



Business Connection

Membership at 1,185

2005 Membership Growth makes Chamber Largest in County

By Norm MacKenzie, President/CEO

The Chamber's most noteworthy accomplishments in 2005 were: becoming the county's largest Chamber with 1,185 members; representing business interests to government which played an integral part in the Governor vetoing legislation labeled by the Chamber as "Job Killer" bills; donated five \$1,000 scholarships to the Chaffey College Foundation for local High School students planning on attending Chaffey College; created another networking opportunity by implementing a Business Connection Networking (BCN) After Hours event; and started a "new tradition" for the Grape Harvest Festival by partnering with Victoria Gardens.

The Chamber also coordinated and/or participated in 41 Grand Openings/Ribbon Cuttings/Open Houses, 16 mixers and four BCN Mixer/Expos; 14 luncheons and two (2) Legislative Power Breakfasts; two (2) Legislative Power Luncheons; 11 New Member Receptions hosted by the

Sycamore Inn; Small Business Person of the Year Awards; and the Founder's Day Holiday Business Expo. In addition, the Small Business Development Center conducted 22 Business Workshops and seminars for more than 700 attendees at the Chamber.

Highlighting the year's activities were: the Annual State of the City address by Mayor Bill Alexander January 19th; the inaugural "All That Jazz" Mardi Gras Casino Night fundraiser February 25th, for the Chamber's newly formed Scholarship Foundation; Fire & Police Recognition Luncheon April 20th; the 9th Annual

Spring Swing Golf Tournament at Sierra Lakes Golf Course May 17th; the Annual Installation and Awards Banquet July 8th; the 9th Annual Vintner's Celebration at the DoubleTree Hotel September 30th; and the 66th Anniversary of California's Oldest Grape Harvest Festival at Victoria Gardens October 7 & 8.

Chamber's Mission & Goals

All these activities support the Chamber's Mission Statement: "to promote a business friendly environment; to enhance the quality of life and the economy of Rancho Cucamonga." This is accomplished through the Chamber's

goals which are organized into five core competencies:

1. Creating a Strong Local Economy
2. Promoting the Community
3. Representing Business Interests to Government/Political Action
4. Networking/Referrals
5. Chamber Development Creating a Strong Local Economy is accomplished through advertising in the local media, encouraging residents to "Shop Rancho without leaving your home or office by visiting the Chamber website", is our key continuous business promotion effort.

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New Business Laws, Regulations, and Court Decisions for 2006

The Chamber urges all employers to be aware of new laws, regulations and important court decisions now in effect or that will take effect this year.

"We use all of our resources, the main one being the California Chamber, to keep abreast of all the laws and regulations in order to provide products and services to help businesses comply with both state and federal laws," said Norm MacKenzie, President/CEO.

Laws and regulations:

Starting January 2006, new laws will be in effect in the following areas:

- * Final wages may be paid by direct deposit to an employee's previously authorized account, provided that all other requirements for payment of final compensation are met.
- * Hearing notices for Labor Commissioner wage claim proceedings may be served by substitute service.
- * The period for filing discrimination claims by minors under the Fair Em-

ployment and Housing Act (FEHA) is extended to one year from the minor's eighteenth birthday.

- * A collective bargaining agreement for employees in the motion picture or broadcast industry (covered under Wage Orders 11 or 12) that provides meal periods and a monetary remedy if a meal period required by the agreement is missed, supercedes the Labor Code and applicable Wage Orders.

Started Last Year on:

- * **June 1, 2005**, a new federal law requires proper destruction of documents that contain personal information of the type obtained in credit reports.
- * **June 10, 2005**, new regulations were implemented for injured workers seeking independent medical review of diagnosis and treatment recommendations of physicians within a medical provider network.

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From the Chairman of the Board . . .

Happy New Year to you all. We hope that 2006 brings much happiness and prosperity to all of our Chamber Members and friends. It's that time of year when we reflect on the past. We try to determine what things we want to change and how we are going to do them better this year. Financial reflection is something we all do. In fact we have to do it whether we like to or not. The IRS forces us to. Tax returns are due by April 15th or, if you prefer, you can procrastinate until October 15th. At that time, both you and the IRS will know how you did in 2005. But financial reflection is only one category we indulge in when the New Year comes around. There are also social, religious, health, professional, and personal resolutions we consider. Whatever it is you do attempt to resolve this year, I wish you the best of success in achieving it.



