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Escrow Association of Santa Clara Valley MARCH 2008




President's Letter


It's March again already and that means St. Patrick's Day is right around the corner. With a name like mine, you can bet I will be eating corned beef and cabbage and drinking green beer, even if it falls on a Monday. In this newsletter you will find my favorite recipe for corned beef and cabbage cooked in a slow cooker. Enjoy! Might I recommend some Beano with the meal; your co-worker will appreciate it. 

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As someone with a strong Irish background, I feel the need to correct the many myths about this holiday. St. Patrick did NOT drive out the snakes of Ireland. Ireland probably never had any snakes. In fact, St. Patrick was probably not even Irish at all. It is believed that he was English or maybe Welsh. At the age of 16, Patrick was captured and sold into slavery working in Ireland. Some 6 years later he escaped and returned home.

Back at home, Patrick, a Christian, was told by God to return to Ireland to become a missionary, which he did. Here we spent the rest of his days converting the pagan Celtic people to Christianity. Ireland was the only European country to convert without violence. He died sometime in the mid 1500's on March 17 and is now the patron saint of Ireland. 

So go ahead and have a good time but remember this was actually a religious holiday and not a day of drunken revelry! Or you can forget that part and participate in a day of drunken revelry.

Our next dinner meeting is on March 18, 2008 and I am very excited about our speaker. Alicia Kamian of Old Republic title will talk to us about tenants in common transactions, or TIC's. These very unique transactions have been showing up more and more in our county and are very common in San Francisco. Please send your dinner reservations as soon as you can. You don't want to miss this speaker. I look forward to seeing you at our March dinner.

Colleen J. Gallagher

2008 President
Colleen.Gallagher@fnf.com



2008 Officers and Board Members			
President	Colleen Gallagher	colleen.gallagher@fnf.com	408-371-8040
Vice-President	Ron Ricard	ron.ricard@fnf.com	408-483-1031
Secretary	Vickie Tribulas	cookieleelady@sbcglobo.net	
Treasurer	Cory Winters	cdwinters@financialtitle.com	408-558-1500
Past-President	Jason Herrera	jherrera@fnf.com	408-371-8040
Director	Linda R. Murphy	Linda.al@comcast.net	408-203-0820
Director	Marie Barber	marieb@fnf.com	408-371-8040
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Director	Anita Rubeck	Anita.rubeck@yahoo.com	
Director	Lena Signor	lena.signor@fnf.com	408-448-4821
Director	Jackye Chai	jchai@ortc.com	408-296-4500 ex 325

2008 CALENDAR
ESCROW ASSOCIATION OF SANTA CLARA VALLEY

- January 8, 2008 Teleconference Board Meeting at 5:30 pm**
- January 15, 2008 General Membership Meeting at 6:00 pm**
 Three Flames, 1547 Meridian Avenue, San Jose, CA
 Speaker: Rachel Dollar on Mortgage Fraud
- January 25-26, 2008 CEA Board of Directors Meeting**
 Sheraton Gateway Hotel, LAX
- February 19, 2008 EASCV Board Meeting at Fidelity National Title, 1707 S.**
 Bascom Avenue, Campbell, CA 95008 - 5:30pm
- March 11, 2008 Teleconference Board Meeting at 5:30 pm**
- March 14-15, 2008 CEA Board of Directors Meeting**
 Hilton, Costa Mesa
- March 18, 2008 General Membership Meeting at 6:00 pm**
 Three Flames, 1547 Meridian Avenue, San Jose, CA
 Speaker: Subject – Tenants in Common
- April 15, 2008 EASCV Board Meeting at Fidelity National Title**
 1707 S. Bascom Avenue, Campbell, CA 95008 - 5:00pm
- May 13, 2008 Teleconference Board Meeting at 5:30**
- May 16-17, 2008 CEA Board of Directors Meeting**
 Hilton, Costa Mesa
- May 20, 2008 General Membership Meeting at 6:00 pm**
 Three Flames, 1547 Meridian Avenue, San Jose, CA
 Speaker: to be determined
- June 17, 2008 EASCV Board Meeting at Fidelity National Title**
 1707 S. Bascom Avenue, Campbell, CA 95008 5:30pm

**** July through December to be updated shortly! ****

Escrow Association of Santa Clara Valley Presents.....

