate at 1540 Discovery Bay Blvd., Ste. B, Discovery Bay, 634-111 FAX 634-0902

Ernst W. Kohse is now with JDK & Associates at 50 Eagle Rock Way, Ste. D, Brentwood, 925-418-4442 FAX 888-851-4246

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

Tawnya Erickson is now with Realty World Pigati & Russell Real Estate at 6670 Lone Tree Way, Ste. 4, Brentwood 513-4004 FAX 513-4330

Brandi DiMercurio is now with RE/MAX Blue Line at 60 Eagle Rock Way, Ste. C, Brentwood 634-4500 FAX 420-5831

WELCOME!



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EBRDI Paragon Training

Free to MLS Subscribers

Steven Pean, Instructor

Wednesday, October 5, 2011

9:00am – 12:00pm

Paragon 5 Essentials (lecture training class)

1:00pm – 4:00pm

Paragon CMA/Contact Manager/Client Connect (lecture training class)

To register call EBRDI at 906-5200

Or logon to EBRDI.com

New Members Orientation

Wednesday, October 12, 2011

8:30am – 12:00pm

To register call DAR 757-8283

zipForm 6 and zipVault Training

Thursday, October 13, 2011

10:00am – 1:00pm

To register call DAR 757-8283

EBRDI Paragon Training

Free to MLS Subscribers

Steven Pean, Instructor

Wednesday, October 19, 2011

9:00am – 12:00pm

Paragon 5 Essentials (lecture training class)

1:00pm – 4:00pm

Paragon Listing Load/Paragon 5 Customization (lecture training class)

To register call EBRDI at 906-5200

Or logon to EBRDI.com

“A Simple Step to Home Ownership

2011” Sabine Larsen, Instructor

Monday, October 24, 2011

10:30am – 12:00pm

To register contact Sabine at 406-9000 or sabine@lendscape.com

Structured Sales and 1031 Exchange

James Callejas, Instructor

Thursday, October 27, 2011

11:00am – 12:30pm

To register call DAR at 757-8283

Attracting New Clients

Hobbs & Herder

Friday, October 28, 2011

9:00am – 10:30pm

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.*



dareducation

planameting!

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



October 5	Business & Technology Committee	10:00am - 11:00am
October 6	ByLaws Committee Meeting	10:00am - 11:00am
October 8	DRCSF Rocktoberfest Event	
October 12	New Members Orientation	8:30am - 12:00pm
October 12	Strategic Planning Committee	2:00pm - 3:00pm
October 13	zipForm 6 Training	10:00am - 1:00pm
October 18	Delta Realtors Community Service Foundation	1:30pm - 2:30pm
October 19	Budget & Finance Committee	11:30pm - 12:30pm
October 25	Education/Membership Committee	2:00pm - 3:00pm
October 24	"A Simple Step To Home Ownership 2011" Sabine Larsen	10:30am - 12:00pm
October 26	Board of Directors	12:00pm - 1:30pm
October 27	Structured Sales and 1031 Exchange	11:00am - 12:30pm
October 28	Attracting New Clients! Hobbs&Herder	9:00am - 10:30am
November 2	New Members Orientation	8:30am - 12:00pm
November 2	Business & Technology Committee	10:00am - 11:00am
November 3	ByLaws Committee	10:00am - 11:00am
November 9	Strategic Planning Committee	2:00pm - 3:00pm
November 9-14	C.A.R. Realtors Conference in Anaheim	
November 10	Local Government Relations	11:30pm
November 11	DAR Closed Veterans Day	
November 15	Delta Realtors Community Service Foundation	1:30pm - 2:30pm
November 23	DAR Closed half day	12:00pm
November 24-25	DAR Closed Thanksgiving	
November 30	Board of Directors	

your calendar



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A double or triple pane window is a certain type of window that may have two or three pieces of glass that have been bonded together to form one window.

The most common type of windows found in a residential application is a single or double pane window. Double and triple pane windows are comprised of two or three pieces of glass, depending upon window type, a metal or plastic frame. Argon gas is most commonly used as a filler between the panes of glass when the panels of glass are bonded to the frames. Argon is an odorless, tasteless gas that forces air out and any moisture that may be trapped when the glass panels are bonded together.

What is a failed seal?

A failed seal occurs when the bond between the glass and metal frame works separates, which allows the argon gas to escape and allows moisture and condensation to penetrate between the panes of glass. From a visual standpoint this may look like a window may look as if it is streaked, dirty or has condensation INSIDE the panes that cannot be wiped off. Shifting or settling of a window frame or expansion and contraction of a window frame usually causes seal failure. Sometimes quality of window may be a factor. Failed windows will not insulate noise or temperature very well.

The cost for thermal windows or replacement windows can be expensive and at this time replacement is the only remedy. Your Home Inspector will identify any windows in the home that have failed.

On a recent cruise, we noticed an elderly lady sitting alone along the rail of the grand stairway in the main dining room at dinner.

I also noticed that all the staff, ships officers, waiters, busboys, etc., all seemed very familiar with this lady. I asked our waiter who the lady was, expecting to be told that she owned the line, but he said he only knew that she had been on board for the last four cruises, back to back. As we left the dining room one evening I caught her eye and stopped to say hello. We chatted and I said, "I understand you've been on this ship for the last four cruises." She replied, "Yes, that's true. I stated, "I don't understand," and she replied, without a pause, "It's cheaper than a nursing home."

So, there will be no nursing home in my future. When I get old and feeble, I am going to get on a Cruise Ship. In 2007, the average cost for a nursing home was over \$200 per day. I have checked on reservations, and I can get a long-term discount and senior discount price of \$135 per day. That leaves \$65 a day for:

1. Gratuities, which will only be \$10 per day.

2. I will have as many as 10 meals a day if I can waddle to the restaurant, or I can have room service (which means I can have breakfast in bed every day of the week).

3. Cruises have as many as three swimming pools, a workout room, free washers and dryers, and shows every night.

4. They have free toothpaste and razors, and free soap and shampoo.

5. They will even treat you like a customer, not a patient. An extra \$5 worth of tips will have the entire staff scrambling to help you.

6. I will get to meet new people every 7 or 14 days.

7. TV broken? Light bulb need changing? Need to have the mattress replaced? No Problem! They will fix everything and apologize for your inconvenience.

8. Clean sheets and towels every day, and you don't even have to ask for them.

9. If you fall in the nursing home and break a hip, you are on Medicare. If you fall and break a hip on the ship, they will upgrade you to a suite for the rest of your life.

What a great way to see South America, the Panama Canal, Tahiti, Australia, New Zealand, Asia, or anywhere else you might like to charge.

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

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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.

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

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

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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

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