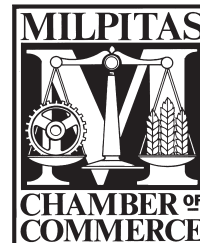


Business News Exclusively for Chamber Members

Panorama



Gateway to Silicon Valley™

MILPITAS CHAMBER OF COMMERCE NEWSLETTER

**SEPTEMBER
2005**

Lawrence E. Stone Santa Clara County Assessor to be Guest Speaker for Chamber's 'GOOD MORNING MILPITAS'

Friday, September 30th
Embassy Suites - 901 E. Calaveras Blvd.
7:30 a.m. - 8:45 a.m.



On Friday, September 30th, Lawrence E. Stone, Santa Clara County Assessor, will be the guest speaker for the chamber's 'Good Morning' Milpitas at Embassy Suites Hotel.

San Jose Magazine named him one of Silicon Valley's 100 most powerful leaders. Larry Stone remains a permanent fixture in the ever-changing high-tech landscape. He has been interviewed by scores of newspapers, magazines and books. Larry Stone contributed to Pulitzer Prize winning author and Washington Post reporter Haynes Johnson's two best selling books, *The Best of Times* and *Sleepwalking Through History*. With more than 30 years of leadership experience in both the public and private sectors, Larry Stone has been successfully applying the principles of effective government management to Santa Clara County since he was first elected in 1994 and overwhelmingly reelected in 1998 and 2002.

You won't want to miss this opportunity to receive a valuable update from an effective civic leader and articulate speaker. The State board of Equalization acknowledges his office as one of the best-managed assessors' operations in California.

The forum will begin at 7:30 a.m. with a buffet breakfast, networking, educational overview, and a chance to win the growing Jackpot Drawing. Make your reservations by calling the chamber office at (408) 262-2613. The fee is \$15 for members, and \$20 for non-members. Bring business cards for the drawings and networking card exchange. ~

Chamber and SCORE **Sponsors a Small Business Workshop** **"STARTUPS AND EXISTING BUSINESSES"**

On Wednesday, October 12th, the Milpitas Chamber of Commerce and SCORE-Counselors to America's Small Business, are scheduling a Small Business Workshop for Startups and Existing Businesses at the Milpitas Community Center, located at 457 N. Milpitas Boulevard. The workshop will include business planning, business insurance, the 10 rules for building your business, business law, and a brief overview of the Milpitas Chamber and SCORE program. This workshop will prepare aspiring business professionals for survival in today's economy or help to sharpen the business skills of owners with existing businesses.

To register for the October 12th workshop, call the chamber office at 262-2613. The registration fee should be paid to the chamber prior to the workshop. The check-in will be 8:00 a.m., and the educational workshop will end at 11:30 a.m. For additional information, call Gaye Morando at the Chamber office at (408) 262-2613. ~

Malaysian Industrial Development Authority and **Malaysian External Trade Development Corporation** **Invites You to a Seminar on** **"BUSINESS OPPORTUNITIES IN MALAYSIA" with the** **Minister of International Trade & Industry, Malaysia** **Wednesday, September 21, 2005** **Santa Clara Marriott Hotel, 2700 Mission College Blvd., Santa Clara** **9:00 a.m. - 5:00 p.m.**

Co-sponsored by: American Electronics Association, Asia American Multi Technology Association, Bay Area World Trade Center, California Asia Business Council, Malaysian Professional & Business Association, Semiconductor Industry Association, Milpitas Chamber of Commerce, Silicon Valley Center for International Trade Development, and Silicon Valley Export Assistance Center.

The event will begin with a 9:00 a.m. registration and breakfast. The seminar will include a keynote address by the Honorable Rafidah Aziz, Minister of International Trade & Industry to Malaysia, address by Guest Speaker, Mr. Jack Pacheco, Vice President & Chief Financial Officer, Smart Modular Technologies, Inc., and one-on-one business meetings between Malaysian delegates and US companies.

