

February
2012

Business Comments

www.vacavillechamber.com



VACAVILLE CHAMBER OF COMMERCE

ADA Compliant?

Many businesses in Vacaville have been threatened recently with lawsuits by ADA advocates. These advocates have sued hundreds of businesses in the region and several in Vacaville for violations of the federal Americans with Disability Act and its state counterpart.

The financial impact of these lawsuits on local businesses can be fiscally damaging. Part of the problem lays in the fact that many small business owners don't have the time to do the research to find out what they need to do to be in compliance with the laws and regulations regarding the ADA. And those that do have the time may not have the financial resources to implement those requirements.

According to Jay Salazar, Chief Building Official for the City of Vacaville, most of these lawsuits are not filed over subtle issues, but obvious violations of the ADA law - things such as aisles being too narrow, mirrors in bathrooms and dressing rooms being too high, counters being too high and reach distances being too far.

In an effort to help local businesses address the various ADA issues they may be facing now and in the future, the City of



Vacaville is partnering with the Vacaville Chamber of Commerce to offer a series of ADA seminars to local business owners. All of the seminars will be free.

Led by Salazar, the classes will

be held in Vacaville City Council chambers, 650 Merchant St., in Vacaville. The classes will also be available live on Channel 26; online via the City's website; and "on demand" for viewing at a

future date, also through the City's website and YouTube.

Some of the topics will include what a business owner can do to address the basic tenets of the ADA; your obligations as a business owner; and topics specific to various businesses, such as restaurants, retail sales outlets and clothing stores.

The City will also be drafting a letter to send to various legislators at the state and federal level asking for some sort of relief from these lawsuits that threaten the existence of some business.

The first seminar will be scheduled in February, at a date to be determined. Future seminars will be held each month in council chambers to allow the broadcast and recording of those meetings for future use. We'll keep you posted as to when the first February meeting will be held, as well as future meetings. One can also check out the City's website at www.cityofvacaville.com.

For information on ADA requirements visit www.ada.gov. For California laws regarding the ADA: www.calchamber.com; The Business and Legal Reports site is also helpful in addressing the most current revisions: www.blr.com/information-ada.

2012 Chamber Fundraising Events

The Vacaville Chamber of Commerce would like to announce the dates for our upcoming three major fundraising events for 2012.

Our Annual Dinner will be held on Friday, May 11th at the Hampton Inn & Suites in Vacaville. We will once again be having a Going Hollywood themed event. The Annual Dinner honors our Business of the Year, Ambassador of the Year, along with installing our incoming directors. This night also features a wonderful dinner along with both a live and silent auction. Ticket and sponsorship information will be available soon. Last year's event

was a sell out!

In June, with a date still to be determined, your Chamber will be hosting a Celebrate Vacaville event at the Creekwalk in Andrews Park. This event will be a different take on a traditional business expo as this will be an outdoor event with business booths, live entertainment, food, beverages, and an opportunity to help the local economy through business and consumers interaction. Stay tuned for additional details!

The much-anticipated Annual Cowtown Classic Golf Tournament will be held on Friday, September 7th and will be held at

Green Tree Golf Club. This year's event will celebrate 23 years of offering not only a great networking opportunity, but an opportunity to promote the community and bring the business community together for a day of fun in the sun.

The Vacaville Chamber of Commerce is extremely excited with our fundraiser lineup for 2012. For more information about any of our above events, please call the Chamber of Commerce at 707-448-6424, or e-mail our Community Relations Director, Julie Sabbagh at julie@vacavillechamber.com.

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R.I.P. Redevelopment

The State Supreme Court recently upheld the elimination of local redevelopment agencies by the State Legislature. It was a sad day for Vacaville. Although there may have been a few abuses redevelopment agencies greatly improved many cities throughout California. I moved to Vacaville in 1993. Back then our downtown was a typical Valley downtown. Streets were lined with older buildings. High vacancy rates were an issue and some tenants were marginal at best. There were no public gathering areas. If you went up I-505 you saw empty fields. It



By Carol Landry
Chair of
the Board

was not good farming land and could be used for grazing at best.

