



Fremont

BUSINESS REVIEW

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Government-Mandated Universal Health System Will Be Major Concern for California Employers

Employee health care access, affordability and quality are as fundamental to employers as energy, water, housing and education. Unfortunately, health care in California is in a crisis condition as costs continue to skyrocket year after year. Employers need to be involved in shaping the future of health care for the benefit of communities, employees and business. In 2003, employers must brace themselves against a tide of California groups advocating a tax-funded universal health care system as health care costs and the numbers of uninsured continue to rise.

Health Care Premiums Soar

According to a survey by the Kaiser Family Foundation, 53 percent of employers report that health insurance costs are their "greatest concern." The Kaiser survey found that premiums increased 12.7 percent in 2002, the highest increase since 1990. Single premiums averaged \$3,060 and \$7,954 for family coverage. In addition, deductibles for preferred provider or-

ganizations (PPO) in-network providers rose 37 percent in 2002.

As costs escalate, more employers are unable to absorb the increase and are forced to shift health care costs to employees or reduce benefit coverage. The Kaiser survey found that, in 2002, employees paid 27 percent more for single coverage than they did in 2001. In addition, 17 percent of workers report they received fewer health care benefits than the year before. Even the second biggest purchaser of health care in the nation — the California Public Employees Retirement System (CalPERS) — has increased premiums for its members and has limited the choice of members to two statewide health maintenance organizations (HMOs).

Government-Mandated Universal Health System

The soaring cost of health care threatens to add more people to the

	CA		US	
	\$	%	\$	%
single coverage				
Employee contribution	352.02	14.9	449.68	16.9
Employer contribution	2,013.15	85.1	2,204.99	83.1
TOTAL	2,365.17	100.0	2,654.67	100.0
family coverage				
Employee contribution	1,541.32	24.8	1,613.98	23.8
Employer contribution	4,685.41	75.2	5,158.49	76.2
TOTAL	6,226.73	100.0	6,772.47	100.0

source: Henry J.Kaiser Foundation, <http://statehealthfacts.kff.org>

current 41.2 million Americans who lack health insurance. In response to the health care crisis, some organizations advocate creating a mandatory, tax-funded, government-operated health care insurance program in which the state would pay for all necessary health care for its residents. For example, in November 2002, Oregon residents voted on the "Oregon Comprehensive Health Care Finance Plan,"

—Health care, page 7

Chamber Inks Member Discount Deal With Office Depot

Keeping the stock room supplied with office products has just become a whole lot easier and cheaper thanks to a new member discount deal the Fremont Chamber of Commerce has inked with Office Depot.

Chamber members can now save up to 60% on the 170 items most frequently purchased by businesses big and small. Copy paper, pens, printer cartridges, paper clips, staples, filing folders...the list is long, the savings could be monumental.

"This is a deal that we've been considering for some time," says Cindy Bonior, President and CEO of the

Chamber. "Office supplies are one of the highest expenses a business has and we've recognized that the collective office supply needs of our membership would be attractive for a supplier to capture. We're extremely happy that Office Depot also recognized the value of working with the Chamber and its members."

In addition to saving up to 60% on selected purchases at Office Depot, members will receive next-day delivery and monthly reports to monitor expenses. Orders can be placed by e-

—Office Depot, page 4

Ten Most Common Workers' Compensation Misconceptions

Many employers cannot control workers' comp costs or stay in compliance because they do not know or understand the law. The following are the ten most common misconceptions regarding workers' comp and the correct explanations of the law:

1. Employees should be treated by their own physician for all work-related illness or injury.

You have the right to select the doctor who provides care for your employee's work-related injuries or illnesses for the first 30 days following an incident, unless the employee

has pre-designated his/her personal physician. You have similar control for up to 180 days of treatment (or 90 days if you do not provide health insurance) if you provide occupational health services through an HCO and the employee has not pre-designated a personal physician.

2. Time away from work for work-related illness

—10 Misconceptions
page 7

LESSONS IN LEADERSHIP First Impressions

By Pat Mayfield

Editor's Note: This is the first of a series on Leadership by Pat Mayfield, who is facilitating the Leadership Fremont 2004 program that started in September.

We've all heard that first impressions really do count. Do you believe that first impressions leave a permanent imprint, or that you believe that you need more time to know someone before you make judgment?

Bad first impressions may last forever. One of the worst first impressions I witnessed was following a breakfast meeting with one of the local East Bay colleges. The president of the college and I were talking intensely about an issue that he was seriously concerned about. There seemed to be a lot of commotion in the back of the room. Out of the corner of my eye I saw the commotion - a young lady walking rapidly towards us. I could only imagine what would happen next.

The second the young lady approached us she started gushing over the president with comments of: "I've always wanted to meet you," and "I'm so glad you came this morning." Now, these comments are generally kind and good ones...but she interrupted the president while



Pat Mayfield
Leadership Fremont
Facilitator

he was in the middle of a sentence and in the process of making his point. His first facial reaction was that of shock, and in a quick second he rolled his eyes. He obviously was not impressed with being interrupted. The young lady was so exuberant about meeting him, she never noticed his body language, nor that his first impression of her

was a negative one. She continued to control the conversation until he excused himself to go to another meeting.

It has been said that it takes only three to seven seconds to make an

—First Impressions,
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Our Mission is to promote, support and enhance a positive business environment.

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15 Years of Excellence

FIFTEEN YEARS



ACCREDITED
CHAMBER OF COMMERCE
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OF THE UNITED STATES

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.

First Impressions—

from page 1

imprint. I never really bought into that theory until one of my corporate assignments was to create a new national sales force. After hundreds of telephone interviews, I hit the road to meet the top contenders in person.