RICH FLETCHER

If you happen to live and work in Rancho Cucamonga, you are probably well aware of the growth and success our City has achieved this past year. Many of these accomplishments were discussed and reflected on at the Chamber's annual "State of the City" luncheon held at Etiwanda Gardens on January 11th. We had over 200 members, guests, and dignitaries in attendance. An excellent presentation was delivered by Mayor Bill Alexander. City staff should also be commended for creating a great multi-media review for the event. If you were not able to attend, it was filmed, and you should be able to see it on Charter Cable TV. Just to recap some of the development that was either started or completed this last year, the following is a short list of major projects: Victoria Gardens has grown to over 160 shops and restaurants; Commercial and Retail development is being completed along the Route 66 area near the Gardens; the Cultural Arts Center and new library is under construction; Central Park Phase One (including the Community Center and Senior Center) was completed; five new hotels are near completion (Holiday Inn Express, Marriott's Town Place Suites, Hilton Garden Inn, Homewood Suites by Hilton, and Courtyard by Marriott); two new Fire Stations; many Commercial developments; many new Restaurants; and literally thousands of upscale detached Residential, Condo, and Apartment Units were built. How busy did this keep City Staff? Very busy! Let me give you a few of the numbers that the Planning Department had to process: 1171 Planning Permit Applications, 52 Development Reviews, 39 Conditional Use Permits, 53 Subdivisions, 294 Inspections, and 5247 Plan Checks.

On behalf of the Chamber of Commerce, I commend the City Staff, throughout all departments, on the jobs they do and the adherence to levels of high standards. I know that there are times when businesses think that there is too much "red tape", too many restrictions, or too much control in Rancho Cucamonga, but that is exactly what has made this City so great. If some of these issues are valid, a conversation between the Chamber and the City usually results in resolution or an improved process. A policy of maintaining high standards and high quality, results in higher values. That is good for business and that is why Rancho Cucamonga is such a great location for both business and residents. As our City rapidly grows, our Chamber of Commerce also grows. We are now close to 1,185 members; the largest Chamber in San Bernardino County. Your membership support, your sponsorship support, and your volunteer support all contribute to your Chamber's ability to be a strong business advocate for you on both a local and a statewide basis. Thank you to all of the members of the Rancho Cucamonga Chamber of Commerce, the best Chamber in the State of California. Support your Chamber Member businesses, Shop Rancho, make more money in 2006 and, always remember to Have Some Fun!

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Membership Growth . . . continued from pg. 1

Promoting the Community is accomplished with the "Shop Rancho" Guide, Chamber website information, attendance at Community Functions and the establishment of a Scholarship Program for students attending Chaffey College, and by promoting and being one of the new Victoria Gardens Cultural Center's sponsors.

Representing Business Interests to Government/Political Action is a major activity all year long, and involves intensive letter writing campaigns, meetings with local legislators, and working with the U. S. and California Chambers of Commerce.

Networking/Referrals continue to increase with the quarterly BCN Mixer/Expos that generate more than 1,200 attendees in four events, the Annual Founder's Day Holiday Expo, and the implementation of a new evening event

called "BCN After Hours". In addition the Chamber's website continues to generate numerous leads, with its more than 50,000 visits per month from people wanting to do business with local companies, as well as seeking information on the City and the Chamber.

Chamber Development activities include: continuous expansion of financial resources, more business competency articles in monthly newsletter, increased outreach to the business community with the Ambassador Corps, continuous education of the staff to insure the Chamber has a well-trained and balanced staff to serve our membership needs, and the continuation of an equipment and software replacement and upgrading program, to insure that staff has all of the up-to-date technology necessary to insure the utmost of customer service.

New Business Laws & Regulations . . . continued from pg. 1

- * **June 10, 2005**, new regulations established the permanent disability rating schedule under workers' compensation reform legislation passed in 2004.
- * **August 1, 2005**, new regulations implemented the Supplemental Job Displacement Voucher program for injured workers with permanent disabilities.
- * **September 15, 2005**, new regulations were established concerning care for injured workers by medical provider networks.
- * **August 22, 2005**, new regulations established safety guidelines for employees working outdoors who may be at risk for developing heat illness.

Significant court actions impose new responsibilities on employers:

- * Failing to train managers involved in the hiring process as to when and how to make employment offers, or how to refrain from making unintended verbal offers or misstatements that can result in significant company liability.
- * Rude or aggressive supervisory conduct directed at one sex more frequently than another constitutes sexual harassment, as does conduct favoring employees who engage in sexual conduct with a supervisor.
- * An employer may lawfully discharge an employee for using federally prohibited drugs even if use is protected by state criminal law.
- * A California court shifted to employers the burden of proving that an employee or applicant is not qualified to work because of a disability in a claim filed under FEHA.

- * An employee who refuses to carry out an order he or she reasonably believes to be discriminatory is protected from retaliation even if he or she never advises her employer of that belief.
- * The Age Discrimination in Employment Act (ADEA) permits lawsuits based solely on differential impact on older workers without the need to prove intent to discriminate.
- * A California employer may deduct unearned commissions from future compensation advances without violating the California Labor Code.
- * Corporate agents and managers acting within the scope of their agency are not personally liable under California law for their corporate employer's failure to pay its employees' wages.
- * California law permits an employer to replace salary on an exempt employee's partial day off with time charged against the employee's vacation or PTO bank, provided the employee has such time available. However this appeals court decision conflicts with a position taken by the Division of Labor Standards Enforcement, which would allow employers to replace such an employee's salary during a partial from available sick leave but not from an accrued benefit that must be paid out at termination, such as vacation or PTO. Watch for possible legislative action to resolve this conflict.