March's Dinner Meeting

Where: Three Flames

1547 Meridian Ave. SJ 95126

When: Tuesday, March 18th at 6:00pm

No host cocktails at 5:30pm

➡ **(NEW COST!): \$25.00 for Members and \$30.00 for Non-members** ➡
Pork Loin with Lemon and Capers OR Stuffed Chicken Breast with Wild Rice & Mushrooms OR Mostaccioli-Penne Pasta and vegetables

Alicia Kamian, Esq. from Old Republic Title

TOPIC: Tenants in Common transactions or "TIC's"

What are TIC's? How do they work? Why are they becoming popular? How are they different from an escrow standpoint? Very common in San Francisco and now are showing up in our county as well. Basically, they are transactions with multi unit properties being sold as individual units, without a condo conversion or a change in the legal description.

**** If you are curious, make your reservation NOW! ****

Please note: RSVP's must be FAXED to (408) 448-0212 no later than 3pm Wednesday BEFORE the meeting!

Go to <http://www.eascv.org/membership/registration> to pay via PayPal

Company Name: _____ Phone _____

Company Contact: _____

Name of guests: Member Y/N Designation Dinner Selection Paid w/Paypal

1. _____
2. _____
3. _____
4. _____

ChicagoTitle-Francine Linde: lindef@ctt.com	First American(San Jose)Lauren Willis: lwillis@firstam.com
Cornerstone Title: ssayers@cornerstonetitleco.com	LandAmericaCompanies-Pam Mannia: Fax to: 866-9769
Fidelity National Title-Jason Herrera: jhererra@fnf.com	North American Title-Valeri Huxley: Vhuxley@nam.com
FinancialTitle-Cory Winters: cdwinters@financialtitle.com	Old Republic Title-Linda Bentson: lbentson@ortc.com
FirstAmerican(Monterey) Lal Sutton: lsutton@firstam.com	Stewart Title-VickieStermer: vstermer@stewart.com

If your company is not listed or if you are the contact person for your company, please fax **(408) 448-0212**.

"PD holders will receive 2 to 2 ½ credits for this dinner meeting & future general membership meetings."

SPECIAL ANNOUNCEMENT DINNER PRICE REDUCTION

The Board of Directors of the Escrow Association of Santa Clara Valley heard your concerns about the price of the dinner meetings and have felt the hardship of our members who are temporarily unemployed. We have rolled back the price of the dinner to 2006 amounts. Beginning with the January 15th meeting our prices will be as follows:

Member \$25.00
Non-member \$30.00

Please continue to use Paypal when ever possible to pay for your dinner ahead of time. Be sure to also fax your reservations in (even if you use PayPal) so that we can get an accurate account of who is attending.

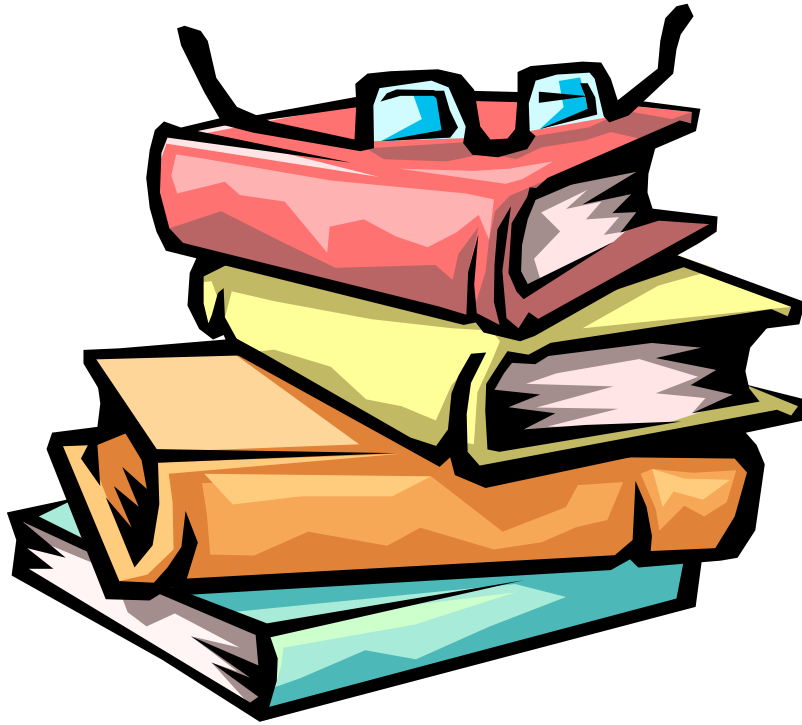
Pay with PayPal!

