

**MARCH 22, 2012**

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**NEXT WEEK:**

The **next meeting** of the Tri-Valley Executives' Association will be held on **March 29<sup>th</sup>** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Phil Maser** of The Maser Company and **Lawrence Ling** of QES Computers.

The SPOTLIGHT will be on **Alpha Omega Print** by **Cory Pinter**.

**Dan Brown** of Onstad's Insurance will be giving the CLASSIFICATION.

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**SPOTLIGHT:**

By Jay Woidtke

Mark Van Slambrook has exceptional sales skills and presents honest and fair proposals of their business products and services. Recently, **The Swenson Group** was called to service one of the copiers at the Law Office of Jay A. Woidtke. They responded with same-day service and quality, well-priced products. Call Mark to have him come to your office and assess your printing and copying needs, or to give him a referral, warm or otherwise: 960-8910 x123.

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**SPRING SOCIAL:**

**Day at the Races – Sunday, May 6th!**

Guaranteed FINISH LINE seating provides seats directly on the wire at Golden Gate Fields. Your package includes our all-you-can-eat "Turf Club Buffet", valet parking, Racing Program, Winner's Circle privileges for 6 to 8 members of our group, and tax and tip. Everything is taken care of - all you need to do is have fun! The cost is **\$40.00 per person** (no-host bar).

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**INVOICES:**

Invoices for the second quarter have been emailed. Remember to pay by April 16<sup>th</sup> to save \$25!

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**POT REPORT:**

TVEA's 50/50 raffle is at \$77.00 with 5 white marbles (\$5), 1 blue (\$10) and 1 red marble (winner takes all).

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**CLASSIFICATION:**

**Jerry Raney** grew up in Newark, CA where, in high school, he met his wife with whom has been married 22 years. They've been together for 27 years now and have 9-year-old twin boys and a 15-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 17 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.

Diablo Valley Benefits, formerly 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 and open enrollments personally to analyze the unique situations and answer the questions 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. You do not have to wait for open enrollment; the employer may switch insurance plans at any time.

In addition to offering medical and dental insurance, Diablo Valley Benefits provides HR for businesses of 2 to 50 employees, handling open enrollments, new hires, terminations, and COBRA filings. COBRA responsibilities lie with the employer and can be very expensive if it is not handled properly. 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.

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. Other changes extend coverage for any child up to age 26 (instead of children age 23 & attending college). Annual physicals are now offered at no cost. Contrary to popular belief, the Health Care Reform bill does not bring down the cost of health care; it only slows the rate of increase, which will supposedly be limited to the rate of inflation.

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

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