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VOLUME 8,
NUMBER 4

Business Basics

Sept
2007

Choosing the Right Entity for Your Business



by Bill Harrison
Certified Public Accountant

Choosing the right entity for your business is just as important as selecting the product your business will sell or the service your business provides. Selecting the proper entity will not guarantee that your business succeeds, but will go a long way toward helping you build a successful business.

Often when people decide on what form their business will operate under, they rely on the herd mentality or what I call the “flavor of the day attitude.” Just because your neighbor, friend, or cousin selected an S-Corp for their business, does not mean that it is the right choice for you.

Your exit strategy, one of the most important factors in choosing the proper entity is often overlooked, but needs to be discussed before you choose the entity for your business. Do you anticipate this company going on for 5, 25, or 50 years? Do you want to hand this company over to your children? Will you hold appreciating assets? Are you looking to go public, or have your company purchased? All these questions should be considered before you select your business entity. Here are some factors to help you

—Choosing an Entity,
page 4

How a Company Anniversary Promotion Can Increase Its Effectiveness



by Jan Vincent
JVA Business Services

position the choices you offer as the very best.

Like every good business person, you spend countless hours trying to pinpoint areas which make your company stand out from your competition. By celebrating your anniversary with your clients and employees, you can create an advantage your competition can't match. Take advantage of it!

In planning any Anniversary campaign the most important point to remember is that your anniversary lasts all year long. It doesn't make sense to

—Anniversary
page 7

In today's tough business climate, customers have many options available to them, so it is critical that you must

Preparing Your Business Plan



by Alan L. Olsen, CPA, MBA
Greenstein Rogoff Olsen & Company

Introduction

A business plan is a description of your business. To be complete your plan should describe:

- Your company and industry
- The product
- The market and marketing approach
- How the product will be made
- Who is involved (it) the company, and
- How much money the company needs and what it will do with it

You should consider that a well-prepared business plan plays two important roles. First, it is a useful management tool that can help you to plot a course for your company. Second, it is a sales tool that will impress venture capitalists with your planning ability and general competence as a manager. Other things being equal, a well-prepared business plan will increase your chances of obtaining the venture capitalist's financial commitment.

Organization & Content

The Business Plan Outline. These are the sections of a business plan:

1. Summary:
 - a). A brief description of your product and market
 - b). A brief description of the management team
 - c). A summary of your financial projections
 - d). The amount of money you now seek, in what form, and for what purpose
2. Company:
 - a). Date and state of incorporation
 - b). Principals and what roles each of the principals played in bringing the business where it is today
 - c). Business purpose and highlights of progress to date

—Business Planning
page 7

Calling All Employers...Time to Act is Now

Cell Phones: Staying in Touch and Staying Safe

by Irene Koehler
Human Resource Consultant

As our businesses have become more global and our workforce has become increasingly mobile, cell phones are no longer considered optional tools of the trade in many work environments. Our bosses, customers and co-workers want to get in touch - now! Today, in many circles, email and voicemail are no longer viewed as tools which best support the desire for immediate input and decisions. Cell phones enable our employees to be

—Calling
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Also Inside the Fremont Business Review

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



FREMONT
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2006 – 2007

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Brendon Whateley.....Dark Indigo, Inc.

Staff

Cindy Bonior.....President & CEO

510-795-2244, ext. 106

cbonior@fremontbusiness.com

KK Kaneshiro.....Director of Member Services

510-795-2244, ext. 103

kkaneshiro@fremontbusiness.com

Lana Hillary-Windom.....Office Manager

510-795-2244, ext. 105

lhillary-windom@fremontbusiness.com

Napoleon Batalao.....Webmaster, Layout Editor

510-795-2244, ext. 102

nbatalao@fremontbusiness.com

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15 Years of Excellence

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

FIFTEEN
YEARS



ACCREDITED
CHAMBER OF COMMERCE
CHAMBER OF COMMERCE
OF THE UNITED STATES

How to Bring in a New Partner

by Matt Dickstein
Attorney at Law

In this article I will give you a quick overview on how to bring in a new shareholder or partner to help with your business. If you are on the other side of the table as the new partner, read this article to learn the issues at stake when you step into the business.

Culture Fit

The primary risk in bringing in the new partner is that your existing group and the new partner might not fit well together. For example, you and the new partner might differ on the group's guiding principles or work ethic, or the new partner's skills might not be a good fit.

Compensation

Once you are confident that the new partner will fit in with the existing group, you must set a level of compensation for the new partner that is fair to him or her and to the existing partners. It can be hard to get right and keep right a group's compensation structure.

Buying into the Company

After salary, ownership is the next major obstacle. You must decide the percentage ownership that the new partner will receive. Then you must decide how much the new partner will pay for his or her stake, and whether the new partner will pay in installments and/or through salary reduction. You will find that, for many reasons, existing partners will want a high buy-in price.

Liabilities

If the existing partners are liable for company debts, then be clear about the liabilities that the new partner will become responsible for. Will the new partner guarantee existing loans or leases? Will the new partner step into a capital call?

Exit Strategy

Now that you have agreed to the entry of the new partner, you must agree to his or her exit. The existing partners and the incoming partner all need to have an exit strategy in mind. The most common exit is the termination of the partner's employment plus the buy-back of his or

her equity. The company might also give severance pay to the departing partner/employee.