BUSINESS AFTER HOURS MIXER

OLINGER'S REAL ESTATE INVESTMENTS
89 S. Main Street, Milpitas
Thursday, September 22, 2005 - 5:00-7:30 p.m.

GOOD MORNING MILPITAS

Friday, October 14, 2005
NEW LOCATION...
(See page 7 for details)

Stanford Football presents **CHAMBER OF COMMERCE &** **CALIFORNIA JUNIOR CHAMBER DAY**

SAT., OCT. 29th (see page 6 for details)

Your Chamber

President..... **MARSHA GRILLI**
 School Board, M.U.S.D.
 President-Elect **NICKY WU**
 Proto Services, Inc.
 Vice President..... **ROBERT DULALIA**
 Saf Keep Services
 Vice President..... **DON RYAN**
 Milpitas Executive Lion
 Vice President **CHARLENE TSAO**
 Sushi Lovers
 Chief Financial Officer..... **TOM VALORE**
 LPL Financial Services

BOARD OF DIRECTORS

Dean Blomquist - Pro-Star Towing
David Burt - TEK Team Xtreme
Kim Chabrava - American Probe & Technologies
Debbie Giordano - Councilmember-City of Milpitas, Council Liaison
Greg Hines - Solectron Corporation
Johnie Quincy Jones - Greater Love Church of God in Christ
Jeanne Mader - BFI Waste Services
Diane McDonough - Associate
Darcus Simmons - Impasse Secretarial Services
Dr. Joseph A. Vu, Milpitas Dental Center
Joseph Weinstein, Renaissance Home & Mortgage, Inc.
Frank De Smidt - Government Affairs Chairman
 Gaye Morando, Executive Manager and Newsletter Editor
 Marilyn Hay, Office Manager

The Chamber of Commerce VISION

is to be recognized as the premier business resource who strives to ensure a healthy economic environment for our community through effective business-to-business interaction.



Gateway to Silicon Valley™
 828 N. Hillview Drive
 Milpitas, CA 95035
 (408) 262-2613
 Fax (408) 262-2823

Email: info@milpitaschamber.com
 Website: www.milpitaschamber.com

A MESSAGE FROM...

President Marsha Grilli



The Milpitas Chamber of Commerce greatly appreciates all of the outstanding sponsors and volunteers that supported the annual Art and Wine Festival and helped bring two fun-filled days to the Milpitas community. It was a great weekend with our friends and families. Tim Howard and Michael Reed, once again organized a fantastic festival.

The chamber of commerce had the opportunity to welcome the new teachers and employees of the Milpitas Unified School District at the New Teachers' Reception on August 23. Over 50 teachers were treated to an afternoon reception with good food, goody bags filled with items donated by our members and greater awareness of all our Milpitas community has to offer. A big "Thank You" to everyone that helped to make our new teachers feel extra special that day.

There are many opportunities scheduled to participate in chamber activities. In September we hope you will stop by at the mixer hosted by Olinger's Real Estate Investments, located at 89 S. Main Street, and attend the new Good Morning Milpitas Series which will begin on September 30th with Larry Stone, the Santa Clara County Tax Assessor as our featured speaker. On October 5th, the Board will be kicking off their new Educational Series that will be held each month at Renaissance Home & Mortgage, Inc., in Milpitas. Look for the Chamber's evite's for additional information and registration.

The Board of Directors are dedicated to bring quality programs to our members.

The SALSA Club of Burnett Elementary School, a part of the Milpitas Unified School District, is looking for Latino/ community business members willing to meet with the group to present their career and experiences. The SALSA Club (Students Aspiring for Lifelong Success and Achievement) is a group of 4th through 6th grade Latino and Latina students who meet regularly at lunch to discuss and explore their culture, personal goals, career and educational opportunities. Meetings occur on Wednesdays from 12:20 - 1:00 p.m. Only one meeting with the group would be necessary, although more are possible. Please contact one of the advisors at awinston@musd.org or 408-945-2431 if interested. ~

