



## Kooy pest control

Complete Pest Control Service  
**530-626-6774**

**\$25<sup>00</sup> Off Any Service**

New customers only

## There's Still Time to Apply for SBA

### Disaster Loans

Director Tanya N. Garfield of the U.S. Small Business Administration's (SBA) Disaster Field Operations Center - West reminds small, nonfarm businesses in 57 California counties and neighboring counties in Arizona, Nevada and Oregon of the May 18 deadline to apply for an SBA federal disaster loan for economic injury. These low-interest loans are to offset economic losses because of reduced revenues caused by the drought in the following primary counties that began on January 1, 2014.

Primary California counties: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Inyo, Kern, Kings, Lassen, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Orange, Plumas, San Benito, San Bernardino, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Shasta, Sierra, Siskiyou, Sonoma, Stanislaus, Tehama, Trinity, Tulare, Tuolumne, Ventura and Yolo;

Neighboring California counties: Del Norte, Humboldt, Lake, Napa, Nevada, Placer, Riverside, Sacramento, San Diego, San Francisco, San Mateo, Santa Cruz, Solano, Sutter and Yuba;

Neighboring Arizona counties: La Paz and Mohave;

Neighboring Nevada counties: Clark, Douglas, Esmeralda, Lyon, Mineral, Nye and Washoe;

Neighboring Oregon counties: Jackson, Josephine, Klamath and Lake.

According to Garfield, small nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size may apply for Economic Injury Disaster Loans (EIDLs) of up to \$2 million to help meet working capital needs caused by the disaster. "EIDLs may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact," said Garfield.

"SBA eligibility covers both the economic impacts on businesses dependent on farmers and ranchers that have suffered agricultural production losses caused by the disaster and businesses directly impacted by the disaster. EIDL assistance is available regardless of whether the applicant suffered any property damage," Garfield added.

The interest rate is 4 percent for businesses and 2.625 percent for pri-

vate nonprofit organizations with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency about the U.S. Department of Agriculture assistance made available by the Secretary's declaration. However, nurseries are eligible for SBA disaster assistance in drought disasters.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms are also available from SBA's Customer Service Center by calling (800) 659-2955 or emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard-of-hearing may call (800) 877-8339. For more information about SBA's disaster assistance programs, visit <http://www.sba.gov/disaster>.

## Spotlight on a Gold Member

Accidents Happen!

When it comes to driving on roadways, sometimes accidents are unavoidable, especially in harsh weather conditions like rain and snow. That's when Stymeist Collision Centers has you covered.

Bringing your vehicle back to manufacture specifications for appearance and safety is what Stymeist is all about. Their top notch employees undergo countless hours of training to stay ahead of the rapidly changing vehicle designs. Employees are Toyota and GM certified and they are currently being certified by Ford to work on the all-aluminum Ford Pickup trucks in their newly designed aluminum repair center.

Damaged cars are repaired to the highest standards using many of the same techniques the factory uses on the assembly line. For example, technicians use inverter type spot welders that duplicate the factory spot welds and the paint booths that bake the water based paint as done in the factory.

While many insurance companies refer their clients to Stymeist, the employees never lose sight of who their customer is and that is "you" says owner Steve Stymeist. This is something that many body shops forget to acknowledge and while an insurance company is paying for the repairs, it's the owner of the car we are really serving. The vehicle owner will always be our true customer and that's who we are working for.

Business owners Steve and Lori Stymeist are long time Placerville residents who enjoy building relationships and supporting the community they live in. One look at their website will show you their commitment - Toys for Tots, the Boy's and Girl's Club and the Kiwanis Club of Placerville are just a few of up to 30 organizations they support. They definitely have adopted the "Pay it Forward" philosophy.

Stymeist Collision Centers have been in business for over 30 years and they have two locations. The original is located in Placerville on Hwy 49 and the other in Jackson also on Hwy 49. Both locations are also experts in RV collision repairs!

