

The *Hispanic* Network



Kern County Hispanic Chamber of Commerce

www.kchcc.org

AUGUST 2006



This is an archive photo of the Trade Show of the Kern County Hispanic Chamber of Commerce, in 2004.

Tap Into the Hispanic Market at Annual Trade Show

The 13th Annual Hispanic Consumer Trade Show will be a terrific opportunity for a business to gain exposure to the rapidly growing Hispanic population. The event will take place on Sunday, August 20, 2006 from 12:00 noon to 5:00 p.m. at the Kern County Fairgrounds. We anticipate about 80 exhibitors' booths and 3,000 – 4,000 people attending. There will be live entertainment, food and fun for the whole family.

Why should you care about exposing your business to the Hispanic community, you ask? OK. Let's do a reality check. The recent 2004 census shows that Hispanics now make up 42.8% of the total population of Kern County

– that's 300,758 people! And that segment of the population has an annual purchasing power exceeding \$2.6 billion! That equates to about 30% of all the local spending in Kern County. Here is a sampling and breakdown of how the Hispanic community spends its money:

- \$524 million on rent or mortgages
- \$349 million on healthcare
- \$333 million on groceries
- \$174 million dining out
- \$143 million on autos (over 25% of all new autos in Kern County)
- \$123 million on household furnishings.

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Calendar of Events August 2006

August 9, 2006

Mixer
National University
4560 California Avenue
5:30 PM – 7:30 PM
\$3 members, \$5 non-members

August 10, 2006

Government Relations Committee
Hodel's, Olive Drive & Hwy. 99
7:30 AM – 8:30 AM
Speaker – Councilman Mike Maggard

August 20, 2006

Hispanic Consumer Trade Show
Kern County Fairgrounds
12:00 noon – 5:00 PM
633-5495 for more information

August 29, 2006

Workshop
"At Will Employment and What It Means to You"
Weill Institute, 2100 Chester Ave.
11:30 AM – 1:00 PM
\$15 members, \$25 non-members



Welcome new members

Countrywide Home Loans

Jimmy Lopez
9100 Ming Avenue Suite 110
Bakersfield, CA 93311
(661) 654-8215
(661) 664-5912 Fax
E-mail: Jimmy_lopez@countrywide.com

Countrywide was founded in 1969 on the principle that getting a home loan should be easy. We have some of the most powerful selections of loan programs in the industry. If you are purchasing or refinancing or if you just want to know what you qualify for, please call us. We will make sure you get the customer service you deserve.

South Valley Glass

Jorge Munoz
4328 Wible Road
Bakersfield, CA 93313
(661) 396-7774
(661) 396-0774 Fax
E-mail: southvalleyglass@sbcglobal.net

South Valley Glass was founded in 2002. They started as a small glass store, but have grown over the years. They sell windows, table tops, mirrors, blinds and shower doors. They also make screens and custom glass panes for windows. Jorge, the owner, has over 10 years of experience in this field. They service the areas of Bakersfield and small Communities nearby.

Platinum Real Estate Services

Marcos V. Caracas Jr.
4520 California Avenue Suite 200
Bakersfield, CA 93309
(661) 396-2700
(661) 396-2721 Fax
E-mail: mcaracas@platinum-teams.com

Platinum Real Estate Services was founded in 2005. They are locally owned and operated in Bakersfield, California. Their sister company is Platinum home loans; together they make the process of buying a home faster and easier for their clients. Working diligently and responsibly is their commitment to their customers. They employ talented individuals that have both experience and knowledge about the real estate industry. Their team members are available to make the process of buying or selling a home a memorable and informative one for their clients. They work with many community partners in Bakersfield, in order to improve the real estate industry in our hometown.

