

This Week's Friday Report

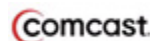


San Francisco Hispanic Chamber of Commerce

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Abriendo Caminos®



FRIDAY REPORT: February 08, 2008

Sponsors



Upcoming Events

Mar 28-30 - Small Business and Micro Business Bootcamp

Check the "Mark Your Calendars" Section for more information about these events.

Weather

San Francisco Weekend Weather

| Saturday ⁹ | Sunday ¹⁰ |
|---|---|
|  High 61°F Low 50°F Partly Cloudy |  High 62°F Low 50°F Partly Cloudy |
| Precip: 0% | Precip: 10% |

NEWS

City and County of San Francisco Presidential Primary Election Results

Why election results change after election night: At the end of election night, the Department of Elections reported results from all polling places. However, there are ballots that cannot be processed on Election Night, including vote-by-mail ballots that the Department of Elections receives on election day, provisional ballots that are cast at polling places, and ballots with write-in votes. In general, it takes the Department two weeks or more to process all absentee and provisional ballots and write-in votes.

All aspects of the election process are open to public view, so candidates, members of the media and the public may observe signature verification and processing of provisional and absentee ballots and write-in votes.

Each afternoon after election day the Department will release a cumulative report that includes provisional and absentee ballot cards processed that day. The full report can be viewed at http://www.sfgov.org/site/elections_index.asp?id=70706.

VOTER REGISTRATION & TURNOUT

| | | |
|----------------------|---|----------------|
| Democratic | - | 228,691 Voters |
| Republican | - | 43,534 Voters |
| American Independent | - | 6,647 Voters |
| Libertarian | - | 2,140 Voters |
| Green | - | 10,716 Voters |
| Peace and Freedom | - | 1,507 Voters |
| Non Partisan | - | 122,526 Voters |

DEM - PRESIDENTIAL PREFERENCE

| Vote | Count | Percent |
|-----------------|--------|---------|
| BARACK OBAMA | 95,514 | 51.88% |
| HILLARY CLINTON | 81,886 | 44.47% |

REP - PRESIDENTIAL PREFERENCE

| Vote | Count | Percent |
|-------------|--------|---------|
| JOHN MCCAIN | 11,576 | 53.05% |
| MITT ROMNEY | 4,692 | 21.50% |

Mortgage Fraud: Freddie Mac Releases Spanish Language Version of Foreclosure Scam Video on YouTube(TM)

McLean, VA--(HISPANIC PR WIRE - PRNewswire)--February 6, 2008

Freddie Mac (NYSE: RE) has re-edited the custom made video it posted to YouTube(TM) for Spanish-speaking homeowners in an effort to warn more delinquent borrowers about a widespread form of foreclosure fraud. The new Spanish language version of Freddie Mac's anti-fraud video can be found at <http://www.youtube.com/AvoidFraud>

"One of the first comments posted about our anti-fraud on YouTube was 'where is the Spanish version?' We immediately decided to re-work the original with a Spanish script and subtitles because borrowers in America's Latino community are also vulnerable to these con artists," said Ingrid Beckles, vice president, Servicing and Asset Management, Freddie Mac.

Like the English-language Internet video Freddie Mac produced and posted in 2007, the Spanish language version uses professional actors to demonstrate how con artists can

- Get copies of foreclosure notices at City Hall or a county courthouse;
- Persuade distressed borrowers to give up the deeds in exchange for suspicious promises to solve their financial problems;
- Use the deeds to secure new loans for themselves; and,
- Let the new loans go into foreclosure, which means the homeowners looking for help end up losing their house.

Beckles added: "Both videos urge delinquent borrowers to call their lenders because they are their best chance for a forbearance, loan modification, or other workout that may help them stay in their home. In fact, by working with our servicers, we now help an average of 1,000 delinquent borrowers a week avoid foreclosure through forbearances, repayment plans or other workout options."

"A growing number of Latino families are falling victim to foreclosure rescue companies who prey on them when

they are most vulnerable. While the symbol of the America Dream slips through their fingers these companies often usher them into certain foreclosure rather than preventing it. We applaud Freddie Mac for their innovative approach to create community awareness on this issue," said Janet Murguia, President and CEO, National Council of La Raza.

Freddie Mac decided to produce the anti-fraud videos when a new survey of delinquent borrowers found 25 percent going to the Internet first for information about managing their mortgages and avoiding foreclosure. Roper Public Affairs and Media - a leading international market research firm - surveyed 2411 adult homeowners, including 1,004 delinquent borrowers more than one month late. (For a Freddie Mac/Roper survey summary, go to freddiemac.com/service/msp/pdf/foreclosure_avoidance_dec2007.pdf.)

