Crystal Clear Images Inc. has been a member of the Claremont Chamber for 6 years as well as a part of the surrounding community for over 15 years. Writing this has given me the opportunity to reflect on all of the great people we have had the opportunity to meet and provide our services to as a result of being part of a chamber that cares about its members. We are looking forward to the opportunity to help more businesses with their office supplies and equipment needs for many years to come. Thank You CCOC for all your hard work.

Aaron Steinmetz, Crystal Clear Images, Inc.

# Business News

Volume 29, Issue 2

www.claremontchamber.org

February, 2012

# Best B.E.T. (Business and Education Together)

Celebrating its **21st year**, the **Best B.E.T. program** has provided over \$311,500 to develop classroom programs which address advancement of educational enterprise and promote student selfesteem, learning and motivation.

Educators throughout the district may request a maximum of \$250

for his or her school work-shop; however, a team of four teachers can combine their maximum grant amounts to receive more money towards a common goal. Each application is judged on a point system, the maximum achievable being based on content, plans and ideas. Judges look for specific focus on the following; enrichment of the curriculum, promotion of student self-esteem, and promotion of learning and motivation through the involvement of students in areas that encourage activities:

teaching critical thinking skills and concepts; emphasize problem-solving assisting students to develop employable skills assisting students to develop civic responsibility concepts assisting students to develop collaborative decision-making skills

Each year, the **Claremont Chamber usually** acquires the funds and donates 50% of the profits for Best B.E.T. exclusively from the Annual Education Classic Golf Tournament. Partnering once again with Claremont Sunrise Rotary, Kiwanis Club of Claremont, Rotary Club of Claremont, the University Club and **Janet Johnson, State Farm Insurance**. The Chamber is proud to announce the award recipients.

> In 2011, **52** applications, were reviewed by a committee with a representative from each organization, culminating in the award of 35 mini grants totaling \$18,505. Workshop titles ranging from, "Read About Math Learning Centers", at Chaparral; "More Orff in the Classroom: Reading and Writing" at Mountain View; "Visually Stimulating", at Condit; "The Poetry of Art and Art of Poetry Project at CTEC, Pomona" at Danbury; "Exploring Evolution at the L.A. History

Museum" at Claremont High; "Family Literacy at Vista del Valle", Vista del Valle; "Excited About Reading!" at San Antonio High School; "Getting to Know Our Biomes" at Oakmont; "Living the Life of the Native Indian of Claremont" at Sycamore; "Soaring to Social Thinking Success" at Sumner; "Writing Across the Curriculum" at Our Lady of The Assumption School; to "Chemistry Experiments State Standards" at El Roble.

Maureen Aldridge, CEO of the Claremont Chamber and representatives from the organizations visit the schools and present the checks to the successful teachers.



Maureen Aldridge, Chamber CEO with recipients of BEST BET checks at Condit Elementary School



# Chairman's Circle Members

DoubleTree by Hilton Claremont The Gas Company

Service Organization Level Rotary Club of Claremont **Claremont Sunrise Rotary** Kiwanis Club of Claremont

# February 14 Networking Breakfast Business Card Bingo!

Sponsored by VNA Hospice - WNA HOSPICE Happy 60th Anniversary!



Discover how sometimes the most random connections can be the most profitable!

# Business News

Official Publication of the Claremont Chamber of Commerce

#### **Mission Statement:**

The purpose of the Claremont Chamber of Commerce is to provide strong leadership in serving the interest of business, promoting the interrelationship between business and community, and encourage business participation with civic and educational organizations and programs within the Claremont area.

#### **Executive Committee**

Chair

Bridget Healy, Inland Valley Repertory Theatre, Inc. Chair-Flect

Jess Swick, CHFC Northwestern Mutual Insurance

Treasurer

Susan Pearson, The Bath Workshop

Past Chair

Andrew Behnke, DoubleTree by Hilton Claremont

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Maureen Aldridge IOM, ACE

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Amy Snyder, Candlelight Pavilion
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Charlene Betts, Claremont West End Aux. Children's Fund
Susan Brunasso, Classic Elegance Video & Media Transfer by Susan
Ann Doskow, Doskow Studios

Emily Moultrie, Moultrie Academy of Music, Voice & Dance

Stephanie Benjamin, PVW

Dot Sheehy, Dot Will Do It!

Bob Fagg, Sonja Stump Photography

Barbara Bishoff, Royal Alliance

Adele Vuong, Claremont University Consortium

# A Note from the Chair of the Board . . . Bridget Healy

The start of 2012 brought two unanticipated challenges, one of which has been resolved while the other continues to be addressed by the Executive Committee and Board.