Platinum Home Loans

Valerie A. Duarte
4520 California Avenue Suite 200
Bakersfield, CA 93309
(661) 396-2700
(661) 396-2721 Fax
E-mail: vduarte@platinum-team.com

Platinum Home Loans was founded in Bakersfield, California in 2005 and is locally owned and operated. Their company has been built on respect, honest and integrity and is committed to providing the best and most reliable service their business has to offer. Platinum Loans' vision is to help as many people as possible, to achieve and maintain the dream of owning a home. To make their vision possible, they help their customers find the right loan product that is appropriate for their needs. One benefit of being a mortgage brokerage company is that they are able to offer a variety of home loan products to their clients. They price loans fairly and are committed to doing business responsibly, with their client's best interests in mind.

Realty One

Cruz Morales
1520 18th Street
Bakersfield, CA 93301
(661) 616-5710
(661) 616-5712 Fax
E-mail: cruz.morales@sbcglobal.net

Cruz Morales has been serving clients for 15 years. She started with full scale restaurants and made a switch over to real estate. She has been in real estate for about one year and loves it. She loves being involved with her clients during their buying and selling. It is a big change in their life and she helps walk them through the long process by helping them with each step. She provides five-star services for her clients. If you are in need of real estate services, please call Cruz Morales at Realty One.

Project View Inc.

5110 Glacier Canyon Ct
Bakersfield, CA 93313
(661) 398-8453
(661) 398-8453 Fax
E-mail: projectview@worldnet.att.net

Project View Inc. was founded in 1995 in Bakersfield, California. They provide commercial, industrial, and professional organizations with project control and management services. They plan and track the project, and provide their clients with key progress parameters, both cost and progress, to help steer the project to success.

Thank you for Renewing Your Membership!

- Camino Villa Real Insurance Services
- Dreyers Grand Ice Cream Inc.
- Employers Solutions Group
- Executive Business Services
- Garden Pathways Inc.
- Kern Central Credit Union
- Menna Capital Management, LLC
- National University
- Probation Auxiliary County of Kern
- San Joaquin Tires & Wheels
- Stroope GMAC Realtors

KCHCC Makes Loan to Small Business

The Chamber's Micro Loan Committee recently approved a loan to help a small business expand. On July 6, 2006 several members of the Board of Directors attended a luncheon where a check for \$25,000 was presented to Peter and Lisa Marcos, owners of Precision Air Conditioning. The money will be used to buy new equipment, refurbish a truck and hire a new employee.

Peter has years of experience working for others in air-conditioning and heating repairs, but went into business for himself a little over a year ago. He plans to expand into new construction and will start fabricating and installing duct work, registers and vents.

Lisa is an accountant and works for the County of Kern's Mental Health Department. She was instrumental in writing the business plan for the business and putting the loan package together for the loan request. She plans to keep her job while Peter runs the business.

The Kern County Hispanic Chamber of Commerce makes small business loans up to \$25,000 to business owners who are unable to qualify for a loan from a conventional bank, and to entrepreneurs wanting to start a business. Applicants should have at least decent credit, good character, be able to show that their business will generate enough revenue to repay the loan, and should have some form of collateral (home, other real estate, equipment, etc.). Applicants will also be required to write a short business plan, provide licenses and permits, and provide business and/or personal income tax returns.

Interested in a small business loan? Call the chamber office at 633-5495 for more information or for an application.



Above picture, from left to right: Lou Gomez, President of KCHCC; Andrea Dominguez; Lisa and Peter Marcos, owners of Precision Air Conditioning; Hilary Baird; and Frank Dominguez, Chair of the Board of KCHCC. Dawn pictures: Two different images from the luncheon where a check of \$25,000 was presented to Peter and Lisa Marcos.

Are There Gaps In Your Business Coverage?

By Ramona Herrera,
State Farm Insurance Agent

There are many types of insurance to cover your small business. From property insurance on your building or contents to coverage for your business vehicles, there is a policy to meet most of your needs.

While these policies on their own may provide enough coverage, you may be unaware of gaps. Most insurance policies place limits on the amount of coverage provided for certain items as well as the types of losses that are covered. These gaps could be significant depending on your situation.

Fortunately, insurance companies may offer endorsements that are added to policies and extend coverage to a type of loss or increase the amount of coverage available.

