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VOLUME 7,
NUMBER 2

Real Estate: Information is Key to Success

May
2006

The Pre-Purchase Planning Process - The 4 P's

Steps to gaining confidence and peace of mind in your home purchase

by George Duarte
MBA, CMC, Broker
Horizon Financial

The current process of buying a new home, either for the first time, or a buy-up, is viewed by consumers as disorganized and intimidating at best; in the worst case, fraught with peril and the possibility of getting ripped off.

The recent explosion of the Internet and various websites about property values, loan programs, disclosures and a host of other subjects seek to address the anxieties of consumers thirsting for

as much information as possible in an effort become educated as to how the whole thing works, and what to watch out for to avoid making an expensive mistake. Even with such research, many people become even more intimidated, become more anxious to the point of "paralysis by analysis", and end up taking no action at all. Many other consumers are so overwhelmed by all the details, but remain motivated to be homeowners that they lapse into a syndrome like jumping into the deep end of a pool- they close their eyes, grit their teeth and say "just show me

where to sign", and hope for the best. They are not really sure how they actually ended up with the home, what the loan and property disclosures actually mean, or understand the details of their loan program.

There is a lot of debate about the actual benefits of the Internet on the home purchase process. While it is a huge informational resource, I've found that it has the tendency to encourage the "commodification" and "do it yourself" theory of mortgage loan and home purchase. This is fine if you are buying The DaVinci Code

from Borders online, but mortgage loans and real estate are complex sales of both tangible and intangible items that have huge consequences on a family's living situation, cash flow, tax and financial planning. Accordingly, this process does not lend itself to simple formulaic "one size fits all" answers, and the consumer is best served by recognizing that the service the best mortgage and real estate brokers provide, is in fact, consultative, where a lot of information about a cli-

—The 4 P's
page 8

Business for Good Government Endorses Dutra for Senate and Valle for Supervisor

by Billy Sandbrink

At its recent Board of Trustees meeting, the Business for Good Government Committee (BGG) voted to endorse John Dutra as the Democratic nominee to represent the 10th California Senatorial District and Richard Valle as to represent the 2nd District on the Alameda County Board of Supervisors.

—BGG Endorsements
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Leadership Fremont Graduation

The Fremont Chamber of Commerce will celebrate the graduation of the 11th class of Leadership Fremont during a luncheon on May 24, 2006 from noon to 2:00 p.m. at Washington Hospital, Washington West.

Leadership Fremont is an extraordinary program that has builds community leaders through individual skill development, hands-on activities, and presentations of a wealth of information from private and public sector leaders. Some of the graduates of the program have gone onto to become city government officials and community leaders, but every graduate has excelled in his or her company. Graduates leave the program with stronger leadership skills, a greater appreciation for the community, and a set of valuable business contacts.

As a part of their graduation re-

quirements, graduates of the Leadership Fremont Class of 2006 will demonstrate their skills through the presentation of their class project, ELDERSafe.

Developed by the class, ELDERSafe is a public education campaign designed to identify at risk seniors, in the Tri-City area, and put them in contact with community resources to help them remain independent. Sometimes older adults need help but are unaware of the resources available to them. The ELDERSafe project attempts to connect the older adult to those resources, through the use of a Senior Help Line at 510-574-2041.

The Leadership Fremont Graduation Luncheon is open to everyone. The cost to attend is \$25. Reservation may be made by contacting Lana Hillary-Windom at (510) 795-2244 or by visiting www.fremontbusiness.com.

June Ballot Measures

Important Information for the Responsible Voter

June's ballot will present us with two propositions that require our educated vote. The following is a brief review of the propositions that will be appearing on the ballot.

Please note that the Fremont Chamber of Commerce has already taken positions on both Propositions 81 and 82. As always, we have included a line entitled Business Bottom Line that asks a fundamental question that may help you arrive at your vote. We urge you to give consideration to the Chamber's position.

Please visit the listed web sites to obtain further explanation and view of these issues. For more information and an impartial analysis, visit http://www.s.s.c.a.gov/elections/elections_j.htm#2006Primary.

Proposition 81 - Public Library Construction and Renovation Bond Act of 2006

Prop 81 authorizes the issuance of \$600 million in General Obligation Bonds to facilitate the construction and renovation of library facilities in California. In order to qualify for bond funding, local agencies must contribute a 35 percent match in the cost of construction or renovation of the facility. Funding cannot be used for operational activities.

Fremont Chamber Position

No position. There is insufficient impact on the Fremont business commu-

—June Ballot
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*Our Mission is to promote, support
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2006 – 2007**

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15 Years of Excellence

The United States Chamber of Commerce has acknowledged the excellence of the Fremont Chamber of Commerce by granting the designation of "Accredited Chamber" Only 12 percent of all Chambers nationwide have received this honor.

FIFTEEN YEARS



ACCREDITED
CHAMBER OF COMMERCE
CHAMBER OF COMMERCE
OF THE UNITED STATES



George Duarte

Message from the Guest Editor

It is an honor to be invited to be guest editor of the Fremont Chamber of Commerce newspaper for this month. In April, I was the featured guest on FCCTV, the Chamber's public access channel, interviewed by our own KK Kaneshiro, director of member development, on the local real estate market and trends. I guess they keep pulling my name from their hat!

For those of you who don't know me, I am the broker/owner of Horizon Financial Associates and Elite Real Estate Properties, Mortgage and Real Estate brokerage here in Fremont since 1988. We have been a Chamber member for over 16 years, and I am currently on the Chamber Board of Directors starting my second term.

