



## Fremont

## BUSINESS REVIEW

VOLUME 5, NUMBER 11

www.fremontbusiness.com

February 2005

# Ten Ways to Raise Money for Your Business



By Tom Wingfield

*Certified Cash Flow Consultant,  
NRW Financial Services*

When you are expanding your business or need additional inventory, equipment or just cash to pay bills, you have many options to raise the money. Obtaining cash can be very quick and painless if you know who to contact and have assets that an investor can use to secure the money.

## 1. Bank Loans

When most people think about getting more money, they call their banker to discuss loan terms or lines of credit.

Banks can provide very low interest rates and can be an advisor in your company's finances. However, for many businesses, banks cannot provide loans because there are many restrictions and limitations.

## 2. Accounts Receivable Funding (Factoring)

Accounts receivable funding is the sale of a company's accounts receivable or invoices. New businesses, unprofitable businesses and businesses that have maximized its credit can use this financing since it depends on the credit and payment history of their customers not their own business.

## 3. Equipment Leasing

A smart alternative to borrowing to acquire new equipment, is establishing a lease agreement. The seller of the equipment receives cash immediately and the buyer gets immediate use of the equipment without increasing debt. Leasing is now available for software and computer equipment.

## 4. Sale/Lease Back

Businesses with equipment it fully owns can use the Sale/Lease back program to get cash very quickly. A qualified piece of equipment can be sold to an investor for a lump sum of cash. It then can be leased back to the business without any downtime or loss of use.

## 5. Sales of Business Notes

If you have sold a business and are accepting payments from that sale, you can sell some or all of those payments for cash. The amount of cash is based on the number of payments, the credit of the payer, the interest rate and the remaining term of the loan.

## 6. Sales of Bad Debt

Invoices that have not been paid for more than 90 days can be sold to an investor who specializes in collecting bad debt. The investor will pay you cash even before any money is collected.

—Ten Ways to Raise Money, page 7

# What Profits You Most: A Bank or a Credit Union?

*Understanding the differences between banks and credit unions can help consumers make better financial decisions.*



By Brent Duncan

*Vice President of Marketing,  
Technology Credit Union*

While banks and credit unions compete more intently for business, many consumers are having difficulty recognizing the differences between them. This is because banks are trying to be more customer-friendly like credit unions, while credit unions are

offering more convenient access to a wider range of banking services, says Ieva M. Augstums, financial services reporter for the Dallas Morning News.

"With the differences narrowing, you have to understand how the two institutions are structured," Augstums said.

The fundamental difference between credit unions and banks boils down to "profit," according to the Federal Reserve Board. "A bank is a for-profit organization," while "a credit union is a not-for-profit financial cooperative," the Federal Reserve states. "Consequently, credit unions can charge below-market

—Understanding Credit Unions, page 7

# City of Fremont Financial Strategies

By Fred Diaz  
*City Manager*

The City of Fremont has been grappling with the effects of the recent economic recession for several years. Our ongoing revenues declined by approximately 10 percent between 2001 and 2003. The State of California, meanwhile, continues to raid our coffers to help deal with its budget problems, taking about \$11 million annually and an extra \$5 million this year and next. On the other side of the ledger, the cost of delivering services continues to rise; we face rising salary and health benefit costs, along with increased retirement costs

caused primarily by the stock market 2001/02 despite rising costs, and we tumble over the past several years. In response, we cut spending by approximately 20 percent, pursued opportunities to expand our sales tax base, and began a dialogue with the community about ways to ensure the city's long-term financial health.

We are obligated to balance the city's budget, so we have cut spending to close the budget gap. We spent \$14.6 million less in FY 2003/04 than in FY



Fred Diaz

eliminated 20 percent of the city's workforce in one year. Unfortunately, budget reductions of this magnitude result in service reductions to the community. We've closed one fire station and implemented ongoing rotating fire station closures, eliminated preventive policing programs and limited response to non-emergency police matters, eliminated city-funded library hours and park

—Strategies, page 2

# Fremont Business Leaders Nominated to Serve on Chamber Board

The following individuals have been nominated to serve as directors of the Fremont Chamber of Commerce for a three year term commencing April 1, 2005. In accordance with the bylaws, additional nominees may be submitted by petition no later than Friday Feb. 18, 2005, and must be

—Nominations, page 2

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*Our Mission is to promote, support and enhance a positive business environment.*

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CHAMBER OF COMMERCE

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Giant Y Inc.  
Immediate Past Chair.....Tim Tikalsky  
RINA Accountancy Corp.  
Chair Elect 2003-2004.....Barbara Jenkins  
Weekenders

Executive Committee:

Elise Balgley.....Bernard, Balgley & Bonaccorsi  
Brent Hodson.....Washington Hospital  
Gerry McFaul.....Qualdeval International  
Nina Moore.....FUSD Board of Education

**Directors**

Aura Baranouskas.....Excel Communications  
Matt Dickstein.....Attorney at Law  
George Duarte.....Horizon Financial  
Jim Ferguson.....La Quinta Inn  
Gordon Goletto.....Re/Max Executive  
Pam Isom.....ICE Safety Solutions  
David Langer.....BFI  
Gary Leatherman.....FUSD  
Dave Lowman.....New England Financial  
Victoria O'Gorman.....Kaiser Permanente  
Robert Profaca.....Fremont Bank  
Rhonda Rigenhagen.....NUMMI  
Sister Jane Rudolph.....Dominican Sisters  
Leta Stagnaro.....Ohlone College  
Joyce Twomey.....GROCO  
Jeevan Zutshi.....Indo-Am. Comm. Fed.

**Staff**

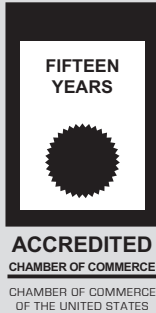
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**Fremont Business Review**

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**15 Years of Excellence**

The United States Chamber of Commerce has acknowledged the excellence of the Fremont Chamber of Commerce by granting the designation of "Accredited Chamber" Only 12% of all Chambers nationwide have received this honor.



Julie Shiraishi  
Guest Editor

In January 2004, Technology Credit Union received approval to open its' doors to the community. After forty years in business, we now would be able to offer membership to a larger segment of the population. Establishing trust, relationships, and visibility within the community is part of my job as Business Development Officer, and so I decided to volunteer at the Fremont Chamber of Commerce.

When I inquired about volunteering, I was invited to join the Communications Committee. The goal of the committee is to "Increase value of Chamber Membership by improving communication between the Chamber, our members and our community." After months of

**Message from the Guest Editor**

attending committee meetings, I was asked to be Guest Editor of the month and write about my experience.

Now, I have years of experience in Business Development, but I am not exactly savvy when it comes to computer terminology. I asked Napoleon Batalao, the Chamber Webmaster, about the terms .jpeg, .tiff, and .dpi. And how do you compose a document without an attachment from a Word Document, in plain text?

