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VOLUME 8,
NUMBER 3

Technology: An Important Business Tool

Aug
2007

A Seven Point Technology Checklist for Small Business

by Brad Gelesic, MCP, CCNA,
President of CM IT Solutions of
Fremont

"Information technology and business are becoming inextricably interwoven. I don't think anybody can talk meaningfully about one without talking about the other."

-Bill Gates

Bill Gates' observation is right on the mark for all business, but especially small business. Technology has become, vital to the overall success of small businesses by enabling small

groups of people to accomplish more for less cost. I'm not referring to the latest ultra-cool gadgets, rather the approach of beginning with the fundamentals of a sound and secure network infrastructure. I realize that the words "sound and secure network infrastructure" probably elicit as much excitement as watching grass grow and I might have even lost half my readers; but hear me out. Successful small businesses, for which technology plays a key role, score 100 percent on the seven point small business technology checklist. How does your business compare?

Firewall:

A firewall is used to manage all traffic in and out of the network. The firewall will protect your network and your critical corporate data from outside intruders. A firewall is critical to the security of your business. A hardware firewall is strongly recommended for all small business networks.

Antivirus:

Antivirus solutions are used to protect networks from hostile programs written to damage or destroy the in-

—Technology Checklist

page 6

Do you Google? Or Yahoo?

by Brendon Whateley
CEO, Dark Indigo, Inc.

Even if you don't, your customers do. In fact, online commerce is growing and growing fast. Total retail sales for the first quarter of this year grew just 3.2 percent over the previous year. In the same period, online or eCommerce grew 18.4 percent. Without counting the international opportunities, this translates into \$32 billion market. And this is a market in which location does not matter! Yes, on the internet, you are on an equal footing with large companies.

The above figures are just the tip of the iceberg, since a lot of customers use the web as part or all of their research even when they don't plan to

purchase anything online. These trends have some profound implications for small businesses. Ignoring the web is just a very bad idea, making competing for market share ever harder.

Before you throw your hands up in despair, there is a lot of very good news in these trends. Unlike traditional TV and print advertising where exposure is directly related to budget, a fact that favors large corporations, on the web we all start on equal footing. People don't typically type the address of a website into their web browser. They usually arrive at your website via either a link from another site or even more commonly from Google, Yahoo, Ask or some other search engine.

—You Google?

page 6

A Picture Says a Thousand Words

Using photographs to create a professional image



by Dan Strauss
Pacific Imaging Solutions

You have a website, newsletter, advertisement, brochure to do. With all the new tools out there, it should be easy, right? Just write up some text, put in some pictures and you're

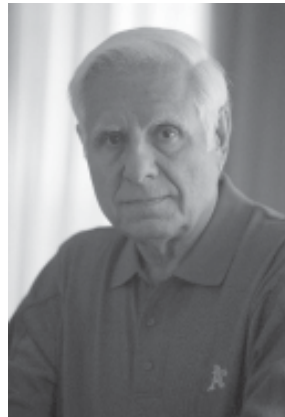
done. Well, maybe not so much. You are investing time and money in producing the "thing" so if you are not getting the most out of it, it's a wasted opportunity. If the photographic images you are using aren't the best, you are harming the image of your business. A good promotional piece makes the difference between a customer having confidence in your abilities vs. the impression that you are a "DIY" organization that won't take much care over their business. With that in mind, here are some things to think about.

First, let's think about pictures. They say a good picture is worth a thousand words. You just want to be sure it's the right thousand words for you. What is the message you want to get out? You need a picture that says something about your business image.

—Pictures

page 8

Chamber hosts Oakland A's Forum on Monday, September 10th



Lew Wolff, Co-Owner and Managing Partner of the Oakland A's and Keith Wolff, Vice President of Venue Development for the Oakland A's, will provide an overview of the proposed Cisco Field in Fremont, discuss the progress of the application with the City and answer your questions about this exciting project.

Registration for the event begins at 11:30 a.m. and lunch is included. Tickets are \$30 for Chamber members and \$45 for non-members. Seating is limited and tickets are expected to sell quickly, so purchase them in advance by calling the Chamber office at (510) 795-2244 or visiting www.fremontbusiness.com.

Sponsorship opportunities are available at \$400 for table sponsorship and \$600 for event sponsorships. Sponsorship packages include various

—Lew Wolff

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

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FIFTEEN
YEARS



ACCREDITED
CHAMBER OF COMMERCE
CHAMBER OF COMMERCE
OF THE UNITED STATES

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.



by Dr. Joseph Joly
Joly Chiropractic

Fifteen Five: Preventing repetitive strain injury

Fifteen-Five. 15-5. These numbers may have the greatest impact in preventing the most common and most costly industrial injury for over the past twenty years.

Surprise! It's not low back pain. With new technology new injuries have evolved. Low back pain, caused primarily by bending and twisting had always been the leading injury for laborers with cases predating construction of the pyramids in Egypt.

Today, with the utilization of computers in just about every business and home, we've seen a rise in overuse injuries called Repetitive Strain Injury (RSI). RSI is characterized by low force, low amplitude movements with little or no rest between repetitions. The most notorious of these injuries is Carpal Tunnel Syndrome (CTS). The great majority of the people I see with CTS are those who use the computer extensively.

