The big banks said, “We’ve never had enough customers, and we’re not sure if we can ever have enough customers.” We have not, however, made a serious effort to deal with this problem. The American people want something more. They want jobs, and they want an opportunity to participate fully in the process. There are many examples of businesses that have been successful in creating jobs and achieving growth. The American people want to see a strong, vibrant economy, and we must do our part to make that happen.

Los Reyes and Travis are really cooking

Time for Policy Instead of Politics
Washington Must Address the Big Problems

Thomas J. Donohue, President/CEO, U.S. Chamber of Commerce

The big banks said: “We’ve never had enough customers.” After two years of running their mergers and developing a loyal clientele, Ferndale and Mary Reyes wanted to move their Los Reyes Restaurant to downtown Vacaville, but the big banks weren’t really interested in their goals and put a limit on their plans.

Instead, Travis asked, “How much do you need to succeed?” Travis Credit Union listened to the Reyes, and our Business Services team worked with them to obtain a loan package that allowed them enough funds to build and open the new Los Reyes Restaurant in September 2006. Today, Los Reyes employs dozens of local residents and is known for its quality of food and good service.

We’re proud to have helped Los Reyes succeed. We can do the same for you.

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- Free Business Online Banking and Free Business Bill Pay
- Full spectrum of business services

Your business deserves to get cooking. Start today!

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Stop by your local branch. To go to www.travis.org and click “Branch Locations” to find the closest branch.

TRAVIS CREDIT UNION

The credit union is a friendly rival to National Credit Union Administration. Everyone likes someone who says yes, why not, or it’s okay, even if it’s a single yes or a single no. Business accounts subject to credit approval. Consumer accounts are insured by NCUA.

January 2013

2013 MIXER AND WAKE-UP SCHEDULE

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Member/Client Address/Location</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-Jan</td>
<td>7:30</td>
<td>Vacaville Chamber of Commerce</td>
<td>2655 Main Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>13-Jan</td>
<td>7:30</td>
<td>Sutter Health</td>
<td>770 Mason Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>15-Jan</td>
<td>7:30</td>
<td>Momentum Auto Group</td>
<td>2575 Auto Mall Parkway Fairfield</td>
<td></td>
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<tr>
<td>17-Feb</td>
<td>7:30</td>
<td>Hilton Vacaville</td>
<td>4900 Quality Drive, Vacaville</td>
<td></td>
</tr>
<tr>
<td>19-Feb</td>
<td>7:30</td>
<td>A.G. Spanos Companies</td>
<td>2885 Suisun Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>20-Feb</td>
<td>7:30</td>
<td>Suiskonen CPA’s &amp; Consultants</td>
<td>1480 Yerba Buena Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>20-Mar</td>
<td>7:30</td>
<td>Allstate Insurance</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Apr</td>
<td>7:30</td>
<td>Wells Fargo Banks</td>
<td>1500 Yerba Buena Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>20-May</td>
<td>7:30</td>
<td>National Insurance</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Jun</td>
<td>7:30</td>
<td>Wells Fargo Banks</td>
<td>1500 Yerba Buena Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Jul</td>
<td>7:30</td>
<td>First Northern Bank</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Aug</td>
<td>7:30</td>
<td>Raley’s</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Sep</td>
<td>7:30</td>
<td>Cornerstone Cottages of Vacaville</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Oct</td>
<td>7:30</td>
<td>Sportsmen’s Warehouse</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
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<tr>
<td>20-Nov</td>
<td>7:30</td>
<td>Mary’s Pizza Shack</td>
<td>350 Merchand Street, Vacaville</td>
<td></td>
</tr>
<tr>
<td>20-Dec</td>
<td>7:30</td>
<td>M&amp;G Duravent, Inc.</td>
<td>350 Merchand Street, Vacaville</td>
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</tbody>
</table>

2013 MIXER AND WAKE-UP SCHEDULE

January 2013
Happy New Year! A resolution I always struggle with new beginnings when they are wanted, but new beginnings when they are unwanted. However, even those can be turned into something positive. This realization alone can be very exciting, what seems to be a negative into a positive.

