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A Legacy of Giving
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The Deduction You Might Miss
Don't forget to factor in your volunteer and charity work, p.6

VOLUME 9,
NUMBER 7

The Season of Sharing ~ NOW MORE THAN EVER

December
2008



By Helen Grace Kato
Wal-Mart

At Wal-Mart, we believe in a philosophy of operating globally and giving back locally. We know we can

Encouraging the Volunteer Spirit

make the greatest impact on our communities by supporting causes that are important to our customers right in their own neighborhoods. We are proud to be a "store of the community" for all of the communities we serve by helping to provide financial and volunteer support.

Our two *Volunteerism Always Pays* (VAP) programs, *VAP* and *Event VAP*, help associates (employees) volunteer on their own or with a group of asso-

ciates interested in the same cause. We encourage our Associates to give back to the communities where they live and work. These programs encourage and recognize Associates by making charitable contributions to organizations on their behalf for the time they spent at the organization as a volunteer. All As-

—Wal-Mart Volunteer Spirit, page 4

Giving a Meaningful Gift

By Meghan Overcash
Taylor Family Foundation

With the Holiday season rapidly approaching, most of us find ourselves trapped in malls looking for the "perfect" gift. Or spending endless hours at night on-line searching for the best deals and hoping the gift will arrive on time. And how many times have we been the recipient of gifts that almost immediately fall to the wayside?

This holiday season, try turning a present that may be all too quickly forgotten into a donation that can make a difference in the lives of those who

need it the most. Making a charitable donation to a local non-profit is a unique way to show someone special you care. Especially with the economy being down, more people are in need of help. Non-profits are hurting and are looking for donations more than ever. Instead of buying Uncle Joe that tub of assorted popcorn, make a donation in his honor to Ardenwood Historic Farm to remind him of simpler days growing up in the Midwest. Or knowing

—Meaningful Gifts, page 7

Using What You Have: Ways To Give When You Can't Give Money

By Liz Elliott
Happy Fish Swim School

As a classroom teacher with little money and few resources, I learned to be creative with the materials and contacts I did have to help the children in my class. I use this same philosophy to help give back to the community on a larger scale. From my years of teaching seventh grade, I learned that money is not a necessity for creating a fun event with a purpose. I feel I can make a difference in my community, in and out of the classroom. As a small business owner, in lieu of money, I've found ways to use my own expertise in education and recreation to create events that participants will enjoy, and, in turn, raise money for the organizations I care about. By understanding

what kids like and what parents like their kids to do, I have been able to do what I enjoy, helping kids and people in general.

My personal drive to help children led my business, Happy Fish Swim School, to team up with the Fremont Education Foundation to create the annual Happy Fish Run for Education, benefiting the Fremont Education Foundation's Guy Emanuele Sports Fund. The event has become more successful with participation and money increasing each year because of the willingness of individuals and organizations to pitch in their own expertise. Over the last four years, the event has raised much needed funds that allow more students to participate in school sports programs.

Other events I help organize, or



Runners line up at the 2008 Happy Fish Run for Education

with which I am involved, that raise money for varying Fremont organizations include the Irvington Business Association's Miracle on Bay Street event, Mission San Jose Chamber of Commerce Olive Festival, the annual Happy Fish Halloween Carnival, and

other festivals and carnivals at elementary schools and in the community. All of these events invite families to enjoy a fun day in their community.

—Happy Fish, page 4

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

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2008 – 2009**

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**Top
of the
Week
REPORT**

Linking the Business Community

email Napoleon Batalao at
nbatalao@fremontbusiness.com with
SUBSCRIBE in the subject line. Read the
latest issue online at
[www.fremontbusiness.com/
newsToTWcurrent.htm](http://www.fremontbusiness.com/newsToTWcurrent.htm)

Letter from your Chamber Staff

As we enter the holiday season this year, we are thankful for the blessings we have while finding it impossible not to acknowledge that we are in tough times. All of us know people who have lost jobs, or who have lost businesses – and some of us may even be in that situation. We are all reassessing our finances, both personal and business, making sure that our spending doesn't exceed our income and trying to build our reserves. These are challenging goals, and it is certainly understandable to say "I can't give this year" when asked.

This issue of the Business Review encourages us – and hopefully inspires us – to think about the many ways we can fulfill the needs of the charities we care about and the people they serve. These organizations are feeling the impact of our economic crisis, in terms of both increased demand for services and decreased donations.

We are lucky to have in our community and among the ranks of Chamber members, businesses that support our community non-profits in both standard and non-standard ways.

Read about the legacy of giving inspired by Morris and Alvirda Hyman at Fremont Bank and about the A's Community Fund and the many programs it supports. Read how Wal-Mart employees create added benefit for their favorite charities when they volunteer. And learn how Liz Elliott of Happy Fish Swim School figured out how to use her expertise to benefit local charities.

The issue also shows how creative our members can be in their giving and reminds us that many small donations can add up to big impact. Meghan Overcash of the Taylor Family Foundation asks you to rethink those gifts that you buy for the people in your life who have everything they need, and the article about "Three Cups of Tea" reminds us of the power of each individual to make a difference and the ability of many small donations (pennies in this instance) to make a huge difference.

Lastly, as our gift to you, this issue gives you some tips to maximize your own resources. Bill Harrison of Harrison Accounting writes about the deductions you may be eligible for from your volunteer activities, and Alan Olsen of Greenstein Rogoff Olsen & Company suggests tax planning ideas for small business owners that may result in substantial savings.

From our work with all of you, we know that you have much generosity in your hearts. We hope this issue gives you some new ideas on ways that you and your business can say "yes" to giving this holiday season. To quote former first lady Barbara Bush, "Some people give time, some money, some their skills and connections, some literally give their life's blood. But everyone has something to give."

We are proud to have you all as Chamber members, and we wish you a joyful and restful holiday season!

Three Cups of Tea – Inspiring a Community

By Shirley Gilbert

American Association of University Women

The idea of encouraging all of Fremont to read *Three Cups of Tea* came when American Association of University Women (AAUW) president Randy Fewel and other board members saw its author Greg Mortenson, speak at an AAUW national convention several years ago.

