

Like 0 Tweet 0 Share

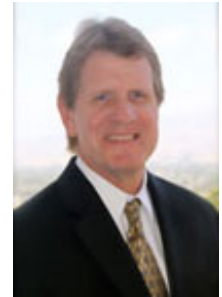
March 9th, 2013



Northbay Resource Group Mitch White Agency Northbay Home Loans

Insurance & Home Loans since 1982

Northbay Resource Group is proud to bring you our March Newsletter! Here we will share our tips, provide you with useful tools and information, and keep you up to date on new products, services and happenings within our agency and within the insurance and real estate markets. We hope you enjoy! **And remember, we are always available to meet and review your specific insurance and home loan needs.**



mitchwhiteagency.com
northbayhomeloans.com

Please visit our websites to view all of our services!

Welcome



WE ARE EXCITED TO WELCOME NATALIE TO OUR TEAM!

Natalie Savage is our new Assistant Commercial Lines Manager and Agent with Mitch White Insurance Agency. Natalie is knowledgeable in both Commercial and Personal Lines of Insurance.

Did you know?

Mitch White Agency can help you with the following insurance products:

- Auto
- Home/Renter/Landlord
- Business: General Liability, Workers Comp, and Group Benefits
- Life
- Umbrella
- Health & Dental
- Flood
- Earthquake
- Bonds
- Mobile Home
- Boat
- Mutual Funds
- Retirement Accounts & Tax Deferred Annuities
- Long-term Care

Prior to working at Mitch White Insurance Agency, Natalie began her insurance career in 2002 with ESLIB as a Junior Underwriter. From there, Natalie received her Associate of Arts degree at Santa Rosa Junior College and later passed the Property & Casualty Broker Agent License test in 2005. Natalie is a high energy insurance professional who is dedicated to taking care of her clients' needs and ensuring they find the right coverage to protect their assets from unexpected losses.

Outside the office, Natalie enjoys spending time with her husband, Logan, and their three sons. Natalie and her family enjoy camping, rooting for the San Francisco Giants, and fishing.

Northbay Home Loans can help you with:

- Home Loans
- Re-financing
- Equity Line of Credit



FARMERS

Petaluma People's Choice Award Winner 2009-2010

The Day Has Come



For the first time, Congress has failed to kick the can down the road before a fiscal deadline hit. We are now fully sequestered. What does that mean? On one hand, we can say that it does not mean much if you look at the stock market. Most of us would have thought that the stock market would take a hit as the deadline expired. Yet, stocks

were up solidly this week and for the month of February. Are the markets thinking that Congress will take action after March 1st, but before the cuts really have a chance to hurt the economy? Or are the markets perhaps thinking that the cuts will not affect the economy that much? You could make a case for either argument at this time.

On the other hand -- if we look closer stocks were not fazed by the cuts -- but oil prices and interest rates did fall this week. Both rates and oil prices trended higher earlier this year as stocks rallied and the fall-back came despite positive economic news released in the past few days. This positive news included continued upbeat news from the real estate sector. Usually when the stock market is strong, oil prices and interest rates are rising. If this trend holds, lower rates and oil prices in the face of positive economic news could actually give the economy a boost

to offset the dampening effect government cuts might have on the economy. To make matters more complex, we have the all important employment reports released this week. Our first week under sequestration could be an interesting one, indeed.

Featured Business of the Month



The Bartender Company is the highest quality provider of private-event bartending services on the Bay Area Peninsula. From casual parties of friends to elaborate formal weddings, they provide a one-stop source for all of your bartending needs. By refining their bartending process at hundreds of events over the past six years, they have the expertise to help you create a party that surpasses all expectations.

1-800-619-9563
events@bartendercompany.com
www.bartendercompany.com

ATTENTION BUSINESS OWNERS!!

FARMERS IS WRITING COMMERCIAL INSURANCE FOR OUR CLIENTS



Hazel Lopes & Roland Sanchez (shown above in a district meeting last

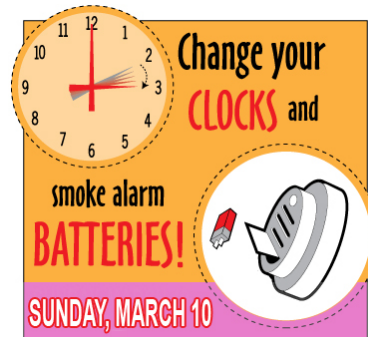
We are *saving our clients money* while meeting their coverage needs with Farmers. Thanks to our Commercial Underwriters at Farmers, we **saved hundreds of dollars** in premiums for one of our best Plumbing Contractor clients here in Petaluma and blew away the competition. **Give us a call before you renew!** Business owners save extra



Testimonials

"It has been such a pleasure to work with Northbay Home Loans. I felt like I was cared for the whole way through and enjoyed working with Greg Wilcox, our loan officer, and his team."

T. McCallister



week).

\$\$\$ on their home & auto,
as well, when we insure your
Business with Farmers!



"Spirit of Giving" Program

Close or refer a Loan to us
between now and March 31, 2013
and we will donate \$300 on your
behalf to the qualified charity
of your choice!



Call Us Today! (707) 778-7025

~ Thank you for your continued business and support! We sincerely appreciate it! ~

Tel: (707) 778-7650
Toll Free: (888) 778-7650
Fax: (707) 778-0665

Email: mitch@mitchwhiteagency.com

[Click here](#) to forward this email to a friend

