CAPC's Celebrity Waiter Dinner & Dance 2013... "Vacations Around The World!"

When: Friday, October 4, 2013 @ 6:00pm Where: DoubleTree Hotel Norwalk @ 13111 Sycamore Dr., Norwalk, CA 90650 Sponsored by: Credit Union of Southern California and LA County Supervisor Don Knabe

Contact: Erin Hodges @ (562) 693-8826 or hodgese@capcinc.org

Support CAPC, Inc. like you would at no other fundraising event! As a guest, you'll be sure to find a vacation destination in every corner... literally! Ten-person dinner tables, decorated individually in coordination with the event's theme "Vacations Around The World" (think Rome, Yosemite, Caribbean Cruise, Pismo Beach, Jamaica, etc.) will fill the grand ballroom at the DoubleTree Hotel Norwalk.

We guarantee a night of laughter, dinner, dancing, costumes, shopping, extraordinary service and great people! If you haven't yet experienced this "not-so-ordinary-chicken-dinner" event, allow us to take you on a little "vacation" to Celebrity Waiter Dinner and Dance 2013!

A lively dance floor becomes the center of attention at numerous points of the evening. And forget being served by the hotel staff- we're giving them a night off! Each table of 10 selects a friend, family member, co-worker or boss who's up for the task to serve drinks,

dinner and dessert as one of our "celebrity waiters"!

www.norwalkchamber.com

As a table sponsor you will host a table of 10 guests. Fill you table with employees, clients, family and/or friends. You may be the "celebrity waiter" for your table, or, rope someone else into it! Just make sure your guests tip these waiters awesomely - all of the tips "celebrity waiters" collect are pooled and used to help CAPC, Inc. enrich the lives of adults with disabilities.

Individual tickets are just \$80.00. A table of 10 is \$700. Table decoration packages by CAPC are available for purchase before September 16th.

You may also support this lively event by donating a silent auction item or by becoming an event sponsor and receive advertisement at the event.

CAPC, Inc. is a non-profit organization that serves and empowers developmentally disabled adults to live full, productive lives by accessing their home communities. The dedicated employees of CAPC work to assist those they serve to move from group homes into independent living situations, and to find jobs so they can maintain self-sufficiency. The adults CAPC works with go from being segregated and labeled, to included and appreciated. As much as they are working to change their own lives by setting and pursuing goals, they certainly change the lives of the people they encounter. They become your neighbors, your co-workers, and possibly even your friends.

### • • • SAVE THE DATE • • • **CHAMBER EVENTS**

WEDNESDAY, SEPTEMBER 11, 2013

Women In Business Wellness Workshop RSVP to 562-864-7785

THURSDAY, SEPTEMBER 26, 2013

Workshop Luncheon 11:30 – 1:00 Topic: "Creating a Marketing Strategy for your Business" RSVP to 562-864-7785

THURSDAY, OCTOBER 17, 2013

Community Faire & Business Resource FREE ADMITTANCE Restaurant Samples, Free Health Screenings Give Aways, Drawings DoubleTree Hotel – Norwalk 4 – 7 pm

#### COMMUNITY EVENTS

#### SATURDAY, SEPTEMBER 28, 2013

Flapjack Breakfast \$10 Coordinating Council & Norwalk Soroptimist Applebee's In Norwalk 8 - 10 am 562-400-8188

### FRIDAY, OCTOBER 4, 2013

CACP Celebrity Waiter Dinner & Dance DoubleTree Hotel Norwalk 6 pm 562.693.8826

### OCTOBER 11, 12 & 13 2013

St. Linus Church Fiesta "Rock 'n it OLD SCHOOL" 562.921.6649

#### WEDNESDAY, OCTOBER 23, 2013 Cerritos College Job Fair

9:30 am - 1 pm

FRIDAY, OCTOBER 25, 2013

Norwalk Lions Club – Halloween Dance 7 pm – Midnight

SUNDAY, NOVEMBER 24, 2013 Soroptimist of Norwalk

"Chocolate Affair to Remember"

The Downey & Norwalk Chambers



Lunch & Learn

Topic: "Creating a Marketing Strategy for your Business"

Presented by the Small Business Development Center

THURSDAY, SEPTEMBER 26TH, 2013

Check-in begins at 11:30 a.m.



Lunch & presentation begin at 12 noon

9306 E. Firestone Blvd., Downey

\$15 for Downey & Norwalk Chamber Members 🕈 \$20 for Non-Members



Norwalk

RSVP to 562-923-2191 or 562-864-7785

Norwalk Chamber of Commerce 12040 Foster Road, Norwalk, CA 90650

**PRSRT STD U.S. POSTAGE PAID** Permit No. 55 Norwalk, CA

### AFFORDABLE CARE ACT INFORMATION

**President** Obama signed a premium tax credit or cost comprehensive health reform, sharing subsidiary in the the Affordable Care Act (ACA), Exchange – Penalty is \$2,000 employer into law. Over the last several annually times the number of months Vicencia & Buckley full-time employees minus 30. has been breaking down and The penalty is increased each **exploring the various topics** year by the growth in insurance of the Affordable Care Act to premiums. help you better understand family and your business. employees. This employer does month we will be featuring of their employees received our clients. We encourage you Annual Penalty Calculation: (50to send us your questions or  $30) \times 2,000 = $40,000$ ideas for topics you would like more information on.