I was so absorbed with this project that after I learned that dpi meant dots per inch, in reference to a photograph, I created my own acronym to describe a spinach appetizer that I concocted for the holidays. I used the acronym, "SPI", to indicate spinach per inch. (This was a very dense spinach dish). I also consulted my uncle and cousin who are journalists. Their advice was "relax - just write the article like you are writing to a friend." So, if you are reading this article now, you'll see that I survived and actually enjoyed my Guest Editor stint.

Let me just say that it's quite a task to coordinate six people who are pillars of the community and respected subject matter experts in their fields. However, I appreciated the invaluable opportu-

nity to meet or speak to these professionals. I would like to offer a special thank you to each author for all their efforts. The quality and content of these articles are reflective of the resources that we have in Fremont.

This month we are covering financial strategies and other pertinent financial information to benefit your business. I hope you will find this issue informative and helpful.

Participating on Chamber committees and at events is a great experience, and believe me - you'll get back far more than you give in time. Perhaps you'll be the next person asked to be Guest Editor of the month for the Fremont Business Review.

If you are interested in volunteering with the Fremont Chamber of Commerce, please call 510-795-2244.

Julie Shiraishi is a Business Development Officer with Technology Credit Union. She works with companies to offer employees financial products, from savings and checking accounts, to mortgage loans, and financial planning services. If you would like to learn more about having your company become a member of Technology Credit Union, Julie can be reached at 408-441-4761.

**Strategies—**

from page 1

events, and postponed the construction of important facilities such as a planned second senior center and numerous community parks. We also face a growing maintenance backlog as a result of our inability to adequately invest in routine maintenance of streets, parks, medians, street trees, and public buildings. This will result in much more costly repairs in the future as well as increased risks to public health and safety.

In addition to cutting our spending, we are working to expand the city's sales tax base by recruiting new retail. Our efforts are paying off. Pacific Commons (700,000 square feet of high-quality retail located on Auto Mall Parkway) opened in 2004 and will continue to develop through 2005. Other development along Auto Mall Parkway and the renovation of the Fremont Hub are in the works. Community planning for high-quality retail and dining are underway in the Centerville, Irvington, and Niles historic commercial districts, as are plans for a revitalized downtown Fremont. While these new retail opportunities are exciting, the

sales tax they may generate will not be enough to resolve the growing deficit in community services.

We will continue to reduce spending to ensure that our ongoing expenditures can be supported by our ongoing revenues. Unfortunately, this means we will continue to slowly dismantle city services and infrastructure, affecting the quality of life Fremont residents and businesses have come to enjoy. Only with community dialogue about the right service levels and associated resource needs will Fremont's long-term financial health be assured.

Fred Diaz is the City Manager of Fremont. For more information about the City's budget, please call 510-284-4000.

**Tri-City Managers' Meeting:  
Outlook for 2005**

Registration: 11:15  
Lunch and Program: 11:30 am - 1:30 pm  
Newark/Fremont Hilton Hotel  
39900 Balentine Drive, Newark

Featuring city managers from the tri-cities addressing city issues for the future. Cost for Chamber members - \$25, all others \$50. Register online at www.fremontbusiness.com or call Lana Hillary-Windom at 510-795-2244, ext. 101.



**City Manager's Office**

3300 Capitol Avenue,  
Fremont, CA 94538

Phone: 510-284-4000  
Fax: 510-284-4001

Hours  
Monday to Friday,  
8 a.m. to 5 p.m.

visit:  
www.fremont.gov

**Nominations—** from page 1

signed by no less than 10 Chamber members. The slate presented shall be automatically elected at the March 11, 2005 board meeting if no petitions are received.

**Chia-Chee Chan**  
MassMutual Financial Group

**Jim Ferguson**  
LaQuinta Inn

**Brent Hodson**  
Washington Hospital Healthcare System

**Gerry McFaul**  
Qualdeval International

**Rhonda Rigenhagen**  
NUMMI

**John Rieckewald**  
FUSD

**Leta Stagnaro**  
Ohlone College

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# New Tax Acts for 2004 Bring Lots of Changes

By Alan L. Olsen  
CPA MBA (tax)

The Working Families Tax Relief Act of 2004 was signed into law on Oct. 4, 2004, and focuses on amending and accelerating certain tax relief benefits for families. The American Jobs Creation Act of 2004 was signed into law on Oct. 22, 2004. This Act is a broad-based restructuring of business taxes and several targeted individual and excise tax cuts. Below are some of the highlights from the two tax acts:

## Combat Pay

Some military personnel receiving combat pay get larger tax credits because of two law changes. The new law counts excludable combat pay as income when figuring the Child Tax Credit and gives the taxpayer the option of counting or ignoring combat pay as income when figuring the Earned Income Tax Credit. Counting combat pay as income, when calculating these credits, does not change the exclusion of combat pay from taxable income.

## Child Tax Credit

Taxpayers with a credit amount more than their tax could get a refund of the difference, up to 10 percent of the amount by which their 2004 taxable earned income exceeds \$10,750. This percentage was raised to 15 percent for 2004, meaning a larger refund for many of these taxpayers.

## Sales Tax Deduction

Taxpayers who itemize deductions will have a choice of claiming a state and local tax deduction for either sales or income taxes on their 2004 and 2005 returns. The IRS will provide optional tables for use in determining the deduction amount, relieving taxpayers of the need to save receipts throughout the year. Sales taxes paid on motor vehicles and boats may be added to the table amount, but only up to the amount paid at the general sales tax rate. Taxpayers will check a box on Schedule A, Itemized Deductions, to indicate whether their deduction is for sales or income taxes.

## Sales of Personal Residence Acquired in a Like-kind Exchange

Taxpayers who convert rental property to a principal residence should know that a tax law change may limit their ability to exclude gain on the sale of that residence if they obtained the property through a like-kind exchange. Generally, a taxpayer can exclude up to \$250,000 of gain on the sale of a home, provided the individual has owned and used it as a principal residence for two out of the five years before the sale. The exclusion is \$500,000 for a married couple if both meet the use test. The American Jobs Creation Act of 2004 does not allow any exclusion if the taxpayer sells the home within five years of acquiring the property through a like-kind exchange. The new law applies to sales after Oct. 22, 2004.

## Alternative Minimum Tax

The provision raising the Alternative Minimum Tax (AMT) exemption amounts was scheduled to expire at the end of 2004. The new law extends the increased amount

through 2005. The increased AMT exemption amounts are \$29,000 for married filing separately, \$40,250 for single and head of household, and \$58,000 for married filing jointly.

## Uniform Definition of a Child

In an effort to simplify taxes, a new uniform definition of a child for tax purposes replaces a series of different tests for child-related benefits. The single definition can now be used for the dependency exemption, child tax credit, earned income credit, dependent care credit and head of household status.

## Small Business Expensing

The new law extends the section 179 expensing limit created by the Jobs and Growth Tax Relief Act of 2003 through taxable years 2007. The maximum amount a business may deduct for property placed in service is \$102,000. The old law expires at the end of 2005.

