

OCTOBER 8, 2015 NEWSLETTER

THIS WEEK:

The next meeting of the Tri-Valley Executives' Association will be on **October 15th** here at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Sheri Facciolla** of Patriot Pest Management and **Richard Gross** of Blue Sky Wealth Advisors.

The TWO TRUTHS will be given by **Jim Bowen** of Pleasanton Auto Repair.

Sheri Facciolla of Patriot Pest Management will give the CLASSIFICATION, and there will be a Board Meeting.

TWO TRUTHS:

BY KEVIN GUNDRY OF CUSTOM EXTERIORS

1. If your windows are dual pane and you change at least one of those panes to triple-strength glass, you can soundproof your home.
2. New windows are all low-E glass to block out heat.
3. Windows installed in homes just 10 years ago are not as good as windows installed today.
4. Kevin's whole family is Raider fans. During the Superbowl, when the 49ers played the Ravens, everyone except for him rooted for the Ravens – he secretly rooted for the Niners because he had money on the game.

There is no way to soundproof your home; the noise can be greatly reduced by changing the windows. So 1. is the lie.

To learn more about the improvements in window and ways to improve the efficiency of your home's windows, call Kevin at Custom Exteriors 249-2280 kgundry@custom-exteriors.com.

TWO TRUTHS:

BY LARRY BRUMM, REAL ESTATE APPRAISER

1. Larry was an Eagle Scout.

2. He was a Navy Pilot.
3. Larry's wife, Ginny, was a Raiderette.

He cannot tell a lie; all of these are true!

To find out the value of your home or other property, call Larry Brumm, Real Estate Appraiser 200-9849 larry.brumm@att.net.

PROPOSED MEMBER:

2nd Posting:

Proposing Member: Dave Jones

Classification: Chiropractor

Member: Pleasanton Family Chiropractic

Represented by: **James Sievers, D.C.**

Address: 5776 Stoneridge Mall Rd. Ste. 220, Pleas. 94588

Phone: 925-462-2633, 925-825-1453

E-mail: adiochiro3@gmail.com

If you have any questions or comments about or objection to the proposed member, please contact the Chairperson of the Membership Committee: Chuck Eggers 847-3030 chuck.eggers@baronsjewelers.com.

THE WEEKLY "POT" REPORT:

TVEA's 50/50 raffle is at **\$82** and 8 white marbles (\$5), 2 blue marbles (\$10) and 1 red marble (the Pot).

CLASSIFICATION:

Ray Lasala was born in Chicago to parents that have been married for over 64 years. His father was a chemist at Motorola for 45 years and his mother was a nurse for 31 years. Ray has three brothers and 1 sister, who became a nurse like their mother. He has been married to the girl he met in a poker game when he was 23 years old.

Ray lived with one of his brothers, who told him to get a job and suggested that he apply for a detailer job at the car dealership, which he did. One weekend he decided to cut his hair and start selling. That began his career in the business.

In the 1980's there was no CSI (Customer Satisfaction Index) rating. It's not a wonder why the car salesmen got

their unscrupulous reputation. Back then, if a salesman spend a great deal of time with a potential buyer, who ended up walking away, they would throw their keys or burn the pink slip to what would have been the person's trade-in right in front of them. This would make the customer waste about the same amount of their time at the DMV trying to get a replacement title. They started shredding the pink slips instead of burning them when they started ruining their shoes in stomping out the fire.

Now, you have to be an enjoyable yes-man, in addition to giving the customer the best deal, to keep the CSI ratings up, which all has an effect on profitability for the salesperson and the dealership.

The car business is Ray's life. He not only knows automobile sales history, but he is passionate about it. From Henry Ford trying to create world peace through his factories, to the Monroney sticker in all car and truck windows today, Ray knows the industry. He sold cars for 8 years, was in the finance department for 8 years and now manages the used car department for Dublin VW. Seventeen million new and 41 million used cars have been sold this year.

Despite what many consumers think, there is very little profit in selling a new car; the margin today is about 2.2% - in the 80's, it was 20%. A dealership has 45 days to sell a car once it hits the lot (called flooring). After 45 days, the dealership starts paying interest, and losing money. A dealership's profit is made through its financing and service departments. Although, back in the good-ol'-days, they were making 11% margin on the financing, in California, they are not allowed to charge more than 2.5% over the lender rate.

In the finance department, they have to offer both an extended warranty and GAP insurance. In a collision resulting in a car being totaled, GAP insurance covers the difference between what is owed on the loan and the actual value of the vehicle (some lenders require GAP insurance, but it is something that the consumer should always take if there is a lease or loan on the vehicle).

Included in what you will pay will be the price of the vehicle, tax, DMV fee, tire fee and doc fee; the dealership only keeps the doc fee. In California, the law is very stringent on car dealers. If anything is misstated, the contract can be nullified and the car returned, which presents an unknown penalty for Volkswagen when it comes to the recent scandal about violating the Clean Air Act. (To be continued...)

Secrets from the car guy:

- Never buy an extended warranty from anyone other than the manufacturer
- Never pay more than \$2,500 for an extended warranty
- The paint sealant works, but don't pay over \$700

From the guy who knows it all, Ray is the guy who can get it all. Ray goes to auction on Tuesday and Wednesday every week to buy cars. If there's something you are looking for, let him know.

Whether you are looking for a new car or a used car, and whether or not you're looking for a VW, start by calling Ray Lasala at (510) 754-5870 jayraylasala@yahoo.com.

UPCOMING:

October 22 – **Keith Westphal**, Westphal Plumbing

October 29 – **Jim Bowen**, Pleasanton Auto Repair

November 5 – **Andy Tate**, Building Pros

November 12 – **GUEST SPEAKER:** Jack Zwissig

NEW MEMBERS:

Please welcome our newest members: **Andy Tate** of Building Pros and **Keith Westphal** of Westphal Plumbing!!

Classification: Handyman

Member: Building Pros

Represented by: **Andy Tate**

Phone: (925) 216-5505

E-mail: andy.bldgpros@gmail.com

Classification: Plumber

Member: Westphal Plumbing

Represented by: **Keith Westphal**

Phone: (510) 825-3746

E-mail: westphalplumbing@gmail.com

Classification: Auto Dealer

Member: Dublin VW

Represented by: **Ray Lasala**

Address: 6085 Scarlett Court

Phone: 925-829-0800, 510-754-5870

E-mail: jayraylasala@yahoo.com



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