

RIBBON CUTTINGS, GRAND OPENINGS AND MORE!

The Norwalk Chamber of Commerce Board of Directors and Ambassadors had a busy month in March. From ribbon cuttings to mixers and many other events in between, the Chamber was on the go! We started out on March 5th, with a Grand Opening/Ribbon Cutting at Alan's Lawnmower. Paul Sullivan is the face of Alan's Lawnmower. Their headquarters is located in Santa Ana, where they have had their lawnmower and gardening equipment store for over 40 years. They recently acquired their building at 12194 Firestone Blvd. (formerly Norwalk Power Equipment Co.) and were excited to hold their official ribbon cutting to let the community know they are open for business. City Officials and Chamber members were on hand to present certificates and cut the ribbon! Visit them and see all of the great gardening equipment and many more items they have in their store.

Next on the list for the Chamber was our Women in Business Luncheon which featured a speaker on Women's Self Defense. This was held with the Greater Lakewood Chamber Women in Business group at CSULB - CCPE building. Many were on hand to learn about safety and self protection.

Then off to our State of Higher Education Luncheon, held on Thursday March 20th at the Norwalk DoubleTree Hotel. This event featured guest speaker Steve Richardson, Director of the Cerritos College Foundation. He shared a presentation prepared by Dr. Linda Lacy, President of Cerritos College. This was an informative presentation and all who attended learned many things about what is provided at Cerritos College.

Later in the month, the Norwalk Chamber hosted an evening mixer at Agave Junction Cantina (formerly Scoreboard). Chamber members and guests were able to socialize and network in the newly upgraded business. One of the highlights of the evening was the drawing of the winner of our gift basket for the previous "Dine Out Norwalk" event that was held on February 26th. Ana Valencia was the winner of that basket, which was valued at over \$500.00. Keep your eyes open for our next "Dine Out Norwalk" event by checking our website at www.norwalkchamber.com.

The very next day, was our monthly Ambassador luncheon



Ribbon cutting at Alan's Lawnmower on March 5th, from left to right, Norwalk Chamber President Elect, Michael Batory of Walgreens, Vickie Yoshikawa, City of Norwalk, Chamber Board Member Gordon Stefenhagen, Norwalk Realty, Norwalk Chamber President, Toni Grijalva, Cerritos College, Paul Sullivan, owner of Alan's Lawnmower, City of Norwalk Mayor, Luigi Vernola, Chamber Ambassador Virginia Zuno, Norwalk DoubleTree Hotel, Chamber Executive Director, Vivian Hansen and Ambassador Richard Sneed, Norwalk Records.

which was held at El Taco Locco. Chamber Ambassadors and other members met outside the restaurant to go in together as a group and show support for our member. We had our lunch and then the monthly Ambassador meeting. El Taco Locco has a variety of Mexican dishes available for purchase to eat in or to go.

Later that afternoon we met at Norwalk Christian Towers, located at 14141 Clarkdale Ave. for a Ribbon Cutting. The building has been under renovation for the last year, and is now officially open again for the residents. The ceremony included speeches from many different entities, including the developers, residents, City officials and our President, Toni Grijalva. After the speeches and the official ribbon cutting, all in attendance were invited inside to view some of the units and the common areas. Both outside and inside the complex have been wonderfully upgraded. Affordable Senior Housing is a valuable asset to our community, and we are so happy to celebrate the completion of the project. We also welcomed Norwalk Preservation Partnership Limited as a new member to the Norwalk Chamber of Commerce at this ceremony!



The ribbon is officially cut on the newly renovated Norwalk Christian Towers. Included in the photo are Norwalk Chamber Board of Directors, Ambassador, City of Norwalk and the owners of Norwalk Preservation Partnership Limited.



Hosts of our Networking Mixer are Agave Junction Cantina owners, Bryan Glidewell and Michelle Herrick-Glidewell



Norwalk City Council Member, Mike Mendez, presents a City Business Spotlight Award to William Szymczak, CEO of Norwalk Preservation Partnership Limited.



Spending time at the Networking Mixer, were Norwalk Chamber Exec Board Member Rob Cazares, Outback Restaurant and some of his staff.



