

NORWALK CHAMBER 9-HOLE GOLF TOURNAMENT

The day was clear and sunny with a cool breeze at the Norwalk Golf Center where Norwalk Chamber Members and guests gathered to compete in our Annual 9-Hole Golf Tournament. Competition was fierce, with only a small difference in scores between the first and third place teams! The day started with a barbecue lunch provided by Walmart and Past President Lynda Fisher. Clubs were brought out as golfers competed in a putting competition before the tournament began. Coming out on top of this competition, with a "putt in one" was Angel Sotelo, golfing with the Republic Services team. Then onto the

course for a shotgun start, the games began! Once the dust had settled and the tournament was completed, we had our winners! Congratulations to the third place team, Outback Restaurant led by Rob Cazares. Second place was taken by the team from the City of Norwalk and the highest honors went to the Norwalk Realty Team, represented by Dave Verhaaf, Theresa DeVoy, Bill Kearns, Ernie Hernandez and Joey LeGaspi. Also recognized for closest to the pin was Angel Sotelo, of Republic Services and our "Most Athletic" Award went to Michael Gotto of Norwalk La Mirada USD.

This great event would not have been possible without the support of our generous sponsors!

Thank you to our Emerald Sponsors:

City of Norwalk
Mayor Luigi Vernola
Vice-Mayor Marcel Rodarte
Council Members Cheri Kelley, Michael Mendez and Leonard Shryock

Norwalk Realty - Gordon Steffenhagen

Outback Restaurant - Rob Cazares

Republic Services - Rafael Garcia

Thank you to our Sapphire Sponsor:

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Thank you to our Raffle Prize Donors:

Toni Grijalva, Cerritos College, Teri Bazen, Norwalk La Mirada Plumbing, Carmen Lizarraga, Southeast ROP, Joseph Derthick, AFLAC, Jesse Urquidi, Norwalk La Mirada USD, Tracy Polley, Kelco Sales, Vickie Yahn, ServicesMasters Professional Home & Disaster Clearing Services, and Michael Batory, Walgreens.

Also our special thanks to the **Norwalk Golf Center** staff for their support and help during this event, and to the **Special Events Committee** led by Carmen Lizarraga, Southeast ROP and Michael Batory, Walgreens.



Norwalk Chamber President Toni Grijalva, Cerritos College, Team Member: Dave Verhaaf, Ernie Hernandez, Bill Kearns, Theresa DeVoy, Joe LeGaspi, Chamber President Elect Carmen Lizarraga, Southeast ROP, Team Sponsor Gordon Steffenhagen, Norwalk Realty.



Third Place Team, Outback Restaurant
Pictured are Jason Santos, Rob Cazares, Cory Gaston and Raul of Outback Restaurant.



Michael Gotto, of Norwalk La Mirada USD, winner of the "Most Athletic" Award, pictured with Chamber President Toni Grijalva, Cerritos College and President Elect, Carmen Lizarraga, Southeast ROP.



Norwalk La Mirada USD Board Member Jesse Urquidi and Cerritos College Board of Trustees member Robert Arthur, are golfing with the grandkids, Gabriel & Andrew Perez.



Norwalk Chamber Member Lourdes Chavez of Illusion Bridal, with her daughter Julia, selling raffle tickets for the Norwalk Chamber Golf Tournament.



Winner of Closest to the Pin, and Putting Contest Norwalk Chamber President Toni Grijalva, Cerritos College, winner Angel Sotelo of Trimming Land Co, Inc. and Chamber President Elect, Carmen Lizarraga, Southeast ROP.

LA's LARGEST MIXER AT SHRINE AUDITORIUM

Thursday, July 18th the Norwalk Chamber attended LA's Largest Mixer at the Shrine Auditorium, in Los Angeles. This event, which is produced annually, hosts over 30 Chambers of Commerce and numerous other vendors all with the purpose of providing Chambers an opportunity to meet potential new members and give businesses a greater networking experience.