On April 12th, we hosted our third Chamber Mixer at our offices, and a good time was had by all, over 100 people in attendance. I received great feedback from many attendees, with many comments about what a great networking environment it was. That's the whole idea, after all - showcasing your business and employees, and providing a welcoming environment so people can meet, get to know each other and develop business connections.

A popular subject on everyone's mind is the current real estate market, and predictions for the rest of the year. There has been much talk about a "housing bubble", is it real or just talk?

The housing market in California has gotten off to a slow start, due to rising interest rates, and consumers confusion about whether the market is going down or not. Oddly, property prices are holding steady now, and it is

predicted that home values will increase in the single digits this year, in the 5-7 percent range, lower than the torrid 14 percent average appreciation over the last four years. One of the reasons for this is basic economics, the Law of Supply and Demand.

In this state, even with all the building going on, there are just not enough properties available or being built to meet the annual demand for new housing. Demographic projections indicate that California will gain 10 million new people in the next 20 years, more land is not being created, and these people have to live somewhere. This tells us that real estate will continue to be a good long term investment, as it has been. Since 1970, housing has appreciated an average of 7 percent. This doesn't seem like much, but compounded over 36 years, it really adds up.

For the rest of the year, rates are expected to continue climbing, at least until the Fed stops raising the rates. There are, of course, conflicting ideas about this, especially if inflation is perceived to rear its ugly head. Property marketing times are expected to increase, as inventory increases. Even so, well priced, well cared for homes in good locations will continue to sell, especially since the long dormant employment market seems to be picking up in several different industries. When people are confident about the economy and their incomes, they are comfortable buying their first homes, and moving up to their next homes.

So my advice is to do your homework, and decide if a purchase of a new home makes sense in your life goals. If it does, go ahead and do it. Rates are always cyclical, and they are now on an upswing, and most definitely will come back down again in the future, my guess is that they will ease in mid-2007. When that happens, just refinance, like so many have in the last low rate cycle. If you need some advice and help on this, look me up at www.georgeduarte.com, or call me at 800-956-MONEY(6663).

June Ballot—

from page 1

nity. There are no projects in Fremont that will be impacted by this proposition.

Arguments for:

1. Proposition 81 continues making an investment of maintaining the library system throughout the state.
2. Voters have consistently supported library construction, as evidenced by the approval of Propositions 85 and 14.

For more information: www.yesforlibraries.com

Arguments against:

1. While libraries are an important function, taxpayers cannot continue to authorize the state to take on more debt that will be paid back by future generations in the state. The state has an enormous amount of debt and should focus on controlling existing expenditures and sources of funding.

Business Bottom Line

Should the state use \$600 million in bonds for library construction across the state?

Proposition 82 - Preschool for All

Proposition 82 will place a 1.7 percent tax on individuals with annual taxable income over \$400,000, head of household income earners with annual taxable income over \$544,457 and couples with annual taxable income over \$800,000. This will generate an estimated \$2.4 billion per year to pay for voluntary preschool for all four year-olds in the state, beginning in 2010.

Fremont Chamber of Commerce Position

The Fremont Chamber of Commerce opposes Prop. 82. While education is important to the Fremont Chamber, Proposition 82 is not the right solution. According to the Legislative Analyst's Office, Proposition 82 will increase the number of children using preschool by 4 to 9 percent, a small increase for \$2.4 billion per year in valuable taxing capacity.

Arguments for:

1. Proposition 82 will provide access to high quality preschool for all of the state's four year-olds.
2. Proposition 82 allows parental choice in choosing which preschool facility to send a child.
3. A study by the RAND Corp. shows Proposition 82 will generate a return of \$2.62 for every dollar spent due to higher educational attainment

for students, leading to higher wages and economic activity as well as reduced social spending.

4. Money generated for Proposition 82 cannot be used for any other purposes and will not divert money from existing educational funding sources.

For more information: www.yeson82.com

Arguments against:

1. Proposition 82 targets small businesses because the owners of sole-proprietorships and partnerships report the company's income on their personal tax returns.
2. Proposition 82 will shut down existing preschools because County Offices of Education will control funding for preschool services.
3. Proposition 82, since it will only raise the percentage of children attending preschool by a few points, is essentially a subsidy for those families already accessing preschool and has no provisions for increasing the use of preschool those not currently attending.

For more information: www.stopreiner.org

Business Bottom Line

Should a 1.7 percent tax on various levels of high income earners be levied to pay for a universal preschool system in California?

**STATE OF THE CITY
FREMONT 2006**



Annual Meeting & Luncheon

Friday, June 2, 2006

11:30 a.m. – Registration
Noon - 2 p.m. – Main Program

Fremont Marriott Hotel

46100 Landing Parkway
With the Honorable Mayor Bob Wasserman

\$35 Chamber Members
\$50 Non members
register online at www.fremontbusiness.com

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Additional sponsorship opportunities available, call Billy Sandbrink at (510) 795-2244, ext. 107

Message from the Board Chairman

Happy 50th Fremont Chamber of Commerce...and Happy 50th Fremont! As noted in the March newsletter by past chair Barbara Jenkins, our chamber was birthed from the chambers of the historic five districts of Washington Township. As such, we as a chamber continue to celebrate the pride and civic activism our historic business district associations bring to our community.

Just ponder for a moment how many communities have the diversity of events we enjoy in Fremont. Just check out the Fremont Chamber of Commerce Calendar of event on its website... www.fremontbusiness.com. No matter which district you reside, make sure you visit Centerville in June for Depot Days, our very own Festival of the Arts in the Central Business District in August, the Niles Antique Fair or Hot August Niles, as well as the Mission San Jose Quilt Show or Olive Festival. There are rumors that Irvington will once again celebrate the Monument Festival. If you missed the Warm Springs Business and Community Associations holiday tree lighting last year...put it, as well as the other district holiday events, on this year's calendar. This September we will gather in our city's crown jewel, Central Park, to celebrate our 50th anniversary. The Celebrate Fremont team is pulling out all the stops for this grand celebration. Watch for more details or visit the Celebrate Fremont website at www.celebratefremont.org.

