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Share Your Expertise

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VOLUME 8,
NUMBER 7

Surviving in Difficult Economic Times

Dec
2007

Tips for Not Only Surviving Unwanted Change, but for Thriving!

What can you do to help yourself through unwanted changes and thrive? Like a bone that breaks and then heals stronger than before, you can beat adversity, if you know how to process the event and build resilience.

1. Monitor your "self-talk" closely: What you say to yourself can make all the difference in your ability to cope. If you are telling yourself "this is just terrible" it will undoubtedly double the impact of the trauma. Be very tough with yourself and insist that "I will come out of this stronger and a better person." Think positive.

2. Focus on the moment: Okay, the big picture has been shaken, you are doing okay at this second. Trying to figure out the "whole problem" can lead to disheartening thoughts. Just focus on what the very next thing you need to do and do that. Then look at what is next. And do that. And so on.

3. Don't catastrophize! Fantasizing dire results will never aid in your ability to cope. You have the ability to create your own future. It starts with what you are thinking. Do not allow yourself to wallow, thinking doom and gloom thoughts—that is the future you will be laying out for yourself if you do.

4. Get help by helping others: Isolating oneself is the single most detrimental action one can take at this time. Find out what your friends & family need. Babysit for your niece, bake cookies for the senior center, help someone housebound with their grocery shopping. Nothing helps like getting your attention off of your ills and helping others through theirs.

5. Draw on your strength: Step outside of your situation and look at it as though you are an outsider and this is happening to a friend. What would you tell your friend to do? You will raise your ability to confront and

handle what needs to be confronted and handled. THAT will help raise your own self-esteem.

6. Remind yourself of the days before all this happened: You may need to "fake" it for the time being, but go back to the world you once knew before this difficult time. Stay busy, stay productive.

7. It's temporary: Bad things do not last forever. They do get better. Even the loss of a loved one, hard though it

—Surviving and Thriving
page 5

Fremont Chamber to Host Business Marketplace 2008

On Thursday, January 24, 2008, the Fremont Chamber will host its annual trade show, Business Marketplace 2008 at the Fremont Marriott from 4:30 to 7 p.m. The trade show will host more than 50 Chamber businesses displaying their products and services to guests. Among the largest business to business trade shows in the Tri-City area, the Fremont Chamber's Business Marketplace 2008 attracts more than 200 visitors during the show.

Business Marketplace 2008 is
—Trade Show
page 5

Get Maximum Bang for Your Legal Buck



by Matt Dickstein
Business Attorney

When times are tight, you might do your transactions without a lawyer, to save on legal fees. Although under-

standable, this is bad practice.

But times are tight. What should you do if you don't have the budget for a comprehensive legal review? Listen to Abraham Lincoln. When asked how long his legs were, Abe Lincoln replied, "Just long enough to reach the ground." Sometimes you don't need perfection. Sometimes you want "just good enough."

All competent legal work should try to hit the ideal "just good enough" point. That is, the legal work should strive to hit the ideal cost / benefit point. This point is a moving target that depends on a lot of factors. For legal transactions, the two most important factors are tolerance for risk and ability to pay. Assuming your lawyers are honest and competent, the more you spend on them, the more they protect

you. Conversely, the less you spend, the less protection you get.

Of course you want to reduce risk the same as any other business. But when times are tough, you don't have the cash flow to get maximum protection. You need "just good enough" protection on the cheap. This is where a lawyer's real skill comes in. A good small business lawyer can triage your risks, then cover them in order of priority within your legal budget. Here you cover your big risks as best as you can afford and you let the little things go. It's a calculated risk.

To see all this theory in action, let's look at a typical commercial lease. A commercial lease can run up to 40 pages of small print on 8 X 14 paper.

—Legal Review
page 5

Sustaining the Flourishing Mind Set During Tough Times

by Nigel Henry
Activational Speaker
& Mastery Performance Expert

With the mortgage lending industry tightening up, people losing their homes to foreclosures, and rumors of recession, many business owners are beginning to feel the pressure. The results you produce in this type of condition is being determined by your prevailing Mind Set.

In this article, my intentions are to reveal the four prevalent Mind Sets of leaders and entrepreneurs; the correlations between habitual question and prevailing Mind Set, a simple but powerful practice that allows you to re-ac-

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

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Fremont Business Review

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

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.

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YEARS



ACCREDITED
CHAMBER OF COMMERCE

CHAMBER OF COMMERCE
OF THE UNITED STATES

Guest Editor's Message



George L. Duarte
MBA, CMC, CMPS

Business Survival in Tough Times

When I was invited to be Guest Editor for this issue, and informed of the subject matter, I had to chuckle on what a timely topic this is. For anyone in the Real Estate or Mortgage Financing Industry, as I am, these are very challenging times, indeed. Realtors, Mortgage Brokers, whole offices and lenders are going out of business on a daily basis, it seems. The headlines and news reports are full of gloom and doom, and for many people in the industry as well as too many consumers, the environment now is a

"perfect storm".