No-Competes

The last item to keep in mind is whether the company will lock up the departing partner with a non-competition covenant. A partnership agreement may prohibit a withdrawing partner's competition in a limited geographic area for a limited time.

This article only gives a short roadmap of the issues involved with bringing in a new partner. There is a lot more to bringing in a new partner than introduced here. Before you bring in a new partner, get competent legal counsel to help you. Please feel free to call me if you want to talk more about this topic.

Matt Dickstein is an attorney in Fremont, CA, practicing business transactions and corporate law, employment law and business litigation. Matt works with small to mid-size companies in all industries and at all stages of a company's development, from start-up to IPO or sale. Matt can be reached at 510-796-9144.

Members Speak Out

What is your greatest challenge? What is your solution?

My Greatest Challenge: Building a truly strong healthy management team.

My Solution: I have become very deliberate in building healthy teams with resources such as Pat Lencioni's The Five Dysfunctions of a Team, Death by Meeting, etc., not as a one-shot off-site or such, but ongoing team building throughout the year.

-Sherman Williams, President of CityServe

My Greatest Challenge: How to survive financially, when times are tough?

My Solution: Don't get too caught up in financial strain, I mean, don't get panicky. Panic doesn't pay bills or stop collectors. The best possible solution is keep your wits. What you need to do is spend your energy working towards your way out of the situation.

Rank your debts from lowest to highest and start snowballing; in some cases if you are facing legal action, you may have to change priorities. Pay off your lowest total dues first and then use the extra amount to pay off the next largest creating that snowball effect.

My personal experience and ideas on negotiating with creditors (not to be construed as legal advice):

1. There may be no way that you can increase your income or decrease your expenses enough to pay all of your minimums and still afford to live, so you may have to negotiate for lower payments
2. With secured debt, you have some real wealth to lose
3. If you have a clear picture of your financial life you are in the drivers seat-you know exactly what you can afford to pay on each bill and are dealing from a position of strength
4. You now need to take action and call your creditors telling them what you ARE going to pay each month (to be followed up with a certified letter of intent and a call after the first payment has been made)

Until you can learn to control consumer

debt, you will not be able to generate significant wealth for yourself - it will always be a form of stress and a strain on your resources. So please, please, please make a firm resolve to yourself to get out of debt.

-Barber Shahid, The Pro Shop

My Greatest Challenge: The greatest business challenge is for me to start my business anew after handling my business in People's Republic of China the past 8 years. Allocating my office/showroom/warehouse to Fremont is also a challenge as this city is relatively new to me. In addition, the biggest challenge is for me to manage this building materials business as a woman and have to deal with 99% men in different educational levels. Finally, I am facing and handling products that probably weighs between 20 to 70 lbs on a daily basis and I have to rely on intensive man labor to handle all moving, delivery as well as installation for me.

My Solution: I have to think ahead, plan and organize and cannot show my weakness. I believe that I have been very persistent, and with a lot of hard work and luck, I am beginning to find my way in establishing my business in Fremont. The only problem that I am still facing is that it takes too long to establish here in America and unlike China, things can move pretty fast once when contacts are established.

-Gwen Woo, President, Golden Crane Enterprises Inc.

My Greatest Challenge: My biggest challenge has been to generate customers to walk in the door, and phone in to the store. My previous experience at auto dealerships had customers walking in with regularity. At Land Rover, Jaguar, and Volvo, this has not been the case. All three points are new to the area and Volvo and Jaguar are a challenge in the current market.

My Solution: When I first arrived, I tried the typical "lowest price" advertising to try and get people in the door. This had very lack-luster re-

sults. I knew at this point, that I would have to think outside the box. I proceeded to contact the local Unified School Districts to get involved with the faculty and student families to offer a brand new program called: Project School Sales Team (PSST). PSST is a program designed for a win/win scenario. The public school systems in our communities need funding for programs that continue to be cut from the schools due to lack of funding. This, combined with the fact that I need to sell more cars, prompted me to come up with the PSST program. In a nutshell, it simply means that anyone from one of the Public Schools who are signed up with PSST who comes in and purchases a New or Pre-Owned vehicle from Fremont Motorcars, receives a \$500 check for the school of which they are affiliated, in their name. This offer is available to all student families, faculties, or anyone related to these people. All they have to do is negotiate there best deal on a new or pre-owned vehicle on our lot, and then present the flyer which is handed out by the school itself, and the school receives the monies to use in any way they wish.. This program was just started, and I feel confident that this next school year, I will see a substantial increase in sales, and our schools will benefit without any "volunteers", or hours of preparations for auctions, etc.

-Lee Cressio, General Manager, Fremont Motorcars

My Greatest Challenge: Our biggest business challenge has been the rise of the "non brick and mortar" flower purveyors. We do not have the marketing resources of the internet florist.

My Solution: Our solution has been to educate the local consumer on the benefits of keeping their dollars local. For instance, as a local business, our ability to give back to our community is based on

—Members Speak Out

page 8

It takes a community

The crowds began to thin out late Sunday afternoon, it was the first sign that another Festival of the Arts was winding down. And as the tents were dismantled and the stage lowered, we had already begun to receive congratulatory wishes on another successful festival. To those attending, it was clearly a well-run, safe and family focused community event. Our plan had come together and the hard work had paid off.

Even as we thanked those who offered kind words, we never once lost sight of the fact that we alone did not earn the praise, it belonged to the many, many people who volunteered their talent and time. After all, it takes more than a small staff to host an event as enormous as the Festival of the Arts, it takes a community.

