

# COMMUNITY-

www.ci.chowchilla.ca.us

chamberofcommerce@ci.chowchilla.ca.us

May 2009

## WELCOMING NEW MEMBERS:

### Trinity Pregnancy Resource Center - Pro-life Counseling

209 S. 4th Street, Chowchilla 665-7700

### Holiday Inn Express - Madera - Hotel

2190 Marketplace Dr., Madera 661-7400

### The Almond Company - Almond Processor

P. O. Box 787, Chowchilla 665-4405

### The Consignment Gallery - New & Consignment Home Furnishings/Clothing

513 W. Robertson Blvd., Chowchilla 665-7319

### Chowchilla Lioness Lions Club - Service Club

P. O. Box 313, Chowchilla



**The Chamber invites its members to encourage other businesses in Chowchilla and the surrounding area to become a**



## About the "Buy Local" Campaign

Buy Local is an 18-month campaign within the Central Valley region. Its goal is to raise awareness and to educate consumers of the importance of buying from shops within their own neighborhood, whether it is national chain or a locally-owned shop. To support, learn more or contribute visit: <http://www.fresnoedc.com/contactBuyLocal.html>

Chowchilla District Chamber of Commerce Manager: Jacki Flanagan 559-665-5603 Fax: 559-665-0896
<b>2009 Board of Directors</b>
<b>Executive Board</b>
Janet Scroggins - <i>President</i> <i>Tri-Counties Bank</i>  Vern Moss - <i>Vice President</i> <i>Madera Cty. Supervisor</i>  Charlie Fall - <i>Treasurer</i> <i>Aanonson Sprinklers</i>  Waseem Ahmed - <i>Past President</i> <i>United Park, Inc.</i>
<b>Directors</b>
John Chavez, <i>Cornaggia's Bakery</i>  Dan Flanagan, <i>Flanagan Realty</i>  Shirly Jones, <i>Land Company ERA</i>  Pat Ginsburg  Jan Harrell, <i>Golden Acres Apartments</i>  Brad Banks, <i>Pizza Factory</i>  Larry Pistoresi, Sr., <i>Steve's Chevrolet</i>

## RIBBON CUTTING

Chowchilla  
 Computer  
 Satellite  
 Internet  
 509 W. Robertson  
 April 23rd  
 Owners David (rec'g  
 plaque) & Belinda  
 Hogue (cutting rib-  
 bon)



## UPCOMING RIBBON CUTTING

**THE CONSIGNMENT GALLERY**  
 New & Used Home Furnishings & Clothing  
 513 W. Robertson Blvd., 665-7319  
**Saturday, May 23**  
 11:00 a.m.  
**OPEN HOUSE HOSTED BY OWNER JUDY**  
 Refreshments Served 11am-1:00pm

*The Consignment Gallery*  
 513 Robertson Blvd.  
 Chowchilla, CA 93610

Judy Abraugh  
 (559) 665-7319

**ROBERTA FLANAGAN**  
 REALTOR, INC.  
*Ranches • Homes • Income Property*

**DAN FLANAGAN**  
 REALTOR®

1500 Robertson Blvd.  
 Chowchilla, CA 93610  
 (559) 665-1313 • Fax 665-1338  
 Res. (559) 665-2985  
 Cell (559) 999-5070

Merced Office  
 (209) 723-4337  
 E-Mail: busydan@inreach.com  
 www.danflanagan.com



515 W. Robertson Blvd # 1  
Chowchilla, Ca 93610  
559-665-3135  
Joy Mitchell  
Coffee Cats of Chowchilla...Be One!



**Lia N. McGinnis**  
Reverse Mortgage Consultant  
Senior Products Specialist



**Wells Fargo Home Mortgage**  
555 W. 18th Street  
Merced, CA 95340  
559-223-9375 Cell  
877-223-9375 Toll Free  
209-434-2403 Fax  
lia.n.mcginis@wellsfargo.com  
www.reverseyouroptions.com



**Shirlie Jones**  
REALTOR®  
Broker

**ERA Land Company**  
336 Robertson Blvd, Suite B  
Chowchilla, CA 93610

Office: (559) 665-1306  
Fax: (559) 665-1304  
Call: (559) 283-1307  
E-mail: eraland@sbcglobal.net



Each ERA® Office is Independently Owned and Operated  
MLS

## TRAVEL THIS FALL ON A CHAMBER SPONSORED TOUR SCHEDULE YOUR TRIP NOW!!

### 2009 TRAVEL TO THE FOLLOWING DESTINATIONS:



New England Back Roads --- October 7 - 14, 2009

**There's still time to make your reservation before the deadline dates. Call Jacki Flanagan at 559-665-5603.**

**Don't miss an opportunity to experience a Collette Vacation. 10 or more persons per destination are picked up in Chowchilla and taken to Fresno airport. Have friends in another location interested in traveling with you? Call the Chamber office to obtain a cost per passenger.**

### **SBA Expands Eligibility for 7(a) Loans To Spur Recovery Opportunities for Small Businesses**

WASHINGTON – More small businesses will be eligible for U.S. Small Business Administration-backed loans, meaning greater access to much-needed capital in this tough economy, as a result of a temporary alternate size standard for the agency's largest lending program.