It's important to understand that all businesses are cyclical, usually with a couple of cycles operating at the same time. There is the annual cycle of business ebb and flow throughout the calendar year- most businesses have busier seasons of one time or another during the year depending upon what their product or service is. Then, there is the less well understood multiyear cycle of an industry, and this is where businesses can get truly clobbered.

In the case of the Real Estate business this is especially true, and we are now seeing many consumers and professionals alike in serious trouble because they thought the Real Estate market only "always goes up". Those people who operated on this assumption in their real estate speculation or their real estate business planning since 2005 are the ones in serious trouble now

It has been said frequently that you cannot time the market, in reference to the Stock Market, and this holds true to the Real Estate Market as well. The Real Estate and Stock markets will both produce good investment profits over a long term, but both are subject to sometimes dramatic corrections. The business expands and contracts relative to the overall business cycle, and it is imperative that the business owner be aware of this and plans flexibility in their business accordingly. What exactly does this mean?

Well, it's all about overhead and cash flow management. Overhead-the expenses that are required to run a business- rent, salaries, telecom/internet, supplies, equipment leases, insurance, sales & marketing, permits, taxes, transportation, etc., all fall into 2 main categories- fixed and variable overhead costs.

Fixed costs are always the same regardless of how much revenue is generated, and variable costs are directly related to business activity and

revenue. The business person should plan on making as many of their overhead costs as possible variable costs that can be adjusted or eliminated quickly relative to the business cycle. The most difficult of these is rent, equipment leases and telecom expenses, sometimes salaries. Generally speaking it is advisable to be aggressive in negotiating the shortest terms possible for rents, leases and telecom services. It's also advisable to seriously comparison shop for suppliers of goods and services, fees can vary dramatically for telecom, insurance premiums, janitorial, bookkeeping, office supplies and almost anything else you can think of. This same flexibility should be applied to human resources-outsourcing of services, temporary help, part timers, interns, ROP, and other techniques should be considered. It's best to run lean and mean, it's remarkable how much "fat" can be found in an operation.

Revenue- how can revenues be maximized to bring as much net income as possible in the door? Are there any related products or services that can be easily added to your current menu? What types of technology, hardware, software, services- can be applied to leverage time and efficiency in delivering your product or service? Are there new techniques, sales and marketing or methods of distribution which can save time and/or money? Is it possible to change your entire business model to going virtual, with no employees, minimal or no retail presence (little or no rent), sales and marketing and ordering fulfillment through the Internet, outsourcing all back office functions, etc.? Is it possible to form a "co-op" with your competitors or others in a similar business to share essential back office operations, rental space or lease equipment?

Finally, in a declining or weak market, it is imperative for a professional or a company to differentiate themselves from the competition, others in the field. One of the reasons so many people are leaving the Real Estate and Mortgage fields is because it was too easy to get into it in the first place, resulting in too many people who are dabblers being in it. This time will be different, with recent new regulations and legislation that will make it much harder to get in and stay in the business. Market downturns always result in a "house cleaning" and reduction of people in the business. How is a consumer supposed to know who to talk to when there are so many "Top Producers"? Just what does that mean, anyway? There is opportunity in chaos, and these chaotic times are actually a great opportunity for true professionals in their fields to "brand" themselves and tell the public why and how they are different, and will not only survive, but ultimately thrive in the challenging marketplace.

This too shall pass, as it always does.

"The business expands and contracts relative to the overall business cycle, and it is imperative that the business owner be aware of this and plans flexibility in their business accordingly."

Chamber offers tools to meet labor law requirements

Updated publications avoids unnecessary penalties

Today more than ever, California businesses face increasing regulations in order to comply with labor laws. Through our association with the California Chamber of Commerce, we have the necessary tools available for you to meet these stringent demands. Each year, California employers and businesses are required to post updated employment posters at their places of employment. The penalty for not posting required postings is \$17,000. These publications and posters can help you meet compliance requirements and save your business unnecessary penalties.

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To order call Lana Windom at (510) 795-2255 or visit www.fremontbusiness.com.

Giving The Gift Of Comfort

by Jennifer Abrams
CSA, CHES, Comfort Keepers

In today's society, demanding work schedules and geographic constraints make the holidays one of the few times during the year for the entire family to come together. For a season that is supposed to be filled with love and merriment, many adult children living away are surprised and dismayed to see how their parents' quality of life has deteriorated in their absence. For those visiting aging relatives this season, keep an eye out for these five signs that may mean your loved one could use additional care:



1. Open Your Eyes: When you see your relative for the first time, pay close attention to their appearance. If relatives who were always neat and put together are now displaying mismatched clothing, poor hygiene or a noticeable increase or decrease in weight, it could mean that they are having difficulty with tasks they could once complete with ease and need assistance.

