



Escrow Associates of San Gabriel Valley (EASGV) is a regional organization, founded in 1954. EASGV became a charter member of the California Escrow Association (CEA) in 1957. CEA is a statewide organization of professional escrow practitioners. The vision of CEA is to both lead and support the escrow settlement services, and real estate and financial industries, through our commitment to the professional and personal growth of the escrow practitioner. CEA was founded in 1956 and represents thousands of escrow officers and those individuals who support the escrow industry. The organization is dedicated to maintaining the highest standards in escrow through continuing education and legislative advocacy.

JULY 2018

EASGV Q2 News

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2018 Officers & Directors



PRESIDENT:

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Office: 626-225-7052/ Cell: 323-774-8541

PRESIDENT ELECT:

Vanessa James

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Cell: 626-679-7848

VICE PRESIDENT:

Janeane Arildsen, CSEO

JArildsen@PangoGroup.com

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TREASURER:

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GregS@SerightEsc.com

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SECRETARY:

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DIRECTOR:

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DIRECTOR:

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DIRECTOR:

Jaclyn Fong

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DIRECTOR:

Hilda Avila

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CEA DIRECTOR (2016-2018):

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CEA DIRECTOR (2018):

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IMMEDIATE PAST PRESIDENT:

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*"The only impossible journey is
the one you never begin"*

Anthony Robbins



2018 Committees

CHAIR OF MEMBERSHIP:

Vanessa James

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CHAIR OF EDUCATION:

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CO-CHAIRS OF NEWSLETTER:

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CO-CHAIRS OF SITES/RESERVATIONS:

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CHAIR OF PROFESSIONAL DESIGNATION:

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CHAIR OF WEBSITE/SOCIAL MEDIA:

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CHAIR OF BUDGET:

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CHAIR OF E-BLAST:

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jaclynfong@glenoakesescrow.com

Phone: 626-291-2232

SERGEANT AT ARMS:

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Cell: 213-479-8800

*"Coming together is a beginning.
Keeping together is progress.
Working together is success."*

- Henry Ford



PRESIDENT'S MESSAGE

"Escrow is a Journey"

It's hard to believe half of this year's journey is almost over. Happy beginning of Summer to you all! I hope that your Springtime was filled with opportunities to learn something new. Just as the blooms need food and warmth from the light of each new day, we too need enrichment in the form of education to keep us growing. The one thing that has kept me going over the years was that there was always something new to learn in our industry.

There have been many good events providing vital information that affects your everyday desks.



CEA has held great, helpful webinars and May was the month for conferences. The AEA Annual Educational Conference was held in Kansas City, MO where yours truly, along with Dave Shean were your AEA Delegates and Elaine Rivera was your Alternate – our reports are in the Newsletter for review. The EIC conference was also held in Carlsbad, CA and many of you were fortunate to attend. Your bosses and colleagues will share the knowledge with you and their stories will hopefully spark an interest to attend a conference in the future.

What have we accomplished so far? Our membership count is up! We have met and exceeded our goal of 10% from last year's numbers and will soon reach a new membership peak. Please continue to reach out to anyone who is not a member and encourage they join EASGV. Our "Spring Cleaning" fundraiser for the Door of Hope was an enormous success. All the donations, including several Housewarming Baskets were testaments to our ever-giving generosity and showed the San Gabriel community and its families that we care and will be there to give back, when called upon. Attendance at our dinner meetings has been awesome and EASGV continues to be an exceptional Association, recognized by other regions, as well as CEA, for reaching great heights each year for its membership, education and community service. I'm so proud of our association!!

Still to come... soon you will start to receive information on our Summer Seminar: "Back to Basics" – a Bootcamp for assistants and Refresher for the seasoned escrow technicians. There will be something for everyone! October will bring the annual CEA conference – to be held in Anaheim, CA this year. You will not want to miss this event. In addition to the education, we will be honoring our very own Juliana Tu as she is installed as the 2019 CEA President.

Finally, watch for upcoming updates on FinCen and SB2. We are committed to making sure these important topics are at the forefront of information to report on. Enjoy your summer!

Respectfully yours,

Josette

Josette Loaiza
2018 EASGV President





EASGV
April Dinner Meeting
April 19, 2018
Embassy Suites – Arcadia

Call to Order – 6:32 pm, by Janeane Arildsen, President

Flag Salute – Andy Clark, City National Bank

Invocation – Phil Atwan, Exchange Resources, Inc.

Introductions of Affiliate Members, Past EASGV Presidents and Past CEA Presidents

Special Announcement

- Vanessa James (Membership Chair) – EASGV’s 1st Membership “pot” drawing + \$5 of Escrow Bucks – Congratulations to Jaclyn Fong with Glen Oaks Escrow!
- Hilda Avila (Director) – EIC Charity Golf Tournament on May 17th
- Phil Atwan/ Mario Artiga (Fundraising Co-Chairs) – presentation of “Spring Cleaning” donations to Door of Hope

Education Report by Janeane Arildsen

- Escrow Bucks: Congratulations to Deborah Dudley with Mercury Escrow Co.

