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VOLUME 7,
NUMBER 6

Planning for Your Financial Well Being

Oct
2006

Preparing for the Future

Careful planning enables better living in the golden years



by Susanna Ahn
Marketing Director, Aegis Living

Do you ever worry about what to do when it comes time to start looking for an assisted living community for your parents? How will you afford it? As more and more assisted living communities strive to offer the amenities of a five-star hotel, the costs for these communities tend to rise proportionately with the added comforts and conveniences. Many of us struggle with the idea of moving our parents into a senior living community. Of course, we all want to provide mom and dad with only the best, but how are we going to afford an average of \$4,000 a month?

As children of aging parents, we would like to see mom and dad maintain the key components of optimal liv-

ing: health, humor, community, spirituality, beauty and learning. So how can we ensure that we can provide them with the best possible living situation?

One way to help plan for the future is to get a financial advisor. A financial advisor can help you figure out how to best spend your hard-earned dollars and make your money last. And the sooner you get some financial planning help, the better chance you'll have of helping your aging parents find a senior living community where they feel safe, comfortable and

—Planning for Your Parents
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Consumer Alert: Your Credit Report and Privacy in Peril!



by George L. Duarte, MBA, CMC
Horizon Financial Associates

you apply for a home loan to your local mortgage broker or banker and they pull a credit report as part of the process. Once the credit report is generated, the credit report agencies-Trans Union, Equifax and Experian, immediately sell your credit and contact information to hungry lenders from around the country who then bombard you with telephone calls and other solicitations you never wanted or authorized. This is a huge revenue generating scheme by the credit agencies who claim that this practice is legal and in the consumer's best interests contending that it gives the consumer more lenders to choose from, when in fact, an amazing invasion of privacy.

CAMB (the California Association of Mortgage Brokers) and NAMB (National Association of Mortgage Brokers) have begun to strenuously object to this practice urging our legislators and regulators in Sacramento

—Consumer Alert
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Develop a Plan for Retirement

Estimating Your Retirement Income Needs

submitted by David Lowman
New England Financial

You know how important it is to plan for your retirement, but where do you begin? One of your first steps should be to estimate how much income you'll need to fund your retirement. That's not as easy as it sounds, because retirement planning is not an exact science. Your specific needs depend on your goals and many other factors. However, by doing a little homework, you'll be well on your way to a comfortable retirement.

Use your current income as a starting point

Many financial professionals suggest that you'll need about 70 percent of your current annual income to fund your retirement. This can be a good starting point, but will that

figure work for you? It depends on how close you are to retiring. If you're young and retirement is still many years away, that figure probably won't be a reliable estimate of your income needs. That's because a lot may change between now and the time you retire. As you near retirement, the gap between your present needs and your future needs may narrow. But remember, use your current income only as a general guideline, even if retirement is right around the corner. To accurately estimate your retirement income needs, you'll have to take some additional steps.

Project your retirement expenses

Your annual income during retirement should be enough (or more than enough) to meet your retirement expenses. That's why estimating those expenses is a big piece of the retire-

ment planning puzzle. But you may have a hard time identifying all of your expenses and projecting how much you'll be spending in each area, especially if retirement is still far off. To help you get started, here are some common retirement expenses:

- Food and clothing
- Housing: Rent or mortgage payments, property taxes, homeowners insurance, property upkeep and repairs
- Utilities: Gas, electric, water, telephone, cable TV
- Transportation: Car payments, auto insurance, gas, maintenance and repairs, public transportation
- Insurance: Medical, dental, life, disability, long-term care
- Health-care costs not covered by insurance: Deductibles, co-payments, prescription drugs

—Retirement Planning
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Consumer Alert Part I-Trigger list marketing

The latest privacy assault outrage has begun on consumers in the last few months and it is called "trigger list" marketing.

Trigger list marketing begins when

Business for Good Government to Host Candidate Breakfast for Torrico, Corbett

The Business for Good Government Committee of the Fremont Chamber of Commerce (BGG) is pleased to present the Meet your State Legislature Candidates Breakfast on Thursday, October 19 from 7:30 a.m. to 9:00 a.m. at Spin-A-Yarn Restaurant, 45915 Warm Springs Blvd. BGG endorsed State Assembly candidate Alberto Torrico and State Senate can-

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Fremont Business Review

Published monthly by the Fremont Chamber of Commerce. Available by subscription, \$135 per year. Free subscription with annual membership dues. For more information and our online directory: www.fremontbusiness.com. email: fmntcc@fremontbusiness.com

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Joyce Twomey, C.P.A.,
*Greenstein, Rogoff,
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Guest Editor’s Message Organization is Key to Good Recordkeeping

The October issue of the Fremont Business Review is all about the “financial world”, so I was quite honored, as a local CPA, to be asked to serve as the guest editor for this edition. But, I asked myself, what do I talk about in 500 words or less? No one wants to hear or talk about taxes. Do you remember that old saying, “the only thing you can count on is death and taxes”? Of course you do, but no one wants to talk about either one. You just want to know how you can pay less to the IRS.

I can give you tax planning ideas for your small business, give you strategies for reducing your taxes, tell you what changes have been made to the tax law, but what I want to stress is the importance of maintaining good books and records. In filing tax returns or other documents with the IRS, taxpayers are under a duty to keep and maintain books and records that will substantiate the accuracy of their filed documents. Tax law includes both general and specific recordkeeping responsibilities that a taxpayer should follow. Failure to adhere to these can result in the loss of favorable tax treatment, the disallowance of deductions, tax deficiencies and often, penalties.

But, you say, the “dog” ate my tax papers! Even when records are lost, destroyed in a casualty, or stolen, some relief is possible. You must (1) show by credible evidence that you maintained adequate records, (2) show

that the loss of the records was due to circumstances beyond your control, and (3) reconstruct the records.