Now due to redevelopment funds Vacaville has a thriving downtown. School Street was closed off and Creekwalk was built. Creekwalk hosts a wonderful concert series all summer long as well as providing a venue for many community events. The Redevelopment Agency was also responsible for reconstructing our downtown streets and making possible Town Square, another wonderful community gathering area. Vacaville was able to build a brand new library downtown also due to support from redevelopment funds.

Up on I-505 the biggest coup for Vacaville was the building of the Genentech building. Since then the Kaiser hospital and medical offices, the State Compensation Fund buildings and others have all been built with the assistance of redevelopment funds.

The Chamber of Commerce also benefited

from redevelopment funds. We lease the state-ly Carnegie Library downtown from the Redevelopment Agency. Although our lease is very low at \$1 a year this enabled the Chamber to put in over \$200,000 in improvements to the building. The building was greatly in need of repair when we moved here over ten years ago. The Chamber continues to maintain this century old building including new windows planned for 2012. We do not yet know what the elimination of the Redevelopment Agency will mean for the Chamber and our home here in the Carnegie Library.

Redevelopment funds have changed the face of Vacaville. I am glad we were able to complete so many major redevelopment projects in Vacaville but who knows what else we could have done in the future.

Buy a Ticket, Win a Motorcycle?

*Solano Wine & Food
Jubilee Raffle Has
First-Ever National Twist*

Harley-Davidson Corporation is donating a high-end motorcycle to the 2012 Solano Wine & Food Jubilee, to be raffled off as part of the Jubilee's fund-raising efforts. The donation is part of the motorcycle company's new national program to help non-profits, according to Ed Forbush, president of Iron Steed Harley-Davidson of Vacaville, and the Solano Wine & Food Jubilee is the first non-profit organization to benefit from the corporation's generosity. Forbush worked with NorthBay Healthcare Foundation staff to prepare the winning grant that is bringing the donated motorcycle to Solano County.

The bike, a 2012 Electra Glide Ultra Limited in Vivid Black - with a MSRP of \$23,999 - will be raffled off as part of the Jubilee's \$35,000 cash and prize raffle. It will be on display at venues to be determined, as well as at the Jubilee itself.

"We are extremely honored to have been chosen by Harley-Davidson to be their program's first recipient and want to thank Ed Forbush, who brought the opportunity to our attention," noted

Brett Johnson, NorthBay Healthcare Foundation president. "We're already planning a number of events - such as a Poker Run through Suisun Valley on April 21 - to showcase this top-of-the-line Harley-Davidson motorcycle."

As if the prospect of winning a motorcycle weren't enough incentive to buy a raffle ticket, ticket-holders could also win a total of \$11,000 in cash prizes, according to Candy Pierce, NorthBay Healthcare Foundation board member and raffle organizer. "These 26 cash prizes will include 12 winners of \$125, 12 winners of \$500, one winner of \$1,000 and one winner of \$2,500," she noted.

"Tickets are \$50 each, but if you buy two tickets, you'll get the third one for free. Currently, the odds are better than one in 100 for a raffle ticket-holder to win either the motorcycle or one of the prizes offered this year."

The winning raffle tickets will be drawn at the 25th Annual Solano Wine & Food Jubilee, to be held on April 27, 2012 at the Nut Tree in Vacaville. Ticket-holders need not be physically present at the Wine & Food Jubilee to win.

To purchase raffle tickets, call (707) 646-3133 or (707) 646-3132. Tickets can also be purchased with a credit card by fax at (707) 646-3135, or in person at the NorthBay Healthcare Foundation office, 4500 Business Center Drive, Fairfield.

Five ways to avoid costly repetitive stress injuries

You're probably unaware that sitting at your computer and typing - something you do every day - can leave you at risk for significant pain and discomfort.

If you are concerned about these repetitive stress injuries, there are things you can do to prevent them.