SBA's alternate size standard for its 7(a) loan program will go into effect early next week through Sept. 30, 2010. As a result of the temporary change, more than 70,000 additional small businesses – including auto and RV dealerships, auto industry suppliers and others – could be eligible to apply for SBA 7(a) loan.

“This is just one more step we are taking to make sure small businesses have access to capital to keep their doors open and employees working during these tough economic times,” SBA Administrator Karen Mills said. “We have seen signs that small businesses that are just outside the traditional 7(a) size standard are being shut out of the conventional lending market. This temporary change will help those businesses weather these tough times and help move our nation closer to economic recovery.”

The temporary 7(a) loan size standard will parallel the standard for the agency's 504 Certified Development Company loan, and will allow businesses to qualify based on net worth and average income. The net worth for the company and its affiliates can't be in excess of \$8.5 million and average net income after federal income taxes (excluding any carry-over losses) for the preceding two completed fiscal years can't be more than \$3 million. The alternate size standard is available at the offices of *The Federal Register* today and will be published as an interim final rule early next week.

The temporary change to the 7(a) loan size standard is not unprecedented. SBA took similar actions in 1993, as a result of the recession of the early 1990s, and again in 2005 as part of a program aimed at helping small businesses in the wake of hurricanes Katrina and Rita.

This change also means more small businesses can take advantage of benefits made possible through the Recovery Act. On March 16, the SBA implemented two key provisions of the Recovery Act that raised the guarantee on 7(a) loans to 90 percent and reduced fees for borrowers. Since then, the agency has seen average weekly 7(a) loan volume increase by more than 25 percent and new SBA loans made by nearly 450 lenders who had not made loans since October 2008.

For more information about SBA's revisions to its small business size standards, visit <http://www.sba.gov/size/indexwhatsnew.html> and click on “What's New about Small Business Size Standards.”

Source: SBA News Release, May 1, 2009 # 09-25

\*\*\*\*\*

### **SCAM ALERT From the U.S. Department of Transportation**

A letter is being circulated by someone claiming to be a John Stanley, Joshua Greenberg, John Steinberg, Jeffrey Steinberg, Jennifer Stewart, Jennifer Donaldson, David Jacobson, James Buchanan, Robert Dal, Bradley K Wash, George Mason, Julie P. Wenzel, Jason Scarlett, or Lisa Johnson of the U. S. Department of Transportation. This is a scam: this person is trying to steal financial information. For additional information visit: [www.dot.gov/ost/m60/fraudulent\\_letters.htm](http://www.dot.gov/ost/m60/fraudulent_letters.htm). If you responded to this type of letter or sustained a financial loss, please contact the Department of Transportation's Office of the Inspector General hotline at 1-800-424-9071.

Source: GovLink Review Volume 9, Issue 2 May/June 2009



### **EXTREME MAKEOVER: RETAIL EDITION, COMING TO A MALL NEAR YOU**

Local retailers get ready for Extreme Retail University, coming to Sierra Vista Mall starting June 15, 2009, from 8:30 a.m. to 9:30 a.m., brought to you by Fresno 4 County SCORE. This will be the first in a series of informational workshops focused on helping local retailers through these tough economic times. The workshop series will cover a broad spectrum of topics to include: public relations, strategic advertising, legal issues, staffing, and more. As the sponsoring agency, Fresno 4 County SCORE, understands the many difficulties retailers are facing and hopes that through these workshops and the information offered, local retailers will stay in business. Fresno 4 County SCORE plans to take this workshop series to Tulare and Oakhurst in the coming months and assist retailers in those locations.

