# BU $N$ In 

# Key Committee Passes 

 Figueroa's New Workers' Compensation Reform MeasureSenator Liz Figueroa (D-Fremont) recently unveiled key legislations to address the state's serious and growing problem of workers' compensation rate increases. SB 359, which Figueroa introduced in response to concerns raised by Silicon Valley businesses was approved by the Assembly Appropriations Committee - the last committee to review it before it is taken up on the Assembly floor for a vote.

Under SB 359, certain health-related licensing boards, including California Medial Board, would be required to take disciplinary action against licenses, such as doctors, who are convicted of workers' compensation fraud. It also compels these boards to immediately revoke the licenses of those who have more than one conviction.
Thus, the bill will help to ensure that health care providers who commit worker's compensation fraud see their ability to practice - and continue such scams - either curtailed or revoked.

The Legislature has included SB 359 in its comprehensive and bipartisan package of workers' compensation reform proposals.
"I am gratified that the Legislature has embraced SB 359 as an integral part of workers' compensation reform," said Senator Figueroa. "Workers' compensation fraud must end and strong remedies are called for to help stop it."
By all accounts, worker's compensation fraud in California is rampant and robs California's economy of millions of dollars annually, particularly Figueroa's district, which has the largest number of manufacturers in the state. If takes a variety of forms, but often involves provider billing for goods and services not rendered. Experts point to a number of factors that contribute to the problem, including

## -Workers' Comp Bill

page 6

# Friday AM Connection Club Prospers With Strong Leads and a Winning Drive 

by Kelley Rao

Webeze
For the second year in a row, the Friday AM Connection Club won the Fremont Chamber of Commerce Food Drive, earning us this front page article in the Business Review to shamelessly promote ourselves! We collected a total of 2010 items. That's 415 items more than our winning total last year and that winning ambition is what makes our club one of the most successful in the Chamber. Ku-
dos goes to Gene Page for his tireless collection efforts--phone calls, numerous shopping trips, and the personal drive matched by every one of the club members.
Every Friday morning at 7:30, eighteen of Fremont's most dynamic and dedicated business professionals gather at the Depot Café on Fremont Boulevard. For breakfast? Sure! Everybody knows breakfast is the most important meal of the day, but our members make it the most profitable
too. Lead-focused and communityminded, the Friday AM Connection Club has been going strong for 10 years now.

Our focus is leads, leads, and more leads. In 2002 we gave out 232 leads and so far in 2003 we're up to 150 . Beyond the sheer numbers of our success, here are 5 reasons to join our club:

- Commitment - Some of our members have been part of our group for almost 10 years. We produce results,
ooze support, and keep our members coming back, year after year!
Referrals - We are introduced daily to new people and businesses that may have a need for YOUR unique business. Members keep members in mind at all times. It's as if you have a zealous salesperson working for you
—Friday AM
page 8

Inside this edition of the Fremont Business Review Tax Credit Expiring............ 2 Calendar of Events................ 3 New Color of Money.. New Members, Anniversaries... 4 FCCTV Show \& Schedule...... 5 Connection Clubs................ 5 Member Benefits................... 5 GA News ............................ 6 Member News..................... 6 Ask Dr. Michael...................... 8

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


## 15 Years of Excellence

## ACCREDITED

CHAMBER OF COMMERCE CHAMBER OF COMMERCE OF THE UNITED STATES

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

# Open House Showcases Strength Through Diversity- 

from page 1

A major part of our ability to host this Open House comes through the generous support of our Event Sponsors, who themselves typify the diverse community interests which underscores our theme. Our special thanks go to our Event Sponsors, which are Citizens for A Better Community (CBC), Fremont Bank, IndoAmerican Community Federation, and on the logistical side, A-1 Party Rentals.
Just as this unique diversity strengthens our community at large, the Chamber's leadership role in the business community adds strength to the organization and it's energetic individual members. You won't find a better group For Love or Money.

As we said, this year's Summer Open House will be an ideal opportunity to network with influential members of the Fremont community, from business to education, from government to worship, from politics to the arts - all in a relaxed, entertaining atmosphere. No Dog Eat Dog stuff here. We'll show you how
the Chamber's expertise can serve your interests, with special discussion areas scattered throughout our complex: how to promote our business, how to strengthen the local economy, how to establish relationships with local business owners and managers (just joining us for the evening will be a start), and much more. There's not a Weakest Link among them.
If you'd like to be introduced at the Open House as a supporter, we'll make sure you're introduced to the crowd. That way you can make your business pitch as a contributing sponsor. You don't even need an Extreme Makeover.
Best of all, "Strength through Diversity" will serve as a testament to the bold planning, steady leadership and proud determination that have become the hallmarks of the Fremont Chamber of Commerce.