1. Make sure you are sitting properly at your desk. The best sitting posture brings your knees at or above hip level. Add a foot rest to your desk setup to help accomplish this.
2. Add support for your wrists. Adding a wrist cushion for your mouse can help your hand stay at an appropriate angle when maneuvering your mouse.
3. With a keyboard wrist cushion you can make sure you stay ahead of any potential problems. IMAK Products makes mouse and keyboard cushions which can massage your wrists while typing or using your mouse. Learn more at www.imakproducts.com.
4. Make sure your screen is at eye-level - a stand or phonebook underneath can add needed height.
5. Lower your keyboard. Most likely, your desk is at a good height for writing, but not necessarily optimal for typing. Add a keyboard tray under your desk to place your keyboard in an ergonomically appropriate place.

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Thanks, Jen

I'm beginning my article this month with some sad news. Jennifer Capoot, our long time

Administrative Assistant with the Vacaville Chamber of Commerce has recently decided to bring to an end her employment with us and she will be dearly missed. Jen started work with the Chamber on August 15, 2002 and worked with us for nearly 10 years.

Jen has been a tremendous asset to the Vacaville Chamber over the years and I cannot thank her enough for all that she has done for us. I will always

be thankful for how she welcomed me with open arms when I was hired on to become the new President/CEO back in 2010. I was still weeks away from starting my new job and I was already able to count on Jen to assist with many work related details. My

transition into the Chamber was an extremely smooth process and I attribute much of this to Jen's positive attitude towards change.

Jen is a wonderful sounding board and I enjoyed the many talks we had about the operational history of the Chamber. Jen is extremely loyal and I trusted her completely. She always greeted everyone who walked into the Chamber with a smile and a warm personality. Jen, on behalf of the board of directors, ambassadors, and the entire membership, thank you for all of your years of service with the Vacaville Chamber of Commerce.

To honor Jen's husband Jim, a Vallejo Police Officer who was killed in the line of duty, the Vacaville Firefighters Associations, the Vacaville Police Officers Associations, and the Vacaville Police Management Association will be hosting CHARGE ON! A Benefit to Honor Officer James Capoot this Saturday, January 28th. At 8:00 am there will be a walk from Vallejo to Vacaville beginning at the Home Depot parking lot located on Admiral Callahan in Vallejo. Registration begins at 7:00 am and the cost is \$30 per person.

The second part of the CHARGE ON benefit will be that evening for a dinner/concert/auction event. The cost is \$30 per person or \$50 per couple. Visit www.vacavillepoa.com for more information about the walk and the dinner. All proceeds from both the morning walk and the evening event will be donated to the Capoot family.

Liability Risks of Social Media in the Workplace

By Teresa A. Cunningham, Esq.
Director and Employment Practice Chair
with Gaw, Van Male

There is no question that technology is ever evolving. The advent of social media sites has changed the landscape of communication. The presence of such social media is now more pronounced even in the workplace. Consequently, here are some considerations that challenge employers:

IT Policy: Consider implementing a specific social media policy in conjunction with your employee handbook. You may wish to include topics such as the use of electronic devices (computers, laptops, I-Pads, smart phones, etc.). In addition, the policy should define ownership of the equipment as well as the electronic files and set forth the disciplinary standards for policy violations. Will you prohibit employees from visiting and/or posting to social media sites during work hours? Does their job require the use of

social media? You must be careful not to prohibit the discussion between employees of the terms and conditions of their employment (see discussion below) or the use of their own personal devices. Does the policy incorporate your company's anti-harassment and trade secret policies? You should also include appropriate monitoring provisions for company equipment.

NLRB Protections: An employer may restrict employees' access to social media for personal use on work computers as a general IT policy as noted above. Certain provisions of the National Labor Relations Act (NLRA) prohibits employers from restricting or chilling employees' rights to engage in concerted activities such as discussing wages, work conditions and other terms of employment. These protections extend to both union and non-union employees.

Pre-Hire Site Checks: You cannot discriminate in your hiring policy. You must be able

to defend each decision to hire or not as a legitimate business reason with neutral and/or objective information. Visiting applicant's websites during the pre-hiring process may alert you to personal information that you would otherwise not have received during the interview process. You cannot and should not rely on such information. You must be able to document your decision in order to minimize any argument of discriminatory intent.

While social media has expanded the methods of communication and created broad based advantages for both personal and business uses, you must be vigilant to considerations of free speech, privacy, discrimination, and harassment.