2. Listen Up: Engage your relative in a conversation and really listen to their responses. If they are having trouble remembering names, formulating sentences or pronouncing their words properly, don't just assume the cause is "old age." The earlier help is gotten, the better.

3. Take A Whiff: If you step into your relative's home and are met with an unfamiliar or unpleasant odor, inves-

tigate the source. Smells coming from the refrigerator may signify old or expired products while those from the garbage could attract insects and vermin or serve as a catalyst for bacterial growth. Check all surfaces for the appearance of excess dust, as too much may be making breathing easily anything but.

4. See What's Cooking: If your relative is preparing a meal for the celebration at their home, check the expiration date on all ingredients they are planning to use as well as on any medications they are taking. Observing how your loved one moves about the kitchen is also important; noting erratic actions around potentially dangerous appliances like the stove or garbage disposal could prevent an unnecessary injury.

5. Extend Your Reach: When you shake your loved one's hand, is their grip firm? When you embrace them in a hug, do you consume their frail frame? If the former is true, the culprit could be arthritis; the latter may be evidence of an unbalanced diet. Both should be addressed immediately before conditions worsen.

Comfort Keepers can provide guidance and assistance to families throughout the Bay Area. Comfort Keepers offers companionship and other non-medical services for aging adults, new mothers and others needing assistance. In-home services include companionship, meal preparation, light housekeeping, grocery shopping, transportation, personal care and more. Owners, Jessica and Jennifer Abrams (Sisters and Certified Senior Advisors) understand from their own family experiences the importance of helping people live independent and dignified

BUSINESS MARKETPLACE 2008

Fremont Chamber of Commerce Annual Trade Show

Thursday, January 31, 2008

4:30 - 7:00 pm

Fremont Marriott

46100 Landing Pkwy.
Fremont, Ca 94538

An Excellent Opportunity to:

- Generate Sales Leads
- Introduce New Products & Services
- Make Business Connections
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Exhibitors Benefits Include:

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- List of Trade Show Attendees

8 foot x 8 foot Booth Space \$250
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electrical service \$35

Booths include a skirted 6 foot table and two chairs. Electrical service is limited, please reserve service early. Exhibitor is to provide signage. Exhibitors may purchase more than one booth space. Distribution of printed and/or marketing materials is limited to exhibitors only. Deadline for reserving exhibit space is January 14, 2008. Please call KK Kaneshiro at 510-795-2244, ext. 103 to reserve your space. Vendors are not permitted to share booths.

To reserve your booth, call KK Kaneshiro at 510-795-2244, ext. 103.

Calendar of Events December

- 11 Finance Committee Meeting**
8:00 a.m., Chamber Conference Room
- Fremont City Council Meeting**
7 p.m., City Council Chambers
- 12 Chamber Holiday Mixer**
5-7 p.m.
39488 Stevenson Pl, Ste. 100., Fremont
Phone: (510) 795-2244
www.fremontbusiness.com
Please join us to celebrate the holiday with good food, good friends and good times. Please bring a new, unwrapped toy for our annual "Toys for Tots" drive and help every child in the Tri-Cities to have a wonderful holiday.
- 13 Membership Committee Meeting**
Noon, Chamber Conference Room
- 14 Board of Directors Meeting**
7:30 a.m., Chamber Conference Room
- 15 Last day to bring toys in for the Toys for Tots Drive**
- 18 Fremont City Work Session**
Time TBD, City Council Chambers
- 19 Connection Club Leaders Meeting**
8 a.m., Chamber Conference Room
- 20 Leadership Fremont, Class of 2008 Session**
8:30 a.m., Family Resource Center
- Communications Committee Meeting**
1:30 p.m., Chamber Conference room
- 24 Chamber office closes for the holidays** and reopens on January 2nd
- 25 City Council in recess**

UPCOMING EVENTS:

Jan. 31, 2008
Business MarketPlace 2008
4:30-7pm, Fremont Marriott Hotel
46100 Landing Parkway, Fremont

Top
of the
Week
REPORT

Linking the Business Community

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New Members

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urcaringdentist@sbcglobal.net
www.yourcaringdentist.com
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Insurance

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Becky Rivers
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Fremont, CA 94536
becky.mccready.sbx@statefarm.com
Phone: (415) 317-6243

State Farm Insurance -

Jennifer Spriggs

Jennifer Spriggs
2408 24th St.
San Francisco, CA 94110
jenny.spriggs@sprint.blackberry.net
Phone: (510) 755-4607
Fax: (510) 755-4607