Having a retail business in Fremont also celebrating 50 years, and being a life long resident, my thoughts go

back to the days of Fremont's Pathfinder Days. I remember fondly the community unity that event represented. With this in mind, I am excited to see all five business districts along with the Fremont Chamber of Commerce collaborating to bring you the Passport to Fremont and the Key to Savings promotional program later this year. This milestone event has brought an unprecedented level of cooperation between all the Fremont business associations. And it is designed to drive business into your stores! All member businesses are invited to participate. For more information, please visit www.fremontbusiness.com and select the Passport icon, or email passport@fremontbusiness.com

Let me close by saying what an honor it is to be selected as this year's Fremont Chamber of Commerce chairman. In next month's newsletter, I will bring you details of our "Chamber Bus Trip"... our annual board retreat. We will be visiting each historic district for an in-depth look at what makes each district "tick". We will be talking to members, finding out how we can better serve our community. So hop on the Chamber Bus! I look forward to one heck of a ride in the coming year!

God Bless!
Dirk Lorenz



Dirk Lorenz
Chairman
Board of Directors

Retire Your Mortgage Before You Retire

by George L. Duarle
MBA, CMC, Broker
Horizon Financial Associates

An increasing number of baby-boomer homeowners seem to be resigning themselves to the fact that, unlike their parents, they will be making mortgage payments well into retirement. If you look at statistics, you can see where this anxiety comes from. The average age of a person taking out a 30-year mortgage in California is 45 years old. Unless those people sell their homes or pay off their loan early, their last mortgage payment won't be made until they are 75 years old! And to pay off that loan early isn't easy, because the borrower has to make significant changes to the family budget to squeeze in the extra principal payments.

Thankfully, there is now a better way to retire mortgage-free.

Use the revolutionary Home Ownership Accelerator loan to accelerate paying off your home loan without changing your family budget. You simply deposit your monthly paychecks directly into this innovative line-of-credit, reducing your loan balance until you pay your bills. While you aren't using the deposited money it keeps your principal balance lower, which can save you tens of thousands of dollars of interest over time. The money you save remains in the account, further reducing your balance. So, just by changing where you deposit your income, you can pay off your loan years earlier with no change to the family budget.

If you want to further accelerate the pay-down of your loan balance without changing your family spending hab-

its, consider parking your rainy day money in the account. Your rainy day fund is probably sitting in a low-interest bearing savings account or CD. Switch that money into your Home Ownership Accelerator account, and that money will immediately reduce your loan balance, saving you even more interest. (Your "effective yield" on your rainy day fund is now equal to your loan's interest rate!) And you haven't lost access to your rainy day fund: You can tap into it instantly by writing a check or using your debit card. Until that rainy day comes, however, your cash is working aggressively to help you pay down your loan faster.

Overall, by flowing your day-to-day income and expenses through this line-of-credit, and parking liquid cash accounts such as savings and CDs in the account, you could accelerate your mortgage pay-down fast enough to completely pay the loan off in about half the time. Which means, even if you are a baby-boomer, you can actually retire mortgage-free! While this sounds too good to be true, this loan is for real! If this sounds intriguing enough to discuss in greater detail, give me a call.

Take a closer look at the new Home Ownership Accelerator loan. The Home Ownership Accelerator can dramatically improve the speed and lower the cost of paying off your mortgage. It does this by replacing your mortgage and your checking account with one new account that puts the cash that you usually flow through your checking account to better use.

How does it accelerate the pay-off of my mortgage? If you are like most people, you flow most of your cash through your checking account to pay for your monthly expenses. While this cash sits in your account waiting to be spent, it earns 1 percent or less in interest. Your bank takes that money and lends it out to other folks at 6 percent or more, giving them about a 5 percent profit on your cash. By combining a checking account with a

—Retire

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May 2006 Calendar of Events

1 Communications/Web Site Team Meeting
1:30 p.m., Chamber Conference Room

Joint City Council/FUSD Board Meeting
4 p.m., City Council Chamber

2 City Council Meeting
7 p.m., City Council Chamber

3 Ambassador's Meeting
8 a.m., Chamber Conference Room

8 Executive Board Meeting
4 p.m., Chamber Conference Room

9 City Council Meeting
7 p.m., City Council Chamber

10 Golden Peacock Mixer
5-7 p.m.
3681 Peralta Blvd., Fremont
Phone: (510) 494-9460
Golden Peacock is a full-service banquet facility with catering equipped to host up to 500 guests for any type of event. The facility is also home to a wonderful restaurant with the most tantalizing menu.

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

16 Festival of the Arts Committee Meeting
11:30 a.m., Chamber Conference Room

Fremont City Council Work Session
Time TBD, City Council Chambers

17 Connection Club Leaders Meeting
8 a.m., Chamber Conference Room

18 Leadership Fremont, Class of 2006 Session
8:30 a.m., Washington West

Membership Committee
Noon, Chamber Conference Room

22 Communications/Web Site Team Meeting
1:30 p.m., Chamber Conference Room

23 Leadership Steering Committee Meeting
8 a.m., Chamber Conference Room

Fremont City Council Meeting
7 p.m., City Council Chambers

24 Government Affairs Committee Meeting
7:30 a.m., Chamber Conference Room

Leadership Fremont Graduation Luncheon
Noon-2 pm, Washington West, 2000 Mowry Ave., Event features keynote speaker Brent Hodson, Executive Director, Washington Hospital Healthcare Foundation. Ticket price is \$25 per person. For reservations, contact Lana Hillary-Window at 510-795-2244 or email lhillary-window@fremontbusiness.com

Keller Williams Mixer
5-7 p.m.
39500 Stevenson Place, Ste. 108, Fremont
Phone: (510) 505-7730
Keller Williams operated under the philosophy that their relationship is with their clients. To put it simply, if a negotiation is not benefiting both a buyer and a seller it is not a deal. Keller Williams realizes that customers work with agents they know and trust.

