

2525 Main Street  
Soquel, CA 95073  
831-464-2000  
831-464-2881 Fax  
[www.scaor.org](http://www.scaor.org)



## The SCAOR e-Scoop

### OFFICE HOURS

8:00am to 5:00pm Monday-Friday  
Every Thursday the office is closed from  
9:00-10:30am for a staff meeting



If you are unable to open any of the links visit our website at [www.scaor.org](http://www.scaor.org)  
or call Karen Kirwan at 831-464-2000 or [karen@scaor.org](mailto:karen@scaor.org)

Volume 1  
Issue 20  
August 21, 2008



### SCAOR Education Highlight-Just Added!!! Nuts & Bolts of Investment Real Estate

*A Charlie Krackeler Seminar*

**Monday, September 8th 9:00am-1:00pm**

\$49 to SCAOR Members \$69 at the door & Non-members anytime

**Course is approved for four (4) DRE CEU's in Consumer Protection**

At this seminar you will learn about the Historical Perspective and Key Terms; Cash flow and basic income formulas; Basic tax aspects of investment real estate; Valuation methods for investment Real Estate; Basic real estate economics; An understanding of the Annual Data; A clear understanding of Gross Rent Multipliers (GRMs); A clear understanding of Capitalization Rates (Cap Rates); Pre-Tax Cash Flow vs. After-Tax Cash Flows; And much more...



### Preventive Health Screenings

#### Thursday, Sept. 4th

Stroke, Heart Disease & Cancer are the leading killers in the U.S. These screenings are designed to detect masses, stones, aneurysms, etc. with 100% safe ultrasound. If you have a family history of stroke, heart attack or cancer, Precision Ultrasound could save your life. Get a FREE 2-night vacation when you bring in someone and you both get a "Full Package" (worth up to 560). Click [here](#) for complete package information and pricing. Screenings will be held at SCAOR with appointments starting at 9:00am. Call 760-327-6770 to schedule.



**MAKE NOTE:** There is a new  
address for the Retrofit At Time

Of Resale Soquel Creek Water District City  
of Capitola form. The new address is P.O. Box  
1550, Capitola, CA 95010

### GREEN TIP OF THE WEEK



For the environment's sake, it's best to reuse water bottles and avoid plastic packaging, choosing glass, metal, paper or ceramics instead. But when plastics are the only choice, look for options with recycling codes #1 PETE, #2 HDPE, #4 LDPE and #5 PP (on the bottom of containers). Of these,

#1 and #2 are most commonly recycled. As they are generally not recyclable, avoid #3 PVC or V (poly vinyl chloride), #6 PS (polystyrene) and #7 (polycarbonate) plastics. PVC's manufacture and incineration release dioxins, which are carcinogens and hormone disruptors. In contact with foods, especially hot, fatty foods, PVC can also leach chemicals such as adipates and phthalates, which have been shown in mice to cause birth defects and damage to the liver, kidneys, lungs and reproductive systems. Polycarbonate plastic can release bisphenol A, a suspected hormone disruptor, into liquids and foods it touches. Most 1, 1.5 and 2 liter, and some half-liter water bottles are made from #1 and #2 plastic.

### Coming up at SCAOR!

Aug. 27 [Microsoft Outlook Dashboard](#)  
Sept. 5th [The Changing Mortgage Industry](#)  
Sept. 10th [Selling Homes @ Radiant Floor Heating- A Green Bag Lunch Seminar](#)  
Sept. 12th [Stay Fiscally Fit!](#)  
Sept. 15th [Upshifting Your Lead Generations](#)  
Sept. 19th [Natural Hazard Disclosures](#)  
Sept. 24th [MLS Essentials](#)  
Sept. 24th [MLS Advanced CMA](#)  
Sept. 26th [Seller Pricing Strategies](#)  
Sept. 30th [Quadrennial REALTOR® Ethics](#)  
Oct. 1st [License Renewal Review & Testing](#)

To Register call SCAOR 831-464-2000

For a complete list of classes click [here](#).