PD Report by Terri Fabbri

- Upcoming test is going to April 28th

Speaker Michael Brooks, Esq. of Directs presented by Janeane Arildsen - FIRPTA and Foreign Seller Updates

Raffles administered by Phil Atwan and Mario Artiga

Meeting adjourned – by Janeane Arildsen, Vice-President

Respectfully submitted,
Elaine Rivera, Secretary



**EASGV
Dinner Meeting Agenda Minutes**



Date of Meeting: 5/17/2018
Meeting Location: Embassy Suites,
Monrovia, CA

Call to Order at 6:36 p.m. & Welcome by – Vanessa James

Flag Salute – Phil Atwan, Exchange Resources

Invocation – Anna Millsap, Diamond Country Escrow

Self-Introductions of Affiliate Members – Affiliate members and EASGV past presidents

Special Announcements – New CFPB regulations- can now change CD to meet tolerance with legitimate proof

Committee Reports:

Membership (Vanessa James): Goal met and raised membership by 10%. Announcement of new members

Fundraising (Phil Atwan/ Mario Artiga) \$100 Raffle today for EASGV. Looking for restaurants to raise money for the Door of Hope

CEA Director Reports (only after CEA Director's Meetings): (None were present)

Juliana Tu (2018 President-Elect)

Tricia Vagt (2018 Secretary-Treasurer)

Judy Arrington (Director)

Josette Loaiza (Director)

Raffles (Part 1 - \$100 charity raffle) – sponsored by __Viva Escrow and presented by Phil Atwan and Mario Artiga

Introduction of Speaker/Panel – Introduction by Mario Artiga. John D. Reyes for Digital Marketing that Worx

Raffles (Part 2) administered by Phil Atwan and Vanessa James

Adjourn Meeting @ 8:23 p.m.

Respectfully submitted by,
Jaclyn Fong





EASGV

June Dinner Meeting June 21, 2018 Embassy Suites – Arcadia

Call to Order – 6:32 pm, by Josette Loaiza, President

Flag Salute – Jacqueline Cheou, Champion Escrow

Invocation – Emilia Ochoa (and Grand-daughter), Viva Escrow! Inc.

Introductions of Affiliate Members, Past EASGV Presidents, Past CEA Presidents, Speaker and Special Guest from City of Hope

Special Announcement – presented by Josette Loaiza

- Look out for AEA Conference reports on the next issue of the Newsletter
- 2019 Board Members and CEA Directors – if you're interested watch for upcoming E-blasts
- Door of Hope: Summer BBQ is on July 14th please reach out to Josette, Linette or Phil if you're interested in volunteering

Walk for Hope by Randy Caruso

- Special Guests from City of Hope Jennifer Rosales and Alyson Sprafkin were in attendance

Education Report by Janeane Arildsen

Membership Report by Vanessa James

- Current Membership count is at 147 members
- Escrow Bucks: Congratulations to Tricia Vagt from Covina Escrow!
- Membership "Pot" – winner not in attendance pot for July is up to \$75





June Dinner Meeting minutes continued

PD Report by Terri Fabbri

- Congratulations to Mario Artiga from Viva Escrow! Inc. For passing the CEO test
- Congratulations to Tricia Vagt from Covina Escrow for passing the CEI test
- Congratulations to Janeane Arildsen from Pango Group for passing the CEI test

Installation by Tricia Vagt

- Please reach out to Tricia if you're interested on being on the Installation Committee. Installation will be on November 15, 2018 at DoubleTree-Monrovia.

Speaker Lee Wilson, First American Title presented by Janeane Arildsen - Issues on Title Policies and Current Claims

Raffles administered by Phil Atwan and Mario Artiga

Meeting adjourned – by Josette Loaiza, Vice-President at 8:26 pm

Respectfully submitted,

Elaine Rivera, Secretary

TREASURER'S REPORT



EASGV

TREASURER REPORT

April 2018

RECEIPTS

Beginning balance: \$11,295.21

Category	Amount
April Dinner	\$3,106.75
Association Raffle	\$196.00

\$3,302.75

DISBURSEMENTS

Category	Amount
April Dinner	\$2,331.91
Credit Card Fees	\$87.77
Board Dinner	\$51.63
Deposit for Summer Seminar	\$1,000.00
PD Workshop	\$58.50



EASGV

TREASURER REPORT

May 2018

RECEIPTS

Beginning balance: \$11,068.15

Category	Amount
April Dinner	\$595.00
Association Raffle	\$20.00
May Dinner	\$1,160.00
Prepaid Dinners - Sept/Oct	\$80.00
PD Workshop	\$135.00
Membership	\$500.00
Misc Income	\$1.50