Festival work begins much earlier than August. Each year a dedicated group of volunteers, the Festival of the Arts Committee, led by Festival Chair Dirk Lorenz, meets regularly to plan and prepare for the festival. This group includes Harriet Whitney, Joyce Twomey, Dave Lowman, Barbara Jenkins, Tom Mikkelsen, Jon Lopes, Jim Douglas, Gerry Fogel, Bobbie Armor, and Shirley Wein. This group sits through many long meetings and painstakingly sorts through each and every detail of the festival. Their expertise is critical to the success of the festival and without their commitment our community would not enjoy a festival. We are forever indebted to you.

The Board of Directors, too, showed great support in the production of the festival. Their volunteering efforts were widespread across many months and days as they lent a hand with general office tasks that allowed Chamber staff to concentrate on the festival, as well as volunteering their time at the festival in a variety of capacities. Nearly each and every board member had his or her hand

in the festival's success in addition to his or her leadership commitment to the Chamber. Their help was so important and we are grateful and honored to be working side by side with you.

All too often we refer to "The City" as an impersonal entity, but let us not forget that "The City" is actually made up of a large number of very helpful and caring individuals who are committed to the well-being of our City. We owe great thanks to the City staff for their help and assistance in the success of the festival. Many of these individuals have helped to identify and solve problems before they occur, making the festival safe and fun for the community. Although I am very well aware of many of the contributions the City makes to the festival's success, there is no doubt in my mind that some of their contributions are unknown to me, and they have worked quietly and without fanfare to smooth out bumps that I didn't even know existed. More often than not, they do not receive the gratitude they truly deserve. We are fortunate to have the support of the City and are thankful for their contributions.

It is always staggering, even to me, the sheer number of volunteers required to manage the festival. Some volunteers are Chamber members, some are family and friends, and some are community members that want to be a part of an event that helps define our City. From assembling supplies, setting-up, pouring beverages, managing booth operations, hanging signs, to breaking down chairs on Sunday night we know that we are truly blessed to have the help and tremendous support of our dedicated volunteers. There are far too many names to list, but please know that we are grateful to you and it is you that deserve the praise and credit for a successful festival. It takes you to host the Festival of the Arts. It takes a community...our community.



Cindy Bonior
CEO, Fremont
Chamber of Commerce

Calendar of Events September

- 3 Labor Day Holiday**
Chamber office closed
- 4 Fremont City Council Meeting**
7 p.m., City Council Chambers
- 5 Ambassadors Meeting**
8 a.m., Chamber Conference Room
- 10 Public Policy Forum: Cisco Field**
Noon, Fremont Marriott Hotel
- 11 Leadership Fremont Orientation**
4:30 p.m., Chamber Conference Room
- Fremont City Council Meeting**
7 p.m., City Council Chambers
- 12 Finance Committee Meeting**
8 a.m., Chamber Conference Room

Kaiser Permanente Mixer

5-7 p.m.
39400 Paseo Padre Pkwy.
Fremont, CA 94538
(510) 248-3109
Founded in 1945, Kaiser Permanente is the nation's largest not-for-profit health plan, serving 8.7 million members. Kaiser Permanente is continuously developing and refining medical practices to help ensure that care is delivered in the most efficient and effective manner possible.

- 14 Board of Directors Meeting**
7:30 a.m., Chamber Conference Room
- 18 Fremont City Work Session**
Time TBD, City Council Chambers
- 19 Connection Club Leaders Meeting**
8 a.m., Chamber Conference Room
- Member Briefing**
11:30 a.m., Chamber Conference Room
- 20 Leadership Fremont Session**
8:30 a.m., Chamber Conference Room
- Communications Committee Meeting**
1:30 p.m., Chamber Conference Room
- 25 Leadership Steering Committee Meeting**
8 a.m., Chamber Conference Room
- Fremont City Council Meeting**
7 p.m., City Council Chambers
- 26 Fremont Motorcars Mixer**
5-7 p.m.
5601 Cushing Pkwy.
Fremont, CA 94538
(510) 668-8600
Fremont Motor Cars specializes in the sales and service of Land Rover, Jaguar, and Volvo vehicles. In addition to a large fleet of new vehicles, they also offer a huge selection of pre-owned vehicles. Fremont Motor Cars offers a state of the art facility with experienced associates to provide a car buying experience unlike any other.

Visit our online events calendar at
www.fremontbusiness.com!

Business Success.

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Retailing 101:
How to Market Your Business

Friday, September 21
9:00 a.m.-12:00 Noon



International Business

Thursday, October 18
9:00 a.m.-12:00 Noon



Preparing a Successful Business Plan

Thursday, November 15
9:00 a.m.-12:00 Noon

Fall 2007 Workshop Location & Registration

Fremont City Hall
3300 Capitol Avenue, Building A
Fremont, CA 94538

Cost is FREE

Advance registration is required. Register on-line at
www.eastbaysbdc.org/fremont

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Founded in 1984 in Fremont, The Pro Shop (TPS) provides professional services to Fremont, Milpitas, Newark, Union City, and San Jose residents and businesses. We have a team of experienced and accredited ASE technicians. Customer Satisfaction depends on quality service; at TPS; our services and professionalism makes the difference!

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First National Merchant Solutions is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across the nation. With the combined resources of parent company First National Bank of Omaha and a dedicated, experienced team of industry professionals, First National Merchant Solutions provides complete in-house processing.