Malaysian Industrial...continued from page 1

The seminar will provide the Bay Area business community an opportunity to hear about the latest political and economic situations in Malaysia and the ASEAN region, and also to meet and discuss with representatives from Malaysian companies in the bio-technology, information and communication technology, information and communication technology (ICT), electronics, medical devices, engineering and machinery, banking and tourism sectors. Participation is free of charge and by advanced registration. You can register by e-mailing midasanjose@aol.com, or call MIDA San Jose at (408) 392-0617.~

The Milpitas Chamber of Commerce 2005 Mission Statement:

The Mission of the Milpitas Chamber of Commerce is to be the central source of information and activities to enhance the success of our City, of our business community in general and of our members in particular."



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 MILPITAS, CA 95035

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MEMBER ACTIVITIES

Business to Business Interaction...Offering Business Opportunities For You!

The Chamber Salutes the Sponsors who made the success of our 4th ANNUAL "WELCOME NEW TEACHERS" Reception possible...



Business Development Specialists Marcel Abarca and Michelle Shepard greeted teachers at Trade table for Commonwealth Central Credit Union.



Event Chair/Chamber President Marsha Grilli welcomed the over 120 gathering for "Welcome Teachers" Reception.



Food Chair, Charlene Tsao, Sushi Lovers, and DJ Mike Westerman put finishing touches on the buffet table.

Major Sponsors:

MOUNT OLIVE CHURCH

Pastor Mike Gibson, and his staff should be applauded for making it possible to schedule the 4th annual reception for our teachers at the Mount Olive Ministries Hall and donating the Goody Bags.

COMMONWEALTH CENTRAL CREDIT UNION

Accolades go to Marketing Coordinator, David Zhang, and Business Development Specialists, Marcel Abarca and Michelle Shepard, for ensuring that Common Wealth Central Credit Union became one of the financial sponsors for the event. Their company also contributed items to the Goody Bags.

Music: **MDM ENTERTAINMENT - Michael Westerman**

Food Sponsors:

GIORGIO'S ITALIAN FOOD & PIZZERIA

LYON'S RESTAURANT LLC

MY GOURMET PRODUCTS, INC.

OUTBACK STEAKHOUSE

SUSHI LOVERS

MILPITAS CHAMBER OF COMMERCE

The following businesses donated useful items for the Goody Bags. This year, thanks to the generous support of Milpitas Staples, the teachers received two Good Bags. One from Mount Olive Church with items from the following donors, and one from Staples filled with coupons and supplies.

GOODY BAGS SUPPORTERS:

Borders Books & Music

Central Self Storage

Century 21 Optima

City of Milpitas/Fire Department

CommonWealth Central Credit Union

Lima Family Milpitas Mortuary

Milpitas Post Office

Mount Olive Church

The Painting Gourmet

Peggy's Personalized Printing

RAFT

Saf Keep Storage Staples

Summitpoint Golf Club

Sushi Lovers

Union Bank

Valley Yellow Pages

Heralding Our New Members

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Ladd Yani, Field Service Representative
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Business Services & Health Life Insurance

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1966 Tice Valley Boulevard #231
Walnut Creek, CA
(510) 467-3402
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(408) 729-6078

GRACE MASSAGE OF BODYWORKS

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(408) 836-7848
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Membership Renewals

Thank You for Your Continued Support...

ONE YEAR...

Church of Scientology of Stevens Creek
Compass Maps
Pro-line Printing & Copying
Rhea Toribio Capital Grove

TWO YEARS...

Berryessa Chiropractic
The Bradley Group
Parc North Associates, LLC
Town Center Pizza
Washington Mutual Home Loans

THREE YEARS...

Logos Etcetera

SIX YEARS...

U.S. Filter

SEVEN YEARS...

Darlene Carman, Associate
Chili's Restaurant
Dem Realty & Mortgage Company
Guglielmo Winery
Hilton Garden Inn-San Jose/Milpitas
LandAmerica Commonwealth
LPL Financial Services
New Tung Kee Noodle House #2
Spin a Yarn Restaurant

EIGHT YEARS...