Three Cups of Tea, by Greg Mortenson and David Oliver Relin, is a real-life exciting adventure story. Mountain climber Greg Mortenson loses his way on a climb up the world's second largest mountain, K2. Exhausted and disoriented, he stumbles into a village called Korphe and is brought back to health by the ministrations and generosity of the villagers. Extremely grateful for their kindness, Mortenson realizes that what the villagers need most is a school for children, especially girls, after seeing the children using sticks to write their lessons in the dirt.

He determines to return and help the village build a school. Now, more than 15 years later, Mortenson has built more than 70 schools in rural areas of Pakistan and Afghanistan, awarded many scholarships and created facilities for women to make and sell wares. He is an expert in involving the whole community in the building of schools.

Three Cups of Tea has been on the New York Times best seller list for over a year and Mortenson spends his time traveling the country raising money for building schools and talking about his book.

"We were struck by his sincerity and his ability to connect with each person," said Randy. "And we really felt his mission - of bringing educational opportunities for girls in an area where no such opportunities existed - spoke to our own mission in AAUW."

Bringing the book to Fremont as part of the One Book/One Community program so popular in many localities throughout the U.S. and the world, took several years. The concept behind One Book/One Community programs is to bring people together through the reading and discussion of a common book.

Once local AAUW member Genevieve Angelides consented to chair the program a year ago, it has taken off in a number of exciting and hardly-dreamed-of directions.

- On May 27, Mayor Bob Wasserman signed a proclamation that encouraged all Fremont citizens to read and discuss the book.
- To date, there have been over twelve discussion sessions held in Fremont, Newark and Union City libraries, several Fremont churches, book stores and organizations with many more planned for the future.
- Elementary school children in the Fremont, Newark and Union City School Districts are contributing pennies to Greg Mortenson's Central Asia Institute non-profit charity to build schools in Afghanistan and Pakistan. This program is called "Pennies for Peace." To date the children have raised a phenomenal \$17,000 (1,700,000 pennies!) and the drive will continue to Thanksgiving.
- High school students are reading the book and leading discussions for community service credit.
- Author Greg Mortenson will visit Fremont on March 3, 2009 to discuss his book, his work in Central Asia and bring the audience up to date on education in the two countries.

Three Cups of Tea has truly been a broad-based community action project. Led by the Fremont Branch of AAUW, fellow collaborators include: City of Fremont Human Services Department; California Retired Teachers Association; Afghan Education for a Better Tomorrow; the Muslim Support Network; Alameda County Library; and Fremont and Newark Unified School Districts. Our thanks go to the many local businesses and organizations who have given their time, services and donations.

Shirley Gilbert is a member of the Fremont branch of the American Association of University Women and serves as the Communications Chair for the Three Cups of Tea program. For more information on the program, visit the AAUW web site: www.aauwfremontbranch.org/threecups.html.

3rd Annual Martin Luther King, Jr. Prayer Breakfast



Keynote Speaker

Dr. Janice Jones, Ohlone College
Hosted by the Fremont/Newark YMCA
Friday, January 16, 2009
7:30-9:00 a.m.
Fremont Marriott Hotel
46100 Landing Parkway
Fremont, CA 94538

Breakfast buffet served at 7:30 a.m.
Program begins at 8:00 a.m.
Price: \$50 per person

For information, call David Hembree at (510) 279-2909 or email dhembree@ymcaeastbay.org



December Message

Here we are in the thick of the Holiday Season – one filled with great apprehension on the part of retailers and presumed belt-tightening from consumers. The good news is that oil and gas prices have come way down, just in time for the home heating season, so it won't cost nearly as much as people feared to heat their homes, hopefully reducing some stress about finances.

While everyone is feeling financially challenged to one degree or another now, the charitable and non-profit community is particularly suffering, with greatly decreased donations of money, food, clothes and other goods. The Alameda County Food Bank warehouse, for example, is very depleted, and is in desperate need of food donations, while demand is higher than ever. The Tri-Cities League of Volunteers (LOV) is concerned about having enough toys for their annual Toys for Tots drive, and these shortages are consistent throughout all charitable organizations.

While it is natural to cut back in expenses at this time, Americans are historically very generous people, and I urge

everyone to remember those less fortunate than themselves. Please do what you can for your favorite charitable organization even if it hurts a bit; it's the right thing to do, and puts points in your "Good Karma" bank.

Don't forget to attend the Chamber's annual Holiday Mixer on December 10th at the Chamber offices, where the price of admission is at least one new and unwrapped toy. If you miss the mixer, stop by the Chamber to donate a toy anyway – and don't forget teens need toys, too. These toys are for Toys for Tots, a program managed by the Marines, so if you don't bring a toy, we won't let you in, you'll have to answer to the Marines, and you definitely don't want that!

Happy Holidays Everyone!



George Duarte
Horizon Financial Associates

Ten Tax Planning Ideas for Small Businesses in 2008

By Alan L. Olsen
Greenstein Rogoff Olsen & Co. LLP

If you are a small business owner looking for cost cutting ideas, here are ten tax planning ideas that are often missed by business owners and that may result in substantial tax savings. You should consult a qualified tax advisor to determine if any of these areas are appropriate for you and your business.

1. S Corporation: Set up an S Corporation to avoid self-employment tax on profits. If you conduct business as a sole proprietor, a partnership, or a limited liability company the

first \$102,000 of 2008 profits are subject to a self-employment tax rate of 15.3%. The profits in excess of \$102,000 are subject to a Medicare tax rate of 2.9 percent. These self-employment tax rates are in addition to paying income tax on the profits. An S Corporation is not subject to self-employment tax on the profits earned. But you must take "reasonable" compensation as salary subject to F.I.C.A.

2. Bad Debt Expense: A reserve for bad debts is not deductible, but you can write off accounts receivable in the year in which they become uncollectible. Be sure to take advantage

—Ten Tax Planning Ideas

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Thursday, January 29, 2009

4:30 - 7:00 pm

Fremont Marriott
46100 Landing Pkwy.
Fremont, Ca 94538

It's a proven fact that the best way to combat a difficult economy is the marketing of your business. The 2009 Business Marketplace is one of the best weapons in your marketing arsenal to generate leads, make new business contacts and promote your business.