29 Memorial Day
Chamber Office closed



Jim Urda, CFP



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Top of the Week REPORT

Linking the Business Community

The Top of the Week Report is a weekly digest of important Chamber events, local news, government updates, and Fremont's companies making news. Just send an email message to nbatalao@fremontbusiness.com, with "SUBSCRIBE" (all caps, no quotes) in the subject line. You will receive a confirmation notice immediately and instructions for unsubscribing.

Linking the Business Community

Online Business Directory
Our online business directory generates referrals for our members and helps visitors find the right chamber member.

January through March 2006:
Top 150 member Displays
38,764

Clicked on referrals
2,407

Email referrals
17

Map referrals
746

Anniversaries

30+ Years

Fremont Optometric
Greer Enterprises

20+ Years

Joelyn Carr-Fingerle, CPA
Mission Real Estate & Mortgage
New United Motor Manufacturing, Inc.

10+ Years

Advantage Body Shop
Citibank
Dominican Sisters of Mission San Jose
First National Mortgages Sources
Fuji Hi-Tech, Inc.
Furniture Medic
Honey Baked Ham
Irvington Memorial Cemetery
Kabage Property Management
Office Depot
RE/MAX Executive - Bill Aboumrad
Roadrunner Mailing Service
Safe Alternatives for Violent Environments
Silicon Valley College
T.G.I.F. Body Shop & Towing, Inc.
Tri-City Church of Religious Science/Center for Positive Living
Wells Fargo Bank - Mowry

5+ Years

Atlas Security Services, Inc.
AT&T
Benjamin Chew, D.D.S
Citizens for Better Community
Cold Stone Creamery
Commonwealth Land Title Co.
Dynamic Hitech
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What's Happening, The Tri-City Magazine

2+ Years

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U.S. Navy Recruiting Office
Visiting Angels Living Assistance Services
Washington Mutual Home Loan Center-Fremont

1 Year

1st Pacific Mortgage Inc.
Allure Events
Avalon Spa & Salon
Bay Area Escrow Services
Beauti Control
Cartwright's D.J. Services
Connich Life Coaching
Danmer Custom Shutters
Law Offices of Michael J. Connich
Megans's Beauty Supply & Salon
Vienna Bakery & Café

Congratulations to all our members who have reached these milestones

BGG Endorsements—

from page 1

Dutra for State Senate

In the highly contested race for the Democratic Nomination, BGG chose Mr. Dutra over two strong candidates, Ellen Corbett, former State Legislator and mayor of San Leandro, and Johan Klehs, current representative in the 18th California Assembly District. BGG endorsement for Mr. Dutra is based on 20 years of experience representing the citizens and businesses of Fremont, both as a Fremont City Councilmember and as the assembly member for the 10th District.

In addition to his invaluable experience as an elected official representing Fremont, Mr. Dutra has over 30 years of business experience as the founder of Dutra Enterprises Inc., giving him an understanding of the needs of the business community.

"I am proud to have developed a close working relationship over the years with many individuals, groups and with both business and labor organizations" said Mr. Dutra, "I am truly honored to have been endorsed by the Business for Good Government Committee, the PAC of the Fremont Chamber, an organization who has a reputation for diligently working to improve the business community. Their endorsement of my State Senate campaign is a testimony of the partnership we have established over the years."

To learn more about the Dutra for State Senate campaign, visit www.johndutra.com.

Valle for County Supervisor

BGG has also chosen to endorse Mr. Valle to represent the 2nd District on the Alameda County Board of Supervisors. The 2nd District contains the cities of Hayward (incorporated portion), Newark, Union City, Fremont (Niles, Brookvale and everything North of Decoto Road), and unincorporated Sunol (everything North of Highway 84 only). As Union City's current vice mayor and long time active member of the volunteer community, Mr. Valle brings a solid business perspective and fresh approach to the table during a crucial time in Alameda's County history.

"If elected, I believe I would bring solid business experience to District 2 and would work diligently with the business community" commented Mr. Valle. "I think we must leverage economic development resources that would benefit District 2 and work with chambers of commerce on conducting business roundtables and forums to maximize those efforts."

Mr. Valle's campaign has also focused on opportunities for youth, quality affordable health care, and accountable county government.

To learn more about the Valle for Supervisor campaign, visit www.vallesupervisor.com.

BGG is a Political Action Committee affiliated with, though independent of, the Fremont Chamber of Commerce with the purpose of endorsing candidates who are sensitive to and support-

ive of business issues. To learn more about BGG, visit the Chamber's website at www.fremontbusiness.com and look under the "Government Affairs" link.

Early Voting for the June 6, 2006 California Statewide Primary Election will be available at the Fremont City Clerk's Office.

Who: Anyone registered to vote in Alameda County

What: Early voting using a touch screen voting system

When: Tuesday, May 30, 2006 - Monday, June 5, 2006

Hours: 8:30 a.m. - 4:30 p.m.

Election Day Tuesday, June 6, 2006

Hours: 7 a.m. - 8 p.m.

