

A young girl with dark hair, wearing a bright red jacket with a yellow fur collar and black and red plaid accents, is smiling and waving her right hand. She is sitting on a white plastic chair. In the background, other people are partially visible, including a man in a dark suit and another person in a light-colored shirt. The overall scene appears to be an outdoor event or gathering.

HG

vol. 04

Heffernan Group Magazine

WORLD CULTURES ISSUE:

**A LOOK AT THE DIVERSITY
AND INTERCONNECTIVITY
OF THE BUSINESS WORLD**

"Bolivian Spirit" "CANADA DRY"

ON A MISSION

PATRA, *Growing
Outsourcing Organically*

FINANCIALS

Charitable Giving

Heffernan's Melting Pot

¡Qué viva Heffernan!

Globe Trotting

10

**HG
MAGAZINE
STAFF**

18

Publisher
F. Mike Heffernan

Editor
Ann Mohler Basco

30

Associate Editor
Terry Phelan

12

**Design Firm/
Creative Director**
SaperPaper/Lisa Saper

**Art Director/
Designer**
Luther Knox

**Heffernan
Insurance Brokers**
1350 Carlbark Avenue,
Suite 200
Walnut Creek, CA
94596
800.234.6787

16

heffins.com
License #0564249

20

22



HG Magazine was named first place winner of the 2011 American Business Awards (known as the "The Stevies") for Best Print Annual Report, 2011. See stevieawards.com.

4

31



Global Social Interconnectivity

Thanks to social media, the world is a much smaller place than it was ten, even five years ago. Facebook is credited as the primary way

the opposition in Egypt communicated, and eventually secured the ousting of President Mubarak. People around the world could watch this unfold on the news networks, or they could watch and participate in real time, unedited, on Facebook and Twitter.

Here at home, even simple family communications have changed. For many families, that weekend call home has been replaced by making a posting on a Facebook wall. People are connecting with old friends and colleagues in a new, immediate way; and through social media we are making instant connections and sharing ideas with friends, family members, and even strangers around the world.

The world is a smaller place. Through social media we gain a wonderful, yet sometimes dangerous, and immediate way to communicate, follow, or be in touch with others across the globe.

Because of this new global social interconnectivity, the theme of this year's HG Magazine is World Cultures. We profiled clients who have operations in foreign countries or whose founders immigrated to the United States. We profiled Heffernan staff who have family roots in other countries, or who immigrated themselves. We asked them about cultural differences, both socially and in business.

Heffernan has had a solid year. We opened a Manhattan office in New York City, and we have great hope for our East Coast presence. We increased the amount we gave back to charities in the areas where we have offices, and corporate philanthropy remains a cornerstone of our culture. Also part of our culture is our emphasis on wellness, which was featured on the front page of Employee Benefit News Magazine this spring.

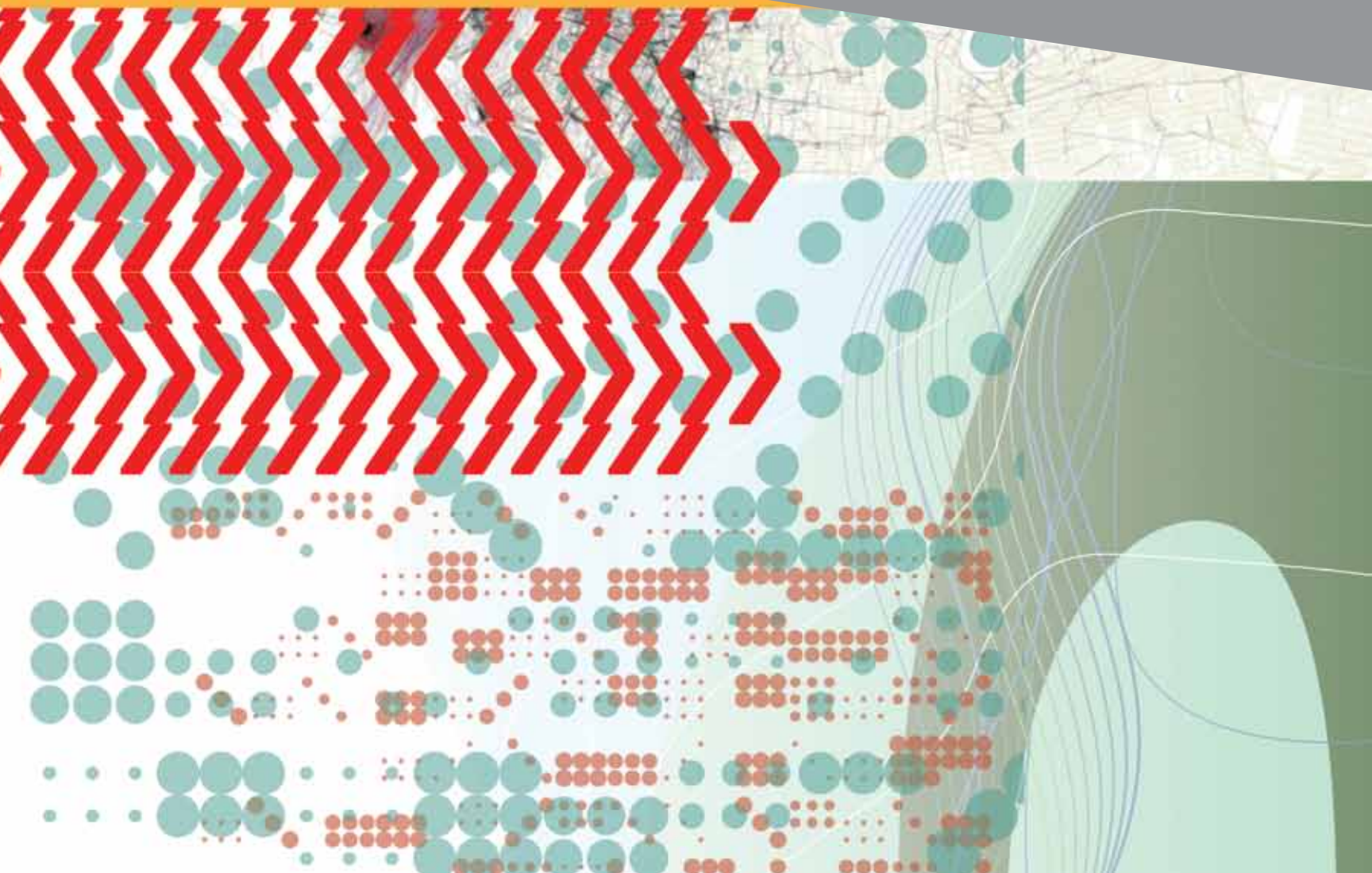
We continue to invest in new professionals in order to bring more new clients into our family of companies. We are proud of our organic growth record, and we will continue to employ more people who believe in our mission and will represent us well in the marketplace.

I would sincerely like to thank you for your business. I know times are tough for many, and we continue to do everything we can to secure the best products and services for our clients. Without you, we wouldn't be here; so on behalf of the entire company, thank you.

F. Mike Heffernan



GLOBE TROTTIN



The background features a complex abstract design. The top half is dominated by a dense network of thin, overlapping blue and green lines that create a sense of movement and connectivity. Interspersed among these lines are various geometric shapes, including circles in shades of blue, green, and red. On the right side, there are red and white zigzag patterns. The bottom right corner shows a stylized globe with green continents and blue oceans. The overall aesthetic is modern and global.

G AT HEFFERNAN, CLIENTS RANGE FROM SMALL START-UPS TO COMPANIES WITH OPERATIONS AROUND THE GLOBE. YOU DON'T HAVE TO DIG DEEPLY TO FIND CLIENTS WITH EXOTIC LANGUAGE SKILLS AND EXPERIENCES THAT HELP THEM MANEUVER THROUGH THE INS AND OUTS OF INTERNATIONAL BUSINESS THE WAY OTHERS MANEUVER THROUGH LOCAL TRAFFIC. By Linda Wagar

ipSL

The International Partnership for Service-Learning and Leadership

Portland, Oregon

Nate Koch headed to India after graduating from college and he remembers feeling almost giddy at the prospect of living in another country and learning a new language. He had no idea what he was about to encounter.

Then 21, Koch had signed on to work for Mother Teresa's Home for the Destitute and Dying in Calcutta. Koch's work was part of a study-abroad program through the International Partnership for Service-Learning and Leadership, a nonprofit agency created 29 years ago that raised the bar for every college study-abroad program in the nation. Three years later he still remembers the children.

"For us to take them in, they had to be pretty close to death," said Koch. "One kid had third degree burns over 80 percent of his body."

Caring for that child changed Koch's life.

"I had become cynical because there was so much pain and more often than not that pain didn't end with them getting better," said Koch.

But this child, who had suffered such misery, seemed at peace. He would spend hours every day happily drawing in a notebook, relieved that his struggle for survival on the streets had finally ended and he was somewhere safe.

"I learned from him to accept someone's perspective on life without judging them or making ignorant assumptions," said Koch. IPSL was developed by two professors from

Rockland Community College in Suffern, New York. They believed that if students volunteered in the countries where they were living, they would learn more while also giving back.

What makes IPSL so unusual and so effective is the quality of the volunteer opportunities. IPSL Executive Director Thomas Morgan said IPSL is picky when it comes to selecting programs for its students.

"Our students tend to be motivated by a desire to help people," Morgan said. "They are not the type of people who would choose the 200-students-in-Barcelona-getting-drunk program."

IPSL works almost exclusively with programs designed to help the native population become more self-sufficient. At a cooperative in Cuzco, Peru, IPSL students help female artisans market their hand-woven goods more effectively so that they no longer have to rely on middlemen to earn a living.

In Thailand, students teach women rescued from the slave trade everything from basic skills, like using a computer or cooking, to micro-financing strategies for starting their own business.

Students volunteer 20 hours a week and spend an equal amount of time in class studying courses designed to help the students better understand their volunteer time.