The Carpal Tunnel is comprised of the small bones in the wrist that form a "U." The carpal ligament connects both sides of the "U" to form the base of the tunnel. Through the tunnel passes the median nerve and the tendons that bend the fingers. With repetitive use, the tendons and nerve chafe becoming irritated and inflamed, causing pain and restricted motion in the hand. This may lead to neurological symptoms such as numbness and tingling.

To understand why something so seemingly benign as keyboard operation can have such a traumatic affect on the body, I have provided two

examples of repetitive activity. The first is an administrative assistant who types 60 words per minute. Throughout the day he may type and click over 10,000 times. These are small movements that may only move the muscles of the forearms and hands through 5 percent of the muscles range of motion.

The second example is a competitive cyclist. Her training regimen includes sprints, uphill climbs, and wind resistance. Her legs are in constant motion and her repetitions will certainly exceed 10,000. The muscles of her legs are brought to the brink of exhaustion and fatigue.

The similarities in these two examples are the number of repetitions. The difference is that the cyclist brings her legs through about 85 percent of the muscle's range of motion compared to only 5 percent for the administrative assistant.

Using this information, let me offer this advice to prevent repetitive injuries. When sitting at the computer stop every fifteen minutes take five seconds and move your fingers, hands and arms through their entire range of motion. This will allow rest and provide a much needed stretch for the muscles, tendons ligaments and nerves. To make this affective in preventing injuries in your work place here are a few suggestions. Take post it notes with the numbers 15 and 5 and place one on every computer work station in your business. Place it on the time clock and every other clock in the office. Take two minutes each day to have a "Safety Huddle" and address the staff for a few minutes and remind them about 15-5 until injury prevention becomes a habit for everyone.

Dr. Joseph J. Joly is a leading Fremont Chiropractor. For more information contact Dr. Joly at (510) 249-9037 or visit www.drjoly.com

Lew Wolff—

from page 1

forms of recognition at the event and in advertising for the event.

For more details, contact Cindy Bonior at (510) 795-2244 x106 or cbonior@fremontbusiness.com.

About Lewis Wolff

Lew Wolff is the Co-Owner/Managing Partner of the Oakland Athletics. Heading a limited partnership group that purchased the Oakland A's on April 1, 2005, Lewis Wolff has wasted no time on putting his stamp on one of baseball's most successful and storied franchises.

Stressing the importance of securing a baseball-only venue for the or-

ganization in the Bay Area, Wolff introduced a major plan for a multi-use, "baseball village" urban development. The exciting concept, which calls for a traditional-looking ballpark surrounded with residential and commercial real estate opportunities, is currently under discussion with local public and private interests.

Along the way, the personable Wolff has made a favorable impression among those who follow the team on a regular basis with his easy-going, straight-forward manner and quick-witted humor.

Wolff is the founder of Wolff Urban Development and co-founder of Maritz-Wolff, entities that are involved in the development, acquisition and management of a wide range of commercial, office, parking and hotel properties in a number of California cities including San Jose, Los Angeles, Pasadena and Burbank to name a few.

Mortgage Interest - Will the IRS Be Knocking On Your Door in 2008?

by Steven Ornellas

GRI, ABR®, e-PRO®, CMPS, MBA
Steven Anthony Real Estate & Financial Service

An interesting paragraph concerning mortgage interest appeared in the November 2006 Kiplinger Tax Letter: "Two possible changes: Adding a check box to Form 1098 that would identify refinancing, and requiring lenders to report the amount by which a new loan exceeds one that was refinanced." Looks like the IRS is going to be focusing on mortgage interest deductibility.

The IRS employs 12 pages to cover this subject (main point: please use the link below to get the IRS Publication and consult a Tax Professional for clarity!). Caveat aside, mortgage interest deductibility was covered in detail while earning my Certified Mortgage Planning Specialist designation.

Basically, there are only two types of deductible mortgage interest with three distinct comparable features: IRS definition, loan limit, and Alternative Minimum Tax (AMT) treatment. The first, Acquisition Indebtedness, is defined as "debt used to buy, build, or substantially improve" your home; it has a \$1M loan limit, and the interest remains as a deduction for the AMT calculation (a benefit).

Conversely, Home Equity debt is defined as loan proceeds not used to buy, build, or improve the home; is capped at \$100K, and the deduction is pulled for the AMT calculation (increasing income and potentially triggering AMT).

Kiplinger indicates the IRS wants to "police" for Home Equity loans above \$100K where the interest is being written off, and/or not removed for the AMT calculation. I believe the IRS is more likely targeting the

larger "1st loan" equity cash-outs that are mistakenly being reported as 100 percent Acquisition Indebtedness.

Here's why: Many homeowners, and even some Real Estate professionals, are unaware that once you pay down your Acquisition Indebtedness loan balance you may not cash-out equity and write off its portion of interest unless the proceeds match the Acquisition Indebtedness guidelines (above). If it does not match these guidelines it becomes Home Equity debt.

For example, say over the years you paid down your initial 1st loan balance of \$500K to \$400K and subsequently refinance to cash-out \$100K. You may not deduct the interest on the \$100K as Acquisition Indebtedness unless it meets the definition. Assuming the proceeds do not qualify as Acquisition Indebtedness, you could possibly still write off the interest as Home Equity debt; however, this would be pulled as a deduction for the AMT calculation. See how this can get tricky? In this example you now have two separate types of interest deduction to account for at tax time.