Presenting the Membership Renewal Plaque to El Taco Locco are Chamber President, Toni Grijalva, Board Member Joe Derthick, Ambassador Richard Sneed, Sam Magana, Diana's Restaurant, and Past President, Lynda Fisher.

STATE OF HIGHER EDUCATION

The Norwalk Chamber of Commerce hosted a "State of Higher Education" Luncheon featuring guest speaker Steve Richardson, Director of the Cerritos College Foundation. In addition to serving the Cerritos College Foundation, Steve is a published author of the book "Become a Better leader in 30 Days." Steve shared with the guests a presentation on behalf of Dr. Linda Lacy, President of Cerritos College, who was ill at the time and unable to attend. Starting with the overall look of the students at the College, which included every age and demographics he then moved into how the College took a good look at their mission statement. Their focus is to prepare students for transfer to a university, provide career technical training and make sure that all students have basic skills.

Citing statistics on the decline of college graduates in the United States while other countries are increasing their graduation rate, he stated that the goal is to have 55% of Americans with a post secondary education by the year 2025. For many Cerritos College students, graduating in two years is a difficulty. Some of the roadblocks for students graduating in two years are class availability, students not able to attend school full time and students not prepared academically to attend college. When students enroll at the College, there are only 14% of students at college level on the English placement tests and on the Math placement tests only 1% of all students are at college level. This is a trend that must



(1) Dr. Ruth Perez, Superintendent of Norwalk La Mirada USD, featured with Chamber President, Toni Grijalva and Norwalk La Mirada Staff, Gloria Jimenez and Joann Jung. (2) Attending the State of Higher Education Luncheon are (left to right) Cerritos College Trustee, Dr. Bob Hughlett, Norwalk Chamber Board Member, Julia Emerson, Southern California Gas Co., Dean of Fine Arts & Communications at Cerritos College, Gary Pritchard, Norwalk Chamber Ambassador Susan Arthur, and Norwalk Chamber Board Member Gary Murphy, Norwalk Florist. (3) State of Higher Education Luncheon featured guest speaker Steve Richardson, Executive Director, Cerritos College Foundation, Chamber President Toni Grijalva, Cerritos College, Cerritos College Trustees Dr. Bob Hughlett and Bob Arthur.

be turned around in order to graduate students and send them on to complete a four year degree.

On an up note, the College has used Bond Funds successfully to upgrade and improve many of the buildings and facilities on the campus. They have also formed strategic partnerships with many four year universities which have transfer guarantee agreements with Cerritos College. They are most proud of their Veterans Center, outstanding Students and their award winning faculty and staff.

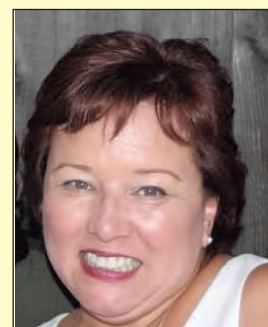
Steve also shared some

of the success of the Cerritos College Foundation. They have been able to build funds so that they can award Scholarships and Grants. This year they awarded \$225,000 in scholarships to students and \$500,000 in grants to the College.

The Norwalk Chamber of Commerce thanks Steve Richardson and Dr. Linda Lacy for the exciting presentation about the "State of Higher Education" at Cerritos College! We look forward to hearing more about the College's successes in the future.

Then Norwalk Chamber is on the go, with many different events from ribbon cuttings to workshops. Visit our website at www.norwalkchamber.com and check out our calendar to see what is next for the Chamber!

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 the 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 offer.

In March, our **Women in Business Council** hosted an informative "Self-Defense for Women" workshop. This month, the **Women in Business Council** will host a **Springtime Tea** on Wednesday, April 9 from 11:30am to 1:30pm at Purple Sage. These are joint chamber events with the Greater Lakewood Chamber. For more information about the **Women in Business Council** or to find out more about this and other upcoming Women in Business events, contact Christina Jones at Christina.Jones@hubinternational.com or at 714.739.3177, Ext. 204.

