

INDIAN WELLS CHAMBER OF COMMERCE
74-900 HIGHWAY 111, STE. 125, INDIAN WELLS CA 92210

BUSINESS ELITE

•*Business is our business*•

September 2009

Member Newsletter

*WELCOME BACK TO ALL WHO
ARE JUST RETURNING TO
PARADISE!*

*THE SUMMER HAS BEEN A
TOUCH HUMID AND
HOT...WELL MAYBE MORE
THAN A TOUCH BUT ALL OF US
THAT STAY HERE ALL SUMMER
MADE IT!*

*IT IS AMAZING HOW FAST THE
TIME GOES BY, SOON
HALLOWEEN, THANKSGIVING,
HANUKKAH AND CHRISTMAS
WELL BE HERE.*

*WHAT HAPPENED TO THE
YEAR?*

*THE BOARD OF DIRECTORS
AND STAFF OF THE INDIAN
WELLS CHAMBER OF
COMMERCE WOULD LIKE TO
THANK ALL OUR MEMBERS
FOR A FANTASTIC YEAR.*

*I AM SURE THERE WERE TIMES
WHEN YOU DIDN'T THINK
BUSINESS COULD GET ANY
WORSE BUT WE MADE IT!*

*THE ECONOMIC SLIPPERY
SLOPE, THE STIMULAS
PACKAGE, THE BAILOUT, ARM
MORTGAGES ALL BUZZ
WORDS FROM 2009.*

*LET'S HOPE WE NEVER HEAR
THEM AGAIN!*

A Restaurant Review

I chose this subject because sometimes we forget about the restaurants that have been in business for a long time. We all want to have dinner at the newest restaurant because our friends have enjoyed it and so we rush out to be a part of the latest trend.

On Monday night during the wonderful Labor Day weekend, I had a friend invited me to dinner. Now that was perfect for me because I am better at reservations than I am in the kitchen. What a stroke of luck for me...

It was amazing that the majority of restaurants were closed, (not all of us BBQ, right?) We did get reservations at Le St. Germain. Normally they are not open on Mondays but they knew that not all of us wanted to cook.

The evening was fantastic. We had this very this wonderful server that sounded like he had just got off the plane from Paris. Very charming man!

First we ordered the Caesar Salad and the Salmon Lox. Wow! This and the yummy bread could have been a whole dinner. Very large portions made us wonder if we would be able to eat our dinner. When I asked the server if I should order the filet or the duck, he said, "why order something you could cook at home?" I thank him for the compliment (little did he know). So, I ordered the duck. My very handsome date had the rack of lamb...the dinner was romantic and delicious!

Ruth Finholt, CEO

Mortal to the story:

*Let's support our membership...
the experience could be fantastic!*

PALM SPRINGS INTERNATIONAL AIRPORT

PSP- HERE WE GO!!



10 AIRLINES OFFER YEAR-ROUND ACCESS TO THE WORLD!

Palm Springs International Airport is served by ten airlines that connect to hundreds of cities worldwide.

- Bellingham
- Calgary
- Dallas / Fort Worth
- Denver
- Edmonton
- Las Vegas
- Los Angeles
- Minneapolis / St. Paul
- O'Hare / Chicago
- Phoenix
- Portland
- Sacramento
- Salt Lake City
- San Francisco
- Seattle
- Vancouver



AIRLINE NEWS

Extended Seasonal Increases:

- Daily Seattle/Tacoma (Alaska Airlines) Aug. 23
- Daily Chicago (American Airlines) Aug. 25
- 3rd Dallas/Ft. Worth (American Airlines) Aug. 25
- Increased San Francisco (United Airlines) Sep. 2
- Calgary, Alberta Canada (WestJet) Sep. 8
- Increased Bellingham (Allegiant) Sep. 22
- Phoenix - More Jets (US Airways) NOW!



EXCITING NEW AIRPORT SHOPS COMING THIS FALL!



Palm Springs International Airport
3400 East Tahquitz Canyon Way Palm Springs, California 92262
Telephone: (760) 318-3800 TDD: (760) 864-9527

WWW.PALMSPRINGSAIRPORT.COM

NEW MEMBER SPOTLIGHT!