For example, in Thailand students might study the role of women in the Thai culture and the impact the influx of Burmese women (many of whom end up as prostitutes) has had on the political system.

A few years ago, IPSL moved its headquarters and tiny staff to Portland, Oregon, so it could work more closely with Portland State University, which Morgan said also embraces a philosophy of community service.

"It's the opposite of the Ivory Tower philosophy," said Morgan. "They are engaged in the community, in the region and in the world."

Morgan, who speaks five languages fluently, said one tangible benefit for IPSL students is that through volunteering they gain a fluency in the language that few study-abroad programs can match.

But more than language skills, Morgan said IPSL's biggest hope for its participants is that they develop a lifelong commitment to giving back.

"There is need everywhere," Morgan said. "Even if they never go abroad again, we hope they will start volunteering in their own communities."



IPSL is a client of the Heffernan Portland office



World Beat

World Beat *Salem, Oregon*

When Mona Hayes moved to Salem in 1997, she wondered whether she had made a mistake.

She heard reports of racism at a local high school, where minority students were attacked and a Jewish teacher was targeted by the Ku Klux Klan. Hayes, who is originally from Guam, worried about her young daughter's safety at school.

"You start to question whether this is the community where you want to raise your kids," she said. But instead of giving up, she and another young mother, Kathleen Fish, decided to organize a community festival as a way to respond to racism through education. The idea for World Beat was born.

To get started, they scheduled the first community meeting at the library, bringing in community leaders, most notably Bill Isabell, Roy Dittman and Jim Seymour, to help. They agonized over the kind of response they might get. Hayes was amazed when 100 people showed up.

Now entering its 14th year, World Beat is a multicultural festival that includes the food, music and history of Salem's many immigrant communities, ranging from Norwegian to Ethiopian. Every year on the last weekend in June, thousands of people gather to eat food as varied as Nepali pot stickers and Dutch poffertjes (a small traditional pancake made in Holland). They listen to live music and learn the dances and customs of different cultures.

Board Member Marisa Newnam, who is Filipina, said World Beat not only introduced thousands to her culture, but also made her more aware of her own immigrant community. And she's not alone. She remembers a World Beat visitor who was originally from the Marshall Islands. He told a reporter that it wasn't until he attended World Beat that he

realized how many people from the Marshall Islands lived in the Salem area.

Newnam laughs when she thinks how far the festival has come since the humble beginnings of its very first year.

"We were dragging this little mobile sound system around," said Newnam. "The performances were all staggered because after one performance ended we would have to race over with the sound system to the next one."

That first year's total budget was a modest \$8,000, but the community response was so enthusiastic that organizers knew there was no turning back.

"It took over my life at that point," said Hayes, who, like Newnam, still volunteers hundreds of hours every year to keep the festival going and growing.

Today, World Beat has a \$200,000 budget, which helps fund 125 performances, lectures, demonstrations and workshops. The Salem Multicultural Institute is the nonprofit organization created to support World Beat. Executive Director Graham Morris oversees the festival and a multicultural ball, a dragon boat race, the World Beat gallery and a lecture series.

Morris and a program coordinator are the only paid staff of an organization that reaches 30,000 people a year. To keep it all running, he relies heavily on dedicated volunteers, including Hayes and Newnam.

"The first 10 years it was entirely volunteer," said Morris. The fact the festival survived and thrived "is a testament to the passion they have." Bill Isabell, who was involved in organizing the first community meeting, also continues to serve and has been pivotal throughout the organization's history in bringing businesses and community leaders on board.

Now a new generation of Salem residents has been brought on board as volunteers. Newnam says her daughter is now her stage manager. Mona Hayes has her children volunteering and she's roped in extended family members, including her brother-in-law, Rick Allen, Branch Manager of Heffernan Insurance Brokers' Portland office.

"I always see him out there working his shift," said Morris. "It's become a family tradition."

Even though World Beat keeps growing, Morris's goal is to make sure it never loses its personal touch.

"We have a number of performance areas that are literally on the grass in front of you. Quite often you might be invited to take part, so that you can touch, feel and smell the experience."

It's those firsthand experiences, he said, that help people realize that we are really all the same.

"People are all people. There are short ones, fat ones, tall ones, friendly ones, reserved ones. We just don't know each other's stories."

World Beat's goal is to make sure those stories are told.



World Beat is a client of the Heffernan Portland office

Torani

Torani

South San Francisco, California

It was 1925, and Ezilda and Rinaldo Torre knew they had a winning recipe for the Italian sodas popular in San Francisco's heavily Italian North Beach neighborhood. It all came down to the flavored syrups that the Torres had travelled to Italy to learn just how to make.

When Torani opened its door, there were five flavors and a soon-to-be loyal following of North Beach residents. Today Torani has more than 125 flavored syrups and a customer base that stretches across the world.

So how does a local San Francisco company develop an international following?

Paul Lucheta, the grandson of Ezilda and Rinaldo Torre, said the coffee craze catapulted Torani's growth. Torani went from a local to a national company in the late 1980s thanks to coffee-industry veteran Brandy Brandenburg, who one day mixed some Torani syrup with steamed milk and espresso and gave birth to the first flavored latte.

"He approached my father and the deal was done on a handshake," said Lucheta. Brandenburg sold Torani-flavored drinks to coffee houses throughout the Northwest, then the coffee capital of the United States. As the coffee-house craze grew across the United States, so did the demand for Torani. In 2001, Torani started aggressively pursuing the international market as more and more coffee houses popped up in Korea, Japan and the Arab world.

"Korea is the biggest international market for us," said Chief Financial Officer Scott Triou, who says the company has experienced

double-digit growth overseas in the last five years, with 2010's international sales numbers up 25 percent from the year before.

Torani is now sold in 48 countries and Triou said every market requires its own approach. Torani developed a special lemon syrup with more zest to satisfy Asian taste buds. It also found that while the mango smoothie from Mexican mangos was a hit in the US and Mexico, over in the Philippines, they preferred the taste of their own Phillippine mangos, and the syrup needed reformulation in order to become a hit there.

Koreans are crazy about chocolate and caramel sauce in their coffee. In Japan, the lighter syrups are more popular. Saudi Arabian customers prefer Torani products that go well with smoothies and other iced drinks to help them beat the heat.

But the real challenge with an international market, said Triou, is making sure your inventory projections are on target.

"It can take six weeks for a new shipment to arrive," said Triou. "If your forecast isn't right you may have a potentially large out-of-stock situation."

Another challenge is making sure the product complies with each country's legal requirements. The government-approved preservative in Korea is different than the one in the United States, which is different than the one in the European Union. And in each country, the Torani label has to be in the local language.

But Torani appears to welcome the challenge and has set its eyes on China and India, both of which have a growing middle class and rising demand for anything from the West. As

Torani continues to grow, Lucheta said he and his sister Lisa, both principals in the company, want to make sure that the business values that are the foundation of Torani's success don't disappear.

"For a long time we were a very small company and our values were my grandfather's and my father's personal values," said Lucheta. "We try to do things that we believe are right and fair and honest."



Torani is a client of the Heffernan Palo Alto office

Dynamic Maintenance

Dynamic Maintenance

Martinez, California

If Arturo Ramos had his life to do over again, he would have started studying English as soon he arrived in the United States. The native of Guadalajara, Mexico, thought he would be in California only for a year before making enough money to return home. That was 22 years ago.

"Most Mexicans always have in mind when they come here that they will eventually go home," Ramos said. "But when I figured out how successful you can be if you speak English, I wanted to stay."

After a few years in the United States, he started taking English classes at a local community college. Once he had a firm grasp of the language, he enrolled in business classes, working during the day and studying at night.

It was the skills he picked up in those business courses that encouraged Ramos and his wife to start a janitorial business, often working seven days a week to accommodate a growing list of clients. Six years later, Dynamic Maintenance Services in Martinez, California, has 85 employees, with customers stretching from the Bay Area to Southern California.

Ramos credits his growth on a business philosophy that caters to the customer. The answer is always "yes," even when a customer asks for something that's not part of the contract, such as cleaning the carpets. He just finds a way to get it done.

"I am proud of them," said daughter Violet Ramos, who is her parents' administrative assistant. "They have been through so much to get to where they are now." Violet Ramos knows that the comfortable lifestyle she and

her sister enjoy is a far cry from how her father grew up in the slums of Guadalajara.

Ramos said growing up in poverty was part of what has motivated him to work hard. In fact, he doesn't trust people who aren't doing two things at once. He said his best employees are people who remind him of himself, taking classes at night to better themselves while working full time to pay the bills.

Business manager Sue Moore said there is little turnover in staff because employees enjoy working for Ramos. They know he would never ask anyone to do something he wouldn't do himself. In fact, he often works alongside them.

"He's the hardest working boss I know," said Moore.