\$2,491.50

DISBURSEMENTS

Category	Amount
May Dinner	\$1,415.05
Credit Card Fees	\$25.86
Board Dinner	\$78.58
Deposit for Summer Seminar	\$18.28
PD Workshop	\$50.00
CEA Director Expense	\$697.65
Pay It Forward	\$37.50
Website/Email Service	\$157.68
Tablet for Credit Card Processing	\$211.93
Monthly Membership Drawing Winner - April	\$25.00

\$2,717.53

Ending Balance: \$10,842.12





CEA DIRECTOR'S REPORT

Governance Committee

My membership on Governance Committee has been ongoing for a number of years now, and we have been tackling a rewrite of the **Manual of Policy & Procedures, Strategic Plan** and identifying any conflicts within the **By-Laws**. The process is laborious to say the least; but progress has been on-going. The committee is optimistic that by the end of this year, the **Manual of Policy & Procedures** will have been formally revised and updated. The caveat is that the document is fluid and changes as the organization evolves and as time marches on. We are optimistic that conflicts and necessary updates will be identified within the **By-Laws** so that necessary changes can be addressed to our governing documents.

Bill Review Committee

This year started off with approximately 210 bills on the CEA Watch List. It is now June and any bill that is progressing has left the House – either Senate or Assembly - that it originated in and advanced to committee(s) which may be affected by the contents of the bill. In July, the Legislature will adjourn for summer recess and reconvene in August. This is generally where it gets very intense for those bills that may be sent to the Governor.

The following are bills which have been watched:

AB 3004: Transfer on Death Deed

It is a clean- up bill and addresses the validity of whether the lack of recording the FAQ's will invalidate the Transfer on Death Deed. This was advancing; but is currently stalled in the Judiciary Committee.

SB 1343: Sexual Harassment Training for smaller businesses (less than 50 employees)

The bill has been making its way thru the Legislature process and passed out of the Senate with a 38-0 approval in May. It is now being read in the Assembly.

SB 1411: Transfer Taxes charged by a City

This bill prohibits city transfer tax. It died in April for lack of support

AB 2368: E Notarization

This bill dominated our entire June call. It is the hottest topic and has much concern. The hope is that California gets it right and the unintended consequences will be minimal. It is pretty inevitable that it



will pass; the question that remains is WHEN it will pass. The current proposed bill, if passed, will be effective in January, 2020.

Considerations:

Journals: How would Journals be maintained? Would they be sequential?

What would the authentication process be? Obviously thumbprints would be out

Notary Commissions & Requirements: Proposed bill states that you are to have a paper commission before applying for on-line commission. Will the assigned commission number be the same? Will commission run concurrently? What are the education and testing requirements? What are the bonding requirements?

Physical Location of Signor: Can the signor be outside of the US? How can we verify the location?

What locations are eligible for this type of signing? Is Starbucks or similar venue “safe” to execute documents electronically?

Third Party Platforms present further challenges: What if a vendor, representing a company, goes out of business? What are Audio/Visual Requirements? May a notary be registered with more than one platform? Who owns the electronic documents?

Data Security: What measures must be taken to protect the storage & protection of the data?

Accessibility of historical data over time is also required. How will this be addressed?

These are but a few of the thoughtful concerns that have been brought up. Currently CEA has an active sub-committee working with the Secretary of State. The Escrow Practice committee also spent their last conference call discussing concerns and pledged to provide their feedback to the Sub-committee. Our very own Dave Shean is part of that sub-committee.

The sponsor of this bill is Ian Calderon who has his local office in City of Industry. The major concern of course is unintended consequences. It is anticipated that CAR will support this bill. I Notary has supported it.

SB 993: Sales Tax on Services

This bill appears to be stalled in Government and Finance where it went on May 16th. I reached out to Lexi Howard and this was her comment: “It is still in committee. It was set for hearing June 13, but that was cancelled. At this point, it appears to miss the deadlines for hearings and is not expected to move forward, though there will certainly continue to be a lot of discussion about the concept.” So we



may have a reprieve, but be aware that this proposal is a revenue generating product and the state likes revenue. Be mindful and vigilant in the future.

Escrow Practice Committee

E Notarization

As detailed in earlier comments, this committee also delved into the E notarization bill and committed to circulating our concerns and comments to the CEA sub-committee. It seems to be a foregone conclusion that *E notarization* is coming to California. The question remains WHEN and under what constraints. Concerns mentioned within this committee included:

- 1) How are copies made?
- 2) Will platform allow notarizing anyone, anywhere?
- 3) Who will designate the notary?
- 4) What is the authentication process?
- 5) Currently California requires personal appearance. Will statute be amended?
- 6) With fraud running rampant in electronic world, what prevention measures will be taken to stop fraud?
- 7) Will there be interstate recognition?
- 8) E mortgage/E note: This requires data storage. How will this be managed?

As you can see, there are lots of questions, and few answers. CEA has committed to aligning itself with the Secretary of State as much as possible.