## Expense Limit for SUVs

Businesses should be aware of a change regarding the deduction of certain sport utility vehicles (SUVs) placed in service after Oct. 22. Under the American Jobs Creation Act of 2004, businesses cannot take a first-year deduction of more than \$25,000 for an SUV. The business would depreciate the remaining cost. (The limit for vehicles placed in service before Oct. 23 was \$100,000.) The new limit does not affect other types of property where the taxpayer decides to expense the cost instead of depreciating the property.

## Medical Home Improvements

When you make improvements to your home for medical reasons, you may write off all, or a portion of the cost as a medical deduction. The amount you deduct depends on how much your improvement increases the value of your home. Improvements are deductible to the extent their cost exceeds the increased value of your home.

## Largest Standard Mileage Rate Increase in History

Beginning Jan. 1, 2005, the standard mileage rates used in computing the deductible costs of operating an automobile (including vans, pickups and panel trucks) will be:

Year	2004	2005
Business Mileage	.37½	.40½
Medical Mileage	.14	.15
Moving Mileage	.14	.15
Charitable Mileage	.14	.15

The three cent increase in the business standard mileage rate is the largest one-year rise ever. The reason given by Uncle Sam is higher prices for vehicles and fuel during the year ending September 2004.

While the charitable standard mileage rate is set by the law, the rates for business, medical and moving purposes are based on an annual study of the fixed and variable costs of operating an automobile. An independent contractor, Runzheimer International, conducted the study for the IRS.

## Self-Employed Health Insurance

If you're self-employed during 2004, you will be allowed to deduct 100 percent of your health insurance and qualified long-term care insurance for you and your family as a preferential above-the-line deduction. To qualify, neither you nor your spouse can be eligible to participate in another employer's subsidized health plan.

For more information see [www.groco.com](http://www.groco.com) for a complete analysis of the Tax Acts.

Alan Olsen is currently the managing partner of the CPA firm-Greenstein Rogoff Olsen & Co. LLP (one of the largest tax preparation firms in Silicon Valley). He is a frequent speaker and writer before community and professional organizations. He is married to Susan Olsen and they have seven children.

# February Calendar of Events

1 **Fremont City Council Meeting**  
7 p.m., City Council Chamber

2 **Ambassadors' Club Meeting**  
8 a.m., Chamber Conference Room

**Keller Graduate School of Management Mixer**  
5-7 p.m.

6600 Dumbarton Circle Fremont, CA 94555  
DeVry University's Keller Graduate School of Management has designed its master's degree programs for busy professionals like you. With our evening, weekend and online courses, you can transform your future...and still meet full-time-job and family commitments.

3 **Membership Meeting**  
7:30 a.m. Chamber Conference Room

7 **Executive Committee Meeting**  
7:30 a.m., Chamber Conference Room

**Joint Council/FUSD Meeting**  
4-6 p.m. FUSD location

8 **Fremont City Council Meeting**  
7 p.m. City Council Chambers

11 **Board of Directors Meeting**  
7:30 a.m., Location TBA

14 **March Newsletter Deadline**

15 **Fremont City Council Work Session**  
Time: tbd City Council Chambers

16 **Connection Club Leaders Meeting**  
8 a.m. Chamber Conference Room

## Tri-City Manager's Luncheon

11:15 a.m. - 2 p.m. Hilton Newark-Fremont  
City leaders from Fremont, Newark and Union City are coming together for Tri-City City Manager's Forum Luncheon. Fred Diaz from Fremont, Al Huzeo from Newark and Larry Cheeves from Union City will present and discuss the progress of each city.

## University of Phoenix Mixer

5-7 p.m.  
Fremont Learning Center- 40440 Encyclopedia Circle Fremont, CA 94538  
For three decades, University of Phoenix has met the needs of working adults with remarkable results. The quality programs, the expert faculty and the successful students and graduates have given us a well-deserved reputation for educational excellence. It is the largest private accredited university in the United States and better prepared and more dedicated to giving the working adult an outstanding education.

21 **President's Day- Chamber Closed**


22 **Leadership Steering Committee Meeting**  
8 a.m. Chamber Conference Room

**Fremont City Council Meeting**  
7 p.m. City Council Chambers

23 **Government Affairs Meeting**  
7:45 a.m. Chamber Conference Room

25 **ChamberPak Deadline**  
Call KK Kaneshiro at (510) 795-2244, ext. 101



For more event dates and details go to [www.fremontbusiness.com](http://www.fremontbusiness.com) and check out the calendar of upcoming events!



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# Welcome, New Members

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Fremont, CA 94536  
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www.companycasuals.com/  
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www.namah.com  
Yoga

## Century 21 El Camino

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Union City, CA 94587  
Phone: (510) 366-8069  
www.c21ec.com  
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## ColdWell Banker

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Fremont, CA 94538  
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www.thehallgroup.com  
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## Davis Computing Solutions

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Fremont, CA 94538  
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www.daviscomputing.com  
Davis Computing offers on call IT support for small and medium businesses. We provide computer and networking support for all aspects of computing including Hardware, Software, Internet and web page design and integration.  
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*Retail Sales*

## Peet's Coffee & Tea

**Sam Scioletti, Manager**  
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www.peets.com  
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www.raft.com  
*Organizations*

## Scarlet Girl

**Vicki Kriner**  
P.O. Box 7056  
Fremont, CA 94537  
Phone: (510) 657-4697  
Fax: (510) 588-4697  
www.scarletgirl.com  
*Women's Clothing*

## Stage 1 Community Theatre

**Judy Bryne**  
35291 Blackburn Drive  
Newark, CA 94560  
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## The UPS Store

**Sushil Kalra**  
40087 Mission Blvd.  
Fremont, CA 94539  
Phone: (510) 438-9474  
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## Trusted Care

**Melody Amirehsani, Director**  
Phone: (510) 770-1750  
Fax: (510) 770-1750  
Trusted Care is a non-medical home health care company. We deliver quality care to help our clients maintain their activities of daily living in the privacy of their own homes. Our services are extended to all elderly, disabled, patients recovering from surgery and new mothers.  
*Non-Medical Home Health Care Services*

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San Ramon, CA 94583  
Phone: (925) 983-0060  
Fax: (925) 891-9147  
www.woodburyfinancialservices.com  
*Financial Services*

## Anniversaries

### 30+ Years

Fremont Hub Shopping Center  
Best Western Garden Court Inn

### 20+ Years

Fremont Adult School  
Signer Buick-Cadillac

### 10+ Years

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Coldwell Banker- Faye Carlson  
Eden Housing Management, Inc.  
Fremont Express Courier Service  
Fremont Symphony Orchestra  
Karl G. Lum Jr., DDS  
Mission Hills Travel- AMEX  
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Prismatic Signs  
RE/MAX Executive- Ed Stoermer  
Sunol Valley Golf & Recreation Co.