Many of our chamber members enjoyed our **State of Higher Education Luncheon** on March 20th featuring Cerritos College Foundation Director, Steve Richardson. Steve, who filled in for Dr. Linda Lacy who was ill, provided an overview and update on Cerritos College including current status on our Measure GG and Measure C Bond projects. We anticipate our newest building on the corner of Alondra and Studebaker to be completed in time for our second Summer session! Mark your calendars for the Grand Opening and Ribbon Cutting of the Liberal Arts/Disabled Students Building on July 16!

On March 25th we held an Evening Mixer at Agave Junction Cantina (formerly Scoreboard). Many Chamber members joined Michelle Herrick and her husband, Bryan Glidewell in their newly renovated facility. Our Dine Out Norwalk winner was announced at this event. Congratulations Ana Valencia on winning a prize package worth over \$500! Agave Junction was recently featured in an episode of Bar Rescue which aired locally on March 30th. They held a Ribbon Cutting/Grand Opening and viewing celebration on the 30th!

On March 29th we held a Grand Opening/Ribbon Cutting for one of our newest chamber members, **Globos Ignis, Inc.** a new antique gun shop in Norwalk! On April 26th we will celebrate a Grand Opening/Ribbon Cutting for **Fast 5 Express Car Wash**. I would also like to welcome the following new members of Norwalk Chamber of Commerce: **Denny's Restaurant, L & W Services** (Janitorial & Cleaning Services) and **Blue Zou Creations** (Gift Baskets). We are excited about working with you and all of our Chamber members to promote a positive business environment here in Norwalk.

On Thursday, **April 17** from 12 noon to 1:30pm, the **Norwalk Chamber** will partner with **Long Beach City College** and the **City of Norwalk** for an **Educational and Networking MeetUP**. For more information about this event, please go to our website at: www.NorwalkChamber.com or contact our chamber office at 562.864.7785.

And finally, on Tuesday, **April 22** from 5 to 7pm at the Cerritos College Student Center, please join the Norwalk Chamber of Commerce along with 9 other local chambers at our **18th Annual Cerritos College Chamber Mega Mixer - Earth Day!** This is a business networking opportunity you won't want to miss! Some Exhibitor spaces may still be available. Admission is free! For more information, contact me at 562.860.2451, ext. 2798 or Grijalva@cerritos.edu On behalf of my Norwalk Chamber Board of Directors and Ambassadors, 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

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

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GORDON STEFENHAGEN
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• • •

**CITY COUNCIL LIASION
MAYOR LUIGI VERNOLA**

NEW AND RENEWING MEMBERS

New Members

Dragon Computer Services
Rainer Thornhill
562-698-4690
www.dragoncomputerservices.com

Norwalk Preservation Limited Partnership
Norwalk Christian Towers
William Szymczak
14141 Clarkdale Ave.
Norwalk CA 90650
310-802-6670

St. Pius X – St. Matthias Academy
Manny Poveda
7851 E. Gardendale St.
Downey CA 90242
562-861-2271
www.piusmatthias.org

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.

39 Years
Vernola's Towing Service
Luigi Vernola
562-864-5800

38 Years
Stater Brothers
Firestone Store
Anthony Alcantar
562-929-1878

Stater Brothers
Alondra Store
Jason Ortego
562-921-3908

34 Years
Bruce's Prime Rib
Jeanne Mayer
562-868-4660

Norwalk Records
Richard Sneed
562-863-6681

25 Years
Dr. John Larcabal
John Larcabal
562-868-8233

15 Years
El Taco Locco
Delia Castro
562-929-0071

13 Years
Teacher's Association of Norwalk/La Mirada
Kelley Rush
562-868-6251

5 Years
Integrated Finance
Larry McIntosh
562-259-7827

3 Years
Oceanblue Logistics Inc.
Andy
562-924-8060

2 Years
California Schools Employees Association
Tammy Shafer
562-991-7666

MEMBER TO MEMBER DISCOUNTS

The Member-to-Member Discount Program is a special Chamber program that encourages members to do business with fellow Chamber members. The program helps our members to save money and to increase their exposure. These businesses are offering discounts to Norwalk Chamber Members. Your current Chamber Membership Card must be presented when requesting the discount

BICYCLE SHOP/PARTS

PAT'S 605 CYCLERY
Ron Patterson
12310 Studebaker Road, Norwalk
(562) 864-0740
10% of all products. Show Chamber Membership Card for Discount.