FIG 9



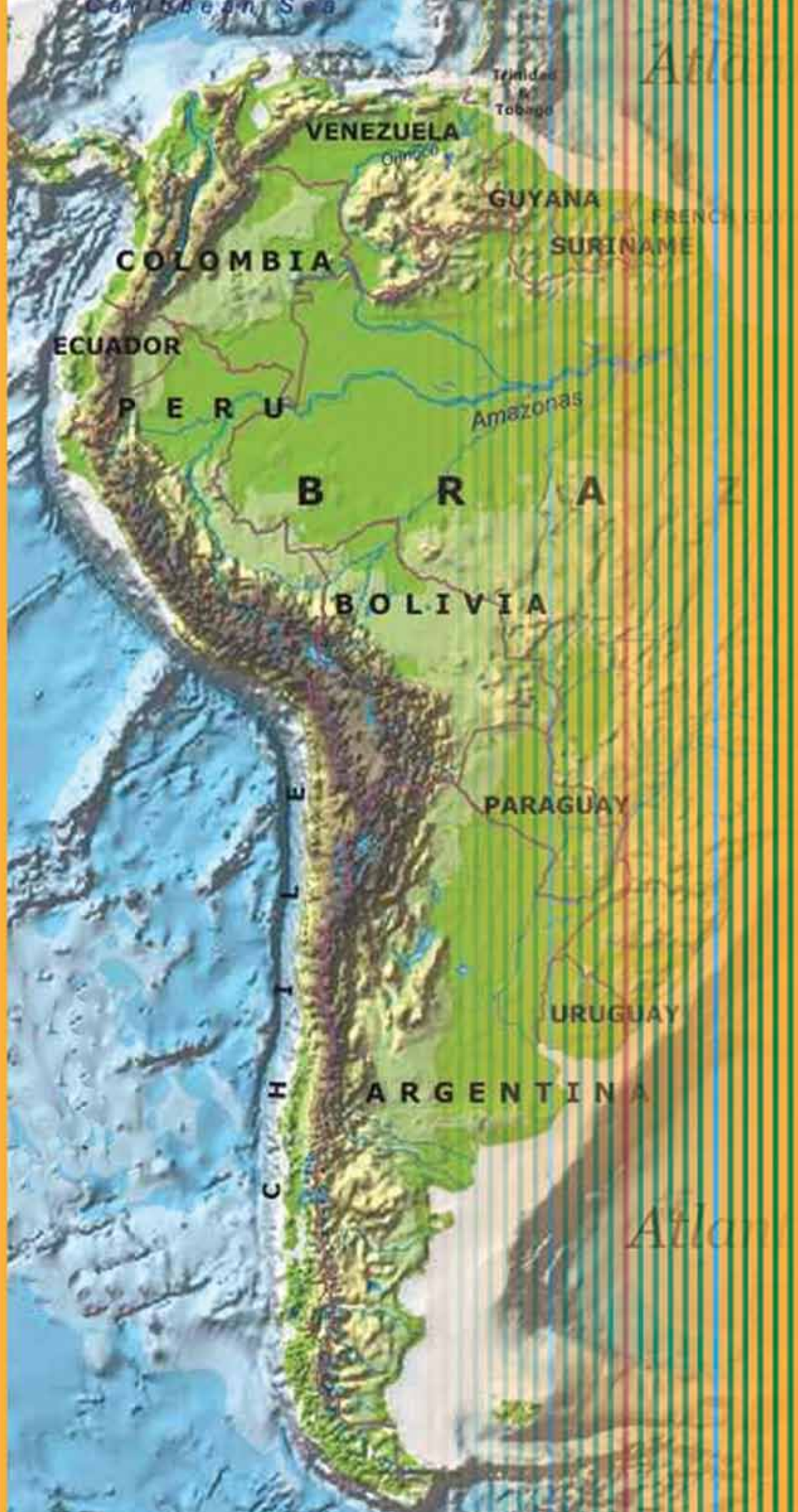
Dynamic Maintenance is a client of the Heffernan Petaluma office

FIGURE

Bolivian Spirit

Friends of Bolivia works entirely on volunteer efforts, and maintains a charitable organization with no administrative costs.

By Lori Widmer



In Bolivia, “we have this saying in our native language, Quechua, for when we greet someone,” says Alex Rodriguez. “Ama llulla, ama suwa, ama quella. It translates to never lie, never steal, and don’t be lazy. The other person will answer, *gampis quikillnata*, or the same I wish for you.”

Rodriguez, a volunteer with Friends of Bolivia, believes that saying sums up the Bolivian spirit. There’s a pride and an honor in the people, despite what Rodriguez describes as horrible living conditions. Rodriguez is intent on helping the poorest of Bolivians attain basic human services.

Friends of Bolivia is a nonprofit charity created in 1990 by the late Reverend John McCabe. McCabe, a Maryknoll priest who had been working in Bolivia since 1942, fell in love with the people and the culture there. When he retired in California, the good reverend wasn’t content to sit idle while people struggled to survive in a country thousands of miles away.

That’s when he contacted Rodriguez and his wife, Lola, to help with McCabe’s first fundraiser, a Lion’s Club breakfast, that became the starting point for Friends of Bolivia. Today, the organization has expanded its fundraising efforts, which benefit ten carefully selected Bolivian-based charitable groups. The goal: to bring funding into one of the poorest populations in the world. Support goes to charities that provide shelter for the homeless, food for malnourished children, free medical and dental care, and rehabilitation efforts for homeless women, teens and children.

McCabe’s time in Bolivia cemented a bond between the priest and the people, which culminated in his forming the charity. Sadly, the work goes on without McCabe at the helm. He passed away in 2005. But the mission continues through people like co-founder Luisa Lopez, president emeritus, Rita McGill, current president, and a strong volunteer force, including Rodriguez, his wife, and current treasurer Rudy Corrales.

The need is great. According to Rodriguez, Bolivia is one of the poorest countries in South America. Sixty percent of the population lives below the poverty level, and experiences slow economic growth—just 2.5 percent annually—despite having very rich natural resources. Economic instability in the 1980s caused a drop in the price of tin, Bolivia’s largest export. The mining industry took a huge hit, and economic growth continues to be outpaced by inflation, which keeps many of the citizens well below the poverty level.

Most Bolivians have no health insurance and access to health care is sparse. The mortality rate for babies is high due to lack of proper health care. Adding to the challenges caused by the lack of services is the political turmoil that Rodriguez says exacerbates the problems for the Bolivian people.

“We have had, over the years, governments that have done for themselves and have ransacked the country,” says Rodriguez, a Bolivian native living in the US for 31 years now. “We had presidents who wanted to do something, but were not welcomed by the people. We were always in turmoil. When we came to the United States and saw how politics were run—we would like to have even ten percent of that in Bolivia.”

Fundraising is managed through a variety of events, from golf tournaments to dinners, and the occasional auction with items that Rodriguez both collects and donates. Some of the charities receiving fundraising assistance from Friends of Bolivia include: Amanecer, a charity that assists homeless children; Comedor Infantil Cala Cala, which provides daily lunches and tutoring to children under 12; Warmi, which helps fund weaving and sewing efforts of Bolivian women; Policlinico Rosario, which also provides lunches; and Parroquia Santo Domingo, which provides shelter and dental/health services to abused and low-income people.

Locally, the Friends of Bolivia reaches out into the Los Angeles community and supplies resources, help, and things like backpacks for school children. Those types of efforts are difficult to measure because they go beyond monetary donations.

Friends of Bolivia operates on a completely volunteer basis. Every penny raised goes directly to charity groups in Bolivia. Even stamps are donated. The list of charities is small because the organization carefully screens its recipients. “We request from every entity a list of the expenses. If a charity receives \$1,000, we want receipts showing how that money was used.”

By monetary standards, the group is small. According to Corrales, the total donations for 1999 were \$3,200 and total donations for 2010 came in at \$17,500. While the amounts raised are not huge, the group’s financials show a consistent increase in results year over year. “We have almost always had more than the year before,” says Corrales.

In fact, there is a list of must-haves for any charity the group funnels money to. The charity must be established, must have a board of directors and a treasurer, and must agree to audits by the Friends of Bolivia.

Corrales says “We do this as a devotion and as a service. Through the years we saw what Father McCabe was doing, but he could do very little alone. We helped organize barbecues, events, and helped collect funds.” As he says, his work is simply a continuation of the foundation laid by McCabe.

“We come from the Incas,” he says with pride. “We have to think about the education and the words of wisdom of our ancestors in order to live in peace and to grow as a healthy community.”



A row of white and black wheelchairs is lined up on a gravel surface. In the background, several people, including children and adults, are visible. One person in the foreground is wearing a red jacket. The text "ON A MISSION FREE WHEELCHAIR MISSION PROJECT" is overlaid in large, bold, red and yellow letters.

**ON A MISSION
FREE WHEELCHAIR
MISSION PROJECT**



By Louise Lague

ON A MISSION FREE WHEELCHAIR MISSION PROJECT

Imagine having a wife and five children to support, and a job at a bicycle repair place across the street, but no way to get across the street? Samalani Phanga, 32, had just that problem in his native Tanzanian town when police told him that it was too dangerous to keep crawling across the street. Handicapped from birth, he has no use of his legs, but is a natural at bike repair.

A gift of a wheelchair changed his life. Samalani was able to get to work each day and to proudly support his family. "We will not need a handout by others. Thank you for helping me to help myself."

That thank you is for Free Wheelchair Mission of Irvine, CA, which has distributed 550,000 wheelchairs in 80 different developing countries in the last ten years. These are not just any wheelchairs, but special rugged designs derived from plastic lawn chairs and bicycle tires.

They are given only to disabled people who have no other way to get off the ground. Some have birth defects, others have struggled with polio, malaria, and muscular dystrophy. One Filipino family had three sons born with muscular dystrophy: their three chairs helped them have a life, despite their useless limbs.

The mission, and the chairs themselves, are the inventions of Dr. Don Schoendorfer, an MIT-educated mechanical engineer. He was working on blood cell separation in Boston in 1979, when he and his wife, Laurie, visited Morocco and were struck by the sight of an elderly woman slowly walking across the street on her fists, swinging her body between her arms. "At the time, we were getting started in careers, having children, and were into material things," he says.

But the image stuck with him and 20 years later, in a period of spiritual searching, he began to design a wheelchair that could be inexpensively made of widely available components. He discovered that an ordinary plastic lawn chair attached to a set of sturdy mountain bike tires would do quite well. "At the time I didn't know anything about wheelchairs," he says, "and it's a good thing. I didn't know they needed brakes and footrests and head supports." Instead of tinkering forever, Schoendorfer sent out the first bunch of safe, if imperfect, models "to get as many people as possible off the ground as soon as possible."