I started keeping a record of my first impressions – does this person appear to be a final candidate – and noting the time of the impression. At the end of the interviewing and

hiring phases, I compared my first impression notes to the final selected sales force. The results of my own data showed me that truly, within the first three to seven seconds I knew who would be in the final interviews. While not everyone made a good first impression, everyone I eventually hired was on the positive first impression list.

What are the elements of first impression? Eye contact, comfortable stride, appropriate (to our company) dress and

accessories, appropriate business accessories, posture, hand shake, and overall confidence and comfort level. Nervousness didn't count...even the most confident can be nervous during the first moments of an interview.

In this world of constant change, we all need to remember to keep putting our best efforts forward. Whether you are a leader now or an aspiring leader, remember the value of making a positive first-and lasting-memory.

Pat Mayfield is the president of Pat Mayfield Consulting, LLC, which specializes in sales and marketing solutions; and training programs and executive coaching. Pat can be reached at 925-600-0584 or pat@patmayfield.com.

Women's Self-Defense

The Art of Fighting Without Fighting

By Sifu George Briones
Briones Kajukenbo Karate

After watching the 6 o'clock news this evening, I was thinking, just about everyone I know, especially the women and children, who could easily be a victim of a violent crime. The probability of violence against you or a loved one has to be considered if you have not already experienced it, like I have. But with proper preparedness, you may be able to reduce your chance of being victimized, or at least enable yourself to survive a violent assault.

Anyone interested in living a safer

life should have a personal safety plan—a blueprint for living each day more safely. The plan should include a commitment to being vigilantly aware of your surroundings. Awareness costs you nothing, except a bit of conscious effort. The definition of the word aware as found in my computer is:

- a-ware** *adj*
1. having knowledge of something because you have observed it or somebody has told you about it
 2. mindful that something exists because you notice it or realize that it is happening
 3. well-informed about what is going on

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Referrals Count!

One direct benefit of joining the Fremont Chamber of Commerce is getting referrals. This happens through drop-ins at the Chamber office, phone calls, use of the Membership Directory, through Connection Clubs, and via the web site. Listed below are modest estimations of referrals for the month of August, 2003:

- Business Referrals.....808
- Connection Clubs.....175
- Web site, click thru.....446
- Web site, email inquiry.....7
- Web site, map search.....458
- Total.....1,894
- Year-to-Date.....38,718

This total does not tally in Directory referrals, member-to-member referrals and recommendations, or direct contact at mixers and other networking events.

It pays to join the Fremont Chamber of Commerce!

Message from the Chair

As I write this month's update, I can't help but sense an energy that is resounding throughout the Chamber. Great things are happening and I have observed that much progress has been made on the goals and objectives we set out to accomplish in our May retreat.

I would like to take this opportunity to review the Big Hairy Audacious Goals (BHAGs) that we established for ourselves at the beginning of my term and report on our progress.

First, as a board we were concerned with demonstrating the value of chamber membership. Those of you who attended the Chamber Open House (some 250 people at last count) should have received a good dose of this. In addition to the many business networking and advertising opportunities showcased at this event, the one to draw the most attention was the announcement of the roll out of the Chamber's new weekly electronic newsletter. This one page bulletin, which is scheduled to be emailed to over 2,000 chamber members and contacts every Friday beginning this November, is chock full of timely tidbits such as ribbon cuttings, upcoming mixers, pending City and State government issues, and other noteworthy events. In addition, several spaces on the bulletin will be available for sponsorship opportunities. Thanks to the Chamber's Communications Committee headed by Gerry MacFaull for all their hard work. Please watch for

more information on this in the coming weeks.

Our next goal for the year was to be known as a resource for the City regarding actions that affect Fremont business. With the successful support of the new WalMart, negotiated revisions to the Fire Inspection fee, and current work by chamber staff and volunteers on a more "user friendly" sign ordinance, I believe we are well on the way to meeting this goal.

And, last but not least, our benefit to the community will continue to be enhanced with existing and new events. The Fremont Festival continues to be a major source of revenue for community based organizations throughout Fremont. Upcoming events include "Casino Night" which will be co-sponsored with the League of Volunteers on Friday, October 24th and the Chamber Gala, scheduled for March 6th, which will showcase and honor selected graduates of the Chamber's Leadership Fremont Program. Please check the Chamber website at www.fremontbusiness.com for more details.