For more information, phone the Chamber at 510-795-2244. Don't get voted off the island. We're looking forward to seeing each and every one of you there!

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# California Business Tax Credit Expiring 

by Stu Weinstein<br>RINA Accountancy Corporation

The California Manufacturer's Investment Credit will end December 31, 2003. It had been scheduled to sunset at that date for some time but most people thought it would be extended again, just as it has been several times before. Unfortunately, due to the budget crisis in California, recent compromises excluded the extension from the original proposal.

In case you are not familiar with it, the credit is equal to $6 \%$ of the cost of qualified tangible personal property purchased and used in California in activities such as manufacturing, processing, refining, fabricating, recycling, research and development and pollution control. The credit is also available to qualified taxpayers who engage in the following activities: computer programming, prepackaged software or computer integrated systems design. In some cases, special purpose real property can also qualify for the credit. The credit is a direct offset against California income taxes.
If you are planning any acquisitions in the near future, there may be an incentive to complete them by the end of 2003. Completing the acquisition in a manner that makes it eligible for the Manufacturer's Investment Credit doesn't simply mean ordering it before the end of the year. You must actually take possession and place it in service before December 31, 2003.

Keep in mind that there have also been some very significant recent federal tax benefits passed to encourage investments in many types of depreciable assets. These incentives include improved accelerated depreciation and an increase in the value of new purchases that can be expensed in the year that the assets are placed in service.
Since there are some conflicts between electing the federal benefits and qualifying for this state credit, you should contact your tax advisor to discuss how these might apply in your particular situation.

## Referrals Count!

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 July, 2003:

Business Referrals.................................. 808
Connection Clubs....................................... 175
Web site, click through to member URL...... 480
Web site, email inquiry........................ 1
Web site, map search................................... 160
Total........................................1,624
Year-to-Date.............................36,824
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!


## Be a Part of the Future ... Find the Solutions! Save the Bay Area's advantage for manufacturers

Discuss the opportunities, challenges and situations faced by Bay Area manufacturers with these key speakers:

- Deryl Sturdevant, General Manager, Engineering, Environmental and Administration - NUMMI
- Mike Ransay, Sr. Vice President for Manufacturing Operations - Cell Genesys

Jeff Range, Vice President of Operations - Net.Com
Hans Schau, President - RSM Products

- Bill Singh, President - Manex

Vintage Foster, Publisher - East Bay Business Times
Jack Stewart, President - California Manufacturing and Technology Association

- Keith Carson, Chairman - Economic Development Alliance for Business
- Carl Banks, President - Production Technologies
sponsored by:
EDAB
Manex
Hayward Chamber of Commerce Newark Chamber of Commerce Union City Chamber of Commerce Fremont Chamber of Commerce Alameda Workforce Investment Board


## Crowne Plaza Hotel

San Mateo Ballroom
32083 Alvarado-Niles Road, Union City
Friday, September 19, 2003
7:45 a.m. - registration
8:00-11:00 a.m.

## October 24, 2003

LOV Facility 35233-C Newark Blvd Newark, CA 94560'
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Sponsorship opportunities available, contact Cindy Bonior at 510-795-2244, cbonior@fremontbusiness.com

## The New Color of Money: Safer, Smarter, More Secure

Later this year, the United States government will be issuing currency with new designs and security features beginning with the $\$ 20$ note. While the size and image on the bill will remain the same, the most notable change will be the color of the money. The redesigned currency is safer, smarter, and more secure: Safer because it is harder to fake and easier to check; smarter to stay ahead of tech-savvy counterfeiters; and more secure to protect the integrity of U.S. currency.

The issuance of the new $\$ 20$ note will be followed by a new $\$ 50$ note in 2004 and a new $\$ 100$ note in 2005 . While decision on new designs for the $\$ 5$ and $\$ 10$ notes are still under consideration by the
"LOV's mission is to promote volunteerism and enhance the quality of life in the Tri-Cities area of Fremont, Newark and Union City, California and to meet the needs of youth, senior citizens and the needy."
U.S. Treasury, a redesign of the $\$ 2$ and $\$ 1$ notes is not planned.