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By Mark Creffield
President/CEO

Protect your Small Business data from disaster

Small or large, domestic or international, modern businesses run (or fail) on data. If you're a small-business owner, data - from customer email addresses to your bank account numbers - is vital to your company's success. Protecting data is as important as generating sales.

Many small-business owners already know this; in fact, in a recent survey by Carbonite Inc., a provider of online backup solutions, 81 percent of small-business owners said they consider data their company's most valuable asset.

Yet the same survey found that more than half (57 percent) have no plan in place if something disastrous happens to their data. And nearly half (48 percent) of small businesses with two to 20 employees have already experienced data loss, according to a separate Carbonite survey. A third of those never recover their lost data.

"The Federal Emergency Management Agency has said that 40 to 60 percent of small businesses never re-open after a data disaster," says Peter Lamson, a small business expert for Carbonite. "Small businesses that plan ahead and take key steps such as protecting their valuable business data will be in a much better position to get their businesses back up and running when disaster strikes."

So how can you protect your company from some of the most common causes of data loss?

"The single most important thing small businesses can do to protect their data is to back it up every day," Lamson says. "We know from our research, however, that

while some small businesses perform daily backups, many don't. And of those that do, many are using antiquated methods or are only partially backing up primarily due to the time or costs associated with business backup."

Most small businesses that back up their data rely on physical devices, like external hard drives, USB/flash memory sticks or CDs/DVDs. Physical devices require business owners to keep track of them, manage the backup process, and assign an employee to this task. Furthermore, backup copies are often stored on-site and exposed to the same risks as the original data.

Many small businesses are turning to online backup services to safeguard their data and streamline the backup process. Services such as Carbonite Business provide online backup that meets the ease-of-use and budget needs of small businesses. Not only does online backup add a layer of security by storing valuable data off-site, it also allows for automatic and real time backup. If a business' computers are connected to the Internet, then its data is backed up automatically.

Here are some common causes of data loss and how you can help protect your company from them, in addition to backing up:

Cause: Hardware/software failure (54 percent)

Protection: Do regular maintenance tasks for hardware and software. Most operating systems now come with built-in disk clean up and diagnostic functions. Run them regularly to help keep your software in good

shape. Keep an eye on hardware too, with simple steps such as checking power cords periodically to ensure they're OK.

Cause: Accidental deletion (54 percent)

Protection: Accidents happen and sometimes data that you mean to preserve gets lost or deleted. This is when having an instantly accessible backup is vital. Ready access is another advantage of online backup. Rather than having to go track down an external hard drive or call your IT person, online backup allows you to access your preserved data in real time, so that you can be back up and running quickly.

Cause: Computer viruses (33 percent)

Protection: Software to protect your PCs and system from viruses and malware is essential. Keep your virus protection software up to date to help ensure you maximize your ability to block viruses. Make sure employees know never to attempt turning the software off, and direct them to avoid opening email attachments unless they are confident of the source of the email.

Cause: Theft (10 percent)

Protection: Thieves don't only target big companies. In fact, small businesses can be particularly appealing targets for data thieves since they often have fewer safeguards in place than do larger companies. In addition to a firewall and secure Internet connection, your prevention measures should include steps to keep thieves from stealing hardware such as flash drives, external drives, data tapes and even the PCs themselves.

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Stay tuned as next Month the Vacaville Chamber will be unveiling our new business logo



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AMBASSADOR OF THE MONTH

Bobbie Martinez – Trade Mark Advertising

Bobbie Martinez has been an active member of both the Vacaville and Fairfield – Suisun Chambers for over 19 years and has served as an Ambassador for 15 of those years, enthusiastically volunteering at different mixers and events. She currently works as an advertising and marketing specialist with Trade Mark Advertising Agency, helping businesses advertise locally on different forms of media by gathering targeted research to create an effective branding campaign. She is also temporarily helping with marketing at the Bio-Rad company in Benicia.

Bobbie has been in advertising sales for over 20 years with experience in Newspaper, Cable TV advertising, Online Banner Ad Sales, and Membership Magazine Ad Sales. Being a “people-person”, she knows the importance of superior customer service and going the extra mile for a client.