FinCEN

A surprise GTO (Geographic Targeting Order) was released by the Financial Crime Enforcement Network (FinCEN) and became effective on May 21. Unlike past orders, this order is strictly confidential and requires collection of data on the ALTA Information Collection Form. The industry is expecting that there will be individuals who are reluctant to provide identification data. We have been advised that the individuals can be referred to the FinCEN Resource Center for authentication of this order. Telephone numbers: 800 767 2825 and 703 905 3591, or E mail: FRC@fincen.gov or via their enforcement group's website: <https://www.fincen.gov/how-contact-fincen>. Hopefully this information will assist you all.

Respectfully submitted,

Judy Bixby-Arrington

Sr. CEA Director





CEA Director Report

April 21, 2018



This was the second meeting of 2018. We met in Sacramento, CA and here were some of the highlights:

Leadership Committee – Leadership has had 3 webinars for orientation of new regional Presidents, Treasurers/Secretaries & Directors. This committee is also working on several “how to” training tools to assist with helpful tips.

Education Committee – Education has scheduled many “Lunch and Learn” webinars throughout 2018, including War Stories, Legal Entities, Bulk Sale Seminar, Commercial Seminar, Outlook/Excel and others. The committee is also working on having two “Content and Cocktails” events this year. Each one will be held on the Friday prior to a CEA Director Meeting and will feature a keynote speaker.

- The Bulk Sale seminar on April 14th was very well attended with 46 attendees.

There is still discussion about putting the Escrow I class online for purchase. The committee is also working on setting up an economist for either a joint-webinar with CLTA or speaking at conference later this year.

Membership Committee – The Membership committee reported as of 4/6/18, CEA has 1,037 members. Orange County leads with 149 members and EASGV comes in second with 144 members. The focus has been to work with many smaller regions to help them increase their membership count by reaching out to Broker-owned offices, sending correspondence/reminders to previous members who have not renewed and MLS Boards.

One of the great upgrades this year, is that the webinars are being uploaded to the CEA website for purchase (education) or future viewing (training). This will be very useful in many areas going forward.

I encourage anyone interested to submit a Willingness to Serve to be part of the EASGV Board of Directors and/or be a CEA Director. It is so important to truly be involved in these great associations!

Respectfully submitted,

Josette Loaiza

CEA Director/2018 President





CEA Directors Report

Submitted by Juliana Tu, CSEO, CEO, CBSS, CEI, SASIP

CEA 2018 President Elect



Conference!

All the sessions are in place and the session names have been set. with the exception that we are looking for a speaker for the Friday lunch.

Eblasts will be coming out shortly to spotlight the speakers.

At this time Conference committee is working to get sponsorships for Conference and for the golf event preceding that completed. HQ is working to finalize the pricing for the Exhibitors, which may change a little due to cost increases for the general set up vendor.

The Conference committee calls are on the 2nd Saturday of each month at 9:00 a.m. Call in code # 641-715-3580 access code 738-377. Give Susan Paul – susan.paul@ctt.com an email that you would like to be added to her notification list. Everyone is welcome to join the fun!

Membership

Membership is down from this time last year and the regions have set their own goals for their region's increase percentage in February. We are hoping that all regionals will show an average of 10% increase from what they have now.

Regional membership chairs are tasked to call the Broker Owned Escrow Departments and ask them to join. It will be a huge benefit for them. Invite your local real estate board Executive Director and/or President to attend our dinner meetings.

Ask your real estate agent – ***“Does your Escrow Officer have the CEA Advantage?”***

Headquarters has put the membership roster on their website for the membership chair to pull, whether they want it in Excel format or in Word format. This will facilitate the regions' abilities to mail merge and send out letters to members.

The Membership committee meets on the first Monday of the month at 6:00 p.m., call in code is #641.715.3580 Access Code: 583-533. Let Kristin know to put you on her list – Kristin.ruthig@ticortitle.com .

General

The Awards are still being worked on by the committee assigned to do so. No new developments.

District Managers made up of Past Presidents have been assigned. Deb Perry is our District manager.

The Nominating Committee for the 2019 Slate has been chosen and they will be looking over potential Directors to fill the Executive Board and the Chairs of the many committees.

Additional funds have been allocated from Reserves which will allow David Shean to attend certain MISMO meetings.



CEA Report continued

Standardized protocol for setting up Educational Classes and for sending out eblasts to members are being set up and worked on by the Leadership and Governance committees.

The updated PD workbook is now on a USB drive and can be purchased from HQ. The testing fees have been increased to take into account the set up for online testing.





PROFESSIONAL DESIGNATIONS

CONGRATULATIONS!!!!!! CONGRATULATIONS!!!CONGRATULATIONS!!!!

To the following members who have passed all requirements to become Professionally Designated - - -

MARIO ARTIGA - CERTIFIED ESCROW OFFICER

JANEANE ARILDSSEN – CERTIFIED ESCROW INSTRUCTOR

TRICIA VAGT – CERTIFIED ESCROW INSTRUCTOR

WE ARE SO PROUD OF ALL OF YOU!!!!!! GREAT JOB!!!!!!