Fresno 4 County SCORE is a great resource for local businesses and offers no cost consulting to help business owners keep their doors open, visit their website at [www.fresnoscore.org](http://www.fresnoscore.org). For registration and more information call William Hori at 559-487-5605 or email him at [William-hori@sba.gov](mailto:William-hori@sba.gov)

## ABOUT CITY and COUNTY... (check City Calendar for details, [www.ci.chowchilla.ca.us/calendar](http://www.ci.chowchilla.ca.us/calendar))

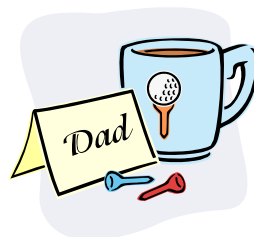
### May:

- 20 - Soroptimist Salad Bar Luncheon, O'Laughlin Hall, 11a-1p
- 20 - Planning Commission, Civic Center, 7p
- 21 - Madera County Arts Council Art & Cultural Tourism workshop  
For more info 661-0705
- 21 - Heritage Preservation Commission Mtg., Civic Center 7p
- 21-22 - Fresno Radio AMA Giant Aircraft Fly-in, [www.frcm.org](http://www.frcm.org)
- 25 - Memorial Day (observed) - City and Chamber offices closed
- 26 - City Council Meeting, Civic Center 7 pm
- 29 - City Offices closed - unpaid furlough day
- 29-31 - *Legends over Madera Air Show*, Madera airport, [www.LegendsOverMadera.com](http://www.LegendsOverMadera.com)

### June:

- 3 - Dairyland 8th Grade Graduation, 7:00 p.m.
- 4 - Wilson Jr. High 8th Grade Graduation, 7:30 p.m.
- 5 - CUHS Graduation, High School Football Field, 8:00 p.m.
- 8 - City Council Meeting, Civic Center Plaza, 7:00 p.m.
- 13 - Chowchilla PD "K-9 Kids Carnival", for info 665-8600
- 16 - Parks & Recreation Commission Meeting,
- 17 - Planning Commission Meeting, Civic Center Plaza, 7:00 pm
- 18 - Heritage Preservation Comm. Meeting, Civic Center, 7:00 pm

- 21 - Father's Day
- 22 - City Council Meeting, Civic Center Plaza, 7:00 pm
- 27 - Chamber *Fun in the Sun* Poker Run & Motorcycle Show 'N Shine, Veterans Park, 8:00a.m registration, 665-5603 for info



## FLAG DAY -- June 14, 2009

On June 14, 1889, George Balch, a kindergarten teacher in New York City, planned appropriate ceremonies for the children of his school, and his idea of observing Flag Day was later adopted by the State Board of Education of New York. On June 14, 1891, the Betsy Ross House in Philadelphia held a Flag Day celebration, and on June 14 of the following year, the New York Society of the Sons of the Revolution, celebrated Flag Day.

Inspired by these three decades of state and local celebrations, Flag Day - the anniversary of the Flag Resolution of 1777 - was officially *established* by the Proclamation of President Woodrow Wilson on May 30th, 1916. While Flag Day was celebrated in various communities for years after Wilson's proclamation, it was not until August 3rd, 1949, that President Truman signed an Act of Congress designating **June 14th** of each year as **National Flag Day**.

### Properly Display Our Flag

There is a right way and a wrong way to display the flag. The American flag should be held in the highest of regards. It represents our nation and the many people who gave their lives for our country and our flag. Here are the basics on displaying the American flag:

- The flag is normally flown from sunrise to sunset.
- In the morning, raise the flag briskly. At sunset, lower it slowly. Always, raise and lower it ceremoniously.
- The flag should not be flown at night without a light on it.
- The flag should not be flown in the rain or inclement weather.
- After a tragedy or death, the flag is flown at half staff for 30 days. It's called "half staff" on land, and "half mast" on a ship.
- When flown vertically on a pole, the stars and blue field, or "union", is at the top and at the end of the pole (away from your house).
- The American flag is always flown at the top of the pole. Your state flag and other flags fly below it.
- The union is always on top. When displayed in print, the stars and blue field are always on the left.
- Never let your flag touch the ground, never...period.
- Fold your flag when storing. Don't just stuff it in a drawer or box.
- When your flag is old and has seen better days, it is time to retire it. Old flags should be burned or buried. Please do not throw it in the trash.

## Highlights of Board of Directors Meeting

The monthly Board of Directors meeting of the Chowchilla District Chamber of Commerce was held on April 8, 2009. At the April meeting the Board of Directors discussed the various working committees for 2009 as well as the Motorcycle Poker Run & Show n' Shine to benefit the Good Samaritan Food Pantry on June 27th. An Ad Hoc Committee was appointed to determine the best method to refurbish the Christmas Street Pole Decorations. Progress is being made on the Annual Classic Car Show in September and the Annual Goof Tournament also in September. Additional information regarding the March meeting minutes can be found on the Chamber's website at [http://www.ci.chowchilla.ca.us/chamber/chamber\\_main.htm](http://www.ci.chowchilla.ca.us/chamber/chamber_main.htm).