Thousands of people visited the exhibits and many of them stopped by the Norwalk Chamber booth. Chamber President, Toni Grijalva of Cerritos College was "seen at the scene" along with Southern California Gas Company. The Gas Company brought one of their new advanced meters, which are being installed in most communities, including



Norwalk Chamber President, Toni Grijalva of Cerritos College at the Norwalk Chamber table at LA's Largest Mixer, showcasing the new Advanced Meters being installed by Southern California Gas Company.

Norwalk. The Chamber prize wheel was a big hit, and we were able to give away many items for our members.

Mark your calendar for next July, when this event will take place again!

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

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AUGUST 2013

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 offer.

We had a great time last month at the **Multi-Chamber Networking Breakfast Mixer** hosted by DoubleTree by Hilton, Los Angeles Norwalk. It was an excellent opportunity for our members to network with chamber members of Montebello, Commerce Industrial Council and Santa Fe Springs Chambers. Our **19th-Hole Golf Tournament** on Friday, July 19th at Norwalk Golf Center was also a lot of fun!

Our 2013-14 Norwalk Chamber Board just held our **Annual Planning Meeting** and we are looking forward to an exciting year! We have set our events calendar for the year with an emphasis on providing our members with multi-chamber networking opportunities. We will provide informative workshops that will give valuable information to your business and help you to stay educated and informed on upcoming issues. We continue to partner with the City of Norwalk to serve our business community.

This month Norwalk Chamber's Women in Business Council will co-sponsor a **Women in Business Golf Clinic** with Greater Lakewood Chamber on **Wednesday, August 14** beginning at **6pm at the Lakewood Country Club**. At this women only event, you will learn the game of golf and get on par with those who grow their business on the 9th hole! 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!

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

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Norwalk Chamber of Commerce

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info@norwalkchamber.com

Facebook:
http://on.fb.me/oB5EUM

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•••

**CITY COUNCIL LIASION
MAYOR LUIGI VERNOLA**

RENEWING MEMBERS

New Members

ANA Insurance Brokerage, Inc.
Amy Solares
11644 Rosecrans Ave.
Norwalk CA 90650
562-863-5999
www.anainsurance.com

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.

38 Years
Golf n' Stuff
Ken Garcia
562-868-9956

Golden State Water
Albert Rivera
562-863-2607

34 Years
Norwalk Auto Auction
Louis Rudich
562-864-7464

10 Years
Norwalk True Value Hardware
Joel Aparicio
562-864-0912

8 Years
Walmart
Lynda Fisher
562-929-6766

5 Years
Medieval Times
David Manuel
714-523-1100

Pirates Dinner Adventure
Liz Roberto
714-690-1497

Renewing Members

4 Years
RRCC Toastmasters Club
Edward Sumcad
562-462-2992

3 Years
Swift Freight
JB
562-926-0509

Starbucks Coffee
Angela Marksbury
562-863-7138

2 Years
True Indigo Apparel LLC
Sven Oberstein
310-373-5131

Irvine University
Calvin Bonds
562-865-7111

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

NEW MEMBER SPOTLIGHT



National University

National University joined the Norwalk Chamber this last May, and they are ready to help you achieve your dreams of obtaining a degree in higher education. Headquartered in La Jolla, they have an online satellite office located here in Downey CA. Tiffany Bitting is the Manager of this facility and she can be reached at 562-904-3740 or by email at tbitting@nu.edu.

Since 1971, National University has been dedicated to making lifelong learning opportunities accessible, challenging, and relevant to a diverse student population. As a nonprofit institution, National University invests in its students by providing them with quality educational instruction and learning technologies, superior faculty, and exemplary student services.

National University has five schools and one college, including:

- School of Business and Management
- School of Education
- School of Engineering, Technology and Media

- School of Health and Human Services
- School of Professional Studies
- College of Letters and Sciences

Dedicated to educational access and academic excellence, National University provides challenging and relevant programs that are student-centered, success-oriented, and have a proven balance of theoretical and practical attributes. Additionally, students are encouraged to take advantage of National's unique student services options designed to support students throughout their career.

BEST BUSINESS PRACTICES: CalChamber Identifies Top 10 Things Employers Do to Get Sued

California has numerous labor and employment regulations that far exceed those mandated at the federal level. As a result, employers struggle with meeting the overwhelming employment requirements imposed while trying to develop and grow their businesses. The California Chamber of Commerce's new infographic illustrates some of the mistakes that could lead to employment lawsuits.