Specific expenditures such as business travel away from home, business expenditures for entertainment, amusement or recreation, business gifts, and the use of “listed” property (cell phones, cameras, computers and automobiles) have strict recordkeeping requirements. The amounts, dates of use, place and destination of use, description of item, business purpose, business use, and business relationship should all be tracked. I usually recommend to my clients that they keep a diary, calendar, or some other log of expenses, corroborated by receipts, in order to substantiate the deduction.

Lastly, how long do you need to keep these good books and records? The general rule or “statute of limitations” governing how long to keep tax records is a MINIMUM of three years from the later of the due date of the return or the date filed. This is the general rule, but there can be exceptions such as, if the gross income is understated by more than 25 percent, if a return is not filed, or if a return is fraudulent. We usually recommend that a copy of the tax return be retained indefinitely. Some supporting documents can be destroyed after seven years; however, business records such as the general ledger, cash receipts and disbursements journals, and payroll records should be kept permanently. Most small businesses use some sort of computer accounting software that makes it easy to keep these records permanently.

So, my final advice to you is to organize your records, identify them by date and type of expense, develop a method of storage and disposal, and call your tax advisor before making any financial decisions.

“In filing tax returns or other documents with the IRS, taxpayers are under a duty to keep and maintain books and records that will substantiate the accuracy of their filed documents.”

Consumer Alert—

from page 1

and Washington, DC to put a stop to this outrageous practice.

Be aware there is a way to “opt out” of this practice, by going to the credit bureaus websites. But don’t stop there, write to Representative Pete Stark, Assemblyman Alberto Torrico, and State Senator Liz Figueroa urging them to protect citizens privacy and work to end this practice immediately.

Consumer Alert Part II-I’m thinking of a number...

We have all seen the commercials which claim that you can get a free credit report which you as a consumer are entitled to under federal law. However, many of companies in these commercial require you to sign up for their “service” for a year, for a fee! Although they have been slapped by the FTC (Federal Trade Commission), many are still in business. To get a truly free credit report, go to annualcreditreport.com. You are entitled to one free credit report per year, but BE WARNED- the credit score you get for free may be wildly inaccurate by as much as 100 points, from the one you would get from a mortgage broker (which are accurate), and the credit bureaus are not disclosing why this may be- there is no free lunch, part 1.

By the way, your local State Senator Liz Figueroa started the credit score disclosure ball rolling when she sponsored a bill several years ago authored by the CAMB, CAR and Consumers Union requiring that consumers credit scores be disclosed to them. I had the pleasure and honor of working very closely with Sen. Figueroa crafting this bill as the CAMB representative. This bill sailed through, was signed by the Governor, and was the model for a bill introduced the next year in Congress, which also easily became a national law. This is truly an example of “think globally, act locally”, and another example of California leadership, nationally.

Consumer Alert Part III-Toxic Mortgages

This article on the cover of the 9/11 issue of Business Week magazine discusses in great detail how “exotic mortgages” such as option ARMS, interest only loans, and 100 percent financing can be abused and how consumers can suffer. Consumers interviewed frequently said they didn’t know how the loans worked or were surprised when they adjusted. The article alleged that these loans are frequently bad for consumers and should be curtailed.

There are several lessons here:

1. READ WHAT YOU ARE SIGNING AND UNDERSTAND IT.
2. Be sure you know how the loans work before getting one.
3. Be sure you are working with a trusted, experienced, professional mort-

gage expert, who will ask you a lot of questions and counsel with you, and not just hard sell you low rates and payments.

Research who you are working with, are they members of their State Broker Association, of the Chamber of Commerce, of the Better Business Bureau? Are they licensed? Do they have references and happy customers, been in the business locally for some time?

It’s not just about the rate, it’s how a loan program fits with your personal needs and overall financial picture. There really are no bad loans, only loans that have been given to people that are not right for them, and unscrupulous or incompetent lenders who do not disclose the features of the loans and how they work, that’s how consumers get in trouble.

Here’s a hint, when the next refinance boom hits next year, “no cost” loans will be popular again, and consumers should be aware of low “no cost” rates. “No cost” loans frequently have 3-year prepayment penalties that are not disclosed-beware! The “no cost” loan really does not exist, you are actually paying a higher rate somewhere- there is no free lunch, part 2.

George L. Duarte, owner of *Horizon Financial Associates*, is an NAMB authorized CMC (Certified Mortgage Consultant, one of only 22 in California). George offers a free analysis of consumers HUD-1 closing statement, Note and Deed, to educate consumers regarding the details of their home loans. You may contact George at (510) 793-1900, ext. 107 or email gduarte@horizonfinance.com.

Monthly Visits to the Chamber Website

www.fremontbusiness.com

18,329

Total number of distinct visits during the month of Aug 2006

15,012

Average # of visits per month (2006)

[data provided by Deep Metrix LiveStats]

Web Report: July/Aug 2006

fremontbusiness.com
Online business directory statistics

Top 150 Member Displays
39,091

Click Throughs
2,758

Map Referrals
765

Email Referrals
36

How to Choose a Financial Advisor

by Saadia Ahmed
Waddell & Reed

In today's world of infinite options and excess of information how do you find the right Financial Advisor to help you? Financial Advisors can assist you in determining your specific financial needs and objectives. In addition, they can keep your financial plan current as your financial situation changes. They can evaluate and describe for you various investment opportunities, review the asset mix of your portfolio, monitor the performance of your investments and suggest revisions when necessary.

So the question arises then, how do you choose an investment advisor? Here are some tips to help you in making this important choice.

A recommendation from a friend or a relative is a good way to find a trusted financial advisor. You can also contact professional organizations or licensing organizations to identify candidates you might like to interview. Look for a company which has been in business for a long time, has a sound reputation and a good track record. Then ask your advisor a lot of questions. Find out if the advisor has experience helping clients with concerns and resources similar to your own. Ask what information you need to bring to the meeting. While meeting with your financial advisor for the first time you can ask the following questions.