**Employer Penalties** 

coverage is not offered:

o Example: A large this new law for yourself, your employer has 50 full-time Along with our topic of the not offer coverage and one **recently asked questions by** a subsidiary in the Exchange. A large employer does

offer coverage to is workers, but Coverage: the plan does not pay at least 60% of covered health care As discussed in last month's expense for a typical population topic Employers with more than or an employee has to pay 50 full time equivalent employees more than 9.5% of income for (defined as a large employer) the employer coverage (not will be assessed a fee if they affordable coverage) - Penalty do not offer coverage. Below is is \$3,000 annually for each an outline of how fees will be full-time employee receiving assessed in 2015 if affordable a tax credit, up to a maximum of \$2,000 times the number of • A large employer does full time employees minus 30. not offer coverage and at The penalty is increased each

On March 23, 2010, least one employee received year by the growth in insurance premiums.

info@norwalkchamber.com

Example: A large 50 has time employees and has health coverage, but offers unaffordable coverage and 10 employees received credits from the Exchange. Annual Penalty Calculation: (1) (50-30) x 2,000

= \$40,000 (2) 10 x 3,000 =

\$30,000. The penalty is the lesser of these two equations; therefore the annual penalty would be \$30,000.

Stay Tuned for Next Month's Affordable Care Act Topic: ERISA Compliance

This update is provided by Vicencia & Buckley in order to review the latest developments in health care reform. This update is designed to provide accurate and informative information and should not be considered tax or legal advice. © 2013 Vicencia & Buckley. All rights reserved.

Christina Vicencia Jones, CPCU Vice President, Vicencia & Buckley Insurance Services, Inc. (714) 739-3177 ext. 204

### SoCalGas Advanced Meter Program

communication device to all gas meters. Your gas usage will still be measured the same way it is today, but with the advanced securely transmitted to their customer service and billing center. With an advanced meter, section. you will have access to view hourly, daily and weekly gas customers can see when they usage, as well as up to 13 months will be in your neighborhood by of monthly data (depending visiting: socalgas.com/advanced on how long you have been and clicking on "Installation enrolled in My Account). By better understanding how much

Southern California Gas save by managing your energy norwalkchamber.com Company is upgrading our use better and find new ways to metering system by adding a save on your energy costs. You will have access to more detailed residential and business natural information and analysis tools online through My Account at http://www.socalgas.com/. You can also view and pay your bill, meter, it is automatically and schedule service and sign up for paperless billing, in addition to visiting the new "Ways to Save" Meter?

Business and residential Schedule" in the center column.

More detailed information online? gas you are using and when, is available on the Norwalk you can better identify ways to Chamber website at www. usage online?

You will be able to: To see a video presentation

of the Advanced Meter Answers to the following questions can by found by visiting www.norwalkchamber.

com and following the links What are Advanced Meters? When will I get my Advanced

Where can I find the meter

reading schedule? Is the Advanced Meter network secure?

What if I do not want an Advanced Meter?

How can I find my gas usage

When can I view my gas

# Su Casa's 4th Annual Communi-Tea Fundraiser

(September 30, 2013-Long from 1:30 pm - 3:30 pm at the Centre at Sycamore located at male servers who don tuxedos Best Outfit and Best Hat. and treat guests like royalty!

Tea for \$5,000, Afternoon Tea of domestic violence and their each or 2 for \$80. Table prizes will children residing at Su Casa's be awarded for the Best Overall, shelters. There are prizes for table Most Original, Crowd Pleaser, decorations in several categories Most Elegant, Most Humorous, and for the best outfit and hat. A and Queen's Choice. Individual real crowd pleaser is the debonair Prizes will also be selected for the

Su Casa ~ Ending Domestic CA 90808.

Gather your friends and let Violence has been serving the Beach, CA) Tea, tuxedos, tiaras, your creativity flow; choose a communities of Southeast Los and pink tablecloths! This is theme, dress up, and decorate Angeles County for nearly 35 just a sample of what awaits a table. Table sponsors are \$375 years out of a commitment that you at Su Casa's Communi-Tea which includes 8 tickets and Tea every person has the right to on Sunday, October 20, 2013 Sign Recognition at the event. live in a violence-free family Sponsorship levels include High and society. Our mission is to empower individuals and families 5000 Clark Avenue in Lakewood. for \$2,500 and Morning Tea for to live free from domestic abuse All proceeds will benefit victims \$1,000. Individual tickets are \$45 and to build partnerships with communities to end domestic violence.