Bobbie’s other community involvement includes being a



long time member and Past President of the Vallejo Suburban Kiwanis and the Fairfield Sons of Italy group. She is also a committee member of the annual Fairfield Tomato Festival and several golf committees. In addition, she was a media liaison for the

Solano County Library Foundation and the Jimmy Doolittle Reunion Committee. In her spare time, she enjoys playing tennis on the USTA league.

Bobbie feels that being involved with the chamber has helped her tremendously with lead referrals and meeting new businesses. It also keeps her informed with what’s going on in the community. She feels it’s important to give back to the community whenever possible and serving as an Ambassador gives her a sense of achievement by acting as a “liaison” between businesses and the Chamber, learning more about what drives our community. In 2011, she received the Fairfield-Suisun Ambassador of the Year Award.

For more information on how you can drive more customers to your business or for marketing assistance, call Bobbie at 707-592-0057.

Easy ways to save on everyday expenses

In this uncertain economic climate, consumers are feeling the strain on their personal finances. Now more than ever, it is important to save on everyday expenses - big or small - wherever possible.

Saving does not have to mean making huge sacrifices. By making small adjustments, like doing extra research before making a big purchase, you can work toward saving for the future. In addition, by doing something simple like applying for the right cash rewards credit card, you can earn cash back on purchases that you can put back in your wallet.

Here are three tips for saving on everyday expenses:

1. Dare to compare: There are numerous websites that allow you to comparison shop quickly and easily to find the best price before buying. A little research goes a long way, particularly for more expensive items.

2. Buy according to plan: Save money at the grocery store by creating a weekly meal plan and a corresponding shopping list. Adhering to the list will prevent temptations and impulse buys. Search for coupons on products you use and sign up for your supermarket's loyalty program. If it makes sense for your household, shop at warehouse clubs for additional savings, especially on non-perishable products.

3. Stretch the dollar at the pump: Keep your vehicle properly maintained so it runs more efficiently, allowing for better gas mileage and savings. To get the most of your gas tank, make sure that tires are correctly inflated and aligned.

If you use a credit card for purchases, consider one that provides cash back rewards. There are a wide range of programs now available to help people earn cash back when they shop.

Lastly, if you do use a credit card, try to pay the balance in full each month or make more than the minimum payment to help you save money on interest charges.

By putting a few of these tips in action, you will be surprised with how much you can preserve your personal budget.

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Take Your Business to the Next Level

By Charles Eason,
Director Solano College
Small Business Development Center

The Solano College Small Business Development Center (SBDC) and Napa Valley College SBDC will be conducting an eleven week NxLevel® Entrepreneurial Training Program starting in February designed to assist business owners in developing a business plan to start or expand a business.

NxLevel® Entrepreneurial Training is a nationally recognized business training program offered twice a year that provides practical, hands-on business training for small business owners and managers seeking to grow or launch their companies. The comprehensive 11-week business training offers a combination of classroom training, one-on-one mentoring, and networking to help businesses owners plan and attain their "next level" of success.

To date, over 80,000 people have enrolled and participated in NxLevel® business training. Over 5,000 trainings have been implemented in 47 states, 7 countries and approximately 600 communities. Over the past ten years, the Solano College and Napa Valley College SBDCs have provided this program to over 500 local small business owners. Guest speak-

ers are brought in each week to provide practical information on business topics. Each participant is assigned a SBDC business advisor who meets with them, one-on-one, to help understand the concepts and strategies provided through the NxLevel® course as well as apply it to their own business.

A third party evaluation was commissioned to determine the economic impact of the NxLevel courses. The University of Calgary conducted the study. The results showed that an existing business, on average experience a 32 percent increase in gross sales within one year after graduation, and create 1.3 new jobs. Graduates with smaller companies (annual gross sales less than \$200,000), experience an even more dramatic success rate with an average of over 200 percent increase in sales. With regards to business start-ups, 40 percent of participants start a business within one year after completing the course. Another 20 percent continue to work on developing their business concept. When surveyed after three years, over 93 percent of the businesses were still in operation, whereas the national average is a mere 16.5 percent for the same time period.

For more information, contact the Solano College Small Business Development Center at (707) 864-3382 or visit www.solanosbdc.org.