Not long ago it was common for homeowners to pull hefty sums of equity from their homes. Since second-position Home Equity loans inherently have higher interest rates, many homeowners confidently chose less costly "1st loan" cash-out refinances as the best financial move. As covered here, depending on how these proceeds were (will be) spent, a tax issue can arise. I believe this is where the IRS will concentrate enforcement efforts. I suppose we won't really know for sure until 2008.

To automatically receive the IRS publication covering Mortgage Interest deductibility simply send an email to: IRS@Steven-Anthony.com.

Steven Ornellas, (GRI, ABR®, e-PRO®, CMPS, MBA) is Broker/Owner of Steven Anthony Real Estate & Financial Services, providing Bay Area Real Estate Sales and multi-state Mortgage Banking services. Contact Steve directly by visiting www.Steven-Anthony.com

Technology!

Welcome to our Technology issue of the Business Review. Since my background is technology, I was very happy with this opportunity. When I was in junior high, I held classes for friends to teach them BASIC programming. This was many years before the PC arrived on our desks. Since then I've obtained my Masters in Computer Science, done research at Stanford and spent many, many years working in Silicon Valley technology companies.

My experience has taught me one overriding thing. We in the tech sector are doing a very bad job of making things easy for the rest of you! You don't have to understand thermodynamics or aerodynamics to drive your car. And it doesn't take an electronics engineer to operate a TV set! Why then do you have to know so many low level details to operate your computer from worrying about viruses to getting seemingly simple things to work. I keep holding out the hope that the next round of innovation will change things for the better. I won't have to wait long to find out, since the internet is that next round.

Ready or not, the internet wave of technology is already engulfing us. Most of us use Google or Yahoo to do comparison shopping. We buy books at Amazon.com. People are buying shoes at Zappos.com, others buy and sell goods on eBay. This is more than a passing fad. Online retail sales are growing at well over 12 percent annually! In the first quarter of this year, the online business exceeded 31.5 BILLION dollars.

Why am I telling you this? It is more important than ever to consider how technology can help our businesses. In the past we have changed to use "Word" instead of a typewriter. We use "QuickBooks" to do the accounting instead of a big set of ledgers. We use email to communicate with customers. These changes, and many others, have

helped us save time and money in the running of our business. The current changes are different, they empower our customers. Our customers take a card at a Chamber mixer, then they "Google us" before calling us up. They take our quote and do a quick online search to see if we are competitive with other options. People join online groups. They discuss, praise or complain about products and services.

I don't think ignoring this trend is a good idea. We can embrace the changes and, provided we are doing a good job, benefit from "the web". I just love the history of Zappos.com. Founded in 1999, they managed to have sales of \$1.6 million in 2000. They have grown that to \$600 million in 2006 and are projecting \$800 million for this year. And all that growth in a product that customers have to try on! How is that even possible?

My hope is that the collection of articles that I've gathered will help you move into this new world. Brad Gelesic gives us a checklist of defensive measures we should follow. Dan Strauss provides hints on maximizing the quality of our images. Kevin Dean gives us some pointers on advertising on the web. Dr. Joly has some guidance on how to avoid getting injured while working with our computers. Lastly, I've put together an article to get you started in maximizing your profitability by using the web.

Enjoy,
Brendon Whateley



Brendon Whateley
CEO, Dark Indigo

Public Policy Forum: Cisco Field



September 10, 2007

12:00 PM TO 2:00 PM

Fremont Marriott

46100 Landing Parkway
Fremont, CA 94539

Cost \$30 for members /
\$40 for non-members

Sponsorship: \$400 table sponsorship /
\$600 event sponsorship

Join the Fremont Chamber of Commerce in this Public Policy Forum. The guest speakers will be Lew Wolff, co-owner and managing partner of the Oakland Athletics and Keith Wolff, vice president of venue development for the Oakland Athletics. They will be presenting the plans for Cisco Field, talking about the application process/ progress (they will have filed an application with the City by this date) and answering questions from the audience. Lunch is included.

Call 510-795-2244 to register, or register online at
www.fremontbusiness.com

Calendar of Events

August

August 1

Ambassadors Meeting

8 a.m., Chamber Conference Room

FCCTV's August Show

Fremont Festival of the Arts:
A look into this community celebration
7:30 p.m. on Channel 26

August 4 & 5

24th Annual Fremont Festival of the Arts

10 a.m. - 6 p.m.
Central Fremont, Paseo Padre Parkway @ Walnut Ave.

August 6 - 10

Fremont Chamber of Commerce Closed

Post Festival of the Arts

August 8

Pan Pacific Bank

5-7 p.m.
47065 Warm Springs Blvd., Fremont 94539
(510) 809-8888

Since July 2005, Pan Pacific Bank's team of experienced professionals has been committed to providing personalized and responsive banking services to the Fremont community. They offer a full range of bank products and services to reflect the growing sophistication and complex financial needs of their business and individual clients.

August 13

Communications Committee Meeting

1:30 p.m., Chamber Conference Room

August 15

Connection Club Leaders Meeting

8 a.m., Chamber Conference Room

August 17

Board of Directors Meeting

7:30 a.m., Chamber Conference Room

August 21

Leadership Steering Committee Meeting

8 a.m., Chamber Conference Room

August 22

Bay Area Escrow Mixer

5-7 p.m.
39203 -B Liberty St., Fremont 94538
(510) 505-0235
Bay Area Escrow has been providing escrow services since 1984, including manufactured homes, business transfers, ABC holdings, commercial and residential, and Notary services.