螺絲	M6*P1.0*10.8	1	1018	WH-300S-05
六角螺絲	M6*P1.0*69.5	6	1018	WH-300S-05
螺絲	M5*P0.8*12	8	1008	GS-A155-00
螺絲	M5*P0.8	8	1018+尼龍	Z-1200-073
螺絲	M6*P1.0	10	1018+尼龍	Z-1200-071
螺絲	M8*P1.25	4	1018+尼龍	Z-1200-069
螺絲	M6*P1.0*12.4	4	SPHC	WH-300S-06
螺絲	1/2"-13#	2	1018+尼龍	WH-300S-06
釘	#5*5	2	1008	WH-300S-06
六角螺絲	M12*P1.75*95	2	10B21鋼	WH-300S-05
筒固定器	WH-300S	紅單	PE	WH-300S-03
打氣筒	CMP-004	紅單	ST+膠	WH-300S-06
	589.6*662.1*442.5	1	PP	WH-300S-04
膠圈	#25.4*16	2	PP	AB-001-A001
水管	#16*1.57*29.7(1540)	2	AL6061T6	WH-300S-02
	#32*#12*10	4	鋁鋼	WH-300S-03
	#53*#32*59	2	SPHC	WH-300S-04
	24*1.75*36*140*1.2T	2	ST	WH-300S-04
外胎	24*1.95(200mm)	2	橡膠	WH-300S-04



At the time, in 2001, Schoendorfer was working for a biometrics company in Southern California, supporting Laurie and their three young teenagers. "I went to India to give away the first chairs," he recalls, "and that was such an incredible feeling. I thought: what do I do next? I went to a lot of trouble to get to this point. Am I just going to quit?" Then he heard rumors that his employer was about to go bankrupt. Laurie volunteered to go back to work. The kids were informed that they would not get convertibles upon graduation (like other Orange County teenagers), and the Free Wheelchair Mission was born.

As founder and president, Schoendorfer sticks to what he knows best, which is engineering and production of the most efficient, economical chair. A company in China molds the seats of a high-quality plastic with UV protection baked right in. (A basic lawn chair will disintegrate in the sun after three years.) Also in China, the components of each chair are flat-packed and bundled into a container, 550 at a time. The containers leave from Shanghai and go directly to the countries where they are needed.

They are assembled and distributed in their new countries by local aid agencies who have petitioned Free Wheelchair Mission for the privilege. It's up to these aid agencies to determine who needs the chairs the most.

And Schoendorfer keeps tinkering. Since the original chairs proved too large for children (he designed a harness to keep them in), FWM has just started making the GEN_2 wheelchair, which comes in three sizes, from child-sized to the size of an obese adult who has been "crippled by diabetes or stroke," he says. The headrests and footrests are adjustable as well.

Because of the efficiency of the Free Wheelchair Mission model, it costs only \$59.20 to make and ship a wheelchair. "What contributors like is that it's not a part of something," says Schoendorfer. "You're donating the whole thing. It's everything needed to change somebody's life." A sophisticated website guides donors to form teams, run races, or send checks. Schoendorfer still goes on some delivery trips himself ("India in March, Colombia in May"), and likes to bring along supporters "so they can experience firsthand what we're talking about." He estimates that there is a need for a hundred million wheelchairs in the world, and "we want to contribute 20 million of them."

Along the way, Schoendorfer has learned a lot about wheelchairs. "We are going to need more different types, but for similar costs. Many polio patients have weak legs but amazingly strong arms. They need a different chair than, say, stroke patients, who must be pushed by family members."

Having initially struggled with the decision to leave the corporate world behind, today, Schoendorfer never looks back. "I've never worked harder than I have now, but I stopped calling it work a long time ago. Now it's a passion. You've got to have that until the last day, or the last day comes sooner."

To learn more, read more stories, and contribute, go to <http://www.freewheelchairmission.org>



\$-02
\$-02
\$-055
\$-061
\$-058
\$-056
\$-059
\$-059



Free Wheelchair Mission is a client of the Heffernan Orange office





PATRA

GROWING OUTSOURCING ORGANICALLY

By Lori Widmer

Patra Corporation provides superior back-office support that feels local—but is far from next door.

 **PATRA**CORP™
BACK-OFFICE OUTSOURCING

Dan Easterlin believes that insurance agencies and brokers get a lot more accomplished when their employees are free to concentrate on bringing in business. The company he co-founded with John Simpson—Patra Corporation, of Novato, California—provides staffing solutions and outsourced administrative services that allow agents to offload burdensome paperwork and processes, which in turn assists them in sharpening their focus on client service and growth.

Yet despite the obvious productivity and cost-savings advantages, Patra has had some unique obstacles to overcome. In addition to US “onshore” operations, Patra employs an overseas “offshore” workforce in India.

Easterlin says customers and most potential clients understand the benefits of using an offshore outsourcing company.

“We’ve found that with many of the repetitive, time-intensive tasks, we can do them much more efficiently and effectively if we compartmentalize them and outsource them to remote workers,” says Easterlin. “If a customer is paying a salary to an experienced employee, there are a lot of higher-value tasks they could be focusing on, such as working with clients directly, understanding their needs more completely, and producing better proposals.”

So how does the company sell outsourcing services? It’s not always easy. In this tight economy, Easterlin says, companies are sometimes hesitant to implement outsourcing, but, he adds, “We’ve found that a lot of agencies hire outsourced staff because they find they grow as a result of outsourcing. They find better uses for their existing staff, who already have a deep working knowledge of the agency’s objectives, capabilities, and book of business. Feedback from our customers has included comments like ‘The morale of my team is better—they’ve been able to expand their knowledge and career potential,’ and ‘By reducing error rates, our brokers have been able to upsell and provide better service.’ A lot of our customers say they’d never go back.”

Finding Common Ground

Why India? Easterlin says it was a strategic choice. First, there’s a shared common language, as most Indians are taught English in school. Also, many of Patra’s offshore employees hold not just college degrees, but MBAs and other master’s degrees. In addition, the Indian government



has heavily invested in its country's technology infrastructure, and has wired its cities with ultra-high-speed networking, the backbone for conducting work globally. That effort has resulted in American companies investing in the country, as well. What's more, Indian intellectual property and electronic security laws are strict.

Because India is a democracy and has put so much effort into attracting commerce, the partnership between American companies and India has become quite strong, says Easterlin. The cultural divide, which may initially deter outsiders, is actually much smaller than it is with other countries.

Organically Speaking

The company was started in 2005 with very little investment funding for working capital. Today, the company has seen continuous growth in revenue and has been profitable since 2008. Patra is endorsed by the Council of Insurance Agents and Brokers (CIAB). The company's US-based operation is in charge of specialized production tasks, quality audits, mailing services, implementation, and account management. The production side of the business—certificates, policy checking, quoting, loss run reports, endorsement processing, direct billing and more—is handled in the Vizag, India, location, with plans for expansion to Bangalore, India, and possibly with a view towards an onshore capability.

How is it growing? "Very well, thank you," says Easterlin with a laugh. "The reason is most of our new customers are referrals from existing customers. Organic growth is absolutely the way we grow, because it maximizes employee retention and loyalty to our customers." And he says it's the way the company wants to grow, because its growth demonstrates true market demand rather than hope and prediction.

Perhaps that growth is a result of the company's attitude of ask-and-it-shall-be-done. "We started out doing certificates," says Easterlin. Now the company's list of services has grown, mostly based on feedback from customers. Easterlin says that most of the new areas they take on are because customers have requested it. But make no mistake—Patra's employees become experts in each process in order to ensure accurate, timely responses to customer needs.

Most important to customers: the company doesn't expect them to reinvent their work processes. "We work within our customers' existing processes. If we're hired, we have an implementation team that spends a week inside the customer's offices, learning how the company operates, documenting processes, and creating customer-unique training for its employees." Patra's implementation team members are veterans of the insurance industry, so any state-based requirements are understood and fulfilled.

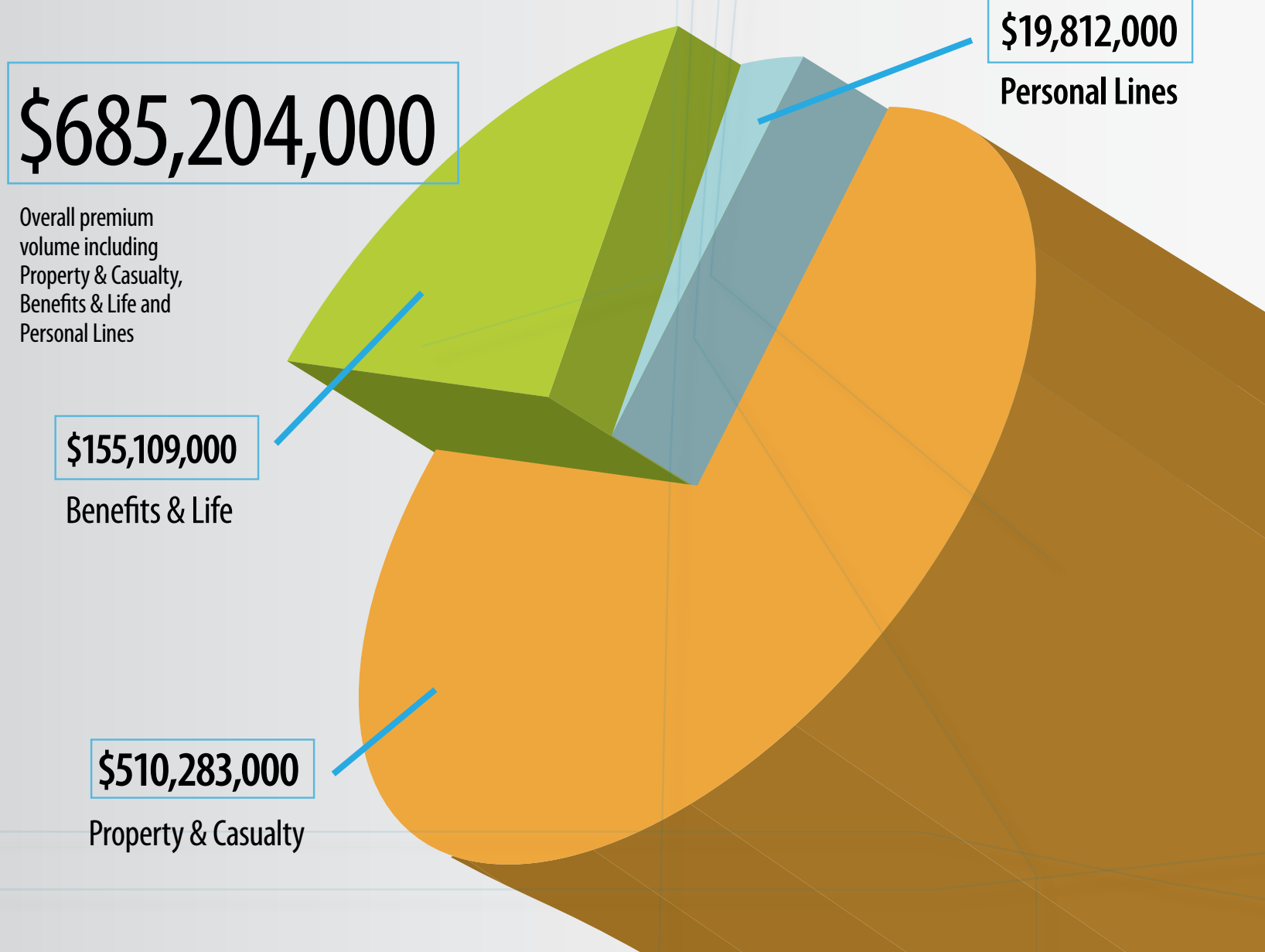
Also, Patra's India-based team mirrors each customer's work environment. "Our team will be working on the same document within the same software system using the same procedures as your team," stresses Easterlin. "It's our responsibility to learn how you do things."

