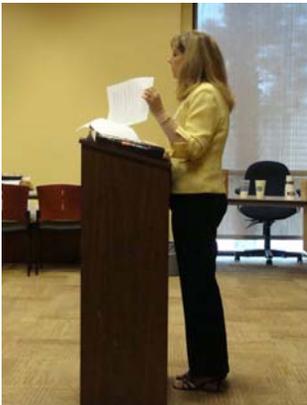


INLAND EMPIRE CHAPTER'S NEWLY ELECTED BOARD HOSTS 5TH WORKSHOP

On April 19, 2008 the Inland Empire Chapter hosted its 5th workshop. CALDA members from Riverside, San Bernardino, Orange and Los Angeles counties gathered at the Corona City Library to earn MCLE credits and learn ways to improve their businesses. After being honored for her past year of service, the chapter's Secretary and past President Annette Gomez enjoyed taking a step back to benefit from the efforts and fresh ideas of the new officers.



DEBBIE BURTON (FKA DEBBIE JONES) TEACHING "LIVING TRUSTS - BEYOND THE BASICS" AT THE 4/19 WORKSHOP IN CORONA.

Newly elected president Debbie Burton (fka Debbie Jones) invited Pam Powell, Senior Examiner from the Riverside Family Law Court, to speak. Pam went through the Examiner's training process explaining what they were looking for in each type of case. She shared some *behind the scenes* activity and the drastic changes which will take place at the court soon due to the increasing

case load. Chapter Vice President Ann Malane invited Riverside Attorney Jim Husen to speak on the topic of Declarations. Jim, who is extremely professional yet down-to-earth, also teaches Law at California Southern Law School in Riverside. He went through each part of an Income and Expense Declaration and showed how it can be used to "punish and destroy" a less than honest litigant. Debbie went beyond the basics and showed how living trusts and their various parts are received and handled in the real world by financial and healthcare institutions. She shared some shocking and true examples of what can happen when there is not attention to detail. Debbie will be teaching the same material at this

year's conference.

After a relaxed lunch, door prizes were given away. MaryAnn Cooper and Araceli Parra, both from the High Desert, won two of Nolo Press' latest editions for the second and third prizes. Linda Wraich from Orange County won the grand prize of a free one-year CALDA membership.



RIVERSIDE ATTORNEY JIM HUSEN SPEAKS ON DECLARATIONS.

The new workshop format allowed time for a productive roundtable discussion in which each of the attendees had time to have all their questions answered and share their ideas and experience.

For the past four years the Inland Empire chapter has been diligent in offering educational opportunities to CALDA members and non-CALDA registered Legal Document Assistants. Members are encouraged to participate in or form their own local chapters.

Annette Gomez

CALDA Secretary

CALDA'S WEBSITE - MEMBERS ONLY

Did you know that you can check your records and find out the number of times anyone has clicked onto your website from your listing in the public CALDA search engine? You can use this information to see how well your listing in the CALDA search engine is working for you (in regards to your website only). To do this, on "Other Member Features" go to "See Your Website Click through."... **Continued on Page 3**

WHERE WILL YOU BE ON OCTOBER 17-19, 2008?

I can't believe that in a very few months it will be time for the Annual CALDA Conference. This will be a very important Conference. Not only will it help you and your business, but you will be lending a supportive hand to the other members of the Association.

Be sure to stay at the Ramada University Hotel in Fresno, as they are giving us a great rate. Further, it will save you many steps in going to and from informative classes, meals and networking opportunities.

There will be over 15 classes offered, which can only help to improve your bottom line and professional presence in your community.

To make this Conference even better, you may now register online and save money too. Check out the CALDA Website Home Page and see how the "Early Bird Special" easily allows you to spread this business cost over several months.

Are you still unsure about attending this Conference?

Ask yourself these questions:

- Do I have enough continuing education credits?
- Do I have all the business that I want?
- Do I need a tax-deductible, working long weekend?
- Do I need a new profit center for my business?