August 30

Leadership Fremont Orientation

4:30 p.m., Chamber Conference Room

The Fremont City Council is in recess for the month of August.



FREMONT
CHAMBER OF COMMERCE

New Members

Automobile Towing

All Ways Towing & Transport

Richard Maksel
4450 Peralta Blvd.
Fremont, CA 94536
Phone: (510) 505-7980
Fax: (510) 505-7989
Email:
dickmaksel@vjaavisto.com
Website: www.allways-tow.com
All Ways Towing & Transport provides a full range of towing services. From automobiles, trucks, and heavy equipment, we have the right tow truck to handle all your towing needs. With a fleet of over 50 Tow Trucks; we are Bay Area's largest towing company. We have contracts with Fremont and Newark Police Departments, Alameda County Sheriff and California Highway Patrol.

Contractor - Fencing

Mid Peninsula Fencing

Gilbert Lomas
35528 Farnham Dr.
Newark, CA 94560
Phone: (866) 811-3577
Email:
midpeninsulafence@sbcglobal.net
Website:
www.midpeninsulafencing.com
At Mid Peninsula Fencing, we offer several years of experience and pride ourselves in customer service. We service the East Bay, as well as the Peninsula. We specialize in Redwood Fencing, Decks, Arbors, Wood Retaining Walls, Chain Link Fences, and Repairs. We are licensed, bonded, and insured and a member of the Better Business Bureau.

Contractor - General

Levy Zax Construction, Inc.

Gal Levy
1870 Arnold Indust. Pl., Ste. 1025
Concord, CA 94520
Phone: (925) 825-8254
Fax: (925) 825-8780
Email: levyzax@sbcglobal.net

Credit Union

Alliance Credit Union

Lucy Yanez
3315 Almaden Expwy., Ste. 55
San Jose, CA 95118
Phone: (408) 979-5162
Fax: (408) 267-9679
Email:
lyanez@alliancecreditunion.org
Website:
www.alliancecreditunion.org
Alliance Credit Union aspires to

create valuable lifelong relationships that improve our members financial well being. We provide exceptional personalized service with respect and concern for our members and place high importance on financial education. For more than 50 years, our services have grown to keep pace with the needs of our members and their families.

Entertainment

LeMans Karting

Robbie Montinola
45957 Hotchkiss St.
Fremont, CA 94588
Phone: (510) 770-9001
Fax: (510) 770-9008
Email: info@lemanskarting.com
Website:
www.lemanskarting.com
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Cummins Graphics

Shawn Cummins
3471 Deodara St.
Fremont, CA 94538
Phone: (510) 396-6375
Email:
shawn@cumminsgraphics.org
Website:
www.cumminsgrsaaphics.org

Limousine and Transportation Services

San Francisco Bay Area Limosines

Richard Hawvermaie
3602 Thornton Ave., Ste. 24
Fremont, CA 94536
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San Francisco Bay Area Limosines ensures your safe journey from the time we pick you up to the time you arrive at your destination. We your personal needs and focus on getting you where you need to be on time - every time. Our clients deserve to enjoy the finest service and special treatment available.

Nonprofit Organizations

The Taylor Family Foundation

June Johnstone
5555 Arroyo Road
Livermore, CA 94550
Phone: (925) 455-5118
Fax: (925) 455-5008
Email: kids@tfff.org
Website: www.tfff.org
The Taylor Family Foundation is a public non-profit organization committed to enhancing the quality of life for children in Northern California suffering from life-threatening illnesses and disabilities. Formed in 1991 by Elaine and Barry Taylor, to preserve the wellness of children, the Foundation raises money to support programs for children in Northern California with life-threatening illnesses and disabilities.

Office Supplies

Staples

Richard Connell
43408 Boscell Rd.
Fremont, CA 94538
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Website: www.staples.com
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Standard Pacific Homes

Bonnie Sharkey
900 E. Hamilton Ave., Ste. 200
Campbell, CA 95008
Phone: (408) 626-6900
Fax: (408) 626-6921
Email: bsharkey@stanpac.com
Website: www.nilessquare.com
Standard Pacific Homes has built more than 95,000 homes during its 41-year history. The Company constructs homes within a wide range of price and size targeting a broad range of homebuyers. Standard Pacific has operations in many of the largest housing markets in the country including California, Florida, Arizona, the Carolinas, Texas, Colorado, and Nevada.

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Edward Rodriguez
39275 State St.
Fremont, CA 94538
Phone: (510) 471-0547
Fax: (510) 573-0542
Email:
ed@nightprivatesecurity.com
Website:
www.nightprivatesecurity.com
NPS has been a quality supplier to the business community for both large and small organizations since 1984. NPS will provide the highest level of security service to meet our client's expectations. Our primary goal is to ensure the safety and security for our clients, their property and assets.

Wealth Management

Investco Management & Development

Jeff McThorn
2145 Nineteenth Ave., Ste 203
San Francisco, CA 94116
Phone: (925) 575-4098
Email: jeff0123@sbcglobal.net
Website:
www.investcomanagement.com
Investco Management & Development specializes in rolling over IRA, 401(k) and other retirement funds into profitable California real estate. This same IRA investment strategy can be used to diversify your portfolio using non-IRA funds. IMD offers a seamless client solution to help achieve retirement investment needs.



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Clint Gregg

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Co., Inc.

