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VOLUME 7,
NUMBER 8

Optimize Your Health for Success

Nov
2006

Long-Term Care Insurance: Most Need It But Few Understand Why



submitted by David Lowman
New England Financial

When you think about your plans for retirement, a nice place to live, traveling, playing golf and leaving an inheritance for loved ones may all be part of your plan. Sounds lovely. But what will happen to your plan if you become unable to care for yourself due to an illness, accident or maybe just the effects of getting older? You’ll need some type of long-term care, and that won’t come cheap.

“The reality is that 60 percent of Americans who reach age 65 will someday need long-term care services and in many parts of this country, these services can cost more than living in a five-star hotel,” said David F. Woods,

CLU, ChFC, president of the LIFE Foundation. “People need to learn more about long-term care insurance and understand the chance they’re taking by not insuring themselves against the risk of one day needing assistance with the tasks of daily living. Delaying or avoiding the decision to buy a long-term care insurance policy can mean the difference between living your retirement years on your own terms or facing some very difficult financial realities.”

To encourage people to evaluate their long-term care insurance needs,

—Long Term Insurance
page 7

Cosmetic Dentistry and You



Teresa Tran Mercado, DDS

lous results of a smile makeover.

What does it take to get a smile makeover? The transformation of your smile can be achieved in as little as two visits. No matter what the problem is, there’s a way to correct it.

Noticeable gaps, spaces, chipped or fractured teeth can be transformed to ideal proportions and colors. Misaligned, rotated, small teeth can be corrected. Tooth discoloration, permanent stains and yellowed teeth can be made bright again. Old metal fillings, silver and gold crowns can be made to look natural again.

Once your gum and bones and individual teeth are free of any dental conditions through restorative dentistry, you can begin to enhance their appearance through many options of cosmetic dentistry.

There are many types of procedure

—Cosmetic Dentistry
page 6

Preventing colds and flu this season

Studies show that the average person contracts about three colds per year, and those who are in contact with young children get even more. While there’s no cure for the common cold or the flu, you can take measures to protect yourself.

Protecting yourself means you will be less likely to pass the viruses on to your coworkers. This means fewer people will be out sick and there will be better coverage to get work done.

Avoiding colds and flu also means more vacation time spent enjoying yourself, not being sick. And, by not bringing the flu home, there’s more time to enjoy family, and less time spent caring for loved ones with the flu.

There’s a lot you can do to stay healthy this season. These simple steps can go a long way to reduce your chances of catching a cold, flu, and other viruses.

- Get a flu shot. You can transmit the

flu without even knowing it, since you are contagious for about 48 hours before you even have any symptoms. In fact, up to half of the people infected with the flu never feel sick, but they are still able to infect others. The best protection you and your loved ones have against the flu is to get a flu shot each fall.

- Wash your hands often. Hand washing is the most important thing you can do to keep from getting and spreading colds and the flu. Using just plain soap and warm water is as effective as using antibacterial products. Carry an alcohol-based hand gel (such as Purell) to use when you can’t wash.

- Cover your cough. Cold and flu viruses are spread by airborne particles. Cough and sneeze into your sleeve or a tissue instead of your hands, if possible. If you do use your hands, wash them as soon as you can.

- Avoid touching your face. Cold and flu viruses are often spread by touch-

ing something or someone that is contaminated with germs and then rubbing your eyes or nose, or touching your mouth.

- Clean surfaces (such as counter tops, telephones, toys, cups, bathroom sinks) that sick children or adults may have contaminated.

- Don’t smoke. Quitting tobacco can be difficult to do. Participation in a quit tobacco program, use of medications (such as the nicotine patch and bupropion), or a combination of the two have been proven to improve your chances of quitting.

- Stay healthy. Eat a healthy diet and exercise to keep your immune system working its best.

- Get plenty of rest. Sleep helps build your body’s natural defenses for fighting off infection.

- Reduce stress. Chronic stress can compromise your immune system. Get help reducing and managing stress.

Business Marketplace 2007

An effective and affordable means to promote your business

The Fremont Chamber of Commerce will be hosting its annual Business Marketplace on January 25th from 4:30 to 7:00 p.m. at the Fremont/Newark Hilton Hotel. Trade shows such as the Business Marketplace is an extremely effective outlet to showcase your products and services to

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

Fremont Chamber of Commerce
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Fremont, CA 94539

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2006 – 2007**

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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



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OF THE UNITED STATES



Victoria O'Gorman
Guest Editor

Guest Editor's Message

Good Health Makes Good Business Sense

When I was nearly 50 years old, I completed my first marathon with the Leukemia & Lymphoma Society's Team in Training, an organization dedicated to funding blood cancer research, education, and patient services.

Training for several months to prepare for the marathon forced me to pay attention to my health. The experience helped me look at my life differently—taking better care of myself enabled me to contribute more at work, at home, and in the community. I realized how important it is to stay active no matter what stage of life you are in.