### 5+ Years

Coldwell Banker- Elaine Arnt  
Country Drive Care Center  
Elephant Bar Restaurant  
Express Personnel Services  
Heritage Bank East Bay (A Division of Heritage Bank of Commerce)  
Indo-American Community Federation  
La Quinta Inn & Suites Fremont  
Nitto Denko America, Inc.  
Nova Commercial Company, Inc.  
Ohlone College- Entrepreneurial Programs  
Ohlone College- Newark/Ohlone Center

Plaza Real Partners, Ltd.  
Qualdeval International  
S.O.S Human Resources Group  
Select Personnel Services  
Serra Residential Center  
Walsh's Chem-Dry

### 2+ Years

AA Office Equipment  
Alameda County Fairgrounds  
BPS Reprographic Services  
Raymond F. Churchill, Attorney at Law  
Community Child Care Coordinating Council of Alameda County  
DeHart & Associates  
Far East National Bank  
Flash Electronics  
Fremont Education Foundation  
Joanne Louie Facility Management  
Keller-Williams Realty- Rusty Cowan  
Keller-Williams Realty- Sandy Wong  
Lab Vision  
Mediation Services  
Stellar Academy for Dyslexics  
Total Business Care  
W Silicon Valley

### 1 Year

Allstate Insurance-Brian Mullen  
Warren J. Gardner Jr.  
Goodview Technology  
New Image Salon & Spa  
Pacific Contract Solutions  
Scott Design

## FCCTV

*Fremont Chamber of Commerce Spotlights Members with Weekly Television Broadcast*

## Business Financing

*It's important to maintain good financing habits*

No matter what kind of business you own, financing will be an important part of maintaining a successful business. Every business owner has a similar goal: To have a business that is financially secure. KK Kaneshiro, director of member services and host of the Fremont Chamber of Commerce television show (FCCTV) interviews

guest Morey Greenstein, CPA, from Greenstein, Rogoff, Olsen & Co., LLP. "Business Financing- maintaining good financing habits," is the February FCCTV segment. This segment focuses on how a business can be financially strong. Greenstein gives tips and suggestions on how to be business savvy and keep your business vibrant.

## FCCTV SCHEDULE

**Fremont-**  
Channel 29 Mondays 8:30 p.m.  
Channel 26 Mondays 7:30 p.m.

**Newark-**  
Channel 27 Fridays 5 p.m.

**Union City-**  
Channel 15 Thursdays 10 p.m.  
Saturdays 3:30 p.m.  
Sundays 8:30 p.m.

**Hayward, San Leandro, San Lorenzo and Castro Valley-**  
Channel 28 Thursdays 10 p.m.  
Saturdays 3:30 p.m.  
Sundays 8:30 p.m.

*Would you like to be a guest? Call KK at (510) 795-2244, ext 101!*

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## Member Benefit

# ChamberPak

A Direct Mail Program that reaches approximately 2,300 prospective customers

Are you looking for an easy, cost effective way to promote your business? If so, the ChamberPak is a great tool to advertise your business to the community.

It costs a lot of money to promote your business. The Fremont Chamber of Commerce knows how much it costs and offers members the opportunity to advertise businesses for a great value. The ChamberPak is a collection of member's promotional materials mailed quarterly to other chamber members and key government and agency contacts.

It is easy to get your flier into the ChamberPak. Members must provide the Chamber with 2,300 copies of an identical flier, and the size of the flier can not exceed 8.5" x 11". Once the fliers are dropped off at the Chamber office with a payment of \$175, which is less than \$.08 per flier, all you have to do is wait 10 days to see your flier distributed to the business community.

Some tips to remember when creating your flier are:

- **Grab the audiences' attention.**

Customers want to immediately know what is in it for them.

- **Hold their interest.** Give the customers details about what you are promoting or selling. Bullet points are a great tool.

- **Build desire.** Help your customer imagine what it is like to use or own your product or service. Pictures are useful.

- **Show them how to take action.**

Give them a compelling reason to visit your store, and always give the potential customer all information to contact you immediately.

Space in the ChamberPak is limited. To reserve your space, contact KK Kaneshiro at (510) 795-2244 ext. 101 or e-mail: kkaneshiro@fremontbusiness.com. KK can also direct you to other Chamber members who offer copying services at a reduced rate up to 30 percent for ChamberPaks printing. It is important to note the dates and deadlines for the ChamberPaks. The next deadline for ChamberPaks is Feb. 25, 2005.

## Connection Clubs

### Meeting Dates, Times, Places

The Chamber's Connection Club is a "business to business" referral program, designed to give maximum support and opportunity to Chamber members who understand the value of networking and doing business with people they know and trust. No duplications of business types allowed. Each club may only have one representative of any given profession or specialty.

To visit a Connection Club, please call the Chair or Vice Chair to reserve your space.

#### Tuesday Noon meets at 11:45 a.m.

**City Beach**  
4020 Technology Pl, Fremont  
Chair: Elise Balgley, 510-791-1888  
Vice Chair: Stephanie Pavis, 510-657-1350  
www.tuesdayconnectionclub.com

#### Wednesday Noon meets at 12 noon

**La Pinata Restaurant -- NEW LOCATION**  
39136 Paseo Padre Parkway, Fremont  
Chair: Moigan Alapour, 408-452-6150  
Vice Chair: Dr. Staci Talan, 510-745-7445

#### 2nd & 4th Thursdays Noon starts at 11:45

**Express Personnel**  
39111 Paseo Padre Parkway 117, Fremont  
Chair: Donna Mize, 510-797-5100  
Co-Chair: Marianne Nsour, 510-651-6500 or Barbara Behrman, 510-739-0438

#### Thursday AM meets at 7:30 a.m.

**The Depot Cafe**  
37260 Fremont Blvd, Fremont  
Chair: Marian Briones, 510-226-7827  
Vice: Terri Landon, 510-796-8300  
www.thursdayAM.com

#### Fridays Women In Business meets at 7:30 a.m.

**Best Western Garden Court Inn**  
5400 Mowry Avenue, Fremont  
Chair: Vicki Kriner, 510-441-7387  
Vice: Sue Pats, 510-790-2993  
www.fremontwib.com

#### 1st & 3rd Thursdays 12 Noon "Referrals" Jericho Steakhouse

5339 Mowry Ave, Fremont  
Chair: Anna Jacoby, 510-490-0379  
Vice Chair: Dr. Nichols, 510-593-7743  
www.thursdayreferralsplus.com

#### 1st & 3rd Friday Pro Source CC meets at 7:15 a.m.

**Best Western Garden Court Inn**  
5400 Mowry Avenue, Fremont  
Chair: Kevin Dean, 510-687-9737  
Vice: AiRung Liu, 800-755-5203  
www.theprofessionalsource.com

#### Friday AM Connection Club meets at 7:15 a.m.

**The Depot Cafe, Fremont**  
37260 Fremont Blvd, Fremont  
Chair: Kelly Rao, 510-252-0448  
Vice: Jose Gonzalez, 510-894-0764  
www.fridayconnections.com

Before visiting a club, call Chairperson to confirm place & time.