Association directed its attorney to withdraw the lawsuit filed against the City and Chamber alleging their First Amendment rights were violated at last October's 30th annual Village Venture. We are very pleased that we have been able to mutually resolve this issue and look forward to our continued excellent working relationship with the Claremont Police Department.

As you are also aware, the California Supreme Court issued its decision on Redevelopment Agencies. That decision called for the 425 Redevelopment Agencies in California to close their doors effective February 1, 2012. As this is being written, Senate Bill 659, which we understand will provide some legislative relief and/or direction is being drafted. It is our understanding that a key provision of the Bill is to extend to April the time cities have to transition their Redevelopment Agencies. We have joined a local coalition coordinated by BizFed, of which we are a member, to support efforts to avoid the financial and job losses communities are anticipated to experience as a result of the Supreme Court decision.

The immediate impact on the City of Claremont is an estimated loss of some \$3,000,000 dollars. The City funds the Chamber's Visitor's Center in the amount of \$40,000 with Redevelopment funds and it can be reasonably anticipated that this funding will cease. The Executive Committee is preparing budget alternatives which will be subsequently presented to the Board.

City Manager Tony Ramos attended the January 9 meeting of the Economic Development Committee to discuss the impact of the Supreme Court decision. We also discussed that now, more than ever, the City and Chamber must work cooperatively on economic development issues. The Economic Development Committee and Chamber Board look forward to working with the City Manager, City Council and staff on these issues. We all want to see Claremont continue to thrive.

Your thoughts, suggestions and recommendations, as always, are welcomed!

Bridget,

Inland Valley Repertory Theatre, Inc. bhealy1070@aol.com • (909) 859-4878

# Contact Us

### Chamber Staff

CEO Maureen Aldridge Administrative Assistant Marlene Fulfer Information Specialist Maggie Tupman

#### Claremont Chamber of Commerce

205 Yale Avenue, Claremont, CA 91711

Phone: (909) 624-1681 Fax: (909) 624-6629

Hours: Mon.-Fri. • 8:30am-5pm E-mail: contact@claremontchamber.org Website: www.claremontchamber.org

# Tax Breaks for the Self-Employed and Small Business Owners

The following is a compilation of a number of tax breaks available to self-employed individuals and/or small business owners. Some can be implemented before year's end, providing benefits for your 2011 return, while others will provide planning opportunities for 2012.

**Little or No Profit This Year** - The farm and nonfarm optional methods for computing net earnings from self-employment are modified so that electing taxpayers may pay more in optional self-employment taxes and thus become eligible for Social Security benefits.

The Work Opportunity Tax Credit - The work opportunity tax credit allows employers tax credits (as much as \$4,800) for hiring individuals from targeted groups (such as recipients of public assistance and qualified veterans).

Elect to Deduct Start-Up Costs - Taxpayers can elect to

deduct up to \$5,000 of start-up and \$5,000 of organizational expenses in the first year of a business. Each of the \$5,000 amounts is reduced by the amount by which the total start-up expense or organizational expense exceeds \$50,000. Expenses not deductible in the first year of the business must be amortized over 15 years.



an office in your home, perform management or administrative tasks from a home office, or store product samples or inventory at home, you may be entitled to deduct an allocable portion of certain costs of maintaining your home. This would include allocated maintenance, utilities, etc.

**Business Travel Break** - If you maintain your office in your home and it is your principal place of business, you may be entitled to a special tax break on your commuting costs.

**Establish an Employee Pension Plan** - Establishing a pension plan for your employees can help you retain better employees. If you start a pension plan, you can take a credit of up to \$500 a year for each of the first three years of the plan. The credit is for 50% of certain start-up costs incurred in each of those years.

**Deduct Vehicle Interest, Tax and License** - Normally if you purchase a vehicle, the interest on the loan is treated as nondeductible consumer interest. However, if the vehicle is used partially for business (other than as an employee), then the business portion of the interest can be deducted on your business schedule. The business portions of the personal

property tax and license fee can also be deducted on your business schedule. The business portion of the sales tax is added to your vehicle's basis and depreciated if the actual expense method is used.

**Deduct Health Insurance** - A self-employed individual may deduct the amount paid during the tax year for medical insurance for himself, his spouse, his dependents, and even his children who are under age of 27 even if they are not dependents. There is no limit on the amount that may be deducted, except that the deduction cannot exceed net self-employment income. For this deduction, health insurance includes medical, dental, vision, and long-term care premiums. The medical care insurance isn't limited by the normal 7.5%-of-AGI floor on itemized medical expenses, and it isn't a business schedule deduction. Instead, it's an above-the-line deduction on page 1 of Form 1040.

## **Business Education Expense Options**

- Self-employed taxpayers can treat business education expenses for themselves either as a deduction on the business schedule or as an education tax credit. If the deduction option is chosen, it reduces both self-employment tax liability and income tax liability. How much is saved depends upon your tax bracket.