Tim Tikalsky, Chair
Fremont Chamber of
Commerce

October Calendar of Events

- 1 Ambassadors' Club Meeting**
7:45 a.m., Chamber Conference Room
- 6 Executive Committee Meeting**
7:30 a.m., Chamber Conference Room
- FCCTV October Show "Marketing Your Business - Choosing the Correct Medium and Words to Reach Your Customer" Premieres**
8:30 p.m., Fremont Cable Channel 29
- 8 Gala Planning Committee Meeting**
8:30 a.m., Chamber Conference Room
- Finance Committee Meeting**
2:00 p.m., Chamber Conference Room
- League of Volunteers (LOV) & Elise Balgley, Attorney at Law**
5-7 p.m.
35233-C Newark Blvd. (nearest cross street: Cedar Blvd.)
Newark, CA (510) 793-5683 www.lov.org
Founded in 1979, LOV is a multi-service nonprofit agency designed to fill the gap left by cutbacks in school funding. LOV's mission is to promote volunteerism and enhance the quality of life in the Tri-Cities area of Fremont, Newark and Union City, and to meet the needs of youth, senior citizens and the needy. Currently LOV operates approximately 40 varied community service programs both at our community service center and throughout the Tri-Cities area. // Elise Balgley, Attorney at Law specializes in law related to both individual and business needs, including personal injury, wills and trusts, employment matters, real estate, and contracts. Ms. Balgley is located on NewPark Mall Road in Newark and may be reached at (510) 791-1888.
- 10 Board of Directors Meeting**
7:30 a.m., Chamber Conference Room
- 13 Columbus Day**
- 15 Connection Club Leaders Meeting**
8 a.m., Chamber Conference Room
- 16 Leadership Fremont, Class of 2004 Session**
8:30 a.m., Location TBA
- 17 November Newsletter Deadline**
ChamberPak Deadline
- 20 Leadership Fremont Steering Committee**
Noon, Chamber Conference Room
- 22 Connection Club's Mixer @ Cloverleaf Family Bowl**
5-7 p.m.
40645 Fremont Blvd. #3 (cross street: Grimmer St.)
Fremont, CA (510) 656-4411
The six Connection Clubs of the Fremont Chamber of Commerce are among the most effective and dynamic networking tools in the East Bay. By exchanging leads and information, members of the Connection Clubs assist one another in building and growing their businesses. They have become so successful that they now serve as a model for similar leads-generating groups in other Chambers. Please join us in celebrating the success of the Connection Clubs and learn how you can become a member of one of these highly-successful clubs.
- 24 "A Nite in Vegas" Casino Night**
7-11 p.m.
35233-C Newark Blvd. (nearest cross street: Cedar Blvd.)
Newark, CA (510) 793-5683
www.lov.org
A fundraising event to benefit the League of Volunteers (LOV), A Nite in Vegas will feature loads of fun with Black Jack, Craps and Slot Machines. Fabulous prizes will be awarded to casino winners. A silent auction will be featured for all to bid and enjoy the winnings. Tickets may be purchased in advance for \$40 and includes 30 Vegas Magic Points to get you started, three \$1 drink points plus hors d'oeuvres. For tickets, contact the League of Volunteers at (510) 793-5683 or email LOV@lov.org or fax (510) 793-5689. Registration forms may also be downloaded when visiting www.fremontbusiness.com.
- 29 Government Affairs Committee**
7:45 a.m., Chamber Conference Room
- 31 Halloween**

October 24, 2003

LOV Facility
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Presented by the League of Volunteers
and the Fremont Chamber of Commerce

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Includes 30 Vegas Magic Points and three \$1 drink tickets, plus delicious hors d'oeuvres from the Tri-Cities finest restaurants. Proceeds benefit the League of Volunteers. All ticket sales and sponsorships are tax deductible. For tickets contact the League of Volunteers at (510) 793-5683 or email lov@lov.org

"LOV's mission is to promote volunteerism and enhance the quality of life in the Tri-Cities area of Fremont, Newark and Union City, California and to meet the needs of youth, senior citizens and the needy."

Sponsorship opportunities available, contact Cindy bonior at 510-795-2244, cbonior@fremontbusiness.com

How Much Do You Really Know About Long Term Care?

Submitted by Chia-Chee Chan,

Financial Professional,

Alliance Selected Benefits Group, Inc.

Long term care does not mean nursing home care.

Most of us assume that long term care simply means care in a nursing home. But that's not the case. The easiest way to understand long term care is to remember that it is not defined by the setting in which it takes place, but by the type of care that is actually needed.

Long term care is the type of help you need when you're not able to perform daily activities such as eating, bathing and dressing by yourself. Typically, it's not provided by doctors or skilled nursing professionals and its goal isn't to cure you of an illness.

Some people do receive long term care in a nursing home, but the lion's share of care — as much as 85%² — takes place in the community. Family members, adult day care centers and assisted living facilities are among the most common care providers.

Who's most likely to need long term care?

Long term care is most often associated with the elderly.

And statistics show that Americans who reach age 65 have a one in two chance³ of needing long term care at some point in their lives. Today, about 41 of every 1,000 Americans over age 65 are in nursing homes⁴, while more than 22.4 million families are involved in long term home care⁵.

Long term care is not limited to people over age 65, however. Many working age adults require long term care due to accidents, injuries or chronic conditions. Many of these people receive care from family members who must continue to work and meet other obligations in addition to caregiving.

Where is long term care provided?

Remember, it's the type of care and not the setting that matters most. Long term care can be provided in a variety of settings: at home, in assisted living facilities, in a community setting such as an adult day care center, in hospice home-care programs or facilities, in nursing homes and more.

What does long term care cost?

Long term care services can be very expensive. The current average cost for a year in a nursing home

Chances are 1 in 2 that you or someone you love will need long term care after age 65¹. Now is the time to educate and prepare yourself to meet those needs in the years ahead.

—Long Term Care

page 4

Anniversaries

30+ Years

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20+ Years

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Pride Janitorial Services
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Willett & McKay, Law Offices.

Congratulations to all our members who have reached these milestones

Office Depot—

from page 1

mail and, of course, phone or faxed orders will also be welcomed.

To join the program, just e-mail or fax the following information to Pat Mulhern of Office Depot: pmulhern@officedepot.com or fax (510) 497-5200: Company Name, Contact Name, Street Address, City, State, Zip,

Phone #, Fax #, e-mail address, Member ID# and number of employees.

"This is another example of how the Fremont Chamber works to save members money and add convenience to the work place," said Bonior. "We encourage all of you to take advantage of this new benefit."

For more information, please call KK Kaneshiro, Director of Member Services at (510) 795-2244, ext. 101.