One hundred years ago, the average life expectancy was 42 years. Today, most of us will live twice as long. The rapidly aging workforce—caused mainly by the number of retirement-eligible employees continuing to work—is both a challenge and a major opportunity for businesses.

Some 64 million baby boomers (over 40 percent of the U.S. labor force) are poised to retire in large numbers by the end of this decade. In industries already facing labor and skills shortages, forward-thinking companies are recruiting, retaining, and developing flexible work-time arrangements and/or phased retirement plans for these workers (55 years of age or older), many of whom have skills that are difficult to replace.

Such actions are putting these companies ahead of their competitors who view the aging workforce largely as a burden putting strains on pension plans and health care costs.

As we age, we acquire not only wrinkles and gray hair, but also wisdom, an appreciation for our mortality, and a desire to protect our good

health. In order to maintain healthy and balanced lives, it is important that we, as busy professionals, take the time to stay fit, eat well, and manage stress. Continuing to make this investment in our health will pay dividends in all aspects of our professional and personal lives.

The same holds true for your employees. We all know that a healthy workforce is a more productive workforce. Employees face a workplace that requires long hours, slow commutes, and often 24/7 connectivity. Tight timelines, higher expectations, increased competition—the pressure can be enormous on the employer and employees alike. When people feel good both physically and mentally, they take fewer sick days, bring more energy to their tasks, and get more work done.

This month's newsletter focuses on health-related news and information to help keep you and your employees performing at peak capacity. You'll find tips for preventing colds and flu this season, suggestions for reducing stress during the holidays, techniques for staying fit, clues to detecting depression and identifying and managing diabetes.

Best wishes for success on your path to health and wellness. Remember, whether you are 5 or 65, it's never too early—or too late—to get started.

The Kaiser Permanente Fremont and Hayward Medical Centers serve southern Alameda County which encompasses Castro Valley, Fremont, Hayward, Newark, San Leandro, San Lorenzo, and Union City. More than 400 physicians and 4,000 employees provide care to over 266,000 members in the area. Services are also provided through medical offices in Union City.

Victoria O'Gorman is Medical Group Administrator for the Kaiser Permanente Fremont and Hayward Medical Centers and may be reached at (510) 248-3113 or Victoria.M.O'Gorman@kp.org.





OPERATION RESTORATION 2

Monday, December 4, 2006
6–8 p.m.


La Piñata Mexican Restaurant
39136 Paseo Padre Parkway, Fremont

Bring family, friends, neighbors and strangers to witness Fremont's finest (Fremont Firefighters and Fremont Chamber Staff that is!) serve up plates of pintos, bundles of burritos, towers of tortillas and mugs of margaritas. Ay Carumba! Fremont Firefighters and Fremont Chamber Staff will work for tips to support the Fremont fire department's Fire Explorer program. It'll be a lot of fun!

Tip high, tip often - it's all for a good cause!

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



FREMONT
CHAMBER OF COMMERCE

Visit us online at
www.fremontbusiness.com

online directory • calendar of events • connection club links

Monthly Visits to the Chamber Website
www.fremontbusiness.com

13,442
Total number of distinct visits during the month of Aug 2006

14,227
Average # of visits per month (2006)
[data provided by Deep Matrix LiveStats]

Web Report: Sep 2006
fremontbusiness.com
Online business directory statistics

Top 150 Member Displays
10,962

Click Throughs
900

Map Referrals
214

Email Referrals
2

Operation Restoration II

Fremont Firefighters and Chamber Staff Team Up to Benefit Fire Explorer Program

The Fremont firefighters and the Chamber staff again team up to stage Operation Restoration II. Together, they'll be serving up plates of pintos, towers of tortillas, bundles of burritos, and mugs of margaritas in order to earn tips to benefit Fremont's Fire Explorers Program.

Hosted by La Piñata #5 Mexican Restaurant located in Gateway Plaza at 39136 Paseo Padre Parkway, Operation Restoration II will take place on Monday, December 4th between the hours of 6:00 to 8:00 p.m.

"La Piñata is a very generous community partner, allowing us the opportunity to again help the Fremont firefighters benefit a great cause," said Cindy Bonior, president and chief executive officer of the Fremont Chamber of Commerce. "Our first event together was very successful earning nearly \$2,000 for restoration of the firefighter's antique fire truck. This time, we are pleased to work to earn money to help train the fire explorers, our city's future firefighters."

The Fire Explorer Program is designed to prepare young men and women to become professional firefighters by giving them real life experience in the fire stations and out in the field on emergency calls. Once funded by the

city of Fremont, the monies required to run the program fell victim to budget cuts over the past few years and the program has been held together through private donations and the explorers putting in their own money to cover expenses.

Zack Trask, a Fremont firefighter who was once an explorer in the program is currently the Fire Explorer Program Coordinator. There are 18 explorers in the program who will be joined soon by 10 more explorers who are currently finishing the explorer academy. According to Trask, the program experiences a high placement rate with many explorers going onto to become professional firefighters.

