

REDEFINING
THE BEST
WAY TO DO
BUSINESS
IN THE
21ST CENTURY



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FEBRUARY 8, 2017

With 17 reporting, EAOC members had \$25,966,000, in total sales for 2016



Simone and Rick Kavliem of Affinity 24 were our hosts at the offsite meeting. Affinity 24 was founded in 1991 by Garrett Logan. It is a debt free payment processing company with over 100 years of combined merchant processing experience.



Simone told us that credit card fraud in the U.S. is more than the rest of the world combined. If fraud is suspected or actually happened at your business, you are fully liable as of 10/1/2015. Malware is everywhere: web, email, network, apps, and pos. If your business is impacted by a data breach, you can suffer significantly: Investigation of breach - \$20k to \$50k, fines/liability \$5k - \$50k.

- Affinity 24 provides a multi-layered security and compliance solution along with key metrics and actionable data.
- They make it virtually impossible for cyber criminals to steal card data
- Comprehensively monitor the security of your POS system
- Assess your compliance levels with a fast easy questionnaire
- In the unlikely event of a data breach, get a liability waiver of up to \$100,000 for association cost and fines
- Provide a dedicated specialist to call for security questions or concerns
- Provide business needs analysis which allows Affinity 24 to identify the technology solutions needed to limit exposure and loss due to fraud.

AFFINITY24

TO SUCCEED IN
BUSINESS IT'S NOT
WHAT
YOU KNOW BUT
WHO
YOU KNOW THAT
COUNTS MOST!

SCHEDULE

**February 15th
Wesley Oliver
Axia Home Loans**

February 22nd Huddle

GREETERS

**Barbara Taylor
Bimer America
Carlos Salazar
Salazar Associates
Gail Roussell
HUB International**

MEMBERSHIP

The following firm has been proposed for membership in the Executives' Association of Orange County. Any member who wishes to cast a negative vote please call the Executive Director.

SECOND PRINTING

THE BLINKING OWL DISTILLERY 714-852-3947
802 E. WASHINGTON AVE., SANTA ANA, 92701
OWNER: BRIAN CHRISTENSON
CLASS: DISTILLERY
PROPOSED BY NICK KIRKLAND

Open Classifications

The following classifications would produce leads for our existing members.

Propose one of these classifications to increase leads for members.

Appraiser
Architect
Carpet Cleaner
Facility Manager
General Contractor
Home Inspector
HR Consultant
Interior Designer
Mortuary
Pension Consultant
Property Manager
Residential Electrician
Roofer

Thought for the Week

“The shortest way to do many things is to do only one thing at a time.”

-Richard Cech

Scoreboard

NEW MEMBERS 6000 Points

Turn in proposal 100 Points

Bring approved prospect to meeting 500 Points

Prospect joins 5400 Points

Every member on a team that brings in a new member received 500 points.

LEADS 10 TO 1000 POINTS

General Lead 10 Points

Third Party Lead 500 Points

Shanghai 1000 Points

BUSINESS 5 to 1000 Points

CRUISE SHIP
Direct Business 5 Pts. for every \$50,
(all year long) 500 Pts. max
per transaction.

**1000 points max with each member during the contest.*

AIRLINE
Business from Lead 10 Pts. for every
\$50, a lead 1000 Pts. max

DONATIONS 25 to 500 Points

Donating a Weekly Door Prize 25 Points

Donations for Auction 1 Point per \$1.00
**value of each item not to exceed 500 pts*

TEAM COMPETITION 500 Points

Weekly Team Winners 500 Points per Team Member

Each week every member on the team that has the most leads will receive 500 points



LIGHTMAN

LINK

Your

Link



Kris & Joe Lightman, Nick White

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(714) 378-0909

OwnABetterHome.com



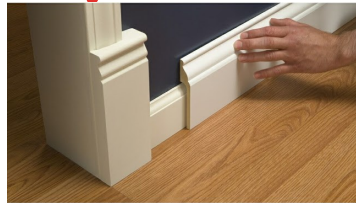
Home Beautification

Baseboards

Often overlooked, updated baseboards can make all the difference in a room.

Most baseboards are made from either wood, MDF, medium density fiber board, stone, or tile. The best time to replace and upgrade the baseboard is when you replace the floor.

If you are happy with your flooring and just want to improve the existing



baseboards, you can cover them instead of removing the existing baseboards first. Install new, taller, and more decorative baseboard right over the existing material. The design allows the new baseboard to slide right over small, low profile baseboard. If there are imperfections in the floor,



add a half inch base shoe at the bottom of the baseboard. If you have upgraded baseboards, refresh them and give them a coat of paint.

