
OCTOBER 18, 2012

NEXT WEEK:

The **next meeting** of the Tri-Valley Executives' Association will be held on **October 25th** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Dan Brown** of Onstad's Insurance and **Darlene Crane-Peel** of Opes Advisors.

Harvey Tulchinsky will give the SPOTLIGHT on **Pease Tax & Accounting Service**.

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

MEMBERSHIP PROPOSAL:

1st Posting:

Proposing Member: Dave Cherry

Classification: Jeweler

Member: Baron's Jewelers

Represented by: Chuck Eggers

Address: 1044 Stoneridge Mall, Pleasanton

Phone: (925) 847-3030

E-mail: chuck.eggers@baronsjewelers.com

Website: baronsjewelers.com

If you have any questions or comments about or objection to the proposed member, please contact the Chairperson of the Membership Committee: Sheri Facciolla at 447-7100.

SPOTLIGHT:

BY MIKE PEEL

In 2007 Dan Brown joined Onstad's Insurance, established in 1926. Dan has been working in the insurance business since 1986, and attributes his success to the hand's-on personal service he gives his clients. Dan has approximately 450 clients and it's not surprising that nearly 100% of his clients renew their policies through him. Dan holds two insurance licenses:

property/casualty and health/life, and works, almost equally, handling both personal insurance and commercial insurance needs. To learn more, call Dan Brown at Onstad's Insurance 866-1444 dlbrown@onstads.com.

DUES:

Fourth quarter dues were due last week. Make sure you get your payment in to avoid a late charge.

POT REPORT:

This week's TVEA 50/50 raffle is at **\$80** and 7 marbles: 4 white (\$5), 2 blue (\$10) and 1 red (winner takes all).

CLASSIFICATION:

Jay Woidtke joined our group just over 3 years ago, but he has been a long-time Exec. He helped found the Southern Alameda County Executives' Association 30 years ago and has gained 40-50% of his clients from his membership.

Jay Woidtke has been a life-long resident of Castro Valley. He lived every boy's childhood dream growing up in the ranch land, now known as Five Canyons, with horses, and fishing and hunting in his own backyard. He started out pre-med, but switched to Poly-Sci and graduated from UC Berkeley in 1975. Jay got his law degree from Santa Clara University School of Law, where he was somewhat of a prodigy, being the only student who couldn't drink... legally.

He was married to his high-school sweetheart and had two daughters, but divorced after 18 years. Although he loved country dancing, he found that the single life did not agree with him, and so when he met Robin at the Saddlerack, they quickly married and have been together for 17 years. His wife does medical research focusing on sleep disorders. Between him and his wife, they have 5 daughters: two from his 1st marriage and two from hers, with one daughter together. He is

hoping that their 15 year-old, Emma, will be following in his footsteps and take over his practice.

After law school he worked as a clerk in Santa Clara, which he hated. In 1979 he had the opportunity to open an office along with an accountant. He has now owned the office for 33 years. He is a solo practice and loves the freedom and responsibility.

He currently has over 3,500 files in his office, and he gets about 50 calls a day, considering himself very fortunate to always be getting new business. He gets a lot of work from real estate and title companies and loves getting probate referrals from other attorneys; probate is a money-maker and typically costs over \$23,000. Jay does not handle conservatorships.

For heirs to avoid probate, conservatorship, attorney fees, estate taxes and property reassessment in the event that something should happen, everyone should be proactive and have a living trust. Not needing a trust is really the exception, especially if you own property. Keep in mind, when refinancing any of your property, it needs to go back (be recorded) in the name of the trust.

Most problems arise because of these common issues:

- Not funding the trust – make sure everything is recorded in the trust name.
- Having disabled dependents – if you predecease, who will care for them?
- Waiting too long to form a trust
- Do-it-yourself trusts
- Improper witness of wills and trusts
- Failure to update the trust
- No advanced health care directive – what happens if you don't die, but are permanently incapacitated?

The average cost for a single person to have a living trust drawn up is about \$1,000. Jay charges \$250 per hour and having him review your existing trust to make sure that it is complete would be worth the hour. Even if a person doesn't have sizeable assets, but they have minor children, it is essential to create a trust.

Jay has a houseboat at Lake Don Pedro, loves water skiing, is a big Raider fan, having tickets in the same section since 1978.

If you or someone you know needs to have a new trust drawn or to have a trust reviewed, call Jay A. Woidtke, Attorney at Law at (510) 881-5026.

UPCOMING:

Dec. 6 – Holiday Party at Pasta's, 6:30pm

Dec. 13 – City Manager, Nelson Fialho, Guest Speaker

Dec. 20 – Dirty Santa Gift Exchange

HAVE YOU INVITED A GUEST THIS WEEK?

Please make sure to let Cristin know that you'll be bringing someone and make sure there are no Classification conflicts.

MEMBERSHIP POSTING:

Proposing Member: Terri Piazza

Classification: Mortgages - Reverse

Member: Security One Lending/Reverse Mortgages

Represented by: Richard SanVicente

Address: 2603 Camino Ramon Ste. 200, San Ramon

Phone: (925) 848-6575

E-mail: rsanvicente@comcast.net

Website: www.RickSanVicente.com

Due to a current, but expiring, schedule conflict, Rick will begin his membership near the end of the month.