**FREE HALF CHICKEN!**  
When you buy our  
**RIB ROUND-UP**  
\$29<sup>29</sup> Both include  
pint of Potato Salad,  
Coleslaw & Beans

OR **FAMILY PACK**  
\$26<sup>29</sup>

**CARRY-OUT ONLY.**

**BACK FORTY**  
*Texas BBQ*

3977 DUROCK RD. • SHINGLE SPRINGS  
\*MUST present coupon at time of ordering.  
Not good with any other special offer.  
**676-4040**



Mountain Democrat photo by Pat Dollins

Lon McEachern, known as the voice of poker on the Word Series of Poker, is arrested for impersonating a celebrity by the Hangtown Marshals at the 9th Annual Hangtown Hold'em Saturday April 11 in Placerville.

## Hangtown Hold'em

### Our Winners:

- 1st Place - Rodney Aragon
- 2nd Place - Dennis Hamilton
- 3rd Place - Glenn McDowell
- 4th Place - Jim Byers

- 5th Place - Scott Dawson
- 6th Place - Tommy J (Jacobsen)
- 7th Place - Matt Lishman
- 8th Place - Norm Allen
- 9th Place - Mark Wilke



Our first place winner, Rodney Aragon being congratulated by Chamber C.E.O. Laurel Brent-Bumb.

## HEALTH INSURANCE

We specialize in

Self employed individuals and small employer groups of 2 or more employees or husband & wife groups

(530) 621-3118 • (800) 621-6495  
517-3 Main Street, Diamond Springs, CA

**Knoblauch Insurance Service**

Lic. 0791400

[www.todayshealthinsurance.com](http://www.todayshealthinsurance.com)

**BREAKER GLASS Co., Inc.**  
WE'RE YOUR AUTOMOTIVE GLASS SPECIALISTS!

Thanks for Voting us #1  
2006 - 2012

Kevin Brown  
Past County Chamber President 2006  
**\$25-\$100 OFF YOUR DEDUCTIBLE**  
530-626-3795  
131 Placerville Dr. • Placerville

## Terrie Y. Prod'hon

CERTIFIED PUBLIC ACCOUNTANT

- Bookkeeping, Accounting & Billing Services
- Financial Statements & Cash Flow Analysis
- Tax Planning & Tax Return Preparation
- Estate Tax Planning & Preparation
- Trust Management & Accounting
- Payroll Processing
- Hardware & Software Selection & Implementation
- Computer Consulting, Training & Support

530 622-1731 916 933-2164

FAX 622-7241 FAX 933-7745  
601 Main Street 985 Governor Drive  
Placerville, CA 95667-5708 El Dorado Hills, CA 95762-4231

E-mail: [terrie@prodhon-cpa.com](mailto:terrie@prodhon-cpa.com)

## LIKE A GOOD NEIGHBOR, STATE FARM IS THERE.®



For your insurance and financial needs, see State Farm Agent:

**Fred Ott, CLU ChFC CPCU, Agent**

Insurance Lic. #0564241

3420 Coach Lane #4, Cameron Park, CA 95682

Bus: 530-677-5211

LIKE A GOOD NEIGHBOR STATE FARM IS THERE.™



Providing Insurance and Financial Services

statefarm.com®

P026038

State Farm® Insurance Companies • Home Offices: Bloomington, Illinois

9/05

## CHAMBER MEMBERS!

Sign any **13,26 or 52** week space agreement

and get **50% OFF** a Mountain Democrat subscription!

Call **530.622.1255** for details



EL DORADO COUNTY  
Voice of Business



## Welcome New Members



Left to right: Cathy Zuber, EDC Chamber; Howard Delaney, Strategies for Your Financial Security; Dick Lorig, Northwestern Insurance Agency; Wendy Goossen, Images of Hope; Shelly Thorene, Dollins and Thorene Photography, and Christa Campbell, EDC Chamber President.