It's An Excellent Opportunity to:

- Generate Sales Leads
- Introduce New Products & Services
- Make Business Connections
- Find New Vendors
- Promote Your Business
- Sell Your Products & Services

8' x 8' Booth Space @ \$250
16' x 8' Booth Space @ \$450
Electrical service is an additional \$35 fee.
(Electrical service is limited, please reserve service early.)

Booths include a skirted 6' table. Exhibitor is to provide signage. Exhibitors may purchase more than one booth space. Deadline for reserving exhibit space is January 26, 2009. Please call KK Kaneshiro at 510-795-2244, ext. 103 or email kkaneshiro@fremontbusiness.com 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

- 2 Fremont City Council Meeting**
7 p.m., City Council Chambers
- 3 Ambassadors' Meeting**
8 a.m., Chamber Conference Room

Aegis Living Mixer

5 - 7 p.m.
3850 Walnut Ave., Fremont. Phone: (510) 739-1515
When you walk into Aegis Living, with their caring and compassionate staff, freshly baked cookies, spacious common areas, and flowering courtyard, you'll immediately understand why Aegis has become a leader in the senior living industry. Outstanding care, comfort and friendship – all the things that make this community your home.

- 4 Government Affairs Committee Meeting**
7:45 a.m., Chamber Conference Room

eCommerce & Online Marketing Business Workshop

9 a.m. - noon, Fremont City Hall, Bldg. A

- 9 Fremont City Council Meeting**
7 p.m., City Council Chambers

- 10 Fremont Chamber Holiday Mixer**
5-7 p.m.

Phone: (510) 795-2244

Please join us to celebrate the holiday with good friends, good food, and good times. Please bring a new, unwrapped toy for our annual "Toys for Tots" drive.

- 11 Membership Committee Meeting**
Noon, Chamber Conference Room

- 12 Chamber Board of Directors Meeting**
7:30 a.m., Chamber Conference Room

Last day to bring toys for the "Toys for Tots" drive
If you haven't yet, please drop off a new, unwrapped toy at the Chamber offices.

- 16 Fremont City Council Work Session**
Time TBD, City Council Chambers

- 18 Leadership Fremont, Class of 2009 Session**
8:30 a.m., Family Resource Center, 39155 Liberty Street

- 19 Leadership Fremont Steering Committee**
8 a.m., Chamber Conference Room

- 25 Chamber office closes** for the holidays and reopens on January 5, 2009.

Visit our online events calendar at
www.fremontbusiness.com

Community Calendar

The Chamber also lists community events! Visit www.fremontbusiness.com/commCalendar.htm for the latest community oriented events in Fremont and the Tri-Cities area.

Got an event? email Nina Moore at nmoore@fremontbusiness.com

Look at our RSS feed: <http://tinyurl.com/6cgdow>

Anniversaries

40+ Years

Fremont Hub Shopping Center

25+ Years

Best Western Garden Court Inn
Fremont Adult School
Signer Buick-Cadillac

20+ Years

Fremont Symphony Orchestra
Mission Hills Travel

15+ Years

Allied Waste Services of
Alameda County
Fremont Express Courier Service
Lum, Karl G., Jr., DDS
Our Lady of Guadalupe
Prismatic Signs

10+ Years

Coldwell Banker - Elaine Arnt
Country Drive Care Center
D.A. Richards and Associates
Elephant Bar Restaurant
Heritage Bank of Commerce
La Quinta Inn & Suites Fremont

Nitto Denko America, Inc.
Nova Commercial Co., Inc.
Ohlone College-Entrepreneurial
Programs
Residential Pacific Mortgage -
Scott Doruff
Serra Center
Walsh's Chem-Dry

5+ Years

Alameda County Fairgrounds
Community Child Care Coordinating
Council of Alameda
County
Indo-American Community
Federation
Joanne Louie Facility Management
Keller-Williams Realty - Sandy
Wofford
Keller-Williams Realty - Steve
Pierce
Qualdeval International
Raymond F. Churchill, Attorney at
Law
Scott Design

SEEDS Community Resolution
Center
Thermo Fisher Scientific/Lab
Vision
Total Business Care
W Silicon Valley

2+ Years

511 Regional Rideshare Program
First Thing Tomorrow Human
Resources Consultants
Kitchen Tune-up
Lotta Java
Son T. Ly, D.C.
Stage 1 Community Theatre
Wal-Mart - Albrae St.

1 Year

Carl H. Bocchini
Dynamic Consultants International
Fremont Family & Sports
Chiropractic
Mission Hills Gallery Fine
Jewelers

Congratulations to all our Chamber members who have reached these milestones

New Members

Beauty Salons & Day Spas

ZaZa Nail Spa

Rachel Wong
43810 Christy St.
Fremont, CA 94538
Phone: (510) 252-0800
✉: rachel@zazanailspa.com
🌐: www.zazanailspa.com
At ZAZA Nail Spa, you can expect star treatment. ZAZA has "no secrets" when it comes to the quality of our products and sanitation procedures. From our quick pick-me-ups to our most luxurious and relaxing treatments, ZaZa delivers an exceptional experience to celebrate our exceptional customers. You deserve to be indulged.

