

The Clipboard



OFFICIAL PUBLICATION OF THE SOLANO ASSOCIATION OF REALTORS®
Serving Benicia, American Canyon, Vallejo, Cordelia, Green Valley



SEPTEMBER-OCTOBER 2006

New Officers and Directors Elected



Lori Collins
President-Elect



Fran Everett
Treasurer



David Turner
Director



Todd Willis
Director



Paul Winders
Director

The Solano Association of Realtors congratulates your newly elected Officers and Directors. There was a great roster of candidates to choose from again this year. Your votes resulted in the following candidates being elected. Lori Collins, President Elect, Fran Everett, Treasurer. Also David Turner, Todd Willis and Paul Winders are your new Directors. The newly elected will join Jeff Dennis, President, Sandy Vollmer, past-president, Linda Blanchard, Derrick Brown, Jeannie Cavagnaro, and Peggy Cohen Thompson, Directors.

The Installation dinner will be held on November 18th and the 2007 Board of Directors will take office on January 1st.

We had a high turnout of voters and would like to thank you all for a successful election. We would also like to thank all of our Candidates for their willingness to serve the Association.

IN THIS *Issue*

- PAGE TWO
President's Comments
- PAGE THREE
Unlock Member Benefits
- PAGE FOUR
CAR Reports Sales Decrease
- PAGE SIX
Who's New & Who's News
- PAGE SEVEN
Spreading the Word That
You're the Expert

Bay Area Real Estate Tech Fair 2K6

For The Industry Professional

"Realtools for Realtors"

Come see what role technology will play in the future of your Real Estate Business, all at one location, all in one day.

Introducing New IDX technologies, The future of the web and your MLS, High-Tech products and services, like Knock Box, RealBird and DocuSign. Cell Phones, Computers, Websites, Advertising, Networks, Online Transactions, Referral Business, Internet and Email Prospecting, PDA's, WiFi, Bluetooth, Wireless Access, Multimedia and Marketing, Affiliate Tools and Systems, Virtual Tours, Satellite and GPS technologies, Consulting and so much more!

Witness the Newest and Greatest Technology available in the Bay Area!

Thursday, September 28th - 9:00am - 4:00pm

The Clocktower in Benicia, CA

FREE ADMISSION, FREE PARKING, FREE RAFFLES

continued on page 3

Leadership

2006 Officers and Directors

Sandy Vollmer - President
Jeff Dennis - President Elect
Barbara Chavez - Treasurer
Corrine Oakes - Past President

Linda Blanchard - Director
Derrick Brown - Director
Jeannie Cavagnaro - Director
Peggy Cohen-Thompson - Director
Lupe Morgan - Director
Liz Tognoli - Director
Paul Winders - Director

2006 Committee Chairpersons

Common Interest

Development Eileen Stern
Community Relations Jeff Holder
Co-Chair Pamela Heaster
Education Betty Kennon
Equal Opportunity/
Cultural Diversity Peggy Thompson
Governmental Affairs

. John Cummings/Sam Parviz
Infrastructure Lori Collins
Grievance Betty Kennon
Housing Opportunities

. Beth Brittenbach
Make A Difference Kathy York
Membership Toni Mallory

Next Generation Sean Murphy
Co-Chair Cera Hinton
Program Jeff Dennis
Property Management Diane Winship

Real Estate Finance Cris Rodgers
Co-Chair John Murphy
Special Events Barbara Chavez
Strategic Planning Corrine Oakes

Technology Brad Andersohn
Task Force:

Disaster Karen Arnold
Pet Liz Tognoli
Recycle Allison Denofrio

Association Staff

Anita Hawkes - Executive Officer
Michele Phillips - Membership
Diana Taylor - Front office/Store



President's Comments

Greetings and congratulations to our recently elected 2007 Executive Committee and Board of Directors. Many thanks to the candidates who participated and to all of you who voted. We had a great voter turn out.