## Message from the Manager:

The past month has been very busy with ribbon cuttings, soliciting new members, and other community and area events to attend. The Buy Local campaign for the six San Joaquin Valley counties is underway. This campaign is to make residents aware about the value of the sales tax dollars and the programs they fund when items are purchased in our local area. On-line purchasing do not guarantee that the sales tax dollars are sent to the state and then passed on to the local cities and counties. Check our local businesses for items you might purchase on the internet; then check the surrounding cities in our local valley. Keeping sales tax dollars in our counties to support vital services is the theme of the 18-month program.

Below are a few more websites to help you find information to aid you in operating your business; it is not a complete list.

GOVERNMENT CONTRACT & BIDS, [sctaylor@govcb-bids.com](mailto:sctaylor@govcb-bids.com) or [www.govcb.com](http://www.govcb.com); PG&E SMALL BUSINESS TIPS: <http://www.pge.com/mybusinessenergysavingsrebates/tips/smallbusiness/index.shtml>; STATE OF CALIFORNIA EMPLOYMENT TRAINING PANEL: [www.ept.ca.gov](http://www.ept.ca.gov) or call 916-327-5261; THE BUSINESS JOURNAL: [www.thebusinessjournal.com](http://www.thebusinessjournal.com); THE STATE BOARD OF EQUALIZATION: [www.boe.ca.gov](http://www.boe.ca.gov)

To have up to date information on legislation that affects California business, the CalChamber on-line newsletters is available. To receive emails from CalChamber: <http://www.calchamber.com/NewsEvents/Pages/Default.aspx>.

Jacki Flanagan

### **SBA and Caltrans Promote Greater Access To Surety Bonds and Contracts for Small Businesses**

WASHINGTON – The U.S. Small Business Administration and the California Department of Transportation (Caltrans), Office of Civil Rights, have signed an agreement aimed at increasing contracting opportunities for small businesses in California through SBA's Surety Bond Guarantee program.

For more information on SBA's Surety Bond Guarantee Program, go online to <http://www.sba.gov/osg/>

\*\*\*\*\*

### **SEMINARS AND WORKSHOPS FOR BUSINESS FROM THE CITY OF CHOWCHILLA, SMALL BUSINESS ADMINISTRATION, & IRS**

- Free Fresno 4 County SCORE Information & Benefits workshop, 3rd Thursdays of the month at 12:00 pm beginning 3/19 thru 12/17/09, approximately 1 hour in length. To register or reserve a seat email: [William.hori@sba.gov](mailto:William.hori@sba.gov) or call William Hori at 559-487-5791.
- CNN TV has a clip on how SCORE can help small business owners. The website is: <http://money.cnn.com/video/news/2009/03/23/news.romans.032309.cnnmoney/>

Watch for future E-blasts offering workshops from the IRS and Small Business Administration.

\*\*\*\*\*

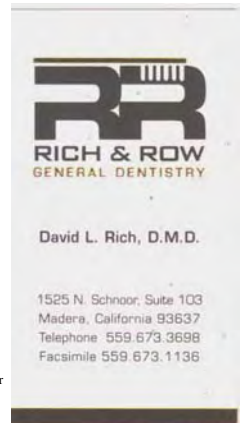
### **Small Business Tools for Tough Economic Times**

Madera County EDC is offering an extensive online toolkit to help assist local businesses. Tools for Business Success is a database of information to answer many questions that business owners and managers have involving their business. Tools for Business offers several resources for businesses to take advantage of. These tools were developed with the thought of im-

### **ARB Unveils "toolkit" to help small businesses cut greenhouse gas emissions and save money** *California Air Resource Board*

The ARB will begin marketing a toolkit to the state's 3.4 million small businesses to help them reduce energy costs and help the state meet its ambitious greenhouse gas emissions reduction goals. The toolkit, still under development, can be found at [www.coolcalifornia.org](http://www.coolcalifornia.org) and includes cost-effective actions, checklist, funding opportunities, success stories and a calculator that helps business owners voluntarily reduce their carbon footprint.

Source: Madera County EDC May 2009 Newsletter



*Eye2Eye Photo Studio*

David J. Cattuzo  
Photographer  
143 N. 4th Street  
Chowchilla, CA 93610

559-665-2041  
559-871-6981  
dto02@sbcglobal.net  
eye2eyephotostudio.com

### **THE GOLDEN APPLE DINNER, May 11, 2009**

Chowchilla residents received the Mariposa-Madera County Charter of the Association of California School Administrators Golden Apple Awards: Chowchilla Elementary School honored Chowchilla PD Officer Misti Sanders, Madera County Office of Education honored the Chowchilla Rotary Club, Alview Dairyland Union Elementary School District honored Jessica Weatherman, Chowchilla Union High School honored Alex Pittz, and Scholarship recipient for Chowchilla Union High School, David Massaro.