Engineering Consultants

V.E.R. Consultants

Leo Castillo
1327 Bonnet Ct.
San Jose, CA 95132
Phone: (408) 813-2010 - Fax:
(408) 852-4343
✉: leo@verconsultants.com
🌐: www.verconsultants.com

Event Planning & Management

Designer Events LLC

Rochelle Valadez
42878 Fontainebleau Park Ln.
Fremont, CA 94538
Phone: (510) 209-5806
✉: rochelle@designerevents.net
🌐: www.designerevents.net

Financial Planners & Services

Edward Jones - Linda Snyder

Linda Snyder
39849 Paseo Padre Pkwy.
Fremont, CA 94538
Phone: (510) 770-1617
✉: linda.snyder2@edwardjones.com
🌐: www.edwardjones.com

Furniture Dealers-New

Relax the Back

John Tsai
2690 Mowry Ave.
Fremont, CA 94538
Phone: (510) 818-1381 - Fax:
(510) 868-2526
✉: john@ctygroup.com
🌐: www.relaxtheback.com

Hotels & Motels

Chase Suite Hotel

Millie Sustache
39150 Cedar Blvd.
Newark, CA 94560
Phone: (510) 795-1200 - Fax:
(510) 795-8874
✉: msustache@woodfinsuites.com
🌐: www.chasesuitenewark.com

Janitorial Service

Premier Cleaning Solutions

Cristi Alonso
32108 Alvarado Blvd., Ste. 312
Union City, CA 94587
Phone: (510) 441-2427 - Fax:
(510) 441-2427
✉: cristi@premierccs.com
🌐: www.premierccs.com

Public Relations Agency

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Go to the Write Place for help getting your message across. Write Place specializes in strategic communications, media relations, crisis communications, community outreach and writing/editing/proof-reading. Products include newsletters, magazines, web site content, press releases, brochures, multimedia presentations and executive speeches.

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DJ Refrigeration & Air Conditioner

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39434 Logan Dr.
Fremont, CA 94538
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(510) 252-9347
✉: djesus79@sbcglobal.net

Retirement & Life Care Communities & Homes

Fremont Vista Assisted Living

Lisa Wu
35490 Mission Blvd.
Fremont, CA 94536
Phone: (510) 796-4200 - Fax:
(510) 796-2295
✉: lisaw@fremontvista.com
🌐: www.fremontvista.com

Happy Fish—

From page 1

Organizing community events is rewarding on a personal level and from a business perspective. Community events allow me to personally give back to children, and are a great venue to reach my customers.

Suggestions for people interested in becoming involved in their community:

1. Be willing to give your time. Your time is more valuable than money will ever be.
2. Do what you like to do. You can't fake it. If you're having a good time, then so will the participants of the event you're hosting. If you're not enjoying yourself, participants will know.
3. Don't bite off more than you can chew. Organizing an event is not for everyone, but everyone can be involved with their community. Become a part of existing events. There are many events that already accomplish goals you may have, that are always looking for people and organizations to help. Get involved with the planning of an event, volunteer or have a

booth or activity at one of these events.

Contributions that may seem small actually help on a large scale. Do what you know and like, and you, too, will be an integral part of your community.

Liz Elliott is the founder and owner of Happy Fish Swim School. Happy Fish Swim School is a year round, indoor swim school, located at 4831 Davenport Place, Fremont. Happy Fish provides swim lessons and safety classes to people ages six months through adults. Class schedules and more information can be found at www.SwimHappyFish.com or call (510) 226-SWIM (7946).

Wal-Mart Volunteer Spirit—

From page 1

sociates actively employed with the company on the day the Wal-Mart Foundation issues the grant check are eligible to apply as long as they have completed at least twenty-five hours of uncompensated volunteer service while employed at Wal-Mart.

Wal-Mart Store #2989 on 44009 Osgood Road, Fremont, CA is just one of the many local stores that honors the values instilled in us by our founder Sam Walton. In 2008 alone, we have donated at least \$20,000 to Fremont non-profit organizations. Many Associates, including myself, have done volunteer work. We have volunteered during Make a Difference Day Marrow Drive, Make A Difference Day Park Clean Up, and Run 4 Education, just to name a few. In addition, some Associates volunteer as coaches for their child's soccer or baseball team and some volunteer for Girl Scout troop events.

We are proud to be a member of the Fremont Chamber of Commerce and share its belief that business and community are intertwined. As a company, as a store and as individuals, we look forward to being of service to this beautiful and prosperous City.

Helen Grace Kato is the Store Manager for Wal-Mart Store 2989 located at 44009 Osgood Road in Fremont. Non-profit organizations needing volunteers should contact her at (510) 651-3301 or via email at hguirey@yahoo.com.

Visit us online fremontbusiness.com

- open for business: coupons, links, member discounts, volunteer opportunities • online directory • calendar of events • connection clubs • ambassadors • business links • community links

fremontbusiness.com



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.
Ginger Cafe at Newark Hilton
39900 Balentine Dr., Newark
Chair: Justine Schroeder, (510) 673-4646
Vice: Russell Bender (510) 770-9360
www.tuesdayconnectionclub.com

Connect 2 Succeed
2nd & 4th Thursday at 11:45 am
La Piñata Restaurant
39136 Paseo Padre Pkwy, Fremont
Chair: Sandra Madonna (510) 910-2681
Vice-Chair: tba
www.connect2succeed.com

Fridays Women In Business
meets weekly at 7:30 a.m.
Best Western Garden Court Inn
5400 Mowry Ave., Fremont
Chair: Tammy Duran, (510) 693-5054
Vice-Chair: Maria Sicalbo, (510) 791-0852
www.fremontwib.com

Thursday AM
meets weekly at 7:30 a.m.
The Depot Diner
37260 Fremont Blvd., Fremont
Chair: Renee White (510) 790-0822
Vice: Madeline Holmes (510) 599-1215
www.thursdayAM.com

Referrals Plus
1st & 3rd Thursday at 12 noon
Vida y Vino
43808 Christy St., Fremont
Chair: Scott Capen, (510) 207-6207
Vice: Scott Doruff, (510) 505-1011
www.thursdayreferralsplus.com

Friday AM Connection Club
meets weekly at 7:15 a.m.
The Depot Diner
37260 Fremont Blvd., Fremont
Chair: Dan Strauss, (510) 366-5082
Vice-Chair: Guido Bertoli, (510) 790-2444
www.fridayconnections.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



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

JEBZ Restaurant

39742 Cedar Blvd.
Newark **(510) 661-0355**
Open Tue-Sun 11 am-10 pm
Weekend Champagne Breakfast
10 am-3 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



Fresh Fish
Pasta
Wood-Fired Grill
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Fremont Chamber of Commerce Television

December's Topic: Titan's Kingdom Doggie Daycare & Vacationing Resort

Titan's Kingdom is the premier doggy daycare facility located in south Fremont, offering doggy daycare, cage-less sleepovers, grooming, training and cool products for your pooch. They want to give doggy parents who are busy at work or on vacation invaluable peace of mind, as their loving staff keeps your furry kids happily playing, meeting new friends and giving them attention throughout the day.