**Employ Your Child** - You can turn some of your high-taxed income into tax-free or low-taxed income by shifting some of your business earnings to a child as wages for services performed by him or her. For your business to deduct the wages as a business expense, the work done by the child must be legitimate and the child's salary must be reasonable.

**Trade-in versus Sale** - If you are purchasing a new vehicle or other equipment, you should carefully consider whether to trade in the old asset or sell it in an unrelated transaction. The reason? If the disposition of the old vehicle or equipment would result in a tax loss, you might want to sell it separately. However, if the disposition would result in a tax gain, you would want to trade it in to avoid the gain and instead have it reduce the basis of the replacement asset.

**Avoid Underpayment Penalties** - Taxpayers are expected to pay their taxes during the year through the payment of estimated taxes and/or withholding. If you have not paid enough and do not meet one of the exceptions, you could be subject to an underpayment penalty along with an unpleasant tax bill when the tax return is filed. Year-end increased estimates and withholding can mitigate those penalties.

continued on page 4

# Are you using one of YOUR Member Benefits?

# **HOT DEALS** What are Hot Deals?

# How do I add my events Chamber Community Calendar?

Dear Chamber Members

Benefits gained by being a chamber member are available in many ways. Remember to take advantage of excellent opportunities for your business to attract new customers and share information with our community and the world.

**Log in today** to your chamber member portal to take advantage of these features!

**Business Directory Listing** - your business information is available to consumers through the chamber's website – visitors can search by category, keyword or alphabetically

**Online Informational Brochure** - your own page on the chamber's website which can include your business description, hours of operation, location information, and up to eight keywords (these help identify your business when a website visitor does a keyword search on the Business Directory)

**Job Postings** – add your own job openings to the Chamber's website

**Hot Deals** – include store coupons and special offers on the Chamber's website

**Event Posting** - add your business' events to the Chamber's Online Events Calendar – chamber website visitors can add your event to Outlook, e-mail the details to a friend and request an automatically generated email reminder for your event



"Email to a friend" link - visitors to your Online Informational Brochure may select a link to email your business information to a friend

Enter the login name and password found below to gain access to all of these features, update your information and more.

Look out for a reminder e-mail with Password & Log In information, this will be sent to the Primary contact at each member listing the first week of February.



Advertising space is now available at the top of the Chamber's Events Page and the Business Directory, \$150 for six months, e-mail or call Maggie for more info contact@claremontchamber.org, 909-624-1681

Tax Breaks - ontinued from page 3

# Borrow to Pay Deductible Expenses before Year's End -

If 2011 was a better than normal year for income, you might consider using a credit card to pay expenses that can generate deductions for this year.

**Contribute to Your Retirement Plan** - A variety of retirement plans are available to the small business owner or self-employed taxpayer. Some plans must be set up before year's end.

Please give Christiansen Accounting a call if you have additional questions about any of the tax breaks mentioned above. Most of these benefits require action before 2012 to

gain any tax advantage for 2011. However, that does not preclude you from planning in advance for 2012.

The Christiansen Accounting newsletter is available via e-mail on a free subscription basis. You can subscribe or unsubscribe at any time. For more information about - Christiansen Accounting, go to http://www.christiansenaccounting.com.

Circular 230 Disclosure, United States Treasury regulations effective June 21, 2005 require us to notify you that to the extent of this communication, or any of its attachments, contains or constitutes advice regarding any U.S. Federal tax issue, such advice is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any penalties that can be imposed by the Internal Revenue Service.

# **KUDOS TO OUR MEMBERS**

Another year of 'Bests' for Claremont Chamber Members in the Annual "Best of the IE" in *Inland Empire magazine*.

# Congratulations to all of the Claremont Chamber Members listed below!

### **Best Restaurants**

McKinley's Grille @ Sheraton Suites Fairplex Porter's Prime Steakhouse, DoubleTree by Hilton,

Ontario Airport Tutti Mangia Italian Grill



Tutti Mangia Italian Grill



# **Best Casual Dining**

Eureka Burger Harvard Square Café Walter's Restaurant



# Best Spot for a meal under \$10

Dr. Grubbs

### **Best Chef**

Jose Ruiz, Tutti Mangia Italian Grill Lester Salvi, Porter's Prime Steakhouse, DoubleTree by Hilton, Ontario Airport

# **Best Outdoor Dining**

Harvard Square Café Walter's Restaurant

#### Best Italian/Mediterranean Restaurant

La Parolaccia osteria Italiana

## Best Mexican/Latin

Espiau's

Casa Moreno Mexican Restaurant Bar & Grill



#### **Best Steakhouse**

Porter's Prime Steakhouse, DoubleTree by Hilton, Ontario Airport

#### **Best Weekend Brunch**

Porter's Prime Steakhouse, DoubleTree by Hilton, Ontario Airport Walter's Restaurant