I want to extend a heartfelt ‘THANK YOU’ to all the core volunteers who helped with the Professional Designation Prep Classes and at the actual PD test site - - We couldn’t host these events without volunteers who are dedicated and committed to this program - - Thank you to Teresa Shaver, Miriam Brown, Anna Millsap, Sandee McMahon, Lili Setiowati, Janeane Arildsen and Juliana Tu. - You are all very much appreciated and valued by myself and EASGV.

A special ‘Thank You’ to Anna Millsap who provided lunch to all the volunteers and to all the volunteers who donated the food for all the attendees.

We’re heading toward the end of the 3rd year of our 4-year cycle for Continuing Education Credits. Remember we need 48 credits for the 4-year cycle, so now is the time to check the status of your credits to make sure you’re on track.

SPECIAL REWARD!!! SPECIAL REWARD!!! SPECIAL REWARD!!!

EASGV’s Pay It Forward Committee will rewarding its members, who pass their Professional Designation test this year, with a \$100.00 cash reward for all their hard work and dedication!!!! MAKE 2018 YOUR YEAR TO BE PROFESSIONALLY DESIGNATED!!!!!!

Thank you,

**Terri Miali Fabbri, CSEO, CEO, CEI, CBSS, CMHS,
Professional Designation Chair/ 626 445-6137 - FAX 626 445-1380
Email: terri@designescrow.com**

*****PLEASE NOTE: ALL PROFESSIONAL DESIGNATIONS ARE REGISTERED TRADEMARKS FOR THE CALIFORNIA ESCROW ASSOCIATION. Misuse of these Designations may be subject to FEDERAL FELONY charges.**





June 2018 Membership Report

In order to help boost membership in the California Escrow Association (CEA), the Escrow Associates of San Gabriel Valley (EASGV) set a goal in the beginning of the year to increase membership by 10%. Well, we are pleased to inform you that not only did we reach that goal but we exceeded it with 12% and counting!

New escrow offices are opening in the San Gabriel Valley and there is an increase interest in assistants taking advantage of our "Pay it Forward" program, where EASGV will pay half the cost of first time Individual Support Staff members who then will only pay \$37.50 to be part of an amazing trade organization that supports their career in escrow.

This year, we also added some new benefits of membership. As an incentive, we started a \$25 Membership drawing at each dinner meeting. We draw from members names and if your name is picked you could win the pot, starting in \$25 increments. Congratulations to Jaclyn Wong who won \$25.00 at the April meeting! The catch is you must be in attendance to win and so two members did lose out in May and June. Fortunate for the rest of us though because that means, in July, the pot will be \$75.00 to one lucky member/winner!

And have you heard about ESCROW BUCKS?? You just might be able to get a few dollars off your next meeting. Arrive early at the next meeting, pay attention to the Power Point presentation and listen carefully to the speaker and if asked a question and you get the answer correct you could win \$5 off to any of the future EASGV events, seminars or dinner meetings. Just another benefit of belonging to EASGV!

***For more information on how you can become a member of EASGV,
Contact Vanessa James, Membership Chair at 626-304-3587
Vanessa@vivaescrow.com***

And remember to ask how your first time Individual Support Staff members can get half the cost of their membership dues covered by EASGV through our "Pay It Forward" program!



FUNDRAISING REPORT

Spring, 2018



Summer is here, and things are heating up!

Here is what YOU have accomplished in 2018:

- We had an incredible showering of cleaning supplies and other items donated for the **Door of Hope** Spring Cleaning. A special "Thank You" to all the companies who answered the "**President's Challenge**" and donated laundry baskets filled with cleaning supplies, necessities, dishes & Utensils, etc. Thank you to Seright Escrow, Old Republic Title, RBJ, Viva Escrow Inc., Mosaic Escrow, Diamond Country Escrow, and the rest of the members who so selflessly donated.

Here is what we have coming up in 2018:

- At our 2018 July meeting we will be auctioning off a 2 ½ hour (Duffy) boat ride around Balboa. 10 people including wine with cheese & appetizers!!! This very generous offer was donated by the owner of the Duffy, **Jessie Bullis of BBS Notary**. Last year **YOU raised \$2150** - let's try to beat it in 2018!

THANK YOU to our generous members at our monthly dinner meetings who provided our \$100 Prizes to raise \$\$\$ for our Charities in 2018:

January - Phil Atwan – Exchange Resources

February – Hilda Avila – RBJ

March –Jana Detevis & Susan Martino - Comerica Bank

May – Juliana Tu, Viva Escrow! Inc.