The folks at Titan's Kingdom strive to make their daycare facility a fun, safe and supervised environment for all their guest pooches. Their goal is to make your furry loved one feel like royalty, whether it's romping around in a play group, enjoying the outdoor grassy backyard, or getting specialized attention from their caring staff. Each of their four-legged guests will feel special at Titan's Kingdom.

In order to enroll in daycare, owners must fill out an enrollment application, provide written proof of vaccinations, and schedule an in-person interview with a staff member. The on-site interview evaluates the temperament of a potential dog daycare attendee. This is a very important part of the enrollment process to ensure the safety and enjoyment of others during the stay. Temperament interviews are by appointment only.

For those wishing to use "cage-less" sleepovers only, all doggies must attend a minimum of one daycare session before staying a full night. This will help your furry family member acclimate to Titan's Kingdom's friendly atmosphere.

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- Improve your doggy's socialization skills.
- Minimize damage to your home. It's a great way for them to be out of the house if you are fixing/remodeling your home.
- Help them relax and sleep better with our "cage-less" sleepovers.
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FCCTV

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By Bill Harrison
Harrison Accounting Group, Inc.

I always try to get the biggest bang for my buck. It feels good too, as the saying goes. "To kill two birds with one stone." (Note: I am speaking figuratively of course, and I assure you that no animals were hurt in the writing of this article).

As we are now operating in a period of economic uncertainty, the needs of our community have become greater and resources for charitable organizations serving these needs are decreasing. There is a need to help out local charitable organizations.

As the holidays approach and the end of the year draws near, our thoughts will soon turn to the clean slate that is the New Year. Shortly after that, we will start to think about paying our income taxes. In the current economic climate, we must maximize our own resources; there is a need to minimize the amount of taxes we pay this April.

There is a way to take care of both of these needs. If you volunteer for a charity, you should be aware that your volunteer spirit may entitle you to a charitable tax deduction.

No tax deduction is allowed for the value of services you perform (your time) for a charitable organization. Deductions are permitted for the out-of-pocket expenses you incur while performing the services (subject to the deduction limit that generally applies to charitable contributions). A search of the internet has provided me with a few examples of expenses you may incur as a volunteer of a charitable organization that could result in a charitable deduction:

- Expenses incurred away-from-home while performing services for a charity (out-of-pocket round-trip travel cost, taxis and other costs of transportation between the airport and hotel, plus lodging and meals). However, these expenses aren't deductible if there's a significant element of personal pleasure associated with the travel, or if your services for a charity involve lobbying activities.
- The cost of entertaining others on behalf of a charity, such as winning and dining a potential large contributor (but the cost of your own entertainment or meal is not deductible).

If you volunteer for a charity, you should be aware that your volunteer spirit may entitle you to a charitable tax deduction.

- If you use your car while performing services for a charitable organization, you may deduct your actual unreimbursed expenses directly attributable to the services, such as gas and oil costs. Alternatively, you may deduct a flat 14¢ per mile for charitable use of your car (a higher amount if you used your car to assist in relief efforts related to the 2008 Midwestern disaster). In either event, you may also deduct parking fees and tolls.
- You can deduct the cost of a uniform you wear when you do volunteer work for the charity, as long as the uniform has no general utility (e.g., a volunteer ambulance worker's jumpsuit). You can also deduct the cost of cleaning the uniform.

Remember, together, we can all make a difference in our community and lower our taxes at the same time.

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

A Legacy of Giving



By Hattie Hyman Hughes
Fremont Bank

The season for giving is year round at Fremont Bank and Fremont Bank Foundation. To me giving is about sharing. My parents, Morris and Alvirde Hyman, taught me and my brothers that when we share, something magical happens. I remember that when we would go out to eat as a family in a restaurant, often I thought that what my father ordered looked better than what I was served. Not wanting me to be disappointed, he was always willing to share with me!

Someone referred to my father as a powerful man with simple values. He believed in doing "good". He founded Fremont Bank and later Fremont Bank Foundation on some very basic and sound principles. Our Bank was established here in Fremont in 1964 to serve

the citizens of the community. Over the years, Fremont Bank has developed relationships and long lasting partnerships with many individuals and businesses. As our partners grew and became successful, we also grew and became successful. It is just good business to provide quality service and economic support when we are given the means to do so. Fremont Bank believes in partnering and sharing with our communities.

As we go about our daily lives in the communities that have helped us grow, it just feels good to know that Fremont Bank and Fremont Bank Foundation have funded programs to help make a positive difference in people's lives. We view providing support to nonprofits as an honor and privilege.

We also view our contributions to nonprofit organizations as investments in our communities. Our government cannot do it all. We as private citizens, small businesses, and corporations must examine our values and be willing to step forth and support organizations whose missions reflect our values. Social responsibility is being required by all of us. As a society we have come to recognize a simple fact: we are all in this together. What happens to you does affect me. Giving back is a responsibility we all share.

Fremont Bank and the Fremont Bank Foundation have contributed to

many successful nonprofit community projects. I am proud to state that there are too many to mention. More information is available on the Bank's website: www.fremontbank.com. However, I would like to mention our largest commitment to sharing. We at Fremont Bank, along with many others, are anxiously awaiting the opening of Fremont Bank-Aqua Adventure at Lake Elizabeth in 2009. It is always a pleasure to be part of bringing joy to others, and it is one of the many rewards that come to those who share.

I encourage all of you to reach out, create a bond, a connection with others by sharing. Enjoy the magic of the holiday season all year!