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www.shmango.com

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(510) 857-0023
fremont@americanlaser.com
www.americanlaser.com

Health Care Services

Children's Hospital & Research Center Oakland

Ms. Mary Dean
747 52nd St.
Oakland, CA 94609
(510) 428-3464
(510) 654-8474
www.childrenshospitaloakland.org
Children's Hospital & Research Center Oakland is Northern California's only freestanding pediatric hospital; a center of

excellence in pediatric healthcare, research, child advocacy, and medical training since 1912. Children's Hospital Oakland recognizes that children's medical needs are vastly different from those of adults and we give kids our undivided attention.

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Solar Electric Power

Akeena Solar

Ms. Isabelle Christensen
16005 Los Gatos Blvd.
Los Gatos, CA 95032
(408) 395-7774
(408) 395-7979
info@akeena.net
www.akeena.net

Renewable Power Solutions, Inc.

Mr. Jose Radzinsky
1190 So. Bascom Ave., Ste. 211
San Jose, CA 95128
(408) 998-7400
(402) 998-1200
info@solutionsforpower.com
www.solutionsforpower.com
Renewable Power Solutions Inc (Db. Power Solutions) is a San Jose based solar power designer, dealer and installer that is dedicated to the sensible, effective use of our planet and its resources, an old fashioned approach specializing in modern technology, personal one-on-one service is the only way they do business. We offer free site evaluations.

Choosing an Entity—

from page 1

decide which entity is right for you:

Sole Proprietorship

Simple to form and to operate, easy to sell assets, no separate tax filings required, but no limited liability for owner, does not continue beyond the life of the owner, and net income is subject to self-employment tax (15%) in addition to ordinary income tax.

General Partnership

Less administration than a corporation, the entity generally does not pay income tax, as the income is passed through to the partner(s) for taxation, but transferring ownership is difficult. General partners are personally liable and their net income is subject to self-employment tax.

C Corporation

Owners have limited liability, most dividends are taxed at a favorable rate (15% or lower), the corporation can have a perpetual life, and you can easily transfer ownership but earnings are subject to a double taxation, administrative matters may be burdensome, and it is somewhat involved to form

and dissolve.

S Corporation

Owners have limited liability, the pass-through status avoids the double taxation the C corporations have, and individual tax rates may be lower than the applicable corporation rates, but the number of shareholders is limited to 100, the company generally must

type of members, the pass-through taxation rules are similar to those of partnerships but liability protection is still untested in the courts, not all industries or professions are allowed to use the LLC status, and LLC laws vary from state to state and some members may have self-employment tax issues.

You can see entity selection is like a menu at a great restaurant, there is something for everyone. As always, you should consult a financial professional to discuss changing or selecting an entity that is right for you, right for your business, and gives you the financial flexibility to be successful.

Bill Harrison is a principal and a C.P.A. with Harrison Accounting Group, Inc and a member of the Fremont City Council. Harrison Accounting Group, Inc. evolved from the certified public accounting practice founded in 1948 by Carl Flegal, the office was relocated to Fremont in 1954 where the firm now serves clients throughout the Bay Area and the Western United States. For more information, contact the firm at (510) 793-4323 or http://www.hagicpa.com.

Limited Liability Company (LLC)

All members have limited liability, there's no limit to the number or

“entity selection is like a menu at a great restaurant, there is something for everyone”

Anniversaries

30+ Years

Bailey Farms Company
Round Table Pizza
Union Bank of California

20+ Years

Friedman & Perry, CPA's
US Bank-Fremont Office

10+ Years

Acorn Product Development
Acorn Product Development
Aegis Living of Fremont
Allpro Property Management, Inc.
ASCC, Inc.
Lee-Conwright & Hartley, LLP
Merrill Gardens at Fremont
Realty Experts - William Hartkopf
Red Lobster
USA-China-Link
Valley Yellow Pages

5+ Years

Anna Jacoby Interiors
Bally Total Fitness
City Beach
Hopkins & Carley
King Real Estate Team
Sequoia Manor
The Presidio Apartments

2+ Years

A.C. Transit
Alhambra Water
American National Insurance Company

Brauck International
Catered 4 U
Gary Holt Appraisal & Associates
Gene Page

Golden Peacock Banquet & Restaurant
Own Sweet Home Realty
Robert Bruce Miller MD Inc.
Shirley Wein-Consulting
The Entrepreneur's Source
XCEL Educational Services

1 Year

Accountants Inc.
AIM Mail Center #155
Cal Premiere Mortgage - Phyllis Igbineweka
City National Bank
Conklin Bros.
Randstad USA

Congratulations to all our Chamber members who have reached these milestones

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.
Joey Basil's
Chair: Justine Schroeder, (510) 673-4646
Vice-Chair: Aimee Brown, (510) 366-9707
www.tuesdayconnectionclub.com

Connect 2 Succeed
2nd & 4th Thursday at 11:45 am
La Piñata Restaurant
39136 Paseo Padre Parkway, Fremont
Chair: Tina Kemline, (510) 304-1526
Vice-Chair: Erik Johnson, (510) 364-9078
www.connect2succeed.com

Fridays Women In Business
meets weekly at 7:30 a.m.
Best Western Garden Court Inn
5400 Mowry Ave., Fremont
Chair: Regina Hayes, (510) 770-8133
Vice-Chair: Kathy Colton, (510) 490-7740
www.fremontwib.com