June – Jacqueline Cheou, Champion Escrow

And we are so grateful and thank EACH DONOR who brings a Raffle Gift for our general drawing at our Monthly EASGV Dinner Meeting: A HUGE SHOUT OUT TO:

Robyn O'Neil – BBS Notary Services
Jana DeTevis / Susan Martino – Comerica Bank
Juliana Tu – Viva Escrow
Tricia Vagt – Covina Escrow
Sally Adams – Adams & Barnes Escrow
Andy Clark – City National Bank
Greg Kunath – Superior Press
Hilda Avila – RBJ
Phil Atwan – Exchange Resources, Inc.
Debbie Anderson – Umpqua Bank
Jennifer Zhu – Avanti Notary

Dave Shean – Evergreen Note Service
Sam Ng – Farmers Insurance
Becky Proctor – East West Bank
Anna Millsap – Diamond Country Escrow
James Han & Team – Avanti Notary Services
Robyn O'Neil – BBS Notary
Rosie Mares - RMA Accounting Services, Inc.
Sherry Mosallaei - East West Bank
Henry Chang – Sundoc Filings
Ray Moody – City National Bank

We are truly so very sorry if we missed mentioning your name and acknowledging you – please help us and attach 2 business cards to your donated gift – we truly want to recognize and thank YOU!!!

A Shout Out to Anna Millsap and Sam Ng who so faithfully go from table to table each monthly dinner meeting and sell raffle ticket to help us raise extra money for EASGV and our special raffle for the Door of Hope. Thank you Anna and Sam!!!

It's truly a great honor for our committee to serve with you those who are in need within our community. EASGV Members are truly Difference-Makers.

Respectfully -

Phil Atwan and Mario Artiga

Directors, EASGV and 2018 Fundraising Committee CoChair-Persons,





***EASGV GIVES BACK TO THE COMMUNITY!!
OUR "SPRING CLEANING" EVENT WAS A HUGE
SUCCESS!!***





EARL G. BARRETT MEMORIAL AWARD

OUR VERY OWN DONNA INMAN, WAS THIS YEAR'S RECIPIENT! WHEN YOU SEE HER, PLEASE CONGRATULATE HER ON THIS GREAT ACHIEVEMENT.

DONNA, THANK YOU FOR ALL YOU CONTINUE TO DO FOR THIS INDUSTRY AND ITS PROFESSIONALS!

Raffles - always a great time!



Our California group of crazies! Way to go CEA!

Please click the link below to access and read EASGV Delegate Reports from

David Shean and Josette Loaiza

Also included are the PowerPoint presentations from several conference sessions, including:

✓ Art Davis

✓ Blockchain Technology

✓ Cemeteries, Ghosts and Zombies (NATIC)

<http://www.easgv.org/aea-delegate-reports>



American Escrow Association





aloha!

Escrow Associates of San Gabriel Valley

Installation

2019 President, Vanessa James

PURPOSE, PASSION AND PINEAPPLES

November 15, 2018 5:30 pm

Poolside at the Doubletree Hilton

924 W. Huntington Drive, Monrovia, CA 91016

\$55 RSVP by Nov 8th ; \$75 after deadline

Dinner Choices: #1 -Pork Osso Bucco Milanese;

#2 -Airline Chicken ; #3 -Vegetarian

Attendee & Dinner Choice#: _____

Checks Payable to EASGV c/o Tricia Vagt,
Covina Escrow, 338 West Badillo St., Covina, CA 91723

RSVP to: tvagt@covinaescrow.com; Fax 626-339-5484

**** Polynesian attire optional ****

GreetingsIsland.com



EASGV *Installation Sponsorship Opportunities*



GOOD LUCK.....\$600.00

Includes FB post plus 3 tickets to the event*



HOSPITALITY.....\$400.00

Includes 2 tickets to the event*



FRIENDSHIP.....\$200.00

Includes 1 tickets to the event*

*All levels include Name in Program, Logo Sponsor Board,
Recognition at Event & January 2019 Meeting

Name(s) and Dinner Choice#: _____

Contact #: (____) _____

Checks payable to EASGV c/o Tricia Vagt, Covina Escrow,
338 West Badillo St, Covina, CA 91723

GreetingsIsland.com



City of Hope.



City of Hope | Los Angeles, CA
November 4, 2018 | 8 a.m.

Join us again this year and support City of Hope through the Walk for Hope

TO GET STARTED: Click the link: [COH Walk 4 Hope 2018](#)

The instructions are very similar for donating, creating a team or joining a team.

To DONATE to one of our Teams: Click Donate



You can Search for and individual or a team

To perform a search, enter your criteria below.

Search for a participant Search for a team

First Name:

Last Name:

Advanced Search

To CREATE A TEAM click Start a Team

To JOIN A TEAM, click on Join a Team



City of Hope | Los Angeles, CA
November 4, 2018 | 8 a.m.

Then select Escrow Associates of San Gabriel Valley from the Team Company drop down to be part of our group, to see the teams established under the umbrella of our organization.

Join or Form a Team

Returning users, log in first!
Note: To reactivate your team from last year, you must be [signed in](#).

