



EL DORADO COUNTY CHAMBER OF COMMERCE'S Voice of Business

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Ten Ways Facebook (and other social networking sites) can hurt you

Even without its highly anticipated IPO, privacy controversies, and other newsmaking events, Facebook probably still would've become a household name due to its popularity. In fact (at least Facebook says it's fact), 10,000 web sites add a "Like" button every day, and the ubiquitous social networking web site boasts more than 901 million monthly active users. But while using social networking sites like Facebook, LinkedIn, Meetup, and others can be a great way to keep tabs on friends and family or promote your business ventures and professional goals, they can also wreak havoc in your personal life if you're not careful. Here are ten ways social networking can hurt you:

as well as to uncover evidence of any assets they might have, such as fancy cars or boats. It goes without saying that nobody likes hearing from them, and the debt they may be trying to collect may not even be yours.

you can do about harassment. If a harasser is threatening or sexually explicit you should report the activity to the police.

It can hinder your job prospects. Increasingly, potential employers are accessing online profiles of candidates to assess their reputation. According to a 2011 survey conducted by Blueocean market Intelligence, 14% of people have been negatively impacted this way by the online activities of others. Of those, 21 percent believe it led to being fired from a job, and 16 percent said it caused them to be turned down for a job they were applying for.

Stalkers and abusive partners can find you. Your profile might include an e-mail address, phone number, general (or even specific) address information, birthday, legal name, names of family members, and even minute-to-minute updates on your location warns the Privacy Rights Clearinghouse. If a victim has a public profile, a stalker could easily access any information posted to the social networking account. A few minutes spent on search engines could allow the stalker to fill in the blanks. The organization offers these tips: Consider suspending your social networking accounts until the stalking has been resolved. If you decide to continue posting, set as much of your profile to "private" as settings will allow. Limit how much personal information you post to your account. Do not accept "friend" or "follow" requests from strangers. Warn your friends and acquaintances not to post personal information about you as well. Avoid online polls or quizzes, and use caution when joining online organizations, groups, or "fan pages". Never publicly RSVP to events shown online. If you decide to connect your cell phone to your online account, avoid providing live updates on your location or activities. Use strong passwords to help avoid being hacked.

It can send your information to others through apps. Apps – or "third-party applications" – are programs that interact with a social network without actually being part of it. These may not be covered by the social network's privacy policy, and may not be guaranteed to be secure, among other risks. According to Privacy Rights Clearinghouse, apps may contain malware that attacks your computer, and may gain access to more information than is necessary to perform their functions, including the personal information of your contacts. For example, when you use an app, its developer can collect noncontact information from all of your friends' Facebook accounts. Consumer Reports projects that 1.8 million computers were infected by apps obtained through a social network between June 2009 and June 2010. Be cautious when using apps, and protect data they're not using by setting a privacy control.

Your identity could be stolen. Identity thieves pose as other people by stealing their personal information and using it for financial gain, such as opening a credit account in the victim's name. Information you post on a social network may become fodder for these efforts. In 2009, researchers at Carnegie Mellon University published a study showing that it is possible to predict most and sometimes all of an individual's nine-digit Social Security number using information gleaned from social networks and online databases. Millions of people post their birthday information on their online profiles. If you can't bear the thought of being denied annual birthday wishes, at least omit the year from your profile. Think about the kinds of information your bank's customer service reps ask for to verify your identity when you call them, and don't post any of that type of information online.

Social networks may inadvertently reveal information jobseekers might not want to reveal about themselves. Potential employers often use whatever information they can gather about an applicant in making a hiring decision, so it's important to examine what your online presence says about you. And, although it's against California law, potential employers might discriminate based on information they see of infer. Be aware of revealing even basic information such as age, gender, race, disability, sexual orientation, political affiliations, and other groups and contacts.

