



EL DORADO COUNTY CHAMBER OF COMMERCE'S

Voice of Business

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Spotlight on a Gold Member

When talking to Joyce Joy, you will find someone who is very friendly and approachable. But don't let her quiet demeanor fool you. Once you get to know her, you may be surprised at what she has accomplished and the experiences she brings to the table in tenacity, knowledge, compassion, and integrity.

By being at Vision Mortgage, a broker based in Cameron Park, she has access to some of the best pricing, fast service, regular Conventional products, FHA, VA, USDA and other no/low down loans, renovation, Jumbo, Reverse, as examples. Not only does she have access to probably the most available products in the County, but she has an experienced processing team to help her get the job done.

She and her husband, a native of EDC, have lived in El Dorado County for over 20 years. They brought their young family back to EDC because of the quality of life it has to offer. However, what comes with this quality of life are unique properties that not all loan originators understand, not to mention including the lender and underwriters. It's important to have someone on your side who fully understands these properties and ALL the different loan products available to negotiate you through the process and be your advocate with excellent personalized service.



To help her clients better, it was important to her to not only be a licensed Mortgage Loan Originator but an IRS Enrolled Agent. Being both, she not only can help underwriters but also clients understand the tax nuances of financing a home or investment properties.

Some of her accomplishments and experiences: B.S. in Biochemistry/Biophysics, M.Ag. in Fisheries, IRS CA Dept of Real Estate License, EA license, US Compliance Officer on a Soviet Fishing Vessel, School Board member, various volunteer leadership positions over the past 20 years.

Listed below are the charitable and social organizations she is currently involved in:

El Dorado County Ag in the Classroom
www.agintheclass-edc.org

El Dorado County Chamber of Commerce
www.eldoradocounty.org

Hangtown Toastmasters
www.3416.toastmastersclubs.org

El Dorado County Association of Realtors
www.edcar.org

When you start your property financing process, **Put "JOY" in your Journey!**




El Dorado County Chamber of Commerce
12th ANNUAL

Hangtown Hold'em




May 12th, 2018

\$60 Buy-In!

Registration Starts at 3:00 p.m.
Gaming Starts at 4:00 p.m.

Message From The CEO: Here's a Scary Development...

Longtime business writer Dan Walters retired from Sacramento Bee in 2017. He now writes a commentary for CALmatters. He asks a fair question in his most recent editorial: Would it be fair to assume that relatively few of the California voters who passed Prop 13 overwhelming 40 years ago would be voting this year? One might wonder if today's voters would be willing to make a major change in the state's iconic property-tax limitation. There are left-leaning powers in the State that are in the process of qualifying a proposed November ballot measure that would remove Prop 13's limits for commercial properties, such as retail stores, warehouses, and factories. According to the State's Legislature, this would raise property taxes on them by \$6-\$10 billion a year.

You might ask where would this money go? The additional net revenue would be divided between schools- "40%"- and local governments - "60%". This plan has often been called a split-role tax. The idea is that it splits the business property

from the residential, leaving the benefits the Prop 13 has in place for residential, but will greatly increase property tax revenues for businesses. The proponents of this ballot measure would argue that schools and local governments desperately need the money, and that businesses have recently benefitted from the Federal Tax Overhaul. Meanwhile, the opponents would describe this attack on Prop 13 as a tax grab that probably would not improve education or public services, but instead would shore up pension systems that have huge unfunded liabilities.

The Joint Chamber Committee that meets the second Thursday of every month- will be watching this and other initiatives that seek to relieve businesses of profits. And you may want to subscribe to Mr. Walters' CALmatters newsletter. It's free, but oh so valuable.

Laurel Brent-Bumb A.C.E.
Chief Executive Officer

How Seniors Can Supplement Their Retirement Income (and Why They Should Consider It)

By Karen Weeks

More and more seniors are choosing to spend their golden years doing some part-time work. Why? For one, the internet has made it incredibly easy and practical to run a small business from home. Apps are making it easier for people willing to do jobs to connect with those in need. Beyond that, there are a plethora of mental, physical, and social benefits to keeping oneself active and engaged into the golden years. Here's how you can earn some extra income and better yourself in the process.

Use a professional skill in a limited capacity

Many retirees have 30, 40, or even 50+ years' experience in a professional field. Whether this is in medicine, law, accounting, business consulting, or education, this experience can be used to supplement retirement income. As One Cent at a Time notes, "You've been an employee always and never a boss. As you retire, it's time to be a boss by building a business same as the line of your previous job."

basis from home. All you need is the internet, a website, a social media presence, and a way to advertise your services. Visit www.entrepreneur.com for ideas on marketing your consulting business.