* Team Name:

Team Company:

Team Fundraising Goal:

Suggested Team Goal: \$1,500.00

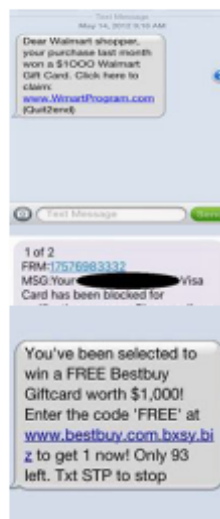
☐ Enter a new company

Need Assistance: Randy Caruso, 626-201-1871, randy.caruso@bankofamerica.com



Smishing Means Big Trouble in a Tiny Text

SMS text phishing, or smishing, is on the rise for us all. Smishing has been around for a while, and is gaining in popularity for cyberthieves. Texts are being sent to smartphones asking recipients to go to a link or respond with personal information. Most often, these texts contain a great sense of urgency to get a reply. Perhaps they claim your payment card was used potentially fraudulently and you need to take action. That's a rather common one.



Email scams are becoming more difficult for phishers to succeed. Public awareness of users and efforts by major email servers to clamp down on phishing is beginning to make a difference. Cybercriminals are known to be innovative and smishing looks like the next scam for success. A study by Kaspersky Lab reveals that between April and July of 2017, smishing rates increased by 300%. That should be enough to alert businesses, employees, and users of all kinds to learn more.

A big part of the problem is that texting isn't filtered like emails are. Research shows that text recipients are more likely to respond on a mobile device as opposed to a computer. They're almost always by our sides and they're quick and easy, paving the road for prosperous smishing. Experts suggest ways for you to minimize smishing risks. Hopefully, SMS providers will begin applying safety filters for texts the way

providers currently do for emails.

- Anti-malware is available for smartphones and should be used from a reputable provider (Apple iPhones have some built-in protection, but rely completely on it). Always make sure your mobile phone has the latest operating system updates installed. Still, common sense and vigilance are your best defense.
- Know what smishing looks like. Texts saying you've won a contest, those from the IRS, your bank or payment card company needing a response and the like should be suspect. Any text using urgent as the message are popular and most effective for smishing. Always verify with a phone call or go directly to what you know is a secure website before responding. Don't reply to questionable texts.
- Never download apps offered in texts. Always download from an official app store and always avoid sideloading from unofficial sites.
- Don't post your mobile number on social media or other public forums. It's like giving cyberthieves a blueprint for success.

If you get a suspicious text and are a customer of AT&T, Verizon, Sprint or T-Mobile, immediately forward to "SPAM" (short code 7726). It alerts those carriers to identify and block any further smishing messages. Next, always delete the text.

Furnished by Logix Federal Credit Union – Summer 2018 Newsletter



REMINDER TO L.A., SANTA MONICA, AND PASADENA EMPLOYERS: NEW MINIMUM WAGES SET FOR JULY 1, 2018

(courtesy of Ballard Rosenberg Golper & Savitt, LLP)

June 28, 2018 Newsletter)

Summertime in Southern California used to be all about sunny skies, weekends at the beach, and family vacations, but ever since 2016, July 1st has also meant City mandated minimum wage increases!

Adding to the many compliance headaches, the Cities of Los Angeles, Santa Monica, Pasadena and Long Beach (Hotels only) require annual wage adjustments on July 1st, while the State of California annual increases occur on January 1st.

Since July 1, 2017, all employers (large and small) who have employees working at least 2 hours per week within the geographic boundaries of the City of Los Angeles, the City of Santa Monica, or the City of Pasadena have been required to comply with the minimum wage and sick leave provisions of the respective ordinances.

New minimum wage rates are set to take effect **July 1, 2018** as follows:

Minimum Wage Increases

- Los Angeles, Santa Monica, and Pasadena employers with 26 or more employees: **\$13.25 per hour.**
- Los Angeles, Santa Monica, and Pasadena employers with 25 or fewer employees: **\$12.00 per hour.**

Note: The California State minimum wage for small employers (25 or fewer) is only \$10.50 per hour until January 1, 2019 when it increases to \$11.00 per hour.

Hotel Worker Minimum Wage Increase

- Los Angeles and Santa Monica Hotel workers: **\$16.10 per hour**
- Long Beach Hotel Workers: **\$14.64 per hour**

Note: The Los Angeles and Santa Monica Hotel Minimum Wage ordinances provide that beginning July 1, 2017 the minimum wage for Hotel Workers in the two cities will be adjusted annually by a rate determined by the Los Angeles Bureau of Contract Administration, based on the Consumer Price Index (CPI) in the Los Angeles area. This year, the CPI increase took the minimum rate from \$15.66 to \$16.10 per hour.



