Tri-Valley Executives Association

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September 18, 2014 Newsletter

This Week:

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

GREETERS will be **Sheri Facciolla** of Patriot Pest Management and **Allen Eddy** of Cal Coast Plumbing.

The TWO TRUTHS will be given by **Jim Pease** of Pease Tax & Accounting Service.

Larry Brumm, Real Estate Appraiser will be giving his CLASSIFICATION.

New Program: Two Truths

It's time to try something different! Each week one scheduled member will come up with TWO FACTS about their business and ONE NON-TRUTH. The other members will guess and then the scheduled member will explain.

Optionally, that member will also give their cell phone number, and the group will have the opportunity to get added to his/her address book by texting their name to that number.

Upcoming:

October 2 – **Sheri Facciolla**, Patriot Pest Management
October 9 – DISCUSSION
October 16 – **Darlene Crane-Peel**, Opes Advisors
October 23 – ASSOCIATE LUNCHEON – No AM Meeting
October 30 – **Dave Silva**, Silmar Flooring

The Weekly "Pot" Report:

Congratulations to Darlene Crane-Peel who won $71.00 at TVEA's 50/50 raffle last week! We start again this week at **$50.00** with 10 white marbles ($5), 2 blue marbles ($10) and 1 red marble (the Pot).

Welcome New Member:

Make sure you introduce yourself and get to know Earl!

Classification: Locksmith
Member: Transbay Locksmiths
Represented by: Earl Woodson
Address: PO Box 2497, Castro Valley CA 94546
Phone: 925-580-2194
E-mail: transbaylocksmiths@yahoo.com

Classification

Clients often seek professional advice because of a prompting event, job transition, house sale, stock option acquisition, widowhood, etc., that keeps them up at night. **Richard Gross** of BlueSky Wealth Advisors, helps clients align their actions with their goals. He believes that every client's situation is different and unique and his job is creating financial plans that meet the needs of each client's personal situation.

He holds an MBA degree from Pepperdine University, an MS degree from Holy Names College, and is a Certified Financial Planner practitioner. Prior to joining BlueSky Wealth Advisors (formerly Pleasanton Financial Advisors) in 2006, Richard worked in executive level positions in the pharmaceutical and staffing industries. Outside of the office, he enjoys walking, yoga, and spending time with his family. He serves on the Board of Directors of Friends of Camp Concord and is currently on the Board of Directors of Tri-Valley Executives' Association.

BlueSky Wealth Advisors provides expert guidance and advice to families, individuals and some businesses in order for them to achieve their financial goals to support the future that they see for themselves. They help people protect themselves from their own counterintuitive nature in an emotional marketplace. Richard helps people understand that over time, the range of risk "window" narrows and becomes positive. Their clients receive quarterly Financial Health Snapshots, which can be used to make adjustments toward their goal.

Once goals and accomplishments are established, you needs to break down wants vs. needs, determining what ongoing needs will be and the cost of those needs, and identifying what the wants are. Needs are things like living expenses and health care, while wants would be travel each year and owning second home.

The next step is to assign assets to the goals. Using a very sophisticated, scalable management software called TRX, Richard then tests the outcome of your plan and adjusts.

They ensure that their clients' portfolios are well diversified and that they identify and mitigate the risk of their investments, and advise global investing consisting of mutual funds, stocks (8%), bonds (5%) and REITS (5%). A conservative investment plan should produce 95% of the time. Returns have averaged 5.27% 19 out of 20 years. All security investments must be public, transparent and liquid.

BlueSky Wealth Advisors is a fee-based firm; fees are determined two ways: Financial Planning Fee and Management Fee. To find out how much your custom financial plan would be, call their office for a proposal.

He stresses that having regular meetings with your financial advisor helps with your discipline and keeps you accountable to your goals. To work through and develop your unique financial plan, call Richard Gross, MBA, CMFC®, CFP® of BlueSky Wealth Advisors 846-3768 rgross@pleasantonfinancial.com.