"What's really remarkable about the kids in the explorer program is that they all have adult ambitions at a young age and are very focused on building a career," said Trask. "The explorers join firefighters on calls and experience some very difficult situations. A lot of responsibility is placed upon the kids in the explorer program and they manage it with maturity."

Please join us on Monday, December 4th from 6:00 to 8:00 p.m. at La Piñata to enjoy a delicious Mexican dinner and support our city's future firefighters. It'll be a lot of fun!

Tip high, tip often - it's all for a good cause!

Trade Show—

from page 1

large numbers of customers and is one of the several tools available to chamber members to promote their business as exhibitors.

Visitors to the show include not only Chamber members, but also the public who may attend and browse through the show to learn more about the businesses in the area and seek solutions to the challenges they experience in their business and personal lives.

Although it seems months away, time will fly and it's not too early to begin plans and consider the many avenues in which you can make your best impact on a targeted and concentrated audience. Here are some tips to help you organize your thoughts and plan for the 2007 Business Marketplace.

Budget: What kind of money are you willing or able to spend. This answer always drives the rest of the decisions. Appearance is critical, but it doesn't always have to cost you an arm and a leg to give a good appearance. It's still early in the game, so think about how you can maximize each dollar you spend and where it is best spent.

Design: Design is critical. Remember we're always drawn to areas that are attractive and interesting. Give some serious thought to how you can design your booth to be inviting and creative, yet maintain your professionalism. Make a display that engages show attendees to participate.

Signage: Although your design may attract attendees, signage is equally important to your booth. You don't want any attendees getting away without knowing your company's name or mistaking your company for another. Make sure the lettering and coloring are such that your sign is visible from a distance. Order your signage early to ensure that it will be ready on time and actually look as

you ordered. Remember, there are many fellow Chamber members who specialize in the design and production of signage and would be eager to assist you.

Manpower: Staff the booth with enthusiastic, charismatic, and talkative employees who are knowledgeable about your product/services. Choose employees who are engaging and not afraid to speak to strangers. Make sure your staff knows how to handle the various disbeliefs/arguments for your product/services and can turn attendees' mindsets around. There is nothing worse when staff cannot answer questions about your product/service.

Giveaways: People are always attracted to booths with giveaways. Concentrate on finding a giveaway that attendees will hang onto for awhile and use regularly, this will keep your name and logo in front of them daily. Order early so you have peace of mind that the giveaways will be in your hands before the event, and you have adequate time to correct any manufacturing errors. When using giveaways, make sure show attendees fill out a drawing form in order to participate. This is how you get your leads. Do your best not to let show attendees leave your booth without getting their name and phone number. Again, there many Chamber members who are very creative and have access to literally hundreds of thousands of marketing giveaways, be sure to utilize their expertise. Consult the Member Directory on the Chamber's web site for a list.

Attention Grabbers: Sometimes even the most creative display is just not enough to grab the attention of attendees, so always plan on an attention grabber. It can be as simple as a giveaway with your logo, or as involved as a game that requires attendees to participate.

Look for more information regarding Business Marketplace 2007 in the near future. Please contact KK Kaneshiro at (510) 795-2244, ext. 103 with questions.



Drew Thompson

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Calendar of Events November

- 1 Ambassador's Meeting**
8 a.m., Chamber Conference Room
Mission Coffee Roasting Company Mixer
5-7 p.m.
151 Washington Blvd., Fremont,
Phone: (510) 623-6920
www.fremontcoffee.com
Mission Coffee Roasting Company has established themselves as a leader in the coffee industry for freshness, consistency and quality. Their family business has been part of the Fremont business community for over 10 years. Roasting coffee is their passion and providing you with the freshest coffee, tea and baked goods is their mission.
- 2 Chamber Dollars for Scholars Board Meeting**
8 a.m., Chamber Conference Room
- 4 Board of Directors Meeting**
7:30 a.m., Chamber Conference Room
- 7 City Council Meeting**
7 p.m., City Council Chamber
- 10 Veteran's Day**
Chamber Office Closed
- 13 Communications Team Meeting**
1:30 p.m., Chamber Conference Room
- 14 City Council Meeting**
7 p.m., City Council Chamber
- 15 Connection Club Leaders Meeting**
8 a.m., Chamber Conference Room
Member Briefing
11:45 a.m., Chamber Conference Room
Fremont Flowers and Gifts Mixer
5-7 p.m.
37085 Fremont Blvd., Fremont
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- 16 Leadership Fremont, Class of 2007**
8:30 a.m., City Office
Fremont City Council Work Session
5:30 p.m., City Council Chambers
- 23 Thanksgiving Holiday**
- 24 Chamber Office Closed**
- 28 Leadership Steering Committee Meeting**
8 a.m., Chamber Conference Room
Fremont City Council Meeting
7 p.m., City Council Chambers

UPCOMING EVENTS:

- Dec. 4**
Operation Restoration II
6-8 p.m., La Piñata #5 Mexican Restaurant
- Dec. 8**
Public Policy Forum "Future of Our Roads"
Noon, Golden Peacock Banquet and Restaurant,
681 Peralta Blvd, Fremont
- Jan. 25**
Business MarketPlace 2007
4:30-7pm, Hilton Hotel, 39900 Balentine Dr., Newark.