Long Term Care —

from page 3

is \$56,575, with that figure being twice as high in some parts of the country.⁶

Home care can be less expensive, but it still adds up. Bringing an aide into your home five times a week to help with dressing, bathing, preparing meals, and similar household chores can easily cost \$2,600 each month or \$31,430 a year.⁷

These costs are likely to rise in the years ahead. In fact, long term care costs are rising at a higher rate than inflation and other health care costs.⁸ Experts predict that by the time America's 77 million baby boomers reach their retirement years, costs for long term care services will have quadrupled.⁹

The Need for Long Term Care Affects Everyone Involved

Whether you need care yourself, or you find yourself in the position of caregiver, the impact of long term care can affect your entire family. Family members and friends are sole caregivers for 70 percent of elderly people who need care. Three-fourths of caregivers are women and two-thirds of them work outside the home.¹⁰ Over half of them report miss-

ing work an average of one day a month, going to work late, leaving early, worrying about finances, giving up promotions, personal time and even family vacations. Most of all, caregivers experience stress and fatigue. One in five reported either temporarily or permanently leaving their jobs.¹¹

Caregivers, or those in need of long term care, often must sacrifice savings earmarked for college tuition, retirement or nest eggs they have planned to leave behind for family members. When funds are exhausted, many in need of long term care are forced into nursing homes because that's the primary type of care funded by Medicaid.

A long term care need can happen to anyone. Most associate long term care with the elderly, however people of all ages can have these same needs as a result of auto or sports accidents or a debilitating disease. Consider the lifestyle changes working-aged individuals and their families may face:

- annual nursing home costs of \$40,000 to \$80,000¹² (depending on where the individual lives)

Welcome, New Members

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- liquidation of valuable family assets
- decisions about where care can/will be received
- the possibility of a family member assuming some caregiving responsibilities

Having long term care insurance can help preserve your assets, and allow you to have choices – including staying at home – because most long term care policies can provide benefits for home health care.

Fiction and Fact about Long Term Care

Fiction: If I need long term care, I'll simply pay for it with my savings.

FACT: Very few people can afford to pay for long term care services from savings. As a national average, a single year of long term care is \$56,575¹³, with costs increasing to nearly twice that in some regions.

Fiction: Medicare, or my health insurance, will pay the costs of my long term care needs.

FACT: Far too many people assume Medicare will take care of long term care expenses. In reality, long term care isn't covered by familiar forms of insurance like health insurance, retiree health plans, Medicare supplement plans and Medicare, to name a few. These plans only pay for skilled medical care and most long term care is just maintenance — helping someone bathe, dress, move around, use the bathroom, etc. And, you must be at least 65 years old to be eligible for Medicare.

1, 3 Conning & Company, Long Term Care Insurance, "Baby

Boom or Bust?" 1999.

2 The American Health Care Association, "Contemporary long term care," 11/98

4, 5 The American Council of Life Insurance, Insurance Facts, 1998

6, 7, 12, 13 Met Life Mature Market Institute, July 2000

8, 9 The American Council of Life Insurance, "Can Aging Boomers Avoid the Nursing Home?" 2000.

10, 11 National Alliance for Caregiving/AARP, 1997.



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Connection Clubs

Meeting Dates, Times, Places

Open only to Chamber members. Six groups meet at a variety of times and days of the week to exchange leads and assist members in growing their business. Fremont Chamber's Connection Clubs are so successful that they have now served as the model for similar "Leads-Generating" groups in Chambers all over the state.

Purpose: 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 (start at 11:45 a.m.)
Red Lobster [NEW LOCATION]
39401 Fremont Blvd, Fremont
Chair: Becky Carleton, 510-581-8113
Vice Chair: Stephanie Pavis, 510-790-2066
tuesdayconnectionclub.com

Thursdays 7:30 a.m.
The Depot Cafe
37260 Fremont Blvd, Fremont
Chair: Todd Cannon, 510-651-8854
Vice: Matt Dickstein, 510-573-4564

2nd & 4th Thursdays 12 Noon
Original Pancake House
39222 Fremont Blvd, Fremont
Chair: Don Danagan, 510-791-3200
Vice: OPEN

1st & 3rd Thursdays 12 Noon "Referrals"
El Torito [NEW LOCATION]
39550 Paseo Padre Parkway, Fremont
Chair: Harriett Whitney, 510-793-7405
Vice Chair: Anna Jacoby, 510-490-0379

Fridays Women In Business, 7:30 a.m.
Best Western Garden Court Inn
5400 Mowry Avenue, Fremont
Chair: Edie Parson, 510-651-4675
Vice: Vicki Kriner, 510-441-7387
fremontwib.com

Friday AM Connection Club, 7:15 a.m.
The Depot Cafe, Fremont
37260 Fremont Blvd, Fremont
Chair: Daniel Kisner, 510-791-5790
Vice: Kelley Rao, 510-252-0448
fridayconnections.com

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

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Member Benefits

Connection Clubs

Building a network of contacts is critical in today's business environment. A wide variety of contacts gives a business owner access to a group of individuals who together possess an enormous amount of expertise and experiences. Membership in a Connection Club of the Fremont Chamber of Commerce is designed to give members the networking base to be successful in business. Members of these clubs understand the value of networking and sharing their knowledge and challenges with a group of people they know and trust. Fremont Chamber Connection Clubs have become so successful that they now serve as a model for similar groups in Chambers all over the State.

Open only to Fremont Chamber members, Connection Clubs meet at a variety of times and days to exchange leads and assist one another in growing their business. A Chamber member may participate in no more than two Connection Clubs. Each club may have only one representative of a given profession, no duplications are permitted. Membership dues in a Connection Club is minimal and the results are sure to be maximum.