# **Best Bakery**

Some Crust

### Best Subs/Sandwiches

Subway, Claremont

# Best Hotdogs

The Corner Butcher Shop



# **Best Hamburgers**

The Back Abbey Eureka Burger



Last Drop Cafe



Tutti Mangia Italian Grill



# Best Day Spa/Salon Services

Hush Spa & Skin Care

#### Best Health Club

The Claremont Club Pedal Spin Studio Unleashed Fitness



#### **Best Live Theater**

Candlelight Pavilion Dinner Theater

## **Best Place to find Math Tutor**

Sylvan Learning Centers

# **Best Boutique**

Nectar



# Best 'Sing for your Supper'

Repertory Opera Company

## Special Mention to

Lori Marino, Wisteria Grove, for being named a "Woman of Distinction"



Tim Harrison Branch Manager

909.920.5252 x108 800.566.2475 x108 909.920.5255 Fax









Connect with us using the links at the top of our website, HLCTeam.com

Broadview is super easy to work with, always available, professional, and does everything as promised.

- Tricia Coan, Client

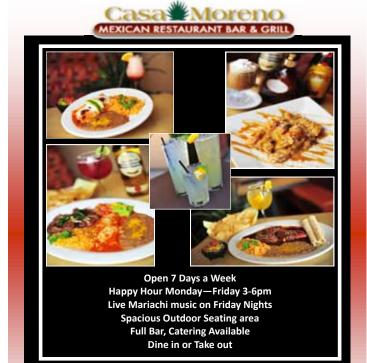
Thanks for cleaning up another bank's disaster. Mike Stoneking is "The Man."

-Tom Troli, Realtor

With 10 years in the business, I have never experinced better service.

-Brad Freeman, Realtor

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# **CL用REMONT •** CHAMBER

# VILLAGE MARKETING TROUP





2012

# TTIVITIE5

Continued advertising for events held in the Claremont Village. We advertise in the Daily Bulletin, Claremont Courier, Inland Empire Magazine, on the Claremont Calendar.com, in The Claremont Colleges Calendar ads, on multiple movie screens at Terra Vista Center in Rancho Cucamonga, as well as distribute Shop Claremont bookmarks. 15,000 Village maps/ brochures have been printed and distributed to Claremont Hotels and at the Ontario Airport-certified racks.

THE VILLAGE CLAREMONT.com

Shoes That Fit -**Easter Baskets Campaign** March/April

3rd Annual Blues and Brews Saturday, June 9 (tentative)

Friday Nights LIVE! May through October

Shoes That Fit -**Backpacks Campaign** July/August

The Claremont Colleges **Welcome New Students & Parents** 

5 undergraduate schools and International Place – August

11th Annual Wine Walk Saturday, September 15

The Village Rocks The Claremont Colleges Welcome Students Party - Sept.

Halloween Festivities -Trick or Treat in the Village Wednesday, October 31

Village Holiday Promenade Friday, December 7





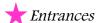
# Foothill Country Day School 1035 West Harrison Avenue Claremont, California 91711 (909) 626 ~5681

#### 210 FWY



#### 10 FWY

# Parking Information



Parking is available on and off campus. Separate entrances are located on Harrison Avenue and Towne Avenue as well as the surrounding neighborhood. Please respect our Foothill Country Day School neighbors by adhering to city parking codes!

Foothill Country Day School is a non-profit organization

# NEWS & STORIES

from Broadview Mortgage



800.566.2475

# Higher FHA Loan Limits

FHA loan limits have been restored to previous levels. This update is applicable for all FHA loans with case numbers that have been assigned on or after November 18th, 2011.

That means FHA loan limits will go back up to about \$500,000 in San Bernardino and Riverside Counties and \$729,750 in Los Angeles County. (NOTE: Freddie Mac and Fannie Mae levels were not raised, and remain at \$417,000 for San Bernardino County, and \$625,500 for Los Angeles County.)

As most of you know, my office straddles the border between Los Angeles and San Bernardino counties, and the impact of this change on Riverside and San Bernardino counties is particularly significant.