Restaurants

Cici's Italian Ristorante

Luis Platero
37378 Niles Blvd.
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cicisitalianristorante@yahoo.com
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Become a member today

Call KK Kaneshiro to
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Call or visit fremont
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Anniversaries

40+

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30+

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25+

Fremont Adult School
Signer Buick-Cadillac

15+

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vices of Alameda County
Fremont Symphony Orchestra
Mission Hills Travel
Our Lady of Guadalupe
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10+

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Coldwell Banker - Faye Carlson
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Joanne Louie Facility Manage-
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Keller-Williams Realty - Steve
Pierce

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Ohlone College-Entrepreneurial
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1 Year

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Joey Basil's Pizzeria Bar & Grill
Miranda Global Funding

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



ELEPHANTBAR

39233 Fremont Bl.
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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 fmtcc@fremontbusiness.com

Connection Club 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.

Spin A Yarn
45915 Warm Springs Blvd., Fremont
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 Café
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

The Outback Steakhouse
5525 Stevenson Blvd., 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 Café
37260 Fremont Blvd., Fremont
Chair: Dan Strauss, (510) 366-5082
Vice-Chair: Guido Bertoli, (510) 790-2444
www.fridayconnections.com

Trade Show—

from page 1

yet another opportunity for Chamber members to network and learn about their fellow Chamber member's businesses. "Our greatest focus is on creating opportunities for our members to grow their businesses and the Business Marketplace 2008 will provide an outlet for that purpose," said Cindy Bonior, President/CEO of the Fremont Chamber.

Exhibit space is expected to sell out quickly, so exhibitors are encouraged to register early. Exhibitor registration forms are now available at the chamber office or be visiting the Chamber's web site at www.fremontbusiness.com. For more information call KK Kaneshiro at (510) 795-2244 x106 or email kkaneshiro@fremontbusiness.com.



The Fremont Chamber's annual trade show is an opportunity for Chamber members to grow their business and make new connections.

Legal Review—

from page 1

Every single sentence benefits the landlord. As a tenant, you don't have the time or money to argue the entire lease. You can't fight the hundreds of battles in the lease - instead you must choose a handful of make-or-break issues and really go to war on them. You need to prioritize, to focus your lawyer's time on the really important issues. For example, you might start with base rent, move to pass-through (triple net) costs, then to tenant improvements, then to assignments and sublets. And you might let go on the split of condemnation proceeds.

How do you get this kind of review? First and foremost, you need a good and trusting relationship with

a business lawyer. A lawyer must know you and trust you to give you this kind of service. Understand that a lawyer incurs his or her own risk in doing your cost / benefit analysis. If your lawyer tells you to focus on issues A, B and C and let go on issues X, Y and Z, the lawyer has malpractice liability if issue Y becomes a problem a few years down the road. With this in mind, you can't expect a lawyer to stick his or her neck out for you without a good relationship in place. And do your lawyer a favor. Tell your lawyer in writing that you agree to the limited review in return for reduced fees. Give your lawyer all the CYA language he or she needs.

Let me wrap this up now. I am not

telling you to do all your deals on the cheap. That's just playing Russian roulette - you'll suffer tomorrow for being cheap today. What I'm saying is this - if you don't have the money for a full legal review, then get a limited review. Get the best review you can within your budget. Get a good small business lawyer to help you figure out just what protection you can get for your money.

Matt Dickstein is a business attorney in Fremont, CA, practicing business transactions, corporate law, securities law and real estate ventures. Matt can be reached at 510 796-9144.

Member Benefit

Fremont Chamber's Annual Business Marketplace

The Chamber's annual Business Marketplace is planned for late January 2008. Trade shows such as the Business Marketplace are an extremely effective outlets to showcase your products and services to large numbers of customers. Although it seems months away, time will fly and it's not too early to begin plans to make your best impact on a targeted and concentrated audience. Here are some tips to help you organize your thoughts and plan for the 2008 Business Marketplace.

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.

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 look actually as you ordered.

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.

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 2008 in the near future. Please contact KK Kaneshiro at (510) 795-2244, ext. 103 with questions.

Surviving and Thriving—

from page 1

is at the time. The bad times will pass, honestly.

8. Be grateful: Every day, insurmountable evidence is showing us how critical gratitude is as stress relief. Write down things you are grateful for every morning. Focus on those things. Actively put your attention on the good things. It will help.

9. Take care of yourself: It's vital to pay more attention to your health and well being. Exercise, get the proper nutritional support necessary during stress, get adequate sleep, dress nicely as it influences your outlook. Do things you enjoy.

You can make it through anything, naturally.