NEW ENHANCED CALDA WEBSITE COMING SOON

Under the direction of our Webmaster Chris Donica, CALDA will be releasing a very user friendly and helpful new website by the end of this summer. Along with an attractive new look, interactive functions and creative links, CALDA is in the process of creating a new Forum to provide all members access to various sample legal documents (i.e. family law, bankruptcy, civil pleadings and discovery, etc.) to be used at their own risk and discretion. This "new and improved" website will provide separate information pages for members and consumers to eliminate confusion and allow easy use for all.

CALDA has also created an ad hoc committee consisting of four board members,

CALDA NEEDS YOU!

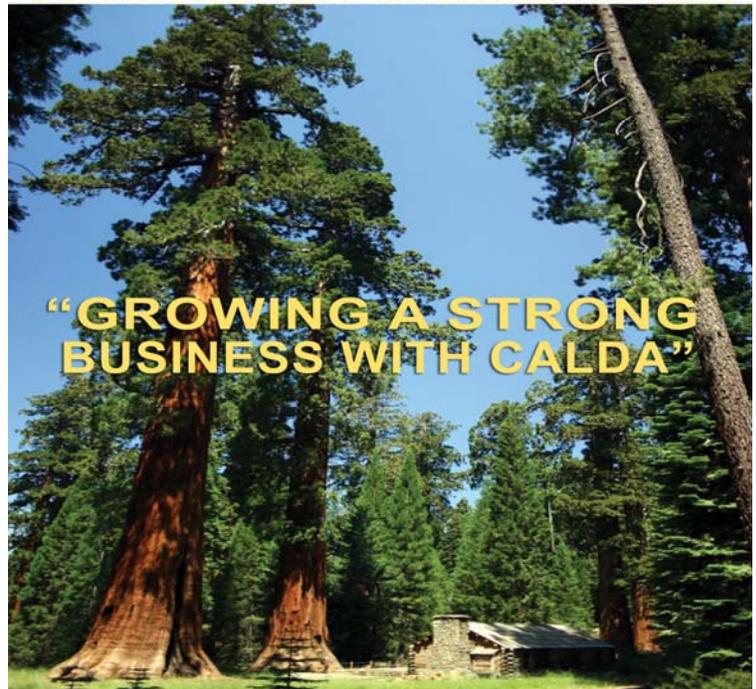
If you have any questions regarding this GREAT event, please feel free to contact me at 530/458-5400 or conference@calda.org.

See you there!

Nancy Newlin

CALDA Conference Chair

SAVE THE DATE
OCTOBER 17-19, 2008 • RAMADA UNIVERSITY HOTEL • FRESNO, CA.
CALDA 21ST ANNUAL CONFERENCE
CALIFORNIA ASSOCIATION OF LEGAL DOCUMENT ASSISTANTS



**"GROWING A STRONG
BUSINESS WITH CALDA"**

including the Technology Chair, to assist the Webmaster in implementing a variety of new features that will serve the membership and the general public. Our goal is to create a stronger Internet presence for our association through specialized techniques that will allow CALDA's website to reach all consumers using major search engines to find Legal Document Assistants in California.

Thomas C. Connelly

CALDA Technology Chair

Don't forget that you can download the following Brochures and Questionnaires from our Website: Adult Adoptions * Bankruptcy * Conservatorship * Deeds * Dissolution, Separation, Annulments * Discovery of Civil Litigation * Durable Power of Attorney and Health Care Directives * Evictions * Guardianship * Name Changes * QDROs * Order To Show Cause * Parental Relationship * Process Serving * Restraining Orders * Small Claim * Social Security Disability * Step Parent Adoption * Summary Dissolution * Wills and Trusts * Probate.

Also, don't forget to check the Continuing Education portion of our Website and also see the Legislation changes affecting our LDA profession.