You can now register for the Dinner Meetings on-line using PayPal

Simply go to the following link to sign up for the May dinner
<http://www.eascv.org/membership/registration>

Why use PayPal?

- It is a safe, secure way to pay on-line
- No more fumbling for your checkbook or cash at the door
- Saves time
- Your receipt is ready-made



**IT IS THAT TIME AGAIN!!!
SANTA CLARA VALLEY ESCROW ASSOCIATION
PD CLASSES/EDUCATIONAL CLASSES**

TEST DATE: MAY 10, 2008
APPLICATION DEADLINE: APRIL 4, 2008

CLASSES BEGIN: MARCH 1, 2008 (SATURDAY) 9-12
MARCH 29, 2008 (SATURDAY) 9-12
APRIL 5, 2008 (SATURDAY) 9-12
APRIL 26, 2008 (SATURDAY) 9-12
MAY 3, 2008 (SATURDAY) 9-12

PLACE: TO BE DETERMINED
COST: \$50.00 (INCLUDES BOOK)

If you are interested in becoming certified in your chosen profession, now is the time. If you are already certified and need credits, you can attend to earn those credits.

Take pride in your work, your knowledge and in you!! Take the exam and be ahead of your peers.

For more information: Call Lena Signor, CSEO at (408) 448-1600, email to lena.signor@fnf.com and/or fax your reservation to: (408) 448-4821.

EASCV's CHARITY FOR 2008

As I mentioned in our November meeting, the charity I have chosen for 2008 is Camp Okizu, which is a camp for kids with cancer. In addition to monetary donations, the camp also needs the items on the Wish List located at the link below. Some of these items are inexpensive so if you can help, please do. Since the items are for public use, they can only accept new unopened items. Please bring your items to the January meeting and I will ship them to the camp. There will be a box at the sign in table.

Thank you in advance for your generosity!

<http://www.okizu.org/Camp%20Okizu%20Wish%20List.doc>

We have a new website! Please check it out!