For example, if your standard policy limits coverage for an outdoor sign at \$500, an endorsement can be added if the cost of your sign exceeds that limit.

Coverage may also be extended to include the personal property of others, normally excluded in the policy language. This could be a much needed action for repair businesses or dry cleaners.

It is important that you look at the coverages provided by your business policy to determine if they are adequate for your needs. Your business insurance agent should be able to explain the limitations and what options could be added to increase coverage. You may want to start by making a list of question applicable to your particular business.

You have worked hard to make your business a success. You owe it to yourself to have adequate coverage in place to protect what you have built.

July Mixer Jump Starts Business



Craig Jahelka, KERO-TV23 General Manager, and his staff

Andy Tran, the Branch Manager for Global Mortgage, was a gracious host recently at the July Mixer held at his office on July 12, 2006. Global Mortgage is located in the "Saigon Plaza" at 333 Union Avenue, Suite 107A.

About 45 members and guests attended the great networking opportunity and enjoyed the delicious food provided by Andy and his staff. It was a good time to meet new people and make new friends. As we all know, people do business with people they know and people they like — so the more friends you make, all the better for your business.

Global Mortgage was started in January of 2006. They pro-

vide both residential and commercial mortgage loans and work with all real estate companies. They specialize in sub-prime lending. The company has grown to six employees and all are anxious to do whatever they can to help the community.

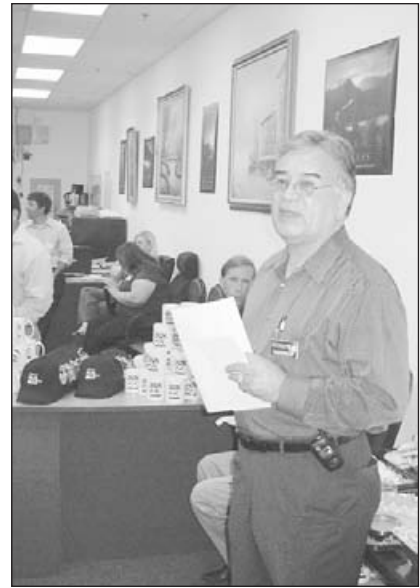
Andy says his company provides very competitive rates and prides itself on the outstanding service they provide. For more information, call Andy or one of his staff members at 324-6238. Check out their Web site at: www.globalmortgageresource.com.

The next mixer will be at National University on Wednesday, August 9 at 5:30 PM. National University is located at 4560 California Avenue. See you there!



From Left to Right: Chris Bernal, Frank Dominguez, Risto Rubio, and Cecelia Sebesta, of the Kern County Hispanic Chamber of Commerce.

Frank Dominguez, Chair of the Board of KCHCC, giving a speech at Global Mortgage.



What is the GRC up to?

By Hilary Baird,

State Farm Insurance

Well, the Secretary of State has released the official list of propositions that will be on the November 7, 2006 ballot statewide – all 13 of them! If you are a little intimidated by the number of issues you need to vote on, do not fear – GRC is here! GRC met on Thursday, July 13 to review the list and decide which ones we would look at and which ones we would not take a position on.

The GRC will be looking at Propositions IA, IB, IC, ID, IE and Proposition 84 together because all of these relate to budgeting or bond measures.

The first five propositions were placed on the ballot by the legislature. There are two reasons why the legislature places measures on the ballot. One reason is that the legislature has passed a constitutional amendment (like Proposition IA) that requires the ratification of the people. A second reason the legislature places measures on the ballot is because it is a bond act (like Propositions IB, IC, ID and IE), which the legislature has passed but requires the people to approve. Personally, I am always grateful that before the legislature can agree to place me and my future children and grandchildren into greater debt that they allow me to voice my opinion on the matter.