Turn a hobby or passion into a true small business

Let's say you have loved painting your entire life. Or you love making fly-fishing lures. Maybe you craft beautiful jewelry out of unique items, or you knit the most adorable caps and sweaters. As long as there is a market for whatever you create, you can turn it into a small business and likely run it from home. As long as you have a reliable internet connection, a little storage space for inventory, and people willing to buy your products, you can make, sell, and ship from home. This is a good resource to check out if you want to start a small business selling your wares: www.sba.gov/blogs/selling-online-it-hobby-or-business

Fill a need within your community

One easy way to find income as a

senior is to think about what can be done to help out in your community, or even just your neighborhood. One fun option is to start your own dog-walking or dog-boarding business (if you love dogs!). Another option is to provide childcare services to people in your area (depending on your level of mobility). Both of these will give you exercise, keep you socially engaged, and give you a lower-stress way to supplement your retirement.

Benefits of working in retirement

The obvious benefits of having a small gig (whether it be a business you run or a part-time job) are financial. Many seniors struggle to get by on their retirement income alone, and even those with a significant nest egg can struggle to find the extra money to do all the things they want to do in their golden years (like traveling, for example). Just earning a couple hundred extra dollars a week can open up a world of new possibilities for many seniors.

But the benefits of working through retirement aren't just financial. Working keeps your mind sharp.

It forces you to learn and adapt to new technologies and ideas. It gets you out of the house and up and moving. It forces you to interact with people on a social level. This mental stimulation, physical exercise, and social connection can help stave off age-related health problems and cognitive decline and help you live a longer, more fulfilling life.

For some, the thought of working after retirement doesn't sound too appealing, and that's OK. It's important to know, however, that the work you do during your golden years doesn't have to monopolize your time, and it can involve something you truly enjoy. If you need to supplement your income in order to live your best life as you grow old, there are opportunities everywhere for low-stress, enjoyable, sensible work.

Resources:

- <http://onecentatatime.com/income-ideas-for-senior-retired-elderly/>
- <https://www.rover.com/dog-walking/>
- <https://www.rover.com/dog-boarding/>
- <https://www.moneycrashers.com/reasons-working-after-retirement/>

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MAY 2018

Chamber Champions:



MAY 2018 COMMUNITY CALENDAR

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

Gold Rush Barbershop Chorus & Quartet
Tuesday Evenings, 7:00 p.m. First Christian Church of Placerville, 2687 Andler Rd. (530) 680-8844 or www.goldrushchorus.org

Apple Jacks & Jills Square Dance Club
Wednesday Evenings, 6:30 p.m. at Hangtown Grange, 2020 Smith Flat Road, Placerville. 530-621-1830 or 916-933-2790

Main Street Strollers Square Dance Club
Thursday Evenings, 6:30 p.m. at I.O.O.F. Hall, 467 Main Street, Placerville. 530-677-7961. mainstreetstrollers@gmail.com

Placerville Raceway
May 05, Point Race #5; May 12, No Races – Mother's Day Weekend; May 20 Point Race #6; www.placervillespeedway.com

UCCE/El Dorado County Master Gardner Classes
May 5 Making Worms Work for you, Government Center Hearing Room Building C, 2850 Fairlane Court, Placerville. 9 a.m. - Noon

May 9 Houseplants, Cameron Park Community Center, 2502 Country Club Dr. 9 a.m. - Noon

May 12 2nd Saturday Open Garden Day – Emphasis on Trellis Systems for Tomatoes, Sherwood Demonstration Garden, Folsom Lake College, 6699 Campus Dr, Placerville. 10 a.m. – Noon

May 12 Composting, Sherwood Demonstration Garden, Folsom Lake College, 6699 Campus Dr, Placerville. 9 a.m. – Noon

May 19 Living with Oaks, El Dorado Hills Library, 7455 Silva Valley Parkway. 9 a.m - Noon

Farmers Markets
Saturday 8 a.m. - noon - Placerville - Ivy House Parking Lot
Sunday 8 a.m. – 1 p.m. – El Dorado Hills - Town Center Boulevard, beginning May 20th
Wednesday 8 a.m. - noon – Cameron Park - Burke's Junction, beginning May 9th
For more information call 530-622-1900 or visit www.eldoradofarmersmarket.com/