Anniversaries

30+ Years

Cloverleaf Family Bowl
Fremont's Carpet & Furniture
Cleaning
Fremont Rubber Stamp Co., Inc.
Murco Development
Union Sanitary District

20+

Fujiwara, Yoshio
Healthguard I.P.A. Medical
Assoc., Inc.
Minerva's Restaurant & Catering
Mowry U-Stor
Residence Inn by Marriott-
Fremont
Wellex Corp.
Wells Fargo Bank - Warm
Springs

10+

Marquee Pest Management
Ohlone Photo & Digital
Tri-Cities Waste Management

5+

American Cancer Society
Ardenwood Historical Farm
Benton In Fremont
BisSilv Rentals
Family Service of the Tri-Cities
Fremont Art Association
Fremont Bank
Hawthorn Suites
MassMutual Financial Group
MitraJobs.Com
Outback Steak House
Robert H. Avon, CPA
Troy Van Sloten CPA & Associ-
ates, PC

2+

Artistic Dental Associates-Teresa
Tran Mercado, DDS, Dental
Corporation
Casa Arroyo Apartments
Connolly Real Estate Team
FedEx
Fellini O Restaurant
Fremont Foreign Auto
Peet's Coffee & Tea
Safeway Inc.-Warm Springs
SmilePlus Dentistry
State Farm Insurance - Gene
Daniels
Trusted Care

1 Year

Jeanette Butler, Vocalist
Century 21 Su Casa
Cartridge World Fremont
Law and Mediation Office of
Lorna Jaynes
St. Christina Orthodox Church



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*Congratulations
to all our members
who have reached
these milestones*

Welcome, New Members

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Accountants Inc.

Deepak Sharma
7901 Stoneridge Drive, Ste. 320
Pleasanton, CA 94588
dsharma@accountantsinc.com
www.accountantsinc.com
Phone: (925) 416-1101
Fax: (925) 416-6431

Banks

City National Bank

Diane Hensley
2201 Walnut Ave., Ste. 100
Fremont, CA 94538
diane.hensley@cnb.com
www.cnb.com
Phone: (510) 574-1912
Fax: (510) 574-1909

Employment Agencies & Services

Randstad USA

Joy Perry
39899 Balentine Dr., Ste. 265
Newark, CA 94560
joy.perry@us.randstad.com
www.randstad.com
Phone: (510) 651-7055
Fax: (510) 657-6389

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Brent Halpenny
40760 Fremont Blvd.

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Fremont, CA 94538
felinda_ho@hotmail.com
Phone: (510) 808-8006
Fax: (510) 226-0661

Real Estate-Mortgage

Cal Premiere Mortgage -

Phyllis Igbineweka
Phyllis Igbineweka
230 Grand Ave.
Oakland, CA 94610
calpremiere.phyllis@hotmail.com
www.igbcapital.com
Phone: (510) 452-9890

Security Control Equip- ment & Systems

Brinks Home Security, Inc.

Mitch Darnell
2851 Whipple Road, Ste. A
Union City, CA 94587
Phone: (510) 429-3940
Fax: (510) 429-3950



Members: Are you
linked to our online
directory? Send us your
URL and we will link
you to the Fremont
Chamber's online
business directory.
www.fremontbusiness.com's
website averages
14,538 unique visits
per month
[deepMetrix stats -Jan - Jul 2006]

email:
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subject: new member URL



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Member Benefit 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 are 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 kkkaneshiro@fremontbusiness.com.



FCCTV:
Fremont Chamber of
Commerce Television

Educational Opportunities: Exploring options beyond the traditional

For many, a typical four-year college education is perfect. It provides the education you seek and the credentials that are attractive to potential employers. But, for those whose interests are not addressed by the college system, a vocational school with focused and specialized curriculum is often the answer to furthering education. During November's FCCTV "Educational Opportunities: Exploring options beyond the traditional," KK Kaneshiro, director of member services and host of the Fremont

Chamber of Commerce television show (FCCTV) interviews guest Mark Millen, president of Wyotech. Mark provides sound advice for exploring the option of a vocational school such as ensuring your level of commitment is in line with the school's expectations, and helping with financial aid. In addition, Mark discusses the importance of seeking a school that offers student services that lend support not only through the educational process, but as one progresses in a career.



