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**OCTOBER 21, 2010**

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**THIS WEEK:**

The **next meeting** of the Tri-Valley Executives' Association will be held on **October 28** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Skip Hinsley** of Girasole Grill and **David Sanchez** of Hacienda Auto Glass.

The VALUE will be given by **Jim Pease** of W.H. Mayer Accountancy Corp.

The CLASSIFICATION will be given by **Mike Wallace** of Roman Holiday Salon.

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**THE WEEKLY "POT" REPORT:**

TVEA's 50/50 raffle starts again this week with 13 marbles and **\$50.00**.

CONGRATULATIONS, **Jan Batcheller** of Gift Source who was the winner last week of **\$315.00!**

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**VALUE:**

**Darlene Crane-Peel** of RPM Mortgage values the TVEA members as associates. They are her own team of attorneys, property managers, real estate agents, plumbers, electricians, etc. They are her "shot in the arm" every week, helping her get through, and her own "Cheers", where everyone knows her name.

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**CLASSIFICATION:**

Dan Brown grew up in the LA foothills where his father was a fireman. In 9<sup>th</sup> grade his baseball team had a game in San Louis Obispo; his mother fell in love with the area and moved the family there. He attended Cal Poly and decided to live off campus when he found out that it was the second biggest party school (next to Chico State).

During college he worked for a contractors licensing company, where he learned about bonding and insurance. After graduation he worked part time for Mutual of Omaha doing sales and promotions. The standard of living was not supported by the opportunities in San Louis, so Dan decided to move to the Bay Area where he worked for the same agency in Santa Clara for 22 years, specializing in construction insurance.

In 2007, the agency Dan worked for sold to a big company, which, he found, was not the way he preferred to do business. That's when he found Onstad's Insurance Agency, who does business the old fashioned way and doesn't micro-manage their agents. So that's where Dan has made his new home.

Educated as an attorney, Skip Hinsley recommends that one should never be underinsured. Dan has been handling commercial and personal insurance for 27 years, and advises to always have plenty of insurance coverage for the things you can't control.

An umbrella policy refers to a liability insurance policy that protects the assets and future income of the policyholder above and beyond the standard limits set on their primary policies; it is relatively inexpensive, costing about \$250-300 per year for \$1 million coverage. Another policy business owners should consider is personal disability.

Getting remarried last December, Dan is a blissful newlywed. He enjoys golf and seems to have a really good handicap.

If you have questions about your policies or would like to move your insurance to Onstad's, please call Dan at 866-1444 or direct at 242-7798.

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**SAVE THE DATE:**

The Annual TVEA Holiday Party is scheduled for December 9<sup>th</sup> at 6:30pm. We have the option this year of going to the home of one of our members: Jay Woidtke has offered his house in Castro Valley. Please let us know your preference (house or restaurant) as soon as possible. Thanks!

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**NEW BOOK:**

In January (wanted to give you all enough time to read this one) we will be discussing the ideas presented in the book **Rework** by Jason Fried & David Hansson. The book presents itself as having new insights on business and what we do in our businesses day to day.

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**YEAR-END SCHEDULE:**

11/25 – No Meeting: Thanksgiving  
12/2 – Regular Meeting at Vic's: Jim Pease talks about tax changes, 7:00am  
12/9 – No AM Meeting: Holiday Party 6:30pm  
12/16 – Gift Exchange at Vic's 7:00am  
12/23 – No Meeting: Christmas  
12/30 – No Meeting: New Year

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