FLORIST

NORWALK FLORIST
Gary Murphy
11947 Firestone Blvd, Norwalk
(562) 863-4478
mynorwalkflorist@yahoo.com • www.floristnorwalk.com
15% off all phone or walk-in floral orders. (Excludes wire orders, Valentine's Day, Mother's Day and Christmas) 50% off wire fee. Discounts Cannot be used in addition to any other promotional offers.

LODGING

RED LION HOTEL
Manny Irizarry
1850 S. Harbor Blvd
Anaheim (714) 383-6185
\$79 Single-Double Occupancy + 17% Occupancy tax & \$1 CA Tourism Resort Fee. Includes 2 full breakfasts and Parking. Call: 1-800-733-5464 Pride Rate code: CM6

PAINT

DUNN EDWARDS PAINTS
Mark Campos
12125 Imperial Hwy, Unit B
Norwalk (562) 864-7162
(in Paddison Square - next to Applebee's)
A 40% discount on paint only. It's Simple - Just mention that you are a Norwalk Chamber Member

PRESCHOOL

WEE CARE MONTESSORI CENTER
Gamini Jayasinghe
11943 Rosecrans Ave.
Norwalk CA 90650
562-868-3443
5% discount off regular prices for Norwalk Chamber Members, must provide membership card

CAR SALES

BUDGET RENT-A-CAR
Phil Arey OR Craig Wicks
12541 Rosecrans Avenue, Norwalk
(562)407-2800
\$500 Gas Voucher with purchase of car. While supplies last.

HAIR SALON

THE CUTTING EDGE
Mariloly Martinez
10933 Firestone Blvd., Norwalk
(562)929-7696
15% off any service or product, must show Chamber membership card to receive discount.

OFFICE MACHINES

FIRST CLASS COPIERS
Isaac or Tammie
Downey (562) 928-5091
**10% off First Service Call
10% off 1st Supply Order**

PAYROLL SERVICES

PAY ADVANCE PAYROLL
Dean Harako
721 W. Whittier Blvd. Ste. O
La Habra (562) 697-7920
New Clients receive one month of Free Payroll Services.

SEWING & VACUUM SERVICES

NORWALK VACUUM & SEWING MACHINE - SALES & SERVICE
Bill Sanning
14529 S. Pioneer Blvd.
Norwalk (562) 864-7781
15% OFF on service for vacuum & sewing machines.

AWARDS & TROPHIES

WEST GROVE TROPHIES
Esmeralda Gallardo
15602 Graystone Avenue, Norwalk
(562) 650-0838
10% off first order. 15% off for schools & churches. On orders of \$100 & up.

CLEANING SERVICES

MERRY MAIDS
Julie or Sandra
13923 San Antonio Drive, Norwalk
(562)929-6177
\$10 off your first 10 cleanings

HALL RENTAL

NORWALK MOOSE LODGE
Don Luepritz
11305 Imperial Hwy., S. Whittier
(562)864-6867
\$100 off Hall Rental + 1/2 off Yearly Membership - only \$30 Call for more details

OPTOMETRIST

Dr. PAUL S. CRISMON, O.D.
Jackie Garcia
13800 San Antonio Dr.
Norwalk (562)864-6535
15% off Eye Exam & Glasses

PLUMBING HVAC

NORWALK/LA MIRADA PLUMBING HEATING & AIR CONDITIONING
Teri Bazen
11661 Firestone Blvd
Norwalk (562) 868-7777
5% off all work

TIRE SERVICES

PRO TIRE & PREMIER TIRE
Rudy Garcia
16102 Pioneer Blvd
Norwalk (562) 404-8558
We Pay Your Sales Tax on Purchases

AMBASSADORS CORNER - SUPPORTING OUR LOCAL ECONOMY

The Norwalk Chamber monthly "Lunch Mob" and Ambassador meeting luncheon was held at Chamber Member El Taco Locco on Imperial Highway in Norwalk. Chamber Ambassadors and other members met outside the restaurant to enter as a "mob". After enjoying items from their delicious and extensive menu, owner Delia Castro was presented with her membership renewal plaque and thanked for supporting the chamber for 14 years. El Taco Locco has a variety of Mexican dishes available for purchase to eat in or to go.