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MEETINGS AND EVENTS FOR FEBRUARY & MARCH 2012

FEBRUARY

- 2 – Mixer Hosted by the Hampton Inn & Suites, 800 Mason St., 5:30-7:00 pm
- 9 – Ambassador Meeting at the Hampton Inn & Suites, 8:00-9:00 am
- 10 – Business Issues Committee, One Travis Way, 9:00-10:00 am
- 21 – Wake-Up Vacaville at Solano Day Spa, 640 E. Main St., 8:00-9:00 am

MARCH

- 1 – Mixer hosted by Millennium Sports Club,
 3446 Browns Valley Parkway, 5:30-7:00 pm
- 8 – Ambassador Meeting at the Hampton Inn & Suites, 8:00-9:00 am
- 9 – Business Issues Committee, One Travis Way, 9:00-10:00 am
- 20 – Wake-Up Vacaville at the Courtyard by Marriott,
 120 Nut Tree Rd., 8:00-9:00 am

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Living credit smart in tough financial times

Amid uncertain economic times, the state of consumers' credit and debt management is often referenced as an indication of Americans' overall financial well-being. Credit scores enable lenders to evaluate the level of risk involved in extending credit to a consumer and they can affect everything from your ability to open a credit card to determining your rates when buying a home or car. As our nation struggles to regain its footing in a recession, establishing good credit has never been more important than it is today.

Experian, the leading global services information company, conducted a second annual assessment of credit scores in cities across the country and found that many cities have improved their scores since last year - albeit by small margins. With the average U.S. credit score at 749, or a "C" rating based on the VantageScore 501-990 scoring range, many consumers are taking small steps toward improving their economic situation, but there is still a great deal of room for improvement.

Maxine Sweet, vice president of public education at Experian, the leading global services information company, offers some tips to help consumers take proactive steps to help improve their credit and make smarter financial choices.

CHECK YOUR CREDIT SCORE AND REPORT SO YOU HAVE A BENCHMARK FOR IMPROVEMENT

Credit scores translate the information in your credit report into a simple number. Check your credit report and purchase a credit score so you understand the baseline of where you stand and how your credit may have been affected by recent life events.



UNDERSTAND THE FINANCIAL BEHAVIORS THAT INFLUENCE THE INFORMATION IN YOUR CREDIT REPORT

While it is important to know where your credit scores fall in the range of risk for lenders, the most important things to understand are the factors in your credit report that determine that risk. Once you understand the way your credit report is affected by your financial behaviors, you will be able to take the necessary steps to improve your credit history and subsequently improve your scores.

PAY YOUR BILLS ON TIME

Paying your bills on time is the single most important contributor to good credit. Late payments negatively affect your ability to get credit since they indicate a stronger likelihood that you will make late payments again or will be unable to pay your debts in the future. Even if the debt you owe is a small amount, it is crucial that you make payments on time.

KEEP BALANCES LOW ON CREDIT CARDS & OTHER REVOLVING CREDIT

If you max out your credit card or charge balances that are very close to your limit, you will increase your "balance to limit ratio," or utilization ratio. A high utilization ratio may indicate that you are tempted to charge more than you can pay and therefore, negatively affect your credit score.

REMEMBER THERE IS NO OVERNIGHT FIX FOR A LOW CREDIT SCORE

A credit score reflects credit payment patterns over time, with more emphasis on recent information. The fastest way to see an improvement in your score is to catch up on late payments and pay down your debts. If you have negative information on your credit report, time is your ally in improving your credit score.

Understanding how your financial behaviors influence your credit score will allow you to make more informed financial decisions and, ultimately, improve your financial future. To learn more about building and maintaining a strong credit history visit LiveCreditSmart.com.

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EVENTS

Chamber Mixer:

Mixer hosted by Bank of America (left), 150 Parker Street

Chamber Wake-Up Vacaville:

Wake-Up hosted by Posh Couture Cakes (above, right), 401 E. Monte Vista Ave.

Ribbon Cuttings:

Momentum Auto Group, Fairfield (right)

New Balance, 321 F Nut Tree Road (below, right)





Nicole Arabia and Jodi McGuire: Owners, The Queen of Marketing & Vacaville Total Home & Garden Show

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