If you are more interested in more information regarding the Connection Clubs, please contact KK Kaneshiro at (510) 795-2244, ext. 101 or email kkaneshiro@fremontbusiness.com.



Connection Club members Dr Mike Nichols (Thursday Referrals), Todd Cannon (Thursday AM), Terri Landon (Thursday AM), Matt Dickstein (Thursday AM, Thursday Referrals)

FCCTV

Fremont Chamber of Commerce Spotlights Members with Weekly Television Broadcast

Marketing Your Business

Choosing the Correct Medium and Words to Reach Your Customer

We'd all love to believe what Ralph Waldo Emerson once said "Build a better mousetrap and the world will beat a path to your door." If only that were true! Marketing can be tricky business and it can make or break your business. After all, you can make the best mousetrap in the country, but if nobody knows about it, they sure won't be standing at your door. KK Kaneshiro, Director of Member Services and host of the Fremont Chamber of Commerce television show (FCCTV) interviews three guests who share insights into a few of the basics of marketing your company. "Marketing Your Business - Choosing the Correct Medium and Words to Reach Your Customer" October's FCCTV segment features Craig Johnson from the East

Bay Business Times who speaks about when to contact a specialized venue and how to integrate that venue into your marketing plan. Jane Mueller owner of Well Chosen Words discusses the importance of using the correct words to define your business and how to convey your message to your target audience. And, Gary Marsh from Comcast Cable Advertising explains how to use cable television to target the correct audience for your business.

Guests for October:

Craig Johnson - *East Bay Business Times*
Jan Mueller - *Well Chosen Words*
Gary Marsh - *Comcast Cable Advertising*



Host KK Kaneshiro and Craig Johnson, *East Bay Business Times*



KK and Jane Mueller, *Well Chosen Words*



KK and Gary Marsh, *Comcast Cable Advertising*



FCCTV SHOW SCHEDULE

Fremont - Channel 29	Mondays 8:30 p.m.
Fremont - Channel 26	Mondays 6:30 p.m.
Newark - Channel 26	Fridays 5:00 p.m.
Union City - Channel 15	Thursdays 10 p.m. Saturdays 3:30 p.m. Sundays 8:30 p.m.
Hayward, San Lorenzo, San Leandro and Castro Valley - Channel 28	Thursdays 10 p.m. Saturdays 3:30 p.m. Sundays 8:30 p.m.

UPCOMING FCCTV SEGMENTS

November -
Public Relations
Tips and Techniques to Add to Your Marketing Mix

December -
Meeting the Mark
Helping Employees Achieve Business Goals

Would you like to be a guest? Call KK at 510-795-2244, ext. 101

Stellar Academy Hosts "Chinatown" Fundraising Event

The Stellar Academy, a school providing specialized instruction for students with Dyslexia, is hosting a fundraising night of food, entertainment and silent auction entitled "Chinatown". The proceeds from this fundraiser will go towards a building fund established to secure a permanent site for the school. The event will also be a good opportunity to learn more about the school and the special needs of Dyslexic children. "Chinatown" will be held on Saturday, October 4th from 4:30 p.m. to 7:30 p.m. at the Stellar Academy, 5301 Curtis St., Fremont. Tickets are \$25 adults, \$15 students, and children under 5 years are guests of the school. For more information or tickets, contact the school at (510) 687-1490 or email jtaber@stellaracademy.org.

Latest Information on Breast Cancer presented at Fremont Mail Library

One woman in eight will develop breast cancer in her lifetime. Approximately 212,000 American women will be diagnosed with breast cancer this year. It is the most common malignancy among women in the United States. On Monday, October 20 at 7:00 p.m., Dr. Byron Wilson, an Oncologist at Washington Hospital, will present the latest information that every woman should know about the risk factors, symptoms, and treatment of this frightening disease at the Fremont Main Li-

brary located at 2400 Stevenson Blvd. For more information, call (510) 745-1401 or 745-1436 or hearing impaired TDD (510) 796-9749. An ASL interpreter will be made available with 7 days notice.

LOV Hosts 2nd Annual Casino Night

League of Volunteers (LOV), in partnership with the Fremont Chamber of Commerce, will be hosting the 2nd Annual "Nite in Vegas" Casino Night on Friday, October 24th from 7 p.m. - 11 p.m. at the LOV Community Service Center. Have fun with craps, slots and blackjack. There will be prizes galore and complimentary hors d'oeuvres. For more information call LOV at (510) 793-5683 or email cbonior@fremontbusiness.com.

Wanted! A Few Good Men and Women Who Love Kids and Sports

The Fremont Family Resource Center is looking for a few good men and women who love kids and sports (in that order) to serve as coaches and assistant coaches in a brand new after-school soccer program at Cabrillo, Oliveira and Patterson Elementary Schools. Team Up For Youth, an organization that funds sports programming for youth, has generously awarded the Fremont Family Resource Center (FRC) a grant to make a FREE after-school soccer program a reality for our Cabrillo children. Our goal is to

Member News

serve a minimum of 315 boys and girls, ages 5 through 12, many who could not afford to play otherwise. Our first season kicks off October 6th and continues through December 13th. By committing only 1 1/2 hours twice a week for 9 weeks, you will help these children develop not only soccer skills, but more importantly, teambuilding, sportsmanship, confidence and self-esteem. It is less important how much you know about soccer (we provide a coaches clinic) than it is how much you enjoy working with children. For more information, contact Patricia Garcia at 574-2276 or by email: pgarcia@ci.fremont.ca.us.