2007 Officers and Board Members

Jeff Dennis, President
Lori Collins, President-Elect
Fran Everett, Treasurer
Sandy Vollmer, Immediate Past President
(Time flies when you're having fun!)
Linda Blanchard
Derrick Brown
Jeannie Cavagnaro
Peggy Cohen-Thompson
David Turner
Todd Willis
Paul Winders

A couple of reminders:

RELAY the transaction management tool is available to our members at half price. Your Board of Directors opted to reduce the price as a member benefit for the first 100 licenses sold. Please contact the association office or call for details.

TECH FAIR - Sept. 28, at the Benicia Clock Tower, 9 a.m. to 4 p.m. This is a tremendous event for our association to host. Spearheaded by Brad Anderson, Chairman of the Technology Committee, there will be a huge representation of techno systems and gadgets of every description. Special presentation by Carole Rondoni. Come see what the future holds. Also there will be prizes, discounts and give aways. Please be sure to thank Brad for all his hard work on this special project.

ANNUAL MAKE A DIFFERENCE COMMITTEE AUCTION - October 25, at the Vallejo Classic Car Museum on Sonoma Boulevard at 7:30 a.m. Tickets are \$15 and they are available at the association office and from committee members. This is our biggest fund raiser of the year. The proceeds go to help so many. I encourage each of you to bring some friends and come have a great time. This is an open event, everyone's invited!

ANNUAL INSTALLATION DINNER will be held Saturday, Nov. 18 at the Vallejo Classic Car Museum. Ticket information and details will be forthcoming. SAVE THE DATE.

GRI (Graduate Realtor Institute) Certification Program will begin in January. Classes will be held at the association office. Go to www.eDesignations.com for more information or call 888-785-4800 and visit SAOR.ORG to check out other educational opportunities.

Your board and committees are working to provide you opportunities to further your education, provide marketing tools, networking and more. Get involved. Participate. It takes teamwork to make it happen!

The CAR Conference and Expo is coming up on Oct. 18 - 20 in Long Beach. For those of you who heard Daphnie Adam, Attorney and Counsel for CAR speak at our marketing meeting, that was just a small sample of the types of presentations and bounty of information you'll receive at the upcoming CAR conference.

Remember, there is no cost for the conference itself or to get into the Expo - it is a member benefit. You do have to register on the CAR website (CAR.org). You may also want to checkout the scheduled luncheons to see if there are any speakers who interest you. Leslie Appleton Young, the CAR economist, will be presenting at the opening luncheon on Wednesday. Leslie's forecast presentation is always interesting and informative. Also on the website there is information about lodging. If you have any questions please call Anita at the association office or me.

Hang-in-there and keep on working hard seems to be the mantra for the current real estate cycle. Networking and working with your colleagues is more important than ever and, as always, an important element in doing business. Try to use your time effectively. In speaking with many of you there is a consensus that the market has picked up a little during the past couple of weeks. Hopefully this momentum will continue through the Fall. It wouldn't be the first time we've experienced an active Fall season, although it's not usually our norm. Since there's no norm right now anyway, let's go for the un-norm.

The very best to each of you. Take care of yourselves. And mind your health.

Most sincerely,

Sandy Vollmer

Your 2006 President,
Sandy Vollmer, GRI, SRES, Realtor

Unlock Member Benefits With Your NRDS Number

Every REALTOR® is entered into the National REALTORS® Database System (NRDS) and assigned a NRDS (pronounced "nerds") number when they become a member of organized real estate. Knowing your NRDS number is essential for accessing the perks available only to REALTORS®.

Your NRDS number is the gateway to numerous member benefits, including WINForms® Desktop and WINForms Online®, the electronic forms software providing the latest C.A.R. standard forms needed to complete a real estate transaction; confidential legal advice available through C.A.R.'s Legal Hotline; assistance from real estate technology experts through C.A.R.'s Tech Hotline; current housing market data compiled by C.A.R.'s research and

economics staff, available in the Economics section of C.A.R. Online; and much more.

The simplest way to find your nine-digit NRDS ID is to log on to C.A.R. Online (www.car.org) and click on "Sign In," located at the top of the screen. The sign-in box that appears contains a link that reads "I forgot my member number." This option takes you to a page where you can search for your member number by first and last name.