Information about all these new laws and regulations are covered in the 2006 Labor Law Digest. For all of your Labor Law Solutions, please visit: www.ranchochamber.org and click on "Chamber Store" for Human Resources Aids.

2006 Calendar of Events

March 3rd, 2006 **"All That Jazz"** Mardi Gras Casino Night @ DoubleTree Hotel/Ontario, CA

Wednesday, April 12th, 2006 **Police & Fire Recognition** 11:30 AM @ Etiwanda Gardens

Monday, May 8th, 2006 Annual **"Spring Swing"** Golf Tournament @ Sierra Lakes Golf Club

Monday, May 22, 2006 **Small Business Person of the Year Breakfast** @ Hilton Ontario Airport

Friday, June 23, 2006 **Installation Awards and Dinner** @ DoubleTree

Friday, August 25, 2006 **Vintner's Celebration Dinner** @ DoubleTree

The 67th **Annual Grape Harvest Festival Arts & Crafts Fair** Friday and Saturday, October 6th & 7th 2006 @ Victoria Gardens

2006 Expo Mixers

1st Quarter **Thursday, March 23, 2006**

Dave & Busters @ Ontario Mills 5:30 PM-7:30 PM

2nd Quarter **Thursday, May 18, 2006**

Dave & Busters @ Ontario Mills 5:30 PM-7:30 PM

3rd Quarter **Tuesday, July 25, 2006**

Dave & Busters @ Ontario Mills 5:30 PM-7:30 PM

4th Quarter **Tuesday, October 24, 2006**

Dave & Busters @ Ontario Mills 5:30 PM-7:30 PM

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Minimum Wage Hike Proposal An Attack On Poor and Small Business

When Governor Schwarzenegger recently announced that he intended to support a \$1 increase in the state's minimum wage - from its currently \$6.75 per hour level to \$7.75 over the next year - he invoked the name of Nobel Prize winning economist Milton Friedman as an inspiration to propose the increase.

Here's exactly what Milton Friedman said about minimum wage laws:

"The high rate of unemployment among teenagers, especially black teenagers, is both a scandal and a serious source of social unrest. Yet it is largely a result of minimum wage laws. We regard the minimum wage law as one of the most, if not the most, anti-black laws on the statute books."

Mr. Friedman is absolutely right - increasing the minimum wage is nothing more than a regressive tax against the poor and an assault on small businesses in the State of California.

I'm troubled because I get the sense that the minimum wage may be increased this year without much of a fight. There is early indication that there won't be a heavy lobby against the increase that is being touted by the governor, his staff and other Democrats as the "compassionate" thing to do.

Nothing, however, about increasing

the minimum wage is compassionate for those it is intended to help - the poor. In fact, study after study has shown that increasing the minimum wage will do nothing but harm those who the raise is intended to help. At the same time it levies higher costs on small business - the kind of business not generally represented by the California Chamber of Commerce - forcing them to either cut back on staff or employee hours, or pass the cost on to the consumer.

Last year the University of Wisconsin released a study that showed welfare mothers in states that raised the minimum wage remained on public assistance 44 percent longer than those in states where the minimum wage was not raised.

Fifty years ago the minimum wage was increased from 75 cents to \$1 an hour, which resulted in teenage unemployment spiraling from 14 to 24 percent. Ten years ago when the federal minimum wage increased to \$5.15 an hour the unemployment rate jumped from 37 to 41 percent immediately.

In addition to minimum wage being an assault on the poor and minorities, it's also an assault on small business - those who can least afford a mandated tax increase. The California State Chamber of Commerce may not have the ear of small

business - I'm talking about those businesses with 25 or fewer employees - but I have certainly had plenty of opportunities over the last several years to speak to many of them and they have all made it clear to me that we as a legislature need to hold the line on any types of increases to small business - including increases in the minimum wage.

I might also point out that those who take minimum wage jobs are generally just entering the workforce and these jobs were never intended to be mortgage supporting jobs. I'm convinced that raising the minimum wage does nothing more than expand the underground economy and force business to turn to more technology, using less labor. Those small businesses that can't turn to technology and have small profit margins will be forced to cut employee positions or



Senator Bob Dutton

hours or raise the cost of their products - or both!

I'm calling on all small businesses in my district to make their voices heard as the debate over increasing the minimum wage moves forward over the next several weeks and months. I will not support such an increase but I will need your help and your voices if there is any hope of stopping this regressive tax.

For those of you who think you are being compassionate and think the raise in the state's minimum wage is necessary, history has shown that the very people you think you are helping are actually being hurt.

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Chamber Offers Recommendations on Complying with New Restrictions on Fax Communications

Starting January 1, 2006, new requirements apply to fax advertisements coming into or going out of California. Companies doing business in California should be aware of key differences between the federal and state fax laws passed last year.