Time to Begin Your Family History

The Centerville Library is happy to present, "Time to Begin your Family History" with Joan Soo, author and genealogy instructor on Saturday, October 25, 2003, at 10:30 a.m.

Ms. Soo is the author of genealogy with a pencil: "What It Really Means to Start With What You Know." Family historians are invited to participate in this basic class and need no computer or genealogy experience. This workshop will be approximately 1 hour in length. Space is limited; please call the Centerville Library to reserve your place at 510-795-2629. The Centerville

Library is located at 3801 Nicolet, Fremont. For questions or information, call the Centerville

Library at 510-795-2629. The library is wheelchair accessible. An ASL interpreter will be provided with at least 7 working days prior notice of event. Call (510) 795-2629.

Ohlone Respiratory Therapist Program Receives Technology Donation

Ohlone College is the recipient of a pulse oximeter valued at \$4250 for the Respiratory Therapist program from Nellcor, a subsidiary of Tyco Healthcare in Pleasanton, CA. This device will allow students in the Respiratory Therapist program at Ohlone to use a piece of state-of-the-art equipment in their classroom training. This new model greatly increases the level of equipment available for student learning. A pulse oximeter fits on an index finger to monitor the saturation of oxygen in a patient's blood. The pulse oximeter is extremely valuable in assessing the condition of a patient, reading what is called the "fifth vital sign" (next to temperature, pulse, respiration count, and blood pressure). It is particularly valuable for patients with chronic cardiopulmonary disease. Sharlene Limón, Dean of Health Sciences at Ohlone says of the donation, "We are most appreciative to Nellcor for this piece of equipment so vital to preparing stu-

dents for the real life work setting." For more information on Ohlone College, contact the Office of College Relations at Ohlone College, 510-659-6206 or email college_relations@ohlone.edu.

Fremont Main Library Opens New ASL Access Video Collection

The Fremont Main Library invites you to celebrate the grand opening of the new ASL Access video collection: "Leo M. Jacobs American Sign Language Collection." The Ribbon Cutting Ceremony will take place at 2:30 p.m. on Friday, October 17th, at the Fremont Main Library located at 2400 Stevenson Blvd., Fremont. A reception with refreshments and video previewing will follow the ceremony. Sign language interpreters will be present. Featured speakers will be Buddy Singleton, Dr. Hank Kloppping, Ron Burdett, Chris Wixtrom, Angela Yang, Ella Mae Lentz, Blair and Shea Rasmus, and the Leo Jacobs Family. The collection is dedicated in loving memory of Leo M. Jacobs, author of "A Deaf Adult Speaks Out", and educator of the Deaf community. The collection includes 200 adult and children's videos on diverse subjects ranging from instruction to stories, comedy, drama and poetry.

Folk and Bluegrass Music Featured at LOV's October Sunday Afternoon Concert

League of Volunteers (LOV) is
—Member News,
page 8

Health Care — *from page 1*

a ballot initiative that would have covered the cost of health care for residents through income taxes and an 11.5 percent payroll tax on all employers.

State residents would not have paid premiums, co-payments or deductibles, and would have received health care for medical, mental and alternative services. The measure was estimated to cost Oregon \$12 billion per year when fully implemented. The entire Oregon general fund budget is \$6 billion. A huge majority of the Oregon voters, 79 percent, voted "no" on the ballot measure.

One need only to look at Canada's public health care system to see the negative effects of a government-created and controlled health care system. Canada spends more on health care than any other universal access industrialized nation, yet ranks only slightly higher than Hungary, Poland and Turkey in the quality of service its citizens receive. Major problems include access to doctors, with only 1.8 doctors serving every 1,000 people, and very limited access to high tech equipment such as MRI and CAT scan machinery, for which the average wait is two months.

In a recent Canadian Medical Association survey, 49 percent of the respondents said they would welcome an approach that would mix private health care into their public health care system.

Single-Payer Legislation

Despite the defeat of the Oregon ballot measure, many believe that some organizations will pursue single-payer universal health legislation in the near future here in California. A universal health care system based on the single-payer approach creates a state insurance system with a single payer in which health care is publicly financed, locally administered and predominantly privately delivered.

'Play or Pay' Legislation

In addition, bills that would require employers to provide health care coverage to their employees or pay a tax are expected to be introduced in 2003. Universal health care coverage based on mandated employer coverage often is called "play or pay," since the employer must offer health care coverage to its employees (play) or be taxed to provide health care coverage to Californians (pay).

California Chamber Position

The California Chamber will oppose attempts to create a mandatory, tax-funded, government-operated health insurance program. The Chamber believes that the private health care system is in crisis but can be fixed. In addition, the Chamber will oppose employer-mandated health coverage and will work to preserve the current voluntary employer-provided health care coverage system. Requiring California employers to provide health care coverage to employees will harm California's economy by encouraging large employers to leave California and forcing out of business many small firms that cannot afford health care coverage or new taxes.

California Chamber Proposals

The Chamber's proposed solutions include:

- Pursue legislation to allow employers to offer a minimum benefit plan, which would allow small employers and their employees to buy health care coverage at a cheaper price than current health benefit plans, which cover a wide array of health services.
- Fight for a temporary moratorium on benefit mandates. Past legislative attempts to require benefits that have failed include mandating health plans to pay for the cost of wigs, acupuncture and alternative healing. Mandated benefits increase health care premiums and should not be sought when health care premiums and the number of uninsured are rising.
- Fight to streamline government

regulations to increase efficiency and reduce overall administrative burdens. The health care system is drowning in

	Personal Health Care Spending Per Capita		
	Total	Average	Growth
US	1991 \$2,685	1998 \$3,759	'91-'98 4.9%
Top Five in 1998			
MA	3,334	4,810	5.4
NY	3,288	4,706	5.3
CT	3,338	4,656	4.9
RI	2,943	4,497	6.2
DE	2,878	4,258	5.8
West			
HI	2,638	3,770	5.2
AK	2,459	3,442	4.9
CA	2,690	3,429	3.5
WA	2,545	3,382	4.1
OR	2,337	3,334	5.2

source: Centers for Medicare and Medicaid Services

higher health care premiums.