Mayor Jose Esteves, Mayor of Milpitas
Milpitas Montessori School

NINE YEARS...

Hometown Buffet

TEN YEARS...

Cat's Nest Boarding & Day Care
Venzon Engineering

ELEVEN YEARS...

The Great Mall

TWELVE YEARS...

Milpitas Ducks Unlimited

THIRTEEN YEARS...

Council Member Bob Livengood, City of Milpitas

FIFTEEN YEARS...

Ferris Hoist & Repair, Incorporated

EIGHTEEN YEARS...

Embassy Suites Hotel

TWENTY-THREE YEARS...

Commonwealth Central Credit Union...

TWENTY-FIVE YEARS...

Charles Margiotta, D.D.S.

Come join all the fun on The Farm!

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Chamber Day:

Saturday, October 29th

Cardinal versus UCLA Bruins

2:00 p.m....Stanford Stadium.

Pre-game festivities begin at 11 AM

in the Hammer Throw Area

*Live music, food vendors, entertainment,
kids games, giveaways...*

Special ticket price \$8 General Admission

Reserved Seating \$12.50

Register online at gostanford.com/commerce

Silicon Valley Leadership Group

Invites You to *Silicon Valley Projections 2006*

Daring to Compete: A region-by-region realty check..

Wednesday, September 21, 2005

8:00 a.m. to 12:00 p.m.

West Valley Community College Theater

14000 Fruitvale Avenue, Saratoga

For reservations, call 408-501-7862 or email

nortiz@svlg.net or

Visit site at www.svlg.net.

GEEKS ON CALL

Offering On-Site Computer Support for Homes and Businesses

Geeks on Call, an on-site computer support for homes and businesses, opened in Norfolk, Virginia in 1999, then came to the Bay Area in May 2005, including Milpitas. Owner Hugh Wright, the Franchise President, operates the franchise in Milpitas as well as several in San Jose and the surrounding communities. Richard Doitteau, the local technician assigned to Milpitas has 16 years of experience with computer and network service, maintenance and installation.

Each Geeks on Call technician comes to the house or business. They perform maintenance and repair of computers and networks as well as system upgrades, installation, training and consulting with a focus on homes and small business.

Regular hours for service calls are 8:00 a.m. to 6:00 p.m., Monday through Saturday, Their Dispatch Center is open 5:00 a.m. to 9:00 p.m., Monday through Friday, Saturday, 6:00 a.m. to 3:00 p.m., and 9:00 a.m. to 2:00 p.m. on Sunday. For service, call:

1-800-905-GEEK (4335)

ALLIANCE FOR AFFORDABLE SERVICES

Dedicated to Helping You

“LIVE BETTER” and “SAVE MONEY”

The purpose of the Alliance for Affordable Services is to put dollars in its members' pockets. The association used the power of the group to negotiate significant savings for its members on a variety of benefits. Field Service Representative, Ladd Yani tells us he services new member to Alliance. His company offers business, personal and wellness benefits at member discount rates. The Alliance represents approximately 150,000 small business owners and individuals nationwide.

You could save thousands of dollars each year using the benefits you receive from the Alliance. A Few are listed as follows:

- * Access to affordable health insurance
- * Zigar Training Systems
- * DHL Express
- * Hewlett Packard
- * Accidental Death Benefit
- * Hertz Rental Car
- * Discount Movie Tickets

For more information about Alliance for Affordable Services, call Ladd Yani at (408) 712-9516. ~

Financial Planning Perspectives FPA

Should You Consider A Health Savings Account?

Often described as an individual retirement account for medical expenses, health savings accounts (HSAs) are billed as the elixir to rising health care costs, according to the Journal of Financial Planning.