If you still have trouble determining your unique ID, you also can look at the address label of your California Real Estate magazine; the nine digits located above your name make up your NRDS number. Another option is to call your local association for additional help.

SB521 Defeated

C.A.R. and its members successfully defeated SB 521 on Thursday, August 10th with a vote of 28 to 40. Over 3,000 REALTORS® contacted their legislators over the course of just three days to persuade members of the Assembly to defeat the bill. While we were successful today, the bill may be voted on again any time between now and end of the month, so please stay tuned for further developments.

C.A.R. is OPPOSING SB 521 (Torlakson) which would authorize the Contra Costa Board of Supervisors to impose a docu-

ment recording fee to generate funds for affordable housing. C.A.R. is opposing SB 521 because it will add to the cost of owning a home and may start a tidal wave of counties hoping to look to real estate to fund any number of other programs. While C.A.R. continues to be a leader in the fight for housing creation, the association believes it sets a bad precedent to fund affordable housing by making housing less affordable.

Thank you to everyone who called their legislators to voice their opposition to SB 521.

CAR grants SAOR \$50,000 Matching Funds for Housing Affordability

At the June Legislative days this year the Housing Opportunity committee attended the HAF committee meeting seeking a grant. Beth Brittenbach, and Jennifer Wilson of Housing opportunity committee and, Carol Hardy, of Vallejo Neighbor Housing made this presentation. The grant proposal is designed to help close the gap which exists when the home buyer does not match low income guidelines. This closing cost loan will enable entry level home buyers get back into the market.

In August SAOR was notified that CAR's HAF committee had awarded the association a grant of \$50,000 of matching funds. The Association is looking at several ways to raise the money for matching funds. We have so far raised over \$10,000 from a line item on our local dues statement which went out to members in June. The board of directors has authorized an additional \$10,000 tax deductible donation to the Housing Opportunity committee; bringing our total to \$20,000 which will result in matching funds from CAR of \$20,000. This will give us a great start of \$40,000.00 towards our goal.

Our 2nd fundraiser, and major benefit to members as well is a lockbox sale. At the conclusion of our lockbox exchange we had a surplus of 250 lockboxes which we can sell at a reduced rate (\$60.00) to SAOR members. These monies will go directly into the Housing fund for Solano Association of Realtors. Vallejo Neighborhood Housing will be distributing the funds to applicants that qualify. All checks for the \$60.00 need to be made out to Vallejo Neighborhood Housing and they will put it in our account for future distribution. If you would like to buy a lockbox at a 40% discount and are a member of the SAOR and BAREIS come to the association office starting on Monday Sept 18, 2006 for that purchase.

If you would like to make a donation to the Housing Committee fund, contact Anita at the Board office 707-644-5525 ext 13.

Tech Fair . continued from page 1

10 Presentations, one every half hour. Keynote Speaker; Carole Rodoni. Over 40 National and Local Technology Vendors with display booths, 4 Free Raffles every 20 minutes, all day long! The BEST Discount Pricing! You may even Win a FREE BRAND NEW Laptop Computer! Go to: www.BayAreaTechFair.com for all the details! There you will find the Presentation Schedule, Directions, Event Details, The List of Sponsors and Vendors, with links to their websites, and more. Or you can call 707 888-6299 or 707 644-5525

Don't Miss This Event! IT IS YOUR FUTURE!

C.A.R. reports sales decrease 29.9 percent in July, median price of a home in California at \$567,360, up 5.1 percent from year ago

LOS ANGELES (Aug. 24) - Home sales decreased 29.9 percent in July in California compared with the same period a year ago, while the median price of an existing home increased 5.1 percent, the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) reported today.

Closed escrow sales of existing, single-family detached homes in California totaled 453,980 in July at a seasonally adjusted annualized rate, according to information collected by C.A.R. from more than 90 local REALTOR® associations statewide. Statewide home resale activity decreased 29.9 percent from the 647,910 sales pace recorded in July 2005.

The statewide sales figure represents what the total number of homes sold during 2006 would be if sales maintained the July pace throughout the year. It is adjusted to account for seasonal factors that typically influence home sales.

