



EBEA NEWS

President's Message

Jennifer Barnes
EBEA President

Happy New Year!

Thank you to our 2013 Board of Directors for EBEA, especially our President Jeff Quinn for an outstanding year! Jeff's dedication and enthusiasm was inspirational and for that we are very appreciative. On behalf of the entire association, I'd like to wish Jeff the best of luck during his new venture in the great state of Alaska!



Meet your 2014 Board

President: Jennifer Barnes

Secretary / Awards and scholarships: Helen Benson

Treasurer: Jennifer Quigley

Hospitality / Website: Deanna Terry

Membership: Steve Stosen

Charity: Patsy Czabaranek

Awards/Scholarships: Helen Benson

Newsletter / Golf Tournament: Geoff Disch

PD/Education: Kathy Lozano

Thank you to everyone on the board for dedicating their time to making sure East Bay Escrow Association is a success. With that said, we want you on the board! Please come to one of our board meetings! This is a great opportunity to get to know your board members and a way to get your ideas heard! We meet the first Thursday of the month from 6-7PM. Email me to get the details!

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President's Message (cont.)

Membership Membership Membership!

THANK YOU to everyone who renewed their membership this year! Please encourage your co-workers to attend a dinner meeting and join the association. CEA is working hard to fight for the rights of every Escrow Officer in California. Without CEA, our industry would be in a world of hurt, so let's get more members!

Charity – Loaves and Fishes

This year my charity remains the same as last year. We will continue to support Hunger in the East Bay. We will have a food drive at every dinner meeting, volunteering at the Contra Costa Food Bank during the year and we will be having our third annual Loaves and Fishes Golf Tournament.

The Third Annual Charity Golf Tournament will be held on Monday June 16, 2014 at Crow Canyon Country Club in San Ramon. All proceeds go to our charity; Loaves and Fishes of the East Bay. Last year we were able to give them a check for over \$2000! So, put your foursome together and let's end hunger together! For more information, contact Geoff Disch: Geoffrey@greenescrow.biz

I'm looking forward to a wonderful year!

Yours in success,

Jennifer Barnes
2014 President

EBEA Mission Statement

We aim to strengthen our profession; expand and continuously upgrade our knowledge and technical skills; recognize our members who are professionally designated; broaden our membership base and participation by consistently offering valuable educational programs in a congenial atmosphere; and support the California Escrow Association, and the American Escrow Association in their stated mission.

CEA Recognizes a Lifetime of Success

EBEA's own Kathy Lozano was the 2013 recipient of the Lifetime Achievement Award. Kathy has been in the industry since 19?? (she'd probably kill me if I told), during which time she's worked her way up up up!

Kathy is a wealth of knowledge and her witty spirit brightens up any office she works in.

Congratulations Kathy!

Escrow Scramble

P X U R A E U X D R R W T A H
A R E G S H E T E E R V M D K
Q R E C N L R F T L U D W D A
H N R L T F I U E L L I E R E
T O R I I N P C D E E S R E B
W G T V A M Y V N S R C A S E
T U S N O N I Y T E P L W S K
Q A C C Q Y O N T G P O T O F
F E Z K B S W T A N N S F O J
S T N E M E S A E R A U O T V
B O R R O W E R R P Y R S S C
A U D I T F T K P D A E R V M
T R O P E R E M O H O D L A X
I N S T R U C T I O N S W W W
J V E X U I Y E F L K N H J S

ADDRESS
BORROWER
DRAW
ESCROW
NOTEPAD
REFINANCE
SELLER

AGENT
COMPUTER
EASEMENTS
HOME
PENCIL
REPORT
SOFTWARE

AUDIT
DISCLOSURE
EBEA
INSTRUCTIONS
PRELIMINARY
RULER
TITLE

Meet the Board for 2014

Jennifer Barnes - Green Escrow Services
- President

Helen Stone-Benson - Old Republic Title Co.
- Secretary
- Awards & Scholarships

Jennifer Quigley - Old Republic Title Co.
- Treasurer

Patsy Czabaranek - Placer Title Co.
- Sr. State Director
- Charity Chair

Steve Stosen - Notaries Express
- Jr. State Director
- Membership

Deanna Terry - Green Escrow Services
- Web-site
- Hospitality

Geoffrey Disch - Green Escrow Services
- Programs
- Newsletter

Kathy Lozano - Green Escrow Services
- PD/Education

Helen Stone - hstone-benson@ortc.com
- Membership
- Awards / Scholarships



EBEA Hall of Fame
Past Presidents
Established 1971

We honor our past presidents and the time they have
Served carving the way for our future !