Brennan & Company

“How To Add 10% - 20% To Your Bottom Line”

Are you a business owner struggling to make it through this economic downturn, just wondering if there's any end in sight? Personally, I think the Coachella Valley perhaps more than most other “micro-economies” has suffered more damage, and may be in for a longer recovery period than most of its counterparts and the reasons for this are few but significant.

For those of you out there whose businesses are humming along just fine, you too should consider “Bundled Services”. After all wouldn't you too like to add 10% to 20% back into your profits? Both business and personal income taxes are generally one of anybody's largest annual expenditure.

Brennan & Company in assisting businesses and annual tax overhead by since 1961. How you ask? Brennan & Company's Brennan, EA, by creating solutions. Every client is similar needs.



Palm Desert has been individuals slice there between 25%-75% per year Simple according to Founder & President Dylan customized “bundled” unique, but they all have

Most businesses face the sales tax, payroll and compensation audits and, of course the dreaded year end tax returns. By bundling their services, Brennan & Company has found their ability to more effectively save a client money has become commonplace.

same peril's as the next, payroll taxes, workers

What are bundled services? To begin, by bundling services, we as advisors are first able to reduce the cost of most people's separate services such as payroll & payroll taxes, financial statement preparation (bookkeeping), sales tax and workers compensation reports, and of course tax return preparation and consulting. Mr. Brennan comments that dozens of clients walk through the door every year with exactly the same problems. They're usually paying way too much for these individual services, and by having them done by different professionals (or non-professionals), they lack the synergy to be able to see the big picture. The big picture means how much they pay in taxes!

Mr. Brennan is an Enrolled Agent (EA). Enrolled meaning licensed by the federal government, and Agent meaning authorized to appear in place of the taxpayer before all

administrative levels of the Internal Revenue Service. An EA's expertise in the continually changing field of tax law enables them to effectively represent taxpayers in areas of income taxation. Only Enrolled Agents are required to demonstrate to the Internal Revenue Service their competence in matters of taxation before they represent a taxpayer before the IRS. Unlike attorneys and CPA's, who may or may not choose to specialize in taxes, EA's specialize in taxation. Mr. Brennan and his team of professionals have been bundling client services for over four decades and in doing so, having saved taxpayers tens of thousands of dollars per year.

Bundled services are certainly not a new concept according to Brennan, but our industry has changed along with many others, and unfortunately I don't think it's for the better. Larger "impersonal" companies have flooded the marketplace, offering a "boxed" solution, with no regard for personalized services. Publicly traded payroll processors, larger tax firms, and more user friendly software have flooded the marketplace, rarely affording their customers the service they deserve, the ability to deal face to face with the same person more than once, let alone the synergy of combining these interrelated services.

More and more I hear the same comments from new clients that are dumbfounded to find we "do it all," most of them sighting lack of interest and service from their existing accountant, and even greater concern over not being able to reach him or her. Mr. Brennan mentions several other problems he encounters when sitting with a new client including utilizing the wrong type of entity (i.e. LLC vs. Corp, or C-Corp vs. S-Corp), or not paying themselves or their spouse, (or sometimes even their children) the appropriate amount of wage, and in doing so the taxpayer is not taking advantage of the tax laws. For every tax law that passes in favor of the government (and there are thousands), there is generally one in favor of the taxpayer as well, and "it's our responsibility to make sure the taxpayer takes advantage of that law."

Brennan & Company is conveniently located on Highway 111 near Monterey at 73-140 Highway 111, Suite 5 in Palm Desert. You can take advantage of a no fee initial consultation by calling 760-346-1487.

WHAT IS THIS TICKET ALL ABOUT? IT'S THE NEW INDIAN WELLS CHAMBER BUSINESS WORKSHOP. DETAILS ON NEXT PAGE...