## Local Students Can Apply for Scholarships From the Fremont Chamber of Commerce

The Fremont Chamber of Commerce has teamed up with Dollars for Scholars to distribute \$8,000 in scholarships to local students this spring.

Students who are interested in applying for the scholarships, and reside in the communities of Fremont, Milpitas, Newark, Sunol or Union City, can get an application from their high school counselor or online at the Chamber Web site at: www.fremontbusiness.com. Only students who are planning to continue to postsecondary education are qualified to apply. Applications will be available starting Jan. 14, 2005 and must be returned to the Fremont Chamber of Commerce by March 11, 2005.

"These scholarships are available for students or individuals graduating with the class of 2005," said Cindy Bonior, president and chief executive officer for the Fremont Chamber of Commerce.

The goal of the Fremont Chamber of Commerce and Dollars for Scholars is to help students who plan to continue with their postsecondary education.

"The Chamber has a strong commitment to the community," Bonior said. "We are helping to build a better-educated workforce."

For more information contact Cindy Bonior at (510) 795-2244 ext. 106 or e-mail at: cbonior@fremontbusiness.com.

### Doing Business Over Lunch

Some of the best business deals are made over lunch. If you would like to have your restaurant featured here, please call (510) 795-2244, or you can send an email to fntcc@fremontbusiness.com



39116 State St, Fremont  
**(510) 791-1888**  
Lunch: 11 am - 2 pm  
Dinner: 5 pm - 9:30 pm  
Sundays: 4 pm - 9 pm



39401 Fremont Blvd  
Fremont **(510) 657-2436**  
Sun - Thurs: 11 am - 9 pm  
Fri & Sat 11 am - 10 pm



5200 Mowry Ave, Fremont  
**(510) 792-2000**  
Lunch (M-F): 11:30 am - 3 pm  
Dinner: 5:00 pm - 10 pm  
Saturdays, dinner only  
4:30 pm - 9:30 pm



45915 Warm Springs Bl.  
Fremont **(510) 656-9141**  
Lunch M-F: 11:30 am - 2:30 pm  
Dinner: 5-10 pm (M-F & Sun)  
5 pm - 12 am (Sat)  
Sun. Brunch: 10 am - 2 pm



**Pearl's Cafe**  
4096 Bay St.  
Fremont (510) 490-2190  
Lunch (Tu-Fr): 11:30 am - 2:30 pm  
Dinner (Tu-Sat): after 5 pm



40645 Fremont Bl, #23, Fmt  
**(510) 668-1850**  
Tu-Thur: 11:30 am - 9 pm  
Fri-Sat: 11:30 am - 9:30 pm  
Sun: 1 pm - 8 pm



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11 am - 10 pm

## Cut Your Food Budget While Bringing Your Family Back To The Dinner Table

By Lisa Messinger

A family of four eats dinner out an average of twice each week spending anywhere from \$25 to \$60 on each meal check. That is a whopping \$200 to \$480 each month. Surprisingly, the primary reason these families are choosing to dine out is not voluntarily, but stress related. The process of actually having to think about a meal plan has become one of America's most stressful obstacles to overcome. With today's hectic lifestyles and 24/7 timeframes, it is not easy to have a meal together, but it has never been more important. A recent study by the American Medical Association suggested that parent connectedness was the single biggest factor in protecting adolescents. The study further suggested that mealtimes were the primary avenue to connect.

Imagine sitting down with your family at the dinner table every night enjoying a nutritious meal and "connecting" all while cutting your food

bill. By following these four easy steps, you will take the stress out of meal time and less likely to make a trip to the fast-food restaurant, pizza parlor or local diner.

**STEP ONE:** Check your calendar. Look at your calendar and not which nights are busy: soccer nights, church obligations, family nights, etc. How many nights are you currently having dinner together? How many would you like to have together? What day can you cook?

**STEP TWO:** Check what you have in stock. Nobody wants to start making dinner only to find there are missing ingredients. What is in your pantry, freezer or refrigerator? Additionally, check the weekly grocery ads so you know what might be on sale. With this simple action plan, extra trips to the grocery store and spur-of-the-moment purchases are eliminated.

**STEP THREE:** Review your recipes and then plan your meals. How many of you get stuck in a rut making the same things over and over because

that is all you can come up with after a stressful day at work? Choose recipes that allow you to cook once and serve twice. For example, serve Grandma's Pot Roast at one meal and with the extra, slice and prepare French Dip Sandwiches for another day. You could prepare seasoned chicken breasts for Chicken Enchiladas on Tuesday and Chicken Stuffed Peppers on Thursday. By maximizing your cooking efforts, you are not only saving time, but also saving money.

**STEP FOUR:** Make your grocery list, go shopping and then cook. Now that you have freed up all that time you would have spent in the kitchen, you can actually enjoy the dinner hour with your family.

Lisa Messinger is an Independent Distributor for *Homemade Gourmet*. If you are interested in learning more about meal planning and how *Homemade Gourmet* can help with your food budget, please contact Lisa at (510) 912-0758 or gourmetgoodies@sbcbglobal.net.

# GA Corner

## Bush in a Position of Power

By Billy Sandbrink

Director of Government Affairs

Depending on your political persuasion, the outcome of the Nov. 2, 2004 election was either very satisfying or not satisfying at all. The outcome of the national election gave the President new political clout, clout that he said he fully intends to spend. If he is able to muster the necessary support from his GOP colleagues in Congress, 2005 may not only prove to be one of Bush's most successful years in office, but one that builds a legacy and redefines the landscape of our country.

On the national level, Republicans saw their majority in both houses increase and their Presidential candidate win the popular vote for the first time in more than a decade. From the 2000 election to the 2004 election, President Bush gained the approval of several million more voters, suggesting that the GOP is in tune with the concerns of the moderate contingent, not only in terms of the war on terrorism and Iraq, but on the domestic agenda. It is the President's proposals on the domestic front that this article will concentrate on.

The first major domestic proposal calls for reforming the social security system. The details of his proposals have not been described yet, but the major concept behind this proposal is to allow younger workers the ability to invest part of their contribution to the system privately in their own retirement programs. People currently receiving social security benefits would not see a reduction in compensation and does not figure to negatively impact anyone contributing to the system. This type of overhaul would be a costly one for the government, to the tune of trillions of dollars spread over the next decade. The President and his administration argue that such a reform is necessary, despite the heavy cost because of the long-term benefit for contributors and for the whole country.

