

CHAMBER OF COMMERCE Serving Silicon Valley North

Fremont BUSINESS REVII

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June 2003

Wal-Mart Passes City Council Vote

After a three and a half year struggle with the union, planning commission and special interest groups, Wal-Mart was finally approved to open a store in Fremont.

After being denied a permit by the planning commission, Wal-Mart appealed to the City Council to decide their fate in Fremont. The City Council met Tues-

day, May 13th to hear public comment and deliberate on a permit approval for the new retail on

Osgood Road and Skyway Court. It was during public comment that the Chamber of Commerce voiced its support for bringing business (tax revenues) to Fremont. Cindy Bonior, Fremont Chamber CEO delivered the Chamber's position to the City Coun-

cil in a prepared statement unanimously supported by the Chamber's board of directors. (See Fremont Chamber of Commerce Wal-Mart Position Statement, page 7).

The Chamber's support of Wal-Mart was developed through a process of steps that began with discussions with local union representatives. After

> gaining an understanding of the union's posithe Chamber's Government Affairs Committee conducted a

membership survey to identify the sentiment of the membership concerning the potential of a Wal-Mart in Fremont. The results were overwhelmingly positive, not only desiring Wal-Mart to enter the Fremont market but also approving of the location Wal-Mart

chose to place their store.

"Research has shown that our membership, of which 90% are small businesses, overwhelming supports a Wal-Mart store and does not feel threatened by its presence," said Gordon Goolsby, Fremont Chamber's Director of Government Affairs. "Many members look forward to the synergies that can be created."

The Government Affairs Committee continued its research by speaking with the Milpitas and Union City Chambers of Commerce to discuss the relationship between the Chambers and their local Wal-Mart stores. These conversations portrayed Wal-Mart as a strong community partner and sup-

Digging deeper still, the Government Affairs Committee reviewed the Planning Commission minutes, the Environmental Impact Report on the Wal-Mart proposed location and con-

-Wal-Mart Passes, page 7



FocusOnFremont.com

City's New Online Commercial Property and Demographic Database

The City of Fremont Office of Economic Development recently launched a new business attraction and site selection website. FocusOnFremont.com. The website provides commercial real estate property and demographic information on available sites throughout Fremont, providing a valuable resource to prospective retailers and existing businesses.

"This new website will serve as a cutting-edge tool for Fremont's retail recruitment efforts," explains Jan Perkins, City Manager. "We are developing ways to strengthen existing retail businesses and attract even more retailers to Fremont. This effort is key at a time when sales tax revenue is needed the most to financially support essential services to our community. In addition FocusOnFremont com

will help in our efforts to create a vibrant local economy."

FocusOnFremont.com uses Internet-based GIS technology for business attraction and site selection. It provides searchable databases of available property, dynamic mapping and aerial photos, and free sitespecific business and demographic reports. The website is available for anyone to use 24-hours a day, seven days a week, and is geared towards brokers, developers, and current and prospective business owners looking to expand or locate their businesses in Fremont.

To schedule a free demonstration of FocusOnFremont.com held at

> -Business Property Finder, page 2

Government-Mandated Universal Health System Will Be Major Concern for California Employers

The results were overwhelmingly

positive, not only desiring Wal-Mart

to enter the Fremont market but also

approving of the location Wal-Mart

chose to place their store.

Richard Costigan III. Vice President Government Relations, California Chamber of Commerce

Employee health care access, affordability and quality are as fundamental to employers as energy, water, housing and education. Unfortunately, health care in California is in a crisis condition as costs continue to skyrocket year after year. Employers need to be involved in shaping the future of health care for the benefit of communities, employees and business. In 2003, employers must brace themselves against a tide of California groups advocating a tax-funded uni-

versal health care system as health care costs and the number of uninsured continue to rise

Health Care Premiums Soar

According to a survey by the Kaiser Family Foundation, 53 percent of employers report that health insurance costs are their "greatest concern." The Kaiser survey found that premiums increased 12.7 percent in 2002, the highest increase since 1990. Single premiums averaged \$3,060 and \$7,954 for family coverage. In addition,

-Universal Health System page 8

Investing Through Tough Times



David Lee Financial Advisor

By David Lee Waddell & Reed Financial Services

First quarter of the year has just ended, and, again, it was not what we hoped for. While the NASDAO was up a modest 0.4%, the Dow Jones was down 4.2%, and the S&P 500 was down 3.6%1.

One possible reason for the decline, perhaps the biggest reason, was the possibility of a war with Iraq. This geopolitical uncertainty had a severe impact on investors who helped sent the Dow Jones down 9.8%, the NASDAQ down 4.8%, and the S&P 500 down 9% for the year just few days before the war began. However, when the uncertainty was becoming a reality day-by-day, a pre-war rally took off as investors trying to take advantage of post-war gains, such as the one experienced during the last Gulf

-Invest,page 7

Inside this edition of the Fremont Business Review

Shopping in Fremont.....2 Prepare your home for sale....2 Message from the Chair.....3 Calendar of Events.....3 New Members, Anniversaries...4 FCCTV Show & Schedule.....4 Connection Clubs......5 Member Benefits.....5 Member News......6

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

Fremont Chamber of Commerce 39488 Stevenson Place, Suite 100 Fremont, CA 94539

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Terri ZelmerAskHR
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Staff

Cindy Bonior......President & CEO ext 106 cbonior@fremontbusiness.com

Danna Bergstrom......Chief Operations Officer ext 105 dbergstrom@fremontbusiness.com

KK Kaneshiro......Director of Member Services ext 101 kkaneshiro@fremontbusiness.com

Cheryl Champ..Dir. of Membership Development ext 107 cchamp@fremontbusiness.com

Gordon Goolsby......Director of Gov't Affairs ext 110 ggoolsby@fremontbusiness.com

Lana Hillary-Windom......Admin Assistant ext 100 lhillary-windom@fremontbusiness.com

Napoleon Batalao.....Webmaster, Layout editor ext 102 nbatalao@fremontbusiness.com

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ACCREDITED CHAMBER OF COMMERCE

CHAMBER OF COMMERCE OF THE UNITED STATES

15 Years of Excellence

The United States
Chamber of
Commerce has
acknowledged
the excellence of
the Fremont
Chamber of
Commerce by
granting the des-

ignation of "Accredited Chamber" Only 12% of all Chambers nationwide have received this honor.

Business Property Finder-

from page 1

your business or to add a property listing, please contact the City of Fremont Office of Economic Development at (510) 284-4020 or econdev@ci.fremont.ca.us. Each demo enters you in a drawing to win a ClickSmart™ 510 dual mode camera donated by Fremont-based Logitech, designer and manufacturer of high-tech personal interface products.

"The website provides commercial real estate property and demographic information on available sites throughout Fremont, providing a valuable resource to prospective retailers and existing businesses."

At right is a screen shot of FocusonFremont.com. You can search for business property by type, location (address, redevelopment area, business district), square footage, and sale or lease.

Shopping in Fremont Counts!

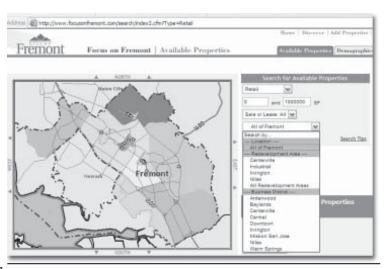
City's New Campaign Touts the Strength of Local Purchases

The City will be launching a "Shopping in Fremont Counts!" marketing campaign this June. The campaign is aimed at educating Fremont residents on the connection between making purchases in Fremont and the quality of City services. The City receives one percent (1%) of the 8.25% sales tax that is collected (the State of California and other local agencies receive the other 7.25%). Fremont allocates 40% of its General Fund budget to Police, 23% to Fire, and 21% to Maintenance. The purchases made in Fremont whether large or small, really do contribute to the exceptional quality of life Fremont residents enjoy.