> Please RSVP by October 4 to Christina Kreachbaum, Christina@ sucasadv.org or (562) 421-6537. Send donations to: 3840 Woodruff Avenue, Suite 203, Long Beach,

# MESSAGE FROM THE PRESIDENT



As Norwalk Chamber celebrates 90 years of serving the business community in the City of Norwalk, I want to assure you that Norwalk Chamber is devoted to being the ultimate business resource for our members. Whether through networking, promotion or advocacy, we are committed to helping your business and our community thrive in Norwalk. I encourage you to become an active chamber member and take advantage of all that Norwalk Chamber has to

Our Women in Business Golf Clinic on August 14 at Lakewood Country Club was a huge success! This month our Women in Business Council will sponsor a Health and Wellness Workshop on Wednesday, September 11 at 11:30am at CSULB-CCPE. Also, mark your calendars for the Women in Business Luncheon on October 9 at the Lakewood

Country Club. For more information about the Women in Business Council, upcoming events and/or to register for these events, contact our chamber office at 562.864.7785 This month Norwalk Chamber will co-host a Networking Luncheon with Downey

Chamber, "Creating a Marketing Strategy for your Business," on Thursday, September 26 at 11:30am at Café n Stuff in Downey. This workshop is presented by the Small Business Development Center (SBDC). To register for this event or for more information, please go to our website at: www.NorwalkChamber.com or contact our chamber office at 562.864.7785. I hope to see you there!

We have scheduled our Norwalk Chamber Business Expo, "90 Years of Serving Norwalk, Yesterday, Today and Tomorrow" for Thursday, October 17 from 4-7pm at the DoubleTree by Hilton, Los Angeles Norwalk. To register for this event or for more information, please go to our website at: www.NorwalkChamber.com or contact our chamber office at 562.864.7785. You won't want to miss this opportunity to network with other Norwalk Chamber businesses and our community!

On behalf of my Norwalk Chamber Board of Directors, I want to thank you for your chamber membership. We look forward to serving you, your business and our community in the coming months.

Sincerely,

Toni Grijalva 2013-14 President Norwalk Chamber of Commerce

SEPTEMBER 2013

**NORWALK CHAMBER BUSINESS CONNECTIONS (NCBC)** is the Official Publication of the Norwalk Chamber of Commerce.

### Norwalk **Chamber of Commerce**

12040 Foster Road, Norwalk, CA 90650 Phone: 562.864.7785 FAX: 562.864.8539

Monday - Friday 9am - 5pm www.norwalkchamber.com info@norwalkchamber.com Facebook: http://on.fb.me/oB5EUM

**EXECUTIVE DIRECTOR** 

EDITOR, NCBC

**VIVIAN HANSEN** 

**MEMBERSHIP SERVICES DIRECTOR CAREN SPILSBURY** 

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**GARY MURPHY** Norwalk Florist/Flowers by Alan

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Norwalk-La Mirada Unified School District

TRACY POLLEY Kelco Sales • Legislative Co-Chair

**GORDON STEFENHAGEN** 

Norwalk Realty

CITY COUNCIL LIASION MAYOR LUIGI VERNOLA

# **RENEWING MEMBERS**

#### **New Members**

**Advanced Performance Parts** Yuri Marquez 466 Shady Drive Costa Mesa CA 92627 562-682-5273

### **Renewing Members**

The following companies and individuals renewed their membership with the Norwalk Chamber of Commerce and the services we provide are made possible by their support.

36 Years **Norwalk Realty** Gordon Stefenhagen 562-868-3201

35 Years **Union Bank of California** Jose Carlos

27 Years Park Water Jeanne-Marie Bruno 562-923-0711

562-863-3060

26 Years Norwalk La Mirada USD Superintendent Dr. Ruth Perez 562-868-0431

25 Years DoubleTree by Hilton **Norwalk Los Angeles** Tanya Eisenman 562-863-5555

24 Years **TNT Fireworks** Rich LeGaspi 800-585-9487

18 Years **Metropolitan State Hospital Executive Director** Dr. Michael W. Barsom 562-651-2245

### **Renewing Members**

16 Years CAPC Inc. Caroline Reggio

562-693-8826

**DeJon Enterprises Aaron Briones** 714-827-3730

9 Years **Knights of Columbus** 562-864-9728

**Outback Steakhouse Restaurant Rob Cazares** 

5 Years The P.C. Help Desk Steve Guzman

562-863-8908

4 Years **Watt Companies** Karin Gilbert

310-314-2466

(562) 869-4435

Soroptimist International of Norwalk President, Cynthia Stephens 562-505-0633



Norwalk Chamber President, Toni Grijalva of Cerritos College, presents a Membership Renewal Plaque to Dr. Ruth Perez of Norwalk La Mirada USD.