What are your qualifications and experience?

Many financial advisors will provide their potential cli-

ents with a copy of their resumes and a packet of information about the services they offer and the way they work with their clients. As a potential client you should know whether an advisor has professional designations or affiliations. Consider if they are individual practitioners or are part of a larger organization.

What services do you offer?

Find out in what areas your advisor specializes- tax planning, estate planning, retirement planning, risk management or education planning etc.

Will you be the only person working with me?

Many financial advisors sometimes employ assistants or work partners. Determine if you are comfortable dealing with other partners of the team.

How much do you typically charge?

Money is coming out of your pocket; therefore it is good idea to find out how your financial advisor will be compensated. Advisors may be compensated by fees you pay directly to them, fees paid for asset management or by commissions for products sold. The method of compensation is less important than the disclosure of conflicts of interest and the quality of advice given.

After considering all these factors, choose a financial advisor that you feel comfortable sharing personal financial information with and can connect with and relate to on a professional level. Hopefully it will be a long term relationship.

Saadia Ahmed is a Financial Advisor with Waddell & Reed, Inc. and be reached at (408) 963-2871 or by email at sahmed@wradvisors.com.

The Importance of a Well Planned Budget

by Holly Jorgenson
Sum of All Numbers

Small business owners face many responsibilities and challenges. Their budget is a major one of these. A budget is a plan for the coordination of the amount of money and resources that is available for, required for, or assigned to a particular purpose.

Any small business owner intent on a successful future for his or her business must take into account how to fund that plan. A budget outlines from where company funds are generated and where they will be spent. It projects your income, your expenses and sets a profit goal. A properly managed budget allows you to know, at any point in time, how well or poorly your business is doing at keeping on target. Having a comprehensive plan is the only way to know how profitable you are going to be at the end of the month, quarter or year.

It is essential to include a budget when first creating your business plan. When dealing with a new company, there is no historical information to consider. Therefore, you will have to estimate your expenses and income to the best of your ability, or, if available, seek the expertise of a financial advisor. Once a plan is set, there are several computer programs available, such as QuickBooks to assist keeping you on track.

Establishing your initial budget is just the beginning. Keep in mind that a budget is an evolutionary process which needs to be reviewed periodically. You can expect to make adjustments as you go along. For example, if you had originally budgeted \$300 a month for utilities

and you see that you are consistently spending \$350 a month, you can adjust that expense and have a more accurate balance. When you make these adjustments you may need to take that extra \$50 from another expense that you may not be spending as much as you planned.

One of the most costly mistakes a business owner can make is to not allot for quarterly and annual expenses, namely taxes. A tax advisor can help you estimate, at the beginning of the year, what you can expect to pay in taxes. THIS MONEY IS NOT YOURS TO SPEND!! If you are not putting money away to pay both income and sales tax, you will be short at the end of the year when your taxes are due.

The IRS makes more money from penalties and interest than from taxes. In the past, the IRS charged interest at 6 percent a year. This has since been changed to 20 percent a year, compounded not weekly, monthly, or annually, but daily. What this amounts to, if there is \$10,000 owed after five years of not paying it, that tax liability will be doubled¹. Therefore, you should put away AT LEAST 30 percent of any income you make to pay for taxes. If you are selling a product and charging sales tax, you will have to pay this to the government as well.

Operating a small business is not an easy task. However, if you plan ahead and create a well rounded budget, maintain it regularly, and don't forget the larger and timely expenses, you will be well on your way to a successful business!

¹ Don't Let the IRS Destroy Your Small Business: 76 Mistakes to Avoid. By Michael Savage

Holly Jorgenson is the owner of Sum of All Numbers, specializing in bookkeeping services for small businesses. She can be contacted at Holly@sumofallnumbers.com.



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Calendar of Events

October

- 3 **City Council Meeting**
7:00 p.m., Council Chambers
- 4 **Ambassadors Meeting**
8:00 a.m., Chamber Conference Room
- 5 **FCC Dollars for Scholars Board Meeting**
8:00 a.m., Chamber Conference Room
- 9 **Communications Committee Meeting**
1:30 p.m., Chamber Conference Room
- Joint City Council/FUSD Board Meeting**
4:00 p.m., Council Chambers
- 10 **City Council Meeting**
7:00 p.m., Council Chambers
- 11 **Artistic Dental Associates Mixer**
5 - 7 p.m.
5866 Mowry School Road, Newark
Phone: (510) 656-4400
Artistic Dental Associates provide patients with the knowledge about their dental needs and build a life long relationship based on trust which is at the foundation of its practice. Its mission is to help children and adults achieve and maintain a healthy, beautiful smile that will last a lifetime through general and cosmetic dentistry.
- 13 **Board of Directors Annual Retreat**
8:30 a.m., Meet at Chamber Conference Room
- 17 **Super Suppers Lunchtime Mixer**
11 a.m. - 1 p.m.
39162 State St., Fremont
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Super Suppers helps to meet the demanding needs of busy parents who want to create quality family time around the dinner table, but don't have the extra time or energy to pull it off. Super Suppers does all the shopping, chopping, and slicing of ingredients needed to prepare any one of its many recipes.
- City Council Work Session**
5:30 p.m., Council Chambers
- 18 **Connection Club Leaders Meeting**
8:00 a.m., Chamber Conference Room
- 19 **Leadership Fremont, Class of 2007 Session**
8:30 a.m., Fremont Marriott Hotel
- 24 **Leadership Steering Committee**
8:00 a.m., Chamber Conference Room
- City Council Meeting**
7:00 p.m., Council Chambers
- 25 **Government Affairs Committee Meeting**
7:30 a.m., Chamber Conference Room
- Mixer (location to be announced)**
5 - 7 p.m.
- 31 **Halloween**
No City Council Meeting

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National Home Real Estate
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10+ Years