"Shopping in Fremont Counts!" will be a sixweek promotional campaign culminating at the 20th Annual Festival of the Arts on Saturday and Sunday, July 26-27, 2003. The City of Fremont will host a booth at which coupons and discounts from local businesses will be available to the public along with games and prizes to encourage shopping in Fremont. Local businesses are highly encouraged to provide coupons for distribution to the over 300,000 festival attendees anticipated to attend.

For more information on how your business can participate in this program at no cost, please contact City of Fremont Marketing and Communications Coordinator Angela Tsui at (510) 284-4023 or atsui@ci.fremont.ca.us.

Remember: "Shopping in Fremont Counts!"



Helpful Tips to Prepare Your Home for Sale

As summer approaches, so does the best home selling season of the year. Preparing your home for a quick sale and receiving top dollar doesn't mean you'll have to turn your pockets inside out. Although some outlay may be necessary for a fresh coat of paint, new carpeting, or the repair of broken fixtures or appliances may be necesary, here are some tips that won't break the bank, but will make your home more attractive to potential buyers.

OUTDOORS

- Spruce up around the house. Keep the lawn and shrubbery trimmed and free of bicycles and other clutter. Keep the garden beds weeded and mulched.
- Put a flowering pot on the front step and keep it watered and trimmed.
- Fill potholes in your driveway and tidy up the walkways.
- Clean off the outdoor furniture. Toss out the rusty and old items.
- Clear out the garage of anything but cars, get rid of any excess.
- Straighten gutters, the mailbox, and the fence, anything that is sagging.
- Fix doorbells, tighten loose doorknobs and oil squeaking hinges.
- Repair broken windows and shutters. INDOORS
- Clean everything in and out of sight. Shampoo the rugs, wash the windows, and clean the blinds and the draperies.
- Weed out the clutter in the closets and the cupboards.
- Create space by storing some of the extra furniture that may be useful, but makes a crowded impression.

- Place the remaining furniture so that traffic can flow easily from room to room.
- Scale down the artwork, posters, signs and family photos. Create a feeling of spaciousness.
- Keep shades and draperies open to admit as much light as possible, however screen out unappealing views.
- Let your kitchen look warm and inviting. Keep your sink shining and free of dirty dishes at all times.
- · Organize the cupboards.
- · Clean the refrigerator.
- · Keep counter tops clear, but not empty.
- · Completely degrease your oven
- Remove debris (dust, flies, moths, etc.) from light fixtures.
- Keep bathrooms scrubbed, tidy and equipped with new soap and neatly hung towels.
- Get rid of all stains and install new washers on dripping faucets.
- Feature your home's best characteristics with light or furniture arrangements (a fireplace, a picture window, a balcony, a kitchen eating area)
- Place plants in strategic spots in any room.
- Light the entire house, especially dark corners and hallways.
- Hang mirrors where they will reflect outdoor light, as well as make a room look larger.

By using these tips and any others that you are aware of, you are sure to get the return on your investment that you are looking for.

These tips are brought to you by King Real Estate Group – Realty World in Fremont. For additional tips, complimentary reports and further information visit our website at www.realtorking.com and para espanol at www.kingvendecasas.com or contact Lee and JoEllen King at (510) 279-1000.



Atherton Court Alzheimer's Residence

"There is a place you can turn to for support, understanding, and care"

Beautiful centers specially created to serve the needs of Alzheimers and memory impaired individuals. Visit today and experience a place with dedicated caregivers, shared hugs and laughter, and kittens too!

(510) 797-4011

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2 Fremont Business Review June 2003

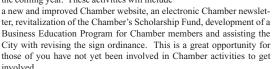
Message from the Chair

It's been an exciting month. Your 2002-2003 board has hit the ground running with many exciting initiatives. Congratulations to the Government Affairs Committee for pulling together information sufficient for the board to come to a consensus on the Wal-Mart issue. As I stated at the City Council meeting, over 73% of our members who responded to our poll were in favor of Wal-Mart opening in Fremont. Thanks to everyone who responded to the survey. You are what make the Chamber the voice of business in Fremont.

Following up on the BHAGS (Big Hairy Audacious Goals) as established at the Board Retreat held in April, the Board continued the strategic planning process with an Action Planning session at the last board meeting, which was held in the beautiful new Fremont Bank facility located in Niles. This Action Session resulted in the identification of 8 Action Groups will be led by at least one board member. The Action Groups and their leaders are: Board Development, Jeevan Zutshi Operations, Henry Yin Membership Benefits, Elise Balgley Communications, Gerry MacFaull Programs, Brent Hodson Government Relations, Gary Leatherman and

Rhonda Rigenhagen Revenue Development, David Coon Public Relations, to be determined

These Action Groups will be recruiting members and calendaring many activities for the coming year. These activities will include



Please feel free to contact me directly at ttikalsky@rina.com if you are interested in hearing more about these and many other programs.

20th Annual



Tim Tikalsky, Chair Fremont Chamber of Commerce



The Wine Garden provides a shady respite from the crowds of the Festival AND a preferred parking spot, if you purchase your ticket in advance. Admission tickets are on sale now for only \$45 for a ticket for one day of the event, which includes the following

- a preferred parking space near the Wine Garden:
- a 2003 Festival wine glass;
- a 2003 Festival drink ticket usable at any festival wine booth;
- gourmet food served by fine restaurants;
- premium wines poured by wine experts and representatives from local wineries
- a Kids' Garden play area for Wine Garden attendees' kids, sponsored by ClubSport

Connoisseurs' Circle tickets are available for companies or organizations which would like to purchase one (or more) blocks of ten tickets at \$500 and receive the following additional benefits:

- Recognition for your company as a Connoisseurs' Circle member in the Wine Garden program;
- Your company listed on the Wine Garden signage;
- Your company name included in the thank you ad in the Fremont Business Review:
- AND the opportunity to be included in all Connoisseur's Circle events and receive advance notice of ticket sales.

Tickets are available by calling the Chamber office at (510) 795-2244, faxing or mailing the order form available online at www.fremontbusiness.com or by coming in to the Fremont Chamber of Commerce, 39488 Stevenson Blvd., Suite 100, Fremont, CA 94539 during our business hours.

Fremont Festival of the Arts

July 26 & July 27, 2003

10 a.m. - 6 p.m. Paseo Padre Parkway between Mowry Ave and Walnut Áve

Preparations are underway for the twentieth annual festival of the arts. This is your chance to get involved in the largest free street fair in California.

Opportunities available:

Business Alley Fremont Chamber members, reserve your booth at the trade show within California's largest free street festival. Call Danna Bergstrom @ (510) 795-2244, ext 105, email dbergstrom @fremontbusiness.com

Gourmet Marketplace Sell your gourmet specialty food contact Cindy Bonior at (510) 795-2244, ext 106, email cbonior@fremontbusiness.com

Street Vendors Are you interested in being a street vendor? Face painters, jugglers, clowns and other performers call Lana Hillary-Windom (510) 795-2244, ext 100, email Ihillary-windom@fremont

Volunteers Contact KK Kaneshiro: (510) 795-2244, ext 101. email kkaneshiro@fremont business.com

Sponsors Contact Cindy Bonior: (510) 795-2244, ext 106, email cbonior@fremontbusiness.com Artists Contact Nancie Allie at California Artists: (650)-348-7699

Referral Info:

One direct benefit of joining the Fremont Chamber of Commerce is getting referrals. This happens through drop-ins at the Chamber office, phone calls, use of the Membership Directory, through Connection Clubs, and via the web site. Listed below are modest estimations of referrals for the month of April, 2003:

Referrals Count!