This article was submitted by Optimum Wellness Center. At Optimum Wellness Center, the main objective is to find the cause of the problem and correct it using a natural approach so relief can be obtained by utilizing "Essential Elements to Natural Health Care". These are the basic programs that allow us to improve health in the most natural drug-free ways possible - Body Cleansing, Stress Reduction, Nutrition/Exercise, Massage, Acupuncture, and Chiropractic. For more information, call (510) 490-8900 or visit www.optimumwellnessctr.com.

By the Skin of Our Teeth

by Dr. Martin Regalia
ECON 101

It has been a tumultuous few months since we last examined the state of the economy. So for this month's column, I'll leave the current developments in AMT reform and tax policy aside and focus on our economic outlook.

After three consecutive lackluster quarters ending in March, the economy grew at close to a 4 percent pace over the following six months. This growth is especially surprising considering the turmoil in financial markets, continued problems in the housing sector, record high oil prices, and an unrelenting barrage of stories about consumer angst. So what gives? Are we headed for a recession, or will we weather the storm? At the risk of ruining the suspense, I believe that we will avoid an outright recession, if only by the barest of margins.

The latest GDP report showed that economic growth was reasonably well balanced with consumer spending returning to a 3 percent pace; strong nonresidential construction; solid, if unspectacular, business investment; improving net exports; and a surge in federal government spending at the end of the fiscal year. Despite this strong showing, however, prospects for the next few quarters remain subdued with projections for growth in the final quarter slipping below 2 percent and picking up only a bit in the first half of 2008.

The biggest fear is that consumers will respond to higher oil prices and continued erosion in home equity by significantly reducing spending. While

we certainly recognize the risk, reasonably steady job and wage growth should be sufficient to keep most consumers spending. Household wealth is still advancing, albeit just barely. And unless we get a significant decline in equity markets to go along with the drop in housing values, household wealth should not become a major drag.

While this forecast is not predicated on any great improvement in housing, it assumes that the ongoing housing market recession does not

have fared much better and shows few signs of contagion, other than weak sales.

My take on the data is that the problems in the housing market, particularly on the building side, will continue to weaken GDP growth, but the contagion will not result in a major reduction in broader consumer spending.

In contrast to residential investment, business investment is showing some signs of life after a virtually stagnant first quarter. In particular, equipment and software investment rebounded slightly, increasing 4.7 percent and 5.9 percent during the second and third quarters, respectively, owing to continued growth in corporate profits and moderate reading on business confidence. We expect these numbers to continue at about the same pace over the forecast horizon.

Investment in structures increased at a 12.3 percent annual rate in the third quarter, after rising at a torrid pace of 26.2 percent in the second quarter. With capacity utilization now above 82 percent, we will likely see continued growth in this area, but the rate of growth will likely slow to a more moderate pace.

While the trade sector continues to present challenges to the U.S. economy, the situation has improved this year, with the weakening dollar and strong growth abroad improving exports and trimming imports. The trade deficit shrunk 4.8 percent in the third quarter after a drop of 6.2 percent in the second quarter. With the dollar continuing to weaken and growth abroad turning in a solid performance, U.S. net exports should remain strong over the remainder of 2007 and early 2008, providing a continued boost to GDP.

The economy produced 292,000 net new jobs in the third quarter of

2007, down from a total of 379,000 in the second quarter and 427,000 in the first. At this pace, the economy will produce about 1.5 million jobs in 2007, down from 2.3 million in 2006. While this pace should be sufficient to continue the positive gains in real disposable income so vital to consumer spending, it will not be sufficient to keep the unemployment rate from edging up from its current 4.7 percent rate to over 5.0 percent by early next year. On a brighter note, the economy added 166,000 new jobs in October, the strongest showing since May.

Not surprisingly, the housing recession has resulted in sharp declines in construction industry jobs, which have fallen by 124,000 since a peak in September 2006. Manufacturing employment has been weak as well.

Overall inflation has picked up this year as energy prices, particularly oil and gasoline, have risen sharply—a clear distinction from the declines that occurred at the end of last year. But inflationary expectations have eased in the third quarter, and core inflation rates remain at the upper limit of the Fed's comfort range.

At its meeting on October 31, 2007, the Fed lowered the federal funds rate by 25 basis points to 4.50 percent. This was the second consecutive easing by the Federal Reserve. In its October statement, the Fed indicated that third-quarter growth was very strong and that earlier trouble in the credit markets had eased. But it cautioned that growth would likely slow in the near term reflecting, in part, continued weakness in the housing sector. With rising energy and commodity prices, the Fed believes that the upside risks of rising inflation and the downside risks to economic growth are roughly balanced. This statement was widely interpreted to mean that the Fed

would be on hold for the foreseeable future. While this statement was not well received by the stock markets, financial markets appear relatively comfortable with both the Fed's monetary policy and the overall growth prospects for the U.S. economy.