### 3 Years Walgreen's

Michael Batory 562-864-8138

2 Years **Smart & Final** Henry Orellana 562-863-7057

ServiceMASTER Professional Home & **Disaster Cleaning Service** Vickie Yahn 562-920-0303



Norwalk Chamber President, Toni Grijalva of Cerritos College, presents a Membership Renewal plaque to the staff of Smart & Final.



Norwalk Chamber President, Toni Grijalva of Cerritos College, presents a Membership Renewal Plague to the staff of the Doubletree by Hilton Norwalk Los Angeles.

# NORWALK CHAMBER RIBBON CUTTING **TALIA'S COFFEE & TEA**

A beautiful August morning with the sun shining brightly brought the Norwalk Chamber members and Ambassadors to Talia's Coffee & Tea for a ribbon cutting and grand opening. The festivities started with owner Keith Na welcoming all guests and inviting them to try a complimentary cup of coffee. While hands were raised in a "coffee" toast to Keith and the staff, Norwalk City Council Members Leonard Shryock and Cheri Kelley welcomed the new business to the Norwalk City family. Norwalk Chamber Board of Directors member, Gordon Stefenhagen of Norwalk Realty then presented a Grand Opening Certificate to the business. The official ribbon cutting took place outside the front doors of the establishment, and then guests were treated to a buffet to go with their coffee. Talia's is located at the corner of Civic Center Drive and Norwalk Blvd, right next to the movie theater. One special that they offer is a free beverage if you purchase your movie theater tickets from their location! Be sure and stop by to welcome this new business to the Norwalk community! The Norwalk Chamber of Commerce wishes them much success.



Norwalk Chamber members with owner Keith Na, Talia's Coffee & Tea staff and City Councilmembers Leonard Shryock, Cheri Kelly and Norwalk City Manager Mike Egan.

### **TALIA'S COFFEE & TEA**

12200 Civic Center Drive, #G, Norwalk, CA 90650

> MONDAY-THURSDAY: 7AM- 10PM FRIDAY: 7AM-11PM SATURDAY: 11AM- 10 PM



Norwalk City Councilmembers Cheri Kelley and Leonard Shryock with Talia's Coffee & Tea owner Keith Na and Norwalk Chamber **BOD Member, Gordon Stefenhagen, Norwalk** 

# NORWALK CHAMBER NEW MEMBER PROFILE ANA INSURANCE BROKERAGE



The Norwalk business needs. Chamber Commerce welcomes member, ANA Insurance, to the Norwalk Chamber. ANA Insurance is A family owned

and independent insurance agency servicing Southern California since 1992. Located at 11644 Rosecrans Ave., in Norwalk, they are ready to help you with any questions you may have about personal and business insurance.

ANA Insurance Brokerage represents a carefully selected group of distinguished, financially stable, A+ rated group of insurance carriers. With carriers like these ANA Insurance Brokerage is able to exceed your expectations in terms of coverage, premium and service of your personal and

Ana's business philosophy is educating and servicing our community and helping people make the right choices in protecting their families, homes, and businesses. Ever since we started our agency, our goal has been to service and educate our community in insurance.

Amy Solares is the local representative at the Norwalk office and she is ready to guide you with the confusion you may have about the upcoming changes in insurance created by the Affordable Care Act. You may just want to find out how this legislation will affect you personally when you already have insurance coverage through your employer or you may be a senior citizen with Medicare coverage and want some information on that aspect of the new laws. Whatever your questions may be, you can contact Amy at 562-863-5999 or by email at amy@anainsurance.com to get the answers you are seeking!

### **AMBASSADORS CORNER Supporting Our Local Economy**

The Norwalk Chamber Ambassadors are on the move! They are holding bi-monthly meetings at local member restaurants in conjunction with our Chamber "Lunch Mobs" to support a strong local economy and they are looking for other Norwalk Chamber members to connect with! Have you ever given any thought to getting more involved with the Chamber? Becoming an Ambassador is a great way to start!

Just what is an Ambassador? A Norwalk Chamber Ambassador is a member who serves as a part of the outreach for the Chamber, attending grand openings and ribbon cutting and serving as part of the welcome committee at Chamber events. Ambassadors also attend weekly business visits with Chamber Staff, to meet and welcome new businesses to the Norwalk community. If you want to increase your businesses visibility within the Chamber and the community, the Ambassador committee is for you! To find out more about the Norwalk Chamber Ambassadors contact Ambassador Chair, Lynda Fisher of Walmart or call the Norwalk Chamber office at 562-864-7785.

# MESSAGE FROM THE EXECUTIVE DIRECTOR



HOW TO KILL A BUSINESS IN TEN EASY STEPS

1. DON'T ADVERTISE. Just tell yourself you just don't have time to spend thinking about promoting your business.

2. DON'T ADVERTISE. Convince yourself that you've been in business so long that customers will automatically come to you.

3. DON'T ADVERTISE. Just assume everyone knows what you sell.

4. DON'T ADVERTISE. Forget that there are new potential customers who would do business with you if they were urged to do so. 5. DON'T ADVERTISE. Forget that you have competition trying to attract your customers away from you.