Jayme Beals, who is the senior lead of Patra's implementation team, enthuses, "I have the best job. Because I've worked in insurance for years, I love being able to go into our customers' offices and really understand what they do, and make suggestions, knowing what Patra can do for them on the back end, overnight. It's awesome." Jayme also admits the business trips to India aren't bad either. "I love our team there. I was invited into their homes, where they cooked for me with all those amazing spices and flavors. It's an incredible opportunity to be able to see that part of the world and work with such great people."

Says Easterlin, "With outsourcing, we want to prove what we can do for the brokerage. We want to have someone say, 'I'll try them out on this.' We want that chance to show them what we can do, and we'll know folks will come back."



Heffernan Group 2010 Premium Volume



***Heffernan Financial Services
2010 Assets Under Advisement**

\$706,600,332

\$95,882,046

**Heffernan Investment Advisors
2010 Assets Under Advisement**

*John Prichard, Sr., Blake Thibault and John Clark are registered representatives with, and securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Heffernan Insurance Brokers, Heffernan Investment Advisors and Heffernan Financial Services are separate entities from LPL Financial.

Heffernan Group Snapshot

Heffernan Insurance Brokers, formed in 1988, is one of the largest independent insurance brokerage firms in the United States. Heffernan provides comprehensive insurance and financial services products to a wide range of businesses and individuals. Headquartered in Walnut Creek, California, Heffernan has additional offices in San Francisco, Petaluma, Palo Alto, Los Angeles, and Orange, California; Portland, Oregon; Chicago, Illinois; St. Louis, Missouri; Miami and Tampa, Florida; and New York, New York.

Heffernan Client Industries

Heffernan built its reputation and success as a leader in niche practice business, with a foundation in nonprofits, technology, health care, hospitality, construction, property owners, food manufacturing, alternative energy, aviation, and architects and engineers.

Heffernan Consultative Services

Using advanced technology and consulting expertise, Heffernan provides a variety of value-added professional services to its clients. These optional services reduce customer costs, increase efficiency and improve client satisfaction—bringing clients' risk management programs to new heights in quality and performance.

- Loss Control Services
- Claims Consulting
- Human Resource Consulting
- Virtual Medical Triage
- Onsite Ergonomic Injury Prevention

Heffernan Offerings

Business Insurance

Property and Casualty, Workers Compensation, Global/Foreign Exposures, Management Liability including Directors and Officers Liability, Employment Practices Liability and Life

Employee Benefits

Group Medical, Dental, Vision, EAP, Online Administration

Personal Insurance

Home, Auto, Boat and Life, as well as Private Client Services for affluent families and individuals

HR Consulting

Seminars, Employee Handbook, Crisis Support and Wellness Programs

Claims

Claims Consulting and Loss Control

OCIP Placement and Administration

Overall OCIP management offered through Wrap Up Insurance Solutions, www.trekadmin.com.

Bonds/Surety

Financial Services

Financial Services offered through Heffernan Financial Services*, a strategic partner of Heffernan Insurance Brokers. *401(k), 403(b), Profit Sharing, Pension Plans, Deferred Compensation*

Investment Advisory

Investment Advisory services offered through Heffernan Investment Advisors (HIA), a fee-only privately held, registered investment advisor, offering investment advice to corporations and foundations. *Investment Advisory, Estate and Financial Planning*

Risk Management Expertise

Heffernan has experienced professionals in all lines of property and casualty coverage, with additional expertise in the following areas:

- Actuarial Services
- ADA Compliance
- Appraisals, Assessments and Surveys
- Business Continuity Planning
- CalOSHA / OSHA Updates
- Claims Trending Analysis
- Certificate of Insurance Tracking
- Disaster and Emergency Recovery Programs
- Employee Manuals
- Ergonomic Assessment Training

National Industry Accolades

16th Largest Independent Agency by *Insurance Journal Magazine*, 2010

31st Largest Broker of US Business by *Business Insurance Magazine*, 2010

Named Best Mid-Size Broker to Work For in the United States, *Business Insurance Magazine*, 2009

Named the Best Insurance Broker to Work For in the West by *Insurance Journal Magazine*, 2009

HEFFERNAN CORPORATE SOCIAL RESPONSIBILITY

OUR COMMITMENT

THE HEFFERNAN GROUP HAS BEEN INVOLVED IN THE COMMUNITY SINCE ITS INCEPTION IN 1988. IN THE PAST FIVE YEARS, HEFFERNAN HAS DONATED OVER \$2.2 MILLION TO CHARITY. THE HEFFERNAN GROUP BELIEVES GIVING BACK, WHETHER THROUGH VOLUNTEER OPPORTUNITIES OR DONATIONS, IS A WAY TO IMPROVE THE COMMUNITIES WHERE WE LIVE AND WORK FOR THE FUTURE.

Community Investment – The Heffernan Group averages \$1,405 in donations per employee and we sponsor four official avenues for charitable giving:

Employee Matching – Employees are offered the opportunity to donate to a 501(c)3 charity of their choice each year and Heffernan will provide a dollar-for-dollar match.

Garee Lee Smith Scholarship Award – Each year, the Heffernan Group Foundation awards up to five \$5,000 scholarships to students. Garee Lee Smith was one of Heffernan's first employees and was instrumental in establishing Heffernan's family-friendly culture.

Volunteer Time – Each Heffernan employee is granted up to four paid days off per year, one day per quarter, to volunteer their time at a local nonprofit. Additionally, Heffernan participates in the Insurance Industry Charitable Foundation's Annual Volunteer Week.

Large Grant Donations – Heffernan Foundation accepts applications for grants by invitation only on an annual basis. Grants to 501(c)3 nonprofits typically range from \$2500-\$5000.

Heffernan's Dedicated Nonprofits for 2011

- Los Angeles – Midnight Mission
- Palo Alto – Rosener House
- Missouri – Habitat for Humanity
- Petaluma – Cultivating Impact
- Orange – Orange County Food Bank
- Oregon – Impact Northwest
- Walnut Creek – Fred Finch

Pictured on page seven in pink are members of Heffernan's "Ta-Ta Sisterhood" team for the Avon Walk for Breast Cancer. Back row, left to right: Michelle Lonaker, Sharon Spruill. Front row, left to right: Ginny Hunter, Shelaine Gonsalves.



To learn more about Heffernan's Charitable Giving Program, contact Michelle Lonaker at 925.295.2575 or michellel@heffins.com.

Investment in Our Employees – The Heffernan Group is committed to providing a workplace that promotes and protects work-life balance for our employees. This supportive work environment has been recognized by numerous business publications, including:

Heffernan Insurance Brokers was named the Best Mid-Sized Broker to Work For in the United States by *Business Insurance Magazine* in 2009

Heffernan Insurance Brokers was named the Best Independent Agency to Work For in the West by *Insurance Journal Magazine* in 2009

Heffernan Group was named 32nd Top Corporate Philanthropist in the Bay Area by the *San Francisco Business Times* in 2011

Heffernan Financial Services was named one of the Top 100 Retirement Plan Advisors by *PLANADVISOR Magazine* in 2011

Workplace Wellness – Heffernan stays healthy and active thanks to our Wellness@Work program. And along with Heffernan's partnership with +3 Network, our employees can raise money for simply working out!