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King, Snell, Mildwurm & Fox
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Palmdale Estates
PCT Systems, Inc.
Rotary Club of Fremont Sunrise
Steven C. Fong, DDS, Inc.
Strizzi's Restaurants
The Learning Tree

5+ Years

Baywood Apartments
Belvoir Springs
Benchmark Staffing
Cycle Center of Fremont

Derham & Logan, EA's
EMC Collision
Fremont Elks Lodge
I.C.E. Safety Solutions
Kisner Law Firm
Law Office of Shirley Jacobs
Law Offices of John N. Kitta & Associates
LTC Financial Partners
New England Financial - David Lowman
The Oakland Athletics Baseball Co.
Top Dawg Modular Service
Pacific Grove Supportive Housing
Patricia L. Danielson
Vero's Facilities And Maintenance Services, LLC
Weekenders Fashions

2+ Years

Big O Tires
EXP Pharmaceutical Services

Gateway Bank Mortgage
Golden Benchmark Financial
Golfsmith
Hobby Town USA
Home Pride Technology, Inc.
Iris Embroidery
Keller-Williams Realty - Glenn Tillman
Mobile Pit Stop of California Inc
Neal Duffy Design
Prudential California Realty-Vi Scott
Schwan's Home Services
Scios
Signature Flooring and Design Inc.
Talan Chiropractic
Terminix Commercial
The Harrison Accounting Group Inc.
TLC Mortgage Pros
Transpacific Capital Corporation
Wintec Industries

Member Benefit

Government Advocacy for Members

The Voice of the Business Community

Often, business owners have a difficult time connecting government actions to the very success of their businesses. But, in actuality, many political decisions made on a local, regional, state and even federal level have an acute impact on businesses, both small and large. Laws that affect zoning, taxes, employees and government policies all play a large part in an environment that is conducive to business productivity and success.

The Chamber is keenly aware of the necessity of a business friendly environment and allocates considerable resources to government advocacy. With a full-time director of government affairs, of which there are only 10 in local chambers of commerce in California, Billy Sandbrink, the Fremont Chamber of Commerce tracks issues which affect the Fremont business community and maintains a continuing dialogue with legislators and key staff at all levels of government—federal, state, county and city.

Through careful evaluation of our community's assets and resources, the Chamber has established a list of political and legislative priorities that dictate a program of work. The largest issue the Chamber has tackled in the past year has been the issue of city services and its impact on the quality of life in Fremont. The Government Affairs Committee (GA) took an exhaustive, 8-month look at city finances, service levels, and practices, with the ultimate goal of deciding whether the city needed to enhance its services to preserve the quality of life in Fremont people have come to expect and whether a new revenue measure was needed to do so. At the end of this analysis, the Chamber felt that the only reasonable course of action was to support a revenue measure that was affordable for taxpayers and had specific features like a sunset clause and oversight committee. The City Council's proposal, called Measure L, was exactly what the Chamber had requested, confirming the effectiveness of the Chamber's advocating efforts.

Another project GA has been working for an extended period of time is the revision of the City's sign ordinance. In response to concerns raised by business owners, the Chamber has reviewed and will be recommending changes to Fremont's sign ordinance. The ultimate goal of this project is to create a more usable and flexible sign ordinance that will better serve the business community.

In order to arrive at proposed sign ordinance recommendations, the Chamber has conducted extensive community outreach; including forming committees consisting of community members for direct feedback and consulting stakeholders on the recommendations that Chamber has come up with to date. It is the Chamber's hope to deliver a formal presentation to the City Council in the next few months and deliver on a project that will increase the business-friendliness of the city.

Identifying and supporting important public projects is also a key function of GA. At the top of the list is the Warm Springs BART Extension project. The extension of BART southward, to Warm Springs and beyond, will be a key asset in the fight to reduce traffic congestion, the attraction and retention of employees and businesses along the entire BART line, the enhancement of property values, and the creation of new economic opportunities. The Chamber has been active in informing its members and other business groups as to the importance of this project and are working hard to make sure the project stays a priority for the key decision makers.

In order to accomplish its goals, the Chamber has developed a number of strategic alliances and often works in collaboration with agencies such as the Metropolitan Transportation Commission, the Alameda County Transportation Authority, and the Association of Bay Area Governments. We also partner with other business organizations, such as Joint Venture Silicon Valley, the Economic Development Alliance for Business, the Silicon Valley Leadership Group, the California and United States Chambers of Commerce, and our region's neighboring chambers, in an ongoing effort to protect your interests.

The Chamber has two distinct and established arms with which to accomplish government advocacy goals:

Governmental Affairs Committee

The GA committee is the advocacy arm of the Chamber. The GA Committee operates effectively by tracking legislative and regulatory activities at the local, state and federal levels. The GA Committee analyzes a broad spectrum of issues, that affect the business climate, and then makes recommendations for specific actions to the Chamber Board of Directors.

Business for Good Government

Business for Good Government (BGG) is an affiliated political action committee of the Fremont Chamber of Commerce, authorized by the State of California and the Fair Political Practices Commission (FPPC) to raise funds; endorse candidates, initiatives and ballot measures. The BGG committee plays an active role in the support of business interests in all state, regional, and local arenas. Formed in 1995 to help elect candidates sensitive to business issues, BGG enables the business community to have a voice in the political process. BGG has a board of trustees independent of the Chamber's Board of Directors. Although the Chamber Board communicates its positions on the issues to BGG for their consideration, BGG's endorsements of candidates and ballot measures are made independently.

For more information on the Chamber's government advocacy activities, contact Billy Sandbrink, Director of Government Affairs at (510) 795-2244 or email bsandbrink@fremontbusiness.com.

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 weekly at 11:45 a.m.