This will be the third article I have written on this topic, because this is so important: the higher limits allow These loan limits were updated December 09, 2011. ready, willing, and credit-worthy families to buy up in

2012 LOAN LIMITS CONFORMING HIGH BALANCE CONFORMING LA/ORANGE SAN DIEGO SB/RIV \$417,000 \$533,850 SINGLE FAMILY \$417,000 \$625,500 \$546,250 \$800,775 \$699,300 TWO-FAMILY \$533,850 \$967,950 \$845,300 THREE-FAMILY \$645,300 \$645,300 \$1,202,925 FOUR-FAMILY \$1,050,500 VA FHA COUNTY LOAN LIMIT COUNTY PURCHASE PRICE LOAN LA/ORANGE \$700,000 LIMIT SB/ RIVERSIDE \$417,000 \$729,750 \$756,218 LA/ORANGE SAN DIEGO \$537.500 SB/ RIVERSIDE \$518,135 \$500,000 \$722,798 \$697,500 SAN DIEGO

1. FHA purchase price based on minimum down payment of 3.5% effective 2009. 2. Loan limits for CalHFA are higher in targeted areas. Please call for details.

housing, if they wish to. I contend that this segment of our market is a vital component in moving toward a housing recovery.

In general, this action is recognized as likely to boost overall mortgage liquidity in the marketplace, providing a wider range of home buyers with safe and affordable financing.

Here is some general information about FHA loan limits: the conforming loan limit determines the maximum size of a mortgage that FHA can buy or guarantee. These limits can change based on factors including average area home prices. FHA loan limits also increase with the number of units. A multi-unit home will qualify for a higher rate, but those FHA loan limits are subject to the same factors as single-unit homes.

Loans that do not fall within conforming loan limits are likely be subject to higher down-payment requirements and tighter credit score requirements, which will be one more impediment to our housing recovery.

On another note, limits on VA loans will return to the levels established under the Veterans Benefits Improvement Act of 2008 which are, in some cases, higher than FHA limits.

As always, we will keep you informed on these important loan limits.



We want to supply you with important updates on the housing market. These articles and more can be found on our new Blog. Connect with us using Wordpress, Facebook, ActiveRain, Twitter, LinkedIn and Flickr! The links to these pages can be found at the top of our website, www.HLCTeam.com.

# **NEWS & STORIES**

from Broadview Mortgage



800.566.2475

# Mortgage Types: A Comparison of the 15 Year Mortgage & the 30 Year Mortgage

Choosing the type of mortgage that is best for you is a difficult feat. With all the options available today, the task can seem overwhelming. Here is a comparison of two very popular loan types: the 15 year mortgage and the 30 year mortgage. I hope this information will be educational and valuable to you and your future mortgage decisions.

Choosing a 15 year mortgage offers many benefits; the most obvious is that your house will be paid off in half the time of a 30 year mortgage. The shorter loan length causes monthly payments to be higher, a drawback for those who are on a tighter budget. On the other hand, the early pay off of this loan type is very good for some individuals, specifically those who are nearing retirement and do not want to have a mortgage to worry about in their retirement. Another situation that often leads individuals to choose a 15 year mortgage is when young homeowners wish to pay off their house before their kids start college.

Another benefit of selecting a 15 year mortgage is that this loan type offers a lower interest rate. The average difference between a 15 year mortgage interest rate and a 30 year mortgage interest rate is .47 percent over the last 20 years, according to Freddie Mac. Currently, this spread has increased and is hovering around .80 percent. This large interest rate difference coupled with the shorter loan term equals a huge total savings. For example, a \$200,000 15 year loan at 3.75% interest would yield \$61,800 paid in total interest. In comparison, a 30 year loan for the same amount at 4.25% interest would yield \$154,197 paid in total interest (\$107,884 of which is paid in the first 15 years). The savings in interest over the life of the loan are even greater. Even though at 15 year loan has a higher monthly payment, the savings in the end can be worth it to those who can afford to pay more per month.

Choosing a 30 year mortgage also offers many benefits to home buyers. Despite the higher interest rate when compared to a 15 year loan, the monthly payment is significantly lower due to the longer loan length. This allows more funds for savings and is more budget friendly. Additionally, a lower payment gives the homeowner more control over their mortgage. Homeowners have the option to pay additional principal each month if they are able, but can pay the minimum payment if they have other more pressing financial obligations.

	Loan Principal	Annual Percentage Rate	Length in Months	Monthly Payment	Total Interest	Total Paid
30 year	\$200,000	4.25%	360	\$984	\$154,197	\$354,197
15 year	\$200,000	3.75%	180	\$1,454	\$61,800	\$261,800



One major drawback of choosing a 30 year mortgage is that the total amount spent on interest is much higher, as is illustrated in the example above. However, the longer loan term allows inflation to help the homeowner. As the years go by and inflation happens, the dollars spent each month on the mortgage payment will become less and less. For example, \$1,000 today will be worth far less in 20 years' time. If a homeowner has a fixed rate mortgage, their payments will not increase despite inflation and will always remain the same.

The decision as to which loan type is best for you and your current situation is a decision I would be pleased to help you with. I am knowledgeable about these loan types and others and can help guide you to the wisest financial decision for your situation. If you or someone you know is interested in refinancing or purchasing a home, I would be honored to speak about the different loan options. I work by referral only, and a referral is the highest compliment you can pay me. Thanks for your business.