Wyotech's New Motorcycle Program



Connection Clubs

Meeting Dates, Times, Places

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

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

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

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

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

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

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

Wednesday Noon
meets weekly at 12 noon

The Depot Cafe
37260 Fremont Blvd., Fremont
Chair: Marian Briones, (510) 226-7827
Vice-Chair: Staci Talan, (510) 745-7445
www.fremontreferrals.com

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

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

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

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Diabetes Program Teaches Skills That Can Last a Lifetime

More than six million Americans don't know they have diabetes according to the American Diabetes Association and it's estimated that 22,000 people in Alameda County are unaware that they have this disease. Your local community hospital is dedicated to helping those at risk. Washington Hospital has expanded the diabetes program to help people learn about self-care strategies in order to battle this chronic disease.

"Diabetes complications are preventable, but many people do not know they have the disease. Of those that do, less than half get educated about how to manage it," says Theresa Gamero, director of Diabetes Services at Washington Hospital. "There is so much you can do to control this disease and we have a team of professionals that can help steer people in a positive direction."

Your Diabetes Care Team

The diabetes program at Washington Hospital includes a team of nurses and dietitians who are certified diabetes educators and are experts in helping each individual learn what will work to control diabetes. With a physician's referral, the diabetes program staff can work with patients on an individual basis that follows an international curriculum and the standards of care set forth by the American Diabetes Association.

November is American Diabetes Month and Washington Hospital's Diabetes Program has planned several events to help encourage the public to learn more about diabetes and the risks associated with the disease. You can learn more about the diabetes program by attending the Diabetes Health Fair Seminar on Monday, November 13, 2006 from 8 a.m. to noon. The program will include mini-lectures by a panel of expert speakers and free glucose, cholesterol, and blood pressure screenings will be conducted. Call the Health Connection hotline at (800) 963-7070 to register for this class.

Are you at risk for diabetes and not know it?

There are several factors that may increase the risk of diabetes. Here is a checklist to consider:

- You are age 45 or older.
- You are a member of one of the following ethnic groups: Latino, African American, Pacific Islanders, or American Indian.
- You are carrying extra weight, especially around the middle.
- You have high blood pressure (at or above 130/80).
- Someone in your family has diabetes.
- You had diabetes during pregnancy or had a baby weighing more than nine pounds at birth.
- You do not exercise regularly.

If two or more of these statements are true for you, you may be at risk. The most important step after diagnosis is seeking education from a qualified diabetes health care professional. Certified diabetes educators help patients learn about diabetes, how to modify their lifestyle and reduce their risks for the chronic complications of diabetes.

If you have diabetes, Washington Hospital's Diabetes Program can make a difference in your life. The diabetes education office is located on the first floor at 1900 Mowry Ave, Suite 102 (Washington East building) in Fremont. For more information call (510) 745-6556 or (800) 963-7070.

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Balance: An important key to reducing stress

Do you want to be less reactive to the ups and downs of daily life? Do you long for a sense of balance as you move through your days? Do you want to eliminate behaviors that cause stress for others in your workplace or at home?

When the world seems to be conspiring against us, the most productive place we can put our energy is into improving ourselves—our physical and mental health, our emotions, and our behaviors—so that we grow and develop

in positive directions.

This is especially important during the holiday season. Although the holidays are traditionally a time for friends, family and good cheer, they can also be a stressful time for both adults and children. The hustle and bustle of getting ready for events with family and friends can cause us to feel rushed and overwhelmed.

Look through the list below and pick one or two items that you can start doing today and continue for the next

month. This small change will start you on the path to a more balanced life with a manageable level of stress.

- Slow down. Set priorities instead of reacting to everything that comes your way.
- Do one thing at a time. Try eating without reading or watching TV.
- Make time for exercise. Walk! Stretch! Get stronger!
- Get enough sleep. Decide on a reasonable bedtime and resist the seduc-

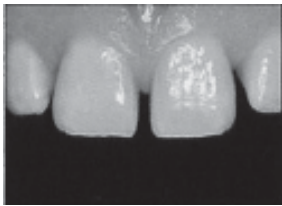
tion of late night TV, extra projects, or even a good book.

- Take breaks from work. We are less efficient when we don't stop to smell the roses.
- Set clear limits for yourself and others. Learn to say no.
- Eat and drink things that are good for you. Ignore the media blitz encouraging processed comfort foods.
- Enjoy music. Sing, dance, listen to, or dust off the guitar in the closet.

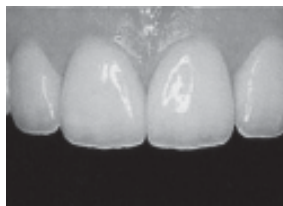
- Write in a journal. No one needs to see it. No one will correct your spelling or grammar. Write whatever comes to mind.
- Breathe deeply. Put your hand on your belly to make sure the air is getting down that far.
- Explore your creative side. Write, draw, knit, or audition for a play.
- Make time for satisfying social contact. Love and friendship can't be rushed.