Founded in 1964, Fremont Bank is one of the oldest independent family owned and managed banks in Northern California. It focuses on personalized service for individuals and businesses through 24 branches and seven additional ATMs throughout the Greater Bay Area. Exceptional client service is the cornerstone of Fremont Bank's business. Accommodation of customer needs in a friendly, personal atmosphere characterizes the bank's culture. Hattie Hyman Hughes is a Senior Vice President at Fremont Bank and is also the Fremont Bank Foundation's President. She can be reached at hattie.hughes@fremontbank.com.

of writing off all those uncollected accounts at year end.

If you used a collection agency, you can deduct a portion of the debt that will go to the collection agency as a fee (around 25%). You can write off that amount at the time you turn over the receivable to the agency.

3. Medical Expense: For 2008, eligible self-employed individuals can deduct from gross income 100% of the amounts paid for health insurance coverage. The deduction is limited to net earned income from the business, less the deduction for 50% of the self-employment tax. Also, you cannot take the deduction for any month you were qualified to participate in an employer sponsored health plan.

If you conduct business as a corporation, set up a corporate medical reimbursement plan. Medical costs are generally personal expenses deductible only to the extent that they exceed 7.5% of your Adjusted Gross Income (AGI). However, medical reimbursement plans set up by C Corporations let you deduct all the medical costs you incur for yourself, your spouse, and dependents. These plans must cover all eligible employees.

4. Equipment Expense: For 2008, Section 179 of the Tax Code lets companies deduct up to \$250,000 of new equipment, subject to certain limits. (This limit is reduced by the amount by which the cost of section 179 property placed in service in the tax year exceeds \$800,000.) Passenger vehicles are excluded from the expensing election. A passenger vehicle is defined as having a loaded gross vehicle weight of less than 6,000 pounds.

The tax code also allows an accelerated method to depreciate the remaining value of that equipment - it's faster than the straight-line method of depreciation.

5. Home Office Expense: Write off home-office expenses. You can take this deduction even if you use the space for administrative purposes, as long as there is no where else you can work. When you use one room in your six room home as an office, you can deduct one-sixth of your costs for utilities, security, homeowner's insurance, etc. as well as all costs for the room such as carpeting. Although you can also claim the depreciation on your home used for home office, you should consult a qualified tax advisor prior to doing so to understand the impact it will have on the exclusion of gain when you sell your residence.

6. Travel Expense: Deduct business trips by putting your spouse on the payroll. When spouses are on the payroll, even at low salaries, cost of business trips that include the spouse can be fully deducted. You should also be aware that putting your spouse on the payroll in 2008 will also double the amount of Social Security tax owed up to the first \$102,000 of income.

7. Hiring Children in the Family Business: Put your children on the company payroll. When you employ your children in the business, for 2008



you can pay them up to \$5,350 in salary free from Federal tax. The "kiddie" tax doesn't apply to wages, so children under age 18 get this tax break, too. Have your children put \$4,000 into a Roth IRA, where it will compound tax-free over time. When the money is left in the account until they turn 59 1/2, they will never have to pay out any tax or penalties on that money or its earnings.

If your business is not incorporated, and the children are under age 18, neither you, as employer, nor your children will owe Social Security or Medicare tax on their wages.

8. Retirement Planning: Put more money away in your company retirement plan for yourself than for your employees. Business owners who are more than 20 years older than other company employees can set up a defined-benefit pension plan instead of a defined-contribution plan. Because they are funding a specific benefit (not putting away a percentage of salary) and have fewer years to do so, owners can contribute more to the plan for themselves than their employees.

9. Claiming Business Losses: Make the most of business losses. If your company has a net operating loss in 2008, it can be carried back two years or carried forward up to 20 years to offset future profits. To get a refund, file an application on Form 1139 for corporations and Form 1045 for sole proprietorships. Most refunds are sent out by the IRS within two months.

10. Education: Set up a company tuition-reimbursement plan to pay a child's school cost. Businesses can set up plans that pay up to \$5,250 in tuition per employee annually. Business owners' children must work for the company, be older than age 21, own no company stock and cannot be claimed as a dependent on the owners' tax returns.

Alan Olsen, CPA, MBA (tax) is the managing partner at Greenstein Rogoff Olsen & Company. Consistently ranked as one of the top accounting firms in the San Francisco Bay Area, GROCO is a full service CPA firm providing accounting, tax, financial and strategic planning for the highly successful. GROCO has offices in Fremont, Danville, Palo Alto and San Francisco. For more information, visit www.groco.com.

Member News

City Issues Notice of Preparation on Draft EIR for As Proposed Ballpark Village

On November 18th, the City of Fremont issued a Notice of Preparation (NOP) on the Draft Environmental Impact Report (EIR) for the As proposed Ballpark Village Project. The NOP is a requirement of the California Environmental Quality Act (CEQA) and is meant to provide the public, including affected agencies and property owners, with notice that a Draft Environmental Impact Report is being prepared on a proposed project. The NOP includes a description of the A's proposed Ballpark Village project and encourages interested parties to submit comments on the project description and alternatives.

A public meeting has been scheduled from 6:30 to 8 p.m. on Dec. 8th at Fremont City Council Chambers, 3300 Capitol Ave., Building A.

The public comment period will be open for 30 days, and the public has until 4 p.m. on Dec. 18, 2008 to provide written comment on the scope of a Draft EIR. To receive notices of future public meetings about this project, interested parties may send an e-mail to ballparkvillage@ci.fremont.ca.us and provide the City with either an e-mail address or mailing address.

The A's are set to provide a project update presentation to the City Council tentatively on Dec. 9, as a work session prior to the regular City Council meeting. The City is committed to evaluating each alternative in an objective manner.

GROCO Named to Lists of Fastest Growing Companies

Greenstein Rogoff Olsen & Company (GROCO), one of the Bay Area's top CPA firms, is pleased to announce that several Bay Area Business Journals have placed GROCO on their list of the region's fastest growing private companies. GROCO was ranked among the top companies in an extremely competitive region, being named to the Top 50 Fastest Growing Companies by both the Silicon Valley/San Jose Business Journal and the East Bay Business Times. The San Francisco Business Times named GROCO to their Top 100 List. Rankings were based on percentage of revenue

growth for the prior three years.