Where: City Hall, Building A, 3300 Capitol Avenue, Map to City Hall Fremont

Why: Voter convenience for those who may not be able to vote on June 6, or may want to avoid the crowds

Absentee Ballots: May still be mailed prior to election day, and can be delivered in person to any polling site on election day

Contact Information: City Clerk's Office 510-284-4060

Chamber Opposes Prop 82 "Preschool for All" on June Ballot

The Fremont Chamber of Commerce Board of Directors OPPOSES Proposition 82, the Preschool for All initiative (PFA) on the June 2006 ballot. The Chamber of Commerce strongly supports public education, recognizes the potential positive impact on public education that could be realized from an effective preschool program. Nevertheless, Prop 82 does not appear to be the means by which that goal can be achieved.

Prop 82 will place a 1.7 percent income tax on certain groups of high income wage earners, generating about \$2.4 billion a year. According to the California Franchise Tax Board's 2002 statistics, there are potentially 60,000 partnerships and S corporations across the state that may be impacted by such a tax. One of the Chamber's main concerns with Prop 82 is that with a limited amount of taxing capacity remaining, the use of every new tax dollar must be dedicated to the most critical needs in our state. While the Chamber does not see preschool programs as unimportant, dedicating precious additional tax dollars towards educational programs other than Kindergarten through Community College (K-14) programs at a time when K-14 programs are in need of funding is not the most efficient use of new tax dollars.

According to the Legislative Analyst's Office (LAO), the nonpartisan fiscal and policy advisor for the

state, Prop 82 is projected to increase preschool participation from roughly 67 percent to about 70 percent of all eligible children. Supporters of the initiative will counter that the initiative will increase the number of children in high quality preschool from 20 percent to 70 percent, a significant increase. This premise is based on increased funding for students (nearly \$8,000 a year) and higher quality preschool teachers, who will be required to earn a baccalaureate degree and a newly created teaching credential. While increasing the quality of preschool teachers is a laudable goal, placing such high requirements on preschool teachers may not be a realistic goal and may end up not increasing the quality of instruction statewide.

Another main argument for proponents of Prop 82 is the economic and social benefits for low-income children who will be able to use PFA. The fact is that Prop 82 does not contain any provisions in its long-term program to specifically increase attainment for low-income children, which explains the incremental increase in the "take rate" of children enrolling in preschool.

Furthermore, although the LAO has predicted that the revenue stream created by Prop 82 will be sufficient to cover the costs of the program, there is a history of independently funded educational programs that interface with the public education system not covering all the costs of the program and those programs invariably become under-funded mandates that impact schools. With the current K-14 funding situation, public schools can ill afford to expand elective programs at the expense of core services.

For the aforementioned reasons the Fremont chamber of Commerce Board of Directors opposes Proposition 82, Preschool for All.

Help us kick up our heels in support of Tri-City Health Center.

Tri-City Health Center's:



Starring:
Ana Apodaca
Danna Bergstrom
Senator Liz Figueroa
Jaime Jaramillo
Dr. Bernard Stewart
Daren Young

May 16, 2006
6-9 p.m.

A fundraiser to support Tri-City Health Center's HIV/AIDS services
 The Saddle Rack-42011 Boscell Rd. Fremont

Tickets are \$35 in advance/\$40 at the door
 available online at:
www.tri-cityhealth.org
 or by check:
 Tri-City Health Center
 39465 Paseo Padre Pkwy, Ste 2100
 Fremont, CA 94538

business casual dress
 call 510-252-5835 for more information

Dancing With Your Local Stars

Join us as we kick up our heels for a fun-filled evening of dance competition on Tuesday, May 16, at the Saddle Rack in Fremont.

Tri-City Health Center is holding a fundraising event to raise money for HIV/AIDS prevention, education, and support services in our community. The event, "Dancing With Your Local Stars" (Silent Auction included) is patterned after the hit television show Dancing with the Stars. Tri-City's version will feature local stars of the community in an evening dance contest to crown the king or queen of the ballroom. Just like the popular TV show, each local star will be paired with a professional dancer to help improve their edge on the dance floor.

Our very own Danna Bergstrom, Fremont Chamber of Commerce, is one of the local luminaries! Come and cheer her on as she and the other dancers sway to Salsa, bebop to Swing, shake it up for Disco, and swoop through the Tango. A judging panel along with the audience will help determine the King or Queen of the Ballroom. Once the winning couple is crowned, all attendees are invited to take the floor and kick up their heels just like the "Stars". Donated food, silent auction, and raffle

items complete the event.

The local stars include: Danna Bergstrom, Ana Apodaca, Senator Liz Figueroa, Jaime Jaramillo, Dr. Bernard Stewart, and Daren Young. Join us as we kick up our heels in support of Tri-City Health Center.

Date and location: Tuesday May 16, 6pm-9pm at the Saddle Rack in Fremont. Tickets are \$35.00 in advance, \$40.00 at the door. Tickets may be purchased online at <http://www.tri-cityhealth.org>. Make checks payable to: Tri-City Health Center, and send to: Tri-City Health Center 39465 Paseo Padre Parkway, Ste. 2100 Fremont, CA 94538. To reserve tickets, or arrange for "Will-Call", please call (510) 252-5835.

About Tri-City Health Center

Since 1975, Tri-City Health Center (TCHC) has been committed to delivering quality healthcare service to those in need in the diverse communities of southern Alameda County. Tri-City provides a wide spectrum of educational, healthcare, and social services to everyone, without regard to financial position, ethnicity, language, culture, sexual orientation, or any other criterion. Tri-City welcomes all patients, even those without health insurance.