Thursday AM
meets weekly at 7:30 a.m.
The Depot Cafe
37260 Fremont Blvd., Fremont
Chair: Brad Gelesic, (510) 612-3858
Vice-Chair: Matt Dickstein, (510) 796-9144
www.thursdayAM.com

Referrals Plus
1st & 3rd Thursday at 11:45 am
Joey Basil's
3720 Mowry Ave. Fremont
Chair: Scott Doruff, (510) 505-1011
Vice: Scott Capen, (510) 505-5553
www.thursdayreferralsplus.com

Friday AM Connection Club
meets weekly at 7:15 a.m.
The Depot Cafe, Fremont
37260 Fremont Blvd., Fremont
Chair: Lirio Gonzalez, (510) 894-0764
Vice-Chair: Guido Bertoli, (510) 790-2444
www.fridayconnections.com

Member Benefit

Member Briefing Brown Bag Luncheon

Are you fully utilizing your Chamber benefits? Do you remember all the benefits and services the Chamber has to offer? When you first joined the Fremont Chamber of Commerce, chances are you just opened your business, started at a new business, or were deep in the trenches of running your business. Whatever the circumstances, you are most probably loaded with work and all kinds of things to fill your mind.

Understandably new members, and some not so new members, lose track of the many services and benefits available to you as a Chamber member. Our job at the Chamber is to remind you of those services and benefits and help you to apply those to your business to assure long-term success.

Bi-monthly, the Fremont Chamber of Commerce hosts an hour-long Member Briefing filled with a review of membership benefits and services, including tips on how to make the most of your investment in this nationally

accredited business organization. Some of the topics covered include membership benefits, professional development, various levels of participation, methods of publicity and exposure, how to network, plus a glimpse into the history of the Chamber and the City of Fremont.

In addition to meeting Chamber Ambassadors, Chamber staff, SCORE representatives, and Connection Club members, there is time allotted before and after the briefing for networking. It's a perfect opportunity to get to know your fellow Chamber members and learn how to maximize the return on your investment in the Fremont Chamber of Commerce.

If you need to become reacquainted with your membership benefits, please contact KK Kaneshiro at (510) 795-2244, ext. 103 or email kkaneshiro@fremontbusiness.com to join us for the Member Briefing Brown Bag Luncheon is scheduled for September 20, 2006. We hope to see you there.



Doing Business Over Lunch



39233 Fremont Bl.
(In the Hub)
(510) 742-6221
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Some of the best business deals are made over lunch. If you would like to have your restaurant featured here, please call (510) 795-2244, or you can send an email to fntcc@fremontbusiness.com

FCCTV Times & Channels

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Member News

Elite Sports Physical Therapy staff earns exclusive distinction

Jacon Chun, MPT, SCS, ATC, CSCS, Director of Physical Therapy at *Elite Sports Physical Therapy* recently earned the distinction of Board Certified Sports Clinical Specialist. With this certification, Chun is the first and only board certified physical therapist in Fremont and among only a handful in the Bay Area. In order to obtain certification, Chun was required to pass a six-hour written exam to demonstrate knowledge, skill and experience. Chun successfully demonstrated competence in six specific professional behavioral objectives: rehabilitation and return to activity; acute injury and illness management; sports science; medical and surgical considerations; injury prevention; and critical inquiry. To date, less than 10% of the physical therapists in the United States are Board Certified. This distinction is representative of Elite Sports Physical Therapy's commitment to excellence in clinical practice. For more information contact Elite Sports Physical Therapy at (510) 656-3777 or visit www.espt-ca.com.

Renewable Power Solutions Inc. announces new no capital requirement large solar electric power systems

Renewable Power Solutions Inc., a system designer and installer has announced the launching of a new no capital requirement for photovoltaic systems larger than 100KW for business, non profit and governmental institutions. And, according to Jose Radzinsky, CEO for Renewable Power Solutions Inc., solar power with no capital investment is the solution for large photovoltaic projects. "Large Photovoltaic Projects (100KW or more) have an opportunity to get solar

installed on their roof with no capital up front," says Radzinsky. "A Power Purchase Agreement (PPA) provides reliable, long-term solar electricity generated on the host's site. The host only pays for the metered electricity delivered. This is at a substantially less cost over time than their local utility company would charge." *Renewable Power Solutions Inc.* is a San Jose based solar power designer, dealer and installer that is dedicated to the sensible, effective use of our planet and its resources, an old fashioned approach specializing in modern technology, personal one-on-one service is the only way they do business. You can contact Jose Radzinsky at (408) 998-7400 or via e-mail at jose@solutionsforpower.com.

Kidango selected as a new partner for United Way of Silicon Valley

Kidango recently announced its new partnership with United Way of Silicon Valley (UWSV). The mission of UWSV is to "improve lives by mobilizing the caring power of the community to meet our most critical local health and human service needs." As a UWSV partner organization, *Kidango* will receive \$150,000 over the course of the next three years to continue providing quality early education and child development services to children in need in Santa Clara County. *Kidango* is honored that UWSV recognizes our expertise in the field of early care and education and supports our mission to inspire all children and their families by promoting their potential and diversity through quality services and nurturing relationships. For more information, contact *Kidango* at (510)744-9280 or visit www.kidango.org.