CalChamber knows that one of the toughest tasks for an HR manager or business owner is managing risk to prevent lawsuits. Employers may unintentionally violate employment laws and never realize the risk they create for the company. Trying to provide some flexibility for an employee, saving money for the company, or just being nice are all

ways that an act of kindness can become a business liability.

Below is a list of the top 10 missteps that may lead to employment lawsuits.

1. Classify all employees as exempt, whether they are or not.
2. Be nice to employees — let them work through lunch so they can take off early.
3. Make everyone an "independent contractor" because having employees is too much trouble.
4. Don't bother providing training about harassment and discrimination to managers and supervisors. They won't need the information.
5. Let employees decide which hours and how many they want to work each day.

6. Terminate any employee who takes a leave of absence, whatever the reason. It is too much trouble to administer leaves of absence, and who knows if the employee will return.

7. Don't give employees their final check if they fail to return company property.

8. Provide loans to employees and deduct the money from their paycheck each pay period.

9. Use non-compete agreements to protect confidential information such as business secrets, customer lists and pricing information, and prevent employees from working for the competition.

10. Implement a "use it or lose it" vacation policy and avoid paying out all the money at termination.

MEMBERS IN THE NEWS

PIH Health Named 2013 Most Wired Award Recipient

American Hospital Association Recognized the Top Health Systems in the Nation in the Information Technology Field

PIH Health was named a 2013 Most Wired award recipient by Hospitals and Health Networks (H&HN), a monthly publication from the American Hospital Association (AHA) on Wednesday, July 10, 2013.

H&HN annually surveys the nation's healthcare systems on their use of high-tech communications, and its Most Wired status is awarded to innovators in the Information Technology (IT) field. Criteria must be met in all four focus areas in order to be considered: infrastructure, business and administrative management, clinical quality and safety, and clinical integration.

Over the past several years, PIH Health has invested in the integration of electronic patient records while simultaneously ensuring compliance with the Health Insurance Portability and Accountability Act (HIPAA). PIH Health has moved forward to address this issue by utilizing an Enterprise Patient Index (EPI) that seamlessly links patients across its hospital, ambulatory offices and home/hospice care. Future projects include deploying a health information exchange to connect our community physicians, and

implementing a patient portal to further engage our patients.

"Since 2003, we have aligned our strategic plan to the changing dynamics of healthcare technology," said Peggy Chulack, chief administrative officer. "Under this direction, PIH Health's Information Solutions Department (contracted out to Allscripts) has taken patient care and patient privacy to a new level of efficient, coordinated care."

Health Care's Most Wired Survey, conducted between January 15 and March 15, 2013, asked hospitals and health systems nationwide to answer questions regarding their IT initiatives. Respondents completed 659 surveys, representing 1,713 hospitals, or roughly 30 percent of all United States hospitals.

"This year's Most Wired organizations exemplify progress through innovation," said Rich Umbdenstock, president and CEO of the American Hospital Association. "The hospital field can learn ways that IT can help to improve efficiency from these outstanding organizations."

Formal award presentations will be made at the Health Forum and American Hospital Association Leadership Summit in San Diego on

Friday, July 26, 2013.

About PIH Health PIH Health is a nonprofit 501(c)(3) regional healthcare delivery network that was founded in 1959. Over 50 years later, PIH Health continues to maintain a sense of community and family-like culture where patients are the top priority, and employees, physicians, and volunteers are proud to be affiliated with such an organization. PIH Health serves residents of Los Angeles and Orange Counties as well as the San Gabriel Valley area offering a wide range of services including over 150 primary care physicians to provide general medicine and preventative care; access to emergency and urgent care, home health services and hospice; and a network of over 180 specialists in accessible and welcoming neighborhood locations. PIH Health is committed to remaining at the forefront of healthcare advances including technology, medical equipment and top-notch facilities and amenities to benefit patients and staff alike. Its highly trained and compassionate physicians, nurses, clinicians, staff and volunteers work tirelessly and collaboratively every day to be the communities' health and wellness partner. For more information, visit PIHHealth.org.