But what are HSAs? Simply put, a HSA is a special account owned by an individual in which contributions to the account are used to pay for current and future medical expenses. Created in Medicare legislation signed into law by President Bush on Dec. 8, 2003, and modeled after Archer MSAs, HSAs are used in conjunction with a “high deductible health plan (HDHP). With the exception of preventive care, a HDHP is insurance that does not cover “first-dollar” medical expenses. For those who contribute to a HSA in 2005, the annual deductible is at least \$1,000 with a \$5,100 limit on out-of-pocket expenses. For families the annual deductible is a minimum of \$2,000 with a \$10,200 limit on out-of-pocket expenses. (These amounts are indexed annually for inflation.) The insurance can be a health maintenance organization (HMO), PPO or indemnity plan, as long as it meets the requirements.

In short, the HSA provides triple tax savings, including tax deductions when you contribute to your account; tax-free earnings through investments, and tax-free withdrawals for qualified medical expenses.

Who is eligible for HSAs? According to the Department of Treasury, any individual who is covered by a HDHP and; 1) is not covered by other health insurance that is not a HDHP, i.e. a low-deductible insurance; 2) is not enrolled in Medicare; and 3) can't be claimed as a dependent on someone else's tax return. Children, for instance, cannot establish their own HSAs. Eligibility to contribute to a HSA does not depend on:

- 1) your income. There is no income phase out as with IRAs, for instance;
- 2) earned income. You don't have to be working, for instance.
- 3) Who is the primary policyholder? Spouses, for instance, can establish their own HSAs, if eligible.
- 4) Insurance coverage of your children.

Those that have the following type of “first dollar” medical benefits would be ineligible to establish a HSA: Medicare, Medicaid, Tricare, Flexible Spending Arrangements (FSAs); Health Reimbursement Arrangements (HRAs); and coverage under a spouse's plan, including a low-deductible insurance plan or a FSA or HRA through the spouse's employer.

Administered by a financial institution or insurance company, contributions to the HSA are tax deductible and can be made by the employee, employer, or both, according to the Journal of Financial Planning. You may fund up to 100 percent of the policy's deductible but may not exceed in 2005 \$2,650 (individual) or \$5,250 (family). As with IRAs, individuals who are age 55 and older can make additional catch-up contributions to a HSA. In 2005, for instance, the catch-up contribution is \$500. Contributions must stop once a person is enrolled in Medicare. Money that is contributed to the HSA and not used may be rolled over to next year or future years. Typically, the money in a HSA is invested in instruments that provide safety of principal, such as money market deposit accounts and short-term certificates of deposit. As with an IRA, the money grows tax free and distributions taken to pay for qualified medical expenses are tax free, too. According to the department of Treasury, qualified medical expenses include

- * over-the-counter drugs,
- * specific health insurance premiums, including COBRA continuation coverage, health insurance coverage while receiving federal or state unemployment compensation, qualified long-term care insurance; and for individuals enrolled in Medicare: Medicare premiums and out-of-pocket expenses (Part A and Part B, Medicare HMOs, and the new prescription drug coverage). The HSA cannot, however, pay for Medigap insurance premiums.

HSA distributions not used for qualified medical expense (such as cosmetic surgery) are subject to ordinary incomes taxes and a 10 percent penalty unless the individual dies, is disabled, or is 65 years of age. Money left in a HSA account after age 65 withdrawn for a purpose other than health care is taxed at the account holder's ordinary income tax rate.

Also of note, there is no time limit on distributions. There is not “use it or lose it” rules as there are with FSAs. Distributions from a HSA can even be used to reimburse prior years' expenses as long as the expenses were incurred on or after the date the HSA was established.

As with IRAs, it's important that individuals keep good records to prove that the expenses were incurred and they were not paid for or reimbursed by another source or taken as an itemized deduction. The Department of Treasury also notes that mistaken distributions from an HSA can be returned to the HSA. Also noteworthy, rollovers from Archer MSAs and other HSAs are permitted.

Check with your state's insurance department to locate a company that offers HDHP plans.

This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by Thomas J. Valore, a local member of the FPA. ~

Heralding Our New Members

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Business Services & Health Life Insurance

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Thank You for Your Continued Support...

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Church of Scientology of Stevens Creek
Compass Maps
Pro-line Printing & Copying
Rhea Toribio Capital Grove

TWO YEARS...