Following are short descriptions of the new laws and recommendations on how to comply (see box).

Federal Law

In July, President George W. Bush signed S. 714, the Junk Fax Prevention Act 2005, which amended the Telephone Consumer Protection Act (TCPA), and outlined sweeping new rules governing fax communications.

Under the federal legislation, express prior permission to send an unsolicited advertisement via facsimile machine is not required if the sender and recipient have an established business relationship and the recipient voluntarily provided the sender with the fax number. Federal

law also requires that each faxed advertisement, even those sent to a recipient with whom the sender has an established business relation, contain an opt-out notice.

The opt-out notice must be clear and conspicuous and appear on the first page of the unsolicited fax. The notice must state that the recipient may request to no longer receive such faxes and that failure to comply is unlawful.

Finally, the notice must include a contact telephone number, fax number, and a "cost-free" way for the recipient to notify the sender that it no longer wishes to receive such faxes. These changes took effect the day the bill was signed into law.

Violators may be subject to a private right of action for injunctive relief and penalties of \$500 per violation and \$1,500 if the violation is willful.

Finally, the Junk Fax Prevention Act directs the Federal Communica-

tions Commission (FCC) to formulate regulations no later than April 5, 2006. Among other things the FCC will consider limits on the duration of an established business relationship.

State Law

As changes were made at the federal level, the California Legislature was considering its own "junk fax" bill, SB 833 (Bowen; D-Redondo Beach), a "job killer" bill that prohibits fax advertisements into or out of California without the recipient's prior express permission, regardless of whether there is an established business relationship under federal law.

California law defines "unsolicited advertisement" as "any material advertising the commercial availability or quality of any property, goods, or services that is transmitted to any

person or entity without that person's or entity's prior express invitation or permission." It is unclear what constitutes as "express" invitation or permission. Because the statute is silent on this issue, the Chamber is recommending senders obtain prior written permission to send.

However, SB 833 does contain a very narrow exception that may be used in limited circumstances for specific faxes sent by tax-exempt non-profit professional or trade organizations to their members.

Specifically, a tax-exempt non-profit professional or trade association that is sending a fax to a member and the fax is in furtherance of the tax-exempt purpose, is not required to obtain prior express permission from the member.

How to comply with Fax Laws in California – Putting It All Together

- Obtain prior *written* permission before sending any faxed advertisement, even if your business has an established business relationship with the recipient. This does not apply to tax-exempt non-profit professional or trade associations that meet the narrow non-profit exemption. Remember: the established business relationship exemption established under federal law does not apply under California law.
- For *all* faxed communications, include at the top or bottom margin of the faxed cover sheet, or if no fax cover sheet is used, on each transmitted page, the date and time the fax is sent, name of sender, and telephone number of the sending machine, entity or individual sending the fax.
- Include a clear and conspicuous opt-out notice on the first page of the faxed advertisement. The notice must clearly and conspicuously state that the recipient may request that the sender no longer send any future faxes and that failure to comply is unlawful. In addition, the notice must include the following: a domestic telephone number; domestic fax number to which a recipient may fax the request at "any time on any day of the week."
- Good record keeping. Maintain records of when permission is granted and, if applicable, revoked. State law allows for a private right of action for violations and imposes harsh penalties for those who willfully or knowingly send a fax to an unwelcoming recipient.
- Non-profit professional and trade associations beware. The exemption is very narrow and applies only in limited circumstances. Faxes that advertise products not produced by the non-profit professional or trade association do not fall within the exemption. Similarly, faxed communications to non-members do not fall within the exemption.



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All That Jazz

a

"Mardi Gras Casino Night"

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Make Your New Year a Healthy One

It's time for New Year's resolutions again, and I'd like to encourage everyone to make a pledge to live healthier, whether that means eating better, exercising or quitting an unhealthy habit like smoking.

I know. It's easier said than done. But with a little willpower and a lot of effort, a New Year's resolution can turn into a lifetime change. Just make sure your resolution is realistic and obtainable.

Living healthy is so important. It can help ward off illness and disease, which in turn reduces medical expenses and helps us live longer and happier lives. What more could you ask for?

San Bernardino County Public Health is planning to launch a program this year aimed at encouraging residents to be health conscious. Modeled after programs such as Healthy Fontana, the County program will likely include a variety of public education and outreach components such as a Web site where people can

get healthy eating, weight loss and exercise tips.

Over the last few years, my office has sponsored several Health and Safety Fairs in the Second District to promote healthy, safe living and to provide residents with free diabetes, blood pressure, vision, dental, and body fat screenings. The Health and Safety fair this past summer attracted about 5,000 people. It was our largest attendance yet, and I hope future Health and Safety Fairs will draw even more people.

We're also gearing up for our first Senior Health Fair. It's scheduled to take place on March 3 at the James Brulte Senior Center in Rancho Cucamonga. The event will feature a number of health screenings for seniors as well as short seminars on topics such as healthy eating, heart disease, cancer and health insurance.