Here's a short list of what to expect with the new design of the $\$ 20$ note:
Same Value: Both new and older-design notes will maintain their full face value.
American Look and Feel: The world will recognize the new money as quintessentially American. The new bills will remain the same size and will use the same, but enhanced, portraits and historical images.
Watermark: A faint image, similar to the portrait, which is part of the paper itself and is visible from both sides when held up to the light.
Security Thread: Also visible from both
sides when held up to the light, this vertical strip of plastic is embedded in the paper and spells out the denomination in tiny print.
Color-Shifting Ink: The numeral in the lower right corner on the face of the note indicating its denomination, changes color when the note is tilted. For the new currency, this color shift is more dramatic. It changes from cooper to green, making it even easier for people to check their money.
Color Difference: The new $\$ 20$ note features subtle background colors of green, peach and blue on both sides. Different Colors: Different colors will be used for different denominations. This will help everyone - particularly those who are visually impaired - to tell denominations apart.
-Color of Money

## September <br> Calendar of Events

1 Labor Day
Chamber Office Closed
2 FCCTV September show: "Literacy in Our Community - Making the Most of Our Literary Resources" premieres
8:30 p.m. Fremont Cable Channel 29
3 Ambassadors' Club Meeting
7:45 a.m., Chamber Conference Room
8 Executive Committee Meeting
7:30 a.m., Chamber Conference Room
$9 \quad$ Fremont City Council Meeting
7:00 p.m., City Council Chambers
10 Fremont Chamber Summer Open House
5-7:30 p.m.
39488 Stevenson PI, Ste. 100, Fremont, (510) 795-2244 www.fremontbusiness.com
Continuing the theme of "Strength through Diversity" we will celebrate the importance of community what the Chamber does, how we do it, and those for whom it's done, our valuable members and the larger business community in and around Fremont. There'll be great refreshments, lively entertainment, and the opportunity to meet new people in a setting both relaxed and engaging. As always, this event means new contacts, both business and social. And once again, we're offering a warm invitation to folks new to our city to turn out to see what their Chamber is all about. If you're a Chamber member who brings a potential member, you're automatically registered for a special prize drawing. Guests will be eligible to win giveaways too!

FUSD Board Meeting
6 p.m., City Council Chambers
11 Planning Commission Meeting
7 p.m., City Council Chambers
12 Board of Directors Meeting
7:30 a.m., Chamber Conference Room
16 Fremont City Council Work Session
5:00 p.m., City Council Chambers
17 Connection Club Leaders Meeting 8 a.m., Chamber Conference Room

Member Briefing
11:45 a.m., Chamber Conference Room
19 Leadership Fremont, Class of 2004 Begins Time/Location TBD

October Newsletter Deadline
22 Joint Fremont City Council/FUSD Board Meeting 4:00 p.m., Location TBD

23 Leadership Fremont Steering Committee Noon, Chamber Conference Room

Fremont City Council Meeting
7:00 p.m., City Council Chambers
24 Government Affairs Committee
7:45 a.m., Chamber Conference Room

## Citibank Mixer

5-7 p.m.
39138 Fremont Blvd. Fremont, CA (510) 794-6991
Citibank specializes in banking, lending and investment services for individual consumers and for small businesses with up to $\$ 10$ million in annual sales.

Post-Festival Food Booth Meeting
5:30 - 6:30 p.m., Chamber Conference Room

## FUSD Board Meeting

6 p.m., City Council Chambers
25 Planning Commission Meeting
7 p.m., City Council Chambers
26 Finance Committee Meeting
8 a.m., Chamber Conference Room

# Welcome, New Members 

## Accountant Solutions

Anthony Hayes, CEO
22306 City Center Drive, Ste. 3204 Hayward, CA 94541 Phone: (510) 886-8112 Fax: (510) 618-2796 www.bizgolfclassic.com Accountants

## Chapel of the Chimes

Elizabeth Weatherly
32992 Mission Blvd.
Hayward, CA 94544
Phone: (510) 760-5506
Fax: (510) 441-5536 www.chapelofthechimes.com
Funeral Directors

## Curves

Todd Dunn, Owner 208 Francisco Lane Fremont, CA 94539 Phone: (510) 623-1000 renee@allaboutcurves.com www.allaboutcurves.com Health Clubs

## DC Net Services

Andrew Draeseke, Proprietor 3927 Wildflower Common Fremont, CA 94538 Phone: (510) 299-4968 theboss@dcnetservices.com www.dcnetservices.com Computer Network \& Systems Integrators
DCNS is concerned with wireless network solutions, including security, installation and management.

Additionally, DCNS can install and manage wireless "hotspot" solutions. When it comes to wireless technology, DCNS is on the short list of organizations ready to handle this exciting new technology.

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Fax: (925) 371-0287
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rgprints@aol.com
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Karen M. Haughey, Reverend
39803 Paseo Padre Pkwy, Ste. D
Fremont, CA 94538
Phone: (510) 252-9646 proart99@aol.com www.karenhaughey.com Wedding Ceremonies

Lau's Acupuncture and Herbs Serena Lau, Licensed Acupuncturist
39176 State St., Ste. F
Fremont, CA 94538
Phone: (510) 742-6288
Fax: (510) 742-1291
serena_s_lau@hotmail.com Healthcare

Modern Chariot Auto Service
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Patty-Cakes/ lilimpressions Tonya Quintana, Owner 945 Hanover St.
Livermore, CA 94551 Phone: (925) 454-0971 pricelessprint@comcast.net Keepsakes