The next "Lunch Mob" will be held on Tuesday, April 29th at Diana's Restaurant, 16330 Pioneer Blvd. in Norwalk. Diana's Mexican Food Restaurant is known for its authentic, fresh and delicious Mexican food menu that is voted number one in Los Angeles County. They serve customers in five popular locations their menu has a combination of original Homemade-style Mexican dishes and healthy fresh ingredients. We meet in the parking lot at 11:45. Join us!



Attending the Ambassador meeting and "Lunch Mob" are Exec Board Member Rob Cazares, Outback Restaurant, Susan Arthur, Ambassador, President Toni Grijalva, Cerritos College, Board Member Joe Dertthick, AFLAC, Delia Castro, owner of El Taco Locco, Ambassador Richard Sneed, Norwalk Records, Sam Magana of Diana's Restaurant and Ambassador Chair, Lynda Fisher, Walmart.

MESSAGE FROM THE EXECUTIVE DIRECTOR



Are you taking advantage of all your chamber membership offers?

Have you joined the Member2Member Savings Program? If you can give a minimum 10% discount on your product or service, you could be listed on our website on the Member To Member Discount Page in our monthly newsletter telling everyone about your offer. And don't forget to check that list for other vendors or businesses that YOU can get a discount from! Encourage your employees to save too. It's easy - just request membership cards from the chamber for your employees.

Save yourself some money. Did you know that many members have more than paid for their chamber membership by using the Office Depot Discount program? That's right! You can get up to 60% off of some of the most commonly purchased office supply products in the store. It's even valid on On-Line orders! Call Caren at 562.864.7785 to find out how to sign up today!

You can also save from 20-30% by using Constant Contact for all your email marketing. Norwalk Chamber now has a partnership with Constant Contact to help you grow your business with Email Marketing. As a member, you qualify for a special discount. Just go to: <https://www.constantcontact.com/promo/chamber/signup.jsp> to sign up for your Chamber Member Discount. If you already have a Constant Contact account and would like you discount, please send an email to chamber@constantcontact.com with your user name telling them you are a member of the Norwalk Chamber of Commerce.

-Vivian Hansen

LABOR LAW CORNER

Use Straight-Time Hours When Calculating Overtime Pay

Question: We're having an argument about how overtime is calculated for hours worked over 40. Do you count the total hours, including daily overtime hours, or do you use only the straight-time hours? When we read Section 3 in the Industrial Welfare Commission (IWC) order, it sounds like we have to include the total hours when determining whether the employee has worked more than 40 hours.

You use only the straight-time hours to calculate pay for the hours worked beyond 40 in the workweek. Do not include the daily overtime hours in your calculation because this would result in paying an increased rate for the same overtime hours.

You are certainly not alone in being confused about the language in the IWC order. However, the California Labor Code, Section 510, attempts to clarify that overtime rates are not pyramided by stating in part:

"Nothing in this section requires an employer to combine more than one rate of overtime compensation in order to calculate the amount to be paid to an employee for any hour of overtime work."

Calculation Example
Unless an alternative workweek is in effect or the agriculture IWC Order 14 applies, most overtime in California is calculated as shown in the following example. Some exemptions exist depending on which IWC order applies, such as certain residential care employees in IWC 5, or personal attendants in IWC 15.

This example uses the designated workweek of Monday (day 1) through Sunday (day 7); straight-time (ST) and overtime (OT) hours are noted:

- Mon: 10 hrs (8 ST and 2 OT)
- Tue: 10 hrs (8 ST and 2 OT)
- Wed: 6 hrs (6 ST)
- Thu: 8 hrs (8 ST)
- Fri: 8 hrs (8 ST)
- Total: 42 hrs (38 ST and 4

daily OT hrs)

When the employee works on the sixth day of the workweek (Saturday in this case), he/she has not yet worked more than 40 straight-time hours; therefore, the first 2 hours (the 39th and 40th hours) are still calculated at the straight-time rate and 6 hours beyond 40 are paid at time and one half as follows:

Sat: 8 hrs (2 ST and 6 OT)
The employee has worked a total of 50 hours (40 ST and 10 OT).