It can work against you in a divorce. An overwhelming 81 percent of the nation's top divorce attorneys say they've seen an increase in the number of cases using social networking evidence during the past five years, according to a recent survey by the American Academy of Matrimonial Lawyers (AAML). The group says Facebook holds the distinction of being the unrivaled leader for online divorce evidence with 66 percent citing it as the primary source. "If you publicly post any contradictions to previously made statements and promises, an estranged spouse will certainly be one of the first people to notice and make use of that evidence," said AAML President Marlene Eskind Moses in a recent news release. Social networking sites can also cause misunderstandings or raise suspicion if spouses don't correctly state their relationship status.

It really is like a billboard. Remember that what you share online can be seen by anybody, particularly if your privacy settings are set to "public". Don't discuss medical conditions, job interviews, information you were told in confidence, or anything else you wouldn't want sprawled across an aerial banner. The California Office of Privacy Protections recommends keeping your circle of friends recognizable: If you let an unknown person join your network, his or her unknown friends can have access to your information too, so judge strangers and strangers just as you would in the real world.

Also, just like complaining about former employers in job interviews hurts your hiring chances, negative posts about a current job could keep you from getting an offer.

It can get you in trouble with your current boss. According to the Privacy Rights Clearinghouse (PRC), a California-based nonprofit consumer advocacy corporation, employers are increasingly monitoring what employees post on social networking sites. In fact, many companies have social media policies that limit what you can and cannot post on social networking sites about your employer. Ask your supervisor or human resources department what your employer's policy is.

It can set you up for harassment. You have little control over what others post, but the Privacy Rights Clearinghouse says most sites will remove inappropriate material. For example, Facebook will remove content that violates its "Statement of Rights and Responsibilities." Types of content that are prohibited from Facebook include nudity or other sexually explicit content, hate speech, excessive violence, or illegal drug use. The best way to flag abusive content on Facebook is to use the "Report" links that appear near the content itself. For more help, look for the section on the site that explains what

Be prudent with posts. Go to www.privacy.ca.gov for more tips.

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Some states, including California, have laws that prohibit employers from disciplining an employee based on off-duty activity on social networking sites, unless the activity can be shown to damage the company in some way, says the PRC. In general, negative, work-related posts have the potential to cause the company damage, as do posts with sensitive information. And something simple like calling in sick then posting photos showing you at a baseball game that same day won't help your reputation at the office.

Burglars see when you're not home. Don't publicize vacation plans, especially the dates you'll be traveling. Burglars can use this information to rob your house while you are out of town.

If you use a location-aware social network, don't make where your home is located public information because people will know when you are not there. For the same reason, be careful not to share your daily routine. Posting about walking to work, where you go on your lunch break, or when you head home is risky because it may allow a criminal to track you. Don't post photographs of your home that might indicate its location or show a house number or an identifying landmark.

Debt collectors can find you. Collection agencies use social networking sites to track down or keep tabs on people they're interested in,



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**NOVEMBER
2012**

**Chamber
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No Cost Business Training and One-On-One Consulting

Workshops and Business Consulting Begin in the week of October 29, 2012 and the end of the week of February 4, 2013

The Northeastern California Small Business Development Center-Greater Sacramento/Sierra (NE-CA SBDC) and the County of El Dorado have partnered to Offer a 12 week workshop series and business consulting in three venues simultaneously to existing and emerging businesses in the unincorporated areas of El Dorado County. Workshops will be held in Cameron Park, Placerville, and South Lake Tahoe. Workshop titles are below:

What it takes to Survive in Business
Operations: Running the Business
Deciding on a Business
Licenses, Permits, Business Names and Insurance
Business Plan: Your Roadmap to Success
Keeping the Books-Accounting and Cash Flow
Communication Tools and Organization
How to Finance Your Business-What Lenders Want to See

Marketing Analysis
Location and Opening Your Business
Marketing Strategy
Tools to Forecast Business Needs and Cash Management
Management Skills
Post Assessment

Locations/Dates/Times: All Workshops begin at 9 a.m. and end at 12 Noon
Placerville: 10-30-12, El Dorado County Chamber of Commerce, 542 Main Street
Cameron Park: 10-31-12, Burke Junction, All Aboard

Room, Ste. A-9, 3300 Coach Lane
South Lake Tahoe: 11-1-12, El Dorado County Library,
South Lake Tahoe Branch, 1000 Rufus Allen Blvd.