The President is also making reform of the tax code a high priority. Although the administration may not be able to deliver a flat tax and major reform that was part of the President's campaign, efforts to shield interest, dividends, and capital gains from taxation, expansion of tax breaks for business investment and other mechanisms aimed at simplifying the system and encourage economic growth will be sought after. No solid proposals have been made to date regarding the direction of the President's efforts on taxation,

# What is Relationship Banking?

By Mara Chettle, Manager  
Commercial Sales and Service,  
Fremont Bank

Many business owners start exploring other banks when their cash flow isn't able to keep up with their need to purchase inventory or equipment. Their personal accounts may be at a bank branch close to their home or office, so they try there first. It might be a small independent bank, or the local office of a major bank. In either case, no one seems to be familiar with business financing. Sometimes the business owner settles for getting a business credit card to fund their immediate needs. Impersonal, sure, but it takes care of the pressing issues.

Then some event happens in their business - perhaps a spike in sales or a strain occurs in cash flow because an unusually large receivable has been billed but not yet collected, or maybe they've decided to stabilize their costs by buying their own building - and the search is on for a bank that will truly understand their requirements.

Perhaps the search takes them to a community bank - one that has a sig-

nificant portion of its loan portfolio in commercial loans - perhaps even commercial real estate.

Great. Sounds like the perfect solution!

Now, the community banker asks them, "Where do you bank now?" Realizing the importance of building relationships with their clients in order to effectively meet their needs, the banker is going to explain to the borrower the benefits of consolidating as much of their deposit and lending relationships as possible with the importance.

What's the importance of "relationship banking," anyway? Let's look at the advantages:

- First, the most immediate issue: Pricing!
- Business loans are priced competitively. Generally, the deeper the relationship, the better the pricing. Assuming similar degrees of risk, the stronger the borrower, the larger the deposit relationship, the larger the loan, the lower the rate is likely to be.

- Besides better pricing, consider the benefits of a full relationship. When a client has their business and personal deposits with their business bank, the client may be offered relationship pricing on services and features. For example:
- Consolidating funds may allow for sufficient balances to offset bank charges. As just one example, the client might now be able to obtain courier service at reduced rates - or even free - allowing them to further save money by better utilizing staff time.
- Periodic meetings with their banking officer to discuss how the bank can help the business grow.

- Invitations to various events with other bank clients who could represent:
- Potential customers;
- 'Spheres of influence' for that borrower's industry;
- Vendors who may offer more reliable

- ity or better value;
- Other community leaders.

Banks typically require its clients to borrow from them alone. By being the sole lender, a bank is able to properly assess their borrower's risk and assist the borrower in effectively managing their debt.

Building a partnership with a community bank - having a history with them - helps them to understand your achievements and your challenges. It's a partnership for success.

Additionally, you'll also want to know if your bank is committed to the success of your community by being an active partner with local nonprofits and business organizations, such as the Chamber.

*Mara A. Chettle has been in the commercial banking field for more than 30 years, and is happy to serve as a resource for any Chamber members with questions on any type of business loans, including commercial real estate or multifamily properties. Fremont Bank is an independent community bank, locally owned and operated for 40 years.*



Mara Chettle

## Member News

### Playful Competition Entries Attract Top Honors

Alameda County Fair Receives 19 First Place awards

Alameda County Fairgrounds

The Western Fairs Association (WFA) has bestowed 43 industry achievement awards on the 2004 Alameda County Fair. The popular annual event received 19 First Place honors, one more than it earned last year. The Fair also received nine Second Place and five Third Place awards, as well as 10 Honorable Mentions. The WFA's 42nd Annual Achievement Awards Program will celebrate member fairs' achievements during its 82nd Annual WFA Convention and Tradeshow, held in Reno, NV, January 16th through 19th.

Among the Alameda County Fair record 19 First Place awards, the Fair was awarded the top honor for its Theme Program, "Come Out And Play!" This fun, family-oriented theme will be used again for the 2005 Fair. Some of

the other notable winning entries include Community Outreach Program, Horse Racing Marketing Program, Agricultural Educational Program, and Conservation Program.

The Community Outreach Program involved the Fair's Outreach Coordinator participating in 16 recruiting events to recruit a qualified, diverse applicant pool for the purpose of staffing the 2004 Fair. The Fair accepted 1,750 applications. Applicants came from all over Alameda County, and 554 well-qualified employees were hired through this process. Some of these employees have continued to work for the Fairgrounds on a full-time or on-call basis.

The Horse Racing Marketing Program consisted of various multifaceted marketing channels that meshed to produce a single, effective, successful program. The program created enhanced exposure for the Fair Race Meet and the Pleasanton Satellite Racing facility. Cross-promotions between the Satellite and the Live Race Meet drove attendance to both. Marketing Manager April Chase, along with Jeane Wasserman, Manager of Satellite Racing, will give a presenta-

tion on this award-winning program at the WFA Convention and Tradeshow.

Other recognized entries include the Fair's Sponsorship Program, Agricultural Promotion Program, and Program for Children.

In other awards news, the Fair received First Place honors for two entries from the International Association of Festivals and Expositions (IAFE) at the 2004 IAFE Competitive Exhibit Awards. These included "Use of Fair's Theme in Competitive Exhibits" and "Competitive Exhibit Display Method."

Planning is already underway for the next award-winning annual Fair. The 2005 Alameda County Fair will run from June 24th through July 10th. For more information, please visit our website at [www.AlamedaCountyFair.com](http://www.AlamedaCountyFair.com) or call (925) 426-7600.

### Aging and Spirituality Program

The Tri-City Elder Coalition, Alameda County Library Senior Services and the Stanford Geriatric Education Center will host a free workshop on AGING & SPIRITUALITY IN EVERYDAY ACTIVITIES on Tuesday, Feb. 22, from 9:30 a.m. to noon at the Ruggieri Senior Center, 33997 Alvarado-Niles Road in Union City. This workshop is for seniors, caregivers and professionals and is in its third year. This year's

topic is Creating Sacred Spaces in the Mind and Heart, in the Body, in the Home, and in the Community. Refreshments will be served.

The speakers will be Marita Grudzen, Associate Director of the Stanford Geriatric Education Center and Chair of the Center for Gerontology, Spirituality and Faith, Charlotte Jacobs, artist, volunteer, ritualist, and grandmother, and Ron Nakasone, Professor of Buddhist Studies, Center for Art, Religion & Education, Graduate Theological Union.

Continuing Education Credits will be available for LCSWs, RNs, and MFTs who attend the workshop.

Jennifer Abrams, Chair of the Tri-City Elder Coalition, stated that "the first two Aging & Spirituality workshops had an audience of between 175 to 200 people each, and I'm encouraging participation of seniors from throughout the tri-city area."

The Tri-City Elder Coalition is a non-profit, community-based partnership supporting the needs of seniors in Southern Alameda County. For more information: TRI-CITY ELDER COALITION c/o City of Fremont, P.O. Box 5006, Fremont, CA 94537-5006. Voicemail: (510) 574-2030 E-mail: [thetcec@yahoo.com](mailto:thetcec@yahoo.com)

but whatever amendments to the system are proposed will be revenue neutral in nature, with little to no net impact to federal coffers.