Cosmetic Dentistry—

from page 1



before



after

available; you may have just one or a combination in order to achieve your goals and expectations of your new smile. Simply brighten your smile with professional bleaching is all you need if your teeth are ideal in size, shape and position. Perhaps you need porcelain veneers to create a white, straight, proportionate smile.

Maybe you need a fixed bridge or implant to replace missing front teeth because you're tired and embarrassed of the daily removable appliance. You may just simply need to replace the unattractive metal fillings with tooth-colored restorations to achieve a great smile. Invisalign may be considered to straighten your teeth without the fixed metal wires and brackets. You and your cosmetic dentist will decide

on which procedures are necessary to achieve your goals and expectations of your smile transformation.

The esthetic result will be white, straight teeth. But more importantly is how a beautiful smile can make you feel: younger, better, and more confident. The psychological result is a boost of your self-esteem, which can open up many new and exciting opportunities to your life.

Dr. Teresa Tran Mercado invites you to visit the practice and learn how the services that are offered will help you and your children achieve and maintain a healthy, beautiful smile. Complimentary consultations are available. 5866 Mowry School Road, Newark, CA 94560. 510-656-4400

Basic Facts about Depression

- Depression is more than just being down or feeling blue, and can last for months—or even years—if left untreated. Depression is a serious illness caused by a chemical imbalance in the brain.
- Although short periods of emotional upset can occur due to the death of a loved one, job loss, a divorce, or a separation, grief and temporary sadness are not the same as depression.
- Depression is more common than many people realize. About one person in every five experiences depression at some point in his or her life, but only one third of those people seek help for it.
- Depression may carry a stigma for some people who think it is a weakness, character flaw, or mental defect. It is none of these, and a depressed person can't just "snap out of it."
- Depression affects each person differently. Its symptoms, how long it lasts, and what treatment works best vary from person to person.
- Depression can be hard to recognize. It often shows up as something else, such as trouble concentrating, fatigue, or changes in eating or sleeping patterns.
- Women experience depression about twice as often as men. Hormonal factors such as menstrual cycle changes, miscarriage, postpartum period, menopause and perimenopause, and stress can all contribute to depression.
- Children and teens experience depression as well as adults. If left untreated, depression can greatly affect the quality of life for both the young person and his or her family.
- Women with depression are much more likely to be victims of physical abuse. If someone is threatening or hurting you, tell your doctor. Call the National Domestic Violence Hotline at 1-800-799-SAFE (toll free) if you need immediate help.

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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



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Long Term Insurance—

from page 1

the nonprofit LIFE Foundation urges Americans to avoid five common excuses people give for putting off a long-term care insurance purchase. As with any insurance decision, LIFE advises that consumers meet with an agent to learn more.

Excuse #1 - I can't afford it

This is the most common reason given for not owning long-term care insurance. Yet according to LIMRA International, a market research organization, people who have never shopped for policies overestimate the cost by as much as five to 10 times. Start evaluating coverage options when you first start thinking seriously about retirement, which experts say should be in your 40s or early 50s at the latest. Long-term care insurance can be quite affordable, especially if you buy at a relatively young age. LTC Consultants estimate that \$1,800 a year in premiums would buy a 40-year old couple three years of benefits at a daily payout of \$140. If that same couple waited until they were 50 to buy, they would be paying \$3,900 a year.

Excuse #2 - I won't need it

According to the Centers for Medicare and Medicaid Services, about 10 million people of all ages already need help with the basic tasks of daily living, and that number is projected to increase sharply as the population continues to age. "Aging can be a steep emotional hurdle to face, however people need to recognize that today's long-term care environment isn't the same as what their grandparents experienced," said LIFE Board Member Deb Newman, CLU, ChFC, LTCP, President of Newman Long Term Care.

"Most people will need long-term care and there are wonderful care options today, but only to those with the means to pay for them and that's where long-term care insurance can be so essential."

Excuse #3 - My health insurance, Medicare or Medicaid coverage will pay for my care

Don't count on it! Health insurance only pays for doctor and hospital bills and maybe your prescription costs. Medicare only covers short-term rehabilitative care that you receive after being hospitalized for at least three days. Medicaid, on the other hand, does pay for long-term care services but will only pay for care if you have very limited assets and meet federal poverty guidelines. Moreover, having Medicaid pay for your care also means you may not have much of a say in choosing the facility that will provide your care.

Excuse #4 - My family will take care of me

Family members are often the first line of defense for loved ones who need long-term care services, but this is often not a permanent or wise solution. "Most people don't want to depend on their loved ones to care for them for the long-term," said Newman. "Those in the 'sandwich generation' especially, who are currently taking care of both their aging parents and their growing children, know the emotional and financial burden caring for loved ones can bring. People should take steps now to make sure that when the time comes, not all the responsibility of caring for them will fall on the shoulders of their children or siblings."