Fellini O's
3900 NewPark Mall Road, Ste. 101, Newark
Chair: Ron Machado, (510) 657-9946
Vice-Chair: Lirio Gonzalez, (510) 894-0764
www.tuesdayconnectionclub.com

Connect 2 Succeed
2nd & 4th Thursday at 11:45 am
La Piñata Restaurant
39136 Paseo Padre Parkway, Fremont
Chair: Dr. Joe Joly, 510-249-9037
Vice-Chair: TBD
www.connect2succeed.com

Fridays Women In Business
meets weekly at 7:30 a.m.
Best Western Garden Court Inn
5400 Mowry Ave., Fremont
Chair: Hong Burt, (408) 425-2714
Vice-Chair: Kathy Colton, (510) 490-7740
www.fremontwib.com

Professional Source
meets at 11:30a.m. on 3rd Thursday
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Kevin Dean, 510-687-9737
Vice: Rich Hemmerling, 408-234-4394
www.theprofessionalsource.com

Wednesday Noon
meets weekly at 12 noon
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Marian Briones, (510) 226-7827
Vice-Chair: Staci Talan, (510) 745-7445
www.fremontreferrals.com

Thursday AM
meets weekly at 7:30 a.m.
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Renee White, (510) 440-1100
Vice-Chair: Brad Gelesic, (510) 612-3858
www.thursdayAM.com

Referrals Plus
1st & 3rd Thursday at 11:45 am
Nouvelle Bistro
43543 Mission Blvd., Fremont
Chair: Melinda Yee, (510) 651-2448
Vice: Sheryl Marymont, (510) 661-0906
www.thursdayreferralsplus.com

Friday AM Connection Club
meets weekly at 7:15 a.m.
The Depot Café, Fremont
37260 Fremont Blvd., Fremont
Chair: Brendon Whateley, (650) 472-1116
Vice-Chair: Guido Bertoli, (510) 790-2444
www.fridayconnections.com

Elise Balgley

Attorney at Law

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Third Floor, Newark
www.elisebalgley.com

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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 fmcc@fremontbusiness.com



39116 State St, Fremont
(510) 791-1688
Lunch: 11 am -2 pm
Dinner: 5 pm-9:30 pm
Sundays: 4 pm-9 pm



39233 Fremont Bl.
(In the Hub)
(510) 742-6221
Open 7 Days a Week
11 am-10 pm



39136 Paseo Padre Pkwy
Fremont **(510) 790-6550**
Open Daily 8 am - 11 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



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



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



Fresh Fish
Pasta
Wood-fired Grill
2740 Mowry Ave.
Fremont, **(510) 797-9000**
Sun-Thurs: 11:30 a.m. to 9:30 p.m.
Fri & Sat: 11:30 a.m. to 10:30 p.m.



46703 Mission Blvd.
Fremont
(510) 360-9900
Sun-Thur: 11 am-9 pm
Fri-Sat: 11 am -9:30 pm

Member News

Second Annual Happy Fish Run for Education

Happy Fish Swim School presents the Second Annual Happy Fish Run for Education, Sunday, October 15, at Lake Elizabeth in Fremont. The day includes a 5k walk, 10k run, and 1/4 & 1/2 mile Tiny Trot runs for kids. Join us for a fun, family day, promoting fitness and healthy lifestyles in our community, while raising money for local education. The 5k/10 walk/run begins at 9:00 a.m. and the cost is \$25 per person. The 1/4 & 1/2 Tiny Trot runs for kids takes place at 10:30 a.m. and is \$15 after September 30. Register online at http://www.active.com/event_detail.cfm?event_id=1314046 or mail in your entry form. For entry form and more information, see web site at: <http://swimhappyfish.com/NewRunPage8-2-2006.htm>. Every participant receives refreshments, t-shirt, goodie bag with cool gifts from sponsors, and a raffle ticket for great prizes. Stay for the Awards Ceremony and Raffle Drawing after the runs. Sponsor proceeds benefit the Fremont Education Foundation's Guy Emanuele Sports Funds. Happy Fish also donates \$10 to the school program of your choice. The Family Fitness Expo includes the Kids' Corral, an enclosed, supervised area with activities for kids where walkers and runners can leave their children during the 5k and 10k events.

GROCO Increases Professional Staff In Fremont Office

Greenstein Rogoff Olsen & Co., LLP (GROCO) is pleased to announce the addition of two new members of its professional staff. Rose Lu Chen has been hired as a staff accountant and will join the firm October 1, 2006. Rose Lu comes to GROCO from an accounting firm in San Jose and also previously worked as a television reporter in China. Mark Child has also joined the firm as its newest director, filling the role of firm administrator. Mark will be responsible for managing several GROCO departments, including HR, operations, and marketing. Mark brings 20 years experience to the firm, having served in sales, marketing, and operations roles in firms of various sizes and growth stages. The additions of Ms. Chen and Mr. Child bring GROCO's professional staff to 24, with the total number of company employees at 35. Greenstein Rogoff Olsen & Co., LLP is a full service CPA firm providing accounting, tax, financial, and strategic planning for the highly successful. Consistently ranked as one of the top accounting firms in the San Francisco Bay Area, GROCO has been in business since 1964.

RINA Accountancy Corp. Celebrates 60 Years of Service

RINA Accountancy Corporation recently commemorated its 60th Anniversary with a grand celebration at the historic Paramount Theatre in Oakland. Leo Helzel, an Oakland attorney and CPA, founded RINA on April 14, 1946. Not long after, Bob Nolt, Paul Ida, Henry Rooney, and Jack Ahern, joined the firm then known as Rooney, Ida, Nolt and Ahern Accountancy Corp. RINA provides services to closely held businesses and their owners, not-for-profit organizations and high net worth individuals and their families. With three Bay Area locations and one in the greater Sacramento area, RINA is positioned to serve a wide range of clients in a variety of industries.