In 2011, Heffernan is training staff members to participate in and raise money for the following five events:

- Avon Walk for Breast Cancer, SF, July 9-10, 2011
- Best Buddies Ride, September 10, 2011
- Heffernan Walk for Humanity, September 24, 2011

- Team DMC Cruella Century Ride, October 22, 2011
- Walnut Creek Half Marathon and 10K, December 10, 2011

+3 Network – The +3 Network supports Heffernan's ongoing efforts through Wellness@Work to combine philanthropy with workplace wellness. This web and mobile portal motivates participants by converting every healthy activity they complete into a charitable donation. In 2011, Heffernan employee participants have been sponsored by the Heffernan Foundation. Employees can choose to designate their "sweat equity" to benefit one of the following four nonprofits:

- Collective Impact
- CHIPS Health and Wellness Center
- Meals on Wheels San Francisco
- Turning Wheels for Kids

Left to right is: Simonne de Villiers, Tom Hebson, Michele Dimmick, Lucille DeMaria





Heffernan's Melting

By Linda Wagar

AMERICA MAY BE A NATION OF IMMIGRANTS, BUT THE STORIES OF HOW OUR FAMILIES CAME TO THIS COUNTRY ARE OFTEN LOST IN THE SHADOWS OF HISTORY. THAT SITUATION IS UNFORTUNATE BECAUSE THE IMMIGRANT JOURNEY CAN INVOLVE SOMETIMES HARROWING TALES OF COURAGE AND SURVIVAL BY PEOPLE WHO LEFT A COUNTRY THEY LOVED IN HOPES OF A BETTER LIFE IN AN UNKNOWN LAND. HEFFERNAN IS FORTUNATE TO HAVE EMPLOYEES WHO KNOW THESE STRUGGLES IN INTIMATE DETAIL BECAUSE THEY WALKED THAT ROAD THEMSELVES OR THEIR PARENTS WALKED IT FOR THEM. HERE ARE THEIR STORIES:

“ Although her father loved Afghanistan, he taught his children to love the United States and the freedoms that his own country lacked. Those are lessons Nuji will never forget. ”

Pot

Nuji
Ghaznawi
Kelly

Nadia
Messiah

Michelle
& Sarah
Radosevich

Amy
Vitarelli

"Hetheron's Moving Pot"

Danuta
Aldine

Evelyn
Ofiteru



"I always hated the first day of school," said Nuji.

Nuji's Story

Nuji Ghaznawi Kelly was eight months pregnant with her first child and she and her husband still hadn't decided on a name.

Nuji, now 31 and an account manager at Heffernan's Walnut Creek office, would love to give her soon-to-be-born little girl a traditional Afghani name to honor her family. But she knows Afghani names can make childhood a challenge when you grow up in the United States.

"I always hated the first day of school," said Nuji, who remembers wincing as her school teachers in Concord, California, struggled to pronounce her given name of Nuzhat Ghaznawi.

But as much as that name was a burden when she was young, it's now a source of pride. It's a daily reminder of who she is and where she came from.

In 1979, when Nuji was just a few months old, her family fled Afghanistan's capital city of Kabul. Her father was from a wealthy family and had been a successful journalist, but he put his life at risk when he refused to join the Communist Party. He had seen the brutal consequences others suffered if they spoke out against the Soviets then occupying their country. After a cousin was gunned down in front of his wife and children, Nuji's family fled, leaving nearly everything they owned behind.

They travelled by foot and by pack horse, often at night, eventually crossing the Khyber Pass and reaching the relative safety of Pakistan. From there, they immigrated to Germany, where they lived for a year and a half before an opportunity came to move to the United States. But the land of milk and honey wasn't so sweet at first.

"My parents didn't know any English and they had only \$50 between them. We lived in the ghetto of ghettos in San Francisco. There was crime, prostitutes, the whole list." But her parents persevered. At times, she recalled, they each worked three jobs. Eventually, the family moved to Concord, where there was less crime, better schools and a community of Afghan refugees ready to embrace them.

Her father insisted his three children speak Farsi at home and delighted in preparing elaborate Afghan meals for family and friends in the Bay Area. They were the American success story with a bittersweet twist. Her father never got over his longing to return to the country of his birth. He hoped one day the government would be stable enough to go back. But he died before that could happen. His heart gave out 14 years ago at age 51.

"If my dad had known when we were leaving Afghanistan that this would be the last time he would see his country, he wouldn't have left," said Nuji.

Although her father loved Afghanistan, he taught his children to love the United States and the freedoms that his own country lacked. Those are lessons Nuji will never forget.

"It has really made me appreciate being able to live your life how you want to," she said, "being able to work in whatever field you want to, being able to marry who you want, being able to vote."

Nuji was raised in a family that embraces a moderate form of Islam, and Nuji's husband is Catholic. She said they'll most likely raise their child to respect both beliefs and let her choose what she wants to take from each religion.

She'll also teach her about Afghanistan so that she understands her mother's journey and what her grandparents made possible. "I'm in awe of what they did, not knowing the different cultures and customs, not knowing the language. I wouldn't have anything if it weren't for my mom and dad."



Nuji on her wedding day in traditional red. From left to right: Nuji's husband, Nuji, Nuji's brother, sister and mother.



"I feel like overall I am a product of the American dream," said Evelyn.

Evelyn's Story

Evelyn

Growing up in the 1970s in the San Fernando Valley had its challenges for Evelyn Ofiteru. As a Korean American, she was one of only three minorities in her all-white school.

"I got teased a lot," said Evelyn, Claims Director in Heffernan's Petaluma office. Her family was one of only a handful of Christian families in a mostly upper-middle-class Jewish neighborhood in Encino, California.

As a young child, she remembers feeling like an outcast. But instead of trying to fit in, she tried to stay out of everyone's way. Her survival strategy had an unintended benefit.

"Because I never talked, I never offended anyone. I got invited to all the birthday parties as a little kid. One of my best friend's mothers asked if I could help get her daughter invited to the parties," said Evelyn.

If Evelyn had spoken up more as a child, her classmates would have been amazed by her story. Evelyn, now 43, was born in Hawaii, the child of a Korean father and a Korean-American mother. Her parents stressed hard work and education because they were living proof of how far those skills could take you.

When Evelyn's father was 15 years old, he escaped communist North Korea by clinging to the top of a freight train in a desperate attempt to reach South Korea. He never anticipated the horrors of that journey. Midway through the trip there was a train accident and many of the hundreds of refugees sitting on top of the train were thrown off and killed.

He still remembers the baby who died in her mother's arms in the brutally cold winter, and the anguish on that young mother's face as she was forced to abandon her child by the side of the tracks.

After her father reached South Korea, he survived by selling newspapers in the street, quite a switch for a young man who had grown up in a wealthy North Korean family. He eventually opened up a small business, but wanted to go back to school to get educated, so he had his uncle run his business while he finished school. That did not work out and he ran out of money, so he joined the Korean military and rose to the position of aide-de-camp to General Kang Young-Hoon, who much later became Prime Minister of South Korea.

It was while her father was in the army that he met Evelyn's mother, an American-born Korean who was a teacher and the first in her family to graduate from college. Evelyn's mother was on vacation in Korea. She was visiting the country with her mother, who had left Korea as a young girl to become a "picture bride" to a much older Korean man working the pineapple fields of Hawaii.

That vacation turned into a love story. Evelyn's mother and father couldn't take their eyes off each other and continued their courtship through letters once the vacation ended.

Eventually, Evelyn's father moved to the United States to be with the woman he loved.

He had to start life at the bottom as a Korean immigrant who couldn't speak English. His first job was as a dishwasher. At night he studied English so he could attend college and earn a degree in business. He became the owner of a successful import/export business and is now retired.

"I feel like overall I am somewhat a product of the American dream," said Evelyn, whose parents saw all five of their children graduate from college.

But what's truly remarkable about Evelyn's story is how her parents' courtship parallels her own love story with her Romanian-born husband. Like with her mother and father, Evelyn's romance can also be credited to a vacation.

"I was in Athens and I was just killing time shopping in the city center," Evelyn recalled. "He was on his way to meet a friend and we caught each other's eyes in the street."

That street-side romance quickly turned serious. Both wanted to move to the United States together to continue their relationship, but her boyfriend's Romanian citizenship made it impossible to get even a tourist visa. So after attempting a long-distance romance, then living in Greece together, the two decided to get married in Romania, before moving permanently to the Bay Area. They've been married for 12 years and have two children.

Evelyn's parents are pictured (above) in front of their Encino, California home.





“When we came to the United States I left my childhood behind,” said Danuta.

Danuta’s Story

In 1986, when Danuta Aldine was 11 years old and still living in Poland, her life changed forever. She woke up one morning to discover her parents had disappeared.

They had told neighbors they were headed to Hungary on vacation, but instead they snuck across the Italian border. It was all part of a secret plan to escape the political persecution they faced in Poland and to start a new life in the West. They planned to send for their daughters once they found a new home, but Danuta and her younger sister were never told that until after their parents had fled.

“Kids talk,” said Danuta. “They were afraid we might say something in school.”

For a year, Danuta and her sister lived with relatives while they awaited word from their parents. Instead of being traumatized by the separation, the girls actually enjoyed it.

“To me it was kind of like, hurrah! No parents, no rules; I could get away with anything.”

Eventually, the Polish government, with some pressure from the Red Cross, allowed Danuta and her sister to join their parents in Munich. From Germany, the family immigrated to Chicago, where they were just one of hundreds of Polish families starting a new life in the United States.

“It was fairly comforting,” said Danuta. “The stores had Polish names. The people spoke Polish.”

What was different was the abundance of everything from shoes to food. A trip to the grocery store could make her head spin.

“I was standing in one aisle and I saw all the variety of eggs you can get and I thought ‘wow,’” said Danuta. “I had no idea there were so many different types of eggs.”

Danuta said the transition to the United States, including learning a new language and new customs, forced her to grow up quickly.

“When we came to the United States I left my childhood behind,” said Danuta. A once lackluster student, she started excelling in school, something her parents had hoped would happen.

“They kept saying that we didn’t go through all of this not to take advantage of it and do our best,” said Danuta, who graduated with honors from high school and graduated from Northern Illinois University with a degree in journalism.

Today she works as a producer in Heffernan’s Walnut Creek office, where she occasionally treats lucky co-workers to her homemade pierogis.

She said she’s trying to convince her parents to leave Chicago and join her in the Bay Area. Besides the weather, the other benefit is that being from Poland is unusual in California. Said Danuta, “In Chicago there were lots of people just like me. Here in California, being Polish is a conversation starter.”



Danuta’s “Bicycle Card,” required for Polish children, and received only after passing a basic test of the rules of the road.