**6. DON'T ADVERTISE.** Tell yourself it costs too much to advertise and that you don't get enough out of it.

7. DON'T ADVERTISE. Overlook the fact that advertising in an investment in selling – not an expense.

8. DON'T ADVERTISE. Be sure not to provide an adequate advertising budget for business.

9. DON'T ADVERTISE. Forget that you have to keep reminding your established customers that you appreciated their business. **10. DON'T ADVERTISE.** Just pretend everybody knows what you have to offer.

-Vivian Hansen

### 10 Tips for Using Technology to Rethink Your Business Save customers time and hassle by

How are you using technology that are too big to email. in your small business? Sure, you improve productivity and increase

Use the cloud to create different information in one place. folders for different projects or team members; collaborate According to Convince and Seamless or iMenu360 that lets with employees, contractors or Convert, last year 44 percent of customers place orders online for

truly harnessing the power of tools to drive traffic to your door. technology to help your business Get listed on Yelp!, use a social help grow your customer base, Places so people can easily find 1. **Put your business in the** like plumbing or landscaping? cloud. Popular cloud storage Get listed on Angie's List. Always services like Dropbox, Microsoft encourage customers to leave a retail store? Expand your SkyDrive or Google Drive store reviews after visiting your store, customer base by selling your your documents and data online using your services or finishing a products online, either through (rather than on your computer's meal in your restaurant. To keep an ecommerce website of your hard drive), keeping information all your listings up to date, use own, or through larger online secure and letting you access files a service like Locu that lets you marketplaces such as the Amazon anywhere, from any computer. manage all your online business Marketplace, eBay or Etsy. Do

partners; and share files or images email users made at least one pickup or delivery.

purchase based on a promotional 2. Market with social media. email. Once customers opt-in probably use a computer and Does your business depend on to receive your emails, send a a mobile phone, but are you local customers? Use social media monthly newsletter, alerts about sales or new products, or special offers. Email success is all about grow? Here are 10 ways technology check-in tool like Foursquare, frequency and follow-up. Contact can reenergize your business to and list your business on Google your local SBDC to get help setting up an email marketing you and get directions to your account and determining the location. Do you provide a service best way to reach out to your customer base.

4. Sell online. Do you have you own a restaurant? Use an 3. Reach out with email. online service such as GrubHub,

important because it produces

used business statistics. Census

statistics feature economy-wide

coverage, exceptional accuracy,

encyclopedic detail, and historic

comparability. These data are

used in private sector business

plans, public policy development,

and statistical program quality

control. Examples of data users

• Individual businesses. Small

and large businesses use census

statistics to develop business

plans, locate facilities, define

markets, assess competition,

attract investment, manage sales,

define legislative priorities, and

state and local agencies use

Program agencies. Federal,

produce education materials.

census statistics to

and uses include:

• Business

answering their most frequently asked questions on your business your business require setting website and voicemail. This can appointments with customers? include maps or directions to your business; hours of operation; information about shipping and returns; menu items and specials; enable clients to schedule their or whatever customers ask you

6. Connect with prospects and partners. For a smart alternative to time-consuming and costly business trips, use solutions like Skype, GoToMeeting or WebEx to hold voice conference calls or videoconferences with customers and clients.

7. Get organized with project management software. If your small company outsources to contractors, tracking who's doing what and when can be a major headache. Simplify things with project management tools like BaseCamp, Zoho or Asana, which let you create and assign tasks,

5. Enhance customer service. collaborate on projects and track PayPal Here, which work with your everyone's progress.

8. Simplify scheduling. Does Eliminate phone tag by using scheduling tools like FullSlate, Genbook or BookFresh, which own appointments online at their convenience.

9. Understand your customers. Got a website? Great! Now sign up for Google Analytics (it's free) and get reports that show where your website visitors are coming from-including what sites drive them to yours, what cities they live in, how long they spend on your site, what pages they look at and more.

10. Get paid instantly, anywhere. Do you serve customers at their homes or offices, or sell products on the go at farmers' markets or events? Mobile payment tools such as Square, Intuit GoPayment and

smartphone or tablet computer, make life easier for both you and your customers by letting you accept noncash payments on the spot.

Rieva Lesonsky is CEO of GrowBiz Media, a content and consulting company that helps entrepreneurs start and grow their businesses. Before launching her business, she was Editorial Director of Entrepreneur Magazine. Rieva Lesonsky also works with the Los Angeles Regional Small Business Development Center Network. The SBDC is a group of successful small business owners helping fellow entrepreneurs start, sustain, and grow their business through low-cost workshops and free one-on-one consulting in business planning, finance, marketing, and various other specialty areas (Spanish speaking consultants available). To make an appointment call: (562) 938-5100, or email: sbdcinfo@lbcc.edu.