LABOR LAW CORNER

Unemployment Insurance: Quitting/Firing Not Automatic Disqualification

BY: Ellen Savage, HR Adviser, California Chamber of Commerce

Q: Why do my employees always win their unemployment insurance claims against me, even when they were the ones who quit or when I fire them for poor performance that is clearly documented?

Your former employees can collect unemployment insurance (UI) if they quit their job with good cause, as well as if they are terminated for reasons other than misconduct. It is important to understand the term "good cause," as well as the difference between poor performance and "misconduct" when deciding whether it is a worthwhile investment of your company's time and money to fight a claim for UI.

'Good Cause'

An employee who quits is not automatically disqualified from receiving UI benefits. An employee who quits with good cause can collect benefits. "Good cause" means the employee's reason for leaving must be something substantial and compelling that would cause a reasonable person who genuinely wanted to remain employed to quit anyway. Some common examples include quitting to take a substantially better job, to move to another state when the employee's

spouse's job is transferred, or as a result of a substantial reduction in pay (usually 20% or more). In order to be eligible for benefits after quitting, the employee must also show he/she attempted to preserve the employment relationship, such as by asking for transfer to another location closer to his/her new home or explaining that the reduction in pay is so drastic that he/she will not be able to pay necessary expenses such as rent.

Misconduct

Terminating an employee for poor performance, even when well documented, will not generally prevent the employee from receiving UI benefits. UI benefits will be denied only if the employer can show the employee engaged in misconduct, which generally is defined as willfully doing something that substantially injures the employer's interests. Typical examples of misconduct include theft, intoxication, deliberate violation of an important safety rule, deliberately falsifying a timecard, or unexcused absences without a compelling reason. Mere poor performance, incompetence, violation of minor rules, good faith errors in judgment, or not getting

along with co-workers do not rise to the level of misconduct.

In order for poor performance to rise to the level of misconduct, the employer must be able to show the employee is deliberately choosing to do a bad job. This requires showing the employee previously demonstrated the ability to do better, his/her work performance has substantially deteriorated, and there is no reasonable explanation for the deterioration. Unfortunately, deliberate bad work is difficult to prove in most instances, meaning employees who are fired for poor performance are more likely than not able to collect UI benefits. More information about UI benefit eligibility is available in the Employment Development Department's Benefit Determination Guide, available at www.edd.ca.gov/uibdg.

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.

ASK THE EXPERT

SMART BOATING SAFETY TIPS

Contributed by
State Farm Insurance – Beth Bettger

With the summer season heating up, many people will hit the water with their boats to fish, swim or just catch some rays. It's important to remember boating safety and responsibility when you're riding the waves. According to the U.S. Coast Guard, 70 percent of all boating accidents are the result of operator error.

Wear a life jacket. A life jacket should be available for each person aboard and properly stowed. Jackets should fit snugly and be the appropriate size, adult jackets will not work for children. Test jackets once a year for wear and buoyancy and toss the ones that are waterlogged or leaky.

Know the rules. The nautical "rules of the road" are critical, especially when meeting, crossing or overtaking another boat. Maintaining a safe speed and keeping a watchful eye on the waters also help to guarantee smooth sailing.

Be aware of carbon monoxide. All boat engines produce carbon monoxide, an odorless, colorless and poisonous gas. Poor cabin ventilation and faulty equipment can contribute to the problem, but carbon monoxide emissions can even affect you on your boat's swim platform and other areas near the engine where gases could build up. Install carbon monoxide detectors

on your boat and be aware of the early symptoms of carbon monoxide poisoning, such as headaches, nausea, weakness and irritated eyes.

Get your boat inspected. If you're not sure your boat is safe, register your boat for a Vessel Safety Check (VSC). A VSC is a free examination of your boat courtesy of the U.S. Coast Guard Auxiliary to verify the presence and condition of all required safety equipment.

Take a boating safety course. Boating safety courses are quick, inexpensive and effective. Check the U.S. Coast Guard site for approved boating courses.

10 TIPS TO BOOST YOUR BUSINESS WITH TABLETS

Could tablet computers make you and your team more productive—and your business more profitable? According to the 2013 AT&T Small Business Technology Poll, nearly seven in 10 business owners use tablets; in the CDW Tablets@Work poll, 84 percent of employees who use tablets for work say the devices help them get more done. Try these tips for using tablets in your business.