Danuta Aldine



“I like having a last name that means something. It gives me a sense of being because I belong somewhere. I connect with a group of people,”

said Michelle.

Michelle and Sarah’s Story

There’s an obvious benefit when your last name is Radosevich: you can easily screen your phone calls. If the caller can’t pronounce your name, you’ve got a stranger on the line.

“The weirdest one was a telemarketer who asked if there was a Mr. Radish there. How do you get radish out of Radosevich?” asked Sarah Radosevich, one of two Radosevich sisters who work at Heffernan.

Sarah, 27, and her sister Michelle, 29, live near each other in Fairfield, California, and share the commute to Heffernan’s Petaluma office where they work as account managers. That might be too much togetherness for some siblings, but the Radosevichs come from a close-knit Croatian-American family that still gathers every Thursday night for dinner. When the sisters were younger, the family gathered on Sunday nights and whoever was hosting had a houseful of Radosevichs, all of whom lived within minutes of each other.

“Grandma lived three houses down, Uncle Vince lived next door and my Uncle Jack lived across the street,” Sarah said.

The only one who had problems with a street full of Radosevichs was the mailman. The Radosevich who had the misfortune to live at the end of the block got everyone’s mail.

Michelle’s and Sarah’s Croatian roots come from their father’s side of the family. Their grandfather Frank was born in the United States. But after his mother died when he was only four, he was sent back to Croatia to be raised by a family member. Once he was a teenager he caught the first ship back to Ellis Island and then joined his father in New Mexico, where he worked in the coal mines. It was in that coal-mining town that Frank met Olga, the daughter of another Croatian coal miner. Not long after they married, they moved to California to start a life not dependent on the capriciousness of a company town and the backbreaking work of underground mining.

Although their grandfather died when they were still in elementary school, both Sarah and Michelle still have memories of their grandparents sitting on their porch and whispering about the neighbors in Croatian.

“It was so funny that they whispered,” said Michelle. “It’s not like anybody could understand them.”

They also remember the crystal decanter of grappa that no one was allowed to touch except for Grandpa. Their grandma Olga, who died a few years ago, was a talented baker and every Christmas she would clear off the kitchen table and prepare povitica, a Croatian sweet bread. Michelle and Sarah were always there to help.

Afterward, there would be as much flour on the floor and in their hair as on the table. But the experience was so joyful that Michelle hopes to start the same tradition with her now two-year-old son as well as the child she’s expecting later this year.

What she can’t share is the language. Although both sisters know a handful of words (ask them how to say rear end in Croatian) the family’s native tongue died along with their grandparents.

“It’s sad,” said Michelle. “My children won’t have that growing up.”

Like her sister, Michelle feels so strongly about her heritage that when she married, she hyphenated her name to Radosevich-Millis. It’s a mouthful, but as Michelle pointed out, “I like having a last name that means something. It gives me a sense of being because I belong somewhere. I connect with a group of people.”



“We spread out all the dough and slapped on the ingredients,” said Michelle. “The more apples and walnuts that get inside it the better it tastes,” said Sarah.

Chase Millis, age two, carrying on the family tradition of making povitica.



“We all come from somewhere, but my family is a family of immigrants and it has definitely had an effect on me,” said Amy.

Amy's Story

It's just an old-fashioned sewing machine, but for Amy Vitarelli it's a connection to her past. The sewing machine is one of only two items that remain from her father's flight from East Germany in 1948 after the country had fallen under communist control.

The stories her father, Gernot Wermig, and her grandparents told about escaping East Germany still fascinate her.

“I really want that story to be told to my daughter and grandchildren,” said Amy, now 38. “I want them to know the family story and history and how we ended up in this wonderful place in the Bay Area.”

It all started in a tiny hamlet in East Germany. Her father was four years old at the time, but he held his family's fortune in his hands—or in his coat to be exact. His mother had sewn all the family's money into the lining of his winter coat, knowing he would be the least likely to be searched by police if they were stopped in their attempt to sneak across the border to freedom.

Once inside the safety of West Germany, members of a Lutheran Church helped the family relocate to the United States.

As a child, Amy grew up hearing her father speak German to family members on the phone. And when they came to visit, it was all German, all the time. Holidays were filled with German traditions and the table groaned with German food.

“German culture is still incredibly strong in my family,” said Amy, who works at Heffernan as a producer in its San Francisco office. Her family celebrates Oktoberfest every year, making a traditional East German meal of ruladen, red cabbage and potato dumplings. On family holidays, she'll wear her dirndl, a traditional German dress with the white blouse, colorful skirt, bodice and apron. She's now bought one for her daughter.

All the German festivities are novelties to her Italian-American husband, who's just as passionate about his cultural roots. But Amy says he's embraced her German heritage. In fact, her aunt recently paid him the ultimate Wermig family compliment by giving him a treasured family item: bundhosen (German knickers) made from deer skin.

Her husband's last name may be Vitarelli and he may not have an ounce of German blood in him, but when he puts on those bundhosen, he's all Wermig.

“We live in this melting pot,” Amy said. “We all come from somewhere, but my family is a family of immigrants and it has definitely had an effect on me.”



Amy and her daughter Violet (two), and husband, Chip, in traditional German dress.

Amy Vitarelli



"I hit the jackpot,"
said Nadia.

Nadia's Story

Nadia Messiah first met the man she would one day marry at her parents' home near Islamabad on a date their parents had set up. "He was visiting Pakistan and his parents wanted him to meet me," said Nadia.

It was a bad first date. "We saw each other and we weren't interested," said Nadia.

As it turned out, it was only Nadia who wasn't interested. Robert had left the date intrigued, if a bit annoyed. A month later, Robert sent her an email from his home in Hercules, California.

"She was pretty rude to me at that first meeting and I wanted to know why," said Robert.

Nadia told him that she'd been spending the day with a girlfriend and had resented her parents asking her to return home early to meet him. Robert, who'd also been the victim of numerous dates set up by his parents, understood. But he didn't give up.

He started emailing Nadia and she became increasingly enamored.

"I just started falling for him," Nadia recalled. "He was a pretty charming guy."

Their emails turned into video chats, which turned into phone calls; pretty soon they were talking every day.

Plus he wasn't at all what she expected. Nadia said that many Pakistani-American men will look for a bride in Pakistan because they want a traditional wife who will stay home and cook and clean. But Robert, whose parents moved from Pakistan to the United States when he was a year old, didn't grow up in a traditional family and wasn't looking for a traditional wife.

In fact, what intrigued him about Nadia was that she was older—26 when they met—content with being single and had a successful career as a computer science visiting faculty member at a local university.

"You don't meet many women who have gone into the hard sciences," said Robert, who has a degree in physics. "I liked that."

Plus they shared the same religion. Both were Pakistani Christians, which comprise only 1 percent of the entire Pakistani population.

After marrying in Pakistan, the two moved to the United States, where Nadia had to battle both culture shock and loneliness.

"It was pretty dramatic," recalled 32-year-old Nadia. "I was obviously happy being with my husband, but I was homesick for my friends and family."

Life improved after she got a green card and immediately went out and found a job. She's been in Heffernan's IT department in Walnut Creek since 2009.

"I never thought I would stay this long, but I really like the company and my colleagues," she said.

Now the mother of a four-year-old daughter with a second child on the way, she also likes Heffernan's family-friendly workplace. "I can talk about my family. I can talk about my kids. It gives you a warm feeling."

In the five years since she's lived in the United States, Nadia said, there are many things she's grown to appreciate about the United States.

Nadia and her husband on their wedding day in traditional Pakistani dress.



"I love 9-1-1," she said laughing, knowing that might sound odd to most Americans. But for Nadia, whose daughter was born prematurely and used to have seizures, the knowledge that medical help could arrive in minutes was an enormous comfort.

"In Pakistan the ambulances don't come as quickly. There are too many traffic jams."

She also likes knowing that she can put on a pair of jeans without worrying that someone might consider it inappropriate or even risqué. But that same cultural freedom also makes her nervous. She wants her daughter to grow up respecting the Pakistani values that she embraces.

Although her daughter isn't even in kindergarten yet, Nadia would like to teach her to embrace a lifestyle that is a reflection of her heritage.

For example, she said, "In Pakistan, when you are marrying someone you are marrying their whole family. It's very important for the family to accept you." And Nadia said she knows well how important a good marriage can be.

"I hit the jackpot," she said.



CANADA DRY

I am the very first American in my family since the early 19th century. My parents are from Canada. While we Americans may tend to think of Canada as just a northern suburb of the US, it is, in fact, very different.



First, in Canada there is a distinct focus on manners. As in “please,” “thank you,” and “you’re welcome.” As in waiting your turn. Not barreling through to where you want to go. And dressing in a manner which is appropriate for the occasion is good manners, not a choice.

Second, no whining. The way Canadians see it, Americans tend to over-share about their troubles. And while sharing may be healthy (and thanks to Reality TV—lucrative), the Canadian response is, “Buck the #%ck up.”

Which brings me to the third point: humor. Some of America’s most popular comedians and comedic actors are Canadian (Mike Meyers, Jim Carrey and Catherine O’Hara, to name a few). Canadians look for the humor in everyday situations. For example, my cousin called me recently, laughing—she was at Costco and saw a couple come up to their new “Smart Car” with a cart full of groceries. They were screaming and yelling at each other because they had made the not-so-smart decision to buy a huge bag of dog food, along with paper towels, toilet paper and several cases of beverages. The stuff wouldn’t fit in their car. Part of the buck up mentality is not taking yourself or your situation seriously.

Fourth, no puritanical black-and-white values system. Life is filled with gray. Bill Clinton’s sexual exploits are not news. An embassy getting blown up is.

And last but not least: holidays. One per month, minimum. Christmas is a three-day celebration: Christmas Eve, Christmas day, and then Boxing Day. Christmas Eve is usually an open house, followed by everyone going to midnight mass. Thanksgiving is in October and includes sauerkraut. When it comes to the holidays, and just in general, Canadians place more emphasis on activities with family and friends.