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Mission Valley ROP
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Fremont Bank
James R. Griffin, Inc.
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Service
Massimo's
Ustun Inan Insurance Agency

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Aria Printing @ The UPS Store
Dave & Buster's
Dave & Buster's
Dave & Buster's
East Bay Business Times
HERS Breast Cancer Founda-
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Hope Station
John Robert Powers Modeling/
Acting
North American Title - Fremont
Papillon Restaurant
Parsons Plaza
Soroptomist Int'l-Fremont

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CM IT Solutions
Entourage Hair Design
Keller-Williams Benchmark -
Scott Capen
Maxim Healthcare Services
Inc.
Regis Homes of Northern
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Rental Housing Owners Assn. -
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The Entrepreneur's Source
Wal-Mart - Osgood Road

1 year

Citibank - Christy St. Branch
Claim Jumper Restaurant
Hilltop Lending Corp.
Info-Mgt.net
Jackson Project Services
Reliance Bay Funding
San Jose Sabercats
Titan's Kingdom Doggie

*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 Cotton, (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 Networking Mixers



It's no secret that mixers are a great way to meet other business professionals. Being a part of this popular networking opportunity by hosting a mixer is a great way to build exposure for your business and introduce prospective customers and clients to the services and benefits offered by your business.

Mixers are among the most popular of networking opportunities offered by Chambers so it's no surprise that the average attendance at mixers has risen approximately 45 percent within the last two years. For our members, mixers have become the networking venue, and most mixer hosts would agree that the captive audience found at mixers have given their businesses a boost not found through other promotional efforts.

Mixer hosts have used the opportunity to introduce members to a new facility, promote a new service,

or to reconnect with those who they may have lost touch with. Whatever the reason, mixers are by far, one of the most productive and efficient means to connect with business colleagues.

All members are eligible to host a mixer and although most mixers are evening events from 5-7 pm, there are 15 mixers each year held during the lunchtime hour. And, some members have chosen to host mixers in the early morning hours from 7:30-9:30 am. The Ambassadors attend all mixers to help facilitate the mixing of guests, and KK Kaneshiro, the Chamber's Director of Member Services can offer plenty of tips and suggestions to help you host a successful event.

If you are interested in more information on how you can host a mixer, please contact KK Kaneshiro at (510) 795-2244, ext. 102 or email kkaneshiro@fremontbusiness.com.



Doing Business Over Lunch



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



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



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



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



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



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

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

Ask SCORE

The Fremont Chamber of Commerce and SCORE are working together to provide you with all types of assistance to make your business successful. One is through the advice offered by SCORE to both current businesses and startups regarding marketing, sales, finance, management, and human resource issues. SCORE can help you achieve the business success you are seeking by

avoiding the daily pitfalls you may encounter. SCORE counselors are now accepting your questions via email and will publish the answer to one question in each issue of the Fremont Business Review. Please send your question to SCORE@fremontbusiness.com. Please be sure to include your name, address and phone number. Anonymous emails will not be published.

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Certified SAM Consultant
510.396-4686

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Member News

Greenstein Rogoff Olsen & Co. expands valuation department

Greenstein Rogoff Olsen & Co. LLP has announced the expansion of their valuation department with the addition of two Valuation Analysts, Crystal Zhang and Gloria Cardon. Crystal Zhang holds a bachelor degree in Business Management from Ryerson University in Toronto, Canada and an MBA in accounting from California State University, East Bay in Hayward, California. Since joining Greenstein, Rogoff, Olsen & Co. in January 2007, Crystal has been providing valuable support to the valuation department as well as performing tax and accounting work. Gloria Cardon brings over 20 years of business experience to the valuation department and a solid understanding of the firms' policies and procedures. She holds a bachelor degree in Business Administration from Manila Central University in the Philippines and began her MBA work at Lyceum of the Philippines. Since joining Greenstein, Rogoff, Olsen & Co. in January 2006, Gloria has been providing valuable support to the tax, administration and marketing departments. Both will begin working exclusively in valuations.

Greenstein Rogoff Olsen & Co. is consistently ranked as one of the top accounting firms in the San Francisco Bay Area, and is Co is a full service CPA firm providing accounting, tax, financial, and strategic planning for the highly successful. In business since 1964, GROCO has offices in Fremont, Palo Alto and San Francisco, California. Access www.groco.com for more information.

Steven Ornellas earns Certified Mortgage Planning Specialist Designation.

GRI, ABR®, e-PRO®, MBA and Broker/Owner of Steven Anthony Real Estate & Financial Services, Steve Ornellas, recently completed qualifying exams with a 99 percent pass rate to earn his professional CMPS designation. Using nationally recognized experts as instructors, the CMPS Institute educates mortgage professionals on how to integrate sound financial planning advice into the mortgage process. CMPS graduates have developed five essential skill sets including: 1) Financial market and interest rate analysis, 2) Cash flow analysis, 3) Debt analysis, 4) Real estate equity management, and 5) Real estate investment analysis. Steve can be reached directly at 510-461-6011 or by visiting www.Steven-Anthony.com.

Anna Jacoby Interiors launches e-Newsletter

Anna Jacoby Interiors recently launched its e-newsletter with the first issue dated Summer 2007. According to Jacoby, an electronic newsletter will enable her to stay in contact with subscribers more frequently. Anna Jacoby Interiors, a home decorating company and Premiere Home Staging, a home staging company are both owned and operated by Anna Jacoby. To subscribe to Anna Jacoby Interiors e-newsletter, email info@annajacobyinteriors.com. You may also visit www.annajacobyinteriors.com or www.premierehs.com for more information.