#### **BEST BUSINESS PRACTICES U.S. Ecomonic Census**

mailed 2012 Economic Census for each industry and geographic forms to more than 4 million area to publish a complete and businesses. These forms are accurate portrait of the American comprehensive "snapshots" of our now overdue. The City and your economy. The Census Bureau economy and our most widely Chamber benefits from this effort conducts an Economic Census since reliable statistics are needed for economic development, planning.

The 2012 Economic Census, the U.S. Government's official to the Economic Census, we thank vou; for those businesses that were mailed a form but have not soon as possible.

What is the Economic Census? statistics.

The Economic Census collects comprehensive

Last fall, the U.S. Census Bureau U.S. business and summarizes data every five years.

 Virtually every business. decision making, and strategic The Economic Census includes nearly all U.S. business activities. The census excludes agriculture, government, most education, and five-year measure of American some specialized activities (such business and the economy, is as railroad, labor organizations currently underway. For those and religious activities). The businesses that have responded Economic Census also excludes private household activities.

 Comprehensive husiness statistics. Census statistics describe yet responded to this mandatory the structure and functioning survey, we urge you to do so as of our nation's economy, and illuminate hundreds of different and evaluate efficiency. Report online at: econhelp. industries and thousands of geographic areas. These data are Industry professionals, economic Thank you again for taking part relied on for sound business plans, analysts and business reporters to complete your Economic refusing to answer the census, in the 2012 Economic Census, effective economic development, your response makes a difference! and accurate economic indicator industry growth and change, Census Bureau. The United States

• The 2012 Economic Census and produces our nation's most is currently underway; the most and useful recent completed census provides business statistics. It collects information for calendar year information about virtually every 2007 at American Fact Finder.

economic development and regulatory programs, evaluate program effects, conduct trade 2. Why is this census important? negotiations, and prepare revenue The Economic Census is and spending plans.

• Statistical agencies. Federal, local, and other statistical agencies authority is provided to assure use census statistics to validate and update key performance measures, including Federal measures of total domestic production, business productivity, and capacity utilization.

3. Why does the government conduct the Economic Census?

The Economic Census provides official measures of output for industries and geographic areas, and serves as the cornerstone of the nation's economic statistics, providing key source data for the Gross Domestic Product (GDP) and other indicators of economic performance.

4. Is completing the Economic Census mandatory?

Census form and return it to the Code, Title 13, establishes these requirements, applies them to confidential? company managers, business owners, and employees, and authorizes penalties for those design who do not cooperate. High

quality census statistics, including profiles of each U.S. industry and locality, depend on information from each business that receives a 2012 Economic Census form.

 Statistical purpose. Penalty high quality U.S. business statistics. It is not intended to coerce businesses or produce revenue. • No exemptions. The Census

Bureau has no authority to exempt or excuse individual businesses from the legal requirement to answer the Economic Census. • No compensation. The Census

Bureau has no authority or funds to reimburse, or otherwise compensate businesses for answering the Economic Census.

 Authorized penalties. The United States Code, Title 13, Chapter 7, coupled with the Sentencing Reform Act of 1984, Yes. Federal law requires you fines of up to \$5000 per form for person. and up to \$10,000 for willfully providing false information.

Will my answers be

Yes. Federal law guarantees the confidentiality of information you provide on your census form. The United States Code,

Title 13, restricts who can see your information, limits how they can use it, and provides stiff established penalties for any violations. In addition, your information is exempt from disclosure under the Freedom of Information Act, and any file copies you retain are immune from legal process.

• Restricted access. information will be seen only by persons who are sworn to uphold the confidentiality provisions of Title 13. The penalty for any violation is a fine of up to \$5,000, imprisonment for up to 5 years, or both.

• Limited use. Persons who are authorized to access your information can use it only for statistical purposes. They cannot use it for regulatory or other purposes, to disclose information about you or your business, or Title 18, Section 3561, authorizes to share it with any unauthorized

> Protected Information. Census publications contain only aggregated statistics that combine information from many businesses. They do not identify individual businesses or their operations, and they are carefully reviewed to prevent unintended disclosure.

# **Tax Credits for Hiring Veterans Extended Through End of Year**

Employers who hire U.S. veterans can still take advantage of the Returning Heroes and Wounded Warrior federal tax credits, which

The Returning Heroes Tax Credit provides incentives of up to \$5,600

• Short-term unemployed: A new credit of 40% of the first \$6,000 of wages (up to \$2,400) for hiring veterans who have been unemployed at least four weeks.

• Long-term unemployed: A new credit of 40% of the first \$14,000 of wages (up to \$5,600) for employers who hire veterans who have been unemployed longer than six months.

The Wounded Warriors Tax Credit doubles the existing Work Opportunity Tax Credit for long-term unemployed veterans with

• Maintains the existing Work Opportunity Tax Credit for veterans with service-connected disabilities (currently the maximum is \$4,800);

• Provides a new credit of 40% of the first \$24,000 of wages (up to \$9,600) for firms that hire veterans with service-connected disabilities who have been unemployed longer than six months.