For further information, review the overtime articles and the excellent overtime calculation worksheet on HRCalifornia.com

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.

HOW TO GIVE EMPLOYEES FEEDBACK

Giving your employees regular feedback not only helps them improve their performances, it also helps them feel more confident at work because they know what you expect from them. But if you're giving feedback just once a year during reviews, you're doing it all wrong. Today's employees crave constant feedback. That can seem overwhelming for busy bosses, but it doesn't have to be. Here are three ways to make feedback part of your day.

- Make it instantaneous.

When you see an employee doing something you want to correct-or-praise – do so right away. Praise in public, but never criticize an employee in front of others. If you're making a correction, speak to the person in private.

• Put it in writing. I'm not talking about the annual review here. Employees value a note from the boss, whether it's an email or a handwritten note or card. When an employee goes above and beyond, take the time to jot a note praising their good work. Chances are they'll treasure it.

• Hold regular status meetings. Whether daily or weekly, a quick (I'm talking 10 minutes) status meeting with your team is a great opportunity to give a quick update on how the company as a whole is meeting its goals and what must be done to improve. Always end these meetings on a positive encouraging note to charge everyone up.

• Small Biz Tip from Long Beach City College Goldman Sachs 10,000 Small Business Program

BEST BUSINESS PRACTICES

Attorney General Issues *Cybersecurity Guide CalChamber Part of Collaborative Effort*

The California Chamber of Commerce has joined with Attorney General Kamala D. Harris in releasing a report outlining recommendations for California businesses to help protect against and respond to the increasing threat of malware, data breaches and other cyber risks.

The guide, *Cybersecurity in the Golden State*, is the product of a collaborative effort between the California Attorney General's office, CalChamber and Lookout, a mobile security company.

"Prevention is the best medicine. Not only does the guide provide useful information to reduce the

threat of cybercrime; it highlights the need to be proactive in preventing data breaches. This is good for California businesses and consumers," said CalChamber President and CEO Allan Zaremberg.

"I recognize that for many of us, computer technology and cybersecurity are complicated. But there are specific and straightforward steps that all small businesses can and should take to reduce their risk, as well as effective measures businesses can take to respond to cyber incidents should they take place," said Attorney General Harris.

Key Recommendations

Key recommendations outlined in the report include:

- Assume you're a target and develop an incident response plan now;

- Review data your business stores and shares with third parties, including backup storage and cloud computing. Once you know what data you have and where it is, get rid of what isn't necessary;

- Encrypt the data you need to keep. Strong encryption technology is now commonly available for free, and it is easy to use;

- Follow safe online practices, such as regularly updating firewall and antivirus software on all devices, using strong passwords, avoiding downloading software from unknown sources and practicing safe online banking by using only a secure browser connection.

Links to a pdf and the online version of the guide are available at www.calchamber.com/cybersecurity.

Don't Be a Victim of Phone "Warrant" Scams

The Los Angeles County Sheriff's Department has recently been advised that people have received suspicious phone calls with the caller representing themselves a LASD personnel and asking for person information in order to clear up warrants.

Please be advised the Sheriff's Department does not solicit warrant information by phone.

If you receive a suspicious call do not give out any personal information, such as address, Social Security number, bank account numbers, etc.

Furthermore, individuals receiving emails asking for personal information and money are encouraged to contact the Internet Crime Complaint Center at www.ic3.gov, a website jointly sponsored by the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center. This site offers Internet crime prevention tips and an opportunity to file a complaint if you feel you are a victim of Internet crime.

Cerritos College 18th Annual Chamber Mega Mixer

Earth Day

Partnering with Nature

Tuesday, April 22, 2014
5-7 p.m.

Cerritos College
Student Center

CC Redemption Value:

- FREE Admission
- Networking Opportunities
- Business Card, Door Prize and 50/50 Opportunity Drawing
- Best Theme Award
- Delicious cuisine prepared by the college's award-winning Culinary Arts Program
- Free Parking available in lot C-10, all other lots require a permit

Featuring Local Chambers . . .