"We are always grateful to be recognized," said Hal Friedman, partner at GROCO. "We attribute the recognition to our dedicated employees who are committed to serving the needs of GROCO's diverse and successful client base. And we look forward to many years of continued success."

Consistently ranked as one of the top accounting firms in the San Francisco Bay Area, GROCO is a full service CPA firm providing accounting, tax, financial and strategic planning for the highly successful. GROCO has offices in Fremont, Danville, Palo Alto and San Francisco. For more information, visit www.groco.com.

Fremont Symphony Appoints New General Manager

The Fremont Symphony Orchestra Board of Directors appointed Susan L. Rose as the orchestra's new General Manager, replacing Executive Director Dyane Hendricks, who left last May. Before taking the helm of the Fremont Symphony, Ms. Rose was a long-time Fremont Symphony board member, and had served as President, Secretary and Treasurer of the Board. She was also on the Symphony Guild Board of Directors

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A Calendar of Holiday Events in our Districts

December 4, 2008 (Thursday, 8pm): Ohlone College Winter Dance Showcase. Ohlone College, Smith Center, NUMMI Theatre. Contact: www.smithcenterpresents.com or 510-659-6031

December 5, 2008 (Friday)

• 5:30pm: Warm Springs Business & Community Association's Tree Lighting. Contact: www.wsbca.com or michellekoan@yahoo.com.
• 7 pm: The Nutcracker, presented by the Fremont Symphony. Ohlone College, Smith Center, . Box Office: (510) 794-1659 or tickets@fremontsymphony.org

December 6, 2008 (Saturday):

• 11am-4pm: Niles Merchants Treasure Hunt and Tea. Niles district. Contact: 510-792-8023 or email@nilesmerchants.com or www.nilesmerchants.com.
• 2pm/7pm: The Nutcracker, presented by the Fremont Symphony Orchestra. 2pm matinee followed by Sugar Plum parties. Ohlone College, Smith Center, Jackson Theatre. Box Office: (510) 794-1659 or tickets@fremontsymphony.org
• 6pm: Annual Mission San Jose Tree Lighting, sponsored by the Mission San Jose Chamber of Commerce. Santa, snow, hot chocolate, caroling, & kids' activities Old School House at Mission Blvd. & Cedar St., 43575 Mission Blvd, across from Ohlone. Contact: www.msjchamber.org or 510-873-7701.
• 8pm: Ohlone College Winter Dance Showcase. Ohlone College, Smith Center, NUMMI Theatre. Contact: www.smithcenterpresents.com or 510-659-6031

December 7, 2008 (Sunday, 2pm): The Nutcracker, presented by the Fremont Symphony Orchestra. Matinee followed by Sugar Plum parties. Ohlone College, Smith Center, Jackson Theatre. Box Office: (510) 794-1659 or tickets@fremontsymphony.org

December 13, 2008 (Saturday):

• 1-7pm: Irvington Business Association's "Miracle on Bay Street". Games, crafts, tree lighting, family fun! Bay Street, Fremont. Contact: www.irvingtonbusiness.com or 510-366-8130.
• Noon - 5pm: Niles Holiday Home Tour, sponsored by the Niles Main Street Association. Downtown Niles. Contact: www.niles.org or 510-742-9868 or info@niles.org.
• 8pm: 23rd annual Christmas at the Mission, performed by the Ohlone Chamber Singers. Mission San Jose, 43300 Mission Blvd., Fremont. Contact: www.smithcenterpresents.com or 510-659-6031.

December 14, 2008 (Sunday, 4pm): 23rd annual Christmas at the Mission, performed by the Ohlone Chamber Singers. Mission San Jose, 43300 Mission Blvd., Fremont. Contact: www.smithcenterpresents.com or 510-659-6031.

December 16-24, 2008 (evenings): Los Posadas, hosted by the Committee for the Restoration of the Mission San Jose. Contact: 510-657-1797, ext 103.

From page 1

that your best friend is interested in music, donate gift cards to Music for Minors II so they can provide music enrichment programs to children in preschool through elementary school.

Here are some ways to show your family and friends how much you care about them and help your community this holiday season:

- **Make a donation in honor of someone.** Most non-profits have made it very easy to donate on-line from their websites. Or visit the non-profit to make your donation in person and see how you will be making a difference. If you contact the non-profit to which you are making a donation, they will most likely be able to send a thank you card from their organization to the person in whose honor you made the donation, along with some literature on their mission and who they serve.
- **Check out local non-profits websites for their wish lists.** This time of year is great for charities to stock up on things they need the most. Whether they need toys, blankets, pencils or toilet paper, every item helps. Let the person to whom you were going to give a gift know how much these amenities will help those less fortunate.
- **Set aside time with your friends and family to volunteer at a local non-profit.** Time spent with your loved ones doing something good for others is as valuable as any tangible object. Plus, you will begin to see the change you are making first hand.

For a list of some non-profits in the surrounding Fremont area, visit www.fremontbusiness.com. Think of the good that can come from a teddy

bear, an extra grocery gift card or a new pair of sneakers. Speaking of sneakers, I have never seen my nephew wear the pair I got him last year that he "had to have." Guess I'm going to take my own advice this year!

Meghan Overcash is the Executive Administrator/Auction Coordinator for The Taylor Family Foundation. The Taylor Family Foundation is located in the southern hills of Livermore at Camp Arroyo, a camp for children with life-threatening and chronic illnesses, developmental disabilities and youth at-risk. Meghan can be reached at Meghan@ttff.org or (925) 455-5118.



Author Meghan Overcash, fourth from left, with the rest of the Taylor Family Foundation staff.



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Member News

Fremont Chamber members:
email your newsworthy articles
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A Commitment To Giving

By Bob Rose
Oakland Athletics

This past September, the Silicon Valley Leadership Group presented Oakland A's owner Lew Wolff with its prestigious "Community Cornerstone Award". In making the presentation, former San Jose Mayor Tom McEnery noted that the award is given to "a Silicon Valley leader who has displayed a lifetime of impeccable ethics, business achievement and community engagement."

Wolff, who has partnered with numerous communities in California and North America through his many commercial real estate and hotel holdings during the past four decades, has a long record of giving back to the community.