The median price of an existing, single-family detached home in California during July 2006 was \$567,360, a 5.1 percent increase over the revised \$539,840 median for July 2005, C.A.R. reported. The July 2006 median price decreased 1.5 percent compared with June's \$575,800 median price.

"Today's market is slowing as sellers maintain often unrealistic pricing expectations and buyers have more properties to choose from," said C.A.R. President Vince Malta. "In addition, unlike the slowdown we experienced in the 1990s, homeowners today are not under duress to sell due to job losses. The urgency that characterized the market for the last few years is now gone for all but well-priced properties."

"With inventory levels double that of a year ago, annual price appreciation for the state slowed from the double-digit rates we experienced throughout all of last year to single digits this year," he said. "And in some regions of the state prices are down from a year ago. However, with a 7.5-month supply



of homes for sale in July, we're far below the peak of February 1991, when there was an 18-month supply on the market."

"Many markets in California are mirroring other major metropolitan areas of the nation—a return to a more sustainable and balanced housing market compared to the frenetic pace of the past several years," said C.A.R. Chief Economist Leslie Appleton-Young. "We've known that double-digit appreciation would eventually change when the underlying fundamentals change, which has been the case with expanded supply and rising interest rates. Affordability concerns prompted by higher prices and interest rate increases also are constraining sales. The monthly home payment has increased by 20 percent for many households in the state compared with last year."

Highlights of C.A.R.'s resale housing figures for July 2006:

- C.A.R.'s Unsold Inventory Index for existing, single-family detached homes in July 2006 was 7.5 months, compared with 2.9 months (revised) for the same period a year ago. The index indicates the number of months needed to deplete the supply of homes on the market at the current sales rate.

- Thirty-year fixed mortgage interest rates averaged 6.76 percent during July 2006, compared with 5.70 percent in July 2005, according to Freddie Mac. Adjustable mortgage interest rates averaged 5.79 percent in July 2006 compared with 4.40 percent in July 2005.
- The median number of days it took to sell a single-family home was 49 days in July 2006, compared with 29 days (revised) for the same period a year ago.

Regional MLS sales and price information is contained in the tables that accompany this press release. Regional sales data are not adjusted to account for seasonal factors that can influence home sales. The MLS median price and sales data for detached homes are generated from a survey of more than 90 throughout the state. MLS median price and sales data, associations of REALTORS® for condominiums are based on a survey of more than 60 associations. The median price for both detached homes and condominiums represents closed escrow sales.

In a separate report covering more localized statistics generated by C.A.R. and DataQuick Information Systems, 72 percent, or 283 out of 393 cities and communities showed an increase in their respective median home prices from a year ago. DataQuick statistics are based on county records data rather than MLS information. DataQuick Information Systems is a subsidiary of Vancouver-based MacDonald Dettwiler and Associates. (The top 10 lists are generated for incorporated cities with a minimum of 30 recorded sales in the month.)

Leading the way...® in California real estate for more than 100 years, the CALIFORNIA ASSOCIATION OF REALTORS® (www.car.org) is one of the largest state trade organizations in the United States, with more than 195,000 members dedicated to the advancement of professionalism in real estate. C.A.R. is headquartered in Los Angeles.

Get the Most from Car-Related Tax Deductions

With rising gas prices, automotive expenses are a significant tax deduction for anyone employed in the real estate business.

Here's how to keep the IRS happy and write off every automotive and transportation expense to which you're entitled.

There are two ways to determine how much you can deduct: the Standard Mileage Rate method and the Actual Expense method.

The Standard Mileage Rate method is easier to account for: the rate for 2006 is \$0.445 per mile. You simply multiply the number of business miles you drove by that rate, and deduct the total dollar amount. The Actual Expense method is more inclusive, taking into account car depreciation, garage rent, gas, insur-

ance, lease payments, licenses, oil, registration, repairs, and tires. To use this method, you must calculate what was actually paid during the year for business-related auto use.

Regardless of whether you use the Standard or Actual Expense methods, you can always take deductions for parking fees and tolls when you visit customers. But parking tickets are never deductible.