Business Referrals	2,086
Connection Clubs	108
Web site, click through to member URL	267
Web site, email inquiry	3
Web site, map search	
Total	4,673
Year-to-Date	27,521

This total does not tally in Directory referrals, member-to-member referrals and recommendations, or direct contact at mixers and other networking events.

It pays to join the Fremont Chamber of Commerce!

One of the benefits of being a Chamber member is getting valuable referrals through us. We track these referrals in the following areas: Business Referrals, Connection Clubs, and Website.

Business referrals are made directly from the Chamber. These include relo paks.

Connection Club referrals are made during one of the seven Connection Club meetings.

Website referrals are broken down into: Click through, email, and map referrals.

A click through to member URL means that members had their website accessed from our online directory.

An email inquiry referral means that members were sent email from the online directory.

A map search referral means that a member's location map was displayed

www.fremontbusiness.com

June

Calendar of Events

Joint Fremont City Council/FUSD Board Meeting 4:00 p.m., Location TBA

FCCTV June Show "Staying Safe - Protecting Your Home and Business" Premieres 8:30 p.m., Fremont Cable Channel 29

- Fremont City Council Meeting 7:00 p.m., City Council Chambers
- Ambassadors' Club Meeting 7:45 a.m., Chamber Conference Room
- **Executive Committee Meeting** 7:30 a.m., Chamber Conference Room
- Fremont City Council Meeting
- 7:00 p.m., City Council Chambers

11 Elliston Vineyards Mixer 463 Kilkare Rd. (Nearest Cross Street: Niles Canyon Rd.) (925) 862-2377

Elliston Vineyards with its historic Victorian Mansion and private banquet room, graciously hosts a wide range of private events from romantic weddings and receptions to fabulous dining experiences. The tasting room, open every Saturday and Sunday from 11-5, features such varieties as the Captain's Claret, Merlot and the remarkable Pinot Gris. note: parking is limited, please carpool.

12 Planning Commission Meeting 7:00 p.m., City Council Chambers

13 Board of Directors Meeting 7:30 a.m., Chamber Conference Room

July Newsletter Deadline

- 17 Fremont City Council Work Session 5:00 p.m., City Council Chambers
- 18 Connection Club Leaders Meeting 8:00 a.m., Chamber Conference Room

Member Briefing 11:45 a.m., Chamber Conference Room

24 Fremont City Council Meeting 7:00 p.m., City Council Chambers

Government Affairs Committee 8:00 a.m., Chamber Conference Room

Woodfin Suites Hotel Mixer

5-7 p.m.

39150 Cedar Blvd. (nearest cross street Mowry Ave.) Newark, CA

(510) 795-1200

Woodfin Suites Hotel is dedicated to providing the ultimate in accommodations for those traveling on business or pleasure. Woodfin Suites is your home away from home.

26 Planning Commission Meeting 7:00 p.m., City Council Chambers

Finance Committee Meeting 8:00 a.m., Fremont Chamber Conference Room

June 2003 Fremont Business Review 3

Welcome, New Members

AAA Events/A-1 Party Rental Harry Patel, Account Executive 7373 Village Parkway Dublin, CA 94568 Phone: (925) 828-6633

Phone: (925) 828-6633 Fax: (925) 833-1860 A1partyinfo@yahoo.com Party Rentals, Supplies & Services

Affordable Healthcare Solutions

Desiree Corcoran, Independent Broker 38325 Granville Drive Fremont, CA 94536 Phone: (510) 468-1743 Fax: (510) 894-0972 disireeann@attbi.com www.premierhealthlink.com Insurance

Our company has created a unique approach to healthcare that promises relief for many people. We provide members and their families with affordable healthcare services and advantages not available to the general public. Best of all, everyone in accepted regardless of health states – guaranteed! We offer medical care, dental, vision and much more.

Body Designed by Juany Juan

Juan Henson, Owner 3750 Tamayo St., Ste. 150 Fremont, CA 94536 Phone: (510) 894-1819 Juan.Henson@attbi.com www.juany-juan.com Personal Training Service

CTX Mortgage Co.

Michael Hollander
1900 McCarthy Blvd., Ste. 112
Milpitas, CA 95035
Phone: (408) 325-8770
Fax: (408) 325-8775
michael.hollander@ctxmort.com
www.ctxmort.com
Mortgage Broker
We provide financing for homes.
Whether you are purchasing or refinancing we will give you the service you require to make everything work out to your satisfaction. I will meet with you at you convenience.

Chess & Tea Corp.

Helen Jeng, VP of Marketing 3948 Washington Blvd. Fremont, CA 94538 Phone: (510) 656-6501 Fax: (510) 656-1157 helenjeng@hotmail.com www.chessandtea.com Coffee/Tea Shop

DataShred, Inc.

Jim Gitas, VP, GM 42315 Albrae St. Fremont, CA 94538 Phone: (888) 767-7761 Fax: (888) 767-7742 jim@shredncycle.com www.shredNcycle.com Shredding, Documents

Design Partners

Alice Tam, Owner
39263 Marbella Terraza
Fremont, CA 94538
Phone: (510) 745-0559
Fax: (309) 279-0922
stagingdesignpartners@yahoo.com
Interior Decorators & Designers

Doyle Construction Inc.

David Doyle, CEO & President 30885 Canterbury Way Union City, CA 94587 Phone: (510) 828-5600 Fax: (510) 487-1029 davidedoyle@earthlink.net Contractors. General

Fremont Chiropractic/Chirosport Group

Dr. Steve Abercrombie, Owner 38069 Martha Ave., Ste. 200 Fremont, CA 94536 Phone: (510) 505-0505 Fax: (510) 792-0802 bonespecific@aol.com Chiropractor

Healing Touch Therapeutics & Massage

Brian Campbell, Owner-Massage
Therapist
21613 Western Blvd.
Hayward, CA 94541
Phone: (510) 305-4504
Fax: (510) 582-4071
besthealingtouch@aol.com
www.healingtouchtherapeutics.com
Massage Therapist

House of Bread

Dan Clark, Owner & President 45902 Raindance Road Fremont, CA 94539 Phone: (510) 745-8815 Fax: (510) 656-4685 dan@houseofbreadcbi.com www.houseofbreadcbi.com Bakery

House of Bread is a unique micro-bakery with over 20 varieties of bread containing all natural ingredients with no reservations, oils, fats or dairy products. Not only is the bread nutritious, but it is tasty! In addition, house of Bread provides a variety of jams, sandwiches, soups and premium coffees and drinks

The Kitchen Connection

Edna Lozano, Special Events Director 20969 Cabot Blvd. Hayward, CA 94545 Phone: (510) 732-9111 Fax: (310) 715-6923 elonazano@thekitchenconnection.com www.thekitchenconnection.com Home Improvement Contractors

Marblestone Funding

Cara Milgate, President 39785 Paseo Padre Parkway Fremont, CA 94538 Phone: (510) 438-0906 Fax: (510) 438-9412 caram@marblestone.net www.marblestonefunding.com Mortgage Broker