## May Business Luncheon

May 13, 2015  
11:30 a.m. to 1:00 p.m.  
**Henry's Steakhouse/Red Hawk Casino**  
RSVP Required – Seating is limited  
\$15 members/\$20 not-yet-a-member

Our guest speaker is JoAnn Conner, Regional Manager with Legal Shield. JoAnn is a certified identity theft risk management specialist through the Institute of Fraud Risk Management and will talk about:

- The difference between identity theft and fraud
- How they get your information
- How you can protect your business
- How you can protect your family
- The latest scams and how to guard against being a victim

RSVP by May 11th  
520-621-5885, members@eldoradocounty.org

Thank you Western Slope Health Center for being our luncheon sponsor.

# EDC Chamber Board and EDC Joint Chambers Commission Support EID's Proposed Change in Election Cycle

The El Dorado Irrigation District Board of Directors adopted a resolution on February 9 proposing to change the District's election cycle from odd-numbered years to even-numbered years, so that the Board elections would coincide with statewide general elections. The first election that this proposed change would affect, currently scheduled for November 3, 2015, would instead be held November 8, 2016. The 2017 election would likewise be deferred to

2018. According to EID General Counsel Tom Cumpston, Elections Code sections 1302(b) and 10404 allow such a change upon approval of both the District's Board and the El Dorado County and Sacramento County Boards of Supervisors, provided that certain timing and other procedural requirements are met. The District's adoption of the resolution is a key step in that process. The El Dorado County Chamber and EDC Joint Chambers support

the change in election cycle for two simple reasons. For one, El Dorado County election statistics show such a shift will greatly increase voter participation in EID's elections. Statistics show this could increase voter turnout from today's 20 to 30 percent to rates ranging between 63 to 85 percent. We firmly believe increased voter participation is a good thing. Secondly, the change will save some money. Even a modest

amount of savings is still important, and EID estimates they will save \$40,000 during the next election cycle if the change is implemented. During the transition to the even-numbered year cycle, state law retains all incumbent Board members in office for one additional year. This makes sense to us, as it's equitably applied to all divisions. For more information, go to the Board of Directors section on the EID website.

# Free Business Consulting at EDC Chamber through SBDC

Small Business Development Centers (SBDCs) provide assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories. SBDCs help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a complex, ever-changing global marketplace. SBDCs are hosted by leading universities and state economic development agencies, and funded in part through a partnership with SBA. SBDC advisors provide aspiring and current small business owners a variety of free business consult-

ing and low-cost training services including: business plan development, manufacturing assistance, financial packaging and lending assistance, exporting and importing support, disaster recovery assistance, procurement and contracting aid, market research help, 8(a) program support, and healthcare guidance. **One-on-One Business Consulting** Our consulting services are offered free of charge and your information is completely confidential. The Capital Region SBDC has experienced and knowledgeable Business Advisors who are

uniquely qualified to assist small businesses in creating an effective strategy, discover ways to generate revenue and grow your bottom line. The Chamber is booking appointments at their offices on the second Monday of the month. Appointments are still available for Monday, May 11th. **Consulting areas of expertise include:**

- Franchising
- Healthcare
- Human Resource
- Insurance
- Business Plan Development
- Marketing

- Advertising
- International Trade
- Import/Export
- Government Certifications
- Government Contracting
- Government Registrations
- Government Marketing
- Budget Operation
- Capital Acquisition
- Cost Control/Reductions
- Financial Analysis
- Loan Packaging
- Financing
- Internet Marketing
- Ecommerce
- Social Media Marketing
- Website Design & Development

## MAY 2015 COMMUNITY CALENDAR

**Community Observatory**  
Folsom Lake College-El Dorado Center, Campus Dr. Free.  
530-642-5621 or communityobservatory.com

**Men's Chorus in Placerville**  
Tuesday Evenings, 7:15 p.m. First Christian Church of Placerville, 2687 Andler Rd, Placerville. 530-344-9209 or 530-644-4151 or www.goldrushchorus.org

**Apple Jacks & Jills Square Dance Club**  
Wednesday Evenings, 7 p.m. at the Hangtown Grange, 2020 Smith Flat Road, Placerville. 916.933.2790 or Mary 530.344.7447. szymuski@sbcglobal.net