Berryessa Chiropractic
The Bradley Group
Parc North Associates, LLC
Town Center Pizza
Washington Mutual Home Loans

THREE YEARS...

Logos Etcetera

SIX YEARS...

U.S. Filter

SEVEN YEARS...

Darlene Carman, Associate
Chili's Restaurant
Dem Realty & Mortgage Company
Guglielmo Winery
Hilton Garden Inn-San Jose/Milpitas
LandAmerica Commonwealth
LPL Financial Services
New Tung Kee Noodle House #2
Spin a Yarn Restaurant

EIGHT YEARS...

Mayor Jose Esteves, Mayor of Milpitas
Milpitas Montessori School

NINE YEARS...

Hometown Buffet

TEN YEARS...

Cat's Nest Boarding & Day Care
Venzon Engineering

ELEVEN YEARS...

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THIRTEEN YEARS...

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FIFTEEN YEARS...

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TWENTY-THREE YEARS...

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8:00 a.m. to 12:00 p.m.

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For reservations, call 408-501-7862 or email

nortiz@svlg.net or

Visit site at www.svlg.net.

BUSINESS NEWS

Good Morning Milpitas

The Milpitas Chamber invites the Business Community
to Jump Start Your Day at the Chamber's
Education Forum

FRIDAY, OCTOBER 14, 2005

7:30 a.m. - 8:45 a.m.

RENAISSANCE HOME MORTGAGE

1851 McCarthy Boulevard, Milpitas

\$15 Member - \$20 Non Member

GUEST SPEAKER: TBA

The members will be notified via the web site

www.milpitaschamber.com.

The members will also receive an evite invitation.

NEWS...NEWS...NEWS

CineLux Theatres

Announces Future Plans for Cinema Savers in Milpitas

CineLux Theatres has announced the relocation of Cinema Saver, the Bay Area's only low cost alternative for enjoying movies. Cinema Saver originally opened in June of 2001 at the Milpitas Town Center through the combined efforts of Shapell Industries and CineLux Theatres. Both companies had a vision of delivering a first class movie experience at low admission prices. After a tremendously successful four-year tenure at Shapell's Town Center on Calaveras Boulevard, Cinema Saver will relocate to the Serra Shopping Center.

Once remodeled, Cinema Saver at the Serra Shopping Center will feature high back love seats, new decore, café style concessions, state-of-the-art sight and digital sound and of course Cinema Saver's same popular low admission price policy.

"CineLux is happy to make a long term commitment to movie goers in the South Bay Area," said Paul Gunsky, of CineLux Theatres. ~

South Bay Small Business Fair

A ONE-STOP SOURCE OF TAX INFORMATION...

Sponsored by the State Board of Equalization

FRIDAY, OCTOBER 28, 2005

CROWNE PLAZA HOTEL

777 Bellew Drive • Milpitas

For more information, please call (408) 277-8203

E-mail address: sobayfair@boc.ca.gov

PEP...Business Partners for Emergency Preparedness

Presents a Workshop on:

CONFRONTING WORKPLACE MEDICAL EMERGENCIES

Instructor-Jeanne Iverson, Principal - VSI Risk Management and Ergonomics

Topics Covered Include:

- Patient Assessment
- Blood Pressure Monitoring
- Evaluation and preparing Personnel For Responding to a Critical Emergency
- What to do until help arrives

Wednesday, September 28, 2005

LSI Logic Corporation • 1621 Barber Lane, Milpitas

Registration: 9:30 a.m. • Program 10:00 a.m. until 3:00 p.m.

Fee covers lunch, advisories for Business & Preparedness Handouts

Fee: \$35 Members and \$45 Non-members

For more information, log onto www.preparednesspartners.org

Sexual Harassment (SH) Training is Now Mandatory

California Law AB 1825 now mandates two hours of SH training for supervisors before January 1, 2006, for companies with 50 or more employees. Online training is an easy, cost-effective way to protect your company.

The California Chamber of Commerce is offering online training now to ensure compliance. For information, call **1-800-915-1780**.