# LABOR LAW CORNER

organizations.

economic forecasts,

### Alternative Workweek: Make-Up Time Request **Should Come in Writing**

Question: Is make-up time available for employees working an alternative workweek?

Yes! If an employer approves a written request of an employee to make up work time that is or would be lost as a result of a personal obligation of the employee, make-up time is available for an employee working an alternative workweek.

### Same Workweek

The hours of that make-up work time, if performed in the same workweek in which the work time was lost, may not be counted toward computing the total number of hours worked in a day for purposes of the overtime requirements specified in Labor Code Section 510 or 511, except for hours in excess of 11 hours of work in one day or 40 hours in one workweek.

An employee shall provide a signed written request for each occasion that the employee asks to make up work time pursuant to this section (Labor Code Section 513). An employer is prohibited from encouraging or otherwise soliciting

an employee to request the employer's approval to take personal time off and make up the work hours within the same week pursuant to this section.

## Other Work Schedules

Labor Code Section 513 is not limited to any kind of employee work

Employers should remember, however, that in using make-up time for employees on an alternative workweek, the employee cannot work more than 11 hours in a day or 40 hours in the workweek.

Employers also should note that Section 3(B)(1) of the Industrial Welfare Commission (IWC) orders also contains language that allows an employer, at the request of an employee, to substitute one day of work for another day of the same length in the shift provided by the alternative workweek agreement on an occasional basis to meet the personal needs of the employee without the payment of overtime.

The Labor Law Helpline is a service to California Chamber of Commerce preferred and executive members. For expert explanations of labor laws and Cal/OSHA regulations, not legal counsel for specific situations, call (800) 348-2262 or submit your question at www. hrcalifornia.com.

# **CELEBRATE WITH GREAT DISCOUNTS**

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# **ASK THE EXPERT**

### 5 Reasons to Keep Life Insurance in Retirement Contributed by State Farm Insurance - Beth Bettger

Your house is paid off, your kids are independent and you've built up a considerable nest egg. So why should you continue to pay life insurance premiums after you retire? If you're thinking about dropping your life insurance, or if you're younger and looking at your long-term options, know that your life insurance may allow you to do one or more things in retirement:

1. Care for Dependents. "Some individuals may still need the underlying coverage that life insurance provides," says David Morganstern, a certified financial planner in Portland, Oregon. Life insurance can help supplement available income sources such as Social Security—or help your family pay off significant financial obligations like a mortgage—once you're gone.

2. Secure a Loan. Whole life insurance accumulates a tax-deferred cash value, and policyholders can borrow against this amount. A retiree who's downsizing, for example, could use the money to cover expenses while waiting for his or her home to sell. When choosing this option, keep in mind that the loan will accrue interest, which must be paid in order to keep the policy from terminating prematurely. Loans also reduce the cash surrender value and death benefit of the policy. Consult your tax advisor about possible tax consequences of

3. Ensure an Inheritance. You can choose to leave your life insurance payout to your children, their children or your favorite charity. Even better: "Life insurance proceeds are generally not taxed as income," Morganstern says. Beneficiaries generally receive the money tax-free.

4. Boost Your Pension. Pension recipients typically choose between two plans: single-life, which pays an income for as long as you live; and joint-and-survivor, which pays a smaller income over both your and your spouse's lifetimes. With life insurance, you could choose the larger single-life option and your spouse could use the insurance payout to help cover the lost income if you pass away first.

5. Pay Estate Taxes. When properly owned, and in conjunction with an estate plan put together by a qualified attorney and other professionals, life insurance can be an effective tool to help pay taxes on a high-value estate after your death. "Life insurance is instantly liquid," Morganstern says. With funds available to help pay taxes, your family could avoid taking on additional financial burdens or having to sell the estate. - See more at: http://learningcenter.statefarm.com/ insurance/life/5-reasons-to-keep-life-insurance-in-retirement/#sthash.

Are you an expert in your field and would like to have your articles published in the Norwalk Business Connections monthly newsletter? Submit your articles to ceo@norwalkchamber.com.

Congress extended in January to December 31, 2013.

for hiring unemployed veterans:

service-connected disabilities, to up to \$9,600. The credit:

More Information

For more information regarding veteran tax credits or information on hiring veterans, visit www.calvet.ca.gov.

## WORKSHOP OPPORTUNITY

Learn how to make your small business disaster-ready! The Governor's Office of Business and Economic Development (GO-Biz) and the Pacific Coast Regional Small Business Development Center are presenting a workshop for businesses on disaster readiness in Los Angeles on September 19, 2013.

before, during, and after a disaster. • Hear from disaster and business experts and successful disaster

Join field experts and disaster survivors to learn about what to do

- Navigate disaster situations and minimize financial losses • Learn how to prepare for a disaster before it happens
- · Identify critical business data and information you'll need if a disaster occurs

Time September 19, 2013 8:30 AM to 11:30 AM Location USC Expo Center 3980 Menlo Avenue Los Angeles, CA 90037

Coffee and light refreshments will be served. There is no charge to this event, but registration is required. For registration and more information, please visit: http://tinyurl.com/disasterreadiness0919.