Here are some more pointers:

- Home office has benefits. Driving to work is considered personal use. This is one benefit of having a home office, if you qualify: your workplace is the same as your home, so the first trip to a client is business use. Otherwise, if you drive directly from home to a client, it is considered commuting

and is not deductible. A stop for lunch between two business stops is not an interruption of business use.

- Ads on your car don't count. Putting an advertisement for your business on your car does not make otherwise personal use into business use.
- Keep detailed records. You must keep records of your business use and they should be made each day you drive for business. You should keep a log or diary of the cars' mileage, the miles driven for business the date and where you went. You need to keep this log regardless of your choice to use the Standard or Actual Expense Method.

Source: SBA Advisor, Gary Marshall (08/25/2006)

CUDO's To Realtor Member Diane White-Winship

A member of the Solano Association of Realtors (SAOR) for the past five years, Diane White-Winship only began coordinating blood drives for them in 2004. But in two years, she's gone above and beyond in recruiting more donors and making SAOR blood drives a success.

"When I took over from the previous blood drive coordinator and organized my first blood drive, 17 pints of blood were collected," said Diane, a blood donor since 1974. "But it has since grown and at the last drive we had in January, we collected 38 pints of blood and three double red cell donations!" Double red cell donations allow a donor to give two full "doses" of red cells.

Asked what her secret was in more than doubling the number of donations, she said, "When they come donate blood at our drives, we take good care of them!" Diane adds a personal touch to her drives by writing thank you notes to each donor who comes in, even paying for cards out of her own pocket. "Someone asked me why I did it, and I said it's important for me that they keep coming back, it helps save lives." She also created a directory with donors' information and emails each of them to let them know



SAOR Blood Drive Coordinator
Diane White-Winship

when the next blood drive will occur.

Diane herself knows just how vital blood donation is as it has helped two of her family members. Diane's own mother needed two pints of blood when she became anemic. "Watching the blood go into her was very powerful for me," she said. "It helped save her life." Diane's great grandfather also needed blood when he had his leg amputated. Diane donated blood for him.

Originally from Massachusetts, Diane will do almost anything to recruit more donors. She even dressed up in a Dracula costume once! "I went into the SAOR

Board of Directors meeting with my cape covering my mouth," she said. "And I told them, 'I know I can count on you.' I get a kick out of doing this, if someone needs it, it's the least I can do!"

Inspired and motivated by how many lives are saved through the act of blood donation, Diane is now also organizing a blood drive through her church. "It will be like a marathon and involve all three Methodist churches in Vallejo," she said. "My goal is to have a successful blood drive."

Married for the past seven years, Diane's husband will also become a donor at the blood drive. The blood drive will be held on March 26th, at the Wayside Methodist Church.

BCP thanks Diane White-Winship for her hard work, dedication and innovative ways of recruiting blood donors, and to the Solano Association of Realtors for helping save lives in the community.

The Solano Association of Realtors provides and promotes programs, services and related products that will assist members in serving the public with the highest degree of professionalism in matters involving real estate; and through collective efforts.

Source: *lifelines*, winter 2006

Who's New & Who's News

NEW APPLICATIONS APPROVED BY BOARD OF DIRECTORS From July-August 2006

AGENTS:

- Muuwiyah Al-shriedeh**
Coldwell Banker Solano Pacific
- Renato Balderama**
Success Realty and Loans
- Tabitha Carthern**
Zip Realty
- Maureen DeNigal**
Coldwell Banker
- Ulysses Dinglasan**
Coldwell Banker
- Jasmine Dizon**
Prudential California
- Amy Flint**
Cornerstone Real Estate
- Ambyr Gage**
Prudential California
- Sandra Garcia**
Pacific Real Estate Network
- Tim Garton**
Coldwell Banker
- Lisa Glover**
Coldwell Banker Solano Pacific
- John Hertle**
Exit Realty Carson
- Pat Jeffers**
Re/Max Gold
- Linnie Bell Joiner**
Global Real Estate
- Marianne Killian**
Coldwell Banker Solano Pacific
- Ina Larot**
At Home Consulting Group
- Reuben Solano**
At Home Consulting Group
- Norman Swift**
Global Real Estate
- Christopher Thompson**
Prudential California Real Estate
- Andrew Urban**
Coldwell Banker Solano Pacific
- Diane Van Derheden**
Coldwell Banker
- Maricela Zuniga**
Coldwell Banker

BROKERS:

- Scot Shoemaker**
Shoemaker Real Estate

SECONDARY BROKER:

- John Hertle**-Exit Realty Carson

In Memory of Mona Tolentino
She will be greatly missed.