Mission Real Estate & Mortgage-Nancie Allen

Nancie Allen, Real Estate Loans & Sales 39488 Stevenson Place, Ste. 107 Fremont, CA 94539 Phone: (510) 364-2139 Fax: (510) 791-8739 nallen@mission-mortgage.com www.mission-mortgage.com Real Estate-Loans

Mission Real Estate & Mortgage-Valerie Boyle

Valerie Boyle, Real Estate Loans & Sales 39488 Stevenson Place, Ste. 107 Fremont, CA 94539 Phone: (510) 375-0296 Fax: (510) 791-8739 vboyle@mission-mortgage.com www.mission-mortgage.com Real Estate-Loans

Nina's Restaurant

Cici Carothers, General Partner 43543 Mission Blvd. Fremont, CA 94539 Phone: (510) 252-0900 Restaurants

The Original Pancake House

Sam Mourad, Owner, CEO 39222 Fremont Blvd. Fremont, CA 94538 Phone: (510) 744-1957 Fax: (510) 744-1958 Restaurants

Primerica Financial Services-Renee White

Renee White, Financial Representative 38331 Ballard Drive Fremont, CA 94536 Phone: (510) 888-4507 Fax: (510) 440-8104 www.primerica.com Financial Planners

Q-Cup Fremont

Helen Lee, Owner 46529 Mission Blvd. Fremont, CA 94539 Phone: (510) 770-9800 Coffee/Tea Shop

Qwest Communications-Jason Wong

Jason Wong, Sr. Account Executive 1731 Technology Drive, Ste. 150 San Jose, CA 95110 Phone: (408) 487-6181 Fax: (408) 487-5609 jason.wong@qwest.com www.qwest.com Telecommunications

S. Brounstein & Associates

Stephanie Brounstein, Principal 606 Bella Vista Court Fremont, CA 94539 Phone: (510) 209-4566 Fax: (775) 254-5118 hitekdesigner@attbi.com Interior Design-Commercial

The Saddlerack

Gary Robinson, President 42011 Boscell Road Fremont, CA 94538 Phone: (510) 979-0477 Fax: (510) 979-0535 www.thesaddlerack.com Night Club

The Saddlerack is California's finest county nite club having featured such artists as Garth Brooks, Reba McIntyre, Johnny Cash, Marshall Tucker Band, BB King, Ray Charles and many more.

T & H Computers, Inc.

Wael Fadel, Product Manager 46560 Fremont Blvd., Ste. 306 Fremont, CA 94538 Phone: (510) 353-1480 Fax: (510) 353-1580 wael@thcomp.com Computer Sales

Tri City Assoc. of Evangelicals (TCAE)

Tim Brown, President 40645 Fremont Blvd. Ste. 16 Fremont, CA 94538 Phone: (510) 656-8979 Fax: (510) 656-0557 tbrown7979@aol.com Organizations

Welch Business Systems, Inc.

Ryan Welch, Account Rep 6170 Thornton Ave., Ste. I Newark, CA 94560 Phone: (510) 795-9116 Fax: (510) 795-4832 ryan.welch@welchbiz.com www.welchbiz.com Computer Network & Systems Integrators We provide business technology products (PCs, printers, servers, networks) and the technical support services (consulting, installations, maintenance, repair) required to make business systems useful and reliable.

Anniversaries

30+ Years

Fremont Optometric Group Mission Valley Rock Company

20+ Years

Centerville Radiator, Inc. Greer Enterprises Mission Real Estate & Mortgage

10+ Years

Carr-Fingerle, Joelyn, CPA
Dominican Sisters of Mission San
Jose
Honey Baked Ham
ICON Microsystems, Inc
Irvington Memorial Cemetery
Kabage Property Management
Mission Wells Apartments
NDK America, Inc.
New United Motor

Manufacturing, Inc.
Office Depot
Roadrunner Mailing Service
Shelter Against Violent Environments
Silicon Valley College
T.G.I.F. Body Shop & Towing, Inc.
Tri-City Tidings
Wells Fargo Bank – Mowry

5+ Years

Advantage Body Shop

Bob's Sports Card Mania Citibank Environmental Safety Services Fuii Hi-Tech. Inc. Furniture Medic Global Adventures Investmark, Inc. LH Mortgage RE/MAX Eastbay Group - Bill Aboumrad SBC Super Station Car Wash Thomason Internet Services Tri-City Church of Religious Science/ Center for Positive Living Willy's Smokehouse & Bar-B-Que

2+ Years

Atlas Security Services, Inc.
Bandwidth 9, Inc.
Caltronics Business Systems
Cellular Connection
Chapman & Jones
Citizens for Better Community
Cold Stone Creamery
Benjamin Chew, D.D.S
Choi's Martial Arts of Union City
Commonwealth Land Title

Company Ferrari, Ottoboni LLP. Francotyp-Postalia, Inc. Harriet's Hands Homewood Suites by Hilton Hudock Insurance Agency InRoads Christian Church Insight Vision Correction Jacinto Mortgage Group, Inc. MCI Worldcom Wireless Mi Pueblito Restaurant Post Media Group Premier Hitech Pre-Paid Legal Services, Inc. Progressive Computer Solutions Society of Afghan Professionals University of San Francisco in San Ramon Vintage Mortgage Webeze

1 Year

1 Year
Advanced Staffing Solutions
Alder Avenue Baptist Church
Alliance Title Co.
Avon Products--Alma McKenzie
Child Abuse Prevention Agency
(CAPA)
Colonial Supplemental Insurance
Designs by Vicky
Fremont Imaging - Open MRI &
Sprial CT
Full Circle Management (FCM)
The IndUS Entrepreneurs (TiE)
Nextel
RE/MAX East Bay Group-MaryAnn
Morrar
Tao-Ping Acupuncture & Oriental

Congratulations to all our members who have reached these milestones

Medicine

FCCTV

Fremont Chamber of Commerce Spotlights Members with Weekly Television Broadcast

Safety and security has recently become a phrase used almost daily in our lives, and safeguarding our well being is of critical concern. Because we live and work in a complex world, we must be mindful of the dangers that are ever present and learn to become proactive rather than reactionary in our efforts to safeguard ourselves, our employees, business, and important data. KK Kaneshiro, Director of Member Services and host of the Fremont Chamber of Commerce television show (FCCTV) interviews three guests who share strategies to help you protect your business, your home and your identity. "Safety Issues - Creating a Safer Business and Home" June's FCCTV segment include guests Mark Valier from Environmental Safety Services who discusses emergency preparedness and how to react when a disaster occurs. Jim Gitas from DataShred, Inc. explains the proper methods for destroying documents and how to protect your identity. And, Jerry Deschler from Hoge, Fenton, Jones & Appel, Inc. lists the five biggest and most costly mistakes businesses make and what you can do to avoid these mistakes.

FCCTV SHOW SCHEDULE

Fremont — Channel 29 Mondays 8:30 p.m.
Fremont — Channel 26 Saturdays 6:30 p.m.
Sundays 6:30 p.m.

 $\label{eq:Newark-Channel 26} \textbf{Newark-Channel 26} \qquad \textbf{Fridays 5:00 p.m.}$

Union City — Channel 15 Thursdays 10 p.m.
Saturdays 3:30 p.m.
Sundays 8:30 p.m.

San Lorenzo, San Leandro and Castro Valley — Channel 28 Thursdays 10 p.m. Saturdays 3:30 p.m. Sundays 8:30 p.m.