Meanwhile, the Public Health Department is using cigarette tax money to fund educational programs

in our middle schools. Public Health staff members teach children about the dangers of smoking in hopes of discouraging them from picking up the habit when they are young, so they won't have to make New Year's resolutions to quit later in life.

Those are just a few of the things San Bernardino County is working on to promote healthy living. But in the end, it's up to us as individuals to make the choice to eat right, exercise and give up our unhealthy habits.



Supervisor Paul Biane

I hope you will be able to accomplish your resolution this year, no matter what it is. And I'd like to wish everyone a safe and happy 2006. Let's make this another great year.



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City of Rancho Cucamonga Announces 2004 Awards for Design Excellence Winners

Good design is more than just a pretty face. It is about the way buildings and communities function. It is art, efficiency and how to solve problems with aesthetically pleasing solutions. The recent winners of the City of Rancho Cucamonga's 2004 Awards for Design Excellence exemplify this durable quality. The Awards for Design Excellence were created to publicly acknowledge the development community's contributions to making the City of Rancho Cucamonga the premiere community in the Inland Empire. These are contributions, which not only meet current needs, but exceed them-projects worthy of emulation.

After intensive review and discussion by the Planning Commission, eight projects completed in 2004 were selected as winners. The Planning Commission presented plaques to the winners at the awards ceremony held on December 14, 2005, at the Rancho Cucamonga Civic Center.

The projects they chose to honor are attractive and efficient places in which to live, work, and play. Whether traditional or contemporary, small or large, their beauty goes more than skin-deep. These projects exemplify superior design and resourceful use of land. Most importantly, this year's Award for Design Excellence winners make a significant contribution to Rancho Cucamonga's quality of life.

This Year's Award Winning Projects include: Victoria Gardens, Hermosa II Industrial complex, Milliken Corporate Center, The Estates at Rancho Cucamonga, Victoria Arbors "Rutherford" Homes, Victoria Arbors "Reserve" Homes, Victoria Arbors "Vintage" Homes, and Arbor Lane.

For additional information regarding the City of Rancho Cucamonga's 2004 Awards for Design Excellence Program, contact the Planning Department at (909) 477-2750.

Water District Employees Make Donation to Katrina Relief Fund

Six years ago the employees of the Cucamonga Valley Water District developed the slogan "Service You Can Depend On" as a motto that describes the manner in which they conduct themselves and the commitment they have to our customers. The slogan has taken on a whole new meaning as the employees reached into their own pockets and made a substantial contribution to the communities affected by Hurricane Katrina.

Following the aftermath of the Hurricane Katrina and the subsequent flooding of the Gulf Coast States, Cucamonga Valley Water District employees went into action and organized a fundraising effort for cash donation to the survivors of Hurricane Katrina.

The 115 employees that make up the Cucamonga Valley Water District were able to raise a total of \$2,090 as a cash donation for hurricane relief efforts.

"These donations and the way employees came forth to assist people in a time of need is a testament to the true spirit of our employees and their generosity and compassion for those effected by this devastating event", stated Robert A. DeLoach, General Manager/CEO of the Cucamonga Valley Water District.

The employee donations were sent to the Salvation Army Headquarters and were used to provide food, shelter, and services for the comfort of the survivors of the disaster.

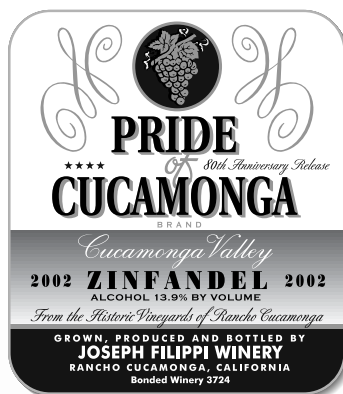
BCN After Hours

Join Us 2nd Monday of Each Month

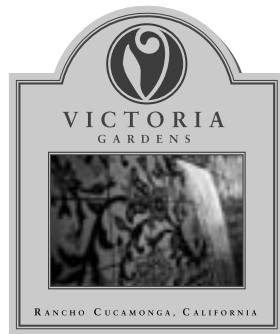
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Meet Your Chamber Staff - (left to right) Vice President Marketing & Sales, Nancy High, Vice President Special Events, Robyn Conway, Executive Assistant, Karen Munar, President/CEO, Norm MacKenzie, Christina Castillo, Administrative Assistant, Sylvia Magana, Membership Services and Debra Fetting, Special Programs Director.



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Mandatory Recommended Products for 2006

California businesses must purchase a number of mandatory posters and pamphlet products in order to be in compliance with federal and state laws. The **2006 Employment Notices** poster must be displayed in a conspicuous place in the workplace where all employees and applicants can see it, while pamphlets and information sheets must be distributed to employees on their hire date or when they go on leave.

The products are available for purchase at www.ranchochamber.org and is a one-stop shop for affordable compliance resources that make California businesses run better.