American River Conservancy May events:
May 1 Lipa Falls Preserve Work Day, 9 a.m.
May 2 Fishing on the Farm, 5 p.m. \$10/members, \$15/non-members.
May 4 Grand Opening – Acorn Creek Trailhead Ribbon Cutting Ceremony, 10 a.m.
May 6 Capturing Wakamatsu: A Poetry Workshop, 2 p.m., \$5/members, \$10/non-members.
May 8 Wakamatsu Giving Garden Work Day, 10 a.m.
May 12 Magnolia Ranch Hike, 8 a.m., \$5/members, \$10/non-members
May 12 Wakamatsu Spring Bird Walk, 8 a.m., \$5/person or \$10/family.
May 16 Spivey Pond Restoration Work Day, 9 a.m.
May 19 Wakamatsu Historical Public Tour, 10 am, \$5/children 10-17, \$10/adults
May 19 Wakamatsu Giving Garden Work Day, 10 a.m.
May 23 Acorn Creek Planting and Trail Work Day, 9 a.m.
May 26 El Dorado Ranch Hike – Exploring the Cosumnes River Watershed, 9 a.m., \$15/members, \$20/non-members
May 26 Cronan Moonlight Hike, 6:30 p.m., \$5/members, \$10/non-members. Please call for meeting location. 530-621-1224, julie@arconservancy.org, http://arconservancy.org/
May 1, 8, 15, 22 & 29 Bingo
5 p.m. Pollock Pines/Camino Community Center, 2675 Sanders Drive. (530) 647-8005, pollockpines.org

May 3, 10, 17, 24 & 31 Open Mic Night
6 p.m. – 8 p.m. Outbreak Brewing Co., 640 Main St, Placerville. Food from the Butchers Kitchen, 4 p.m. – 8 p.m. Dogs & kids welcome. www.outbreakbrewing.com, (530) 748-3258

May 3 Women's Fund of El Dorado Grants Gala
5:00 p.m. El Dorado County Fairgrounds, Forni Building, 100 Placerville Dr. \$35. 530-622-5621 http://womensfundeldorado.org/

May 4 thru June 11 Olde Coloma Theatre Presents:
"A Pennysworth is More than You Think" or "Trains, Plots & Dirt Lots" (530) 626-5282

May 4 thru May 20 Imagination Theater presents "Tom Sawyer"
El Dorado County Fairgrounds, 100 Placerville Drive, visit imaginationtheater.net for times and ticket information or call box office (530) 642-0404

May 5 33rd Annual Kids Expo
10 a.m. – 2 p.m. El Dorado County Fairgrounds, 100 Placerville Dr, Placerville. 530-676-0707.

May 5 All About Equine's 5th Annual Boots & Bling
5 p.m. – 10 p.m. El Dorado Hills Community Services District, 1021 Harvard Way. www.allaboutequine.org/events, dave@allaboutequine.org

May 5 Cinco de Wino
11 a.m. – 5 p.m. Fenton Herriott Vineyard, 120 Jacquier Ct. Free event. www.fentonherriott.com/events.htm

May 5 Spring Craft & Garden Show
9 a.m. – 3 p.m. Free Admission. Cameron Park Community Center; 2502 Country Club Dr. (530) 677-2231. www.cameronpark.org

May 5 Clarksville Day 2018
10 a.m. Entry is free. Suggested donations of \$5.00/adult & \$2.00/child. (916) 933-3173 http://edhhistory.org/

May 5, 12, 19 & 26 Family Karaoke Pizza Factory Placerville 6:00 p.m. – 10:00 p.m. 1242 Broadway, Placerville. 530-626-3034 www.facebook.com/placerville.pizza.factory

May 6 Cantare Chorale presents "Rock This Town"
4 p.m. Placerville Seventh-Day Adventist Church, 6831 Mother Lode Drive. Adults \$15/Students \$10. Tickets at www.cantarechorale.com or at the door.

May 6 Spring Series - Horse Show
8 a.m. El Dorado County Fairgrounds Arena, 100 Placerville Dr. Entry forms at http://eldoradocountyfair.org/horse.html. Email: maidenrock@fiddletownca.net

May 6 & 20 El Dorado Depot - El Dorado Western Railroad Rides 11 a.m. Departs from Oriental Street. (530) 409-8473, museum.edcgv.us/el-dorado-western-railroad

May 07 Audition for Melodrama at Olde Coloma Theatre
"The Great Northern Amalgamated Pig Iron and Sperm Whale Company" or "Don't Drink the Water" 380 Monument Road, Coloma (916) 995-8399 www.oldecolomatheatre.org/, oscar@pbic.net

May 8 & 22 Paint Night at the Pizza Factory
7 p.m. – 9 p.m. Materials provided. \$29.50 with coupon code: Paintparty35. 530-626-3034 www.paintnite.com/venues/pizza-factory-placerville-133685

May 10, 11 & 12 Rummage Sale & Plant Sale
8 a.m. (Plant Sale Sat only) Placerville Shakespeare Club, 2940 Bedford Avenue. 530-677-1134 www.placerville-shakespeare.com

May 11 Cantare Chorale presents "Rock This Town"
7 p.m. Cameron Park Community Center, 2502 Country Club Dr. Adults \$15/Students \$10. Tickets at www.cantarechorale.com or at the door.