Freddie Mac is a stockholder-owned corporation established by Congress in 1970 to support homeownership and rental housing. Freddie Mac purchases single-family and multifamily residential mortgages and mortgage-related securities, which it finances primarily by issuing mortgage-related securities and debt instruments in the capital markets. Over the years, Freddie Mac has made home possible more than 50 million times, ensuring financing for one in six homebuyers and more than four million renters.

Bush: Will Sign Economic Stimulus Bill Next Week

Rueters, (Reporting by Matt Spetalnick and Alan Elsner)

U.S. President George W. Bush said on Friday he would sign a \$152 billion economic stimulus package into law next week. The Senate and House of Representatives on Thursday approved the measure, a series of tax rebates and business incentives aimed at staving off an election-year recession in the struggling U.S. economy. "We are in a period of economic uncertainty and we've acted again," Bush told a conservative conference in Washington. "I want to thank the members (of Congress) for passing a good piece of legislation, which I will sign into law next week." "This bill reflects our principles. It is robust, it is pro-growth, it stimulates business investment and it puts money into the hands of American consumers," he added.

The legislation will provide one-time rebates of up to \$600 for individuals or \$1,200 for couples, plus \$300 for each child. Low-income people, including retirees on Social Security and disabled veterans who pay no income taxes, would receive checks of \$300. The final bill was broader than the original package backed by Bush. The Senate added the benefits for elderly and disabled veterans, who had been left out of the House bill. To win more Republican support in the closely divided Senate, Democrats had to drop proposed benefits for long-term unemployed workers and other provisions that would have helped low-income people pay heating bills and home builders write off current year losses against previous tax years.

The Senate also added language to ensure illegal immigrants did not receive rebate checks. With the latest economic data suggesting the U.S. economy is stalling, the bill will inject nearly \$152 billion into the economy this year and more than \$16 billion next year. Some economists have said, however, that while the measures will buy time, they may not be enough to avert recession.

Analysis: Politics Boosted Stimulus Plan

By JULIE HIRSCHFELD DAVIS, Associated Press Writer

The twin pressures of a looming recession and an election year combined to speed a \$168 billion economic rescue plan through Congress, sweeping aside lawmakers' political differences in favor of rushing \$600-\$1,200 checks to their constituents. The overwhelming House and Senate votes Thursday to approve the measure and send it to President Bush reflected lawmakers' eagerness to show they could act quickly to address economic concerns, which have replaced the Iraq war as the public's top worry. The package was the product of a rare spate of bipartisan cooperation on Capitol Hill, where Democrats and Republicans teamed with the White House on a bill

that fell far short of both parties' priorities but could win quick enactment.

House Speaker Nancy Pelosi signaled early last month her determination to move ahead with a fiscal stimulus bill. As reports about the economy worsened, the White House and congressional Republicans embraced the effort, even as some other Republicans on Capitol Hill worried that the economic bailout would do more to bolster Democrats' sagging approval ratings than it would to help the economy. The result was a plan that will deliver tax rebate checks starting in May to anyone earning more than \$3,000, with smaller rebates for people with incomes of \$75,000 - or \$150,000 for a couple - and a \$300-per-child bonus. Most taxpayers would get \$600 rebates, or \$1,200 for couples. Those who earn too little to pay taxes, including senior citizens living off of Social Security or veterans on disability checks, would get rebates of \$300 for individuals and \$600 for couples.

The bill includes tax breaks for businesses investing in new plants and equipment, and steps to boost the ailing housing market. The White House said Bush would sign it sometime next week, and lawmakers in both parties were quick to claim credit for the deal. Pelosi trumpeted Democrats' efforts to include rebates for low-income people who make too little to owe taxes, while Republicans were pleased that the centerpiece of the measure was in essence a tax cut. Pelosi, D-Calif., who forged an early agreement on a \$161 billion plan with Minority Leader John Boehner, R-Ohio and Treasury Secretary Henry Paulson, later prodded the Senate to break its stalemate and complete the bill.

Partisan politics played a bigger role in the Senate, where Democrats were determined to use the stimulus package as a chance to highlight their party's priorities - including extending unemployment benefits and providing food stamp and heating aid for the poor - and wanted Republicans to cast tough election-year votes on those items. They paired those add-ons with rebates for 20 million seniors and 250,000 disabled veterans left out of the House plan, and threatened that GOP senators would have to accept them or risk being blamed for leaving those politically powerful groups out of the stimulus effort. Republicans blocked the \$205 billion package, and when it became clear that he was just short of the 60 votes he would have needed to advance it, Senate Majority Leader Harry Reid, D-Nev., said it was time to declare victory and move on.

"I could have played around with this and tried to pick up that 60th vote, but I made a commitment to get this bill done before (Feb. 15), and we did that," Reid said. Senate Democrats' campaign committee issued news releases bashing vulnerable GOP senators, like Sen. John Sununu of New Hampshire, for opposing the larger package. Republican strategists, however, said they were confident that voters would forget that their senators had briefly blocked the stimulus measure once their checks arrived this spring.