Required Products

The Chamber offers the poster and all required handouts individually or in a **Required Notices Kit**. The **Kit** includes the following:

California Employer Poster: Contains all 16 federal and state notices on one 28"x53" poster. The poster includes:

- * USERRA military leave benefits notices (released December 2005);
- * emergency notice;
- * pay day notice;
- * safety and health (Cal/OSHA);
- * workers' compensation;
- * Discrimination and Harassment Is Prohibited (DFEH);
- * minimum wage, federal and state;
- * family/medical leave, pregnancy (federal and state);
- * whistleblower protection;
- * equal employment opportunity;
- * Time Off for Voting;
- * polygraph protection;
- * unemployment insurance/state disability insurance/paid family leave (UI/SDI/PFL).

Paid Family Leave Pamphlets: Provides notice to employees of their right to paid family leave benefits. Must be given to all new employees and employees taking leave for a covered reason.

Sexual Harassment Information Sheets: Every employer is required to distribute a **Sexual Harassment Information** Sheet to new hires, independent contractors and all employees - once a year is advised.

Unemployment Insurance/State Disability Insurance Pamphlets: The UI pamphlet must be given to any employee terminated, laid off or given a leave of absence. The SDI pamphlet must be given to new employees and anyone leaving on a non-work-related disability, including pregnancy.

Workers' Compensation Rights and Benefits Pamphlets: This pamphlet must be given to all new employees to advise them of their right to workers' compensation benefits should they sustain an on-the-job injury.

Recommended Products

The Chamber also recommends the following products for small business owners, office managers, human resources novices and experts:

California Labor Law Digest: Created by legal experts, this two-volume Digest is the most comprehensive resource available for both California and federal labor law. Helpful charts, case histories and discussions show where federal and state laws intersect, while delving into all areas of compliance.

HR Handbook for California Employers: Presented in an easy-to-read, question-and-answer style, **HR Handbook** focuses on steps to follow, forms to use and helpful checklists. The guide addresses the seven topic areas of concern to California businesses, including:

- * hiring employees;
- * development policies;
- * providing benefits;
- * paying employees;
- * workplace safety;
- * preventing discrimination and harassment;
- * termination.

Employee Handbook Software for California Employers: The **Employee Handbook 2006** software lets employers create their own handbook using a step-by-step question and answer session. The result will be a handbook customized to an individual company's size and type of benefits offered.

These products are available to order at www.ranchochamber.org. Products are available for purchase by any business.

From The Board of Equalization

New Law Affects Electronic Fund Transfer Requirements

The State Board of Equalization (BOE) recently announced that some California sales and use taxpayers have been notified about a change in Electronic Fund Transfer (EFT) payment requirements.

Assembly Bill 139, which was signed into law this July, lowered the threshold for mandatory EFT filing from the previous level of \$20,000 monthly.

Taxpayers with an average monthly liability of \$10,000 or more in sales and use tax will now be required to remit tax through EFT starting on January 1, 2006. These taxpayers will no longer be able to submit payment through paper checks.

EFT payments are made by authorizing an electronic transfer of funds from one account to another. Retailers who have qualifying average monthly tax liabilities were sent letters from the BOE notifying them of the new requirements.

Voluntarily participating in the EFT program is still an option for those with an average monthly liability of less than \$10,000. The BOE has allowed sales and use tax payments through EFT for over 10 years.

For more information, visit www.boe.ca.gov or call 800-400-7115.

(The five-member California State Board of Equalization is a publicly elected tax board, and is comprised of Betty T. Yee of San Francisco, Acting Member, First District; Bill Leonard of Sacramento/Ontario, Second District; Claude Parrish of Long Beach, Third District; Chair John Chiang of Los Angeles, Fourth District; and State Controller Steve Westly.

The Board collects more than \$44 billion annually in taxes and fees supporting state and local government services. It hears business tax appeals, acts as the appellate body for franchise and personal income tax appeals, and plays a significant role in the assessment and administration of property taxes.)



Homewood Suites by Hilton Opens - Jay Koury, General Manager (center with scissors) cuts the ribbon officially opening the facility recently. Assisting in welcoming Homewood Suites to the community are: (left to right) Norm MacKenzie, Chamber President/CEO, Karla Olmos-Hernandez, Director of Sales, Melissa Boyd, Supervisor Paul Biane's Office, Jay, Vice President Membership Development, Jim Peugh, Eric Pipitone Assistant General Manager, Chamber Director Emeritus Rose Mary Faust, Chairman of the Board, Rich Fletcher, Ambassador Mike Bailey, Miss Rancho Cucamonga and Diane Mindrum. Homewood Suites is located on 11433 Mission Vista Drive, Rancho Cucamonga just off 4th Street.

Ambassador Meetings

Monthly, First Wednesday Evenings

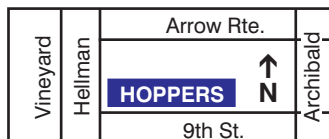
5:30 pm at Chamber Office

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Beyond "Business as Usual."