OnLok SeniorHealth celebrates 35 years of service with rebranding

With the celebration of its 35th year, *On Lok SeniorHealth* plans to make changes to its product names and logo to reflect its years of service and experience working with seniors and families, and exhibit an inclusive quality of the Bay Area's diverse communities. The service most people know of is the PACE program (Program for All-Inclusive Care for the Elderly) or On Lok SeniorHealth. This program, with over 1,000 members and growing, is now called On Lok Lifeways. Keeping the On Lok name honors our roots in the Chinese community, while adding the name Lifeways, expresses our program's comprehensive nature and our commitment to enhancing the quality of seniors lives. On Lok's new logo is representative of its tradition of holistic care and illustrates how life comes full circle. The character with arms reaching out wide depicts a senior independent and vital. This is the mission at On Lok; complete care that helps seniors remain in the communities they love. For more information, contact On Lok at (888) 886-6565 or visit www.onlok.org.

Calling—

from page 1

better connected, as well as increasing their productivity while away from the office.

As with any technological advance, there are risks if the tool is not always used appropriately. With cell phones, the primary risk comes if an employee uses one while operating a motor vehicle. If an employee is using a cell phone while driving on company business, the potential risk to your business is very real. Should the unthinkable happen - your employee is involved in an automobile accident and was using the cell phone at the time - the employee AND the company may both be found liable for damage or injury which occurs as a result.

There have been many studies regarding the reduced attentiveness of drivers using cell phones. While federal law is silent on the matter, some states (including California) have already passed legislation restricting cell phone usage and other states are currently studying the matter. Effective July 1, 2008, California drivers may be fined for using cell phones without hands-free technology, such as headsets. While there are limited exceptions to this law, including calls requesting emergency assistance, the law will apply to the vast majority of individuals using cell phones while on the road.

To those businesses which are planning to implement a new policy addressing cell phone usage on July 1, 2008 to coincide with the new law, I respectfully suggest that you strongly consider making this change now. To those of you outside of California and therefore not covered by state law in this area (at least, not yet), I offer the same suggestion. With or without a state law mandating such regulations, driving while using cell phones can be dangerous - period. If your employees must use a cell phone while in transit, it should be clear to them what the employer expects in



terms of safe driving practices.

Several leading employment law experts are endorsing the adoption of policies regarding cell phone usage now. If such a policy clarifies for employees the expectation for safe practices and can potentially limit the company's liability should an accident occur, why would you wait? Taking steps now to create and communicate an appropriate policy will serve you and your employees well in the long-run.

A few of the points you may want to consider when drafting a policy include:

- Do you want to allow employees to use the phone if they have a hands-free device or require that employees pull off of the road if they need to use the phone?
- Should calls be limited to business purposes only or are personal calls allowed?
- How do you expect your employees to handle tasks, such as speaking, dialing, searching for a phone number and sending or receiving text messages?
- Should employees handle the phone differently if driving in heavy traffic or in inclement weather?
- Does it matter if employees are driving company owned vehicles or their own ve-

hicle?

As with any new policy, you may chose to write your own policy or obtain expert guidance from an employment attorney or an experienced HR consultant. However you choose to proceed, the safety of your employees as well as the safety of others on the road should be at the forefront of your mind. The time to act is now.

Stay in touch and stay safe.

Irene Koehler is a Human Resource Consultant and owner of First Thing Tomorrow. With over twenty years in the Human Resources field, Irene

Koehler's professional experience has included work in the public and private sectors, union and non-union environments, and in organizations employing from 10 to 70,000 people. Providing guidance to senior leaders in times of change is a key area of expertise. Irene's skills have enabled her to lead, advise and support successful organizations and business leaders in a way which was instrumental to the achievement of critical business objectives. For more information, contact Irene at 510.438.0735, email: irene@firstthingtomorrow.com.



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Anniversary—

from page 1

plan only a few special ads, when you can get the most mileage out of your big event by tying your celebration in with all of your promotions throughout the year.

An anniversary celebration is your opportunity to win recognition. It can be like an exhibit hall for showing off all that's best about your company, including the reliability, quality, and personal commitment that have enabled you to achieve your business milestone.

A business anniversary can do far more than celebrate the past. It also helps you lay the foundation for continuing success. Companies that routinely spend a bit of time and money highlighting their milestones reap tremendous returns, including an increase in repeat business, climbing sales, better community relations, profit growth, as well as a boost in employee morale and performance.

Promotional Products as a token of appreciation

At various times during your anniversary you will find occasions where inexpensive gifts or souvenirs

“Companies that routinely spend a bit of time and money highlighting their milestones reap tremendous returns, including an increase in repeat business, climbing sales, better community relations, profit growth, as well as a boost in employee morale and performance.”

are appropriate. No open house or company tour is complete without some sort of token of appreciation. Depending on your budget, the following items have proven effective; key ring, candy, sweatshirt, jacket, desk clock, address book, calendar, coffee

mug, t-shirt, hat and visor, pen, magnet, daily planner, golf ball, tote bag and paperweight.

Personalization adds value for you and your customers

It's more effective as a promotion to have your gifts imprinted with your company name and imprinting is not expensive. Anniversary gifts are great even if you are a small company. They're perfect for company picnic, party, team event, annual meeting, sales conference, and gifts to employees and customers.

Add new life to existing products

Is there any way you could convert one of your existing products to a special anniversary edition? Or, what about a new product you are about ready to introduce. Could you announce it during your anniversary celebration? This idea could be as easy as adding a special anniversary edition label to your packaging.