1. Do your homework. Think about how you plan to use tablets and what types of applications (apps) you'll want to run on them. Research options and talk to other business owners. Keep in mind that tablets aren't appropriate for all businesses, so be mindful of your brand image and whether a tablet will truly provide utility.
2. Integrate with existing technology. To create a seamless work experience and lessen the learning curve, you'll want apps that work with the tools you already use on your desktops, laptops and smartphones. This may also affect the brand of tablet you choose.
3. Shop around. To save money, consider buying an older tablet right before the new model comes out. If you're buying multiple tablets, see if you can negotiate a bulk discount. Take data plans into account—they can get costly. You may get better rates by using the carrier for your existing cell phone plan.
4. Get creative. Think about ways you could use a tablet to shorten wait times, provide better service, get instant feedback or eliminate paper. For instance, use them to take customer surveys on-site after providing a service; to sign restaurant customers in for a table or take orders; to set appointments for services or fill out intake forms, such as in an automotive repair shop; to check out retail shoppers from anywhere in the store or to provide product details and information so shoppers can browse.
5. Show off samples. If visuals are important in your business—for instance, you own a graphic design, interior decorating or event planning firm—the high-resolution display tablets offer makes them ideal for showing prospects photos or videos of your work. Buy a tablet with enough storage and speed so that videos and photos load quickly.
6. Make sales presentations. No need to lug a laptop when you can just whip out your tablet to do a presentation on the fly. Use apps such as Keynote, SlideShark or Haiku Deck to share existing presentations or create new ones.
7. Accept payments. A mobile payment solution such as Intuit GoPayment, Pay Anywhere or Square makes it simple to accept payment anywhere and get funds into your accounts immediately.
8. Manage your finances. Whether you just want to create estimates and generate invoices on the go, or whether you need to delve deep into your bookkeeping, apps such as FreshBooks, QuickBooks Mobile and Xero make it simple by integrating with your existing accounting data.
9. Seal the deal. Landing that big client is tough enough—don't give him a chance to change his mind before he signs on the dotted line. Apps like EasySign, EchoSign and SignEasy let you pull up the contract right on your tablet and get a signature instantly.
10. Hold meetings. Confer with salespeople, customer service reps or other employees in the field anytime. With a headset or earbuds, plus apps such as Skype, Google Voice, GoToMeeting or WebEx, they can participate in conference calls or videoconference right from their tablets.

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.

Employer Mandate in Health Care Reform Act Put Off Until 2015, Administration Announces

The White House announced on July 2 that it was delaying implementation of the employer mandate portion of the Patient Protection and Affordable Care Act until 2015. The U.S. Treasury also issued a notice of the delay. The mandate originally was scheduled to begin January 1, 2014.

Businesses expressed relief over the decision. Allan Zarembek, president and CEO of the California Chamber of Commerce, told USA Today that the decision to delay implementation "is a recognition of how complex the implementation is."

Zarembek also commented that

many regulations implementing the act weren't published until late last year; many companies wouldn't be ready to implement it; and that more than 90% of CalChamber member companies already offer coverage.

The California Department of Insurance released a statement in response to the Obama Administration's announcement: "The requirement that large employers provide health insurance to their employees is an important component of ObamaCare and the Administration should make sure that this provision can be implemented in 2015. In the

meantime, uninsured workers will be able to purchase health insurance through the California health benefit exchange."

On July 9, the U.S. Treasury Department and the Internal Revenue Service (IRS) announced transition relief from the employer shared responsibility provisions for 2014. For more information, see the IRS question-and-answer document (Notice 2013-45) at www.irs.gov.

CalChamber webinars explaining strategies for employer compliance with the reform act, tax implications and employee benefits are available at calchamber.com/acawebinars.