Funding is through a grant from the Community Development Block Grant (CDBG) program. Eligible business owners (and emerging businesses) must be located in the unincorporated areas of El Dorado County and meet the CDBG definition of an eligible microenterprise business. Eligible microenterprise businesses must have five or fewer employees, and the income of the business owner(s) must fall within the limits by family size as indicated in the table below:

"We are honored to partner with El Dorado County to provide these essential training resources to small businesses who are, or desire to be, located in the unincorporated areas of El Dorado County," stated Panda Morgan, the NE-CA SBDC's Director. Enrollment inquiries can be made to info@sbdc.net or by calling (916)563-3210. Online: <http://sbdc.net/>

The Northeastern California Small Business Development Center-Greater Sacramento Sierra office at Los Rios Community College District assists existing businesses in becoming competitive in a complex marketplace and helps emerging entrepreneurs realize their dream of business ownership. The NE-CA SBDC program is one of the State's most important economic development programs. With a twenty year history in California, a wealth of expertise, and well established resource partnerships, the NE-CA SBDC is a trusted network that stimulates the region's economy. NE-CA SBDC focuses on business expansion, emerging entrepreneurs, job creation/retention and capital infusion.



Emerging Professionals A new group for ages 21 to 40-something Professionals

This group of enthusiastic, motivated, and energetic men and women from different professions will meet monthly for "Breakfast with the Boss." Each month will feature a different topic and speaker to feed your mind.

Next meeting: Nov. 6, 8 - 9 a.m.

This month's speaker will be **MARSHALL MEDICAL CENTER**
The growing healthcare industry and its workforce needs

Denny's 3446 Coach Lane, Cameron Park
No charge - You are encouraged to order breakfast.

To Register:
members@eldoradocounty.org

530-621-7542

LUNCHEON SPONSORSHIP

We are filling our Luncheon Sponsor Calendar. Check out the Speaker Schedule and pick the topic you would like to sponsor. First come, First pick!

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At each luncheon we have ONE sponsor who has the opportunity to talk exclusively about their business. Plus your company is marketed in all of the luncheon promotional materials including, emails, Facebook, e-newsletters, monthly printed news letter, logo printed on the agenda and logo printed on our "Welcome" sign. All of this for \$100 to members only.

Email Courtney to reserve your sponsorship: members@eldoradocounty.org

El Dorado County General Plan Economic Development Element Principles

The General Plan provides opportunities for positive economic growth such as a full range of local employment opportunities, a more diversified local economy, greater capture of tourism, and increase retail sales.

The General Plan provides an opportunity to strategically plan for El Dorado County's roll in a growing regional economy.

The General Plan provides land use guidelines which create opportunity to further economic self-sufficiency and foster a sound economic base to afford quality service levels while maintaining economic competitiveness and encourage retention of El Dorado County's quality of life.

The General Plan provides land use guidelines that will permit and encourage economic activities that create employment opportunities that are commensurate with local housing costs, generate a positive sustained revenue flow into the County, maximize economic multiplier effects, and minimize reliance upon County services and expenditures.

The General Plan recognizes, promotes, facilitates, and supports activities that provide a positive sustaining economic base for the County, maximize the economic potential of the County's natural resources, reduce out-of-County retail purchase and employment travel, and provide housing and job opportunities that are accessible to all level of our society.