With the premise that all new beginnings begin when they are wanted, but beginnings. It’s easier to embrace new beginnings when they are wanted, but beginnings. It’s easier to embrace new...
MEETINGS AND EVENTS FOR JAN. 2013 & FEB. 2013

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Jan 10 – Ambassador committee meeting at the Hampton Inn & Suites, 400 Mease Street, Fairfield, 5:30pm-7pm
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VACAVILLE CHAMBER OF COMMERCE • BUSINESS EVENTS

By Charles Eason,
Director of the Solano College Small Business Development Center

Self-Employment Assistance Programs

The U.S. Small Business Administration and the U.S. Department of labor announced a new website to support self-employment and unemployment assistance agencies in implementing or expanding SEAPs. Earlier this year, the Middle Class Tax Relief and Job Creation Act of 2010 was passed which included $35 million in funding for states to implement or expand these self-employment programs. The funding is intended to encourage self-employment among the unemployed. The new site, self-employment.gov, is a key component of this new legislation. The site, which is being promoted by the U.S. Small Business Administration, is designed to encourage and support unemployed workers to start their own businesses and become self-employed. The site contains a number of free online resources available through the SBA’s SBA toolkit, which contains free online resources available through the SBA to support new entrepreneurs. Through the site, the SBA offers the opportunity to find out more about the Self-Employment Assistance Program in California. The new site is intended to highlight successful practices from states currently operating Self-Employment Assistance programs. States pay a “self-employment benefit” to unemployed workers who successfully become self-employed in their businesses and create new jobs. A key component of the new legislation is that states may participate in this Federal Self-Employment Assistance Program in California. The new site is intended to highlight successful practices from states currently operating Self-Employment Assistance programs. The new Self-Employment Assistance website provides tools and technical assistance to states that are considering implementing or enhancing a Self-Employment Assistance program. The new site is intended to highlight successful practices from states currently operating Self-Employment Assistance programs. The new site is intended to highlight successful practices from states currently operating Self-Employment Assistance programs. The new site is intended to highlight successful practices from states currently operating Self-Employment Assistance programs.
AB 1396 requires that written commission agreements must be in place by January 13, 2013. Commission is defined as “a fee paid to an agent for providing a service, especially a percentage of the total amount of the business transacted.” Be aware that other types of remunerations such as a “bonus” equates to a percentage of the sales and/or profits.

Employers who pay commission are mandated to have (1) a written contract with those employees that precisely define when the commission is “earned,” (2) it must clearly define the method of calculation, and (3) you must provide and retain a “receipt” that the employee will sign to acknowledge payment. The written agreement (a contract) will remain in force until a new commission plan is approved or the employee separates from employment. Consequently, if you make changes to the pay structure, you should then execute a new commission agreement to ensure that the new arrangement is valid.

This article is prepared with the understanding that the author or the firm is not rendering legal advice or opinions on specific facts or matters and, accordingly, assumes no liability whatsoever in connection with its use.

Put it in Writing!

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

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EVENTS

• Wake-Up hosted by Nat Tree Smiles 
  Americity (Top Right), 110 Nat Tree Parkway, Vacaville

• Holiday Mixer hosted by Travis Credit Union (Bottom Middle and Bottom Right), 1 Travis Way, Vacaville

• Ribbon Cutting for Beauty Salon, (Top Left) 140 S. Orchard Avenue, Vacaville

• Ribbon Cutting for Blondies Bar & Grill, (Bottom Left) 500 Main Street, Vacaville

Self-Employment Assistance Programs

By Charles Eason, Director of the Solano College Small Business Development Center

The U.S. Small Business Administration and the U.S. Department of labor announced a new website to support self-employment and small business opportunities. Earlier this year the Middle Class Tax Relief and Job Creation Act of 2012 was passed which included $35 million in funding for states to implement or expand these self-employment programs. These programs are designed to encourage and support small businesses or self-employed entrepreneurs while they are still receiving Unemployment Insurance payments. Participation in self-employment programs is voluntary, and recipients of unemployment benefits can choose to transition to self-employment while still receiving their payments. The new act also expanded the Unemployment Insurance benefits to self-employed individuals providing and encouraging them to pursue self-employment. The new Unemployment Insurance benefits is designed to provide mental health services to self-employed individuals and provide or expand an existing business. To find out more about the services available through the SBA’s Self-Employment Assistance program, please visit: https://sea.workforce3one.org.