LOV Celebrates the Halloween Season with Prime Rib Dinner and Quarter Auction

The League of Volunteers (LOV) will be hosting a Halloween celebration complete with prime rib dinner and a quarter auction with fabulous prizes on October 29, 2006 at 5:00 p.m. In addition, guests can enjoy both a silent and live auction, just in time to get an early start on your holiday shopping. This event is a benefit for LOV holiday programs including the Thanksgiving Day Meal, Toys for Tots, and Adopt a Family & Kids Holiday Party. Join the fun at the Fremont Elks Lodge, 38991 Farwel Drive, Fremont. For more information or to purchase tickets contact (510) 793-5683 or visit www.lov.org.

BCA Announces the Employee Promotions

BCA is proud to announce the promotion of two employees, Sandrine Hitchcock and Sharon Trieu. After only 2 1/2 years at BCA, Sandrine has moved from designer II to senior designer. During her tenure, Sandrine has worked on projects such as Fresno Physical Performance Center, Downer Elementary School, Christ Community Church, and most recently with the Stockton K-8 projects. As a part of the team, Sandrine not only provides top quality designs and work ethics; she also plays a significant roll in shaping our young designers. Sharon was recently promoted to job captain. A graduate of University of California at Davis, Sharon joined BCA as a designer II. Her constant drive to learn and grow in the architecture field has quickly moved her forward with the firm. Projects that Sharon has been concentrating on include Aptos Performing Arts Center, Livingston Elementary School, and currently is a part of the new Christopher High School in Gilroy. Established in 1989, BCA is an award-winning architectural firm, based in the San Francisco Bay Area with two branch offices serving the entire State. Recognized for high quality design and exceptional client service, BCA is structured to provide the highest level of client support on projects of all sizes and complexities.

Planning for Your Parents—

from page 1

care for.

When preparing for your parents' future, keep in mind the following factors. First, make sure that your parents assign both health and financial durable power of attorney to the appropriate person to ensure that their wishes are fulfilled when they are no longer capable of making life decisions for themselves. Second, find a good financial advisor that can help you map out the next 10, 20 or 30 years. With the advisor's help, create a plan that prepares you to afford retirement and assisted living so that if

and when it comes time to start looking, you will know what you can afford and for how long you can stretch your finances.

Families who have created financial plans for the next 20 years for mom and dad are able to make decisions more quickly and with greater peace of mind. The time that they have invested in financial planning enables them to focus entirely on their loved ones during the time of transition.

Another wise planning option is to consider investing in long-term care insurance policies as early as possible,

years of investing in this insurance pay off tenfold. Many long-term care insurance plans cover a large portion of the assisted living costs, allowing you to choose from the best care options that assisted living has to offer.

In this day and age, most of us have the capability and foresight to ensure a good future for our parents. Just remember, it's never too late to start planning. As our parents' children, we have the opportunity to look ahead with confidence, knowing that we have the ability to carefully plan for our parents' future as they once did for us.

Retirement Planning—

from page 1

- Taxes: Federal and state income tax, capital gains tax
- Debts: Personal loans, business loans, credit card payments
- Education: Children's or grandchildren's college expenses
- Gifts: Charitable and personal
- Savings and investments: Contributions to IRAs, annuities, and other investment accounts
- Recreation: Travel, dining out, hobbies, leisure activities
- Care for yourself, your parents, or others: Costs for a nursing home, home health aide, or other type of assisted living
- Miscellaneous: Personal grooming, pets, club memberships

Don't forget that the cost of living will go up over time. The average annual rate of inflation over the past 20 years has been approximately 3 percent. (Source: Consumer price index (CPI-U) data published annually by the U.S. Department of Labor.) And keep in mind that your retirement expenses may change from year to year. For example, you may pay off your home mortgage or your children's education early in retirement. Other expenses, such as health care and insurance, may increase as you age. To protect against these variables, build a comfortable cushion into your estimates (it's always best to be conservative). Finally, have a financial professional help you with your estimates to make sure they're as accurate and realistic as possible.

Decide when you'll retire

To determine your total retirement needs, you can't just estimate how much annual income you need. You also have to estimate how long you'll be retired. Why? The longer your retirement, the more years of income you'll need to fund it. The length of your retirement will depend partly on when you plan to retire. This important decision typically revolves around your personal goals and financial situation. For example, you may see yourself retiring at 50 to get the most out of your retirement. Maybe a booming stock market or a generous early retirement package will make that possible. Although it's great to have the flexibility to choose when you'll re-

tire, it's important to remember that retiring at 50 will end up costing you a lot more than retiring at 65.

Estimate your life expectancy

The age at which you retire isn't the only factor that determines how long you'll be retired. The other important factor is your life span. We all hope to live to an old age, but a longer life means that you'll have even more years of retirement to fund. You may even run the risk of outliving your savings and other income sources. To guard against that risk, you'll need to estimate your life expectancy. You can use government statistics, life insurance tables, or a life expectancy calculator to get a reasonable estimate of how long you'll live. Experts base these estimates on your age, gender, race, health, lifestyle, occupation, and family history. But remember, these are just estimates. There's no way to predict how long you'll actually live, but with life expectancies on the rise, it's probably best to assume you'll live longer than you expect.

Identify your sources of retirement income

Once you have an idea of your retirement income needs, your next step is to assess how prepared you are to meet those needs. In other words, what sources of retirement income will be available to you? Your employer may offer a traditional pension that will pay you monthly benefits. In addition, you can likely count on Social Security to provide a portion of your retirement income. To get an estimate of your Social Security benefits, visit the Social Security Administration website (www.ssa.gov) and order a copy of your statement. Additional sources of retirement income may include a 401(k) or other retirement plan, IRAs, annuities, and other investments. The amount of income you receive from those sources will depend on the amount you invest, the rate of investment return, and other factors. Finally, if you plan to work during retirement, your job earnings will be another source of income.