UPCOMING FCCTV SEGMENTS

July - Fremont Festival of the Arts Inside Northern California's Largest Street Festival

August - Outdoor Recreation in Fremont
A Guide to Our Community's Natural Resources

4 Fremont Business Review June 2003

Membership Benefit

Member Briefing Brown Bag Luncheon

Fremont Chamber CEO Cindy Bonior

talks about the many benefits of being

a chamber member at the April

member briefing

Are you fully utilizing your Chamber benefits? Do you remember all the benefits and services the Chamber has to offer? When you first joined the Fremont Chamber of Commerce, chances are you just opened your business, started at a new business or were deep in the

trenches of running your business. Whatever the circumstances, you are most probably loaded with work and all kinds of things to fill your mind.

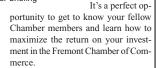
Understandably new memhers and some not so new mem-

bers, lose track of the many services and benefits available to you as a Chamber member. Our job at the Chamber is to remind you of those services and benefits and help you to apply those to your business to assure long-term success.

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

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

> In addition to meeting Chamber Ambassadors, Chamber staff. SCORE representatives, and Connection Club members. there is time allotted before and after the briefing for networking.



If you need to become reacquainted with your membership benefits, please contact KK Kaneshiro at (510) 795-2244, ext. 101 or email kkaneshiro@fremontbusiness.com to join us for the Member Briefing Brown Bag Luncheon is scheduled for June 18, 2003. We hope to see you there.

Connection Clubs

Meeting Dates, Times, Places

Open only to Chamber members. Seven groups meet at a variety of times and days of the week to exchange leads and assist members in growing their business. Fremont Chamber's Connection Clubs are so successful that they have now served as the model for similar "Leads-Generating" groups in Chambers all over the state.

Purpose: 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 (start at 11:45 a.m.) The Original Hick'ry Pit

39410 Fremont Blvd, Fremont Chair: Becky Carleton, 510-581-8113 Vice Chair: Stephanie Pavis, 510-790-2066

2nd & 4th Thursdays 12 Noon Chico's Tacos

39136 Paseo Padre Pkwy, Fremont Chair: Don Datanagan, 510-791-3200

Fridays Women In Business, 7:30 a.m. Best Western Garden Court Inn 5400 Mowry Avenue, Fremont Chair: Edie Parson, 510-651-4675 Vice: Vicki Kriner, 510-441-7387

37260 Fremont Blvd. Fremont

Thursdays 7:30 a.m.

The Depot Cafe

Chair: Todd Cannon, 510-651-8854 Vice: Matt Dickstein, 510-573-4564

1st & 3rd Thursdays 12 Noon "Referrals"

39136 Paseo Padre Pkwy, Fremont Chair: Harriett Whitney, 510-793-7405 Vice Chair: Anna Jacoby, 510-490-0379

Friday AM Connection Club, 7:15 a.m. The Depot Cafe, Fremont 37260 Fremont Blvd, Fremont

Chair: Daniel Kisner, 510-791-5790 Vice: Kelley Rao, 510-252-0448

2nd & 4th Wednesday Noon Fremont Chamber Office

39488 Stevenson Place, Suite 100, Fremont Chair: Maryann Morrar, 510-651-6500 Vice-Chair: Seema Giri, 510-793-5388

Before visiting a club, call Chairperson to confirm place & time.

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Leadership Fremont, Class of 2003



Leadership Fremont, Class of 2003 I-r: John Castro (BFI), Tiffany Rowe (Wahington Hospital), Cheryl Champ (Fremont Chamber), Rhonda Rigenhagen (NUMMI), Dan Chang (Alameda County Civil Service Comm.), Mark Wolter (Humanex), Kim Kastle (RINA Accountancy), Josh Costa (Kaiser Permanente), Teri Peterson (Cargill Salt), Gordon Goolsby (Fremont Chamber). Beth Rasler (Greenstein. Rogoff, Olsen & Co.), Leslie Allen, facilitator

Leadership Fremont is an annual training program offered by the Fremont Chamber of Commerce to potential community leaders. It provides leadership skills development as well as community service information and opportunities specific to Fremont. Music is Instrumental is the community service project undertaken by this year's class. The Leadership Fremont class held a instrument drive kickoff celebration at Ardenwood Historic Farms on May 3





Beth Rasler and Gordon Goolsby at the raffle ticket table at Ardenwood Farms. To date the Leadership Fremont 2003 "Music is Instrumental" drive has resulted in the collection of 21 instruments (7 clarinets. 6 trumpets, 2 flutes, 2 guitars, 2 trombones, a violin, and a player piano). Cash donations totaled \$3,215 and sponsors donated products and services valued at more than \$13,000.

Doing Business Over Lunch

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



39116 State St, Fremont (510) 791-1688

Lunch: 11 am -2 pm Dinner: 5 pm -9:30 pm Sundays: 4 pm -9 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

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Lunch(M-F): 11:30 a.m.- 3 p.m. Dinner: 5:00 p.m. - 10 p.m. Saturdays, dinner only 4:30 p.m. - 9:30 p.m.



40645 Fremont BI, #23, Fmt (510) 668-1850

Tu-Thur: 11:30 a.m.-9 p.m. Fri-Sat: 11:30 a.m.-9:30 p.m. Sun: 1 p.m. - 8 p.m.



39401 Fremont Blvd Fremont (510) 657-2436 Sun -Thurs: 11 am -9 pm Fri & Sat 11 am -10 pm

June 2003 Fremont Business Review 5

Member News

Ohlone Board Hires New President

Wednesday night, May 21st during closed session Ohlone College Board members unanimously voted to extend an offer to Dr. Douglas Treadway to serve as the President/Superintendent of Ohlone Community College District in Fremont. The offer was extended over the telephone to Treadway and he accepted. The contracts will be subiect to review by both parties' attorneys. Once negotiations over salary and benefits have been completed and signed, the contract will be made public. Treadway was one of three finalists for the position, which is being vacated by the current president Dr. Floyd Hoque upon his retirement June 30th Treadway comes to Ohlone from Redding, CA where he currently serves as President/Superintendent of Shasta College in the Shasta-Tehama-Trinity Joint Community College District. The Shasta College Board of Trustees was also meeting on Wednesday night, so Treadway notified them of his accentance. Treadway has been President of Shasta College since 1994. He was previously Chancellor of the North Dakota University System from 1991 to 1994 and has served as president of a State University in Minnesota and a College in Western Montana. Treadway has been serving in higher education administration since 1969. with extensive teaching, leadership and consulting experience. Treadway received his doctorate from Northwestern University, an MT from Claremont Graduate Schools in Claremont, California and a BA from California Western University in San Diego. His education began at a community college in Los Angeles. For more information on Ohlone College, contact the Ohlone College Office of College Relations at 510-659-6206.

Kidango to Give Out Free Lunches at Ash Street Park in Newark

Kidango, a charitable organization, announced its sponsorship of the 2003 Summer Food Service Program. Free meals will be made available to all attending children who are 18 years of age and younger. Lunch service will he available at Ash Street Park 37365 Ash Street, Newark, CA 94560, Monday thru Friday 11:30am - 12:30pm from June 30, 2003 to August 15, 2003. Lunches will not be served on July 4th. For more information on the Summer Food Service Program please contact Monica Quintana, Kidango Food Service Manager, at 510/656-204 3949 or mquintana@kidango.org.

