

**OCTOBER 30, 2014 NEWSLETTER**

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**THIS WEEK:**

The next meeting of the Tri-Valley Executives' Association will be held on **November 6<sup>th</sup>** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be Estate Planning Attorney **Jay Woidtke** and **Mark Caufield** of CDG Insurance.

**Dr. Barry Winston** of Amador Valley Optometric will give his TWO TRUTHS and one lie.

The CLASSIFICATION will be given by **Joey Minahan** of The Door Doctor.

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**THE WEEKLY "POT" REPORT:**

TVEA's 50/50 raffle is at **\$63.00** with 6 white marbles (\$5), 1 blue marbles (\$10) and 1 red marble (the Pot).

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**WELCOME NEW MEMBERS!**

*Classification:* Insurance – Medical/Dental  
*Member:* Cook, Disharoon & Greathouse, Inc.  
*Represented by:* **Mark Caufield**  
*Address:* 1900 Embarcadero, Ste.206, Oakland 94606  
*Phone:* 925-570-8566, 510-437-1900  
*E-mail:* [mcaufield@cdginsurance.com](mailto:mcaufield@cdginsurance.com)

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**UPCOMING:**

November 13 – DISCUSSION or GUEST SPEAKER  
November 20 – **Jim Pease** of Pease Tax & Accounting  
November 27 – NO MEETING – Thanksgiving Day  
December 4 – **Jay Woidtke**, Estate Planning Attorney  
December 11 – **HOLIDAY DINNER** – No AM Meeting  
December 18 – Dirty Santa **Gift Exchange**  
December 25 – NO MEETING – Christmas Day  
January 1 – NO MEETING – New Year's Day

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**TWO TRUTHS:**

By Kevin Gundry

1. Kevin Gundry and his business partner, Jeff, started Custom Exteriors in the back of a flower shop.
2. Custom Exteriors is the largest west-coast installer of Millgard Windows.
3. Windows have been installed by Custom Exteriors as far as Carlsbad, Chico and Lake Tahoe.

This was a tough one... #2 Custom Exteriors sells and installs more Anlin than any other window because it's a better product. They offer Millgard window because they are the most requested.

To refer Kevin or get a quote for your own property, call Custom Exteriors 249-2280 [kgundry@custom-exterior.com](mailto:kgundry@custom-exterior.com).

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**CLASSIFICATION:**

**Mark Caufield** was born in Hayward, California and moved to Pleasanton when he was 2 years old. He has one sister and two brothers of which one is his identical twin (their parents couldn't even tell them apart).

His father worked for GM in Fremont, but when Mark was in 8<sup>th</sup> grade, they closed the facility and laid off the employees. To make ends meet his dad drove a gravel truck, so when he got a call back from GM to relocated to their facility in Wisconsin, it wasn't a difficult decision.

Growing up in the Tri-Valley, Mark got to know the family that owned the Las Positas Golf course, and golf became a passion. When they moved to Wisconsin, they were fortunate enough to buy a house (only 1 of 2) that was right on the golf course. With not much else to do, Mark and his brothers played a lot of golf – 54 holes a day until winter, when they'd practice their drives using a net that their dad built in the garage.

As a freshman on the high school golf team, he contributed to their first year of winning their division

and going to state. Two colleges offered a degree in professional golf management. He chose Ferris State in Michigan, while his brother went to Mississippi State, the other golf school. Quickly tiring of Michigan weather, he transferred to Mississippi State. In Mississippi Mark learned the valuable skill of dealing with different people with diverse backgrounds and different values.

As graduation approached, Mark attended a job fair at which many companies from the golf industry were recruiting. He was offered a job with Marriott at his choice of course locations. On the list was Blackhawk Country Club, which he recognized from his time spent in Pleasanton. When he graduated in 1993, he moved in with friends and started at BCC as a cart boy. By 1996 he was the director of golf. He worked with some great people that taught him to how to teach golf, and became one of the most seasoned golf pros.

In 2009 the industry suffered and wages were lowered. He felt that it was time to re-evaluate his career. A couple of golf clients offered job evaluation services, a benefit he gladly accepted. Through the evaluation process, it was recommended that he work in relationship sales. One industry that fell into that category was insurance. He looked a few firms and chose Cook, Disharoon and Greathouse. It is a job that he quickly came to love.

He still loves golf and volunteers with the 1<sup>st</sup> Tee program, helping disadvantaged children learn life skills through golf. He lives in San Ramon with his wife of almost 5 months, Sabrina, who teaches 3<sup>rd</sup> grade at Valley View in Pleasanton, and his two children ages 14 and 12 from his previous marriage.

Mark's work focus is the rapidly changing Benefit Insurance, which offers group and individuals vision, dental and health insurance.

Health insurance in California has changed a lot in the past year and will probably continue to change in the foreseeable future. The original thought was that small group health insurance would go away; when the new plans were rolled out, it became apparent that wouldn't happen.

CDG Insurance offers the Covered California plans, but it's not working well because of provider communication

issues. This led a new private exchange to be formed called California Choice.

With the new exchange, employers can determine what carriers they want to offer and how much they will contribute to the employee plan, which could be a flat dollar amount or a percentage of their coverage cost. Many employers have been grandfathered (plans prior to 2010) or grandmothered (plans implemented 2010-2014). If you are one of these employers and have older employees (which are less expensive under the new plans), it may be worth looking to see if there is a better plan with the new exchange. If you have younger employees, you'd likely be better off staying with your current carrier.

Every plan is so specific to each group based on census, i.e. age, taxes, etc. If you're interested in having your plan evaluated or you know someone who needs help navigating this complicated employer requirement, call Mark Caufield of Cook, Disharoon and Greathouse, Inc. 925-570-8566 [mcaufield@cdginsurance.com](mailto:mcaufield@cdginsurance.com).

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