The GRC will be looking at Propositions IA, IB, IC, ID, IE and Proposition 84 together because all of these relate to budgeting or bond measures. Proposition IA (Transportation Investment Fund) changes the budgeting rules for the state. Proposition IB (the Highway Safety, Traffic Reduction, Air Quality, Port Security Bond Act of 2006) is a \$19.925 billion bond to fund many different projects throughout the state including the Highway 99 project. Proposition IC (Housing and Emergency Shelter Trust Fund Act of 2006) is a \$2.85 billion bond to help with housing issues throughout the state. Proposition ID (Education facilities: Kindergarten-University Public Education Facilities Bond Act of 2006) is a \$10.416 billion bond to help to build or update educational facilities statewide. Proposition IE (Disaster Preparedness and Flood Prevention Bond Act of 2006) is a \$4.09 billion bond to help with the levee problems that the state has. Proposition 84 (Water Quality, Safety and Supply. Flood Control. Natural Resource Protection. Park Improvements. Bonds. Initiative Statute) is a \$5.388 billion bond from the general fund to help projects relating to safe drinking water, waterway and natural resource protection, water pollution and contamination control, state and local park improvements, public access to natural resources and conservation efforts. Proposition 84 was placed on the ballot through the signature-gathering ini-

tiative process. Stay tuned to find out when GRC will be reviewing these issues.

The GRC will also be looking at Proposition 90 (Government Acquisition, Regulation of Private Property, Initiative Constitutional Amendment) which deals primarily with imminent domain. This was placed on the ballot through the signature gathering initiative process. Stay tuned to the newsletter or the Web site to find out when we will review this issue.

The GRC is in the process of making recommendations to the Board on Proposition 86 (Tax on Cigarettes. Initiative Constitutional Amendment and Statute), which would add a \$2.50 tax per pack of cigarettes sold in the state. We are also making a recommendation to the Board on Proposition 88 (Education Funding. Real Property Parcel Tax. Initiative Constitutional Amendment and Statute). This would create additional public school funding by imposing a \$50 tax on each real property parcel statewide. We are also making a recommendation on Proposition 89 (Political Campaigns. Public Financing. Corporate Tax Increase. Contribution and Expenditure Limits. Initiative Statute.). This would provide for public financing for statewide offices through a 0.2% tax increase on corporations and financial institutions.

As noted in the May Newsletter, the Chamber has already taken a position to oppose Proposition 87 (Alternative Energy. Research, Production, Incentives. Tax on California Oil. Initiative Constitutional Amendment and Statute.). This

In August, we will be hearing from Mike Maggard, Kern County Supervisor-elect for the 3rd District, Bakersfield City Vice-Mayor and Bakersfield Ward 3 City Councilman.

would add a tax to only California Oil, placing oil produced in California at a disadvantage on the market, which would negatively impact many of the small businesses in Kern County (the largest oil producing county in California) where the oil tax would have a large impact.

In August, we will be hearing from Mike Maggard, Kern County Supervisor-elect for the 3rd District, Bakersfield City Vice-Mayor and Bakersfield Ward 3 City Councilman. Mike will be discussing the issues that he sees for whoever takes over his seat on the City Council and what he is looking forward to on the County Supervisors' seat. We will also be hearing from Gene Tackett in a follow-up to his June presentation.

We hope to come up with some ideas of how the Chamber can help to increase voter turnout among Hispanics in November. Hope to see you there, August 10, 2006 at 7:30 am at Hodel's (Olive Drive & Highway 99).

TRADE SHOW: There is no better time than the present to target the Hispanic Market

Continued from Page 1

Here are some other interesting facts – Hispanic households are 52% larger than non-Hispanic households with 3.9 persons per average household compared to 2.6 people for non-Hispanics. Hispanics in Kern County are younger than non-Hispanics with a median age of 24 years compared to 37 years of age for non-Hispanics; 53% of all the children in school today in Kern County are of Hispanic descent. So the future of Bakersfield and Kern County truly is the Hispanic community. Shouldn't you be entitled to a piece of that pie?

Booth space and sponsorships are available right now by calling the chamber office at 633-5495.

There is no better time than the present to target the Hispanic market!



Trade Show of 2004.