Monthly Visits to the Chamber Website

www.fremontbusiness.com

15,565

Total number of visits during the month of
 March 2006

12,803

Average # of visits per month
 (2006)

[data provided by Deep Metrix LiveStats]

DEEP METRIX



Member News

Northern California Cancer Center to Receive Proceeds from Baseball Auction.

The Oakland A's have designated the Northern California Cancer Center as the recipient of proceeds from their silent auction of autographed baseball collectables to take place on Sunday, May 21st at 1:05 p.m. as the Oakland A's face-off against the San Francisco Giants. Tickets are \$30 each and include an all-you-can-eat BBQ lunch and game seat. To purchase tickets, call Sandi Farrell at (510) 608-5003.

Morey Greenstein, CPA Honored for Service to Accounting Industry

Morey Greenstein, CPA and founding partners of Greenstein, Rogoff, Olsen & Co. (GROCO) was recently honored for more than 51 years of dedicated service and highly acclaimed leadership in the accounting industry. Greenstein founded GROCO in 1964, it was one of the first accounting practices in Fremont. Since its inception, GROCO has expanded, establishing an office in Palo Alto. Greenstein's leadership has established a tradition of providing only the highest quality service to clients and has earned a reputation for professional expertise in many areas including U.S., multi-state and international tax planning, preparation and consultation, business valuation services, wealth

preservation strategies for individuals and businesses, financial statement preparation, estates and trusts, stock options, and general financial planning for businesses.

Alameda Co. VEC Hosts Job Fair 2006

The Alameda County Veterans Employment Committee (VEC in cooperation with the California Employment Development Department will be hosting Job Fair 2006 on Thursday, May 18, 2006 from 9 a.m. to 3 p.m. at the Veterans Memorial Building, 1105 Bancroft Ave., San Leandro. For more information contact John Skally at (510) 259-3528 or email jskally@edd.ca.gov.

Mattson Technology Awarded Star Designation by Cal/OSHA for Excellence in Safety

Mattson Technology, Inc. recently announced that has attained "Star" status in the California Occupational Safety and Health Administration's (Cal/OSHA) California Voluntary Protection Program (Cal/VPP). Mattson Technology joins 36 other Cal/VPP work sites out of more than one million companies in California that Cal/OSHA monitors and is the first company in the semiconductor capital equipment industry to be recognized as a Cal/VPP Star site. Cal/VPP recognizes companies and

specific work locations that go beyond traditional compliance to achieve exemplary levels of worker health and safety. Before any California business gains Star recognition, Cal/OSHA thoroughly reviews the company's safety measures, programs and procedures to ensure that they meet stringent Cal/VPP criteria, including: management commitment, employee involvement, work site analysis, hazard prevention and control and safety and health training. The Star designation is the highest safety achievement offered by Cal/OSHA. For more information contact (510) 657-5900 or visit www.mattson.com.

GROCO Signs Agreement with FTSI to Expand Service Offerings

Greenstein, Rogoff Olsen & Co. (GROCO) recently announced the formation of a business valuation department in cooperation with Jeff Faust of FT Solutions, Inc. (FTSI). Types of valuations to be provided include Estate and Gift Tax, Family Limited Partnerships (FLPs), Employee Stock Ownership Plans (ESOPs), Stock Options (409a and 123R), Corporate Planning and Transactions. Jeff Faust joins GROCO as director and will lead the formation of the valuation practice. Faust brings with him more than 15 years of experience in fiancé and more than 10 years in valuations. In

addition to valuations, Faust will provide stock option administration and consulting services to GROCO's comprehensive business consulting division.

Is the Tri-City Area Prepared for the Next Disaster?

All residents of Fremont, Newark and Union City are invited to attend this important Tri-City community meetings and learn how Tri-City public service agencies are working together to address the threat of disasters on our community. At this meeting, representatives from the Tri-City agencies will be present to outline the critical disaster preparedness information that you need to know and take action on. You will learn the simple and yet important steps you need to take to best prepare you and your family before the next disaster strikes. The meeting will be held on Wednesday, June 7th from 7-9 p.m. at the Washington High Gymnasium.

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Chamber Renews Legislative Efforts

by Billy Sandbrink

Director of Government Affairs

The Fremont Chamber of Commerce has renewed its legislative efforts for two sets of bills, one set of bills aimed at raising the minimum wage in California, and the other set of bills aimed at giving workers increased flexibility in their schedules.

Minimum wage bills - OPPOSE AB 1835 and SB 1162

Last year, citing the dangers to the business community of automatically increasing the minimum wage annually by tying the wage to inflation, the Fremont Chamber, along with many other business organizations across the state, opposed AB 48 (Lieber). Fortunately for the state's business community, this bill was vetoed by Governor Arnold Schwarzenegger. In his veto message for the bill, Governor Schwarzenegger specifically cited the indexing mechanism and the annual inflation of the wage as a primary reason for his veto. His opposition to indexing the minimum wage was once again reiterated in his 2006 State of the State Address, where he also indicated he would push for a minimum wage increase not tied to inflation, but increased on a case by case basis.

In the second half of the 2005-2006

Legislative Session, two minimum wage bills have been introduced similar to last year's vetoed proposal. Authoring AB 1835, a bill nearly identical to the one vetoed last year, is familiar face Sally Lieber (D-San Jose), while Gil Cedillo (D-Los Angeles), is authoring SB 1162, which is very similar as well.

In response to these bills the Chamber has formally opposed AB 1835 (Lieber) and SB 1162 (Cedillo), staying consistent in its opposition of minimum wage proposals that would tie a wage increase to inflation. The only difference between these bills is the time table in which they wage would be increased. AB 1835 proposes to increase the wage to \$7.25 per hour, effective on July 1, 2007, and to \$7.75 per hour, effective on July 1, 2008. On January 1 every year after, the minimum wage would be calculated by multiplying the minimum wage by the previous year's rate of inflation.