NUMBERING HERE

NAME: _____
CO: _____
ADDRESS: _____
EMAIL: _____
TELEPHONE: _____



BUILDING PARTNERSHIPS FOR BUSINESSES AND RESIDENTS

Indian Wells Chamber of Commerce
Business Workshop

COST: Vendors \$50.00; Admission \$10.00; IW Residents \$8.00
VENUE: Indian Wells Country Club
46-000 Club Drive, Indian Wells, CA
DATE: September 24, November 18, 2009
January 28, March 25, May 20, 2010
TIME: 3 p.m.-6 p.m.
Guest Speakers to be announced prior to event.

NUMBERING HERE

INDIAN WELLS CHAMBER OF COMMERCE
INDIAN WELLS CHAMBER OF COMMERCE PROUDLY PRESENTS:

BUSINESS WORKSHOP

On September 24, 2009, the Indian Wells Chamber of Commerce will launch our new “Business Workshop” program. As we gain steam for our upcoming workshops, we will mold the program to suit the business members, the residents of Indian Wells and surrounding community.

The object is three fold.

- One is to show the business community that we recognize this economy has been extremely hard on every avenue of the community and it is time for business owners to re-evaluate their overhead and operating expenses.

We have assimilated a group of professionals that saw the value in our vision, and wanted to make a difference as we did.

- Secondly, this also offered our group of businesses a chance to network among themselves. It has always been our goal to bring members together who have similar needs and enjoy the camaraderie and networking that happens like magic!

- Third, what an opportunity for the Chamber to bring in new members... We allow prospective members to join us and see the value in joining the Indian Wells Chamber of Commerce.

The Business Network is *not* a business expo. Expos are a thing of the past as the value to the businesses is just not there. The line up for the workshop is:

Commercial Insurance needs

Life and Health Insurance

Disability Income

Accounting and Tax Services

Advertising; Print Media, Radio

Retirement Income/Reverse Mortgages

Merchant Services

Graphic Design (websites, etc.)

Bank Services

Attorneys

Financial Advisors

The Cost: Vendors \$50.00

Admission: \$10.00, IW residents \$8.00

Dates: September 24, 2009, November 18, 2009; Jan. 28, 2010;

March 25, 2010; May 20, 2010

Time: 3 pm to 6 pm

Venue: Indian Wells Country Club, 46-000 Club Dr., Indian Wells CA

Tickets go on sale next week. Give the Chamber a call and your tickets can be mailed to you. 760-346-7095. SUPPORT THE CHAMBER MEMBERS!



NEW MEMBER SPOTLIGHT!

Edward Jones Financial Advisor

FINANCIAL FOCUS -Get Educated about Investing

If you have children at home, you're no doubt aware that it's the traditional back-to-school time. But even if your days of parent-teacher conferences are in the past, or even in the future, you can still find a place in your life for education — and you might want to start by educating yourself about *investing*.

To get the most out of ask yourself these questions:

- *What are my goals?* Your investment decisions. term goals, such as making a paying for a vacation, and saving for your children's resources for your retirement. goals, you can create an



achieve them. • *What is my risk tolerance?* Self-awareness is important in every aspect of life — including your approach to investing. As you create your investment portfolio, you need to understand your own views on risk. Would you consider yourself an aggressive investor — that is, someone who can accept a relatively higher degree of investment risk in exchange for potentially higher returns? Or are you a more conservative investor — someone who is willing to take lower returns in exchange for lower potential risk? Or perhaps you're a moderate investor, less risk-averse than some but less aggressive than others. However you'd characterize yourself, it's essential that you factor in your risk tolerance when choosing investments. Otherwise, you'll likely end

your investment education,

financial goals should drive You probably have short-down payment on a home or long-term goals, such as college education or building Once you've identified your investment strategy to help

up causing yourself needless worry over your investment portfolio's performance.