A common question on our Website is, "What does providing general published factual information that has been written or approved by an attorney mean?" The answer is that a Legal Document Assistant may provide general published factual information that has been written or approved by an attorney such as self-help materials (books, software, etc.) published by Nolo

Press and other self-help publishers, as well as the public service brochures that CALDA has published. All of these brochures have been "approved" by an attorney.

Did you know the following about our CALDA members:

- 125 prepare Divorces;
- 44 prepare Chapter 7 Bankruptcy Petitions;
- 57 prepare Conservatorships;
- 15 offer Process Serving;
- 10 prepare Immigration papers;
- 91 prepare Living Trusts;
- 47 prepare Evictions;
- 111 prepare Wills;
- 66 prepare Adoptions;
- 17 offer Social Security Disability services;
- 77 offer Court Filings; and
- 105 prepare Powers of Attorney.

Marcel Neumann

CALDA Vice President

PROFESSIONAL STANDARDS

When was the last time you asked one of your customers how they perceived your business? Sure, they hired and contracted with you to perform a legal document service so they must have felt confident in your ability, or were you the only game in town? Try asking your customers about your professionalism. Most of them will give you positive feedback, but if they were truly "honest" with you they might be able to provide you with helpful gems to improve your professional appearance that will likely increase your customer count and referrals.

Professional Standards is not just about whether or not you are compliant with the Business & Professions Codes, which of course we should all be. It is also how you operate your business, and most importantly, how your customers perceive your business. I subscribe to the Golden Rule and strive to deliver a quality legal document experience, from customer service to accurate document preparation; however, despite my concerted efforts, I am not going to be everything to all people. As business owners, all we can do

is our best when serving the vast majority of our customers. We strive to "exceed their expectations," which is often difficult because people's perceptions are their own individual realities. So, although we might be thinking we are doing a great job, in reality we are failing to serve our customers well enough, and we are unknowingly causing lost customer gains and referrals.

In an effort to test how professional you are, develop a simple questionnaire to give to customers. Ask them some yes or no questions and, at the end, ask for suggestions on how to improve your services or what would have made their experience a bit easier, simpler or more helpful. Then begin to incorporate those suggestions. Slowly, but surely, your level of service or professionalism will improve and, as a result, you will see an increase in both new and referred customers.

Carl Knoll

CALDA Professional Standards Chair

FROM THE EDUCATION CHAIR - TELECLASSES

I am so excited about hosting CALDA's monthly educational teleclasses!

We have had *exceptional* speakers so far: Tamara Parker, Diana Wade, Carol Shillingburg and Bob Scrivano. Those members who have not yet participated in these teleclasses are truly missing a great deal of information.

The teleclasses are MCLE approved (1 hour). Members can earn up to 12 MCLE credits while staying up-to-date with these convenient monthly teleclasses.

All future teleclasses will be recorded so that if you miss a class you can listen online - free of charge. Contact the Education Chair for more information.

Upcoming Teleclasses:

July 9 – Carl Knoll – Marketing 101: How to Operate a Successful LDA Business

July 22 – Lynne Stein – Qualified Domestic Relation Orders (QDROs)

August (date TBD) – Debra Jones – Beyond the Basics: Trust Administration

September - December - TBD

Take time out to join in! Good information is sometimes hard to come by.

MCLE Quizzes – Coming Soon

Yes, they're coming back! CALDA has formatted numerous quizzes for members to earn Continuing Education (CE) credits. More information will be e-mailed to all members, as well as posted on the forums, so stay tuned!

CALDA – Los Angeles

CALDA members who would like to assist me in forming a CALDA chapter in the greater Los Angeles area, please contact me either by e-mail info@a-1legaldocs.com or by phone (310) 484-3607. Any help will be greatly appreciated.

Vanessa Watson

CALDA Education Chair

TINIA'S TIDBITS ON... SUCCESS

"Success is not a destination, it's a journey" by Zig Ziglar.