Make up any income shortfall

If you're lucky, your expected income sources will be more than enough to fund even a lengthy retirement. But what if it looks like you'll come up short? Don't panic—there are probably steps that you can take to bridge the gap. A financial professional can help you figure out the best ways to do that, but here are a few suggestions:

- Try to cut current expenses so you'll have more money to save for retirement
- Shift your assets to investments that have the potential to substantially outpace inflation (but keep in mind that investments that offer higher potential returns may involve greater risk of loss)
- Lower your expectations for retirement so you won't need as much money (no beach house on the Riviera, for example)
- Work part-time during retirement for extra income
- Consider delaying your retirement for a few years (or longer)

“By doing a little homework, you'll be well on your way to a comfortable retirement.”

Retirement is obviously a major lifetime event, and it may be extremely helpful to seek the assistance of a Certified Financial Planner or Practitioner to help you with your needs and goals.

David Lowman, licensed representative with New England Financial, specializes in providing insurance and retirement services. Dave believes that by developing a close working relationship with his clients and understanding their lifestyle, he can assist them in achieving a financially secure future.

Become a member today
Call KK Kaneshiro to find out about the benefits of becoming a member of the Fremont Chamber of Commerce.
510-795-2244, ext. 103

Thursday Noon Connection Club Sets New Record in Food Drive

The Fremont Chamber Annual Food Drive for the Alameda County Food Bank ended July 31st, and the results are in! The Thursday Noon Connection Club, Connect2Succeed, won the contest with a total of over 3,000 food items out of a grand total of 5,000. This amount represents more than double the amount collected in 2005 by last year's winner. The Summer Food Drive helps offset the food shortages occurring when students who would normally receive lunch at school are home for the summer.

The Chamber relies heavily on its connection clubs for the food drive. Under the leadership of Dr. Joe Joly of Joly Chiropractic, the Thursday noon group has made community service a high priority. Although Connect2Succeed faced stiff competition from other larger clubs, some with three times as many members, Dr. Joly's group nearly doubled the total of the second place winner.

Dr. Joly further demonstrated his dedication to the effort by bringing in the largest single donation of the more than 950 Chamber members with a total of over 1,000 items,

In May, Joly sent a newsletter to his patients saying, "Will Work for Food," offering chiropractic care in exchange for food items. "My thanks go to my patients," said Dr. Joly, "who came through when the community was in need."

Marcie Haley of AdventureWeb Design was another Connect2Succeed club member who was the largest

anniversary this year and invites anyone interested in attending an upcoming meeting to contact Dr. Joly at 249-9037. Meetings are held at La Piñata in Raley's Center on Paseo Padre Pkwy. Every second Tuesday and Thursday of the month from 12-1 pm.

Current membership of Connect2Succeed is the following:

Ray Chiu of Farmers Insurance who is currently offering 30 percent more homeowners' coverage for 30 percent less premium. Contact Ray at 510-744-0744 or 925-963-0827 and rayxchiu.com

Bruce Davis of Davis Computing Solutions is dedicated to providing customers the highest quality and most cost effective on-site computer and networking solutions, improving both efficiency, reliability and profitability.

Contact Bruce at 510-252-0647 or daviscomputing.com for all your computer and networking needs.

David Doyle of Doyle Construction is a commercial builder and can be reached at 510-828-5600 or doyleconstruction.com

Marcie Haley of AdventureWeb

Design provides a free consultation for prospective clients. Contact her at 510-331-9973 or advwd.com

Joseph Joly of Joly Chiropractic, 3909 Stevenson Blvd. Ste. D, Fremont, for all your chiropractic needs can be reached at drjoly.com or 510-249-9037

Erik Johnson of American Realty Funding specializes in commercial, investor and residential real estate loans. Contact Erik at MyFavorityHomeGuy.com or 800-437-8171

Dr. Teresa Mercado of Artistic Dental Associates featuring reduced rates for chamber members without dental insurance can be reached at ArtisticDentalAssociates.com and 510-656-4400. Dr. Mercado invites everyone to her open house mixer on October 11, 5-7 pm, 5866 Mowry School Road Newark.

Marianne Nsour of ERA The Property Professionals residential real estate agent is a founding member of the Thursday Noon Connection Club and has sold real estate since 1995. Call her at 510-651-0286

Kevin Nuss represents State Farm Insurance, 39560 Stevenson Place, Ste. 213, Fremont, and can be reached at (510) 818-2833



Connect 2 Succeed meets at La Piñata Restaurant every 2nd and 4th Thursday

single donor to Joly's clinic drive. Additionally, Marianne Nsour of ERA The Property Professionals, collected 500 items.

Not content to rest on its laurels, Connect 2Succeed has more community service projects lined up in the future. The club will celebrate its 10th

anniversary this year and invites anyone interested in attending an upcoming meeting to contact Dr. Joly at 249-9037. Meetings are held at La Piñata in Raley's Center on Paseo Padre Pkwy. Every second Tuesday and Thursday of the month from 12-1 pm.

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Marcie Haley of AdventureWeb

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Steve Smith of Mission Peak Business Products, 2600 Central Ave., Ste. D, Union City, provides printing and promotional products and will soon feature online ordering of all products and supplies, can be reached at 510-475-9743 or mpbbi.com

Dominique Woon of Cartridge World, 39288 Paseo Padre Pkwy., Fremont, in Raley's Center, provides an environmental & pocketbook friendly solution for recycling computer printer cartridges, saving clients up to 50 percent of replacement costs. Contact her at 790-2023 or fremontcw@yahoo.com

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Candidate Breakfast—

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candidate Ellen Corbett will speak about the important issues facing Fremont and the business community. An audience Q&A session will follow.

"We feel like this event is a great opportunity for the business community to get to know our endorsed candidates, Alberto Torrico and Ellen Corbett, and vice versa. The event will help further BGG's efforts in supporting strong business candidates as well as supporting the candidates in their

campaigns" said Valerie Boyle, chairperson of BGG.

The BGG is a Political Action Committee affiliated with, though independent of the Fremont Chamber of Commerce with the purpose of endorsing candidates, ballot measures and initiatives that are sensitive to and supportive of business issues.