Planet Beach Tanning Salon Steve Ott, Area Representative 1700 McHenry, Ste. I-42 Modesto, CA 95350 Phone: (209) 521-2TAN Fax: (209) 521-2145 steve.ott@planetbeach.com www.planetbeach.com Tanning Salon

The Indoor Garden
Connie Batesole, Owner
P.O. Box 5324

Novato, CA 94948
Phone: (877) 857-2024
Fax: (415) 892-0141 connie@the-indoor-garden.com www.the-indoor-garden.com Interior Plantscape

## Tri-City Chiropractic

Renetta Shearer, Doctor of Chiropractic
39809 Paseo Padre Parkway
Fremont, CA 94538
Phone: (510) 490-8900
Fax: (510) 490-9407
Chiropractic Doctors

Color of Money-
from page 3
Color Caution: Consumer should not use color to check the authenticity of their money. However, color makes it more burdensome for potential currency counterfeiters because it adds complexity to the note and thus makes counterfeiting more difficult.
Symbols: Each denomination will feature different symbols of freedom. The $\$ 20$ note will feature a large blue eagle in the background ad a small metallic green eagle and shield.
Need more information? You may contact the Bureau of Engraving and Printing at (877) 639-2877 or visit www.moneyfactory.com/newmoney, where a wide variety of information is available for download. For your added convenience, you may also contact the Fremont Chamber of Commerce for a color brochure explaining the new currency or visit the Chamber's web site at www.fremontbusiness.com for a link to additional information.

## 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 online business directory averages 2,755 referrals per week [Jan 01-Jun 26]
email: fmtcc@fremontbusiness.com subject: new member URL

| 30+Years | 5+ Years | Dana Enterprises |
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| Dale Hardware | A \& R Booth Rental | Edward Jones Investments |
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| Longs Drug Store | Blake Richards Photography | Fremont Performance Lube |
| James W. Lopes, Orchardist | Clean Sciences Inc. | Mass Mutual Financial |
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|  | Ed's Auto Clinic | Mind, Body \& Spirit Book |
| 20+ Years | Ethan Allen Home Interiors | Store |
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| Mission Valley ROP | Alameda County Community | Design |
| Quality Transport, Inc./Truck | Food Bank | Hope Station |
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| Raley's Supermarkets and | Child, Family \& Community | Foundation |
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| RK Electric, Inc. | Currie Chiropractic Corp. | Onward Design |
|  | Custom Exteriors | Soroptomist Int'l-Fremont North American Title |




## 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: $5 \mathrm{pm}-9: 30 \mathrm{pm}$ Sundays: $4 \mathrm{pm}-9 \mathrm{pm}$ 45915 Warm Springs BI.
Fremont (510) 656-9141
unch 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

## FLEPHANTPAR

39233 Fremont BI
(In the Hub)
(510) 742-6221

Open 7 Days a Week 11 a.m. - 10 p.m.

## Member Benefits Business Library

In today's difficult economic environment, businesses need to have ready access to information and resources to grow their business. The Chamber's Business Library is full of just the type of materials that businesses can count on to learn of new opportunities, business strategies and resources. Although the library is stocked with a number of business books, cassettes and VHS tapes, it is also an excellent source for business periodicals that range from local to trade specific publications. In addition, you will find resources for event planning, publications from a variety of ethnic cultures, and catalogues and class schedules from a number of colleges and universities. And since the Chamber Business Library grows
and changes daily, it is an excellent supplement to your personal business library or your community library. We encourage you to stop by and see the many resources the Chamber Business Library has to offer.

Library hours are Monday through Friday, from 9:00 a.m. until 4:00 p.m. All materials with the exception of reference books or publications labeled "Library Copy" may be checked out for a two-week period of time. Visa or MasterCard is required to checkout materials.
If you are more interested in the Chamber's Business Library, please contact KK Kaneshiro at (510) 795-2244, ext. 101 or email kkaneshiro@fremontbusiness.com.


## 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.) NEW LOCATION: Red Lobster 39401 Fremont Blvd, Fremont Chair: Becky Carleton, 510-581-8113 Vice Chair: Stephanie Pavis, 510-790-2066 tuesdayconnectionclub.com
$2^{\text {nd }} \& 4^{\text {th }}$ Thursdays 12 Noon Original Pancake House 39222 Fremont Blvd, Fremont Chair: Don Datanagan, 510-791-3200 Vice: OPEN

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

Thursdays 7:30 a.m
The Depot Cafe
37260 Fremont Blvd, Fremon Chair: Todd Cannon, 510-651-8854 Vice: Matt Dickstein, 510-573-4564
$1^{\text {st }} \& 3^{\text {rd }}$ Thursdays 12 Noon "Referrals" NEW LOCATION: El Torito 39550 Paseo Padre Parkway, Fremon 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, Fremon Chair: Daniel Kisner, 510-791-5790 Vice: Kelley Rao, 510-252-0448 fridayconnections.com