Employees and Your Anniversary

Make employees a big part of your anniversary celebration. After all, they've played a big role in helping you reach this milestone. Plus, happy employees help you keep happy custom-

ers. So make your anniversary an annual opportunity to recognize their efforts. Hats and t-shirts are wonderful for an across-the-board "thank you." Denim shirts embroidered with your logo go a long way in boosting employee pride, loyalty and teamwork. Another great idea of employee recognition is to have an annual Staff Recognition Day with contests and prizes.

Jan Vincent, owner of JVA Business Services... Your Marketing Connection! has over 25 years experience in marketing and sales management. Jan specializes in promotional products (advertising specialties), logo imprinted clothing, company award, anniversary and safety products, graphic design, desktop publishing, newsletter publication and business printing. For some ideas and suggestions on how to best promote your company, give Jan a call at JVA Business Services, 510-745-1844 or visit our website, www.jvamarke.com

Business Planning—

from page 1

3. Industry:

- Present your view of the current status and prospects for the industry
- Describe the principal participants and how they are performing
- Describe the affect of major economic, social, technological, or regulatory trends

4. Product:

- Description
- Research and development
- Proprietary features
- Future development

5. Market

- Market definition
- Market size
- Market trends
- Competition

6. Marketing

- Estimated sales and market share
- Strategy
- Pricing
- Sales and distribution
- Service and warranty policies
- Advertising, public relations and promotion

7. Operations

- Location
- Plant and equipment
- Manufacturing processes
- Labor

8. Management

- Organization
- Key management
- Board of Directors
- Professional services

9. Overall Schedule

- Should be realistic
- Completion dates for major aspects of the plan

10. Critical Risks and Problems

- Negative factors
- Plans to minimize impact of the negative factors

11. Financial Information

- Funding request

“other things being equal, a well prepared business plan will increase your chances of obtaining the venture capitalist's financial commitment.”

- Desired financing
- Capitalization
- Use of funds
- Future financing
- Current financial statements
- Financial projections

Writing the Executive Summary

Many venture capitalists like to review a short summary of a business plan so they can quickly decide if it is worth their time to review the whole plan. Therefore, your objective in the summary is to convince venture capitalists to study your plan further. The

summary should describe all of the key elements of your business plan in just one or two pages. It should include the following information:

- A brief description of your product and market
- A brief description of the management team
- A summary of your financial projections
 - The amount of money you now seek, in what form, and for what purpose

Company

The purpose of this section is to provide venture capitalists with background information on your company and to describe the nature and current condition of your industry. It should include the following information:

- Date and state of incorporation
- Principals and what roles each of the principals played in bringing the business where it is today
- Business purpose and highlights of progress to date, including major developments such as the introduction of a new product

Industry

- Present your view of the current status and process for the industry
- Describe the principal participants and how they are performing, including growth in sales, profits, and current market share
- Describe the affect of major economic, social, technological, or regulatory trends

Product

Your objective in this section is to completely, yet concisely, describe your product, along with any proprietary features and future development plans. It should include the following information:

- Description - Describe the company's product in detail indicating its nature and application. Include material such as engineering studies, photographs, and selling brochures. If the principals played in bringing the business where it is today
 - Research and development - Describe the nature and extent of research and development work that must be completed before your product is placed on the market. The costs and time required to achieve a marketable product should be indicated.
 - Proprietary features - Describe any patents, trade secrets, and other proprietary features. Discuss any other factors that have allowed, or could allow you to obtain an advantageous position in your industry.
 - Future development - Discuss plans for extension of your present product, and development of new or related products.
 - Present your view of the current status and process for the industry
 - Describe the principal participants and how they are performing, including growth in sales, profits, and current market share
 - Describe the affect of major economic, social, technological, or regulatory trends.

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Fremont Chamber Online report

Online Business Directory Referrals Report

July 2007

The total number of referrals from the Chamber's business directory this Period was **21,913.**

Each member averaged **28.46** referrals from the Chamber website this Period.

Each day this Period there was an average of **706** referrals from your website business directory.

Unique Visits

A total of **17,007** distinct visits were made to the site, www.fremontbusiness.com during the month of July, 2007

An average of **15,305.83** unique visits were made to the Fremont Chamber's website over the last six months [Feb-July 2007]

Data provided by ChamberWeblink

Members Speak Out—

from page 2

our profitability. Additionally, it is said that one dollar spent locally is usually spent 10 to 12 additional times in our local economy. Therefore, the sales taxes that are generated by each dollar spent locally can be multiplied 10

our care and service. This is edifying indeed. Yet those of us who work here—staff and volunteers, can't help feeling a twinge of frustration because we are far from quiet in telling the whole wide world of women (and the men

accompanying surgeries is still prevalent. So how do we meet the challenge of whispering louder about the topic of breast health and breast cancer when, for generations, it has been considered too private to discuss?

We cannot afford to be a 'secret' and meet the overall breast health needs of women and girls yet we have not had the financial resources to advertise. Therefore volunteers, staff, clients, donors are all integral to our marketing efforts. Pursuing television and newspaper interviews, participating in community health fairs and special events, visiting medical offices, hosting small group tours and educational seminars, as well as our website and monthly e-newsletter all help us to engage the community about this sensitive issue.

In the past twelve years these efforts have taken us from a one-room operation in a private home to our beautiful and serene boutique in Washington West on Mowry Avenue in Fremont. We have come very far, yet the challenge continues as there are still so many women who could benefit from the healthy breast care products, support services and education we provide.

