

## CHAMBER HAPPENINGS



## Community Trust Credit Union

Community Trust Credit Union was originally chartered in 1961 as Tri Valley Growers Credit Union becoming Food Processors Credit Union in 1983 as a result of further expansion into that industry. As of July 2005, it became Community Trust Credit Union to better reflect the expanding nature of their membership and their open charter, which allows anyone who lives, works, or worships in the four counties they serve to join.

Service to our community is at the heart of their values at CTCU. Whether it is providing excellent personal service to members in one of their three branches, finding innovative ways to make their high-quality, low-cost financial services accessible to all, or lending a hand to neighbors in need, the staff at CTCU strives to make a positive difference in the four counties it serves.

As a result of their commitment, CTCU has been certified as a Community Development Financial Institution by the U.S. Department of



Ready to serve you at Community Trust are, from left, Chito Omega, Teresa Manriquez, Rocia Herrera, Laura Moran, Stephanie Salazar and Rose Rosco.

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Treasury. This designation allows them to apply for grants through a special fund in order to expand programs. In March of 2003 CTCU opened its second Branch in Riverbank as a result of receiving a grant for \$592,500 from (CDFI) Community Development Financial Institution Funds.

Community Trust offers a full range of services including traditional savings ac-

counts, CD's, Money Market, Auto and Mortgage lending as well as accounts for kids and teens.

It was recently announced that Smith Barney and Community Trust have established an agreement to have Smith Barney Financial Consultants, Jose Diaz and Katrina Cantenesi, provide investment and financial planning guidance to their valued CTCU members.

### Advertising Networking Opportunities

In recent months the Chamber Board has been examining opportunities to assist members in better promoting their businesses. The current environment makes it difficult to pay for most advertising and word of mouth does not always produce new business at the rate needed. One answer is the networking you can do at Chamber events. Ribbon cuttings, mixers and educational events are great ways to get to know others in the area; these relationships generate business. Events are often scheduled for different times, either during the workday or in the evening, to allow for as many different work schedules as possible. Another answer would be to offer members the chance to advertise their business by using the Chamber website. So many websites have multiple ads coming at you, faster than you can read; who wants those pop-ups anyway? The Board wanted you to have a way to highlight your business. The Board wanted a simple but useful plan.

The current members are listed on the Chamber website as they renew each year. What better way to gain attention than to have a link to your business directly on the Chamber site. So many times when new people come into the area, they go looking for a particular business or service. They now go to the Internet and the Chamber of Commerce is one of the first places most will go. As an active member of the Chamber you can have a live link to your company's website. The service is being offered for a nominal fee of just \$25.00 per year. The Chamber site is constantly optimized to provide the increased visibility, something you may not always have time to do. This will provide you with an excellent, low cost, way of attracting new business.

What do you need to do? Just make sure your membership is current. If you have not taken the time to renew as yet, visit the Chamber website

www.riverbankchamber.org Print the membership form and mail with your check, including an additional \$25.00 for the website advertising option. Your name will be included in the membership list with a live link to your company website. It's that simple! If you've already paid your renewal, just print the membership application and mark the advertising choice at the bottom; return it with your check.

If you have any questions, just contact the Chamber, info@riverbankchamber.org or feel free to leave a message at 869-4541.

### Ribbon Cutting For New Member

The Chamber is pleased to welcome a new member and new business to Riverbank. The ribbon cutting for Curves, located at 3310 Santa Fe in the downtown district, will take place Wednesday, Aug. 20 at 11 a.m.

"It is exciting to have new businesses locating in the downtown redevelopment district," said Chamber Finance Director Carla Strong.

Curves is a women's only, complete health care center. A 30-minute, total body workout burns up to 500 calories and includes several weight loss options that provide a complete solution to managing your weight. The program is attractive to those leading busy lives with multiple commitments. Linda Tilley, owner of the Riverbank location explains "the Curves program allows a woman to take care of herself but not feel guilty about the time away. On top of a fully personalized fitness and nutrition plan, you'll have access to hundreds of delicious, healthy recipes as well as tools that help track your progress and maximize your exercise! Plus, you'll be part of an online community of women dedicated to the same weight loss and lifestyle goals as yourself."

Be sure to join in the celebration to welcome this new member and downtown business.