Excuse #5 - The buying process is too complicated

Long-term care policies do have a multitude of options and features, which is why it is important to seek assistance from a qualified insurance professional who specializes in these products. When you meet with an advisor, pay particular attention to these five key product features:

- Daily benefit - This is how much the policy will guarantee to pay you for covered services once your claim is approved. The amount of coverage you will need is largely based on the average cost of care in your area.
- Elimination period - This is the amount of time required before the policy will begin making payments. Most policies have zero, sixty, ninety, or even one-hundred and eighty day elimination periods. The longer you're willing to wait before benefits begin to be paid out, the cheaper the premiums will be.
- Maximum benefit - This is the total amount the policy will pay once the elimination or waiting period has been satisfied. Many policies will pay benefits for one, two or three years, and some will pay for a lifetime. The length of your benefit your purchase usually comes down to what you can afford. The longer the better.
- Types of facilities covered - Today, most policies will pay for care rendered in a range of settings such as at home by a health aide, or in an assisted living facility or nursing home. You'll want to make sure that all these choices will be available to you, especially the option of receiving care at home, where most people prefer to live for as long as they can.
- Inflation protection - Experts

strongly recommend this because it protects your policy from rising costs for care, due to inflation. Most companies offer either 5% compound or 5% simple inflation. If you can afford it, the compound-interest option can make a big difference in helping your benefit keep pace with the rapidly rising cost of care.

For additional information and helpful tips, visit the section of LIFE's website dedicated to long-term care insurance at <http://www.life-line.org/longterm>.

About LIFE

The Life and Health Insurance Foundation for Education (LIFE) was founded in 1994 in response to the public's growing need for information and education on life, health, disability and long-term care insurance. LIFE also seeks to remind people of the important role insurance professionals perform in helping families, businesses and individuals find the insurance products that best fit their needs. To learn more about these topics, please visit <http://www.life-line.org>.

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

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Breast Cancer Incidence Rates - Alameda County (Incidence = Diagnoses)

1999-2003

131 per 100,000 women for All Races
151 per 100,000 women for White (non-Hispanic women)
121 per 100,000 women for Black (non-Hispanic women)
114 per 100,000 women for Hispanic women
85 per 100,000 women for Asian/Pacific Islander (non-Hispanic women)
These rates are lower for ALL women from the previous reporting period of 1998-2002. The 1998-2002 rates were: All Races (137), White (163), Black (123), Hispanic (114), Asian/PI (86).

Breast Cancer Mortality Rates - Alameda County (Mortality = Deaths)

1999-2003

25.6 per 100,000 women for All Races
29.0 per 100,000 women for White
34.0 per 100,000 women for Black
22.0 per 100,000 women for Hispanic
13.2 per 100,000 women for Asian/PI
These rates are lower than the previous reporting period of 1998-2002:

The 1998-2002 rates were:

26.5 per 100,000 women for All Races
29.5 per 100,000 women for White
38.6 per 100,000 women for Black
22.5 per 100,000 women for Hispanic
14.0 per 100,000 women for Asian/PI

Breast Cancer Diagnoses And Deaths In Decline In Greater Bay Area

Northern California Cancer Center releases Cancer Incidence and Mortality Report

FREMONT, CA - October 9, 2006 - The Northern California Cancer Center has released its annual report, "Cancer Incidence and Mortality in the Greater Bay Area, 1988-2003", tracking statistics of cancer diagnoses and deaths due to cancer. NCCC collects data to monitor cancer patterns and trends in the nine-county Bay Area. According to the report, rates in the occurrence of invasive breast cancer have declined in all racial/ethnic groups since 2000, with a more substantial drop occurring in 2003. Breast cancer death rates have been gradually declining in the Bay Area since 1988.

In Marin County, the rate of breast cancer occurrence among white women still remains higher than in other Bay Area counties, but has decreased from previous years. For the 1999-2003 period, breast cancer incidence rates were 167 per 100,000 in

Marin county white women, lower than the rate of 174 for the 1998-2002 period. These rates compare to an average rate of 158 per 100,000 white women in the Bay Area as a whole for 1999-2003.

Rates of breast cancer per 100,000 white women living in other Bay Area counties were as follows for 1999-2003: San Mateo (165), Contra Costa (162), San Francisco (159), Santa Clara (154). Rates were somewhat lower in Monterey (147), Santa Cruz (142) and San Benito (139) counties.

A recent study by scientists at the Northern California Cancer Center suggests that the declines in breast cancer diagnoses in Northern California may be due to the declining use of hormone replacement therapies. Results of the study will be published in an upcoming issue of the Journal of Clinical Oncology.

Breast cancer still remains the most frequently occurring cancer in females in the Greater Bay Area, with 66,491 new cases of breast cancer diagnosed from 1988 to 2003, and comprising about 30 percent of all new cancer diagnoses among women in the region. Data more recent than 2003 are not yet considered complete for the purpose of assessing patterns and trends in cancer.