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

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## FCCTV

Fremont Chamber of Commerce Spotlights Members with Weekly Television Broadcast

## Literacy in Our Community Making the Most of Fremont's Literary Resources

Within the definition of a strong community, many would include education and literacy. Fremont Main Library offers many programs and resources to develop and maintain strong literacy skills. These programs span from the very youngest family member to the oldest family member, promoting the joy of reading and life-long learning. KK Kaneshiro, Director of Member Services and host of the Fremont Chamber of Commerce television s h o w
(FCCTV) interviews three guests who share an insider's view of the Fremont Public Library and the many literary resources available to the Fremont community. "Literacy in Our Community - Making the Most of

Fremont's Literary Resources September's FCCTV segment features guests from the Fremont Main Library and includes Angela Yang, Manager who talks about the many different services offered through the library such as the senior citizens outreach program and the business library B onn i Janssen Children's Services Manager, explains the programs developed strictly for children including the children's outreach program to encourage school children to enjoy reading. And, Darlene Garcia, Student Advocate, who discusses the family literacy program, a program designed to encourage life-long learning through reading


Channel 29

## FGGTV SHOW SEHEDULE

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

Newark - Channel 26 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 FGCTV SEGMENTS
October - Marketing Your Business Choosing the Correct Medium and Words to Reach Your Customer

November - Public Relations Tips and Techniques to Add to Your Marketing Mix

September Golf Tournament to Benefit Ohlone College Athletes Ohlone College Foundation and Fremont Bank proudly present the 19th Annual Golf Tournament to benefit Ohlone student athletes and Men's and Women's athletic programs. The tournament takes place on the Spring Valley Course in Milpitas on Monday, September 29th, 2003. Lunch begins at 11:30, tee time is at $1: 00 \mathrm{pm}$. Funds raised from this event will be directed to the athletes in the form of scholarships, improved facilities, and to assist with travel and uniforms. Participants in the Golf Tournament play in foursomes with lunch before and dinner afterwards. Sponsorships are available at all levels. Interested corporate sponsors can get more information by visiting the web site at golftournament@ohlone.edu or by calling the Foundation Office at (510) 979-7459.

## HERS Breast Cancer Founda-

 tion Hosts 5K-10K Run/WalkHERS Breast Cancer Foundation will be hosting the Fourth Annual KEEP ABREAST- Walking Together for HER, 5K-10K Run/Walk on Saturday, September 27, 2003 from 8:00 am to 1:00 pm at Coyote Hills East Bay Regional Park in Fremont. The event raises funds for HERS Breast Cancer Foundation, a non-profit organization that provides support and services to breast cancer patients and their families and friends. More than 1,000 attendees are expected to participate in the event. Partici-


Director of Government Affairs
GA News reports on government and public policy issues directly related to the members of the Fremont Chamber of Commerce. Gordon Goolsby is the Director of Government Affairs for the Fremont Chamber of Commerce. If you have an item that relates to city, county, state, or federal policy please give Gordon a call at 510-795-2244, ext. 110, or email Gordon at ggoolsby@fremont business.com. The mission of the Fremont Chamber of Commerce is to promote, support and enhance a positive business environment.
pants will be treated to a BBQ lunch by Assemblymember John Dutra. For more information call (510) 505-9255. Corporate sponsorships and booth space is also available.

## Tail Waggin' 3K Dog Walk to be

 Hosted by Furry Friends Rescue Furry Friends Rescue will be hosting the Tail Waggin' 3K Dog Walk on October 18, 2003 at Fremont Central Park, Lake Elizabeth - Area A. Participants will collect pledges and enjoy a beautiful hike with their best furry friend with proceeds used to help Furry Friends Rescue continue its successful rescue work of saving abandoned Dogs and Cats. Volunteers are also needed to help on the day of the event. For more information email dogwalk2003@furry friendsrescue.org, or visit www.FurryFriendsRescue.org. A brochure, Registration \& Pledge Form may be downloaded at http:/ furryfriendsrescue.org/ dogwalk.html.
## Volunteers Needed at the Alameda County Community

 Food BankThe Alameda County Community Food Bank needs volunteers to assist with warehouse and office activities. Weekend and weekday opportunities are available. Individuals (including kids age 10 and up) and groups welcome. Volunteers are also needed to staff the Hunger Hotline, the Food Bank's toll-free emergency food referral service. Hotline shifts are available

Monday-Friday, $9 \mathrm{am}-12 \mathrm{pm}$ and 1 pm - 4 pm; bilingual English/ Spanish volunteers are especially needed. For more information, call Volunteer Manager Mary Schoen at (510) 834-FOOD (3663) or visit www.accfb.org

## Ohlone President Delivers State of the College Address

Dr. Douglas Treadway, President/Superintendent of Ohlone College recently delivered the annual State of the College address where he described the three Colleges of Ohlone.