Turning our attention from monetary to fiscal policy, the government deficit continues to decline. The deficit for fiscal year 2007 was \$163 billion, down from \$248 billion last year and \$318 billion in 2005. The improvement in the deficit came primarily from a surge in tax revenues, which were propelled by a rise in receipts from corporate taxes as well as individuals' investment profits, and a slowdown in federal spending owing to gridlock from divided government.

The latest readings on the economy were stronger than expected and highlight the resiliency of our dynamic economy. But considerable downside risks remain, and the possibility of recession is still strong. The housing sector is of particular concern and may worsen dramatically before we see improvements. Credit and stock markets are also in upheaval because of a mix of concerns about the housing market, the general state of the economy, and the condition of financial services firms. High energy prices continue to weigh on the consumer, and this may lead to weaker business investment. We have been lucky so far. But in times like these, I'm always reminded of that old joke about the fellow who jumped off the 10th floor to prove he could fly and was heard to say as he passed each floor on the way down ... "so far, so good."

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“My take on the data is that the problems in the housing market, particularly on the building side, will continue to weaken GDP growth, but the contagion will not result in a major reduction in broader consumer spending.”

worsen appreciably. Unfortunately, the data here are not very encouraging. New and existing home sales are very weak, existing home prices have dropped sharply, and the supply of both existing and new homes for sale are near record levels. New home prices, on the contrary, have increased slightly over the past year, although with considerable monthly variation. Delinquencies and foreclosures in the subprime areas have risen dramatically and are expected to go much higher, but the traditional end of the market

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Focus on the Fundamentals: It's Key to Small Business Success

by: Jim Blasingame

Award-winning host of *The Small Business Advocate*® Show and founder of *AskJim.biz* and *SmallBusinessAdvocate.com*

Business fundamentals are as old as when shells were currency. Focus on the following fundamentals and success will come and play in your backyard.

- **Financial statements**— Be an expert on your financials. Spend more time with numbers below the sales line on your operating statement. This is essential.
- **Budgets**— Yuck, right? But operating fundamentals work best with a track to run on. Creating budgets isn't hard-sticking to them is. Get on track.
- **Cash management**— When business slows down, the first casualty is

cash flow, not profits. You must know your current and future cash picture—don't delegate this.

- **Inventory**— Inventory is a euphemism for cash. Convert into cash all inventory that isn't turning. If you aren't practicing just-in-time inventory management, do it now.
- **Vendors and suppliers**— If your sales volume is off, so is theirs. Ask for help on managing inventory, maximizing margins, lowering freight costs, and uncovering new ways to serve customers. If vendors aren't part of the solution, get rid of them.
- **Systems**— These are the structured operational components, and some may be outdated and unproductive. Scrutinize employee schedules, delivery routes, and opening hours (your idea here). Nothing is sacred.
- **Customers**— Categorize them

from the most profitable A's to the least profitable D's. Worship the A's, cater to the B's, encourage the C's, and let the D's learn the meaning of self-service. You may even have to fire a few.

- **Products**— Same song, different verse. A-B-C-D. Stock the fast-turning A's, keep many of the B's handy, but only a few of the C's. And never let a D spend the night under your roof unless a customer has paid for it.

- **Add Value**— Find out what customers want instead of trying to get them to take what you need to sell. If you don't add value to customers' operations, you won't be successful in the 21st century marketplace.
- **Employees**— Listen to your employees and let them help you find efficiencies and opportunities. Encourage creativity and entrepreneurial thinking. Invest in training. Share your

plan and let them help you accomplish it. Cultivate producers and cut the dead wood.

- **Bankers**— Don't be a stranger. Bankers can help you if they're armed with your information, whether it's positive or negative. But a banker without information is a scared banker, and no one ever got any help from a scared banker.

Write this on a rock—Focus on the fundamentals, and all the shells you'll need will come and play in your backyard

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2008 Mayors Summit & Regional Economic Forecast

The Silicon Valley/San Jose Business Journal and City National Bank invite you to the 2008 Mayors Summit and Regional Economic Forecast.

Register now to meet with the three mayors: Santa Clara Mayor Patricia Mahan, San Jose Mayor Chuck Reed and Fremont Mayor Bob Wasserman. The mayors will talk about economic issues and initiatives in their respective cities, and they will take questions. Mayor Mahan in Santa Clara is working to finalize plans for the San Francisco 49ers potential new stadium. Mayor Reed of San Jose is trying to tackle the city's structural budget deficit. And Mayor Wasserman of Fremont hopes to help bring the Oakland A's baseball team to the city.

City National Bank's Chief Investment Officer Richard A. Weiss will present an economic outlook for 2008 and Grubb & Ellis' Executive Vice President, Managing Director Bill Hvidt will give an

overview of the Silicon Valley commercial real estate market.