*Summer*

**PAGE MILLER**  
Manager

**CAPTAIN KIRKS**  
WIRELESS

Cellular Phones  
Accessories  
Sales and Services

1766 Robertson Blvd.  
Chowchilla, CA 93610  
Phone 559.665.4100

Serving the valley since 1992



## MEMBERSHIP RENEWALS Apr - May 2009:

**The Chowchilla District Chamber of Commerce thanks the listed members for renewing their commitment to the Chowchilla community.**

**Support Chowchilla's businesses and Chamber members!**

**HELP**

All About Nails

Anthony Freitas Catering

Chowchilla Pizza Factory

Jeannie Meyers, London Properties

### **NXLEVEL® GUIDE FOR ENTREPRENEURS -- SIGN UP (IT'S FREE)!**

The Central California Small Business Development Center is offering to bring the 12-session, 36-hour "Entrepreneur" course to Chowchilla. The course is free and would be held in the evenings to allow business owners (with at least one employee) to attend. The program is designed for entrepreneurs who want to expand an existing business and need the skills to make it grow. According to the California SBDC UC Merced Regional Network flyer, "It's been proven that the entrepreneur who plans is the entrepreneur who succeeds. For this reason, participants develop a comprehensive business plan during the course to act as the road map for future growth."

If you are interested in taking this course or want more information, please call the Chamber office at 665-5603. If there is a sufficient number of entrepreneurs interested, a date for the course will be set to hold the classes. Cost of the course is covered from a grant the SBDC received from the Employment Training Panel with a requirement that the small business pay taxes to the Employment Development Department (EDD).



Zak Zacharia  
Chief of Security

**Zaks Security One**  
1906 Howard Road  
Madera, CA 93637

Office: 559-673-1010  
Fax: 559-673-4898  
Cell: 559-974-4600  
E-Mail: Zak@Zaksenterprises.com



**Census Day: April 1, 2010**

The U.S. Census Bureau is currently recruiting for management positions for several new Census offices that will open in the Fall. If you know persons interested in working for the Census Bureau, the contact information is 559-650-0660 or [www.census.gov/losangeles](http://www.census.gov/losangeles).

The U.S. Census Bureau is issuing a call to action for every resident of our nation: "BE COUNTED IN 2010"

**THE ENCLOSED BROCHURE FOR BUSINESSES PROVIDES MORE INFORMATION FOR BUSINESS INVOLVEMENT IN THE CENSUS.**

### **SBA Launches New 100-Percent Guarantee ARC Loan Program to Help Struggling Businesses**

WASHINGTON – Small businesses suffering financial hardship as a result of the slow economy may be eligible to receive temporary relief to keep their doors open and get their cash flow back on track through to a new loan program announced today by SBA Administrator Karen G. Mills.

Beginning on June 15, SBA will start guaranteeing America's Recovery Capital (ARC) loans. ARC loans are deferred-payment loans of up to \$35,000 available to established, viable, for-profit small businesses that need short-term help to make their principal and interest payments on existing qualifying debt. ARC loans are interest-free to the borrower, 100 percent guaranteed by the SBA, and have no SBA fees associated with them.

"These ARC loans can provide the critical capital and support many small businesses need to make it through these tough economic times," said Administrator Mills. "Together with other provisions of the Recovery Act, ARC loans will free up capital and put more money in the hands of small business owners when they need it the most. This will help viable small businesses continue to grow and thrive and create new jobs in communities across the country."

As part of the Recovery Act, the ARC program was created as a no-interest, deferred payment loan to help small businesses that have a history of good performance, but as a result of the tough economy, are struggling to make debt payments.

ARC loans will be disbursed within a period of up to six months and will provide funds to be used for payments of principal and interest for existing, qualifying small business debt including mortgages, term and revolving lines of credit, capital leases, credit card obligations and notes payable to vendors, suppliers and utilities. Repayment will not begin until 12 months after the final disbursement. Borrowers don't have to pay interest on ARC loans. After the 12-month deferral period, borrowers will pay back the loan principal over a period of five years.

ARC loans will be made by commercial lenders, not SBA directly. For more information on ARC loans, visit [www.sba.gov](http://www.sba.gov)

You can receive all of the SBA's News Releases via email. To subscribe, visit <http://web.sba.gov/list> and select "Press Office."