The key to success is planning and preparation. In the hustle and bustle of our busy lives and businesses we often overlook the time it takes to prepare and plan our accomplishments. Anything worth accomplishing is worth taking the time for preparation and planning. I truly believe that success depends on a commitment to grow and develop in all aspects of our lives. CALDA's 21st Annual Conference offers the opportunity for us to learn and network while greatly impacting our careers as LDAs now and in the future!

The Conference Committee is extremely busy preparing and planning for **CALDA's 21st Annual Conference in Fresno**. Each year the Board of Directors strives to make the Annual Conference better than the last one. Part of the preparation and planning for conference is selecting the conference location, workshop topics, workshop speakers, guest speakers, hotel accommodations, meals, special events, games, fundraising, raffles and more! With careful preparation and planning we will have a very

SUCCESSFUL conference! Did I mention FUN? That too!

For those members who have just recently joined CALDA, I personally invite you to join our journey and attend CALDA's 21st Annual Conference in Fresno, California. The wealth of information, education, new friends you meet and business contacts you make will help you become a successful LDA! Don't wait, go to www.calda.org and register now! You can start with a small deposit of \$100 and pay the balance in monthly installments before the conference!

My goal is to help you obtain the knowledge you need to be a successful LDA. Success on any level requires the ability to plan, persevere and follow through. You have already made a commitment to become an LDA. Now take the next step to becoming successful! Don't wait, register today!

Tina Sandoval

CALDA President

NEW LAW NOTES FROM THE CALDA LEGISLATIVE CHAIR

Cell phone laws:

Cellular phone laws (2 of them) became effective July 1, 2008. There is *no* grace period, and these laws apply to out-of-state drivers roaming California roads, as well. You can be pulled over for this violation.

The first law (VC 23123) prohibits all drivers from using handheld wireless telephones while driving (including *push to talk* features, except for commercial truck drivers). You may use a hands-free device to talk on your wireless telephone while driving, and speakerphone. This new law does not prohibit dialing, but drivers are strongly urged not to dial while driving. You may use a Blue Tooth or other earpiece, but not in both ears.

The second law (VC 23124) prohibits anyone younger than 18 (including emancipated youth) from using any phone device while driving, **and**, these kids *may not* text message. They *cannot* use any electronic communication or mobile service device whatsoever, not even hands-free. The only exception to this rule is for emergency calls. This law does not apply to passengers.

Emergency vehicles and drivers on private property are exempt.

Emergency calls are allowed but they must be made to emergency resources, not your mom or best friend.

The fine for the first offense is \$20 and \$50 for subsequent offenses. Penalty assessments can triple these amounts. These violations will not affect points on your driver's license but will appear on your driving record.

In this writer's opinion it is most unfortunate that the first law does not apply to texting and paging, but one can be pulled over and cited if the officer believes the driver was distracted.

ON ANOTHER NOTE:

The following 33 counties have new or amended local rules that have been filed with the Judicial Council, effective January 1, 2008: Alameda,

Alpine, Amador, Butte, Calaveras, Contra Costa, El Dorado, Fresno, Kern, Lassen, Los Angeles, Marin, Monterey, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Ventura and Yolo.

SUBSCRIBE TO RECEIVE INFORMATION ON THE FOLLOWING PENDING BILLS THAT SPARK YOUR INTEREST BY GOING TO www.leginfo.ca.gov:

AB 500 (CCP 367.5) - Telephonic appearances in civil actions

AB 976 (CIV 1940.3) - Tenant Citizenship or Immigration status

AB 1013 (CIV 3485; CCP 1161) - Unlawful Detainer: Nuisance Abatement

AB 1126 (various codes) - Unlawful Detainer: Subpoenas

SB 706 (H&S 11571.1) - Unlawful Detainer: Controlled Substances

SB 644 (CCP 674) - Court Records: Social Security Numbers (on Abstracts of Judgment)