The cost of the event will be \$30 per person, with proceeds of the event going to BGG. To help further the ef-

forts of BGG, contribute \$150 to BGG and become a "Special Contributor". Being a Special Contributor will give you access to the event and recognition at the event.

To secure your registration, contact Lana Hillary-Windom at (510) 795-2244, via email at lhillarywindom@fremontbusiness.com, online at www.fremontbusiness.com, or via fax at (510) 795-2240. Please make checks payable to BGG, I.D.

#950203 and address it to: BGG c/o Fremont Chamber, ATTN: Lana Hillary-Windom, 39488 Stevenson Place, Suite 100, Fremont, CA 94539. For more details, contact Billy Sandbrink, director of government affairs, at (510) 795-2244 x107 or b s a n d b r i n k @ fremontbusiness.com.

Go "Above and Beyond" to Get Your Child Ready for the New School Year



by Akhil Kohli
Huntington Learning Center

Every August and September, newspapers and magazines around the U.S. publish articles about how to get young people prepared to go back to school. Readers are typically advised to get to know their children's teachers, create a schedule for homework and volunteer with the PTA. This is tried-and-true advice for the ages. But with the end of "social promotion" and an unprecedented emphasis on standards for achievement, many parents and adult family members are looking for a much deeper level of involvement to ensure their children are prepared for the challenges ahead.

If you're one of those who wants to go "above and beyond" to ensure your child excels, the following activities will be helpful:

Look out for key benchmarks on the academic calendar.

Many parents and students focus a lot of attention on the tests that all public schools are required to give in the spring, particularly when the results are used for such high stakes decisions as grade advancement and graduation. But most schools also give important tests in the fall so they can chart student progress during the year. By going to the Department of Education Web site for California, you can usually learn which tests will be given to students by grade level, and when. You can find out the key subject matter that will be tested, and when you should expect to see your child's results. Keep in mind that these tests are not given simply to see how your child "mea-

sures up." They're offered as a diagnostic tool for revealing academic strengths and weaknesses. Understanding these strengths and weaknesses will enable you to determine what kind of tutoring and other support your child might need to ensure that the fall, winter and spring are all winning seasons for high test scores and overall achievement.

Remember to schedule "extra help" for high achievers.

Most people tend to think of mentoring and tutoring as services for students who need extra help to catch up. But extra attention can also be a boon for students who want to nurture special aptitudes. In addition to Ad-

vanced Placement and merit courses, parents and students should become aware of opportunities to strengthen skills in subjects that will enhance students' preparation for higher education and careers.

Maximize the value of parent-teacher conferences.

It's important to understand how much homework teachers plan to assign, and the approximate amount of

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Billy Sandbrink, Director of Government Affairs



FCCTV: Fremont Chamber of Commerce Television

Government Affairs: Understanding the impact of politics on your business

Perhaps the most misunderstood benefit of Chamber membership, but certainly among the most important of benefits, is the work done with our local, regional and state governments. Laws and ordinances are constantly cropping up and can sometimes inhibit the way a business conducts itself or cause undo hardships to business. During October's FCCTV "Government Affairs: Understanding the impact of politics on your business" KK

Kaneshiro, director of member services and host of the Fremont Chamber of Commerce television show (FCCTV) interviews guest Billy Sandbrink the Chamber's director of government affairs. Billy talks about the Chamber's role in the political arena and the vital need for members to be represented to government entities. In addition, Billy discusses a few of the propositions we can expect to see on the November ballot.

Above and Beyond—

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time teachers believe it should take to complete the work satisfactorily. This information helps parents develop a homework schedule, and feel confident that when they hear "it's all done" students really have spent enough time on the work. Parents should also mark their calendars for times when the stakes for homework may be highest. Are there some weeks (e.g., prior to exams or near the end of grading periods) when the assignments are especially important for determining grades or other measures of achievement? And are there specific times when the teacher expects the homework load to increase?

Most teachers will also appreciate a brief recap of your child's educational experiences to date, such as any major successes or stumbling blocks along the way. Did your child score off the charts in mathematics? Did he or she require extra tutoring to improve reading comprehension? Providing a snapshot of your child's educational "resume" will help the teacher personalize instruction to suit your child's special needs.

Create the right home learning space.

Studying is hard work, even more so amid the myriad distractions of television, technology and other factors that may get your child off-track. Establishing a quiet, neat, well-lit space for studying will help your child focus on homework, and significantly enhance his or her ability to retain material. Be sure to have materials such as paper, pencils and pens, a dictionary, a thesaurus and a calculator readily at hand. The seating area should be moderately comfortable - with a straight-backed chair that will keep your child relaxed but alert as opposed to soft upholstery, which can encourage drowsiness. It's also a good idea to have enough space to read and write in the same area.

Strike the right balance between learning and leisure.

Keeping in mind the significant amount of study time most children need to make good grades, take a look at all of the other activities that your child wants to fit into his or her day. Have a discussion to determine

which activities are most important to your child, and see if you can arrive collaboratively at a decision about which should be pursued.

Finally, make sure you spend time talking with your children about the year ahead. Remind them that while they can expect some difficult challenges, you'll be there with plenty of support for overcoming whatever obstacles they may encounter.

Akhil Kohli is the managing director of the Huntington Learning Center in Fremont. Huntington is the oldest and most respected national provider of supplemental education for grades K -12. Huntington also provides 1-1, SAT Exam Prep. By individually diagnosing what is keeping your child from doing his or her best, and creating a program of instruction tailor made to fit your child's needs, Huntington helps students improve their academic performance, skills, confidence, and motivation. For more information about the Huntington Learning Center, contact Akhil Kohli at (510) 608-0701 or visit www.huntingtonfremont.com

FCCTV Times & Channels

FCCTV is shown in over 646,000 households! Would you like to be a guest? Call KK Kaneshiro at 510-795-2244, ext. 103. Fremont Chamber of Commerce Television (FCCTV) highlights Fremont Chamber of Commerce members

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