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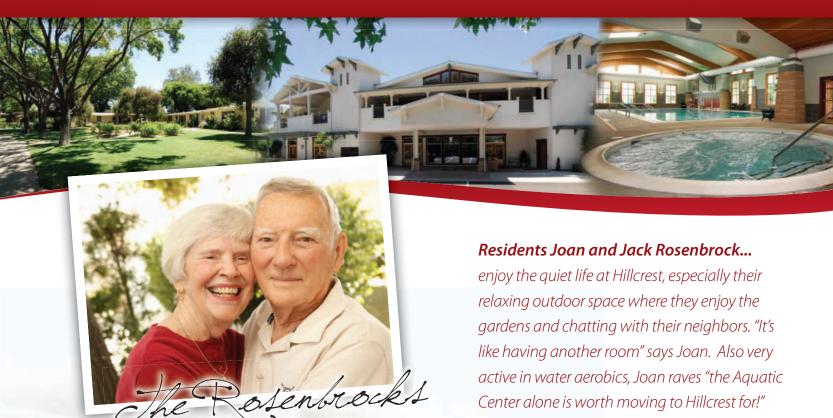
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# From the Desk of Captain Jon Traber "SHOPLIFTING"

One of the most common nonviolent crimes facing America today is shoplifting. Shoplifting is the theft of property offered for sale. Shoplifting is an expensive problem that ends up costing U.S. consumers and

businesses billions per year.

Shoplifters represent every age group and income level. There are two types of shoplifters, professionals and amateurs. Professionals literally steal for a living while amateurs steal for a variety of other reasons.

# **Shoplifting Prevention Techniques**

Prevention is the best approach in dealing with shoplifting and is the first avenue of deterrence.

- If the store is small, have a **buzzer or bell** that sounds when the front door is opened.
- Greet every customer you meet. Let customers know you are aware
  of their presence. The most effective deterrent to shoplifters is an
  alert and competent sales staff. Train your staff if you expect them
  to effectively prevent shoplifting opportunities and safely apprehend
  shoplifters.
- Control backpacks and other parcels brought in by customers.
- Sales people should be able to personally monitor all areas accessible
  to customers. Mirrors and cameras can be used to extend the
  surveillance capability of the sales force. The use of CCTV with a
  VCR capability may help deter theft, but will also strengthen any
  arrest made that has been recorded on tape.
- If possible, **try elevating the cash register area** to increase your field of vision and allow better monitoring of customers. Placing the register near the front of the store allows cashiers to help keep an eye on customers as they enter and exit the store. The cash register should be inaccessible to customers, locked and monitored always.
- Enforce a strict anti shoplifting policy ("Shoplifters Will Be Prosecuted") and advertise your aggressive anti shoplifting policy in plain view.
- Sections of the store, such as cash registers, fitting rooms, exits, etc., should never be left unattended.
- If possible, have an employee in charge of the dressing room. Fitting rooms should be closely monitored for garments, hangers and tags, and should be kept clean between uses so evidence of theft can quickly indicate the possible thief. The number of garments allowed in the fitting room at one time should be limited and monitored.
- Watch persons wandering aimlessly up and down store aisles, fingering objects and frequently glancing at employees and other customers.
- Keep valuables away from store exits to prevent grab and run situations. Clothes-hanger hooks should be alternated to prevent theft from the grabber.
- Expensive merchandise should be in locked display cases in an area close to where salespeople are located. Limit the number of items you remove for customer inspection only to those you can adequately supervise at one time. Keep display cases locked at all

times. Check to make sure the glass of the display cases cannot be lifted out.

- Use an **electronic shoplifting deterrence system** or Electronic Article Surveillance (EAS) system. Various electronic sensing devices are available now to deter and detect shoplifting. A tag or embedded sensor with special electronic or magnetic characteristics is attached to an item. Special electronics are located at the exit of the store to detect tags which store personnel have not deactivated. If an EAS is used, each employee should receive extra training on how they work and the importance of properly removing them or deactivating them once an article is purchased. They can be expensive and time consuming to install and remove from the merchandise.
- Proper aisle layouts and low counters should maximize visibility to allow monitoring of the customers.
- If the items are sold in pairs, only display one part (i.e., left shoes only).
- Keep the store neat and orderly. Pattern displays and keep them filled so that you can tell in a glance if something is missing.
- Anchor all valuable display models to counters. Use cable tiedowns to restrict the movement of merchandise.
- Items inspected, but not sold, should be immediately returned to stock.
- Price marking equipment should not be left unattended.
- Items found on the wrong shelf may show that a shoplifter is in the store, and he or she disposed of the items thinking they were observed.
- Alert other employees immediately if you notice suspicious activities. You may want to use a code if the store has a public address system.
- Watch for price switching. Cashiers should do price checks if warranted.
- Have cashiers check every item being sold to make sure it does
  not contain other merchandise (a compact disk hidden inside a
  book). Large bulky items like trash containers, coolers, etc. should
  be inspected by the cashier for smaller items hidden inside.
- Each customer should **receive a receipt for every purchase**. This prevents the shoplifter from returning stolen items for a cash refund.
- Every bag should be **stapled closed**, **with the sales receipt attached**. If possible, spot-check sales receipts at exits.
- **Control exits** by designing exit lanes so that all persons leaving the store must pass by the scrutiny of a cashier or other employee.
- Ask that a convicted shoplifter's court judgment or condition of probation include a prohibition on returning to your premises.