**Main Street Strollers Square Dance Club**  
Thursday Evenings, 6:45 p.m. at I.O.O.F Hall, 467 Main Street, Placerville. 530-647-0852. main.st.strollers@gmail.com

**Placerville Speedway**  
**May 2:** Championship Points Race #4  
**May 9:** Championship Points Race #5  
**May 16:** Championship Points Race #6  
**May 23:** NO RACES  
**May 30:** Civil War Sprint Car Series  
www.placervillespeedway.com

**UCCE/El Dorado County Master Gardener Classes**  
**May 2:** Plant Sale, 130 Placerville Drive, 8 a.m. – 3 p.m.  
**May 9:** Water Efficient Gardening, 2850 Fair Lane Ct, Bldg C, 9 a.m. - Noon  
**May 13:** Can you Eat Your Landscaping? Cameron Park Community Center, 2502 Country Club Drive, 9 a.m. - Noon  
**May 16:** Worms, Veterans Memorial Building, 130 Placerville Dr, 9 a.m. - Noon  
**May 30:** Cottage Garden, Sherwood Demonstration Garden, Folsom Lake College, El Dorado Center, 6699 Campus Drive, 9 a.m. - Noon.  
530-621-5512, http://ceeldorado.ucdavis.edu/Master\_Gardener

**Farmers Markets**  
**Saturdays** 8 a.m. - noon - Placerville - Ivy House Parking Lot  
**Beginning May 13, Wednesdays** 8 a.m. - noon — Cameron Park - Burke's Junction  
**Beginning May 17, Sundays** 9 a.m. - noon — El Dorado Hills Town Center  
**Saturdays & Sundays** 7 a.m. – 1 p.m.  
Diamond Springs Farmers Market, 484 Main St  
**Fridays, Saturdays & Sundays** 10 a.m. – 4 p.m.  
Green Acres Farmers Market, 3400 Carson St - Camino

**Old Coloma Theater presents "The Wrath of Swampy Boggs," or "That's no Lady"**  
530-626-5282, or www.oldcolomatheater.org/ ns.

**May 01 & 02 Annual Spring Rummage Sale & Annual Plant Sale**  
9 a.m. Placerville Shakespeare Club, 2940 Bedford Ave.  
www.placerville-shakespeare.com

**May 02 Spring Antique, Craft & Garden Show**  
8 a.m. – 3 p.m. Cameron Park's NEW Community Center.  
cpscd@cameronpark.org. www.cameronpark.org, 530-677-2231

**May 02 Boots & Bling**  
5pm – 11pm. Presented by All About Equine. Golden Hills School, 1060 Suncast Lane El Dorado Hills. www.allaboutequine.org, elaine@allaboutequine.org

**May 03 & 17 El Dorado Depot Train Rides**  
Noon – 4 p.m. \$5 ages 9 and up, \$3 ages 3 to 8. El Dorado Western Railway Foundation. 530-621-5865. eldoradowestern.blogspot.com

**May 05, 12, 19 & 26 Bingo**  
5 p.m. Pollock Pines/Camino Community Center, 2675 Sanders Drive.  
\$10 for first 14 games. 530-647-8005

**May 08 Ducks Unlimited – Banquet, Auction and Raffle**  
6 p.m. – Midnight. El Dorado County Fairgrounds. 530-676-1288 or toddreynolds24@comcast.net

**May 09 Mother Lode Century Bike Ride**  
7 a.m. – 5 p.m. www.motherlodecentury.com, motherlodecentury@live.com. 530.544.8705

**May 09 & 31 Wakamatsu Historical Tour**  
10 a.m. – Noon. Call for meeting location (Gold Hill area) and to sign up Cost: \$5/Children 12-18 years old, \$10/Adults 530-621-1224. julie@arconservancy.org, www.arconservancy.org