NOVEMBER 2012 COMMUNITY CALENDAR

Community Observatory

Folsom Lake College-El Dorado Center, Campus Dr. Free. (530) 642-5621 or communityobservatory.com

Family Fun Night at Round Table Pizza

Every Tuesday evening, 6:00 p.m. - 8:00 p.m. Food and other activities for the family. Round Table Pizza at 512 Main Street, Placerville. 530-622-2259

Tuesday Evenings Men's Chorus in Placerville

7:15 p.m. First Christian Church of Placerville, 2687 Andler Rd, Placerville. (530) 344-9209 or (530) 644-4151 or www.goldrushchorus.org

Dance with Apple Jacks & Jills Square Dance Club

Wednesday Evenings, 7:00 p.m. at the Hangtown Grange, 2020 Smith Flat Road, Placerville. 530-622-8550 or 530-642-2787

Certified Farmers Markets

Saturdays 8:00 a.m. - noon - Placerville - Ivy Street Parking Lot, Ends Nov 17

UCCE/El Dorado County Master Gardeners Classes

Nov 03 Shade Gardening 9:00 a.m.

Nov 10 Raised Beds 9:00 a.m.
Classes held at Veterans Memorial Bldg. 130 Placerville Dr., Placerville. 530-621-5512, ceeldorado@ucdavis.edu

Nov 17 Rose Selection and Planting 9:00 a.m.

Nov 01 - Nov 30 Community Gift Tree

Provides needy kids with gifts for the winter holiday. Info: Kathy at Choices for Children 530-676-0707 or Dianne at Family Connections 530-626-5164

Nov 01 thru 30 Koats 4 Kids

Collection of Coats for Kids, For more information call Lori Styreist at 530.677-1420

Nov 06, 13, 20 & 27 Bingo

5:00 p.m. Pollock Pines/Camino Community Center, 2675 Sanders Drive, Pollock Pines.
\$10 for first 14 games. 530-647-8005

Nov 02 & 03 Annual Golden Goose Craft Bazaar

Fri 9 a.m. - 7 p.m., Sat 9 a.m. - 5 p.m. Placerville Shakespeare Club, 2940 Bedford Avenue. 530-621-1621

Nov 03 Food & Wine Paring Class with Rick Kushman

1:30 p.m. - 3:00 p.m. Lava Cap Winery, \$30 per person / \$25 Wine Club
www.lavacap.com, wine@lavacap.com, 530-621-0175

Nov 03 2012 Empty Bowl Supper

4:30-8:00 p.m., at St. Patrick's Church in Placerville. Rich Waters 530-622-6900 or Carla at 530-622-9549 or www.edpjc.org

Nov 03 29th Annual Auction Gala "Celebrating El Dorado County"

6:00 p.m. Mercedes-Benz of El Dorado Hills. \$75 per person or \$125 for two. 530-626-1450 or 916-939-4464 x238, julies@thecenternow.org

Nov 03 Stumpy Jones Concert

6:00 - 9:00 pm David Girard Vineyards; Tickets: \$20.00 club members \$30.00 non members. events@davidgirardvineyards.com, 530-295-1833

Nov 04 32nd Apple Hill Harvest Run

7:00 a.m. www.applehillrun.org or 530-644-4552 x234

Nov 04 & 18 El Dorado Depot Train Rides

Noon - 4:00 p.m. \$5.00 ages 9 and up, \$3.00 ages 3 to 8. El Dorado Western Railway Foundation. 530-621-5865. eldoradowestern.blogspot.com

Nov 07 The Sequoia Comedy Night

Tickets are \$15 in advance, \$20 at the door, \$40 for dinner and show. Dinner includes appetizer, soup or salad, entrée (with vegetarian option), and dessert. The menu is Chef's Choice and the price includes tax and service. RSVP: 530-622-5222. Dinner starts at 6:30pm. Sequoia Restaurant, 643 Bee Street, Placerville. www.sequoiaplacerville.com or 530.622.5222

Nov 10 Cooking demonstration with Chef Giovanni

1:00 - 4:00 p.m. Cooking demo, pairings and wine club release. Wine Club members: \$30, guest of Wine Club member: \$40 - call 530.295.1833 to purchase tickets or noel@davidgirardvineyards.com

Nov 10 Evening of Entertainment

6:00 - 9:00 p.m. Cameron Park CSD, located at 2502 Country Club Drive
Benefit for Foster Awareness Network (FAN), \$45.00 per person, \$80.00 per couple. Contact Jeanne Hall at 530.748.9835 or leave a message at 530.626.0444.