Now entering his fifth year as owner and managing partner of the Oakland A's, Wolff has already made a significant impact for Bay Area residents through the club's long-standing Oakland A's Community Fund and other community-specific projects. "I have always valued the special relationships forged through our business ventures and the common vision we share," says Wolff.

The Oakland A's Community Fund, established in 1981, endeavors to improve educational programs, aid the underprivileged, assist in crime and drug prevention, promote health awareness, and champion children and senior welfare. Since its inception, the Fund has donated several million dollars to worthy causes.

This past year alone, the A's Community Fund supported more than 1,500 charitable organizations, including quite a few in Fremont, through monetary contributions and donated auction items and tickets. The Fund donated approximately \$650,000 to various community programs.

The A's annual Breast Cancer Awareness Day has raised more than \$1 million for the American Cancer Society and the Northern California Cancer Center over the past 10 years, while the A's Community Fund Golf Classic and Fanfest have generated more than \$2 million for charitable causes since 1982. This year, the Athletics also celebrated the Ninth Annual MUG Root Beer Float Day, with a total of \$245,000 in proceeds for the Juvenile Diabetes Research Foundation.

Another integral part of the Fund is hosting more than 10,000 children from low income families to A's games as part of the Little A's Program.

More recently, the A's Community Fund has initiated other successful fundraising programs:

"The Dinner on the Diamond," established in 2006 and sponsored by the Lew Wolff and John Fisher families, has raised \$362,000 over the past three years for the Painted Turtle camp for chronically or seriously ill children.

Since 2005, the Fund has also renovated three youth baseball fields in the Bay Area: Greenman Field and Rickey Henderson Field in Oakland, and Dennis Eckersley Field at Washington High School in Fremont. In addition, the Fund recently contributed \$40,000 to help restore West Oakland's historic Ernie Raimondi Park.

During the 2007-08 school year, more than 16,000 students in 93 Bay Area schools participated in the A's Home Run Readers program, which encourages youngsters to reach their reading goals and continue to read outside the classroom.

Several Fremont-specific projects have been made possible by the A's this past year as well. On Earth Day, Wolff and the A's reached out to the Fremont Unified School District through the donation and planting of 171 trees for the schools. In May, thousands of Fremont residents joined Washington Hospital, Cisco and the Athletics at the first annual Health Care Grand Slam, as participants were greeted by A's



A's participate in a Fremont-Newark YMCA diabetes clinic

players and coaches, and received free cholesterol, blood sugar, lung capacity and blood pressure screenings—some that could have saved lives. And in September, the A's partnered with Cisco and the Fremont Chamber of Commerce to host the Home Run for Education at Fremont's Kennedy High School, where attendees had the opportunity to meet A's legend Ricky Henderson and experience the 21st century classroom.

Recently, Lew Wolff summed up his philosophy of giving. "It is a great American tradition for business leaders to become involved with and supportive of their community," he said. "We are committed to making a difference, especially with our youth and

Member News— from page 7

and served three terms as their President. An active Symphony volunteer and strong advocate for the arts in schools, Ms. Rose also previously served on the Alameda County Art Commission and the Public Art Advisory Committee.

In her new role, she will oversee all Fremont Symphony Orchestra programs, including evening concerts, the holiday Nutcracker Ballet orchestra, free annual Children's Concerts, the Young Artist Competition, In-School Music Ensembles and community outreach. Information about the Fremont Symphony Orchestra and the current season is available by calling (510) 794-1659 or visiting www.fremontsymphony.org.

Alameda County Fair Board Selects New Member

The Alameda County Fair Board announced the selection of Jason Chin to serve on its Board of Directors. Chin has served as Deputy District Attorney for the Alameda County District Attorney's office since 2004 and has been an Alameda County resident all his life. In welcoming Chin to the Board, Board of Directors' President Anthony Pegram noted that, "Mr. Chin's experience and knowledge with our diverse population will be a fantastic resource in putting together a great year round experience for everyone." Chin replaces

retiring board member, Nell Barnett, who has served for twelve years.

As one of the largest non-profit organizations in Northern California, the Fair Association's twenty-six board members oversee the operations of the 268-acre Alameda County Fairgrounds in Pleasanton, home to more than 300 events and three million visitors per year. For more information about the Fairgrounds or the annual Fair, visit www.AlamedaCountyFair.com or call (925) 426-7600.

Premier Ballroom Studio Hosts Christmas and New Year's Parties

On December 13th, Premier Ballroom Studio at 4181 Cushing Parkway will host a party, showcasing staff and students. Hors d'oeuvres and soft drinks will be served. Tickets are \$25 per person; parties over 10 people, \$20 per person. Reservations required, seating limited. Then, on December 31st, the party will feature professional and student shows along with general dancing & music. Enjoy hors d'oeuvres and soft drinks while counting down to the New Year! Tickets are \$40 per person; parties over 10 people, \$35 per person. Contact 510-683-9228 or email them at info@premierballroomstudio.com for tickets.

Fremont Education Foundation Donates \$15,000 to Saving Night Soccer

The Fremont Education Foundation (FEF) announced at the November 12th School Board meeting that it would contribute \$15,000 toward the \$24,000 needed to reinstate night soccer games at Tak Fudenna Stadium for this season. Funding for night soccer games was cut earlier this year as part of \$9 million in budget cuts the Fremont Unified School District was forced to make.

When making the announcement of the donation at the November 12th meeting, FEF president Sherea Westra asked for additional donations from the community to make up the remaining \$9,000 needed. While the School Board subsequently voted to allocate up to the \$9,000 shortfall, board members reiterated the request for the public to step up to cover this balance, given the huge cuts looming for next year. An additional \$1,300 was donated to FEF at the meeting, leaving \$7,700 to be funded.

If you would like to donate to night soccer or find out more, visit www.fremont-education.org.

those less fortunate." Bob Rose is Director of Public Relations with the Oakland Athletics. He can be reached at (510) 563-2380 or brose@oaklandathletics.com.



Learn more about the Oakland Athletics Community fund by visiting their website: www.mlb.com/oak/community/



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