Walnut Creek Native Named Newpark Mall Marketing Manager

General Growth Properties recently named Carrie Denniston marketing manager of the

NewPark Mall in Newark, California. Denniston will be in charge of all marketing, advertising and public relations responsibilities. Denniston most recently served as the market-



ing and specialty leasing manager for the Chico Mall in Chico, California. "Being a Bay Area, Walnut Creek native, it has always been a hope of mine to return to the area and work in the mall marketing industry. Having familiarity with the area retail serves as a great base for the marketing position at NewPark Mall. I firmly believe market intelligence is key to marketing success," stated Denniston, General Growth Properties. Inc. is the country's second largest shopping center owner, developer and manager of regional shopping malls. General Growth currently has ownership interest in, or management responsibility for, a portfolio of 160 regional shopping malls in 39 states. For more information on General Growth Properties and its portfolio of malls, please visit the company web site at www.generalgrowth.com and the mall web site at www.newparkmall.com.

Mattson Technology Secures Follow-On 300 Mm Orders From Major European Chipmaker

Mattson Technology, Inc., a leading supplier of advanced process equipment used to manufacture semiconductors, has won follow-on orders from a major European-based semiconductor manufacturer for multiple 300 mm RTP and strip processing equipment. These multimillion-dollar follow-on orders mark the latest in a string of orders from the European chipmaker, a long-standing customer that already has a suite of Mattson products installed at its production facilities around the world. The first of the tools a 300 mm Aspen III Strip system, has been shipped to the customer's 300 mm wafer fab. Additional Aspen III Strip and 3000 Steam RTP systems are planned to ship in the second half of 2003. "Our customer continues to choose Mattson products to extend its fab capacity because our systems deliver superior process capabilities, high throughput and low cost of ownership," Michael Fink, European country manager of Mattson Technology. "These latest orders reaffirm Mattson's leadership position in RTP and strip and strengthen that lead in the 300 mm arena. We value our close relationship with this long-time customer and are pleased to be able to continue to provide a competitive advantage in 300 mm processing while supporting its sub-90 nanometer production needs." For more information. please contact Lauren Vu. PR Manager at Mattson Technology, Inc., (510) 492-6518. lauren.vu@mattson.com

Ohlone College Hosts Biotech Event

On Wednesday, April 30th, Ohlone College held a Biotech Event to introduce students and community members to the field of biotechnology. Brian Cunningham, J.D. gave a lecture on the present and future of the biotech industry drawing on his insider perspective as general legal counsel at Genentech and COO at Rigel Pharmaceuticals. The lecture was both preceded and followed by a fair allowing attendees to meet with representatives from local biotech firms Over 125 attendees were present at the event, which took place at the Smith Center on Ohlone's Fremont campus. Participants from Amersham Biosciences, BayBio, East Bay Biotech Education Program, DiscoveRx, EDAB, Guava Technologies, IMPAX Laboratories, INAMED Corp. Lynx Therapeutics Inc. and Mendel Biotech joined representatives from the City of Fremont Office of Economic Development to discuss the biotech industry. Many students were on hand to learn more about how their educational preparation in the field would assist them in finding employment in the future. Ohlone is one of the few community colleges in the Bay Area with a biotech program. Cunningham spoke about the place

that biotechnology has in our world and the major biotech industry applications. The top three commercial applications are Biopharmaceutical, Industrial, and Agricultural. There are also employment opportunities in government and academic arenas for biotech scientists. In addition, many job seekers can find employment in the biotech field from functional areas such as business management, IT, marketing and sales. For more information on Ohlone College, contact the Ohlone College Office of College Relations at 510-659-6206.

Mattson Technology Announces New Corporate Headquarters

Mattson Technology, Inc., today announced that the company is moving its corporate headquarters in Fremont. CA. The move will help Mattson substantially reduce its fixed operating costs, while allowing the company to improve operational efficiency. Located only blocks away from Mattson's existing Fremont facilities, the 100,000 square foot headquarters at 47131 Bayside Parkway allows Mattson to consolidate advanced development laboratory, IT and telecommunications infrastructure and upgraded manufacturing and customer training facilities into a single location. Mattson's existing Fremont facilities, which are nearing their lease expirations, will be consolidated into the new location in stages. The move is scheduled to be completed by the fourth quarter of this

Asia Pacific Groups Opens Fremont

Branch Asia Pacific Groups, a Professional Corporation, specializing in mortgage banking & mortgage brokerage hosted its grand opening of the Fremont Branch on Saturday, May 10th, 2003. The new office is located at 39186 State Street, off Mowry Blvd., in Fremont California and is managed by Spencer Chao, with all local Agents and Processors. Asia Pacific Groups has been in business since 1987 with the main office in San Francisco & a branch office in Daly City. It is now the most recognized finance company in the Asian community in the Bay Area. Joe Kong, the President of APG states, " I am so pleased to be branching out into the East Bay and opening the Fremont office. Asia Pacific Groups is built on providing dedicated service and integrity, the finest company for your community"

Alameda County Fair Offers Discounts on Advance Ticket Purchase

Advance Tickets are on sale now for the 2003 Alameda County Fair and are discounted up to 33% until June 19th. The fair offers performing artists such as Jeffrey Osborne Tower of Power KC and the Sunshine Band, and Carrot Top, or ride the thrilling carnival contraptions in the Kids' Park and on the Midway, or learn the latest culinary techniques from celebrity chefs in the Cooking Academy, the Fair has something for everyone. And you won't find a better price for a vacation anywhere Discounted Fair admission tickets may purchased online AlamedaCountyFair.com, or at any of the following locations: Alden Lane Nursery (Livermore), ANG Newspapers (Pleasanton), Bank of Walnut Creek (Pleasanton), Bank of the West (Pleasanton) Chamber of Commerce (Castro Valley, Pleasanton), Chevron (Santa Rita Rd., Pleasanton), Dom's Outdoor Outfitters (Livermore), First

United Services Credit Union (Pleasanton), Hayward Area Rec Center. Las Positas Community College Bookstore, Long's (Alameda County and select Contra Costa County locations), Meadowlark Dairy (Pleasanton), Raley's/Nob Hill Foods (Alameda County), Walgreen's (Dublin. Pleasanton, San Ramon), Wal-Mart (Pleasanton and Union City) Western Garden Center (Pleasanton), and Valley Times (Pleasanton). Kids are free every Friday, and Seniors are free each Wednesday during the run of the Fair, June 20th through July 6th. Live horseracing hits the track on June 25th, and continues through the end of the Fair (no racing on Tuesday, July 1st). The Fair is also celebrating Alameda County's 150th birthday. To purchase tickets, or for additional information about the 2003 Alameda County Fair, visit www.AlamedaCountyFair.com or call (925) 426-7600.