AB 102 (FAM 298 et seq., 306.5) - Marriage and Domestic Partnerships: Name Change

AB 861 (FAM 2337) - Dissolution of Marriage: Estates and Trusts

AB 910 (FAM 3751, 3752.5) - Disabled persons: Support and Health-Care Coverage

SB 313 (FAM 7630, 7822, 7841, 8604, 8802) - Adoption

SB 403 (FAM 3041.5) - Child Custody and Visitation: Drug and Alcohol Testing

SB 415 (FAM 4326) - Spousal Support: Change of Circumstances

SB 523 (FAM 4505) - Child Support: Order to Seek Employment

SB 892 (FAM 4565, 17523.5) - Child Support

AB 1727 (Various codes) - Conservators and Guardians

SB 241 (PROB 1470) - Minors: Legal Representation: Probate Proceedings

Connie Crocket

CALDA Legislative Chair

CALDA'S MISSION STATEMENT

MISSION STATEMENT

- Encourage high standards of ethical and professional conduct;
- Promote, encourage and sponsor educational activities;
- Establish good fellowship and mutually beneficial networks among its members;
- Establish and maintain professional relationships with the legal community and other legal assistance/paralegal organizations;
- Afford business opportunities to all members of the profession regardless of age, race, creed, religion or sexual preference;
- Promote the use of Legal Document Assistant services to the public;
- Carry out such other purposes as the Governing Board of the Association shall determine from time to time;
- The purpose of the Association shall be exclusively of a non-profit, mutual benefit nature, all within the meaning of Section 501(c) 6 of the Internal Revenue Code of 1986, as amended.

How are we doing with our Mission Statement? As Membership Chairperson since 2002, I would like to share the following efforts that I have had the pleasure to observe:

Encourage high standards of ethical and professional conduct

Any member or prospective member who clearly does not meet the *LEGAL DOCUMENT ASSISTANTS CODE OF CONDUCT AND PROFESSIONAL RESPONSIBILITY* is not retained or considered for membership.

Help is given to prospective members by providing information regarding compliance with governing law, information concerning bonding companies and registration procedures. CALDA has a Professional Standards Chairperson who handles all complaints regarding CALDA members. *There have been only five complaints regarding CALDA members within the last six years*, and all of these complaints have been resolved.

In the event that a member of the public complains about a non-CALDA member, we make every attempt to contact that LDA and provide information regarding current law, as well as encourage them to read the Code of Conduct information on CALDA's website. If the offense is particularly egregious, the complainant is informed that they can contact their local District Attorney and file a complaint with that agency.

Promote, encourage, and sponsor educational activities

CALDA has sponsored numerous workshops, online classes and annual conferences in order to provide our members with up-to-date information and ways to avoid the Unauthorized Practice of Law. Over 40 attorney-approved brochures and questionnaires are available to all voting members at no cost. These brochures are very informative and valuable to all practicing LDAs.

Establish good fellowship and mutually beneficial networks among its members

CALDA members network via the CALDA Forums, at workshops and at the annual conference. Many friendships have been established over the years resulting in business contacts statewide. Often members refer business to other members who may be outside their geographical area, outside their area of expertise or due to overflow.

Establish and maintain professional relationships with the legal community and other legal assistance/paralegal organizations

CALDA is a member of the California State Bar Association. We have many long-term supporters and numerous professionals, including judges, commissioners and attorneys have repeatedly attended and taught at CALDA workshops and conferences – all for a nominal fee and sometimes generously waiving their fee. CALDA has established relationships with NALDP and Nolo Press Occidental and has also participated in outreach to several county clerks and paralegal training institutions.