Artesia, Bellflower, Cerritos, Downey, Greater Lakewood, La Mirada, Norwalk, Paramount, Santa Fe Springs, South Gate

For more Information Contact

Toni Grijalva at (562)860-2451, ext. 2798 / email: grijalva@cerritos.edu or
Monica Acuna at (562)860-2451, ext. 2285 / email: macuna@cerritos.edu

Cerritos College
11110 Alondra Blvd., Norwalk, CA 90650
(562)860-2451 • www.cerritos.edu

ESTATE PLANNING SEMINAR

When: Saturday April 19th 11:00-12:00pm

Location: 10835 New Street Ave. Downey -2nd Floor



*Estate Planning 101

*Components-

Will vs. Trust, Property Ownership

*Estate Planning Strategies

Estate planning the process of anticipating & arranging for the disposal of an estate during a person's life.

Estate planning attempts to eliminate uncertainties over the administration of a probate. Maximize the value of the estate by reducing taxes & other expenses.

Plan now so that your wishes can be honored upon your passing.

Speaker: Jose Carbajal, Sr. VP IFS

IFS Independent Financial Advisor LIC# 0B53249 Direct: 562.881.2284

Mr Carbajal has over 21 years of estate planning strategies and investment experience.

Seating is limited, please RSVP with Adriana Apodaca at 323.219.9199 or TeamAM4u@gmail.com



Mario Verdugo
951.581.0898
BRE# 01898644



Rosa Ontiveros
562.536.1429
BRE#01830685



Adriana Apodaca
323.219.9199
BRE#01898644

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For more information, please call
(562) 864-7785
visit us online at
www.NorwalkChamber.com

LEGISLATIVE ADVOCACY

The Gate Chamber Alliance (GCA) met on Wednesday, March 26 to discuss pending legislation. The follow action was taken.

AB 1522 - Gonzalez (D) A California Chamber of Commerce "job killer" bill that will increase the already-high costs of doing business in California passed the Assembly Judiciary Committee on Tuesday. This bill increases employer mandates by requiring all employers, large and small, to provide all employees in California with paid sick leave, and threatens employers with statutory penalties as well as litigation for alleged violations. **GRC voted to OPPOSE the bill unless amended. More information on the bill can be found at: <https://www.calchamber.com/GovernmentRelations/Pages/JobKillers.aspx>**

AB 1634 - Skinner (D) would require employers to abate safety hazards for which they have been cited before the appeal is resolved. In other words, while the employer exercises its right to contest the existence of a violation Cal/OSHA could order the employer to fix the alleged violation before the Cal/OSHA Appeals Board has determined whether that condition even exists. This bill was vetoed by the Governor last year and reintroduced for 2014. **GRC voted to OPPOSE the bill and to OPPOSE it again this time. More information on the bill can be found at: <https://www.calchamber.com/GovernmentRelations/Pages/JobKillers.aspx>**

Terrorism Risk Insurance Act (TRIA) - The National Association of Insurance Commissioners is committed to working with Congress, the Administration, state officials, and the industry to develop a long-term plan to make terrorism insurance available and affordable. President George W. Bush signed the Terrorism Risk Insurance Program Reauthorization Act of 2007 (the Act) December 26, 2007. The U.S. Department of the Treasury also implements the Terrorism Risk Insurance Program. Their web site provides updated information on the Program, including announcements of all rulemakings, interpretive guidance, and requests for public comments. A link to these can be found at <http://www.treasury.gov/resource-center/fin-mkts/Pages/program.aspx>. **The GCA voted to SUPPORT the reauthorization of this Act.**

Bay Delta Conservation Plan, Alternative #4 - L. Cetina made a presentation about the BDCP and, specifically, Alternative #4. He was asking for support from GCA for this Alternative. **The GCA voted to SUPPORT BDCP, Alternative #4. The draft plan can be read at: http://baydeltaconservationplan.com/Libraries/Dynamic_Document_Library/Public_Draft_BDCP_Executive_Summary.sflb.ashx**

"DINE OUT NORWALK" BENEFITS NORWALK CHAMBER RESTAURANTS

The Norwalk Chamber of Commerce held its first "Dine Out Norwalk" event on February 26th, 2014. The Chamber invited members and residents to visit one of our Chamber Member Restaurants on February 26th to support them and the local economy. Those that participated were then able to bring their receipts to the Norwalk Chamber office to be entered into a special drawing for a gift basket valued at over \$500.00. From February 26th to March 24th, many residents and Chamber members dropped by the Chamber office to turn in their receipts and get their raffle tickets! Over 60 receipts were turned in to the Norwalk Chamber from 14 different Norwalk Chamber Restaurants! Way to go Norwalk!