- | | |
|--|-------------------------|
| 1983 - Ellen Hole | 1999 - Rita Nordby |
| 1984 - Cathy White | 2000 - Kathy DeGaine |
| 1985 - Unknown | 2001 - Kathy Lozano |
| 1986 - Unknown | 2002 - Kathy Lozano |
| 1987 - Penny Rohrich Christiansen | 2003 - Lisa Lassagne |
| 1988 - Ray Johnson | 2004 - Jennifer Quigley |
| 1989 - Kerren M. Biggs | 2005 - Marilyn McDuffey |
| 1990 - Unknown | 2006 - Toni Hardstone |
| 1991 - Lanette Becker
& Sue Manning | 2007 - Patsy Czabaranek |
| 1992 - Debbie Town | 2008 - Denise Guthrie |
| 1993 - Ray Johnson | 2009 - Debbie Neylan |
| 1994 - Pat Compaglia | 2010 - Lisa Lassagne |
| 1995 - Debbie Town | 2011 - Jennifer Quigley |
| 1996 - Geoff Disch | 2012 - Jennifer Disch |
| 1997 - Sonja Wilkin | 2013 - Jeff Quinn |
| 1998 - Geoff Disch | 2014 - Jennifer Barnes |

Let's Tee it Up on June 16th

*Save the Date for our
3rd Annual EBEA Golf
Tournament at Crow
Canyon Country Club.*

*We will be benefitting
Loaves & Fishes once
again with a fun-filled
day and cocktail party with lots of prizes and
good fellowship !*



***Save the Date for a great fun event
with your fellow business contacts !!***

***We only have room for 36 foursomes !
First in with the money plays !***

Minute to Win It - County Managers Dinner - Fun !!



Since we can't cuddle up by the fire because of the spare the air days in the bay area, try this to keep warm!

INGREDIENTS

1 1/2 ounces Irish whiskey or rum

1/2 ounce hazelnut liqueur, such as Frangelico

1/2 ounce Irish cream liqueur, such as Bailey's

Hot coffee

Dollop of **Grand Marnier Whipped Cream**

DIRECTIONS

In a glass coffee mug, stir together whiskey, hazelnut liqueur, and Irish cream; top with coffee. Garnish cocktail with whipped cream and serve immediately.



Submitted by:
Deanna Terry

Potato Ham Chowder

Prep Time 15 minutes
Cook Time 30 minutes
Total Time 45 minutes
Yield 4 servings



A warm and filling chowder that's incredibly creamy and rich, perfect for those chilly winter nights!

Ingredients

- 4 slices Jones Dairy Farm Sliced Bacon, diced
- 1/4 cup unsalted butter
- 2 cloves garlic, minced
- 1 onion, diced
- 1 1/2 cups frozen corn kernels
- 2 teaspoons fresh thyme leaves
- 2 tablespoons all-purpose flour
- 3 1/2 cups milk, or more, as needed
- 2 russet potatoes, peeled and cubed
- 1 (7-ounce) package Jones Dairy Ham Steak, diced
- Kosher salt and freshly ground black pepper, to taste

Instructions

- Heat a large skillet over medium high heat. Add bacon and cook until brown and crispy, about 6-8 minutes. Transfer to a paper towel-lined plate; set aside.
- Melt butter in a large stockpot or Dutch oven over medium heat. Add garlic and onion, and cook, stirring frequently, until onions have become translucent, about 2-3 minutes. Stir in corn and thyme until fragrant, about 1-2 minutes.
- Whisk in flour until lightly browned, about 1 minute. Gradually whisk in milk, and cook, whisking constantly, until slightly thickened, about 1-2 minutes. Stir in potatoes.
- Bring to a boil; reduce heat and simmer until potatoes are tender, about 12-15 minutes. Stir in ham, salt and pepper, to taste. If the chowder is too thick, add more milk as needed.
- Serve immediately, garnished with bacon, if desired.

CALIFORNIA ESCROW ASSOCIATION MEMBERSHIP APPLICATION



Membership Categories

Individual Active Membership (\$235) – 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 Intern Membership (\$60) – An Intern membership may be granted one time for a period not to exceed three consecutive years, and will be available to an individual who participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or at an 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 (\$260) – 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 (\$235) – 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 Intern (\$60) – A State Individual Intern membership may be granted one time for a period not to exceed two consecutive years, and will be available to an individual who participates in the escrow or settlement process as a secretary, assistant, or any other position that is clerical and/or at an 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 (\$100) – 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 Intern Individual Associate Inactive
 State Individual Active State Individual Intern

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. Region: _____ 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 _____

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

C. Home Address

Address _____

City / State / Zip _____

Phone _____ Fax _____

Mobile Phone _____

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, 2520 Venture Oaks Way, Suite 150 • Sacramento, CA 95833
 (916) 239-4075 – phone • (916) 924-7323 – fax • cea@camgmt.com • www.ceaescrow.org

East Bay Escrow Association

Geoffrey A. Disch, CSEO

Newsletter Editor

Phone: 510 - 410 - 4090

Fax: 925 - 523 - 3231



***Coming Soon !
Our newly designed
Web-Site***

www.ebeaescrow.org

Is being re-designed and will
be up and running in the next
few weeks.