Treadway told the campus community that Ohlone will be known for "Centers of Excellence" at each campus. He described the three colleges as first, the Fremont campus known for transfer programs with high academic standards resulting in a high rate of students transferring to four-year institutions. The second college of Ohlone is the satellite campus located in Newark where programs in Health and Technology are located. And third, the "Campus Without Walls" which includes $25 \%$ of Ohlone's enrollment is the Internet-based courses. The Campus Without Walls, along with those courses taught off-site in the community at high schools and corporations, will continue to contribute to the excellence of learning at Ohlone. The college will continue its emphasis on students and learning success, emphasizing quality over quantity, and high standards of instruction. The faculty will continue to put forth the effort to assist all students in
developing to their highest potential. For more information on Ohlone College, contact the Ohlone College Office of College Relations at 510-659-6206.

Meet Khaled Hosseini Author of "The Kite Runner"

The Fremont Main Library will present Khaled Hosseini, author of The Kite Runner, the first novel about contemporary Afghanistan to be written in English. He will speak and read from his book, Tuesday, September 9 at 7 p.m. at the Fremont Main Library. The Kite Runner reveals the beauty and agony of that tormented nation as it tells the story of an improbable friendship between two boys from opposite ends of society, and of the troubled but enduring relationship between a father and a son. Author Khaled Hosseini, now a physician in the Bay Area, emigrated from Afghanistan to the United States as a young man two decades ago and has included scenes of Fremont, California in his book. This free event is made possible with the support of the Alameda County Library Foundation. Copies of the book will be available for purchase with the book signing and refreshments at the conclusion of the program. Fremont Main Library, a branch of the Alameda County Library system, is located at 2400 Stevenson Blvd., Fremont. An ASL interpreter will be made available with 7 days notice. For more information call (510) 745-1400

Comp Bill -

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inadequate state resources to investigate insurance fraud cases and the fact that some insurance companies find it less costly and risky to pay potentially fraudulent claims than to combat them.
SB 359 is similar to a bill authored by Assembly member Barbara Matthews, AB 746, which would require health care boards to take the same action against licenses who are convicted of Medi-Cal fraud.

Would you like to submit an article?

Chamber members can submit articles to fmtcc@fremont business.com, with news article in the subject line. Plain text only, no Word .docs. Articles submitted will be subject to editorial review. Accompanying photos must be saved as black \& white, or grayscale TIFFs at a 300 dpi resolution.
?
Do you have news? Email the Fremont Business Review with your company's latest news, milestones, or product launches.
fmtcc@fremontbusiness.com subject: Member News

## GA News

Community Workshop to Address Washington Blvd. Grade Separation Project Scheduled

An Open House and Community Workshop sponsored by the City of Fremont will be held at the Fukaya Room of the Fremont Main Library on Sept.8th from 5:30pm -8:30pm. The purpose will be to discuss the Washington Blvd. Grade Separation Project. For more information please contact Peggy Classen, Senior Civil Engineer with the City of Fremont at 510-494-4724 or email her at pclassen@ci.fremont.ca.us.

\section*{Fremont Chamber and Fire De partment Partner to Lower Fire Inspection Fees

In a joint lobbying effort between the Fremont Chamber of Commerce and Fremont Fire Department, the fire inspection program passed a city council vote $3-2$ with council members Cho and Pease dissenting. Fees for the fire inspection program were originally introduced by City Council in

1999 though were never collected. Now that the City is faced with financial difficulties, city staff had proposed a fee schedule that would place undue burdens on the local business community. By working with the Fire Department, the Chamber was able to offer a counter-proposition that would start the inspection fees at a substantially lower level for the business community. This is a victory for the safety of both the businesses in Fremont and the community.

## "Hong Kong and California: A Winning Combination" Luncheon Program

cheon Program}The Hong Kong Economic \& Trade Office of San Francisco in partnership with HongKong-SV.com and the Bay Area Economic Forum is proud to invite you to attend a special business luncheon program entitled Hong Kong and California: A Winning Combination featuring guest speaker Donald Tsang. The luncheon will be held on Monday, September 22, 2003 at the

Fairmont Hote, Imperial Ballroom, 170 S. Market Street in San Jose Registration and networking begin at 11:30 a.m. followed by the luncheon program at 12:30 p.m. until 2:00 p.m.
In his position of Chief Secretary for Administration of the Hong Kong Special Administrative Region Government, Mr. Donald Tsang ranks second to the Chief Executive, advising The Chief Executive on matters of policy. Mr. Tsang is also a Member of the Executive Council, the highest policy-making body in Hong Kong.
Mr. Tsang will provide a unique insight into the latest strategies to consolidate Hong Kong's position as Asia's world city. In particular, he will highlight the opportunities to flow from a landmark Closer Economic Partnership Arrangement (CEPA) between Hong Kong and Mainland China, and ongoing initiatives to bolster economic inter-dependence between Hong Kong and the burgeoning Pearl River Delta, often referred to as the 'factory of the world'.