SB 1162 would increase the wage at a faster rate, increasing the wage to \$7.25 60 days after enactment of the bill, and increasing the wage to \$7.75 on July 1, 2007 and adjusting the wage every January 1 by multiplying the minimum wage by the previous year's rate of inflation.

Flexible work schedule bills - SUPPORT AB 2217 and SB 1254

Allowing workers to work alternative schedules offers a great opportunity for workers to enjoy more time with their families, avoid traffic-filled commutes, and generally increase the quality of life while increasing productivity at work. These are the main reasons why last year the Fremont Chamber supported AB 640 (Tran). Unfortunately, the bill never made it out of its initial committee, the Labor and Employment Committee.

The Fremont Chamber has been undaunted by the results of AB 640 and is supporting AB 2217 (Villines) and SB 1254 (Ackerman), bills very similar to AB 640. If passed, these bills would allow workers to work up to 10 hours per day and 40 hours per week without forcing the employer to pay overtime, giving employees up to 50 more days per year away from work. These bills would also protect employees from being forced to work this schedule by prohibiting employers from offering benefits to an employee to entice them to work a flexible schedule or retaliate against an employee that did not request a flexible schedule.

Although both

Mike Villines and Dick Ackerman are Republicans, the Chamber is hoping that partisan politics can be put aside and the best interests of employees and employers can be represented through these fair and honest bills. Hearings for both bills are set for mid to late April.

Current California law generally allows employees to work eight hours per day and 40 hours per week and requires overtime pay for additional time worked. The law also allows an existing work unit to vote to adopt an alternative workweek, up to 10 hours per day within a 40 hour workweek. To approve the alternative workweek, two-thirds of the unit must give approval for the alternative workweek via secret ballot.

To help join the Chamber's efforts to support or oppose any of these bills, contact Billy Sandbrink, director of government affairs, at (510) 795-2244 x107 or bsandbrink@fremontbusiness.com.

Check your link

Members: Are you linked to our online directory? Send us your URL and we will link you to the Fremont Chamber's online business directory. www.fremontbusiness.com's website averages 12,083 unique visits per month [deepMetric stats -Jan - Mar 2006]

email:
fntcc@fremontbusiness.com
subject: new member URL



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Member Benefits

Leadership Fremont

In an ever-changing complex world, strong leadership is essential. It is needed in business, government, and non-profit organizations to meet today's challenges. Leadership Fremont is a 9-month training program designed to identify, nurture and develop emerging leaders within our community. Through individual skill development, hands-on activities and presentation of a wealth of information from private and public sector leaders, future leaders develop the skills and knowledge base to make informed decisions and lead effectively. The program is comprised of three components: community issues, personal leadership skill set, and teamwork project.

Leadership Fremont offers benefits to participants through a better understanding of the challenges and issues facing the community while developing valuable contact and communication networks within the community. At the same time, participants will expand their leadership skills and leave each session prepared to apply these newly learned skills to personal and business situations. Participants will graduate from the program prepared to embrace leadership opportunities in both their careers and community.

Not only does the participant benefit, but the employer or the sponsoring organization will experience direct benefits from the Leadership Fremont program through enhanced opportunities for greater corporate or organizational community involvement and visibility. Skilled employees and representative will be in a better position to communicate the corporate or organizational culture and be poised to influence positive change allowing the sponsoring company or organization to have a greater impact in the community.

The program is designed for those who are currently in leadership roles, or have been identified as potential leaders within their business or non-profit organizations. It is also an excellent program for individuals who have an active role in the community or those who wish to take that next career step.

If you are interested in more information regarding the Leadership Fremont program or would like to request an application for the Leadership Fremont Class of 2007, please contact Danna Bergstrom at (510) 795-2244, ext. 105 or email dbergstrom@fremontbusiness.com.

Leadership Fremont Class Community Projects

An essential characteristic of a strong leader is his or her commitment to the community. This characteristic is strongly emphasized and developed in the Leadership Fremont program. Each class is given the assignment of completing a community project which must engage and enhance the community. This project also gives the participants the opportunity to utilize the leadership skills. Here is a listing of community projects completed by Leadership Fremont classes.

- 2006 ELDERSafe:** In cooperation with the City of Fremont Human Services Department, developed a campaign to educate business personnel who come into frequent contact with older adults about the warning signs indicating affects to their safety and well-being.
- 2005 Cut Abuse:** In cooperation with SAVE (Safe Alternatives to Violent Environments) produced collateral materials and worked with local beauty salons to educate women about domestic abuse prevention and assistance.
- 2004 Senior Moments Video:** Produced a video targeted to businesses to help increase volunteerism to the senior community.
- 2003 Music is Instrumental:** Did a musical instrument drive to increase the number instruments available to children in the Fremont Unified School District.
- 2002 White Washed Mission Adobe:** Refurbished and white-washed the exterior of the Mission-Adobe house in Niles.
- 2001 Refurbished the Seneca house:** Refurbished a classroom, provided new furniture and installed new computers to an at-risk children's facility.
- 2000 Christmas in April:** Repaired Viola Blythe's home.
- 1999 Christmas in April:** Built a playground for a transitional housing facility.
- 1998 Christmas in April:** Established the regional Christmas in April chapter and refurbished a home.
- 1997 City of Fremont:** Assisted the City of Fremont in obtaining the status of becoming an All America City.