- Support wellness and disease management education programs as a way to encourage healthier living in an effort to reduce the burden on the strained health care system.
- Fight for a temporary moratorium on attempts by the California Legislature to place unfunded mandates on hospitals. An example of a current unfunded mandate is seismic compliance for all California hospitals, which costs millions of dollars. These unfunded costs further diminish health care access by adding to the current crisis of hospitals closing in communities across California.
- Support tort reform at the federal level to help lower the cost of insurance for health care providers and fight attempts by trial lawyers in California to alter the Medical Injury Compensation Reform Act (MICRA), which caps non-economic damage awards against California's doctors. States across the nation have lost emergency rooms because physicians have left the state at an alarming rate as a result of exorbitantly high medical malpractice insurance premiums. Thanks to MICRA, California doctors enjoy lower medical malpractice insurance premiums, which helps Californians gain access to health care by sustaining a sufficient doctor-to-patient ratio.

*Fremont Chamber of Commerce
 Gordon Goolsby
 Director of Government Affairs
 ggoolsby@fremontbusiness.com
 www.fremontbusiness.com*

*California Chamber Staff Contact:
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Customers feedback ~

"I especially appreciated and valued the time he took to explain complete home mortgage concepts in layman's terms within the context of a potential homebuyer's situation." *Anne Rhodes*

"I want you to know what a pleasure it was to work with Nader Gourgy. I had several occasions to talk with Nader over the course of our refinancing, and found that he consistently exceeded my expectations." *Gary T. Kenney*

10 Misconceptions—

from page 1

or injury is not included in other protected leaves of absence.

Employers subject to FMLA/CFRA should advise eligible employees that workers' compensation leave runs concurrently with leave under FMLA/CFRA for up to 12 weeks and give them applicable family medical leave notices.

3. If I offer an injured employee temporary modified duty, I must pay his/her regular rate of pay.

An offer of temporary modified duty to an employee who is receiving temporary disability benefits does not have to be at his/her regular salary. The pay rate can be appropriate for the modified job and the employee can receive partial temporary disability pay from workers' compensation.

4. I must continue my employee's health benefits for the entire duration of workers' compensation leave.

Employers with health plans subject to ERISA do not have to continue health benefits for the duration of an employee's workers' compensation leave. Benefits must be continued for as long as you would provide them for employees on non-occupational medical leaves. Thereafter, COBRA rights must be offered.

5. Workers' compensation insurance only covers injuries occurring on the company's premises.

Injuries that occur outside the workplace, even in an employee's home, may be covered by workers' compensation, provided they arise out of employment and occur in the course of

employment. This may include injuries that occur during commuting to and from work, if you control the employee's route of travel or the employee is allowed to engage in work activities during the commute, such as cell phone calls.

6. Stress in an employee's personal life is a major factor in workers' compensation stress claims.

In order to receive workers' compensation for stress, the employee must show that work accounts for more than 50% of all sources of stress. Thus, evidence that the majority of stress factors can be attributed to non-work circumstances is an effective defense against stress claims.

7. A new employee who is unable to cope with the pressures of his job is a prime candidate for a successful workers' compensation stress claim.

An individual who has been employed by you for less than six months will not be compensated for work-related stress, unless the stress results from a sudden and extraordinary employment condition. Also, lawful, non-discriminatory, good faith personnel actions (such as discipline and terminations) are not grounds for stress claims. Early action should therefore be taken when a new employee is identified as unable to cope with a job.

8. First aid cases need not be reported to my workers' compensation carrier.

If an injured worker requires only first aid treatment and suffers no time

lost from work beyond the date of the illness or injury, you may pay the doctor for services direct, and avoid payment by your workers' compensation carrier. The Doctor's First Report must still be filed.

9. I can refuse continued employment to an employee unless and until he/she fully recovers from a work-related injury.

An employee who is disabled as a result of a work-related illness or injury will likely be considered disabled under state and/or federal law. Employers must comply with disability discrimination laws and provide reasonable accommodation to such injured workers who can perform essential job functions. Failure to do so may result in a claim under both workers' comp law and disability discrimination law. However, you are not required to create a position or displace another employee.

10. A case of serious injury or death from a work-related incident need not be reported to Cal/OSHA until all the details have been identified.

You must report any work-related serious injury or death to Cal/OSHA within 8 hours after you know of the incident. Failure to properly report can result in heavy fines and criminal prosecution.

Reprinted with permission by the California Chamber of Commerce. The California Chamber of Commerce offers many informational tools for employers. The Fremont Chamber of Commerce can order these materials for you, contact Danna Bergstrom at (510) 795-2244, ext. 105 or email dbergstrom@fremontbusiness.com.

Looking Ahead

Notable Dates for Your Calendar

NOVEMBER 3 — Top of the Week Report launched

DECEMBER 5 — Public Forum Series "The Future of Education in Fremont" from noon – 2 p.m. Speakers: Dr. Douglas Treadway, President Ohlone College, Dr. John Rieckewald, Superintendent, Fremont Unified School District, Greg Bonaccorsi, President, Fremont Unified Teachers Association.