While I’m pleased with my Canadian roots, I’m proud to be an American. A flag waving, cry-during-the-anthem patriot. You can always pick apart what’s wrong with our country; it is our First Amendment right to do so. But you can also find humor in some of the cultural excesses. We call it America, not “the states,” and it began as an experiment, formed around a belief in the unalienable rights of life, liberty and the pursuit of happiness. Now it is the manifestation of those values. Not bad. Not bad indeed.

By Susan Brodahl
Vice President
Heffernan Insurance Brokers
Portland, Oregon



¡Qué viva Heffernan!

In 2010, Heffernan Insurance Brokers launched a Latino initiative, which included a 15-person team focusing on Latin/Hispanic business in Northern and Southern California.

Leticia Treviño, vice president in Heffernan's Walnut Creek office, is leading the effort, which aims to strengthen our presence and enhance commercial and personal and business insurance amongst Latinos statewide.

The new team has members in all six of Heffernan's California offices. With over 720,000 Hispanic-owned businesses in the state, according to the California Hispanic Chamber of Commerce statistics, Heffernan is committed to this effort. Through our dedication in supporting the Hispanic community, Heffernan offers a vast amount of resources that cater to Spanish-speaking individuals. Amongst these resources are an interactive Spanish web page, a bilingual Facebook page, "Heffernan En Español," bilingual insurance applications, and a direct number (1.888.99.HABLO) where clients can call to speak to a producer in Spanish about their insurance needs.

As avid participants in the Hispanic community we are proactively spreading the word through our marketing efforts on Spanish-language radio and are looking forward to encompassing a wide range of clientele while bolstering our awareness within the Hispanic community.



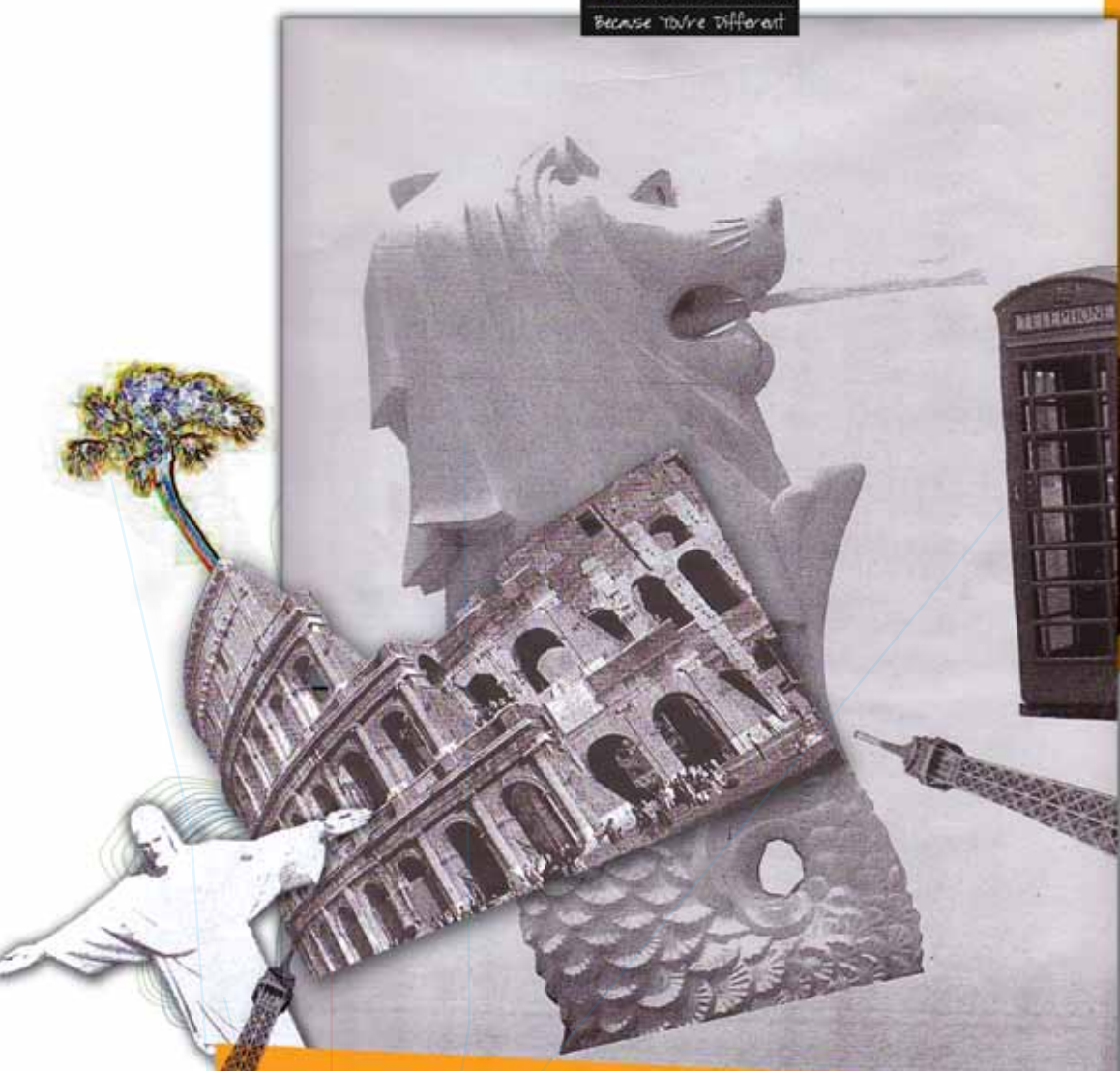
Heffernan's Latino Program team:
Leticia Treviño, Jhon Castiblanco
and Iliah Perez

En 2010, Heffernan Insurance Brokers empezó una iniciativa Latina, que incluye un equipo de 15 personas que trabajan con los dueños de negocios hispanos en el norte y el sur de California.

Leticia Treviño, vicepresidente en nuestra oficina en Walnut Creek está liderando esta iniciativa, que tiene como objetivo fortalecer nuestra presencia y mejorar los seguros comerciales y personales entre la comunidad latino a través del estado.

El nuevo equipo tiene miembros a través de las seis oficinas de Heffernan en California. Con más de 720,000 negocios que tienen propietarios hispanos en California (de acuerdo con las estadísticas de la Cámara de Comercio Hispana de California), Heffernan se ha comprometido a esta iniciativa. A través de nuestra dedicación a apoyar a la comunidad hispana, ofrecemos una gran cantidad de recursos que están disponibles para ayudar a la gente de habla hispana. Entre estos recursos incluye una página interactiva de Internet en español, una página bilingüe de Facebook: "Heffernan En Español," aplicaciones bilingües para el seguro, y un número telefónico (1.888.99.HABLO) donde los clientes pueden llamar para hablar con un agente en español sobre sus necesidades de seguros.

Como gran participantes en la comunidad Hispana somos constantemente notificando al público de nuestros esfuerzos de publicidad en la estación de radio latina y estamos deseando abarcar nuevos clientes y reforzar nuestra presencia en la comunidad hispana.



HG Magazine asked our branch managers, **"HEFFERNAN JUST OPENED A NEW OFFICE IN MANHATTAN. IF HEFFERNAN'S NEXT NEW OFFICE WAS IN A FOREIGN COUNTRY, WHAT CITY WOULD YOU CHOOSE AND WHY?"**

Here are their responses:

Rick Allen, Portland:

A place that makes business sense instead of a place that I really like (Madrid, Paris). Burgeoning market...where the role of insurance products has unprecedented relevance. Gotta be in China or India.

John Tallarida, Palo Alto:

London, hands-down. A hub for our industry, not to mention world commerce. From a personal perspective, I look forward to the Heffernan Barcelona office as my wife is Spanish and we love that city!

Brian Dantzig, Walnut Creek:

London, where Lloyd's of London was founded with the idea of insuring ships for a premium. It would be exciting to have an office at the insurance epicenter.

Liz Bishop, Petaluma:

Paris, France. Personal Lines expansion... to capture the expanding high net worth market.

Tom Hebson, St. Louis:

Singapore. The city is a top five financial center for the world and will continue to be one of the most important hubs in the region and the world for a long time.

Steve Williams, San Francisco:

Either Rio de Janeiro or Sao Paulo. Brazil is expected to become the 5th largest economy in the world in the next several years. The insurance regulations there are among the most developed among the BRIC countries (Brazil, Russia, India & China).

John DeFazio, Los Angeles:

I would choose Rome because of those terrific lunch spots and the fettucini alfredo! I'm hungry right now...

John Prichard, Jr., Walnut Creek:

Grand Cayman. The Caymans are an international hub for Captives, Alternative Risk insurers, reinsurers and brokers. Plus, it's not a bad place to visit!

Heffernan Office Locations

Walnut Creek, CA (Headquarters)
1350 Carlback Avenue, Ste. 200
Walnut Creek, CA 94596 • 800.234.6787

San Francisco, CA
120 Howard Street, Ste. 550
San Francisco, CA 94105 • 800.829.9996

Petaluma, CA
101 2nd Street, Ste. 120
Petaluma, CA 94952 • 800.655.7796

Palo Alto, CA
1808 Embarcadero Road, Ste. A
Palo Alto, CA 94303 • 800.833.7337

Los Angeles, CA
811 Wilshire Boulevard, Ste 1801
Los Angeles, CA 90017 • 213.622.6500

Orange, CA
1855 W. Katella Avenue, #255
Orange, CA 92867 • 714.997.8100

Portland, OR
5100 S.W. Macadam, Ste. 440
Portland, OR 97239 • 503.226.1320

St. Louis, MO
16141 Swingley Ridge Road, Ste. 100
Chesterfield, MO 63017 • 636.536.2082

New York, NY
845 3rd Avenue, 6th floor
New York, NY 10022 • 855.200.HEFF

Rome

London

Paris

Singapore

Grand Cayman

Rio de Janeiro