Registration is $\$ 25$ per person and the deadline to register is Friday, Sept. 12, 2003. For more information or to register, contact Ophelia at (415) 8359305. Seating is limited, fir come, first served. No walk-ins

Supporting organizations:
Asia America Multi-Technology Association (AAMA)
Chinese American Semiconductor Professional Association (CASPA) Chinese Information \& Networking Association (CINA)
Chinese Software Professionals Association (CSPA)
Economic Development Alliance for Business (EDAB)
Fremont Chamber of Commerce North America Chinese Semiconductor Association (NACSA) Silicon Valley Center for International Trade Development (SVCITD) Silicon Valley Chinese Wireless Technology Association (SVC Wireless) Silicon Valley Science and Technology Association (SVSTA)

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"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

## Is It Time to Get Back Into Stocks?

By David Lee
Waddell \& Reed Financial Services
On July 18, the Economic Cycle Research Institute, a private research group, announced that its leading index of economic indicator grew by 9.7 percent for the previous week, its largest growth rate since May 1987. Three days later, on July 21, the Conference Board, another private research group, announced that its index of leading economic indicators rose by 0.1 percent in June, which was the third consecutive month of growth. And, as you may know, the stock market has also been on an upward trend for the last four months (as of mid-July), with the S\&P 500 , the most common indicator of U.S. stock performance, showing double-digit gains. All of these statistics suggest the potential for a better second half of 2003, but do they also signal that it's time to get back into stocks?

The short answer: No one knows exactly what the market or the economy will do in the future. If the economy is indeed set for a sustainable rebound, then now could be an apt time to consider adding stocks to your portfolio. But regardless of how the market and the economy perform over the next few months, it's generally best to take a longer-term view when deciding whether or not to invest in stocks. You can do this by looking at market performance over a period of years, rather than months. What kind of returns
have stocks provided over the long term? Have they bounced back after large declines? How has the market previously dealt with issues such as geopolitical crises and corporate malfeasance? While past performance is no guarantee of future results, a quick look at the historical data suggests that: - Stock returns are typically cyclical. The market typically moves in cycles, and "corrections"drops of 10 percent or more-and bear market are natural parts of the cycle. For example, the U.S. has experienced eight significant market declines of 15 percent or more since 1973, but the market has bounced back after each one. ${ }^{1}$ And, despite the bear market of the last three years, the Great Depression and other disruptive events, the U.S. stock market, as represented by the S\&P 500, had an average annual return of 10.2 percent from 1926 to year-end 2002. ${ }^{2}$

- Today's events are nothing new. Take, for example, corporate malfeasance. In the 1930s, corporate scandals and securities fraud-which, in many cases, were worse than today's-shook investor confidence, but they also led to the creation of the Securities \& Exchange Commission and a host of laws designed to protect investors. And, of course, this century has seen a number of wars and geopolitical crises, but the market has always rebounded. For example, Iraq's invasion of Kuwait on August 2, 1990 was
followed by nearly three months of panic selling and decline of $13.5 \%$. However, one year later, the S\&P 500 was $10.16 \%$ percent higher than it was on the date of the invasion. ${ }^{3}$
Another point to remember about stock investing: Keeping assets solely in cash and bonds, while providing temporary safety, may not be a good long-term strategy. By trying to avoid short-term risk in this way, you may be increasing the long-term risk of not have enough to meet your goals. That's because historically, despite all the ups and downs, stocks have provided the highest return of any investment vehicle (bonds returned just $5.8 \%$ from 1926 to 2002, significantly less than the stock market return of more than 10 percent over the same period ${ }^{4}$ ). To meet long-term goals such as retirement, you may need to look to the higher potential return of equity investments.
It's important to keep in mind that stocks come with greater risk than bond and cash investments, and so they may not be right for every investor. However, allocating your assets among a well-diversified mix of stock, bond and cash vehicles has the potential to help reduce the risk associated with stock investing. You may also want to opt for mutual funds over individual stocks, and the professional money management and wide diversification they offer can often make them more suitable candidates for a cautious investor's portfolio. ${ }^{5}$
${ }^{1}$ Ned David Research
${ }^{2}$ Ibbotson Associates. An investment
cannot be made directly in an index. ${ }^{3}$ Standard \& Poor's
${ }^{4}$ Bond represented by: January 1926 to December 1968: S\&P High Grade Corporate Index; January 1972 through December 2002: Lehman Brothers Long Credit AA Index. Stocks represented by the $S \& P 500$.
${ }^{5}$ Please remember that mutual funds carry fees and expenses and may involve sales charges not applicable to individual stocks.
For more information contact David Lee at 925-560-0440 or email davidlee@wradvisors.com. You may also write to David Lee, Waddell \& Reed Financial Services, 11875 Dublin Blvd Suite B122, Dublin, CA 94568.