"At the end of the day Republicans gave a little, Democrats gave a little, the House gave a little and the Senate gave a little, and I think that is what the American people expect of us," Boehner said. Mostly absent in the stampede to complete the aid package was any mention of the deficit, which will swell to accommodate the stimulus measure. Some Republicans, though, did express concern that the plan was crafted with an eye toward what would be best for lawmakers facing re-election in November instead of what was best for the economy. "It might be political stimulus," said Rep. John Campbell, R-Calif., "but it is the wrong economic stimulus."

MARK YOUR CALENDARS

Mar 28-30 - Small Business and Micro Business Bootcamp

The Business Bootcamps were established to provide a step-by-step process to help diverse firms enhance their competitive advantages and build capacity. This is done by providing general business and company-specific knowledge to qualified minority-, women-, and service-disabled veteran-owned business enterprises through education and instruction by specialists and subject matter experts.

The Procurement Bootcamp includes a 3-day program for business owners who employ fewer than 10 employees and have annual revenues under \$1 million and another 3-day program for business owners who employ greater than 10 employees and have annual revenues above \$1 million and another program.

The 3-day Micro Business and Small Business Procurement Bootcamp programs will be presented three times in 2008 for a total of four programs. Both Bootcamps will occur simultaneously at the same location in two separate meeting rooms. The four programs will impact a minimum of 24 micro business owners and a minimum of 24 small business owners by providing the skill set to compete in contracting and building relationships to market their products and services.

The expected outcome of such participation will be increased revenues, increasing capacity while creating more jobs for the local economy, encourage small business development, and strengthening local entrepreneurship. Each session will have a minimum of 12 and a maximum of 30 participants to ensure the individual attention.

Program Cost: \$2500 / Scholarships Available for Applicants

Deadline for Applications: Feb 15, 2008

[VIEW PROGRAM DETAILS](#)

EVENTS BY OTHER ORGANIZATIONS

Feb 13 - San Francisco General Hospital Rebuild Town Hall Meeting

San Francisco General Hospital & Trauma Center will hold a Rebuild town hall meeting from 6:30 - 8:30p.m. in Carr Auditorium on Wednesday, February 13, 2008.

The purpose of the meeting is to provide a summary of the work done to date, including an update on the project's progress in the Planning Department; a presentation of the design concept for the new hospital, including the approved shape of the building, renderings, and basic floor plates; an overview of the EIR process and construction schedule; and a presentation on the general obligation bond process.

This meeting is open to the general public - please invite your colleagues, staff, and neighbors to attend. Location: 1001 Potrero Ave, Carr Auditorium, Building B3.

JOB ANNOUNCEMENT

Roadway Human Resource Department.

Job Title: **Senior Supervisor (San Francisco)**

Location: **United States/California/San Francisco**

Description:

JOB SUMMARY

Supervise and coordinate all activities of dockworkers and other support personnel. Provide planning, direction and control of all available resources for insuring timely, damage-free, safe loading/unloading of freight on assigned shifts. Provide dockworker training and performance feedback including recommending discipline when necessary. Recommend or carry out personnel actions including hiring, disciplining, discharging, laying off, and recalling of employees. Cooperate with Linehaul, City Dispatch and OS&D.

MINIMUM REQUIREMENTS:

1. 2 years supervisory experience; High school education or equivalent.
2. Knowledge of proper freight handling/loading techniques; Ability to communicate effectively with all

levels of operations. Strong interpersonal skills to create conditions for cooperation and high standards of performance from subordinates.

3. Strong organizational skills; Ability to work long hours including weekends and in inclement weather conditions.

PREFERRED QUALIFICATIONS:

1. Bachelor's degree in Transportation, Business or equivalent work experience.
2. 3-5 years supervisory experience; demonstrated leadership abilities.
3. Previous experience with a LTL motor freight carrier with knowledge of hazardous materials; familiarity with mainframe computers and/or PC applications.

Qualified candidates are encouraged to apply online at <http://www.roadway.com/crc> Roadway Express is an Affirmative Action / Equal Opportunity Employer. Qualified female, minority, veteran, and disabled persons are encouraged to apply.