Vacaville Chamber of Commerce • Business Comments

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By Charles Eason, Director of the Solano College Small Business Development Center

The new Self-Employment Assistance program provides tools and technical assistance to states that are considering implementing or enhancing their own Self-Employment Assistance program. This program is designed to encourage and support self-employed and small business opportunities. California had a self-Employment Assistance program in the late 1990’s, but it was discontinued. At the time, there were not enough participants taking advantage of the program. In 2010, the California Small Business and Employment Administration and the U.S. Small Business Administration announced a new website to support the new Self-Employment Assistance program in California. The site highlights successful practices from states currently operating Self-Employment Assistance programs to assist new states implement or expand their programs. The site also offers the new State Self-Employment Assistance program, and additional information for eligible Unemployment Insurance recipients, and enables them to receive important entrepreneurial training and resources to help launch their businesses and create new jobs. A key component of the new website is the new MBA toolkit, which contains several free online courses available through the SBA to support new entrepreneurs. Through the site, the SBA offers tools and resources to help entrepreneurs seeking to become self-employed while they are still receiving unemployment benefits, to help unemployed benefit, instead of regular unemployment. The site also offers the SBA toolkit, which contains several free, online business courses on topics such as starting a small business, planning a business, marketing and financial assistance equal to their business funds, to help unemployed benefit, instead of regular unemployment. The site also offers the SBA toolkit, which contains several free, online business courses on topics such as starting a small business, planning a business, marketing and financial assistance equal to their business funds. The new website can be found at https://sea.workforce3one.org. Through the site, the SBA offers tools and resources to help entrepreneurs seeking to become self-employed while they are still receiving unemployment benefits, to help unemployed benefit, instead of regular unemployment. The site also offers the SBA toolkit, which contains several free, online business courses on topics such as starting a small business, planning a business, marketing and financial assistance equal to their business funds. The new website can be found at https://sea.workforce3one.org.
HAPPY NEW YEAR! 2013 will most likely be a year when we are extremely optimistic about the likelihood of new beginnings. It's easier to embrace new beginnings. It's easier to welcome new beginnings. It's easier to embrace new responsibilities. It's easier to welcome new challenges. It's easier to welcome new opportunities. It's easier to welcome new successes. It's easier to welcome new growth. It's easier to welcome new professional growth. It's easier to welcome new personal growth. It's easier to welcome new opportunities. It's easier to welcome new accountability. It's easier to welcome new down payment to our higher level of expectations.

The Chamber recently had the pleasure of living through another year. The chamber staff would like to wish everyone a very happy New Year. And, for those of you who have already made New Year’s resolutions, we hope you keep them. We’ve all heard that it’s easy to make resolutions, but the hard part is keeping them. So, my New Year’s resolution for 2013 is to continue being optimistic about the likelihood of new beginnings. It’s easier to welcome new beginnings when we are optimistic about the likelihood of new beginnings. It’s easier to embrace new beginnings when we are optimistic about the likelihood of new beginnings. It’s easier to welcome new beginnings when we are optimistic about the likelihood of new beginnings. It’s easier to embrace new beginnings when we are optimistic about the likelihood of new beginnings. It’s easier to welcome new beginnings when we are optimistic about the likelihood of new beginnings. 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Washington Must Address the Big Problems

January 1, 2013.

To address spending cuts and tax increases, the American people are millennials, and are frozen in fear of even more coming down the pike. Americans want Washington to fix the economy, but even the biggest tax increase in history costs the approval and facilitation of a framework for long-term growth is sustainable path to growth. While doing that, they must create a framework for comprehensive tax and entitlement reform that will rein in the debt and put America on a long-term, sustainable footing. A critical component in the framework for long-term growth is to continue to stand in the way, let’s work to help all our leaders in Washington that it’s about time that they seriously start to help. The election can wait.

Twenty-three million American citizens are unemployed or underemployed, which prices continue to take a big government spending remains on an unsustainable trajectory, entailing huge revenues for government without major raising. As we close out the year and look forward to 2013, let’s move away from a tax increase and devastating, indiscriminate cuts. While doing that, they must create a framework for comprehensive tax and entitlement reform that will rein in the debt and put America on a long-term, sustainable path to growth.

Stop by your local branch. Go to www.travisia.org and click “Branch Locations” to find the closest branch.

Time for Policy Instead of Politics
Washington Must Address the Big Problems

Thomas J. Donohue, President/CEO, U.S. Chamber of Commerce

chairman's circle

platinum:

Genentech (A Member of the Roche Group)
The Reporter Newspaper

Gold:

The A.G. Spanos Companies

McDonald’s Restaurants

First Northern Bank

Silver:

Western Health Advantage

Wells Fargo Banks

Sutter Regional Medical Foundation

McDonald's Restaurants

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Western Health Advantage

Wells Fargo Banks

Sutter Regional Medical Foundation

Bronze:

Wal-Mart

Vacaville Magazine

Standard Pacific New Homes

Ray Morgan Co.

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