The gifts in the basket included a \$100 gift card to Outback Restaurant donated by Walgreens, AMC movie tickets donated by Walmart, a complementary stay at the Norwalk DoubleTree Hotel with breakfast included, compliments of the hotel, a Norwalk City blanket and other goodies. Also included was a pass for preferential seating at the Norwalk City 2014 summer concerts. The chamber thanks the folks who donated items for the prize basket.

At our Networking Mixer held on March 25th at Agave Junction Cantina the winning ticket was drawn for the gift basket and Ana Valencia, from Norwalk La Mirada USD was the winner. The Norwalk Chamber plans to hold another "Dine



Agave Junction Cantina owners Michelle Herrick-Glidewell and Bryan Glidewell, are pictured with "Dine out Norwalk" gift basket winner, Ana Valencia.

Out Norwalk" event, featuring our Chamber members later in the year! Visit our website at www.norwalkchamber.com in the coming months for the next date.

BEST BUSINESS PRACTICES: 10 Tips to Know About Managing Your Business' Cash Flow

Managing cash flow is key to assuring enough cash is on hand to cover expenses, take advantage of opportunities and grow your business. Here are 10 tips to improve your cash flow and ensure your business has the necessary means to achieve its goals.

1. Aim for positive vs. negative cash flow. Positive cash flow is when your business has more money coming in than it needs to pay bills. Negative cash flow is when your business is spending more money that it takes in that is, cash outflow is larger than cash inflow.

2. If your cash flow is negative, take steps to repair it. Begin by reviewing how you manage your accounts payable and receivable, your inventory and your credit terms. Look for pattern that lead to negative

cash flow, such as buying more inventory than you can sell or extending credit to customers who always pay late.

3. Review your numbers regularly. Ideally, you should monitor your sales and expenses daily. At a minimum, monitor your business checking account, accounts receivable and accounts payable each week.

4. Create sales projections. Monitoring daily sales helps you project inventory needs to you have just enough on hand to meet demand, instead of overstocking excess inventory that costs you money to store and maintain. Projecting quarterly sales based on past history and future estimates helps you plan and budget for inventory purchases.

5. Know when receivable are due. Creating an accounts

receivable aging report will reveal your customer's payment habits. Once you have this information, you can follow up with late-paying customers and get paid faster. Encourage on-time-payments by sending invoices as soon as work is completed, invoicing online or emailing invoices, and accepting a wide range of payment options.

6. Tighten up credit terms. Extending credit to slow-paying customers can lead to cash flow challenges. Negotiate new terms with existing customers who have been slow to pay, and set stricter terms for new ones. Always check credit reports before extending credit. If appropriate, ask for deposits or partial payment in advance so you have the cash on hand to buy materials or inventory.

7. Conserve cash. Keep more cash in your accounts by staying on top of when your payables are due. You may want to take a different approach to payable depending on your most pressing cash needs. If keeping adequate cash on hand is most important, pay on time, but not early. If you have positive cash flow, cut costs by seeing if you can get a discount for paying early.

8. Work with your vendors. If all of your payable come due around the same time, you

are more likely to end up with negative cash flow. Talk to your vendors and see if you can stagger payment dates to help your cash flow. Maintain good relationships with vendors, and they'll be more willing to help you out.

9. Have a backup plan. Sometimes businesses run into cash flow problems through no fault of their own, so it's always wise to have a source of quick cash in case of emergency. Plan ahead by working with your SBDC Business Advisor to identify resources such as credit cards, factoring, loans, or lines of credit.

10. Harness technology. Accounting tools such as QuickBooks, FreeAgent, Pulse and InDinero can simplify cash flow management by enabling you to monitor your inflows and outflows at a glance, view dashboards and reports, tracking when receivable and payable are due and more.

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 sbdinfo@lbcc.edu

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