- *When should I make changes to my investments?* Once you've built an investment portfolio, you shouldn't leave it on "autopilot." Over time, you most likely will need to add new investments or sell others. However, try to avoid selling quality investments just because their share price has dropped — they may still have good long-term prospects. In general, you should sell an investment under certain circumstances. For example, if your goals have changed, you may find the need to sell some investments and purchase others. You may decide to sell an investment if it's no longer what it was when you purchased it. For example, maybe you've invested in a company whose products are less competitive than they once were, or perhaps the company belongs to an industry now in decline. And finally, if your portfolio has become "overweighted" with certain types of investments, you may decide to sell some of them to bring your holdings back into balance, based on your goals, risk tolerance and time horizon.

- *Whom should I consult for help?* You can do a lot to educate yourself about investing — but when it comes to making the right choices for your future, you may need help. A professional financial advisor who is familiar with your family situation, short- and long-term goals and investment preferences can help you build and maintain a portfolio that can help meet your needs. The investment world can be complex, so the more knowledge you have on your side, the better off you'll be.

Take the time to learn as much as you can about investing. It's an education that can pay off in the long run.

Loren Biggs is a Financial Advisor with Edward Jones Investments located in Old Town La Quinta. He can be reached at 760-564-9777 or by email at Loren.Biggs@EdwardJones.com. CA Insurance License # OC24309. . <http://www.edwardjones.com>

INDIAN WELLS CHAMBER OF COMMERCE
IS ALWAYS LOOKING FOR CHAMBER
MEMBERS THAT WOULD LIKE TO BE ON OUR
COMMITTEES OR JUST VOLUNTEER FOR THE
EVENTS, IF YOU ARE THAT PERSON, PLEASE
CALL RUTH FINOLT AT 768-902-2929! LOOK
FORWARD TO YOUR CALL

KITCHEN KITCHEN has a new home!

They have moved to new digs in the same Ralph's center with an addition of a real kitchen for cooking classes, demos and much, much more...

CONGRATULATIONS!

Stop by and visit them The store in absolutely beautiful.

If you don't get there before us, we will be doing a ribbon cutting on November 14, when they open the new kitchen addition. Join us at 5:30pm for the fun and excitement of this unique business opening.

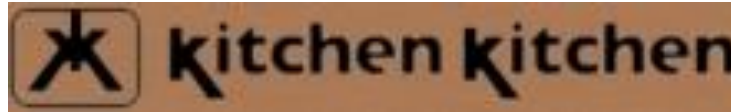
Next Mixers:

Our **October Mixer** will be on October 13, 2009 at the Sonoma Grill, Embassy Suites Palm Desert CA

Guess what? Yes, we will be having a Halloween mask contest...the prize for the best mask? Guess you will have to be there to find out!!

We are very thankful for the generosity of our membership.

We have visited some of the best restaurants and businesses in the valley this year! As the year comes to a close, our November mixer will be at the Indian Wells Resort and the December mixer at the Living Desert so we can all appreciate the lights and each other!



For the Chef in You!

Unique kitchen gadgets that are a must-have for every cook.

Kitchen Kitchen

74-945 Highway 111

Indian Wells CA 92210

760-773-9464

MIXER MANIA

On Tuesday, September 8, 2009 a crowd of members and guests merged at Bing Crosby's Restaurant in Rancho Mirage. The setting was perfect with a fabulous buffet table serving only the finest foods. A great time



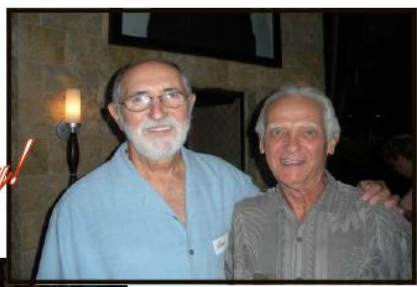
was had by all!

We would like to thank the owners and staff at Crosby's for sponsoring the Chamber mixer. Also, thanks to the entertainer, Rick, who helped to keep the party going!

We would like to thank Board Member John Hussar, PRNewsWorks, for taking care of our press releases, our other print media and general advertising... He has been a Board Member since the Chambers conception.



Thank You to the Management and Staff
At Bing Crosby's for hosting our
Fabulous September Mixer!



Great Foods!