Connection Clubs

Meeting Dates, Times, Places

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

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

Tuesday Noon
meets weekly at 11:45 a.m.
Fellini O's
3900 Newpark Mall Road, Ste. 101, Newark
Chair: Ron Machado, (510) 657-9946
Vice-Chair: Lirio Gonzalez, (510) 894-0764
www.tuesdayconnectionclub.com

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

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

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

Wednesday Noon
meets weekly at 12 noon
The Depot Cafe
37260 Fremont Blvd., Fremont
Chair: Marian Briones, (510) 226-7827
Vice-Chair: Staci Talan, (510) 745-7445
www.fremontreferrals.com

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

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

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

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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 fmcc@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



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



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



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



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



40645 Fremont Bl, #23, Fmt
(510) 668-1850
Tu-Thur: 11:30 am - 9 pm
Fri-Sat: 11:30 am - 9:30 pm
Sun: 1 pm - 8 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



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



FCCTV: Fremont Chamber of Commerce Television

Fitness: Live a Healthier Life

Finding time to exercise in today's hectic world isn't easy, but it is essential to your life. Exercise has been proven to lower stress and improve concentration, two important factors for success. KK Kaneshiro, director of member services and host of the

Fremont Chamber of Commerce television show (FCCTV), interviews guest Brandon Parks of Fitness 19, a fitness club. Brandon talks about the importance of exercise in maintaining a healthy mind and body. He also

shares to tips on establishing successful workout routines including determining your level of commitment, setting up regular routines, changing your routine to avoid plateaus, and safe weight loss.

Retire—

from page 3

mortgage, you take the bank out of the equation and keep most of that 5 percent profit. Instead, you "lend" your cash to yourself, parking it against your mortgage balance until you need it to pay your bills. This reduces your mortgage balance, saving you interest charges. So, your cash "saves" you 5-6 percent in mortgage interest, rather than earning 1 percent in a standard checking account.

If I flow my income through my mortgage, how do I pay my bills? The Home Ownership Accelerator is actually a big home equity line of credit with full 24/7 access to your home equity. The loan requires you to direct-deposit your paycheck into the mortgage account, which immediately reduces your mortgage balance by that amount. Then, you use ATMs, checks, bill-pay or automatic debits to pay your bills, just as you do today with your traditional checking account. These withdrawals are simply added back to your mortgage balance.

How does putting my paycheck against my mortgage save me interest charges? Mortgage interest is calculated by multiplying your loan balance by your interest rate. With this loan, we calculate your interest charges daily and add them to your mortgage balance at the end of the month. Each paycheck deposited immediately impacts how much interest you have to pay because it reduces your mortgage balance until you begin to pay your bills.

You actually save interest in two ways. First, the money you don't need for expenses saves you interest by keeping your mortgage balance lower. Second, the money you do need for expenses saves you interest while it is waiting in around in the mortgage account to be spent.

What do I need to change to make this loan work? One thing you DON'T need to change is your spending habits. If you have positive cash flow now, your current family budget could allow you to almost double the rate at which you pay down this mortgage versus a traditional mortgage. You will

have to change how you view your mortgage. Some key differences are:

- Your paycheck is your mortgage payment. You do not write a separate check to "pay the mortgage" every month, unless you max out your credit line.
- The interest you owe is "paid" automatically when your next paycheck is deposited into your account. You do not write a check to pay interest charges.
- Your spare cash is in your home instead of in a checking account. Your cash is, in effect, converted to home equity until you need it, saving you interest until it is spent.

Interest rates are due to rise. How will this affect my pay-off schedule? The Home Ownership Accelerator is a home equity line of credit (HELOC) with an adjustable interest rate that is tied to the 1-month LIBOR financial index. So, your interest rate may vary monthly. However, because your loan balance could decrease more quickly than with a traditional mortgage, you will probably pay off your loan faster even in a rising interest rate environment. That is one of the key advantages to this new loan.

How do I know if this loan is right for me? Refinancing into this product, or buying a new property with it, could result in tremendous financial benefits.

If you are interested in learning more about this innovative loan program, and setting up a free consultation, call me, George Duarte, Horizon Financial Associates at 800-956-6663 x 107, (800-956-MONEY).

usually approved before shopping for a property. The second step then is the actual shopping for the property, making and negotiating offers, property inspections, and finally closing. There is a complete, step by step methodology for this part of the process as well.

The benefits of this methodology are obvious. Hidden problems and details are discovered, brought out and dealt with in a non-stressful manner, before any hopes are raised, offers made and contracts signed. The successful escrow closing rate goes to almost 100 percent, and transactions are concluded in a drama free, businesslike manner, with benefits to all involved. Happy clients lead to good referrals for the professional Realtors and loan originators involved.

For more information regarding Horizon Financial Associates and Elite Real Estate Properties pre-purchase planning process, called the 4 P's, contact George Duarte, MBA, CMC, Broker, at 800-956-MONEY(6663) or visit www.horizonfinance.com.

The 4 P's—

from page 1

ent is gathered and analyzed.

We have all heard of horror stories of real estate transactions that have been painful experiences, with last minute surprises such as income and employment documentation required by lenders; old or new credit issues popping up; having not enough cash to close; etc., that have caused transactions not to close, or to close with much drama, leaving a bad taste in the participant's mouths. We have found that these details that come up are due to insufficient preparation and planning, without the awareness that a process exists, and that there is benefit to being organized and methodical about the execution of the process.

The old way of doing business was to drive around in the car or on the Internet and haphazardly look for properties, call a Realtor, and he or she plays taxi driver. An offer would be made, and then the financing became a scramble, to be secured in 10-business days, and to close in 30. Obviously this leaves much to be desired.

The new way to go about this is to recognize that there is an actual process in purchasing a home that can be done in an organized and methodical fashion, and it is split into two parts.

The first part is to get your financing analyzed, reviewed and a loan ac-

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