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**NOVEMBER 11, 2010**

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**THIS WEEK:**

The **next meeting** of the Tri-Valley Executives' Association will be held on **November 18** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Larry Smario** of Larry Smario Landscape & Tree Service and **Jeff Johnson** of NextEnergy Solar.

The VALUE will be given by **Harvey Tulchinsky** of Harvey's Cleaners.

**John Quintanal** of USANA Health Sciences will be giving his CLASSIFICATION talk and serving samples!

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**YEAR-END SCHEDULE:**

11/25 – **No Meeting:** Thanksgiving

12/02 – **No AM Meeting: Holiday Party 6:30pm**

12/09 – Regular Meeting at Vic's: **Jim Pease** talks about tax changes, 7:00am

12/16 – **Gift Exchange** at Vic's 7:00am

12/23 – **No Meeting:** Christmas

12/30 – **No Meeting:** New Year

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**HOLIDAY PARTY AT GIRASOLE GRILL:**

The Annual TVEA Holiday Party has been rescheduled for the first Thursday in December, **12/2** at 6:30pm at Girasole. Please let Cristin know if you will attend. The sign-up sheet will be going around.

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**VALUE:**

The VALUE of the Association for **Mike Peel** of Keller Williams Tri-Valley Realty is being a part of a team. When his granddaughter had her choice volleyball teams to play for, one of which was right here in Pleasanton. Nicole chose a team in San Jose for the simple reason of teammates; two of her friends were

on the San Jose team. Similarly, Mike stays with the TVEA because of the friends he's developed through the TVEA and the team "spirit" of the members.

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**THE WEEKLY "POT" REPORT:**

TVEA's 50/50 raffle is at **\$72.00**. Both blue marbles have been pulled, so only one red marble and 9 white marbles remain.

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**ASSOCIATION NEWS:**

We are new to Yelp\*!

Go to <http://www.yelp.com/biz/tri-valley-executives-association-pleasanton> to write a review. The first 5 businesses to write a review will be listed as "preferred businesses" on the listing.

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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 decided 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 Raney Insurance.

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 (consult Jim Pease, CPA or your tax professional) 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 it is said to eventually

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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**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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