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League of Volunteers Newark
www.lov.org

## Fremont Chamber Summer Open House <br> September 10, 5-7:30 pm <br> Fremont Chamber Office <br> 39488 Stevenson Place, Suite 100 Fremont, 94539 fremontbusiness.com 510-795-2244

Summary Report - Visits to the chamber website

The total number of visits during the month of July 2003 is 7,452 . The average number of visits during a month is 6,367.07

The Visits report shows the number of visitor sessions, or "visits" to fremontbusiness.com during the specified report period. A visit refers to a series of requests from a uniquely identified client. A visit starts with the first request from the client and remains active as long as the period between subsequent requests from the client does not exceed a set "time-out" period. Clients are uniquely identified by their IP address.

Website business directory refer rals occur after a successful search in fremontbusiness.com's online member directory when members' business name and contact info are displayed. If a member has a website linked to the directory, a click on that link yields a "click through to member URL" referral. See box at left for May click through totals
[data provided by Deep Metrix LiveStats]

# Sound Advice for Healthy Living Ask Dr. Michael 

Dear Dr. Michael:
I have a friend who has been seeing a chiropractor and constantly talks about how his health has improved because of chiropractic. He keeps telling me I should see a chiropractor too. I don't have any back problems so I'm wondering why I should go to a chiropractor?

You are not alone in your thinking. A lot of people think the only reason to see a chiropractor is for back pain. Although back pain and neck pain may be the most common reasons why people first visit the chiropractor, and chiropractic is very effective at treating them, these problems do not begin to address the scope of what chiropractic is and what it can do for your health. People come to chiropractors with all sorts of health conditions that seem to get better under chiropractic care. A lot of people who have no apparent health problems are also under chiropractic care. What do all these people have in common? It is simple. Your nervous system controls every organ, system, and func-
tion of your body.
Your nervous system is made up of your brain and spinal cord, which is housed and protected by your spinal column, or vertebrae. From the vertebrae exit tiny nerves, called spinal nerves. These nerves go to all parts of your body. The bones of your spine can become misaligned and fixated, causing neurological interference These interferences are called subluxations, which chiropractors address with a very specific, gentle adjustment to the misaligned vertebrae. Since these nerves affect all parts of your body, any organ or region could be affected, which is why many people's health conditions improve when they are under chiropractic care. However, it's important to remember that symptoms are the last signal your body gives you that something is wrong. Most of your organs do not have pain sensitive nerves, which means that there can be something wrong with that organ and you will have no idea until your condition has progressed far enough for your body to start giving you symptoms. It is most important to prevent health prob-
lems before they occur. This is how chiropractic works best. Chiropractic works by ensuring that your nervous system is functioning properly to allow your body to perform at its highest potential. Chiropractors are the only professionals trained to locate, analyze, and adjust vertebral subluxations which are a detriment to your health and vitality.
Dr. Michael Nichols, a Fremont chiropractor and a guest writer for this column, has worked for over 15 years as a certified personal trainer, nutritional counselor and massage therapist. He received his B.S. degree in Kinesiology (exercise science) with a minor in nutrition from the University of Houston. Dr. Nichols graduated with his doctorate in chiropractic from Cleveland Chiropractic College of Los Angeles. Dr. Nichols is also a Fellow of the International Chiropractic Pediatrics Association. To submit questions or comments please contact Dr. Michael at NicholsChiro@aol.com.

## Friday Connection Club Wins Food Drive Again -

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24/7!

- Exposure - If you, like many of our members, do not work out of a commercial office building, it can be difficult to get the exposure you need. Take off those fuzzy slippers and join our dynamic group.
- Resources - Have a challenge with your business? Just ask us. You'll be pleasantly surprised at the depth of our knowledge and expertise.
- FREE Membership - That's right. Once you've been a member of our connection club for one year, when you receive your renewal invoice from the Chamber of Commerce, our club will gladly pay it on your behalf.
What are YOU doing next Friday morning? Visit www.fridayconnections.com to meet the club members and preview our upcoming events.

Kelley Rao is president of Webeze (www.web-eze.com), a professional Web development and Internet marketing firm based in Fremont, Calif.

## Friday AM Connection Club

 members:Serena Lau, Acupuncture
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