CALIFORNIA ESCROW ASSOCIATION MEMBERSHIP APPLICATION 2018



Membership Categories

- Individual Active Membership (\$280)** – Individual Active members shall be a person currently in the escrow settlement profession with a Regional membership or a person formerly in the escrow settlement profession, with a Regional membership, who currently holds a CEA Professional Designation. This category shall allow for full voting privileges at the Regional level, in the California Escrow Association and the American Escrow Association.
- Individual Support Staff Membership (\$75)** – An Individual Support Staff Member shall be a person that participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or entry level. This category of membership is not available to an escrow officer or any other person in a management or supervisory position. This category of membership provides for no voting rights in the California Escrow Association and no membership in the American Escrow Association. This category allows for Regional membership.
- Individual Associate Membership (\$280)** – An Individual Associate membership shall be available to those individuals in allied fields not engaged in the practice of escrow. This category also allows for Regional membership and membership in the American Escrow Association, but has no voting rights in the California Escrow Association.
- State Only Membership – Individual Active (\$280)** – A State Individual Active membership shall be available to those persons currently in the escrow settlement profession without Regional membership, or a person formerly in the escrow settlement profession without Regional membership who currently holds a CEA Professional Designation. This category allows for full voting privileges in the California Escrow Association but no voting rights in the American Escrow Association, as defined in the Bylaws of the American Escrow Association.
- State Membership – Individual Support Staff (\$75)** – A State Individual Support Staff Member shall be a person that participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or entry level. This category of membership is not available to an escrow officer or any other person in a management or supervisory position. This category of membership provides for no voting rights in the California Escrow Association and no membership in the American Escrow Association. This category allows for no Regional membership.

☐ New Renewal

Please allow up to 3 weeks for new member processing.

Inactive Membership (\$115) – Inactive members shall be those past Individual Active members or State Individual Active members who are no longer engaged in their profession, either permanently or temporarily. An Inactive member shall not be entitled to vote or hold office, but may serve on any special committee or committees. An Individual Active member or State Individual Active member shall be considered inactive only subsequent to a period of one (1) year after such member has ceased to meet requirements of an Individual Active or State Individual Active member. At such time an Inactive member is deemed to subsequently meet requirements for an Individual Active membership or State Individual Active membership, they may be reinstated.

A. Individual Membership

Membership Category: ☐ Individual Active ☐ Individual Support Staff ☐ Individual Associate ☐ Inactive
☐ State Individual Active ☐ State Individual Support Staff

Name: _____ Title: _____ Referred by: _____

For categories other than State, please choose a primary regional membership using the CEA map.

If no region, please select State. X Region: Escrow Associates of San Gabriel Valley (EASGV) ☐ State (no region)

Employment Category (check one): ☐ TC – Title Company ☐ S/L/B – Savings & Loan or Bank
☐ BE – Broker Escrow ☐ LE – Licensed Escrow ☐ OT – Other

- ☐ Please check this box if you DO NOT want CEA to release your contact information to industry related entities.
☐ Please check this box if you DO NOT want CEA to include your contact information on the public area of the CEA Web site.

Membership is based on a calendar year, on an individual basis, and is non-transferable.

B. Business Address

Company Name _____
 Address _____
 City / State / Zip _____
 Phone _____ Fax _____
 E-mail _____

C. Home Address

Address _____
 City / State / Zip _____
 Phone _____ Fax _____
 Mobile Phone _____

For mailing and online membership directory purposes, please use my (check one): ☐ Business Address ☐ Home Address

D. Payment

Amount: _____
☐ CHECK Check # _____ ☐ Company ☐ Personal
☐ AMEX ☐ MasterCard ☐ Visa CVV: _____
 C.C.# _____ Exp: _____
 Name on Card: _____
 Billing Address _____
 Signature: _____

In making this application, I certify that the above is true and correct and I agree to abide by the Bylaws of the above named Regional Association and the California Escrow Association and the American Escrow Association, if appropriate.

Contributions or gifts (including membership dues) to the CEA are not tax deductible as charitable contributions. Pursuant to the Federal Revenue Reconciliation Act of 1993, association members may not deduct as ordinary and necessary business expenses, that portion of association dues dedicated to direct lobbying activities. Based upon the calculation required by law, 8% (Intern) or 16.6% (all others) of the State Dues payment only should be treated as nondeductible by CEA members. Please consult your tax advisor for tax credit/ deduction information.

Signature _____ Date _____

When completed, return form and payment to:

California Escrow Association, 2250 Venture Oaks Way, Suite 150 • Sacramento, CA 95833
 (916) 239-4075 – phone • (916) 924-7323 – fax • cea@camgmt.com • www.ceascrew.org



June Dinner Meeting



Speaker: Lee
Wilson,
V.P. Title
Operations
First American
Title

Emily Ochoa, Viva
Escrow!, and
Granddaughter



June Dinner Meeting



Congratulations!
Mario Artiga,
Viva Escrow!
Professional
Designation -
CEO



Congratulations!
Tricia Vagt,
Covina Escrow
Professional
Designation -
CEI



June Dinner Meeting



Congratulations!
Janeane Arildsen,
Pango Group
Professional
Designation -
CEI

City of Hope
Representatives:
Alyson Sprafkin
Jennifer Rosales