### Chamber Coffee Hour

Membership in the Chamber is an excellent way to network with other business people and let them know about your business. Tuesday, Sept. 23 there will be a Chamber coffee hour at Galaxy Theatres in Riverbank. Mike Zagaris, President/CEO of PMZ Real Estate, will be the guest speaker and host of the event.

PMZ Real Estate was founded by Paul M. Zagaris, who started his real estate practice in 1947; the organization continues to be family-owned and managed. The independent real estate firm has over 500 professional sales associates and has 15 residential real estate offices located throughout the Central Valley. PMZ Commercial Real Estate has offices in Modesto and Stockton. The property management affiliate, Liberty Property Management is also headquartered in Modesto.

"Together with the representatives from PMZ Home Loans, and PMZ Relocation, the company provides customers with one-stop shopping to meet all their real estate needs." Zagaris said, also indicating, "with sales of over 1.8 billion dollars a year, PMZ Real Estate is the most successful real estate organization in Stanislaus and San Joaquin counties."

Subjects to be discussed are sure to include the status of the housing market in the local area as well as how the continued foreclosure crisis might be affecting you and your home value. Those same factors are having a serious effect on the financial stability of your business. Surviving the ups and downs since 1947, PMZ is a good illustration of an ability to make sound business decisions under difficult economic conditions and Zagaris should provide some very valuable information. The event is being hosted at the theatre to allow for a larger attendance. As always light refreshments will be provided. Mark your calendar and make sure to attend.

## Ballot Issue Needs Your Attention

Growth in the entire state, combined with the lack of funding, is adding to the continued deterioration of our roadways. Driving on almost any of our streets is causing damage to our vehicles, which is only increasing the already high cost of maintenance and repair. No one wants to pay more in taxes but as we all know there are no freebies in life. Money doesn't grow on trees and if the roads are going to be repaired, money is going to have to come from taxpayers in one way or another. In November you have a number of very important decisions to make, not the least of which is on Measure K, the 1/2-cent sales tax measure. As business people in our community, we all need to take an active role on this issue. No matter what your decision, don't vote against Measure K just because it raises taxes. Don't vote for it thinking it a quick fix. Take time to investigate the ramifications of your vote. The Chamber Board has been asked by the City of Riverbank and Mayor Crifasi to elicit your attention to this issue.

Visit the web page that Mayor Crifasi has set up, <http://chriscrifasi.blogspot.com>, and here are a few of the points that he makes. Mayor Crifasi refers to the Expenditure Plan and the In-depth Feasibility Study; you may view the entire plan at the county's web site, <http://www.stancog.org>; look for 2009 Draft Final Interim Federal Transportation Improvement Program (FTIP) in the center of the page.

From the web site: Riverbank voters will go to the polls in November and decide, with the rest of the residents of Stanislaus County, whether better roads and safer streets are a priority. The nine Mayors and the Supervisors of Stanislaus County have come together to support the upcoming 1/2-cent sales tax to fund local road improvements and regional road projects. Riverbank held the inaugural meeting of its subcommittee to pass the measure on Monday night (June 16th). A good conversation was begun and many questions were asked and (hopefully) answered.

First off - What is the Measure exactly? The Measure would impose a 1/2-cent additional sales tax on all purchases made within Stanislaus County. This measure would be in place for 20

years raising an estimated \$700,000,000 dollars. This pool of funds would be overseen by a 15-member citizen's oversight committee.

What would the funds be used for?

The funds would be used specifically for the improvement of Stanislaus County roads and transportation corridors. Half of the funds would be spent on local Riverbank roads as broken down in the Measure's Expenditure Plan which is available on StanCOG's website. Riverbank city and elected officials created our expenditure plan based on the needs of the city. The other half (\$350 million), less 1 percent administrative set aside, will be used for three regional projects. The three projects are the North, Central and South County Corridors. The North County Corridor (NCC) will be the regional project that has the most impact to the citizens of Riverbank. A general map of the NCC is available on page 17 of the Expenditure plan. The in-depth feasibility study can be found here. (Warning this is a large pdf file). This regional project will run from the Hammed Rd interchange on highway 99 south of Riverbank (parallel with Claribel Rd) continue South of the city of Oakdale and connect with highway 120 to the east of Oakdale.