AFFORDABLE CARE ACT INFORMATION

Employer Coverage: Requirements for Providing Health Insurance

On March 23, 2010, President Obama signed comprehensive health reform, the Affordable Care Act (ACA), into law. Over the next several months Vicencia & Buckley will be breaking down and exploring the various topics of the Affordable Care Act to help you better understand this new law for yourself, your family and your business. Along with our topic of the month we will be featuring recently asked questions by our clients. We encourage you to send us your questions or ideas for topics you would like more information on.

Employer Coverage: Requirements for Providing Health Insurance

The Affordable Care Act does not explicitly mandate an employer to offer employees acceptable health insurance. However, certain employers with at least 50 full-time equivalent employees will face penalties, beginning in 2015, if they do not provide insurance to their workers or they provide coverage that is unaffordable. An individual may be eligible for a premium credit because the employer does not offer coverage or the employer offers coverage that is either not "affordable" or does not provide "minimum value." This brings in to question several terms in the mandate:

1) **What constitutes as 50 full-time equivalent employees?** In order to determine whether an employer is a "large employer," both full-time and part-time employees are included in the calculation. The table below outlines the definition differences between a full-time, part-time and seasonal employee. The hours worked by part-time employees are included in the calculation of a large employer, on a monthly basis, by taking their total number of monthly hours worked divided by 120.

a. For example: A firm has 35 full-time employees (30+ hours). In addition, the firm has 20 part-time employees who all work 24 hours per week (96 hours per month). These part-time employees' hours would be treated as equivalent to 16 full-time employees, based on the following calculation:

$$(20 \text{ employees} \times 96 \text{ hours}) / 120 = 1920 / 120 = 16$$

Thus, in this example, the firm would be considered a "large employer," based on a total full-time equivalent count of 51 – that is, 35 full-time employees plus 16 full-time equivalents based on part-time hours.

Employee Category	How is this category of employee used to determine "large employer"?	Once an employer is determined to be a "large employer," could the employer be subject to a penalty if this type of employee received a premium credit?
Full-time	Counted as one employee, based on a 30-hour or more work week	Yes
Part-time	Prorated (calculated by taking the hours worked by part-time employees in a month divided by 120)	No
Seasonal	Not counted, for those working less than 120 days in a year	Yes, for the month in which a seasonal worker is full time
Temporary Agency	Generally, counted as working for the temporary agency (except for those workers who are independent contractors)	Yes, for those counted as working for the temporary agency

2) What is "affordable" health coverage?

a. Affordable means the employee cost of health insurance is no more than 9.5% of household income for employee coverage. [Note this is employee only coverage not family coverage]

3) What is "minimal value"?

a. Minimal value is defined as 60% actuarial value of a health plan. The actuarial value of a health insurance policy is the percentage of the total covered expenses that the plan would, on average, cover.

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.
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Stay Tuned Next Topic: Employer Responsibilities - Penalties

MEMBER SPOTLIGHT

“Support the Businesses that Support Economic Growth”



APPLEBEE'S. Looking for that place to meet a client for lunch or enjoy a happy hour drink? Applebee's Restaurant is the perfect place to make that happen! Their prices are reasonable and they are located centrally in Norwalk, close to bowling, movies or City Hall. You will find Applebee's at 12129 Imperial Hwy, just west of Norwalk Blvd. in Paddison Square. Their menu includes four new lunch combos, their take two seasonal menu items, under 550 calories meals and more! There is something for everyone at Applebee's! Applebee's has also started "The Thank You Movement." Every Veterans Day, Applebee's invites vets and active duty military to come have a meal on them. It's their way of saying thanks for their service. But really, every day is an opportunity to say thank you. So join them in their Thank You Movement to personally show your gratitude for those who have served, or are currently serving, in our nation's military. Visit them online at <http://www.applebees.com/thankyoumovement> to send your "Thank you."



CAMINO FEDERAL CREDIT UNION. Camino Federal Credit Union is a member-owned financial cooperative serving the Southern California area with locations in Cerritos and Montebello. They were chartered in 1941 as Montebello Schools Federal Credit Union and have remained a partner with MUSD their entire history. They changed their name to Camino Federal Credit Union in 2005 to reflect our open membership to everyone in our community. But our roots in strengthening education opportunities—and those who provide them—remain as strong as ever. In 2009 they expanded their membership area, which now includes the ABC, Norwalk-La Mirada area unified school districts and Cerritos College. They are proud of the excellent reputation earned by the school districts they serve and look forward to continuing their long and rewarding relationship. Camino is honored to walk alongside their communities by supporting a variety of civic and financial education events. For more information about Camino FCU visit their website at www.caminofcu.org.