<http://www.eascv.org>

If you have any questions or comments, please email us at

info@eascv.org

EASCV BUDGET FOR 2008

Category	Feb. 2008	2008 Disbursed	Annual Budget 2008	Remaining Balance	2007 Disbursed	Annual Budget 2007
Expense						
Marketing/Web Site	\$294.95	\$364.90	\$1,800.00	\$1,435.10	\$4,218.63	\$3,000.00
AEA Conference			\$1,800.00	\$1,800.00	\$1,055.85	\$2,000.00
Bank Charges			\$30.00	\$30.00	\$2.00	\$30.00
CEA Directors	\$551.10	\$675.10	\$5,000.00	\$4,324.90	\$7,224.30	\$6,000.00
Dinner Meeting Cost		\$1,560.00	\$7,000.00	\$5,440.00	\$12,277.45	\$16,000.00
Donations			\$500.00	\$500.00	\$500.00	\$500.00
Personal Donations						
Fundraising Expense			\$500.00	\$500.00	\$1,642.36	\$2,500.00
Holiday Turkeys			\$250.00	\$250.00	\$500.00	\$500.00
Installation Cost/Wine			\$0.00	\$0.00	\$81.26	\$10.00
Membership Expense			\$300.00	\$300.00	\$500.00	\$500.00
Newsletter	\$65.00	\$130.00	\$780.00	\$650.00	\$715.00	\$700.00
Historian			\$250.00	\$250.00	\$64.92	\$250.00
PD/Education costs			\$1,000.00	\$1,000.00	\$516.32	\$1,400.00
PO Box fee			\$125.00	\$125.00	\$92.00	\$75.00
President's Fund			\$0.00	\$0.00		\$10.00
President's Plaque			\$20.00	\$20.00	\$8.12	\$50.00
Raffle Prizes	\$54.13	\$84.13	\$900.00	\$815.87	\$1,007.00	\$2,000.00
CEA raffle			\$400.00	\$400.00	\$300.00	\$400.00
Scholarships			\$0.00	\$0.00		\$10.00
Speaker Costs/Gifts	\$100.00	\$1,100.00	\$2,000.00	\$900.00	\$250.00	\$1,000.00
Storage Rent			\$500.00	\$500.00	\$481.43	\$500.00
Tax Obligation			\$10.00	\$10.00	\$10.00	\$10.00
Tax Preparation			\$500.00	\$500.00	\$428.00	\$500.00
Escrow Trivia			\$0.00	\$0.00		\$250.00
Expense/All Other			\$50.00	\$50.00	\$20.00	\$10.00
Board Meeting Expense	\$198.39	\$228.00	\$750.00	\$522.00	\$1,416.81	\$2,000.00
Total	\$1,263.57	\$4,142.13	\$24,465.00	\$20,322.87	\$33,311.45	\$40,205.00
Income						
Earned Interest	\$0.40	\$0.83	\$20.00	\$19.17	\$6.56	\$50.00
Returned Check Charges			\$0.00	\$0.00		\$30.00
Dinner Meetings		\$1,535.50	\$10,000.00	\$8,464.50	\$13,325.06	\$21,225.00
Fundraising			\$400.00	\$400.00	\$400.00	\$8,000.00
Membership			\$1,500.00	\$1,500.00	\$1,625.00	\$2,500.00
Miscellaneous			\$0.00	\$0.00	\$0.24	\$1,000.00
NorCal			\$2,500.00	\$2,500.00	\$1,671.75	\$3,000.00
PD/Education			\$2,000.00	\$2,000.00	\$1,290.00	\$2,400.00
Raffle		\$292.00	\$2,045.00	\$1,753.00	\$3,633.00	\$2,000.00
Investment CD Withdrawal	\$6,000.00	\$6,000.00	\$6,000.00	\$0.00		
Personal Donations		\$98.00				
Total	\$6,000.40	\$7,926.33	\$24,465.00	\$16,636.67	\$21,951.61	\$40,205.00

Minutes for February 19, 2008
Board Meeting

Dated: February 19, 2008

Called to Order: 5:39pm. By President, Colleen Gallagher

At: 1707 S. Bascom Avenue, Campbell, CA 95008

Attendance: Colleen Gallagher, Lena Signor, Cory Winters, Joe Difur, Marie Barber, Vickie Tribulas, Jackye Chai, Linda Murphy

Absent: Jason Herrera, Ron Ricard

Guest: None

1. Approval of Minutes: Motion to Approve January 8, 2008 minutes made by Lena Signor. Second by Marie Barber. Motion carried.
2. Treasurer's Report: Motion to approve December dated January 8, 2008 made by Marie Barber . Second by Vickie Tribulas. Motion carried.

a. Bills to submit:

- \$ 115.00 to Jennifer Vasquez-January Newsletter
- \$ 19.95 to Daniel Eisenman-January Web Hosting
- \$ 1560.00 to Three Flames-Dinner Meeting-January
- \$ 30.00 to Linda Michael-January Raffle Prize Winner
- \$ 1000.00 to Rachel Dollar-January Speaker
- \$ 54.13 to Baskets by Designs-January Dinner Meeting
- \$ 201.10 to Jason Herrera-CEA Directors Meeting-January
- \$ 198.39 to Premier Global-Teleconference-January
- \$ 225.00 to Daniel Eisenman-Website Update
- \$ 115.00 to Jennifer Vasquez-Newsletter-February
- \$ 100.00 to Jackye Chai-Gift Cards-Dinner Meeting-January
- \$ 19.95 to Daniel Eisenman-February Web Hosting
- \$ 350.00 to Lena Signor-CEA Directors Meeting-January

b. Funds to deposit:

- \$ 360.50 from Paypal-January Dinner Meeting
- \$ 1175.00 from January Dinner Meeting
- \$ 292.00 from Raffle-January Dinner Meeting
- \$.43 from interest
- \$ 98.00 from personal donation towards board charity
- \$ 6000.00 from CD

3. Membership – Linda, any new members to induct?

- a. Charles Gill-Escrow Control
- b. Carol Lee-Financial Title Company
- c. Tina Thurrott-Fidelity National Title Company

Amount of Active members: 36, Inactive: 1, Associates: 1 as of February 7, 2008 for a total of 38 members.

Discussion: Joseph Difu and Vickie Tribulas need to send in their dues A.S.A.P. We can not have unpaid board members. It is a bad precedent for the membership. We reviewed the members that have not renewed their dues. Many have left the industry but for those that have not, a letter asking them to renew will be sent out before the end of the month by Linda Murphy.

4. Professional Designation: Lena Signor.
 - a. This is the last year of the 3 year cycle. Possible topics: Pro-rations
 - b. Locations? Classes to be held tentatively @ Fidelity National Title Company-Blossom Hill Road
 - c. Test on May 10, 2008 will be held at Old Republic Title Company on Hedding Street.
 - d. Must have 5 applicants for the test to take place.
5. Hospitality/Raffle – Marie Barber
 - a. No report
6. Speaker Gift – Jackie Chai
 - a. Jackie has agreed to take over this function and will bring the gift cards for the speaker to each dinner meeting.
 - b. Limit is to be \$50.00 not \$100.00
7. Fundraiser Committee – Jason Herrera and Joe Difu
 - a. Jason and Joe will take over this function. Since it is customary to do the same theme 2 years in a row, we will stick with the horse race theme.
 - b. Any other suggestions/comments?
Table until 3/11/07
8. Historian/Photos – Joe Difu.
 - a. When will the latest photos be uploaded to the website? As far as I know, all board members have had their picture taken. When will they be sent to be posted on the website? Joe Difu has uploaded pictures to website.
 - b. Any suggestions/comments? None.
9. Site – Ron Ricard and Lena Signor
 - a. Any information to share? Lena Signor to get PayPal information to Ron Ricard.
10. Old Business
Speakers and Sponsors conformed:
 - a. March 18, 2008 – Alicia Kamian, Esq., who is the County Manager for Old Republic in San Mateo County. Topic is Tenants in Common transaction. Sponsor is Old Republic Title.
 - b. May 20, 2008 – any suggestions for speakers? Exchange Solutions has agreed to sponsor the meeting. Dave Sheehan is a possibility and is not charging us anything. Lena will confirm with him that he will not be charging a fee to speak.
 - c. July meeting has been cancelled this year.
 - d. September meeting: Fidelity National Title will sponsor and there will not be a speaker.

- e. November meeting: This is usually sponsored by the company of the President Elect. Any volunteers yet? Possibly Jason Herrera-Colleen and Lena to talk to him to see if he is willing

11. Additional Old Business:

- a. Verbal reports to be given at March dinner meeting.
 - i. Lena Signor on PD and education workshops
 - ii. Cory Winters 2008 treasurers report
 - iii. Linda Murphy on 2008 membership numbers for 2008 and induction of any new members.

12. New Business:

- a. Lena Signor is requesting to be added to the info@eascv.org distribution.
- b. Lena also is requesting that Colleen tell CEA headquarters to change the PD chairpersons from Linda Bentson and Joette Joseph to Lena's name so that they send any emails or documentation regarding our professional designations to Lena's attention.

Adjourned at 6:30 p.m.