Afford business opportunities to all members of the profession regardless of age, race, creed,

CALDA'S MISSION STATEMENT - CONTINUED

religion or sexual preference

Prospective individuals are encouraged and given every opportunity to become members of CALDA. We send out a major informational mailing at least once per year to all ascertainable California LDAs. A yearly list is obtained by requesting the name and mailing address information from each of California's 58 county clerks. CALDA lists all members, their business and services on its website www.calda.org. There are still many individuals practicing without satisfying the necessary requirements and the resulting benefits of compliance. CALDA encourages observance of the law and provides opportunities for continuing education classes and professional development. The members of CALDA are diverse and individual in all respects and are welcome so long as they agree to and uphold the tenets of the *LEGAL DOCUMENT ASSISTANTS CODE OF CONDUCT AND PROFESSIONAL RESPONSIBILITY*.

Promote the use of Legal Document Assistant Services to the public;

CALDA's searchable website is a valuable tool that enables members of the public to locate quality legal document assistance. Workshops

and conferences are advertised through public service announcements and several members have promoted CALDA at functions on their own local level. Also, several members have formed professional relationships with their local county clerks and judges, educating them as to what an LDA is all about. Many of the courts are now finally recognizing our profession, and this is encouraging.

Change takes time – but we can do more. In order to truly make the LDA profession widely known, recognized and respected, we must each, in our own unique way, contribute and promote these services to the general public to the best of our ability. If you are in the business, you have something to contribute to the public.

In the next newsletter I will discuss several points concerning the *LEGAL DOCUMENT ASSISTANTS CODE OF CONDUCT AND PROFESSIONAL RESPONSIBILITY*, as well as some ideas on how to promote CALDA to the general public. Your comments are most welcome.

Robin Schumacher robin@qnis.net (559) 485-5445

TIPS FROM THE TRADE

This is the first in a series of articles that I would like to have in each Newsletter. It is my goal to have members contact me with tips for future Newsletters. Suggestions for the benefit of members on topics such as business practices, form letters, procedures, marketing tips and so forth that others may find helpful in their businesses. Implementing these suggestions may help members save money and/or make money. If I receive enough interest we may have a "Tip of the Month" that we can post on our Members Only section of the CALDA website. At our local chapter May meeting we each shared three (3) tips from our own business practices with the other members, so imagine if each CALDA member shares three (3) tips, we will have enough monthly tips for a long time to come! Please email me your Tips at vicepresident@calda.org. I look forward to receiving and sharing these tips so that we can all

become more successful by learning from each other.

Here is my tip for this issue.

SETTING A PRICE FOR YOUR SERVICES

Begin by calculating your overhead. This includes your utilities, rent, bonding, conference fees, etc. Then add to that your other expenses such as supplies, postage and so forth. Add these figures to obtain a monthly combination of your overhead and expenses. This is your break-even point.

Then, figure out how much you want to pay yourself – hourly, monthly or yearly. Consider

[Continued on the next page...]

TIPS FROM THE TRADE - CONTINUED

your standard of living, that is, how much you need to make to pay for your lifestyle, savings and *don't forget retirement!*

Don't be afraid to charge a reasonable amount for your services and - *charge more for rush services.* Lastly, don't let your customers' papers go out the door without receiving their payment for your services. Consider accepting credit cards if you

don't already. It can add a significant amount to your bottom line and make you seem more like a legitimate business.

Marcel Neumann

CALDA Vice President

WELCOME NEW CALDA MEMBERS!

Please join me in welcoming the following new members:

Kristen Conway	Shasta County
Sandra Gutierrez	Stanislaus County
Eugene Moneymaker	Riverside County
Cindy Davis	San Mateo County
Viviana Bolivar	San Mateo County
Monica Chavez	Los Angeles County
Joseph De Herrera	Santa Clara County
Laura Gleason	Placer County
Yolanda Ruiz	Campbell, CA*
Ana Miller	Riverside County
Pascuala Ruiz	Bakersfield, CA*
Rebecca Villalobos	Los Angeles County
Edwin Medina	Downey, CA*
Larry Garcia	Stockton, CA*
Rose Riche	Contra Costa County
Aaron Lipcaman	San Bernardino County
Charles Butterworth	Humboldt County
Deborah Blevins	Fresno County
Karen Schwartz	San Diego, CA*
Ann Marie Stewart	San Bernardino County