Burglary Alert from the Bakersfield Police Department

The Bakersfield Police Department has seen an increase of reports in both residential and vehicle burglaries. Many people are still leaving their overhead garage door openers inside their vehicles and not parking their vehicles inside the garage, leaving them vulnerable to burglaries.

- Avoid leaving your garage door opener in your car if you do not park your vehicle inside a secured garage.
- Never leave keys in your car.
- Remove visible items from your vehicle. If you leave items visible in your car, you are a target.
- Lock your vehicle and take your keys, even for quick errands.

Residents, you need to lock your doors and windows at night **EVEN WHEN YOU ARE AT HOME!!!** There have been a few “hot prowls” where the suspect(s) are enter-

ing through an unlocked front door while the resident is asleep and taking a purse or wallet or computer, etc. Essentially, they are taking whatever they can snatch and grab easily and then quickly flee.

Also on the increase are **APPLIANCE BURGLARIES** of all sorts from vacant homes such as:

- Houses under construction.
- Houses currently for sale and unoccupied in new and established neighborhoods.
- Houses being fumigated.
- Houses being re-modeled and not currently being lived-in during the remodel.

All have been targeted recently. If you are currently having to leave a home vacant or are aware of a neighbor in a similar situation, please call the Bakersfield Police Department (or the police department in your city, if you live outside of Bakersfield), should you see any large appliances being removed from a home.

Chairman's Letter

Dear Members and Friends of the Kern County Hispanic Chamber of Commerce:

We are well into the warm (well, hot) part of the year and things are heating up at the Kern County Hispanic Chamber of Commerce as our committees plan, schedule, and coordinate this year's 2006 Hispanic Consumer Trade Show scheduled for Sunday, August 20, at the Kern County Fairgrounds. This year's trade show promises to be bigger and better as the committees continually strive each year to improve each year's event. The 2004 census shows the Hispanic population in Kern County has grown to 42.8%, with 58% of all school age children being Hispanic. (Source: 2004-2005 Nielsen Universe Estimates) The future of Bakersfield is in the Hispanic community.

The annual Hispanic pur-

chasing power in Kern County exceeds \$2.60 Billion Dollars per year!

For those of you who are interested in promoting your company or organization's goods or services to the thousands of expected Consumer Trade Show attendees, this is the opportunity you won't want to miss. For those who may be interested in participating in this event either as a sponsor or a booth presenter or both, please contact the Chamber office (661) 633-5495 for information and application sheets.

The Kern County Hispanic Chamber of Commerce's business teams look forward to providing you with value adding programs, services, business representation, information on business related issues, and opportunities throughout the year!

**Regards,
Frank Dominguez,
Chairman of the Board**



THE HISPANIC NETWORK

The Hispanic Network Newsletter is published by the Kern County Hispanic Chamber of Commerce in partnership with Mercado Nuevo, LLC, the publishing home of MÀS magazine, *The Northwest Voice*, *The Southwest Voice* and Bakotopia.com, affiliates of *The Bakersfield Californian*.

All material is considered for publication. We reserve the right to edit and/or refuse material. The articles/opinions expressed herein are not necessarily those of the Kern County Hispanic Chamber of Commerce. To submit an article, please call 633-5495.

The Kern County Hispanic Chamber of Commerce is located at 1401 19th St. Suite 110 Bakersfield, Calif. 93301

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Office Administrator	Andrea Dominguez
Administrative Assistant	Sara Pacheco

For more information, please contact the Kern County Hispanic Chamber of Commerce office at 661-633-5495 or visit us at www.kchcc.org

To place an ad in The Hispanic Network newsletter, please contact Olivia García of Mercado Nuevo, LLC, at 661-716-8644 or email: ogarcia@masbakersfield.com

Advertising rates per issue are as follows:
Business card - \$35
1/4 Page - \$50
1/2 Page - \$75
Full Page - \$100

KCHCC Mission Statement

"To create, promote and enhance business opportunities for our membership, and provide business, cultural and resource linkages with special emphasis in the Hispanic community."

Kern County Hispanic Chamber of Commerce Sponsors



Thank you!



¡Gracias!

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