Mattson Technology selected for joint development of advanced millisecond annealing applications

Mattson Technology, Inc. announced that a leading global semiconductor manufacturer selected its Millios™ flash rapid thermal processing (fRTP) system to develop advanced millisecond annealing applications for current and future technology nodes. The system is expected to ship to the chipmaker's 300 millimeter (mm) fab later this year. In the nanotechnology era, where chips have features 1000 times smaller than the diameter of a human hair, advanced RTP applications will require annealing that is fractions of, to a few thousandths of, a second in duration. Mattson's Millios fRTP system features a patented arc lamp technology that processes the wafers through millisecond "flashes" (similar to a camera flash), providing improved thermal control for ultra-shallow junction (USJ) anneal and other advanced applications through the 22 nm regime. Millios also combines fully automated wafer handling hardware and software from Mattson's production-proven Helios RTP system. For more information, contact Mattson Technology, Inc., at (510) 657-5900 or visit www.mattson.com.

Technology Checklist—

from page 1

egrity of your network. An antivirus solution is a must for any network connected to the Internet.

Data Back-up:

The cornerstone to any data protection or disaster recovery plan is data back-up. Careful planning, execution and regular testing of the data back-up system will increase the chances of recovery from potential technology disasters.

Remote Access:

A proper remote access solution will provide your organization with the ability to access the network remotely, but do so securely. A hardware firewall / VPN or Windows Server VPN is strongly recommended.

Email Messaging:

Email is critical to your daily business communication flow. We recommend using enterprise email solutions such as an in house Exchange server or hosted solution designed for business use (this is not an AOL, Yahoo, Gmail, Comcast or other free account provided for home use). The added benefits of a hosted solution, besides very low startup cost, include office collaboration and the fact that your mail is held in a data center vault environment accessible from any Internet connected PC or PDA, 24/7/365.

Power Supply / Infrastructure:

Because technology hardware is a significant investment, we recommend the use of an uninterruptible power supply (UPS) to protect your gear from power spikes and to ensure a proper shut down of equipment in the event of a power failure.

Servers:

We recommend using name brand servers (Dell, Compaq, HP) and purchasing a little more power than you anticipate needing as requirements always change over time and you will ask more of the device in its lifetime. The average lifespan of a server is 3-4 years; you should begin planning lifecycle replacement after 2.5 years.

You Google?—

from page 1

Unlike traditional advertising which a lot of people try to avoid and ignore, people come to your website pre-qualified, because they want something. The fact that they come to your site because they want something is key to keeping them and converting them into a customer. When they arrive, we have only a few seconds to convince them that they have come to the right place. Remember, Google delivered them many pages of options, so a click of the back button gives them other sites to look at. Search engines not only give us the initial exposure but can deliver a user to a page inside our website. That actually helps us. It gives us many opportunities to meet a visitor's expectations.

With all this in mind, you are ready to evaluate or design your website. We need as much original content as possible. We need an easy navigation system. Key business information must be very simple to access. Many sites try to force visitors to register or give an email address or other information. Don't do that, it doesn't really work. Many visitors will just leave, others will give you



Cash in your sweat equity!

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**For details:
Call Rob Chiang
408-646-4218**

Brad Gelesic, MCP, CCNA is the President of CM IT Solutions of Fremont, a provider of high quality technology services. CM IT has introduced a revolutionary new way of supporting technology needs through a flat-rate IT support program called CMIT Marathon, one flat-fee per month for unlimited IT support. For more information, contact Brad at (510) 797-3936 or visit www.cmitsolutions.com/fremont/.

made up information. Instead, tempt the visitor with something in exchange for that email address. Offer them a newsletter or to email them a discount coupon. Be creative.

Lastly, a website is never done. You need to be continuously adding content and refining the site. New developments in web analytics can really help with this. These tools let you understand your visitors; where they come from, how long they stay, where they are located, how they leave and technical details of their computer. They can also track how well you are getting visitors to do things you want, whether that is filling a shopping cart or signing up for a newsletter. Using all this information, you can make sure your web presence is evolving to maximize the return on your web investment.

Brendon Whateley is the CEO of Dark Indigo, Inc. These days an effective web strategy is a powerful way to grow your business. Dark Indigo, Inc. is the expert partner you need to harness the power of the web with its complete range of products and consulting services. For more information you may contact Brendon at (650) 472-1116 or visit www.darkindigo.com.

Have You Been Seen?

How Local Businesses Can Improve Their Visibility on the Web



by Kevin Dean
Internet Marketing Consultant
WSI Net Advantage

It is estimated that 25 percent of all searches on the web are seeking local businesses, services, and resources. This might include city functions, school activities, networking groups, as well as customers looking for businesses like yours. These searches are performed on search engines, directories, and other sites noting references and referrals.

Is your traditional marketing approach ready for this huge focus on the web? Here are 10 steps for your com-

pany to take advantage of the growing pace of localized search by your prospects. In the process, it is likely you will also improve the message you present on your website, improving the number of contacts and opportunities generated from your site.

1. Say what you do - simply and concisely. Do you say exactly what your services are? Many business owners never say it in terms that regular people use. Include the benefits you can provide the visitor if they contact you. Also make sure your site looks good. Maybe it's time for a make-over.

Now that you can take advantage of the visitors once they get to your site, let's review the other nine!