Ohlone College Wins Silver and Bronze at National Forensics Tournament

The forensics team put Ohlone College on the map at the national forensics tournament held a few weeks ago in Portland, Oregon. The weeklong Phi Rho Pi tournament is one of the largest national tournaments for forensics Out of 72 schools and over 600 students nationwide, the Ohlone forensics students successfully earned 4 national award titles, including a silver and 3 bronze awards. Ohlone College has had national winners two years in a row and has been nationally recognized by the forensic community. The national tournament is held in various locations each year with approximately 72-75 community colleges in attendance. Approximately 600 students from around the country compete annually. The four qualified students who traveled to Oregon placed in different categories. Sarah Brown won a Silver in Informative Speaking. Yelena Abubekerova earned a Bronze in Impromptu Speaking, while Jason Millena won a Bronze in Program Oral Interpreation and another Bronze award for Prose Interpretation Kensa Gilliam ranked superior in Program of Oral Interpretation and Poetry and is automatically qualified to compete in the National Championship in 2004. The Ohlone College forensics team attends approximately six to seven tournaments a year, under the direction of Teresa Sutowski. Ohlone College Director of Forensics. The team consists of 35 students, with ten of these students who actively compete and travel to tournaments through out the year. Ohlone College Forensics team wins numerous other awards each time they compete. At the championship tournament in Costa Mesa Jason Millena, member of the national team won a silver award in Program of Oral Interpretation with many other students winning awards at the regional championship tournament held in Feb-

NUMMI Offers Helping Hands for nonprofit service projects

Extending its help to the local community, New United Motor Manufacturing, Inc. (NUMMI) is offering its employees' hands...literally. Nonprofit organizations in need of volunteer hands for their one-time community service project can now access an online application at www.nummi.com to request volunteers and funds for projects in the spring and fall. Projects are usually chosen in communities where most

NUMMI team members live, namely the South Bay, East Bay and Tri-Valley area. "The online application makes it easier for local nonprofits to get needed resources for their projects, especially organizations that NUMMI doesn't yet have a relationship with," says NUMMI Community Relations Specialist Desirée Aguino, NUMMI has partnered with numerous local organizations including Tri-Cities Children's Centers. Tri-City Homeless Coalition, East Bay Regional Parks District, Christmas in April Tri-Cities, local chapters of American Red Cross and American Cancer Society, Audubon San Francisco Bay Restoration Program and more. "Audubon partnered with NUMMI on a service project last month and, despite pouring rain and high wind, NUMMI team members still came out and finished the project," says Lisa Rosen, Audubon San Francisco Bay Restoration Program's Community Relations Manager. "I am very impressed with the dedication and commitment of their volunteers!" To access the online application, go to: www.nummi.com/ community involv.html. From the Community Service Projects heading on the page, you can link to the application. NUMMI's Community Relations department will evaluate and select one project for the spring and one for fall.

Cabrillo Neighborhood Scores Big Hit with Junior Giants!

Hit with Junior Giants! Junior Giants, the flagship program of the Giants Community Fund, is coming to the Cabrillo neighborhood of Fremont this summer! This non-competitive summer baseball league will serve Cabrillo vouth ages 5-13, providing an important recreational and character development opportunity for children who could not otherwise afford to play organized baseball. The Fremont Family Resource Center has joined forces with the Giant's Community Fund to offer children a chance to learn the basics of baseball and- more importantly-to learn the importance of selfesteem and respect. "Unique to the program," says board member Dick Cohn, "is the emphasis placed on building strong values and character." Selfesteem, teamwork, leadership, trustworthiness, sportsmanship, fairness and respect are all valued higher by the Junior Giants than wins and losses. The Giants Community Fund will provide each player and coach with a Junior Giants T-shirt and cap, balls, bats, pitching machines and all other necessary baseball equipment needed for games and practices free of chargeand train the coaches at a special daylong clinic. However, there are still expenses not covered by this program including permits for the playing fields, porta-potty rentals, custodial fees, the cost of fingerprinting the volunteer coaches and more We still need to raise \$12,000 and need the help of the business community—your help—if we are to meet expenses! Please consider becoming a Junior Giants sponsor, or making a tax-deductible donation. Checks should be made out to The Fremont Family Resource Center (Tax ID 94-3333831) Your support of Junior Giants will make a difference in the lives of these children. If you would like information on becoming a sponsor, or would like to make a tax-deductible donation, please call Ronda Terra at 449-1271 or Robin Michel at 510-574-2286. Email Ronda or Robin at rterra@ci fremont ca us rmichel@ci.fremont.ca.us.

6 Fremont Business Review June 2003

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Customers feedback ~

"I especially appreciated and valued the time he took to explain complete home mortgage concepts in layman's terms within the context of a potential homebuyer's situation." Anne Rhodes

"I want you to know what a pleasure it was to work with Nader Gourgy. I had several occasions to talk with Nader over the course of our refinance, and found that he consistently exceeded my expectations." Gary T. Kenney

Wal*Mart Passes

from page 1

ducted an informal poll with the various business associations. The Government Affairs Committee brought its findings to the Fremont Chamber's Board of Directors with a recommendation of support for the Wal-Mart project. After careful consideration of the research presented, the Board of Directors voted unanimously to support Wal-Mart in a statement to be presented at the City Council.

"The Board of Directors carefully considers all aspects before arriving at a position on any issue," said Bonior.

Chamber of Commerce Wal*Mart Position Statement

The Fremont Chamber of Commerce is an advocate for business in our community, and supports a Wal-Mart in Fremont. We do, however, have concerns about the traffic impact of a Wal-Mart at that location, and whether it will negatively impact other local businesses approached via that traffic corridor.

We also understand that the City of Fremont has a goal of attracting the high-end retail and restaurant business to Fremont. The Chamber would like to see an integrated plan for attracting to Fremont, businesses that span the retail spectrum. We also encourage the City to be consistent, timely, and equitable when analyzing new business opportunities.

A great deal of research and discovery is conducted as we have a duty as an advocate for the business community, and as individuals who live and work in this community, to make responsible decisions. All information, both from a business perspective and from a community perspective, is weighed into the Chamber's decision."

Tim Tikalsky, Chairman of the Board, and Gerry McFaull, board member joined Bonior in speaking before the City Council voicing the opinion of the Chamber as an advocate for business and in support of

In the end, the pro-business voice was heard and the city council voted 3-2 to approve the conditional use permit for Wal-Mart. Council members Steve Cho, Bill Pease, and Bob Wasserman voted pro-business in favor of Wal-Mart and bringing new business to Fremont. Dominic Dutra and Gus Morrison voted against Wal-Mart.

The additional revenue to the city is estimated at over \$600,000 per year. In a time of cut-backs and layoffs among police and fire departments, this revenue would be a welcome change during a climate of turmoil. "New business, especially retail business, is desperately needed in Fremont," said Goolsby. "It's shameful that new businesses have such a difficult time wading through government restrictions to establish themselves in Fremont. This is a success for the business community."

Invest-

from page 1

Although, historically speaking, a war has generally been good for the

should have long-term

goals and not time the

market

stock market, shortterm fluctuation is In general, investors inevitable For example, one month after the bombing of Pearl Harbor, the

S&P 500 was down 3.43%, and it was down 0.22% after one year2. On the other hand, one month after the beginning of Gulf War, the S&P 500 was up 12.53%, and it was up 27.71% after one year^{2 3}.

So should investors begin buying stock, specifically those that have been greatly depressed? In general, investors should have long-term goals and not time the market. If they do, they would be like going to Las Vegas and betting on Red on a Roulette table just because Black has occurred ten times in a row. Unfortunately, many people do just that, and yet they are surprised more than half of the times.

As I have mentioned in the February issue, your investment strategy should include a balanced portfolioone that consists of a mixture of stocks, bonds, and/or cash that work toward common objectives. It's the percentages of each that will make investors successful over time, not the short-term expectations of each. Therefore, unless the long-term goals have changed, trying to squeeze out extra returns is just an unnecessary risk in the current environment.

The importance of a well-diversified portfolio can not be overempha-

sized, since it's almost impossible to predict the market. Those who tried have, at best, enjoyed short-term profits, or, at worse, paid the ultimate price. Finally, having a balanced portfolio does not eliminate the risk; however, it does reduce potential risk associated

with heavily invested in few assets.