# MEMBER SPOTLIGHT

# "Support the Businesses that Support Economic Growth"



AFLAC started with three brothers, an idea, and the AFLAC Duck. John, Paul, and Bill Amos were not insurance experts; they were three hard-working brothers who knew that Americans need financial protection when an illness or accident strikes. With a commitment to be there for policyholders dealing with a medical situation, they created AFLAC—now the largest insurance provider of individual insurance in Japan and the leading provider of supplemental insurance in the United States. More than 50 million people worldwide have chosen AFLAC insurance because of the confidence they get from knowing they will have financial assistance when an illness or serious accident occurs. Now that's something to quack about! Your local AFLAC contact is Joe Derthick. Joe has been a member of the Norwalk Chamber since

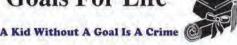
2005, and is ready to help you with any questions you might have about supplemental insurance and the AFLAC company. To contact Joe, email him at joseph\_derthick@ us.aflac.com.



All American Trophy & Engraving Company was established in 1958 and provides quality and affordable awards to schools, businesses and organizations throughout Southern California. Owners, Mike Baumler and Paul Purdum have over 70 years of combined experience in the awards industry. With this background, they can create a quality awards experience to meet your specific needs. They utilize current technology and all of their engraving and graphic designing are done in house. Whether it is plaques, trophies or medals, All American can help you create awards that meet all of your needs. Or in need of a special gift for a celebratory occasion? When you visit their website at www. allamericantrophy.com you can see all of the latest gifts available. From engraved wine glasses to pen and pencil sets, you can find a beautiful gift to give. Whether its friend, family or co-worker, All American Trophy has something for everyone. Questions about awards, call them at 323-725-1962 and they will be ready to help you.



# Goals For Life



Goals For Life.. The mission of Goals for Life is to provide at-risk youth in underserved communities with academic support, mentoring and tangible goal setting tools that will allow them to experience success and reach their highest potential in education. This offers them the opportunity to become productive and responsible members of the community, in spite of the fact that many of these youth have fallen into a cycle of helplessness, with no identifiable options within their grasp. The purpose is to reach these students before they have fallen through the

cracks and end up dropping out, in prison, on drugs, parenting prematurely, or worse, dead. Combining the talents of former or active professional athletes, Goals for Life has developed a goal-oriented curriculum structured to educationally motivate at-risk students and ensure that they understand, embrace and practice success principles. Goals for Life is holding its annual "Rooftop Party" on Sunday, September 15th, at 5pm. To find out more about this event or the Foundation, visit their website at www. goalsforlife.net.



Northgate Market.. Miguel Gonzalez Sr., opened the first Northgate market on January 2, 1980 in Anaheim CA. With the opening of that first store, the "gates of the North" opened up to the Gonzalez Reynoso family. All the family worked there. They did everything from cutting meat and stocking grocery aisles, to maintenance and checking out customers. They would work long hours and some even had another job. The popularity of Northgate grew because of their customer service and the availability of products that reminded their customers of their hometown. They also had a secret recipe for prepared carne asada, chorizo and their famous carnitas. The dream of the Gonzalez family began to flourish. They had to hire more employees, install more cash registers and eventually in 1986, they opened their second store in La Habra. Three years later they opened in Pico Rivera and the dream of Miguel Jr was becoming reality. His dream was for all of his thirteen brothers and sisters to have their own store. Today this is a reality and thirty two years later, many second generation family members work at Northgate. The Gonzalez Reynoso family has never forgotten their roots and in April of 2000 the

Gonzalez Reynoso family founded the "Familia Gonzalez Reynoso Foundation" to give back to the communities they have served for over 32 years. What started off as a small store on Anaheim Boulevard now extends into three counties: Los Angeles, Orange and San Diego. Visit Northgate Gonzalez Market in Norwalk at 11660 Firestone Blvd, Norwalk CA to try their famous carnitas or carne asada!

# PAWNMART

Pawnmart is another "hidden gem" here in Norwalk. Established in 1978, they are a full service store offering not only traditional pawnshop services, but they also have a cash for gold program! How does it work? Bring in your scrap gold, your old jewelry, and your gold coins and they will pay you cash on-the-spot. Don't trust your valuables to some mail-order company halfway across the country, or a stranger with a bogus business card or classified ad. They are in your neighborhood and you can come in to a safe, reputable and established business with a 35-year history of customer satisfaction. They are fully licensed, bonded, and insured. You can stop by and receive a no-obligation offer. Visit them on Facebook at http://on.fb.me/14ycAtV or on their website at

www.pawnmartonline.com. You can contact them directly at 562-929-2377. Walk in with gold, and walk out with cash!

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