Why do we need it?

Specifically Riverbank is at risk of becoming an island in Stanislaus County. If our roads and transportation situation isn't improved our city will become cut off from Highway 99 due to impassable traffic jams. You can already see that happening on Patterson Road (108), Roselle and Claribel during rush hour traffic. And it will only get worse. And it's not just the commuting population that is at risk. Unless the city acquires some funds for road improvement our children and our first responders are also at risk. There are areas within the city that children walking to school are at risk due to the lack of sidewalks, curbs and crosswalks. Also our first responders are at risk with the increased traffic and lack of options when trying to respond to emergency calls. The city needs access to funds to make these basic repairs and improvements.

How are we to proceed? The nine Mayors of Stanislaus

County have joined together in support of this measure. We all realize that it is needed for Stanislaus County to have a chance at keeping up with the road repairs and improvements that our county needs. Each year we see our gas tax funds go to other counties with projects that can be completed. When Caltrans is looking for projects to fund they are normally looking at projects that can be completed. Those usually end up being projects in counties that are deemed "self help." Self help counties are counties that tax themselves in order to have a pool of funds available to use as the matching funds that the State and Federal authorities require when doling out road funds. So unfortunately that's how these things work out. We send out gas tax to the State and it ends up being sent to another county that taxes itself that has a pool of funds to match the project money. Stanislaus County is the largest non-self help county in California. So, combine the lack of funding with our explosion in population growth and you can see how we got into the shape we are in. So Stanislaus County is taking its fate into its own hands by trying to get this Self Help measure passed. A committee is being formed at the County level that is being headed up by Paul Van Konynenburg (The Alliance) and Kirk Lindsey (CTC commissioner). We are being asked, in Riverbank, to create our own commission to help implement the strategies created at the county level in our own city. The results of the polling from the last attempt at the measure showed that voters weren't impressed by the strategies adopted by the prior public relations firm, so we are taking a much more grassroots approach this time around.

In retrospect, here is what you can do. If you missed the second meeting that took place July 16, at Galaxy Theatres in Riverbank, then it is most definitely time for you to catch up. Visit the blog that Mayor Crifasi has set up. Become more informed. Post questions or ideas and review input others have posted. While the pdf file on the Stanislaus County web site is 144 pages, there is a tremendous amount of information contained there that should help you come to a decision.

## Blake Elliott Insurance Agency

Blake Elliott Insurance Agency, Inc. has been serving California residents and business owners since 1964 (founded in Tuolumne, CA by Blake Elliott). Elliott's family is still involved in the ownership and operations of both the Tuolumne and Riverbank locations.

Greg Brand and Ken Mitchell are co-owners of the Riverbank location and the full service agency offers insurance protection for Auto, Home, Business, Life, Health and more. At Blake Elliott Insurance Agency, they get to know you and your personal situation before proposing any solutions. As an insurance broker, this company works for you by searching several dependable top rated insurance companies to make sure you get the best possible protection, service, and value. Allied Insurance ("A+" Superior rated and part of Nationwide Insurance) is their primary insurance carrier and has been satisfying policyholders for over 80 years.

The people over at Blake Elliott Insurance take pride



On the job at Blake Elliott Insurance in Riverbank are, from left, Greg Brand, Linda Smith and Sandra Heller.

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in building relationships with their clients and insure generations of families, relatives, neighbors, and business owners. Licensed Broker/Agent Greg Brand enjoys serving the needs of the business community as well as individuals. Licensed Broker/Agent Sandra (Mercado) Heller is fluent in Spanish and a homegrown product of Riverbank. If you need to insure something, give them a call and they'll find insurance within your budget. Blake Elliott Insurance

Agency is licensed to do business throughout the state of California (Lic. No. 0578869) and recently became licensed in Oregon, Nevada, and Arizona.

The Riverbank office is located at 6333 Oakdale Road, Ste. G in the O'Brien's shopping center. They are open Monday through Friday from 8 a.m. to 5 p.m.

For further information, call 869-4577 or email [greg@blakeelliottinsurance.com](mailto:greg@blakeelliottinsurance.com) or visit the website at [www.blakeelliottinsurance.com](http://www.blakeelliottinsurance.com).

## BOARD OF DIRECTORS

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