10 — Fremont Chamber of Commerce Annual Holiday Mixer. 5 pm – 7:30 pm at Chamber office.

16 — Fremont Chamber will host Life Line Screening, a non-invasive painless screening that can help identify vascular disease and osteoporosis. Screening will be done in the Chamber conference room from 8:30 a.m. – 5 p.m.

JANUARY 22 — Fremont Chamber hosts Business MarketPlace 2004 at the Fremont Marriott from 5 pm – 7:30 p.m.

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Sound Advice for Healthy Living

Ask Dr. Michael

Dear Dr. Michael:

I have been suffering with migraine headaches for over ten years. The medications that my doctor has me on work well enough; however they leave me feeling dizzy and tired. What alternatives could you suggest?

Headaches are a topic that I get a lot of questions about and migraines especially so. In fact 27% of Americans who visit alternative health care providers do so for headaches.¹ Migraine headaches can be very debilitating. Medications are probably the most commonly used method of dealing with them, however as you have already mentioned, they tend to produce side effects that are sometimes worse than the headaches themselves. There are many theories as to the cause of migraines. Anything from dental problems to low blood sugar to food allergies have been cited as causes. Another cause is "cervicogenic." This means that the headaches are stemming from a problem in the cervical spine, or neck.

There have actually been numerous studies regarding chiropractic and migraines. The majority of these studies have had very favorable out-

comes. In one such study, chiropractic was compared to a very commonly prescribed drug for effectiveness. Chiropractic was just as successful or more so in all of the cases studied, in relieving the headaches.² Another study, showed a reduction of 90% in the frequency of headaches under chiropractic care.³ And yet another study done on over 300 patients, showed an 80% positive reaction under chiropractic care.⁴ I have personally seen dozens of people with migraine headaches in my own office get relief with chiropractic adjustments.

One such person was Kathy T., who came into my office back in February. She had been suffering with migraines for over eight years. She had tried just about everything out there for relief, including medications. After only a handful of visits she no longer reported having headaches at all. It is now seven months later and she is still headache free. Now granted, not every patient will respond this quickly, however the vast majority of people who come into the office have very good outcomes. These same results are reported at chiropractic offices everyday. I could suggest things like Co Enzyme Q10, feverfew herb, magnesium or rutin, all of these things have shown

various results with migraines, however my strongest recommendation is to get to a chiropractor ASAP.

1 *Unconventional medicine in the United States*, NEJM 28 May 1993. Pp. 246-252.

2 *The efficacy of spinal manipulation, amitriptyline and the combination of both therapies for prophylaxis of migraine headaches*. Nelson CF, Bronfort G, Evans R, et al. *J Manipulative Physical Thera*. Oct. 1998; Vol. 21, No. 8, pp 511-19.

3 *A case series of migraine changes following a manipulative therapy trial*. Tuchin PJ. *Australasian Chiropractic & Osteopathy*, Nov. 1997; 66(3), pp. 85-91.

4 *Occipital headaches: statistical results in the treatment of vertebrogenous headache*. Droz JM, Crot F. *Swiss Annals VIII*, 1985; 127-36.

Dr. Michael Nichols, a Fremont chiropractor and a guest writer for this column, has worked for over 15 years as a certified personal trainer, nutritional counselor and massage therapist. He received his B.S. degree in Kinesiology (exercise science) with a minor in nutrition from the University of Houston. Dr. Nichols graduated with his doctorate in chiropractic from Cleveland Chiropractic College of Los Angeles. Dr. Nichols is also a Fellow of the International Chiropractic Pediatric Association. To submit questions or comments please contact Dr. Michael at NicholsChiro@aol.com.

Member News—

from page 6

pleased to present the traditional folk and bluegrass music of Dix Bruce and Jim Nunally as part of its Sunday Afternoon Concert Series on October 12, 2003 at 2 p.m. at the LOV Community Service Center. The doors open at the at 1 p.m. Admission is \$6 for adults, \$4 senior and students, and \$2 children under 12. Includes complimentary intermission refreshments. For more information call (510) 793-5683.

FUSD District Office Changes Lobby Hours

Effective Oct. 1, the Fremont Unified School District Office at 4210 Technology Drive will be open to the public from 7:30 a.m.-4:30 p.m. The lobby doors have traditionally been open until 5 p.m., but Superintendent John Rieckewald has directed that they be closed half an hour before the end of the staff work day so that business can be completed by 5 p.m. Allowing half an hour between the time the lobby closes until the end of the office staff's day is generally accepted practice in school districts across California, Rieckewald said.

Ohlone College Presents "Vampires: Children of the Night"

Ohlone College presents "Vampires: Children of the Night" a collection of theatre and film ephemera of playwright Stephen C. Wathen's. The collection will be displayed in tandem with the Ohlone College Theatre Department's

October's Production Dracula. The collection may be viewed from October 9 through November 19, 2003 at the Louie Art Gallery inside the Ohlone College Gary Soren Smith Center for the Fine and Performing Arts located at 43600 Mission Blvd., Fremont. The Dracula performance runs October 23-25 & October 29-November 1st. For tickets and more info call (510) 659.6031 or visit www.smithcenterpresents.com. The Louie Art Gallery is open Monday-Friday, 12:00pm-3:00pm and during Smith Center performances.

Furry Friends Rescue Hosts Dog Walk

Furry Friends Rescue invites you to join them for the 1st Annual Tail Waggin' 3K Dog Walk on October 18, 2003 at Lake Elizabeth-Area A. You may pre-register by October 5th or register on-site. For more information visit www.furryfriendsrescue.org.

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