Welcome all new REALTORS®
and Affiliate members

REALTORS ON THE MOVE

- Michael Alcantara is no longer with Help-U-Sell Real Estate
- Stephanie Battiste is no longer with Exit Realty Tognoli & Scott
- Veronica Blanco is now with Remax Gold
- Janis Brown is no longer with Help-U-Sell Real Estate
- Barbara Chavez is now with ReMax Gold Real Estate
- Shelia Davis is now with S&D Ridge Realty
- Virgil de Joya is now with JCC Mortgage and Realty
- Guillermina Diaz is now with Remax Gold Real Estate
- Jasmine Dizon is now with S&D Ridge Realty
- Alvarado Edwin is now with Remax Gold
- Zarinah El-Amin Abdullah is now with Prudential California Realty
- Denise Engstrom is no longer with Avalar Realty and Mortgage
- Ambyr Gage is now with S&D Ridge Realty Company
- Geri Hamel is no longer with Exit Realty Tognoli & Scott
- David Hill is now with Realty Executives
- Miriam Hopson is no longer with Brown Real Estate
- Laura Leebrick is no longer with Around Town Realty
- Detric McCarver Elder is no longer with Coldwell Banker Solano Pacific
- Jane Miller is now with Coldwell Banker Solano Pacific
- Dan Nash is no longer with Exit Realty Tognoli & Scott
- Stephen Powell is no longer with Avalar Realty and Mortgage
- Paul Reis is no longer with Coldwell Banker Solano Pacific
- Susan Smiley is no longer with Exit Realty Tognoli & Scott
- Aida Smith is now with Lilly Bennett Real Estate & Associates
- Vickie Stone is no longer with Avalar Realty and Mortgage
- Saeda Tillmon is now with Global Real Estate
- Gordon Times is no longer with Help-U-Sell Realty
- Joy Valentini is no longer with Coldwell Banker Solano Pacific
- Farzaneh Vinson is no longer with Coldwell Banker Solano Pacific
- Scott Williams is now longer with Avalar Realty and Mortgage
- Jarrold Zajac is no longer with Zip Realty

NEW AFFILIATES

- Anjie Meritt-Alliance Title Company
- Patrick Penner-Windsor Capitol Mortgage
- Steve Smith-Countrywide Home Loans

Spreading the Word That You're the Expert

How do you make your business stand out from the competition? Prospects have so many choices – how do you show them that you're the one they should choose? Do they know that you're the expert that they can count on?

Jennifer Woodard, a Detroit-based marketing communications consultant, offers these tips for spreading the word about your expertise to prospects in your market.

- Write articles. Writing articles on your subject of expertise is magazines, trade journals, newspapers, on-line publications and newsletter that your target audience reads.
- Give speeches. You can give speeches at your local community organizations and associations. You can add audio clips to your website for prospects to listen to. You can also add transcripts of your speeches for prospects to download and read.
- Be available for interviews. Getting interviewed by the media as an industry expert will help to increase your credibility and gain status as a recognized expert.
- Hold seminars and workshops. Offering

free or paid seminars and workshops to your target audience enhances your credibility and exposure. You can take this opportunity to sell books, tapes, CDs, newsletter subscriptions and more.

- Offer e-classes. You can offer free or fee-based e-mail classes to prospects. You can have participants sign up and automatically send assignments by email and they can complete the assignment and return them by email.
- Create in-depth reports. Reports can be written on specialized topics and made available on your Web site. You can create the report add it report to your website, and create a way for prospects to be able to buy your reports.
- Write a book. Writing a book about your specialty will quickly build your credibility and gain you expert status.
- Send newsletters. Newsletters make it easy to stay in contact with clients and prospects. Your newsletters can be free or paid subscriptions. Newsletters give you the opportunity to show your expertise, sell products, promote seminars and other

information about your business.