Reserve your tickets today!

Date: January 18, 2008

Place: The Marriott - Downtown San Jose

Registration - 7:30 a.m.

Program - 8:00 a.m. to 10:00 a.m.
Cost: \$60 per individual/\$600 for a VIP Reserved table of 10

Register: events.bizjournals.com/
email sjevents@bizjournals.com or call 408-299-1832



The Fremont/Newark Family YMCA cordially invites you to attend the **2nd Annual Martin Luther King, Jr. Prayer Breakfast**

Friday, January 18, 2008
7:30am-9:30am
Fremont Marriott

46100 Landing Parkway, Fremont

KEYNOTE SPEAKER: State Assembly Member Alberto Torrico

Breakfast Buffet served at 7:30am
Program begins at 8:00am

Price: \$50 per person

For information please call David Hembree (510)279-2904 or dhembree@ymcaeastbay.org

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Factors to consider when selecting a mover



by Jim Swint
Move-pros

Moving and movers have changed a lot over the last thirty years both from a technological and an administrative point of view. Federal and state regulations have loosened up in order to encourage competition while at the same time monitoring for safety and fraud.

Today, the California PUC regulates moves within the state while the federal government uses several agen-

cies to regulate movers for shipments crossing state lines. The internet has opened up new marketing opportunities for start up companies.

To be binding, all estimates should be in writing, preferably after a visual survey that lists all items to be moved. Verbal estimates are considered "non binding" by the California PUC. While many estimates are designated "binding not to exceed" they can be exceeded if additional items are moved or additional services provided. But the customer can only be charged more if an addendum to the order for service is signed.

Office moving is not regulated by the PUC and is not subject to the same regulations as moving household goods. Moving offices with a PUC licensed mover assures you that personnel meets the requirements of the PUC.

The federal government provides a website called www.protectyourmove.gov where consumers can check the legitimacy of any moving company licensed to do inter-

state moves. The site will provide the number of trucks and the number of complaints of each moving company which is important because there are companies acting as brokers giving quotes although they may have only one truck and hundreds of complaints.

Movers that have had their warehouses approved by the US military for receiving and storing Department of Defense shipments have had to pass strict requirements regarding fire, pest control, flood, and security measures.

Shipments moving less than a hundred miles usually are charged on an hourly basis while shipments moving further are charged based on weight or volume. A customer has the right to witness the weighing of the truck at the public scale before loading starts and then again after the shipment is loaded. This provides the customer with the assurance that no fuel or other items were added to the shipment between the two weighings.

Valuation, meaning the value for which the mover is responsible when

there is loss or damage, needs to be discussed. The move price will have some valuation included but it may not be enough to cover the whole shipment so additional valuation may need to be purchased. Sometimes, private insurance policies like homeowners insurance, will cover items being moved between residences so additional valuation may not be necessary.

Payment for moving services is now done mostly by credit cards or cashier's checks. Some movers who have had little experience with "stop payment" on personal checks will still accept personal checks on local moves.

And no matter how strongly a mover is recommended, always get at least one more visual estimate.

Jim Swint is Vice President of Sales and Marketing for Move-pros, agent for Wheaton Van Lines in Fremont. Jim can be reached at (510)-818-1126 or email jim@move-pros.com.

Fremont Chamber Online report

Online Business Directory Referrals Report

Oct 2007

The number of referrals from the Chamber's business directory this Period was
9,474.

Display: **8,356**
Click Throughs: **822**
E-mail: **26**
Mapped: **270**

Unique Visits

A total of **10,667** distinct visits were made to the site, www.fremontbusiness.com during the month of Sept, 2007

An average of **14,359.7** unique visits were made to the Fremont Chamber's website over the last six months [May-Oct 2007]

Data provided by
ChamberWeblink

Ask SCORE: Business questions answered via email

The Fremont Chamber of Commerce and SCORE are working together to provide you with 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.



Mind Sets—

from page 1



debt and pay bills. You are on a treadmill, working hard and getting nowhere fast. You are consoled by the awareness that 75% of your colleagues are in the same boat. You keep working hard, hoping that things will get better.

Dying - You have run out of hope, ideas, motivation and cash flow. Your survival spirit is gone, and bankruptcy is a very likely result. You are probably hiding out and avoiding opening the mail or returning phone calls. You feel alone. You are in the remaining 5%.

Take a moment to reflect and identify your most prevalent Mind Set.

Habitual Type of Questions and Mind Sets

The Flourishing Mind Set is the natural birthright of all people, and it can be re-activated at will. To the extent that you are not experiencing the flourishing symptoms described above, then you are engaged in detrimental thinking habits. Fortunately this can be quickly changed once you recognize it.

