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**MAY 27, 2010**

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**THIS WEEK:**

The **next meeting** of the Tri-Valley Executives' Association will be held on **June 3** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Mike Peel** of Keller Williams Tri-Valley Realty and **Larry Smario** of Larry Smario Landscape and Tree Service.

The VALUE will be given by **Jeff Johnson** of NextEnergy Solar.

**Dave Jones** of Tiger Carpet Cleaning will be giving the CLASSIFICATION.

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**WHO CAN YOU INVITE TO A MEETING THIS WEEK?**

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**THE WEEKLY "POT" REPORT:** TVEA's 50/50 raffle is now up to **\$97.00**.

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**CLASSIFICATION:**

**Jerry Raney** grew up in Newark, CA where, in high school, he met his wife with whom he will be celebrating his 20<sup>th</sup> wedding anniversary this year. They've been together for 25 years now and have 7-year-old twin boys and a 13-year-old daughter. His free time is spent with his family and coaching their sports teams.

After graduating from high school, Jerry became a plumber. But the trade took its toll on his knees, so after 10 years in the business, he began looking for something else. Jerry ended up finding his place in the insurance industry. He started in the business 15 years ago as a Farmer's Insurance agent. He found an area of insurance that he saw growing, and decide to establish his own brokerage, focusing on health, dental and group life insurance benefits.

Raney Insurance is not owned by any insurance company, therefore they provide objective information to consumers and small business owners, helping them make informed decisions about their insurance needs.

Jerry is licensed in both California and New York and can offer insurance through all carriers. Many people think that they may get a better rate going directly to the insurance carrier, but the cost to the client is the same when using a broker.

Knowledge of products and services is what sets Raney Insurance apart from other agents. Jerry goes on all of his appointments personally to analyze the unique situation of each potential client. He would never recommend something that he wouldn't do for his own family, even if it means not getting the account. He recommends having a review of your policy annually to assure that the costs and coverage are appropriate for the needs of you or your employees.

In addition to offering medical and dental insurance, Raney Insurance provides HR for businesses of 2 to 50 employees, handling open enrollments, new hires, terminations, and cobra filings. Their free HR service can be accessed online or by 800-number for legal advice and compliance, background checks, tips for interviewing and doing exit interviews, and also has popular templates and common forms available.

Another option for fiscally responsible clients is an HSA, a health savings account. An HSA is a tax-favored account used in conjunction with an HSA-compatible health plan. The HSA allows you to contribute funds on a pre-tax or tax-deductible basis, to pre-pay premiums, which you may use to pay for qualified medical expenses at any time without federal tax liability or penalty. HSAs are owned by the individual and the funds roll over and accumulate year to year if not spent.

Group policies, available for companies with 2-50 employees, are required to accept and cover all employees, including those with pre-existing conditions. However, the new health care reform bill prohibits any insurance carrier, whether providing group **or** individual coverage, from denying coverage to children with pre-

existing conditions and will do the same for adults in 2014. Other changes will be tax credits for small businesses for providing health insurance to its employees, extend coverage for any child up to age 26 (instead of children age 23 & attending college), bans lifetime coverage limits, and will eventually is said to provide government assistance for those with pre-existing conditions.

To have your current plan reviewed, if you have any question or you just need his professional opinion (especially in this time of great change), Jerry is willing and happy to talk to you: (925) 469-9000 or (925) 895-4335.

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**MEET & GREET OPPORTUNITY:**

Gubernatorial Candidate, **Meg Whitman** is coming to Pleasanton and wants to meet you! Please join her at **Jan Batcheller's** house this **Thursday, June 3, 2010 8:30 a.m. to 10:00 a.m.** 644 Saint Mary Street, Pleasanton

Space is very limited and you MUST RSVP:  
[EastBay@MegWhitman.com](mailto:EastBay@MegWhitman.com) or call (877) 595-1163.

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**DID YOU GIVE A LEAD THIS WEEK?**

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**NEW MEMBER: WELCOME!**

*Classification:* Insurance – Medical/Dental  
*Member:* Raney Insurance  
*Represented by:* **Jerry Raney**  
*Address:* 5994 W. Las Positas #107, Pleasanton 94588  
*Phone:* (925) 469-9000, *Cell:* (925) 895-4335  
*E-mail:* [jerry@raneyinsurance.com](mailto:jerry@raneyinsurance.com)  
*Website:* [raneyinsurance.com](http://raneyinsurance.com)

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**MEMBERSHIP DIRECTIVE:**

**CLASSIFICATION EXCLUSIVITY - Classification Exclusivity within the Tri-Valley Executives' Association in which a member provides a good or service means the following: each member of the association is in agreement that none can market any similar good or service of another member or a good or service that is not directly within the defined Classification held by that member while attending a TVEA meeting or function.**

**REASONS:**

- Our members are considerate of the others and won't think to bring in a new member for a category that is "covered" by someone else in the group, even if it's not their classification.
- This is a networking group and the more members we have the larger the sphere of influence. Each one has their own sphere of influence and if one person holds more than one category, it limits the number of referrals you may get within the Association. This is why a member cannot hold more than one classification without another executive representing that category.

If you have any questions about what you are able to promote or the limits of your classification in the TVEA meetings, please talk with Cristin Sanchez or any Board Member.

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