- Join clubs. You can join professional organizations, civic service clubs, social or religious organizations. You will gain the opportunity to meet people and spread your expertise. Professional organizations will keep you abreast of your industry news and show prospects that you are serious about your profession.
- Get designations and certifications. It shows prospects that you've mastered your skills and have the necessary credentials to be considered an expert in your industry.
- Have a polished Web site. Web sites allow potential clients to learn information about you and your services without having to wait for an appointment or brochure. Prospects can become familiar with you and your standard of service.

If you put just a few of these tips into practice in your business, you will move yourself from just another service provider to an expert service provider that is in demand, Woodward says.

REALTOR® Magazine Online

Keep It Simple + Save Your Clients Money!

CARQUINEZ MORTGAGE

For Quick Loan Decisions Call:
KEVIN RAHILL

Cell: (707) 246-1010

Fax: (707) 638-0423

Email: kevinrahill@lendscape.com

Apply Online: www.carquinezmortgage.com



We have one goal, it's simple and it works! Give you, and your clients, the best service, best product, at the best interest rate and least cost, so that when you close a transaction everyone has a great experience (and your clients have extra money in their pockets)! If we can't do this, we won't take the loan...



CARQUINEZ MORTGAGE is an independent branch office of First Priority Financial under the California Department of Real Estate License # 00654852.

CALENDAR

September

- 4 Labor Day-SAOR Office Closed
- 5 Noon – **Infrastructure Committee**
- 6 8:30-10am – **Marketing Session**
- 7 10-4pm – **Blood Drive**
4-7pm – **End of Summer Bar-B-Que**
- 8 8:30am – **Make A Difference Committee**
9:30am – **Housing Opportunity**
Noon – **Governmental Affairs Committee**
- 11 9am – **Community Relations**
- 12 9am – **Executive Committee**
10am-Noon – **Reverse Mortgage Q & A with Alan Quisenberry**
- 13 8:30-10am – **Marketing Session**
- 14 9am – **Property Management**
- 15 Noon – **Finance Committee**
- 16 6-10pm – **Luau Dinner-Sold Out**
- 18 9am – **Board of Directors Meeting**
1-4pm – **Education-Legal Updates with Gov Hutchison**
- 19 9-10 am – **Safety Task Force**
- 20 8:30-10am – **Marketing Session**
- 21 10am-Noon – **Rentopoly**
12:30pm – **Life Insurance-Presentation by Marta Cornejo to kick off “Life Insurance Awareness” month**
- 26 **SAOR Office Closed – Jerry Matthews Seminar**
- 27 8:30-10am – **Marketing Session**
- 28 10am-4pm – **TECH FAIR-Clocktower in Benicia**
- 30 2pm – **Special Events Committee**

October

- 3 Noon – **Infrastructure Task Force**
- 4 8:30-10am – **Marketing Session**
- 5 9am – **Executive Meeting**
1-4pm – **Education-Risk Management**
- 6 9:30am – **Housing Opportunity**
- 9 9am – **Community Relations**
- 11 8:30-10am – **Marketing Session**
- 12 9am – **Property Management**
Noon-1:30pm – **Short Sales Class**
- 13 Noon – **Governmental Affairs**
- 16 9am – **Board Of Directors Meeting**
- 17 8:30-10am – **Marketing Session**
- 18-20 **CAR Conference Long Beach**
- 20 Noon – **Finance Committee**
- 24 8:30-10am – **Marketing Session**
- 25 8-4pm – **Make A Difference Annual Auction**
- 26 9am – **Orientation**
12:30pm – **Infrastructure Task Force Luncheon**
- 31 8:30-10am – **Marketing Session**

**SOLANO ASSOCIATION
OF REALTORS®**
1302 SPRINGS ROAD
VALLEJO, CA 94591
www.SAOR.ORG

PPSR FIRST CLASS
U.S. POSTAGE
PAID
FAIRFIELD, CA
PERMIT NO. 8