Thinking is the process of asking questions. Our prevailing Mind Sets are created by the "Habitual Type of Question" that we ask when we are thinking under (economic or time) pressure.

Look at the interesting correlation between Mind Set and Habitual Type of Question.

Prevailing Mind Set	Habitual Type of Question
Flourishing	Who?
Thriving	What?
Surviving	How?
Dying	Why?

Please reflect on your prevailing Mind Set and check which type of question you have actually been asking the most.

Simple Practice for Sustaining the Flourishing Mind Set

Since you can choose to change your habitual type of question, you can therefore control your prevailing Mind Set. The following simple but powerful practice allows you to maintain the Flourishing Mind Set.

Set unreasonable and ambitious (economic and time) intentions

Habitually ask yourself several relevant but different "WHO" questions. Contact whoever comes to mind, share your intentions and make requests

Here are two sample intentions and some relevant WHO questions.

Intentions

- *Sample WHO questions:*
- **Double my total number of A-clients by month end.**
- *Who are my highest paying Clients?*
- *Who else has a network of people that I can tap into?*
- *Who do I know who might know the Who is Who?*

• **Attract a super assistant by end of Q1, 2008**

- *Who else already has an assistant and might like to share?*
- *Who else can find an assistant for me?*
- *Who are my underutilized relationships?*

The secret to sustaining the Flourishing Mind Set is to convert all your habitual questions into "Who" questions.

Nigel Henry is known internationally as an "Activational Speaker" and he delivers Mastery Performance™ sessions to Associations and Corporations around the world. For more information call (510) 444 4442, email: nigelh@masteryunleashed.com or visit www.masteryunleashed.com

Write it down and share your expertise

Looking for a high impact, no cost way to share your expertise and promote your company? Connect with fellow Chamber and community members by submitting an article for an issue of the Fremont Business Review. A short 500 word article can go a long way in promoting your expertise and introducing your company to potential customers.

Below is the Editorial Schedule for the next several issues of the Fremont Business Review. If you're interested in submitting an article, please contact the Guest Editor of the issue that interests you, or contact Cindy Bonior at (510) 795-2244 x106 or cbonior@fremontbusiness.com.

FEBRUARY 2008

Health & Wellness

Tina Nunez @ Washington Hospital
(510) 791-3468
tina_nunez@whhs.com
Deadline 1/14/08

MARCH 2008

Spring Clean Your Business

Matt Dickstein, Attorney at Law
(510) 796-9144
matt dickstein@hotmail.com
Deadline: 2/11/08

APRIL 2008

Go Green!

Guest Editor to be named
Deadline: 3/17/08

MAY 2008

Economic Development: Fremont's Report Card

Guest Editor to be named
Deadline: 4/21/08

JUNE 2008

On the Road: Business & Leisure Travel

Guest Editor to be named
Deadline: 5/19/08

JULY 2008

Fremont Festival of the Arts: Celebrates 25 Years!

Jane Mueller @ Well Chosen Words
510-792-4173
jmueller@iname.com
Deadline: 6/16/08

AUGUST 2008

Employee Incentives: Rewarding Your Most Valuable Asset

Guest Editor to be named
Deadline: 7/14/08

Guidelines for Editorial Content

- The editorial content goal for the Fremont Business Review is to be succinct and business focused.
- Articles are accepted from members and should not exceed 500 words. Any article that exceeds 500 words is subject to editing by the editorial staff, or may be presented as a two part series.
- Articles and headlines may be edited for content, style and language. Sub headings may be added for clarification.
- While members are encouraged to write about their expertise, articles may not advertise, promote or solicit for the submitting company. Specific company names are not to be used in the content of the article unless it is deemed material and necessary by the Editor.
- We encourage the submission of picture of the article author or those that enhance the article. Pictures will be

- printed depending upon space or at the discretion of the Editor.
- Sources cited within the article should be clearly noted when appropriate either via footnote or explanation within the article.
- Acceptance of an article does not guarantee its printing.
- All editorial content is printed at the discretion of the Editor. All decisions of the Editor are considered final.
- Articles from members or other outside sources will be labeled to indicate the source of the information and the author's credentials. An article printed from outside sources does not constitute an endorsement of the product or information.
- Due to space constraints, events listed in the calendar portion of the Fremont Business Review will be restricted to Chamber events only.

Is your business plan in place?

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 10 a.m. to 12 noon

Host a Mixer in 2008

Do you want to host a mixer? Call KK at 510-795-2244, ext. 103 to reserve a date in 2008. Mixers are networking events held on the 2nd & 4th Wednesday of each month (exception Feb., Nov., & Dec.); and once a quarter we produce one lunchtime mixer. Call now to see what dates are still available in 2008.