2. State your physical address, city, and state. Did you know there are 13 Fremonts in the US and several "Bay Areas"? You may not be a storefront where people can come and visit, but many local business people and customers prefer to work with local services. Include your Zip Code. Skip the street name if you wish.

3. What other towns do you work in? As a contractor, store owner, or service provider, you may have a clear geographic area you serve. If someone is searching for your services in the next town over, would you like your site to be considered for posting? Adding these towns in your footer or as a "Cities Served" box on your pages. Use text not an image.

4. State your target market. Are you seeking small business owners with a limited budget? Do your focus on companies with more than 10 computer installations, or 5 employees? Let your site filter contacts which do not match your business model. Create specific areas of your site for each type of client you seek.

5. Use Google and Yahoo Local listing services. Close to the top of search engine displays for local services are local business listings. These were originally culled from phone directories and may be out of date or incorrect. Check your listing and be sure it links to your site, provides a correct address and phone number, and describes your services properly.

6. Place your web site name on ALL correspondence that you distribute. This includes brochures, invoices, envelopes, packing materials, receipts, email footer, letterhead, shopping bags, and of course, every business card you print.

7. Use business email. Do not use a Yahoo, AOL, or Gmail address. Use your business URL - yourname@yourcompany.com. It looks professional and reminds people of your website name.

8. Ask other businesses to link to you. Swap links with partners or preferred vendors then so you can show people who else you work with. Visitors on their sites have the opportunity to link to you. Use relevant linking text as well as clear logo. Standardize to assist your linking partners.

9. Link from local directories. Many cities have local service directories from public and commercial services. Find ones that match your marketplace and request to place a link, or maybe pay a small fee. If you are a member of a club, Chamber, association, or other group, be sure their site

links to yours. Show club affiliations on your site too.

10. Try local sponsored advertising. You cannot likely add every keyphrase to your site so your site will be listed naturally. By using local advertising, you can post links to your site from Google, Yahoo, MSN, AOL and others with appropriate keyphrases only viewable in the areas you serve. Some services include valuable "return-on-investment" methods which allow you to see how many leads are actually contacting you due to this advertising.

These 10 easy to implement ideas will help you generate new leads and customers through better use of the Internet. If your business is not taking advantage of local search activities by your potential customers, you are missing out on countless opportunities.

Kevin Dean is an Internet Marketing Consultant and President of WSI Net Advantage in Fremont CA. He specializes in helping business owners better utilize the Internet. Contact Kevin at (510) 687-9737, kdean@WSINetAdvantage.com, www.WSINetAdvantage.com

Home Improvements Turn Average Homes into Dreams Come True

by Shawn Sidhu
Managing Partner/Mortgage Advisor
Brighton Mortgage Advisors

If you're thinking about taking out a home improvement loan, there are several options to consider. First and foremost, your mortgage consultant needs to know why you want a home improvement loan. Here are some factors to take into consideration.

- How long have you been in the home?
- Will the improvements increase the property value?
- Are you making improvements to increase energy efficiency?
- Will improvements be made in one fell swoop, or in stages?
- What is the current outstanding balance on your mortgage?
- What is the appraised value of the home?
- How much will the improvements cost?
- What improvements will be tax deductible?
- Do you have other revolving debt that you would like to pay off at the same time?
- Are you making improvements because you plan to sell the property?

The New Tract Home Blues

Buyers of newly-built homes are often tapped out after making the initial down payment and closing costs, including upgrades to amenities and the

inevitable need for new furniture. Shortly thereafter, they realize they'd like to make additional improvements to really have the home of their dreams.

If you're planning on putting down roots (pardon the pun), landscaping may be in order. The developer may have been kind enough to make the front yard a perky green, but if the back yard is a disturbing brown color sparse with weeds, you may be entertaining the vision of a pool or deck.

Look into the option of a Home Improvement Loan with a fixed interest rate as a 2nd Trust Deed. This type of loan does not require you to have equity built up in the existing mortgage. The maximum loan amount could go as high as 125 percent of the current appraised value of the home, and you can make the improvements yourself or go the extra mile and hire a contractor if the job requires architectural design, permits and inspections.

The Major Overhaul

If you have built up equity in your home and are geared up for some major renovation, the Home Equity Line of Credit (HELOC) is probably your best bet. This adjustable loan allows you to use your equity as a line of credit, so if you have improvements that are phased in over time you can simply write a check when you need to pay a bill.

It's like a having a credit card with

a much lower financing rate. In fact, the HELOC can be used for any reason at all - even paying off that credit card debt. In most cases, this action turns that revolving debt payment into a tax deductible payment with a lower interest rate. The HELOC is generally a 2nd Trust Deed, unless it is used to pay off and replace the 1st Trust Deed.

A construction loan is an alternative to the HELOC for borrowers who don't want to use or don't have equity, and this type of financing can be used for construction on an existing dwelling. The lender will ask a lot more questions about what the borrower wants to do with the money, and the home owner will need architectural designs, permits and a licensed general contractor on board.

Construction loans are short-term loans that usually require interest-only payments until completion of construction, but the balance is due when construction is done. Most often, that is managed up front by setting up construction-to-perm financing. In this scenario, the loan is automatically rolled over into permanent financing at a fixed rate when construction is complete, and a rate-lock agreement can be purchased to carry the borrower through that period of construction.

Just a Facelift, Please!