President Bush's final and possibly most important item on his agenda will be the appointment of judicial nominees. Bush's first wave of nominations proved to be a frustrating process because of dogged opposition from Senate Democrats determined not to let nominees with conservative views gain lifetime appointments to the country's most powerful courts. Despite the setbacks in seeing appointees confirmed, the President figures to have his best days ahead of him with the prospects of a larger majority in the Senate, where a simple majority is required for confirmation, and with the possible opening of at least one position on the Supreme Court. The Justice most likely to step down would be Chief Justice William Rehnquist, who is battling thyroid cancer among other ailments. The Supreme Court is the highest court in the land and because appointments carry lifetime terms, political analysts view this as a powerful way to define a President's legacy.

With a fresh vote of confidence from the American people, with an ambitious set of proposals on a number of domestic issues, and with the opportunity to make important appointments to the judicial system, the President is in a position of power.

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## Understanding Credit Unions—

from page 1

rates on loans while paying higher rates to savers." In other words, banks provide financial services at a profit to their stockholders, whereas credit unions provide services similar to those of a bank and pass profits to their members, Augstums said.

Because they tend to be smaller organizations that pool and share the financial resources of specific communities, credit unions have developed a reputation for providing personalized and friendly access to competitively-priced banking, lending and investing services. The strong member focus at credit unions also benefits bank customers, said Greg McBride, a Financial Analyst at Bankrate.com.

"With credit unions able to compete against banks [as not-for-profit financial services companies] this serves to keep bank fees lower than if banks were able to operate un-

checked," McBride said. "It has also contributed to a trend for banks to promote more localized and friendly services."

The smaller size and member-centric focus of credit unions used to limit the scope and reach of the financial services available to credit union members compared to those available to bank customers. For example, in attempting to define the differences between banks and credit unions, Augstums stated that credit union members' access to ATMs and branches were limited to the local services available through their specific credit unions. While this may have once been correct, today many credit unions provide their members with convenient access to financial services that rival even the largest national banks. This is because some credit unions have pooled their ATMs and

branches into vast shared networks that provide members with hometown banking worldwide.

For example, credit unions that belong to the CO-OP Network are able to provide their members with access to more than 19,000 surcharge-free CO-OP Network ATMs throughout the USA and Canada. In addition, credit unions that belong to the CU Service Centers® Network provide their members with access to more than 1,600 shared branches throughout the USA. In comparison, Bank of America offers 16,000 ATMs and 5,700 branches, and Wells Fargo offers 6,200 ATMs and 3,000 branches.

In short, with the lines blurring between the traditional credit union advantages of better rates, lower fees, cooperative ownership and personalized services and the traditional bank advantages of size and convenience,

McBride advises his readers to "understand the options that best meet your personal needs and that maximize your household dollars." For some, that might boil down to this: who profits most, member or stockholder?

*Brent Duncan is the vice president of marketing for Technology Credit Union (techcu.com) and a professor at the University Of Phoenix School of Business Management. Technology Credit Union is a member-owned, full-service financial provider that offers services to technology professionals and their families, as well as individuals who work, live, go to school or regularly worship in Santa Clara, Alameda and San Mateo counties.*

## Funding Your Business with a SBA Loan

By Gene Page  
SCORE Counselor

There are a variety of loan options, (visit [www.sba.gov/financing](http://www.sba.gov/financing)) four of which will be reviewed, but first:

### How does the SBA bank guarantee loan program work?

SBA enables its participant banks to provide financing that is otherwise not available by guaranteeing approximately 75 to 85 percent of the loan (the banks also have some of their own money at risk). This helps to offset the risk associated with lending to small businesses. For bank guaranteed loans, the maximum amount is generally \$2 million. There is no minimum amount, and some banks will make loans as small as \$5,000. SBA provides the bank with a written authorization outlining the conditions of the SBA guarantee (e.g., the interest rate, loan maturity, and collateral). In the event the business fails, SBA pays the bank its pro rata share and SBA also shares in



Gene Page

any recoveries obtained from the collateral. The borrower remains liable for the full loan amount. SBA does not currently have funding for direct loans nor does it provide grants or low interest rate loans for business start-ups or expansions. For list of SBA participating lenders see [www.sba.gov/financing/lender.html](http://www.sba.gov/financing/lender.html).

### How do you apply for an SBA loan?

Participating banks have the SBA loan applications, and they are responsible for processing, closing, disbursing and servicing the loan. Many of the banks now have online application procedures, so you may check their Web site before you start. SBA's involvement is limited to reviewing the loan application submitted by the bank to assure it meets eligibility and credit standards. The following information is generally needed: your business plan supported with pro forma cash flow assumptions and balance sheets, personal financial statements and copies of IRS returns, business financial statements (if already in business), collat-

eral available to secure the loan and management resumes of those involved in operating the business. Be prepared to discuss your proposal in detail. Once a bank determines they are comfortable with making the loan, they will then forward your loan application and a credit analysis to SBA.

**1. Basic 7(a) loan:** This loan is the primary and most flexible of the SBA's business loan programs in which they can guarantee up to 85 percent of a loan that is \$150,000 or less and 75 percent on loans greater than \$150,000. Business plan, plus financial spreadsheets covering cash flow, projected sales and the cost per sale are required. Start-ups may apply for a loan if collateral is available and you have a good credit rating.

**2. 7(a) Express loan:** American Express is one SBA lender utilizing this program for its line of credit up to \$25,000. You must have been in business for a year and filed a tax return to qualify for the loan. When approved, AmEx will provide the line over three years at an interest rate of 6.5 percent over prime. There is no application fee, and the loan is renewable at the end of the three-year timeframe.

**3. 504 loan:** This loan, also known as "bricks and mortar loan", provides up to \$1 million for major fixed assets,

such as land, buildings and heavy machinery. Generally, the fixed assets being financed are used as collateral. This program cannot be used for working capital or inventory, consolidating or repaying debt or refinancing.

### 4. 7(a) Community Express loan:

These loans target untapped rural and inner city communities in pre-designated geographic areas. Banks generally prefer not to issue these types of loans, and the set-up charges may be high. This is a "character loan" that is based almost solely on your credit rating. Specific areas of "business counseling" may be required.

SCORE counselors are available for further review, and to assist with the development of your "business plan." Services are without charge, by appointment; contact Fremont Chamber 510-795-2244 and for appointments elsewhere 510-273-6611, or visit SCORE's Web site at: [businessplans.org](http://businessplans.org).

*Gene Page is a SCORE Counselor and is a retired business insurance specialist, with a 45 year career in regional management and working directly with small businesses and trade associations.*

## Ten Ways to Raise Money—

from page 1

lected.

### 7. Money from Licensing or Royalty Payments

Businesses that are receiving payments from licensing or royalties can sell all or some of those payments for a lump sum of cash.