FIESTA TAXI. Fiesta Taxi is a member of Administrative Services Cooperative (ASC), whose other members are Los Angeles Yellow Cab Co., Long Beach Yellow Cab Co., South Bay Yellow Cab Co., and United Checker Cab Co. Combined, ASC is one of the largest taxicab cooperatives in the Western United States with nearly 1,200 late model sedans, mini vans and wheelchair-accessible vehicles serving Los Angeles County. Fiesta Taxi began in 1996 as a joint venture between Mitchell Rouse and Gonzalo Pulido to service Los Angeles County's growing Latino and Spanish speaking community in Los Angeles County, east and southeast of the City of Los Angeles. Fiesta Taxi has since grown into the largest company servicing these areas. Due to its reliable service, Fiesta Taxi operates numerous municipal Dial-A-Ride programs for seniors and disabled residents. Throughout its existence, Fiesta Taxi has been honored with numerous accolades for its continued commitment and dedication to the communities it serves, including resolutions from the Federal, State and local governments.

Fiesta Taxi is the approved Taxi Company for Norwalk. They offer door to door service, including trips to LAX, John Wayne, Long Beach, Burbank and Ontario Airports. They also provide the Dial-A-Ride service here in Norwalk. For more information about their services, visit them online at www.fiestataxi.com or call them at 877-722-2122.



TRUE VALUE. Norwalk True Value Hardware is your go to place for all of your home improvement needs! From tools to expert advice you can find it here. Visit their website at <http://bit.ly/13EcEqZ> to locate all that you may need to plant a summer garden or complete that home improvement project. You can even shop online for over 40,000 items which can be shipped directly to the store for you to pick up. Shipping to the store is a free service provided by True Value. They even have a True Value Rewards program! Sign up at the store and you will receive a \$5.00 off coupon just for signing up. You will get points for purchases and even special members only discounts! Visit the store at 11056 E Rosecrans Ave. and meet Store Manager, Joel Aparicio. Be sure and tell him, "the Norwalk Chamber sent me!"



WALKING IN THE SPIRIT MINISTRIES. Walking in the Spirit Ministries can be found on the radio Monday thru Friday from 11:45am to 12:00noon by turning your dial to AM 1460 KTYM, or live over the internet at www.kty.com. This ministry reaches out to provide their members with prayer and support while promoting their Vision which is "To lead and teach individuals to walk with God through Jesus Christ as their personal Lord and Savior." Pastor Timothy and Pastor Leshia Brooks welcome all who would come and find out more about their ministries. They can be contacted by email at PastorTim@walkinginthespiritministries.com. Church services are held at the Guest House Hotel, located at 12500 Firestone Boulevard, Suite 5111, Norwalk CA. Sunday mornings at 11:00am.



WHEELABRATOR TECHNOLOGIES, INC. Wheelabrator Norwalk Energy Company, Inc. is an independent power company, located on the grounds of Metropolitan State Hospital in Norwalk. In the early 1980s, the Metropolitan State Hospital and its consultant, the California State Department of General Services, recognized the economic advantages of incorporating the hospital's thermal energy requirements into a fuel-efficient environmentally friendly cogeneration system to replace their aging steam and chilled water plant. The cogeneration system, built by Wheelabrator Norwalk Energy Company, produces electricity that is sold to the local utility, Southern California Edison, and steam and chilled water to meet the variable demands of the State Hospital's 160 acre Campus. Wheelabrator Norwalk is a combined cycle power plant that produces energy through three different processes. In addition to electricity and steam, Wheelabrator Norwalk also provides chilled water to the state hospital for space cooling using three 1,500-ton chillers. This combined cycle technology provides maximum system efficiency while minimizing fuel consumption and environmental impacts. The power plant uses high-pressure steam injection to minimize nitrous oxide (NOx) emissions and augment power generation and thus meet all air quality requirements as established by the South Coast Air Quality Management District.

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