*Student or Sustaining Members

New Members – WE WANT YOU! If you are interested in participating on a committee and in helping CALDA with its mission, please give me a call at (559) 485-5445. I will ensure you are connected with the right person. Committees available:

Public Relations	Education	Membership
Technology	Conference	Newsletter
Professional Standards	Legislation	Fund Raising
Nominations and Elections		

Submitted By:

Robin Schumacher

CALDA Membership Chairperson

NOTES FROM THE NOTARY

The loan signing industry as it relates to the Notary Public has certainly come a long way in the last eight years. I remember my very first loan signing. I received the call the morning of the signing and my instructions were that the documents were to be faxed to me. I had not anticipated that these would not be faxed until 30 minutes prior to the time of the signing. Total panic set in. I know that most of you who perform loan signings know what I am talking about. The borrowers were very understanding and I survived the experience. Soon I became a pro. Documents being lost and not showing up until as close as the actual time of the signing didn't cause me to miss a beat.

Then came the e-doc era. Title companies really like to cut it fine when using e-docs. Panic again. Would I be able to open the program where the documents were saved? I only had a single tray printer. What would I do if the legal and letter sized paper were mixed together? Or I would put the phone down after accepting a signing with e-docs only to discover that I had run out of legal sized paper. As time went by I found I preferred to receive documents electronically. I no longer asked in what format the documents would be sent.

A new era is here yet again - e-signings. Those of you who do loan signings have probably received offers of online training in e-signings. I highly recommend that you accept these offers. This is definitely the future of the loan signing industry. Of course there is more to it than just taking the training. You need to have a laptop and a wireless card in order to get online when you are at the borrower's home.

Our Conference Chair, Nancy Newlin, recently completed her first e-signing. I asked her how it went. Of course, like all things we do for the first time, there is the fear of the unknown and Nancy, who is a seasoned loan signer, was a little nervous. It went very smoothly and Nancy was able to pass along some tips to me for the time when I would do my first e-signing. Apparently not all the documents are done electronically. Those documents that require notarizing are still printed out and notarized manually. This not only cuts down on the number of documents that have to be

printed out but also the shipping cost. Prior to the signing, the Notary Public is given access to the loan documents via the internet and Nancy recommended that at this time a complete set be printed for the borrower copies - including the non-notarized documents.

At the loan signing, the Notary Public accesses those documents that do not need notarizing via a secure website. By clicking on a box that inputs the borrower's signature into that box the borrower indicates acceptance of the loan documents. All that remains is for the Notary Public to complete those documents that require notarization. The notarized documents are the only documents that are returned in paper format to the Title Company.

When asked if she felt this was quicker than the completely manual method, Nancy said that, (as this was her first time) she took it slowly to make sure nothing was omitted, and it took her about the same amount of time as the completely manual method. She added that as she becomes more familiar with the process she feels that it will be faster and more efficient than the manual method.

So, I am ready for my first signing. I am completely confident that I will master the process, but then again, I remember the first time I took my electronic notary journal to a signing. I had been a long-time Mac user, but as Enjoa® can only be used with a PC I had to purchase my first PC laptop. Not only was this my first time using Enjoa® at a signing, but it was also my first time using my new laptop. Trying not to show my nervousness, I turned on my laptop and connected the Enjoa® unit. Everything was going smoothly. As I entered the signer's identification information into my computer I felt myself relaxing- and then disaster struck. Her cat decided to demonstrate his gymnastics abilities and jump over my computer extension cord, pulling it out of the wall! Everything shut down! So I resorted to Plan B - my good old Notary Journal!!

Happy e-signing.

Carol Ludlow

CALDA Treasurer