Assemblyman Bill Emmerson Selected As Republican Whip

Inland Empire Legislator Chosen for His Strong Leadership Skills

Assembly Republican Leader Kevin McCarthy, of Bakersfield, recently named Assemblyman Bill Emmerson to his leadership team, selecting the Inland Empire lawmaker to serve as a Republican whip.

"Since arriving in the Capitol, Bill Emmerson has been a rising star in the Republican caucus, effectively serving the people of his district, while serving as an articulate spokesman for Republican priorities," McCarthy said. "I strongly value Bill's leadership abilities and communication skills,

and look forward to having him on our team as we advance the common-sense Republican agenda for California's future."

Republican whips are an important part of the Assembly Republican Leader's leadership team, providing guidance on public policy issues before the Legislature. Whips also assist the Republican leader in devising legislative floor strategy, and advancing caucus positions and goals to the Assembly's 32 members.

Since his election, Assemblyman

Emmerson has compiled a strong record of working with both Democrats and Republicans to move California forward. By holding firm against tax increases, Assemblyman Emmerson has demonstrated his commitment to growing our economy and creating a more friendly climate for job creation in California.

This year, Emmerson's leadership will be invaluable as Assembly Republicans work to identify the state's infrastructure priorities and address them in a fiscally responsible man-

ner, while working hard to eliminate the state's structural deficit once and for all.

"These are difficult times for Republicans and I'm eager to play a larger role in ensuring the Legislature remains accountable to taxpayers and that we continue to reform the way government works," said Emmerson.



Bill Emmerson




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New Member Spotlights . . .

DocAssist Offers IT Documentation to Government Agencies and Businesses

DocAssist was established in October 2005 in Rancho Cucamonga, CA to offer information technology (IT) documentation and other services to government agencies, large and small businesses, and as a subcontractor to larger consulting firms.

DocAssist is based on the philosophy that customer service is of the utmost importance. The goal of DocAssist is to provide high quality documentation and services to clients in an efficient manner.

Rachel Wagner, owner and president of DocAssist, has a Master's Degree in the Management of Information Systems and twenty plus years of experience in IT. She is a subject matter expert in document processes, document management, and imaging systems. Ms. Wagner worked for a big five consulting firm for six years prior to establishing DocAssist and has experience in virtually every type of industry.

Documentation and services include, but are not limited to:

- * Requirements documentation
- * Document retention schedules
- * Document inventories
- * Policies and Procedures
- * Training documents and training
- * Request for proposal writing and evaluation
- * Document templates
- * Document review and editing
- * Presentations
- * Document scanning

For more information or a quotation on services, contact Rachel Wagner at (909) 758-6826.

Inland Hills Drug Testing Services

Inland Hills Drug Testing Services offers a comprehensive program designed to assist parents and guardians in their efforts to save their children from the nightmare of drug abuse. IHDTs provide highly reliable home drug testing programs to parents and guardians who are concerned that their teens or pre-teens are experimenting with and using alcohol and other drugs. The drug tests identify the presence of the ten most commonly used drugs (amphetamines, barbiturates, benzodiazepines, cocaine, ecstasy, marijuana, methadone, methamphetamines opiates, PCP) among teens today.

Inland Hills Drug Testing Services also offers a wide range of drug testing services for industry - from the small Mom & Pop businesses to multi-level corporations. They can assist with onsite or lab drug testing. These services are provided through one of their partners who have, for over 25 years, been assisting organizations in managing drug and alcohol testing programs, which meet industry and government regulations.

For more information, contact an authorized consultant via e-mail at assistant@drugtestconsultant.com or call 909-989-5100. Visit their website at www.inlandhillsdrugtestingservices.com.

Inland Valley Medical Review Solutions Audits Hospital and Medical Bills

Inland Valley Medical Review Solutions is in the business of auditing hospital and medical bills for individuals, families, businesses, self-insured companies, bank trust departments and law firms. They scrutinize these bills to make sure people are not overcharged or

billed for inappropriate services. They contact health care providers to correct the bills and contact insurance carriers to maximize payments for their clients. Most people do not know what they are entitled to.

Did you know that over 90% of hospital and medical bills contain errors? As a Registered Nurse for over ten years owner Jenny Holladay understands how overcharges can happen. She wants to help the community save money from inappropriate health care charges. The company can provide a free consultation with no obligation. Jenny would like the opportunity to discuss her company by arranging a convenient time to meet and discuss your medical questions. Contact Jenny Holladay, R.N., B.S.N. at (909) 466-7052.

The Entrepreneur's Source Helps People Who Want to Go Into Business

The work of Denise Lutz, at The Entrepreneur's Source, helps people who want to go into business for themselves.

Many who want to be their own boss and to have greater control over their schedule and income just don't know where to start. The Entrepreneur's Source pairs you with a franchise that suits your needs and expectations. Then, Denise provides the information and coaching required to make owning your own business a success.