The report includes information on all incident cancer cases and all cancer deaths occurring from 1988 through 2003 among residents of Alameda, Contra Costa, Marin, Monterey, San Francisco, San Benito, San Mateo, Santa Clara, and Santa Cruz counties. The statistics are presented by tumor anatomical site and by patient age at diagnosis, sex, race/ethnicity, year of diagnosis, and county of residence. The data are collected

by the Greater Bay Area Cancer Registry (GBACR), a state and federally funded cancer registry operated by the Northern California Cancer Center.

To view the entire report, visit: http://www.nccc.org/ResearchandTraining/pubs/annual_report.html

The Northern California Cancer Center (www.nccc.org) is an established, nationally recognized leader dedicated to understanding the causes and prevention of cancer and to improve the quality of life for individuals living with cancer. NCCC has been working with scientists, educators, patients, clinicians, and community leaders successfully since 1974, and is an active partner in Stanford University's Comprehensive Cancer Center. NCCC is a 501(c)3 nonprofit with over 160 employees and a \$15 million operating budget.

You Owe It To Yourself

by Jennifer Ryan, C.P.T.

There are deadlines to meet, quotes to make, not to mention carpoos and homework. Every day seems to be scheduled to the second. Regular exercise and eating healthy can often take a back seat when time is of the essence and the day just isn't long enough.

Working out isn't just about looking good in the mirror but, improving the quality of life. Consistent exercise is capable of lowering blood pressure, decreasing the risk of heart disease, increasing bone density and can help maintain a healthy weight. Exercise can contribute to improved productivity in the workplace. Employees who exercise regularly are less likely to miss days of work due to illness, exhibit increased energy levels, focus and reduce health care costs. Exercise promotes a better sense of overall well-being and satisfaction in individuals. Increased quality of life can contribute to an increase in staff productivity. Yet, even with all these wonderful ben-

efits we still put keeping fit at the end of a long list of "things to do".

A well rounded fitness program includes both strength training and aerobic exercise. Strength training will help to increase or preserve lean muscle. Lean muscle fights against osteoporosis, burns more calories than fat, improves overall strength and tone. Strength training is important for both males and females. A pound or more of lean muscle can be lost each year if the body is not challenged. This will lead to increased body fat and loss of total strength. Aerobic exercise increases lung capacity, burns calories, increases stamina and endurance. Aerobic exercise increases the strength of our most important muscle, the heart. This in turn keeps our blood pressure low and helps decrease stress.

Starting an exercise program doesn't have to break the bank. It can be as easy as walking on your lunch break, taking the stairs every chance you can or parking far away from the grocery store. Another low cost and

convenient option is to look to your local community college. Ohlone College, in Fremont, offers a complete fitness center that includes cardiovascular equipment, weight machines and free weights. It is also staffed every hour with a fitness/health professor who is available to answer fitness questions, plan individual workout programs, lead specialized workouts and circuit training. All of this is available for as little as \$13 for a sixteen-week semester! It is a wonderful alternative to costly gym memberships and it gives you person attention in a friendly atmosphere.

Exercise is what you make of it. We take the time to do the things in life that are important to us. What could be more important than improving your health and quality of life? If you don't take the time now, tomorrow you may be dealing with diabetes, high cholesterol, stroke or a heart attack. A few minutes of your time now can be adding days, months or years to your life.

Staying Active with Exercise

Almost any activity that gets you moving and strengthens your muscles is good for your health and can help you meet your weight goal. If you haven't been exercising regularly, start out slowly and gradually increase how long, how often, and how hard you exercise. If you have been exercising regularly, keep it up!

Try some of the following suggestions:

- Aim for at least 30 to 60 minutes of moderate intensity activity on most days. You can get your exercise all at once, or spread it out during the day. For example, exercising for three 10-minute periods is just as effective as exercising for 30 minutes at a time. The more physical activity you do, the more calories you burn and the greater the health benefit.
- If you don't like counting calories,

try counting your steps! Walking 10,000 steps a day can help you manage your weight. Use a pedometer (an easy-to-wear device that senses your body's motion) to count your steps and motivate you to increase your activity.

- As you grow older, your body slows down and your metabolism—the rate at which your body burns calories—naturally decreases. Therefore, both aerobic and strengthening activities are key to losing weight and keeping it off. Amazingly enough, just taking a brisk walk will boost your metabolism and keep you burning calories for hours afterward.

- Remember that any form of exercise is good for you. Household chores, gardening, climbing stairs, and moving around at work are all ways of staying active and burning calories.

To keep exercise fun and interesting:

- Pick one or more activities you enjoy. Regular exercise is more likely to become a healthy habit when it's fun as well as rewarding. Varying your activities can help prevent boredom.
- Exercise with a friend. The support and companionship will help keep you going.
- Think about the payoffs. Exercise not only helps control weight, it is beneficial to the body and mind in a number of ways. It improves health, boosts your immune system, helps control appetite, helps you feel more energetic and relaxed, and raises your self-confidence!
- Set realistic exercise goals and reward yourself in healthy ways when you achieve them.

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