FEATURED MEMBERS

Newspaper

El Mensajero

2760 Mission Street
San Francisco CA, 94110
P: 415-206-7230
F: 415-206-7238
www.elmensajero.com

San Francisco Business Times

275 Battery St. Suite 940
San Francisco CA, 94111
P: 415-989-2522
www.bizjournals.com

The San Francisco Examiner

450 Mission Street
San Francisco CA, 94105
P: 415-359-2600
www.examiner.com

NEW MEMBERS

Chamber members have access to exclusive benefits that build relationships, increase visibility, and generate business leads. They're the first to learn about economic trends and developments that shape the City's business environment and their own companies' growth. And they influence decision makers in San Francisco and beyond, helping ensure that San Francisco means business-in every sense. Welcome additions to the San Francisco Hispanic Chamber of Commerce. Memberships can be purchased online using the following link:
<https://sfhccregistration.chamberbusinesssuite.com/>

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One Blackfield Dr., No. 352
Tiburon, CA 94920

Karen Carrera

P: (415) 789-9798
F: (415) 789-0904

Small Business Membership

www.e-licenciados.com

Affinity Bank

101 S. Chestnut Street
Ventura, CA 93001
Small Business Membership

Hermes J Aleman

P: (650) 343-8577
F: (650) 375-1762
www.affinitybank.com

ConocoPhillips

600 N. Dairy Ashford Rd.
Houston, TX 77079
Corporate Membership

P: (281) 293-1000
F: (281) 293-2819
www.conocophillips.com

Luis Martinez

920 Donahue St.
Sausalito, CA 77079
Associate Membership

P: (915) 332-6305

Yulissa Zulaica

1 Bush Street, Suite 1150
San Francisco, CA 94104
Student Membership

Western State Petroleum Association

4933 Norma Way, Suite 1150
1415 L Street, Suite 600
Non-Profit Membership

P: (916) 444-9981
wspa.org

Esteban Ortiz

4933 Norma Way, Suite 1150
Keyes, CA 95328

P: (614) 620-0698

SBA Programs

Small Business Administration Workshops

The Small Business Administration offers a variety of classes for business owners in their Entrepreneur Center, located at 455 Market St., 6th Floor in downtown San Francisco. To register for classes, go to <http://www.acteva.com/go/sba>.

SCORE classes are available at www.acteva.com/go/sfscore

2/11 - 1:00 PM - 4:00 PM - Top Ten Secrets for Launching a Successful Bar Operation

This seminar teaches the attendee how to successfully bring all of the pieces together prior to launching a successful concept in the bar and club industry. Special focus is given to marketing and public relations to create the "buzz" prior to launching. \$25 registration fee. Presented by the SF Small Business Development Center.

2/11 - 6:00 PM - 8:30 PM - How to Computerize Your Business

Computers have changed the world of business. They've helped increase productivity, improve recordkeeping, reduce paperwork, track sales, and control inventory. They've helped people work more efficiently and profitably than ever before. Computerizing your business can be one of the best decisions you'll ever make, but it's also one of the trickiest. The options are many and the choices bewildering. We will take the mystery and anxiety out of computerization. We tell you in plain English what you need to know to get "up and running"; quickly.

2/12 - 6:00 PM - 8:30 PM - Running and Operating a Green Business

This class will explore combining a social change with environmental actions by defining sustainability and helping you to re-think your business model allowing you to be green and be successful at the same time. We will discuss strategies to propel you to greatness by helping you deal with issues like energy, water, waste and procurement. No fee to attend. Presented by the SF Small Business Development Center.

2/12 - 6:00 PM - 8:30 PM - Secrets to Buying a Business or Franchise

Jump-start your self-employment dream. Get the advantage of owning a franchise or existing business. Learn how to begin, how much they cost and when you have found the right business for you! \$20 registration fee. For information, contact SCORE at (415) 744-6827, register at www.acteva.com/go/sfscore.

2/13 - 6:00 PM - 8:30 - Email Marketing

Email is a powerful and cost effective way of marketing your business and driving traffic to your Web site. Learn the difference between responsible email marketing and SPAM. This class also covers different types of email you can send to communicate with customers and potential customers as well as effective means to conducting email campaigns. Presented by the Renaissance Entrepreneurship Center, Women's Business Center. \$15 registration fee. Register at www.acteva.com/go/rec

2/13 - 1:00 PM - 4:00 PM - Restaurant Series: Smart Management - People, Risk and the Law

The recipe for a successful restaurant demands that you manage your staff well, minimize risks and understand key laws. This interactive and informative class examines employment law, insurance protection and other legal matters. It is based on real restaurant experiences and will help you avoid disaster and get the most out of your people and your location. Explore ways to protect yourself against wrongful termination, bad leases and lawsuits. \$25 Registration Fee. Sponsored by the SF Small Business Development Center. \$25 Registration Fee. Sponsored by the SF Small Business Development Center.

2/14 - 1:00 PM - 4:00 PM - Basic Bookkeeping, Part Two

Designed for entrepreneurs intimidated by financial records, this course will cover balance sheets, incomes statements, cash flow and working capital. Participants should have completed Basic Bookkeeping, Part One, or be familiar with the concepts covered in that seminar. \$25 registration fee. Presented by the SF Small Business Development Center.