511 Regional Rideshare Program

The Metropolitan Transportation Commission recently selected Parsons Brinckerhoff as the new operator of 511 Rideshare. Parsons Brinckerhoff is a global engineering firm that has operated in the greater Bay Area for more than 50 years in transportation planning, commuter services, and urban design. All commuter information, including ridesharing, can be found online, at

www.511.org.

Entertainment Book 2006

(44 years of Great Time and Great Savings)

The Entertainment Book 2006 has arrived...

It's for sale at the Chamber office, so come in while supplies last.. **The price is \$25.**

The book offers you savings on casual dining- restaurants, fast food restaurants, entertainment, cruise reservations, car rentals, hotels, and more.

2005 Calendar of Events

SEPTEMBER 2005

- 7 AMBASSADOR MEETING, Chamber Office, 12:00 Noon
- 13 MUSD SCHOOL BOARD MEETING, 7:00 p.m., Board Room
- 21 MALAYSIA'S TRADE & INVESTMENT SEMINAR, Santa Clara Marriott, 9:30 a.m.
- 21 PROJECTIONS SILICON VALLEY 2006, Silicon Valley Leadership Group, West Valley College, 7:30 a.m. - 12:00 Noon
- 22 BOARD OF DIRECTORS MEETING, 7:30 a.m., Chamber Office
- 22 BUSINESS AFTER HOURS MIXER, Olinger's Real Estate Investment, 5:30-7:30 p.m.
- 27 MUSD SCHOOL BOARD MEETING, 7:00 p.m., Board Room
- 30 GOOD MORNING MILPITAS, Speaker, Larry Stone, SCC Tax Assessor, Embassy Suites, 7:30 a.m. - 8:45 a.m.

OCTOBER 2005

- 5 AMBASSADOR MEETING, Chamber Office, 12:00 Noon
- 5 CHAMBER'S EDUCATION SERIES, 5:30 PM, Renaissance Home Mortgage, 1851 McCarthy Blvd., Free for Members, \$35 for non-members, Call the Chamber at 408-262-2613.
- 11 MUSD SCHOOL BOARD MEETING, 7:00 p.m., Board Room
- 12 SMALL BUSINESS WORKSHOP/SCORE/CHAMBER, 8:00 a.m. to 12:00 Noon, Milpitas Community Center, Rm. 7&8.
- 14 GOOD MORNING MILPITAS, Renaissance Home Mortgage, 1851 McCarthy Blvd., 7:30 a.m. - 8:45 a.m., Speaker TBA/
- 25 MUSD SCHOOL BOARD MEETING, 7:00 p.m., Board Room
- 27 BOARD OF DIRECTORS MEETING, 7:30 a.m., Chamber Office
- 27 BUSINESS AFTER HOURS MIXER, Stuart Anderson's Black Angus, 275 Ranch Dr., Milpitas, 5:00 - 7:30 p.m.
- 28 SOUTH BAY SMALL BUSINESS FAIR, Crowne Plaza Hotel, Milpitas Call 277-8203.
- 29 CHAMBER OF COMMERCE DAY AT STANFORD, Cardinal versus UCLA Bruins. Register: gostanford.com/commerce and get your discount voucher online.
- 30 Daylight Savings Ends Fall Back 1-Hour
- 31 Halloween... *Support your local businesses for your trick or treat supplies.*

✓ City Council Meetings

First & Third Tuesday of each month at 7:00 p.m.

✓ Planning Commission Meetings

Second and Fourth Wednesday at 7:00 p.m.

Get Connected with Connection Clubs

TUESDAY CLUB #1 - 1st & 3rd, Summitpointe Golf Club
8 - 9 a.m.

WEDNESDAY CLUB #2 - 2nd & 4th, Omega Restaurant
90 S. Park Victoria Dr., Milpitas, 12:00 - 1:00 p.m.

Call Chamber office for information (408) 262-2613.

Milpitas Chamber of Commerce
828 N. Hillview Drive
Milpitas, CA 95035

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