Owning a franchise is the solution. There is no need to re-invent the wheel or have a degree in business because a franchise is a proven system that works. "Each year more than \$800 billion in goods and services are sold through franchises," says Terry Powell, founder and CEO of The Entrepreneur's Source.

There are numerous franchises to choose from and the Entrepreneur's Source helps you determine which is right for you then continues to coach you through success. When you're ready to have the American Dream of owning your own successful business, call Denise Lutz at the Entrepreneur's Source, (909) 803-2211 or e-mail at esource.dlutz@verizon.net.

Forefront Real Estate & Mortgage

Forefront Real Estate & Mortgage Services continually strives to be what their name reflects. Simply put, to be on the forefront of the residential real estate and mortgage industry.

They do so in the following ways:

- * First, they realize you don't owe them your business. We must earn daily through our diligence, integrity and service.
- * They also simplify the real estate and loan processes by being accountable for both. As real estate professionals, they do not pass you off to a mortgage company.
- * As a mortgage company, they do not refer you out to an agent. Forefront is the mortgage company and the agent. This means they will be there for you from start to finish.

Whether you are selling, buying or refinancing, Forefront hopes you will see what service truly means. If you would like simple, understandable answers to your concerns, let 20+ years of real estate and lending be at your service.

Forefront Real Estate & Mortgage Services can be reached at (909) 286-1301.

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The Psychology of Investing

James W. Herrington, CFA

Behavioral finance is the application of psychology to investors. The discipline tries to predict actions investors might take, as compared to actions they should take. Ask yourself how often you would have, should have, or could have done something different with investments. Professionals, especially non-technical and non-fundamental based ones, are not immune from all of the behavioral finance pitfalls. Do-it-yourselfers find themselves caught-up more often. Allow me to show you three common situations you may be able to avoid.

The first situation is called "unfamiliar investments". Five years ago, I made a presentation to someone with \$150 million of his employer's stock. I showed him how to "buy insurance" against loss. The strategy would not cost him anything extra to employ, and would not preclude him from participating in future stock price gains. I devised a strategy using financial derivatives. The investment solution I proposed was both mathematically flawless, and unlike some

financial derivatives, had never once defaulted in the entire history of the options exchange. But due to issues of behavioral finance, the investor wouldn't automatically commit to the suggested plan.

The next situation is like getting caught in the rain without an umbrella. An investor may have had losses before in "similar investments". Therefore, they will refuse to invest today because of past results. Getting caught unprepared for the rain is generally not fun. Therefore, once one gets rained on they should: A) never go outside again, B) consult the forecast before going out, or C) carry an umbrella - just in case. Sadly many ultraconservative investors metaphorically choose A. Most professional investors do both B and C. Presumably, their investment education has helped them to overcome irrational fear, and to take the proper precautions against risk.

The third situation is sometimes called "the greater fool theory". In this case, the current investor makes

a purchase thinking that he can find someone to buy his investment from him for more than he paid for it. Why? Because the asset has risen so much in value over the last few months or years, that it will continue to do so - or at least until the short term investor can sell. The logic may hold true, (it's called momentum) but just like the children's game hot potato, when the music stops - you don't want to be the one holding the bag. It happened with stocks, and stock options in 1929 and the early 2000's. It happened in Japan with stock and real estate in the 1980's. And many speculate it could happen here in Southern California

with certain types of real estate investments. Making money in rapidly rising markets is not a bad way to invest. Doing so without any caution and/or risk mitigators is a consequence of investor psychology.

James W. Herrington, CFA is the CEO and Founder of Herrington Investment Solutions, Inc., a Rancho Cucamonga based Registered Investment Advisory firm.



Jim Herrington, CFA

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			1 5:30 pm Ambassador Meeting @ Chamber	2 7:00 am BCN @ Etiwanda Gardens 9-11:30 a.m. SBDC Workshop 5:30 pm Grand Opening Fat Burger	3	4
5	6	7 5:30 pm Multi Chamber Grand Opening & Mixer Southwest Community Bank	8 11:30 am General Membership Luncheon & Govt. Relations Info. Speaker: Robert DeLoach	9 7:00 am BCN @ Etiwanda Gardens 5:30 pm Reading Buddies Merced Elem. 5:30 pm Grand Opening Am.Dream Ice Cream	10	11
12	13 5:30 pm BCN Afterhours @ Galli's 6620 Carnelian, R.C. Hosting Sponsor Costco Wholesale	14 Valentine's Day	15	16 7:00 am BCN @ Etiwanda Gardens 9-Noon a.m. SBDC Seminar 5:30 pm Grand Opening It Figures of R.C.	17	18
19	20 5:30 pm New Member Reception @ the Sycamore Inn 8318 Foothill, R.C.	21 5:30 pm Grand Opening Foothill Dental	22 11:30 am Board Meeting	23 7:00 am BCN @ Etiwanda Gardens	24	25
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