**May 9 & 10 12th Annual El Dorado Hills Art and Wine Affaire**  
9 a.m. Town Center Boulevard, El Dorado Hills. Free, or for \$20 purchase wine bracelet for tasting. Wine tasting from Noon – 4 p.m. EDAC@eldoradoartscouncil.org

**May 10 Springtime in Coloma – Victorian Tea & Brunch**  
11 a.m. Tickets \$20, 530-344-1895 or 530-622-3470, www.marshallgold.org

**May 10 & 24 Shingle Springs Depot Train Rides**  
Noon – 4 p.m. \$5 ages 9 and up, \$3 ages 3 to 8. El Dorado Western Railway Foundation. 530-621-5865. eldoradowestern.blogspot.com

**May 16 & 17 Gardens of the Hills**  
10 a.m. – 5 p.m. Seven unique gardens in El Dorado Hills. Adults: \$20, Children under 12: \$10. 916.549-3869

**May 16 Hands Across Pollock Clean Up Day**  
8 a.m.- 1 p.m. Pollock Pines-Camino Community Center Pony Express Center, 530-419-3957, www.pollockpines.biz, CEDAPP@PollockPines.biz

**May 16 Stagecoach Rides**  
Noon, Weather permitting. Davey "Doc" Wiser's crew.  
www.placerville-downtown.org

**May 16 Third Saturday Placerville Art Walk**  
5 p.m. – 9 p.m. Historic Downtown Placerville. 530-672-3436, www.placerville-downtown.org

**May 16 Girls Night Out**  
6 p.m.- 9 p.m. Historic Main Street, Placerville. 530-672-3436, www.placerville-downtown.org

**May 17 Hangtown Car Show**  
9 a.m. – 3 p.m. on Historic Main Street, Placerville. Mike at 530-622-1731

**May 23 Welcome to Summer**  
Noon – 5 p.m. Cameron Park Community Day. 530-677-2231 or www.cameronpark.org.

**May 23 & 24 Rocks & Rhones Festival**  
11 a.m. – 4 p.m. 4 wineries. \$30 in advance, \$35 walk-ins tastingroom@hollyshill.com, www.rocksandrhone.com, 530-344-0227

**May 23 Community Resource Center Spring Dinner Fundraiser**  
5 p.m.-8 p.m. The Vet Hall, 130 Placerville Dr. 408.460.2061. \$15 per person (kids under 10, \$5 and kids under 3, free) www.edcrrc.org

**May 25 10th Annual Memorial Day Observation**  
11 a.m. – 12 p.m. EDC Veterans Monument, County Government Center, 360 Fair Lane at Ray Lawyer Drive, Placerville. 530-626-7762

**May 26 El Dorado County Chamber Mixer**  
5:30 p.m. – 7:30 p.m. Lotus Bonsai Nursery & Gardens, 1435 Lower Lake Drive, Placerville. www.eldoradocountychamber.org or 530-621-5885

**May 27 Annual Spring Fashion Show "Wines and Roses"**  
11 a.m. – 2 p.m. Placerville Shakespeare Club, 2940 Bedford Ave. 530-622-0703

**May 30 & 31 El Dorado Hills Arts Association Open Studio Tour**  
10 a.m.- 5 p.m. Joeycattone@comcast.net; www.eldoradohillsarts.com

For more information on these and other events, visit [www.visiteldorado.com](http://www.visiteldorado.com)

The event date, time, cost and locations are subject to change. Therefore prior to attending an event please contact the event contact person to confirm the information.

## MEETINGS:

- May 07** Chamber Diplomats, noon, Chamber
- May 07** Joint Chambers, 7:30 a.m., EDCOE
- May 07** Visitor's Authority, MORE, 4 pm
- May 07** Board of Directors, 5:30 p.m., EDCOE
- May 13** Luncheon, Red Hawk, Henry's Steakhouse, 11:30 a.m.
- May 20** Senior Ambassadors, 10 a.m. MORE
- May 21** Ag Council, 7:30 a.m., Ag Building
- May 26** Mixer, Lotus Bonsai Nursery & Garden, 5:30 p.m.