If you need more information regarding this or other topics please don't hesitate to call Captain Traber at the Claremont Police Department's Administrative Services Bureau at 909-399-5409





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DIRECTOR OF MARKETING

Madhu Sengupta, MS, GRI, CRS DRE#00979814





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Now there is a huge potential for your insert to be seen by more than our Chamber members. Include your promotional flyer in the Chamber's monthly Business News, any one month, or every month. Bring 500 copies of your printed flyer (8½ x 11" can be printed on one or two sides) and a pdf version to the office with \$65 cash or check. Deadline date on or before the 8th of each month for the following month. Call or e-mail ahead to reserve your space contact@claremontchamber.org



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# Spotlight on a Chamber Member

Another Claremont Chamber Member benefit - enter your business card into a drawing at each and every Chamber Networking Event. If you are chosen as the lucky winner, an article will be published in the Chamber Business News and you will be featured in a video. The video is displayed not only on the **Chamber website**, but also on the **Chamber's Facebook page** and on **Youtube.com**. If you would like to be a lucky winner, come to **EVERY** Chamber event and place your business card in the fishbowl.

This month's "Spotlight" below - *Lisa Jeffers, Right at Home*, turn to page 10 for more info on this business.



Lisa Jeffers Owner

www.RAHRancho.com Info@RAHRancho.com

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# **Chamber Open House**

Come learn how membership with the chamber can enrich your business.

March 29th 3:00 – 7:00pm

Chamber Office
205 Yale Ave.
RSVP marlene@claremontchamber.org
by March 23rd
Refreshments will be provided.

Another Member Benefit –
Spotlight on YOUR Business



From left to right back row: Optometric Vision Center of Claremont, David & Margaret Youth & Family Services, Golden State Water, Taylor, Simonson & Winter LLP

From left to right front row: Chaffey Auto Body, Arvee Robinson International LLC, Bridget Healy, Inland Valley Repertory Theatre, Inc., Claremont Chamber Chair, Sonja Stump Photography, California Bank & Trust



# Right at Home

Do You Need Help Caring For a Loved One? Right at Home has provided inhome care services since 1995, with compassion and dedication. We are here to improve your loved one's quality of life while giving you peace of mind. Right at Home provides a variety of assistance based on each individual's needs. We have hourly, live-in and family respite care, hospice care support and 1-to-1 services in assisted living communities. Services include companionship, bathing & dressing,

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Southland Data Processing • Candlelight Pavilion Dinner Theater

- Renewal by Andersen Harvard Garden Day Spa Greystone Marketing Reliable Self Storage Tattle Tails
- Pedal Spin Studio
   Eric Martinez, State Farm Insurance
   O'Mahony Air Conditioning & Heating
   Mosaique Day Spa and Salon

Join us, February 14th, for Networking Breakfast Business Card Bingo! Bring lots of **BUSINESS CARDS** for **BUSINESS CARD BINGO** 

Discover how sometimes the most random connections can be the most profitable! When you get a BINGO, you win a prize! The more prizes – the MORE BINGOS!

Please call us here at the office if you would like to bring a prize to this event, 909-624-1681 – or just bring one on the day.

Thank you so much to our sponsor, VNA & Hospice of Southern California and congratulations on their celebrating 60 years.

# Renewing Members November 2011

85+ Years Claremont Courier

**80+ Years** Inland Valley Daily Bulletin

**60+Years**Golden State Water Company

**30+ Years** Mt San Antonio Gardens PVHMC

25+ Years California Bank & Trust League of Women Voters

20+ Years Sonja Stump Photography Taylor, Simonson & Winter Claremont Chorale

15+ Years Tutti Mangia Italian Grill

#### 10+ Years

Square West Gallery/Espiritu
Gail Sparks, Coldwell Banker Residential Real Estate
Heroes & Legends
ISN Global Enterprises, Inc
David Seccombe, DDS

#### 5+ Years

David & Margaret Youth & Family Services
Frank R. Wiemann
The Chama
Optometric Vision Center of Claremont
Uncommon Good
Arvee Robinson International LLC
VMA Communications, Inc
BJ Nichka, Prudential Wheeler Steffen

#### 1+ Year

Claremont Graduate University
Life Bliss Foundation
Claremont Smile Design
Leroy Haynes Center
Cole-Schaefer Ambulance Service
Renttoday.us
Felten Media Services
Coates Cyclery
Chaffey Auto Body

# Another Member Benefit at the Claremont Chamber!

Every month we hope to put the profiles of one or two new members in the newsletter, but to do this we need to hear from YOU.