Indian Wells Chamber of Commerce New Members

Indian Wells Chamber of Commerce Wishes To Welcome Our New Members

Brennan & Company (accounting/payroll/tax services) - Dylan Brennan - 760-346-1487
American Financial Insurance Services (all lines) - Roy Ferguson - 760-568-9090
Kim's Automotive Repairs - Michael Oh - 760-346-2443
I-10 Autobody Shop - Michael Oh - 760-343-1115
Maple Leaf Plumbing, Heating & Air Conditioning - Dorothy Hamilton - 760-346-6758
Coachella Valley Symphony (non profit) - Dorothy Hamilton - 776-8333
Aces Pro Movers (business & personal) Michael Romero - 760-328-9685
Desert Classic Concours Delegacy (non profit) Paul Merrigan - 760-766-2824
Network Marketing Specialist (entrepreneur) - Holly Merrigan - 760-360-4041
My Chauffeur (limo Service) Dave Berg - 760-321-4001
New York Life (licensed representative) Noreen Kyker - 760-567-6002
Eagle Strategies LLC (Certified Licensed Financial Advisor) - Daniel Levine - 760-773-6102
Desert Alarm Systems (office & residential) - Chris Madain - 760-322-9113
Powerful Pest Management - (office & residential) - Laurie Feinstock - 760-771-1656
Brabo, Carlsen & O'Brien (CPA's) - Tom O'Brien - 760-346-0153
ProWatch Home Care (on sight care services) - David Stanton - 760-699-5830
Edward Jones Financial Services (financial advisors) - Loren Biggs - 760-564-9777
Indian Wells Xocaity (entrepreneur marketing specialist) Trig Magellsen - 760-285-1505
Office Depot (office supplies) - Aristotle McDaniel - 951-346-6020
Embassy Suites Palm Desert (hotel & dining) - David Hirsh - 760-340-6600
Palm Springs International Airport - Mark Kiehl - 760-318-3807
Cardiff Limo and Transportation (buses for tours and trips) - Gary Cardiff - 760-568-1403
Hegarty Computer Services (all repairs/services/installations) - Bill Hearty - 760-218-6267
Action Appraisal (residential property) - Judy Guadiano - 760-779-9669
Palm Desert Cleaners (also in La Quinta) - Sang Kahng - 760-346-9395
Bing Crosby's Restaurant (restaurant & piano lounge) - Ana Schultz - 760-692-6328
Coachella Valley Printing Group (printing & much more) - Andy Brakebill - 760-347-8886
Minks Printing (printing & much more) - Rosemary Sanchez - 760-341-0056
Dangerous Curves - Shannon Phillipson - 760-776-7983
Indian Wells Crossing (developer) Mike Kiner - 760-324-3360
Door Pro's - Mark Higbie (install & repair) - 760-343-6889
J. Ballow Signature Florist - John Ballow - 760-328-9600
Powers Carpet One (flooring) - Gary Powers - 760-346-0523

Welcome Back Past Members

Ruth's Chris Steak House, Inc. (fine dining) - Anita Owens DeCuir - 760-779-1998
Desert Medical Imaging (health care) - 760-776-8989
Amore Ristorante Italiano (fine dining) - America Lugo - 760-777-1315
First California Bank (formerly 1st Centennial) - Tom Viscounty - 760-674-9260
La Jolla Bank - Corey Allen - 760-341-5652
TransPay Processing Merchant Services - Emil Billman - 760-776-5954
The Gardens of El Paseo - Sally O'Flynn - 760-862-1990
Graphtek (graphic designer) - Michael Cheley - 760-341-4583
Best Best & Krieger (law firm) - Alice Richardson - 760-569-2611
Kaiser Restaurant Group (five locations) - Lee Morcus - 760-568-2144
Sign A Rama (banners and much more) - Chad Addington - 760-776-9907
Ken Garff Chev/Cadillac (auto dealership) - Carter Collins - 760-771-8200
Care Review Resource - Anne Foster - 760-776-9723
Palm Desert National Bank - Eileen Eske-Berger - 760-674-1441
The Desert Sun (publication) - Richard Ramhoff - 760-778-4669