If you want to sell your home and you simply want to improve the curb

appeal, it makes sense to go with a HELOC. Make sure you are aware of the current market value of homes in your area to make sure you're not going over the limit on the fair market value of your home. You'll want to get a return on your investment!

If you've had your home on the market too long and have not been able to sell, you might want to make some changes to give it a fresh new look and bring back the passion you once had for your home. Your mortgage consultant will help you weigh out your options for financing based on your outstanding mortgage balance, income and credit score.

Regardless of your reason for home improvement, make sure you share your goals with your mortgage consultant. He or she can walk you through the various loan options and confer with your tax advisor to make sure you're getting the best deal possible.

Shawn Sidhu is affiliated with Brighton Mortgage Advisors, a Licensed Broker, CA. Dept. of Real Estate #00654852. For a free consultation and more information about mortgage loan programs, call Shawn Sidhu at 510-296-4900 or visit www.bma-loans.com.

Elise Balgley Attorney at Law

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FCCTV:
Fremont Chamber of
Commerce Television

Fremont Chamber of Commerce Spotlights Members with Weekly Television Broadcast

Fremont Festival of the Arts: A look into this community celebration

The Fremont Festival of the Arts is just not an average art and wine festival, it is an event that benefits and embraces the entire community. KK Kaneshiro, director of member services and host of the Fremont Chamber of Commerce television show (FCCTV) interviews guest Cindy Bonior, president and CEO of the Fremont Chamber of Commerce and director of the Festival. Together, KK and Cindy will provide in-depth coverage of the festival before and during this enormous event. Cindy will talk about the events and the activities found at the festival and explain the deeper meaning this festival has to the community.



The Fremont Festival of the Arts in 2006. Photo by Gerry Mooney

FCCTV Times & Channels

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

- Comcast Customers:
Fremont –
Ch 29 Mon 8:30 p.m.; Ch 26 Mon 7:30 p.m.
Newark – Ch 27 Fri 5 p.m.
Alameda – Ch 28 Sat 3:30 p.m.; Sun 8:30 p.m.
Union City – Ch 15 Thu 10 p.m.; Sat 3:30 p.m.; Sun 8:30 p.m.
Hayward, San Leandro, San Lorenzo and Castro Valley –
Ch 28 Thu 10 p.m.; Sat 3:30 p.m.; Sun 8:30 p.m.

Second Annual Fremont Day at the A's

Tuesday, August 14, 7 pm
McAfee Coliseum

Athletics vs. Chicago White Sox

\$5 of every ticket sold will go to the following Fremont non-profits: Life Elder Care's Meals on Wheels, Tri Cities Homeless Coalition "Project Independence"

download the flier at: http://www.lifeeldercare.org/As_game_flier.pdf

and fax to 510-563-2398

Oakland A's, Attn: Phil Chapman
PO Box 2220
Oakland, CA 94621

Pictures—

from page 1

An accountant may want a picture of money to show its importance. A staff photo may make it more personal. If you have a large group of people, it can convey how many people are working on behalf of the customer. If you are small, it shows the personalized service a customer can expect. A picture of the product they can use or the result of the service they can expect may be the image you need. The picture doesn't have to be literal. For example, a picture of someone fishing or even just the tools of a fisherman may be used to symbolize how much time you'll save them.

A professional photographer should be able to help take the kinds of pictures you need. In the event you choose to do it yourself, one important thing people often overlook is lighting. Highlights and shadows make for a more interesting photo providing depth to the subject. Think Ansel Adams and 3D rather than flat and boring. Some techniques could include bouncing light off of reflective surfaces or using multiple light sources. Bear in mind that with digital cameras (and automatic exposures) it can be easy to lose detail in the shadows or highlights. There is a reason for the expression "in

the best light!"

Almost as important as the pictures themselves, is how you lay them out. Is this image a background image, part of a story or the point you want to emphasize? If this is part of billboard, you would move towards a large, more



If the photographic images you are using aren't the best, you are harming the image of your business

simple layout. If you are looking more towards a magazine, you could be more detailed and complex. In any case, you want to catch a reader's attention and focus it on the important information, be it text explaining your



Is your business plan in place?

Thank You



Aria Printing

Thank you to Ken Ariathurai from Aria Printing for referring Cummins Graphics

Would you like to refer someone? Call KK at the Fremont Chamber of Commerce: 510-795-2244, ext. 103, or email kkaneshiro@fremontbusiness.com

mission or a picture of your product. The background you choose needs to complement your images. A busy background or a lot of text may distract from your product. Most important to bear in mind is when the composition is done correctly, the message is easily understood.

We live in a visual world so whether you are selling a service or a product, you're selling yourself. Creating a message through photographs is something that is much easier to see when it is done correctly than to actually do. Whether you use a professional or do it yourself, making sure the images you use to convey the message you want can set you on your way to a productive business future.

Dan Strauss is the owner of Pacific Imaging Solutions. With over twenty years of photography experience, and more than ten years of corporate marketing experience, Pacific Imaging Solutions combines experience and professional training with natural talent, flexibility and effective visual communication skills to deliver the high-impact images you need to deliver your company's message. For more information, contact Dan at 510-366-5082, dan@pacificpix.com, or visit pacificpix.com.

Talk to a SCORE counselor at no charge. Schedule an appointment with Gene Page or Naeem Malik by calling 510-795-2244. Both counselors are available for your small business counseling needs.

Available times:
Mondays from 9 a.m. to 1 p.m.
Fridays from 9 a.m. to 12 noon