-Tricia J. McMahon, Executive Director, HERS Breast Cancer Foundation

My Greatest Challenge: My greatest business challenge is recruiting

community volunteers every fall to be trained and supported by Music for Minors II (MFMI) and placed in school classrooms as music docents. The majority of the volunteers have been parents of children in the schools who are not receiving music enrichment. In the past, more parents were available than today as the majority didn't work outside the home. Today and in recent years, most parents do work either part time or full time which makes it difficult and even impossible for many of them to take the MFMI fall training class.

My Solution: My recruitment efforts had to be revised over the recent years to meet the changing prospective audience. I began to intensify my efforts for volunteers within the community-at-large and especially targeted retired teachers and seniors. Marketing is key to our program's success as finding dedicated, talented, creative and committed volunteers who share our mission of keeping music in the schools, make the best music docents for children and enhance the quality of our weekly music enrichment.

My basic philosophy regarding volunteer recruitment is that I strongly believe that people are out there filled with the desire to help others in some way. The challenge is to seek out those opportunities to meet new people and share the vision and joy that sharing music with children brings. Helping

each person discover his/her own unique gifts and window of time to serve, not only benefits the children, but greatly fulfills the volunteer as well. Recruitment no longer is seen as a business challenge but rather an exciting adventure.

-Carol Zilli, Executive Director, Music for Minors II

My Greatest Challenge: Simply stated, the law dictates what we can charge the public. Some of my competitors are volume/multi-branch businesses that are cutting prices by offering premium financing. This sounds good for the consumer but in reality the financing is a cover for illegal discounting. And, it results in a threat to public safety because high-risk criminals are getting out on easy-bail, for no or little money, and committing more crime.

My Solution: Our association has sponsored an Assembly Bill 860 (AB 860) to limit and legitimize truthful credit transactions. This may provide a more level playing ground, so that Mom & Pop stores like mine can survive.

-Lou Maselli, President, Maselli Bail Bonds



Dirk Lorenz, owner of Fremont Flowers & Gifts

times over. This is good for the local economy as a whole.

-Dirk Lorenz, Fremont Flowers & Gifts

My Greatest Challenge: Each time I am told that we are the "best kept secret" my heart sings while my mind whirls. Such a compliment bespeaks the author's joy, satisfaction, awe about

who love them) about the sanctuary of care, the extent of services and quality of products we offer.

My Solution: Getting the word out about what we offer women is imperative because the bottom line of our work is the women we serve. Bras for Body & Soul is useful and worthwhile only to the extent women know that we exist. Sadly, breast cancer and its

Sales: The art of being yourself while managing rejections



by KK Kaneshiro
Director of Member Sales & Services

When we think of sales, some of us are quickly intimidated. Many of us would rather jump off a cliff than do sales. But if you really think about it, sales is just a short way of saying that you influence and persuade others to think in a different way. Sales is in every facet of our lives, parents must persuade their children to follow the house rules, and an office manager must persuade employees to follow company policies. We all do some sort of sales.

At some point in your sales career, you have most likely heard the phrase that seasoned sales professionals live by – "be yourself and you'll do just fine." While these words of wisdom work well the majority of the time, what happens when you receive your first rejection. Inevitably you take this rejection very personally; who wouldn't?

It's so easy to take a rejection personally because it's you who is representing the product/service/company that you're selling. You are on the front line so to speak and the first person to hear any compliments or complaints. You are the one who does all of the leg work leading up to the sale and dealing with the potential clients' callous honesty. So when the sale doesn't go through, how can you not take a rejection so personally?

To help you understand what rejection is and how to manage them, keep in mind that you are only representing a product/service/company. You are not selling "you." Even if you invented the product/service all you're doing is selling that product or service; not "you." Taking a rejection out of the personal category and placing it in the

rightful perspective of being one of the best learning tools you could ever receive takes a lot of practice. But once you understand how to use rejection, it does become easier. Rejections should make you think about your product and its attributes. Was the rejection over pricing issues? Can you fix the pricing issue? Was it in the delivery of the sales presentation? Was the power point too formal for this client? Was it because your product/service doesn't fit the customer's needs? Or was the rejection due to your potential client's own budget issues? Ninety nine percent of the time, rejections have absolutely nothing to do with the infamous "you."

This is not to say, that potential clients will or will not buy because of your personality. As long as you are genuinely yourself, your personality can be one of your many talents you use to help you get in the door, keep the conversation ongoing, and convey your passion for your product/service, and hopefully close the sale.

The very basic rules of sales are to be passionate about your product/service because this is what will excite any potential clients into listening to

you at the start; be fair and honest, anyone can smell a rat a mile away; and most importantly be yourself; if you attempt to act outside of your personality because you see it working well for another salesperson it's almost a guarantee it won't work for you because you're not being yourself and anyone can sense a "phony." If you are able to be yourself, you will also understand who you are. Sincerity conveys confidence.

There are many books and classes that tend to focus on the potential client side of sales and the current angle to use in which to close the sale. But, if you think about it, sales is a great life learning process. You learn how to be yourself; understand who you are; how to be positive and have enthusiasm; how to be solution oriented; how to deal with all different kinds of personalities; and how to effectively communicate.

Whatever role you have in life you are in sales, you just call it something different. Whatever you call it, learn from those vitally important rejections and remember "just be yourself and you'll do just fine."



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