Nov 11 Veteran's Day

11:00 a.m. Veterans Memorial Monument, 360 Fair Lane, Placerville

Nov 11 & 25 Shingle Springs Depot Train Rides

Noon - 4:00 p.m. \$5.00 ages 9 and up, \$3.00 ages 3 to 8. El Dorado Western Railway Foundation. 530-621-5865. eldoradowestern.blogspot.com

Nov 12 & 13 Annual Holiday Craft Fair

9:00 a.m. Cold Springs Community Church. 2600 Cold Springs Road, Placerville.

Nov 10 Annual Crab & Pasta Feed Gala

6:00 p.m. Marshall Building, El Dorado County Fair, 100 Placerville Dr, Placerville
Tickets are \$40 www.eldoradocountyfair.org

Nov 17 Wakamatsu Historical Tours

9:00 - 11:00 a.m. Adults \$10; Children 12-18 years old \$5. Contact ARC to sign up and for meeting location. julie@arconservancy.org. 530.621.1224

Nov 17 Toys for Tots Toy Motorcycle Run

9:00 a.m. Meet at El Dorado County Veterans Memorial Building, 120 Placerville Drive
Bring NEW un-wrapped toy per person or \$10 cash donation

Nov 17 Third Saturday, Placerville Art Walk

5:00 p.m. - 9:00 p.m. Historic Downtown Placerville. (530) 672-3436, www.placerville-downtown.org

Nov 16, 17, 18, 30 Old Coloma Theatre presents Once Upon a North Pole Christmas or There's No

Business Like Show Business

7:30 p.m. Old Coloma Theatre Call 530-626-5282 for questions or reservations

Nov 16, 17 & 18 The Valhalla Holiday Fair

10:00 a.m. - 5:00 p.m. Valhalla Grand Hall, Tallac Historic Site, 3 miles on Highway 89
Free event. 530-541-4975
www.valhallatahoh.com

Nov 17 Old Fashion Christmas Craft Fair

10:00 a.m. - 5:00 p.m. Cameron Park Community Center, 2502 Country Club Drive. CPCSD Recreation Department, 530-677-2231 or email: mmsasse@cameronpark.org
www.cameronpark.org

Nov 18 Free Bingo

4:00 p.m. Pollock Pines/Camino Community Center, 3675 Sanders Drive, Pollock Pines.
530-647-8005

Nov 22 Annual Community Thanksgiving Dinner

1:00 p.m. - 3:00 p.m. Gurnel Hall at St. Patrick's Catholic Church, 3109 Sacramento St, Placerville. 530-642-8183

Nov 24 Christmas Tree Farms Open for Business

www.chooseandcut.com

Nov 23 Festival of Lights

5:30 p.m. - 8:30 p.m. Historic Main Street, (530) 672-3436 www.placerville-downtown.org.
Tree lighting 6:00 pm at the Courthouse.

Nov 24 & 25 Merchants Open House in Historic Placerville

Extended hours. Historic Main Street merchants welcome visitors with coffee, cider and seasonal goodies. Free parking, entertainment, stagecoach rides and visits with Santa.
530-672-3436 or www.placerville-downtown.org

Nov 27 El Dorado County Chamber Mixer at David Girard Vineyards

5:30 p.m. - 7:30 p.m. Cold Springs Road, Placerville 530-621-5885.
www.eldoradocounty.org

For more information on these and other events, visit www.visiteldorado.com. The event date, time, cost and locations are subject to change. Prior to attending an event please contact the event contact person to confirm the information.

MEETINGS

Nov 01Chamber Diplomats, Chamber, Noon

Nov 08Joint Chambers, EDCOE, 7:30 a.m.

Nov 08Board of Directors, EDCOE, 5:30 p.m

Nov 14Luncheon, Red Hawk, Waterfall Buffet, 11:30

Nov 15Visitor's Authority, MORE, 4 pm

Nov 15Ag Council, Ag Building, 7:30 a.m.,