### 8. Law Suits

If you have won a judgment against another person or company and are waiting for the settlement, you can get

a cash advance for most of the amount.

### 9. Asset-Based Credit Lines

Businesses with property, inventory or almost any capital equipment can get a line of credit.

### 10. Venture Capital

There are investors with money to give in exchange for stock or management control of your business. You must have a convincing presentation that your business will be profitable in

the next two to three years.

All of these financing options have advantages and disadvantages and should be considered carefully. For more information regarding these financing options, please contact Tom Wingfield, Certified Cash Flow Consultant, NRW Financial Services, [Tom@nrwfinancial.com](mailto:Tom@nrwfinancial.com), (510) 793-7592.

*Tom Wingfield is a Certified Cash Flow Consultant with NRW Financial Services. He received a Bachelor's*

*Degree in Electrical Engineering and a Masters Degree of Business Administration from The University of Illinois. His experience includes all facets of business ranging from managing multi-million dollar business lines in a Fortune 50 multi-billion dollar corporation to introducing new products at a Silicon Valley start-up company.*

## Elise Balgley

Attorney at Law

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## Monthly Visits to the Chamber Website

[www.fremontbusiness.com](http://www.fremontbusiness.com)

9,224

Total number of visits during the month of Dec 2004

8,729.25

Average # of visits per month (2004)

The Visits report shows the number of visitor sessions, or "visits" to [fremontbusiness.com](http://fremontbusiness.com) during the specified report period. A visit refers to a series of requests from a uniquely identified client. A visit starts with the first request from the client and remains active as long as the period between subsequent requests from the client does not exceed a set "time-out" period. Clients are uniquely identified by their IP address.

[data provided by Deep Metrix LiveStats]

**DEEP METRIX**

## Business Alley at the Fremont Festival of the Arts

Even though the Festival of the Arts is not until this summer, it's time to start thinking about the Business Alley- Tradeshow inside the Festival. This year the Festival will be held on Aug. 6 and Aug. 7, 2005. After another successful Business Alley last year, we are looking forward to continuing its

success. Applications will go out the week of Feb. 14, 2005 to all of last year's participants. General registration will start on Tuesday March 1, 2005. For more information contact Danna Bergstrom at (510) 795-2244 ext. 105 or e-mail Danna at: dbergstrom@fremontbusiness.com.

## New Marketing Coordinator at the Chamber

Jessica Beavers, marketing coordinator at the Fremont Chamber of Commerce is the newest addition to the Chamber staff. Jessica is a recent graduate of California State University, Chico, and started with the Chamber in January 2005. While at Chico State Jessica majored in Journalism with an option in public relations and minored

in political science. She interned with Tehama Group Communication in Chico, Calif. as the editorial services director.

At the Chamber, Jessica's job is to market and promote the Chamber. Each month she oversees the production of the Fremont Business Review. Jessica is also responsible for creating press releases and media kits for the Chamber's events. To contact Jessica call (510) 795-2244 ext. 110 or e-mail at: jbeavers@fremontbusiness.com.

## Financial - Referral Listing

### Accountants

Accountant Solutions- Hayward (510) 886-8112  
Bart Anderson & Co., Inc. - Fremont (510) 797-7660  
Ben Li, CPA- Fremont (510) 226-9347  
David M. Britton, CPA- Fremont (510) 794-1040  
Joelyn Carr-Fingerle, CPA- Fremont (510) 796-3279  
Friedman & Perry, CPA's- Fremont (510) 794-7555  
Greenstein, Rogoff, Olsen & Co., LLP- Fremont (510) 797-8661  
Harrison, Luce & Company- Fremont (510) 793-4323  
Lee-Conwright & Hartley, LLP- Fremont (510) 739-6075  
Petrinovich Pugh & Company, LLP- San Jose (408) 287-7911  
Raymond Young, CPA- Fremont (510) 353-9575  
RINA Accountancy Corp. - Walnut Creek (925) 608-6040  
Robert H. Avon, CPA- Fremont (510) 793-3240  
Troy Van Sloten CPA & Associates, PC Fremont (510) 770-8420

### Accounts Receivable Financing- Factoring

Riviera Finance-Roseville (408)248-8828

### Credit Union

1st United Services Credit Union- Fremont (510) 786-9595  
Patelco Credit Union- Fremont (415) 442-6200  
Technology Credit Union- Fremont (800) 553-0880

### Credit Counseling

Financial Restoration Services- Hayward (510) 576-6050

### Credit/Debit Processing System

ACES- American Cashflow & E-Commerce Solutions- Hayward (510) 786-9595  
Lynk Systems, Inc., Steve Herrick- Fremont (510) 299-9485  
Lynk Systems, Inc., Robert Trudeau- San Ramon (925) 383-6668

### Financial Planners

Advisory Financial Consultants, Inc. - Fremont (510) 656-1357  
ALG Valic Financial Advisors- Fremont (510) 659-8030  
American Express Financial Advisors- Fremont (510) 745-9501  
Foothill Securities, Inc. - Kensington (510) 559-8414  
Foresters (David Lee) - Milpitas (510) 586-9924  
Morgan Stanley (AiRung Liu) - Hayward (800) 755-5203  
Pinnacle Financial & Insurance Group- Fremont (510) 440-7110

### Financial Services

Allstate Insurance (Brian Mullen) - Redwood City (650) 815-9010  
AXA-Advisors- Concord (925) 288-3122  
Harrison, Luce & Company- Fremont (510) 793-4323  
Mass Mutual Financial Group- Pleasanton (925) 924-6300  
Mass Mutual Financial Group- Walnut Creek (925) 979-2374  
Morgan Stanley (Cliff Santikul) - Fremont (510) 490-0400  
New England Financial (David Lowan, CLTC) - San Jose (408) 267-1665 ext. 220  
New York Life Insurance Co. - San Jose (408) 452-6150  
NRW Financial Services- Fremont (510) 793-7592  
Primerica Financial Services- (510) 440-1100  
Woodbury Financial Services- San Ramon (925) 983-0060

## Leadership Fremont Hosts Kick-off Event for Annual Community Project

On Friday Feb. 25, from 12:30 to 2 p.m., the 2005 Fremont Leadership class will host a kick-off event for its annual community project with Senator Liz Figueroa and Police Chief Steckler. This year's leadership project is a unique project that works in conjunction with SAVE (Shelter Against Violent Environments) to in-

crease awareness of domestic violence.

The unique quality of this project is that it provides informational materials about domestic violence in a place where people feel comfortable and information can be distributed discretely, in salons. Salons in Fremont and the Tri-City area

will be targeted and a new conduit for distributing information to the community will be created. The event will take place at the Visual Image salon at 5200 Mowry Ave., Suite C. Refreshments will be served.

For more information on Leadership Fremont please visit the Chamber's Web site at [www.fremontbusiness.com](http://www.fremontbusiness.com). For more information on SAVE please visit SAVE's Web site at [www.save-dv.org](http://www.save-dv.org).

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