Submit the information by the 8th of the month to be included in the following month.

You have two choices for the **Focus on New Member** article:

- 40 word article with a PHOTO/LOGO in jpeg format.
- 100 word article with NO PHOTO

E-mail everything to Maggie at contact@claremontchamber.org

## Your generous donations make our events more of a success and give you the opportunity to mention your name EVERY time you give.

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The Chamber receives many requests for us to send blast e-mails regarding events. Our policy is only to send e-blast information on Chamber events and crime alerts. The Chamber will gladly advertise your event for free, by putting a poster in the public window and displaying flyers/brochures in the office.

However, if you would like to add your event to the web, head to www.claremontcalendar.com where you can advertise all information for free.

# **American Cancer Society**

April 28-29th at Claremont High School claremontlavernerelay@gmail.com (626) 422-0942 http://www.relayforlife.org/claremontca

# Why Join Relay For Life?

At **Relay For Life**, you can find (and give) healing, comfort, and support from others who have faced cancer or who have lost a loved one to the disease. There are several ways to support the Relay For Life of Claremont/LaVerne, April 28-29th at Claremont High School; whether starting your own team, joining an existing one, or donating funds or goods,

there is no wrong way! No matter why you participate, one thing is clear, you will help save lives. Join us to learn more as we host the Claremont Chamber breakfast on March 3rd.

Celebrate. Remember. Fight Back.



# Pomona Valley Hospital wins WRAP Award for Second Year

For the second consecutive year Pomona Valley Hospital Medical Center (PVHMC) was recently informed they are the recipients of the Waste Reduction Awards Program (WRAP) for waste reduction efforts from the California Dept. of Resources, Recycling, and Recovery or CalRecycle).

The award, administered by the California Dept. of Resources Recycling and Recovery, is a first for PVHMC. WRAP provides an opportunity for California businesses and nonprofit organizations to gain public recognition for their outstanding waste reduction efforts and lets the community know of businesses that take waste reduction seriously.

The hospital also recently received environmental leadership recognition for its participation in the National Paving Company's Sustainable Asphalt Program.

# February 14 **Networking Breakfast**

7:30am - 9:00am

Networking BINGO sponsored by Visiting Nurse Association and Hospice of Southern California

DoubleTree by Hilton, Claremont 555 W Foothill Blvd., Claremont 91711

Members: \$15 - Advanced Reservation Potential Members BY RESERVATION ONLY: \$30

**Advanced Reservations** MUST be received by 4:00pm, February 10

# February 16 **CYP**

5:30 - 7:00pm

#### Pizza N Such

202 Yale Ave, Claremont 91711 RSVP contact@claremontchamber.org

# February 23 Ladies Luncheon

11:30am - 1:30pm

### Loving Hut

175 N Indian Hill Ste 102A, Claremont 91711

Members: \$20 - Advanced Reservation Non-Members: \$30 Member Guests and Potential Members BY RESERVATION ONLY Advanced Reservations MUST be received by February 17th

Save the Date! Wednesday

May 16th, 2012

CHAMBER ANNUAL **GOLF TOURNAMENT** 

**OFFICE CLOSED** 

February 20 Presidents' Day

# A RESERVATION MADE IS A RESERVATION PAID FOR ALL EVENTS

RSVP contact@claremontchamber.org

RSVP to all events by calling 909-624-1681, or e-mailing Marlene@ClaremontChamber.org, unless specified. We appreciate check/cash on the day of the event. Please check in even if you have pre-paid.

# **Committee Meetings**

Feb 6 7:30 am Economic Development

Feb 7 8:00 am V.M.G.

Council Chambers

TBA 7:30 am Executive

Feb 9 Noon Marketing/PR

Feb 21 Noon Membership

Pizza N Such

202 Yale Ave

Feb 21 7:30 am Government Relations

DoubleTree by Hilton Claremont

555 W. Foothill

Feb 28 7:30 am Board Meeting

Feb 29 **Ambassadors** 

> Please call Chamber office to confirm date and time of meetings for this month.

Claremont Chamber of Commerce **Business News** 

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Dates and times subject to change.

Unless noted, meetings are held at the Chamber office.