For more information contact David Lee at 925-560-0440 or davidlee @wradvisors.com Data Source: CSI

²Measurements began on December 7 1941 and January 17, 1991, respec-

³Past performance does not guarantee

Looking Ahead

Notable Dates for Your Calendar

Alameda County Community Food Bank Food Drive Begins. Donations can be dropped at the Chambe office through August 4th

Chamber Pak Deadline. Plan ahead, reserve your

space now

26-27 Fremont Festival of the Arts "Celebrating 20-Years of
Sun Drenched Fun" 10 am – 6 pm, Central Fremont,
Paseo Padre Parkway @ Walnut.

Fremont Chamber Oakland A's Day, 5-7 pm, for more information contact ckadden@ oaklandath

SEPTEMBER

Fremont Chamber Summer Open House 5-7 pm, Fremont Chamber Office

Fremont Chamber Member Briefing

Titl-18 and Fremont Chamber Office
Leadership Fremont, Class of 2004 begins
(applications due to the Chamber office by 9/1/03)
Public Policy Forum "The Future of Education in

Fremont" (date is tentative, time and location to be

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June 2003 Fremont Business Review

Universal Health System-

from page 1

deductibles for preferred provider organizations (PPO) in-network providers rose 37 percent in 2002.

As costs escalate, more employers are unable to absorb the increase and are forced to shift health care costs to employees or reduce benefit coverage. The Kaiser survey found that, in 2002.

employees paid 27 percent more for single coverage than they did in 2001. In addition, 17 percent of workers report they received fewer health care benefits than the year before. Even the second biggest purchaser of health care in the nation the

Single coverage				
Single coverage	California		US	
	\$	%	\$	%
Employee Contribution	352.02	14.9	449.68	16.9
Employer Contribution	2,013.15	85.I	2,204.99	83.1
TOTAL PREMIUM	2,365.17	100.0	2,654.67	100.0
Family Coverage				
Employee Contribution	1,541.32	24.8	1,613.98	23.8
Employer Contribution	4,685.41	75.2	5,158.49	76.2
TOTAL PREMIUM	6,226.73	100.0	6,772.47	100.0

California Public Employees Retirement System (CalPERS) - has increased premiums for its members and has limited the choice of members to two statewide health maintenance organizations (HMOs).

Government-Mandated Universal Health System

The soaring cost of health care threatens to add more people to the current 41.2 million Americans who lack health insurance. In response to the health care crisis, some organizations advocate creating a mandatory. tax-funded, government-operated health care insurance program in

U.S Health Care Financing

150 Million People Insured Through Employers

total to exceed 100%

Spending

Coverage

which the state would pay for all necessarv health care for its residents. For example, in November 2002, Oregon residents voted on the "Oregon Comprehensive Health

Care Finance Plan," a ballot initiative that would have covered the cost of health care for residents through income taxes and an 11.5 percent payroll tax on all employers. State residents would not have paid premiums, co-payments or deductibles, and would have received health care for medical, mental and alternative ser-

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nity service agency promoting

volunteerism, with programs for

vices. The measure was estimated to cost Oregon \$12 billion per year when fully implemented. The entire Oregon general fund budget is \$6 billion. A huge majority of the Oregon voters, 79 percent, voted "no" on the ballot measure. One need only to look at Canada's public health care system to

see the negative effects of a government-created and controlled health care system. Canada spends more on health care than any other universal access industrialized nation, yet ranks only slightly higher than Hungary, Poland and Turkey in the quality of ser-

vice its citizens receive. Major problems include access to doctors, with only 1.8 doctors serving every 1,000 people, and very limited access to high tech equipment such as MRI and CAT scan machinery, for which the average wait is two months. In a recent Canadian Medical Association survey, 49 percent of the respondents said they would welcome an approach that would mix private health care into their public health care system.

Single-Payer Legislation

Despite the defeat of the Oregon ballot measure, many believe that some organizations will pursue singlepayer universal health legislation in the

near future here in California. A universal health care system based on the single-payer approach creates a state insurance system with a single payer in which health care is publicly financed, locally administered and predominantly privately delivered.

'Play or Pay' Legislation

In addition, bills that would require employers to provide health

care coverage to their employees or

pay a tax are expected to be introduced in 2003. Universal health care coverage based on man-

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ployer coverage often is called "play or pay," since the employer must offer health care coverage to its employees (play) or be taxed to provide health care coverage to Californians (pay).

California Chamber of Commerce

Position

Personal Health Care Spending Per Capita The California 1991 Chamber will op-\$2,685 pose attempts to create a mandatory, Top Five 1998 tax-funded, gov-Mass. 3 334 ernment-operated 3,288 health insurance Conn. 3.338 program. 2,943 Chamber believes Del. 2.878 that the private West health care system 2.638 is in crisis but can 2,459 be fixed. In addi-California 2,690 tion, the Chamber lw۵ 2,545 will oppose em-OR 2.337 ployer-mandated source: Centers for Medicare and Medicaid Svcs health coverage and will work to

preserve the current voluntary emplover-provided health care coverage system. Requiring California employers to provide health care coverage to employees will harm California's economy by encouraging large employers to leave California and forcing out of business many small firms that cannot afford health care coverage or new taxes.

California Chamber of Commerce Proposals

The Chamber's proposed solutions include:

· Pursue legislation to allow employers to offer a minimum benefit plan, which would allow small employers

and their employees to buy health care coverage at a cheaper price than current health benefit plans, which cover a wide array of health ser-

· Fight for a temporary moratorium on benefit mandates. Past legislative attempts to require benefits that have failed include mandating health plans to pay for the cost of wigs, acununcture and alternative healing. Mandated benefits increase

health care premiums and should not be sought when health care premiums and the number of uninsured are ris-

· Fight to streamline government regulations to increase efficiency and reduce overall administrative burdens.

growth, '91-'98

4.9%

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6.2

5.8

5.2

4.9

35

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4,497

4 258

3,770

3,442

3,429

3.382

3.334

The health care system is drowning in paperwork. Doctors frequently complain they spend too much time filling out papers and little time with their patients. Hospitals and health plans also are suffering from regulatory burden. Reducing paperwork will improve efficiency and help to lower health care premiums.

- · Support increased state funding on Medicare and Medicaid reimbursements to providers of health care and fight future attempts to further cut current reimbursement rates. Currently, state, local and federal governments do not pay health care providers sufficient reimbursements for health care services. As a result, providers of health care must shift community health care costs to employers in the form of higher health care premiums.
- Support wellness and disease management education programs as a way to encourage healthier living in an effort to reduce the burden on the strained health care system.
- · Fight for a temporary moratorium

on attempts by the California Legislature to place unfunded mandates on hospitals. An example of a current unfunded mandate is seismic compliance for all California hospitals, which costs millions of dollars. These unfunded costs further diminish health care access by adding to the current crisis of hospitals closing in communities across California.

· Support tort reform at the federal level to help lower the cost of insurance for health care providers and fight attempts by trial lawyers in California to alter the Medical Injury Compensation Reform Act (MICRA), which caps non-economic damage awards against California's doctors. States across the nation have lost emergency rooms because physicians have left the state at an alarming rate as a result of exorbitantly high medical malpractice insurance premiums. Thanks to MI-CRA, California doctors enjoy lower medical malpractice insurance premiums, which helps Californians gain access to health care by sustaining a sufficient doctor-to-patient ratio.

For more information, contact: California Chamber of Commerce

Staff Contact:

Richard Costigan III, Vice President, Government Relations 916-444-6670

Fremont Chamber of Commerce Con-

Gordon Goolsby, Director of Government Affairs ggoolsby@fremontbusiness.com

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8 Fremont Business Review June 2003