In wet areas, use stone or tile base molding. This way if a flood occurs you won't need

to replace the base molding when it swells. The stone can be an exact match to the flooring or compliment the floors. Keep in mind whether you want to attract attention to the base molding or give the floors all the focus.



Property Management

Marijuana Use in a Rental

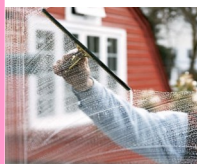
The legalization of Marijuana does not mean it can be smoked whenever and wherever people desire and decide to use it. The passing of the law de-criminalized the use of it. But, it is still illegal under Federal law. A landlord can use this as a reason to ban marijuana smoking in a rental. Smoking either tobacco products or marijuana can be regulated and even banned in apartments and rental units. Explain this to existing and prospective tenants as soon as possible. Outline the health risks of second hand smoke and electronic smoking devices. Smoke that drifts into another tenants unit could be preventing that tenant from using and enjoying the premises. Drifting smoke could be considered trespass and/or battery and represents a serious health hazard.



Ok the weather Outside...

Wash windows twice a year

Rethink Windex and paper towels and try these tips. For the cleaning solution use just a squirt of dishwashing liquid in a bucket of warm water—the less suds, the better. Wash the glass first. The long cloth head of a strip applicator soaks up a lot of soapy water and knocks dirt loose without scratching the glass on larger windows. Use a sponge for small panes. Wipe clean by starting at the top left, pull the squeegee over the soapy pane in a reverse-S pattern (left-handers would start at the top right). At the end of each stroke,



wipe the squeegee's blade clean with a lint-free rag. Remove any water remaining on the edges of the glass with a damp, wrung-dry chamois, which soaks up wetness without leaving streaks.

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Kris & Joe & Nick

Lightman ♥ Link

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Cool Links

Look for the **NEW** Dine Out Calendar in February.

Luigi's Restaurant 221 Main St. #B, Huntington Beach 714- 536-2234

February 14th - Valentines Day

February 20th - Presidents Day

SAVE THE DATE -

Shredding and Ewaste April 22nd.

www.goletabutterflygrove.com

www.usinflationcalculator.com

Your

Link

to

a

Better

HOME!

Don't forget your Valentine on Tuesday, February 14th.

JUST SOLD!

209 9th Street, Huntington Beach
in 6 days

20311 Mansard, Huntington Beach
in 12 days

2222 W. Avalon, Santa Ana
in 9 days

We'd love to sell yours too!

The best love is the one that makes you a better person, without changing you into someone other than yourself.

Carpe Diem (Seize The Day)

Goleta Butterfly Grove



I have always loved butterflies. When I was little I would save my money to buy them from the Butterfly Man at the Sawdust Festival. (He is still there in the summers!) Imagine my delight to find that there is a grove near Santa Barbara where you can walk amongst them and enjoy them in their

environment.

From November thru February Monarch butterflies migrate to Goleta and can be observed at the Goleta Butterfly Grove. The site sits near a neighborhood school and is open from sunrise to sunset. Admission is free, but the City of Goleta accepts donations to support the Monarch Butterfly Docent Program. Docents are available on weekends from 11 am to 2 pm weather permitting. Bring binoculars, a camera and wear sturdy walking shoes. Parking is free in the lot at the Ellwood Mesa Open Space across from the Ellwood Elementary School, 7686 Hollister Ave. Visit goletabutterflygrove.com Carpe Diem. Enjoy the delicate beauty of the Monarch Butterfly and leave the real estate sales to us!

Real Estate Report

Inflation and Interest Rates

Inflation shot up just over 2% in 2016 up from 0.7% in 2015. It was the fastest pace since 2011.



Mortgage rates have jumped up in the two weeks following the election. Moving to highest levels in two years. The 30-year fixed rate loan is about 4.25 percent. This has instantly pushed up the cost of borrowing and home purchasing for many people, also causing an immediate drop in mortgage refinancing. Homebuyers in the market are pushing to lock in rates and to speed through closings. A .25% increase in rates, on a \$500,000 loan, translates to an increase in the monthly payment by \$75. It may not seem like a lot, but many buyers are stretched thin due to rising home prices.

Compared to a 6.25% interest rate at the peak, borrowers are paying on average \$600 less today for the same loan amount. A \$400,000 loan at 6.25% is about the same monthly payment as a \$500,000 loan at today's rates.

Homeownership and obtaining a mortgage is mostly about monthly payments. So when prices seem high, it's good to remember historically low interest rates still make owning a home affordable.