May 11 Ducks Unlimited Banquet - Placerville Chapter 5 p.m. – 11 p.m. El Dorado County Fairgrounds, 100 Placerville Dr. www.ducks.org

May 12 12th Annual Hangtown Hold'em
3 p.m. MORE, 399 Placerville Drive, Placerville. \$60 Buy-in. Reserve your spot (530) 621-5885, www.eldoradocounty.org

May 12 & 13 15th Annual El Dorado Hills Art, Beer & Wine Festival
11 a.m. – 5 p.m. El Dorado Hills Town Center, entry is free, taste beer & wine \$30. www.eldoradohillsartfestival.org, 916-933-1335

May 13 & 27 Shingle Springs Depot - El Dorado Western Railroad Rides
11 a.m. Departs from 4241 Mother Lode Dr. (530) 409-8473, museum.edcgv.us/el-dorado-western-railroad

May 18 Amgen Bike Tour - Folsom to South Lake Tahoe - Men's Stage 6 10 a.m. – Noon through Main Street Placerville, amgentourcalifornia.com

May 19 Pollock Pines Community Flea Market
8 a.m. – 3 p.m. El Dorado Savings Bank parking lot, 6252 Pony Express Trail. www.pollockpines-caminorotary.org

May 19 & 20 Garden of the Hills Home Tour and Crafts Fair
Sat -10 a.m. & Sun 11 a.m. - \$27 for adults, \$10 for children 12 and under. www.sierrafoothills.assistanceleague.org/ 916-549-3869. imdamessenger@yahoo.com

May 19 Stagecoach Rides
Noon Weather permitting. Davey "Doc" Wiser & Crew. Placerville-downtown.org

May 19 Third Saturday Art Walk
5 p.m. – 9 p.m. Historic Downtown Placerville (530) 672-3436, Placerville-downtown.org

May 19 & 20 Bottle Your Own
Noon. – 4 p.m. Fenton Herriott Vineyard, 120 Jacquier Ct. Free event. www.fentonherriott.com/events.htm

May 20 Hangtown Car Show
9 a.m. Historic Main Street, Placerville. Free. Info and pre-registration to show a car, call Mike at 530-622-1731

May 23 Ebony & Ivory Fashion Show
11 a.m. – 2:30 p.m. Placerville Shakespeare Club, 2940 Bedford Ave. \$30. 530-344-9253 www.placerville-shakespeare.com

May 24 EDC Chamber Mixer
5:30 p.m. -7:30 p.m. Hosted by Crystal Basin Cellars, 3550 Carson Road, Camino. Networking, Delicious Food, No-Host Bar. Chamber members and potential chamber members welcomed. (530) 621-5885, www.eldoradocounty.org

May 26 Welcome to Summer at the CSD Pool
Noon – 5 p.m. Cameron Park Community & Aquatic Center, 2502 Country Club Drive. 530-677-2231, www.cameronpark.org

May 26 & 27 Madrona Vineyards Annual Open House
11 a.m. – 4:00 p.m. 2560 High Hill Road, Camino. \$13/\$15 at the door. www.MadronaVineyards.com, 530-644-5948, office@madronavineyards.com

May 28 13th Annual Memorial Day Observance
11 a.m. EDC Veterans Monument, County Government Center, 360 Fair Lane at Ray Lawyer Drive, Placerville. Friends of the Veterans Monument Inc. 530-626-7762

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

Meetings:

- May 03 Chamber Diplomats, noon, Chamber**
- May 03 Board of Directors, 5:00 p.m., EDCOE**
- May 09 Luncheon, Red Hawk, Henry's Steakhouse, 11:30 a.m.**
- May 10 Joint Chambers, 7:30 a.m., EDCOE**
- May 16 Ag Council, 7:30 a.m., Ag Building**
- May 24 Mixer, Crystal Basin Cellars, 5:30 pm**

Welcome New Members



Ag Roundtable Award

The lifetime of distinguished service award in agriculture was presented to Greg Boeger, Boeger Winery and his family at the Chamber's annual Ag-roundtable dinner. The Chamber's agricultural council selects a deserving person each year to be recognized by their peers at this industry gathering. "It was way beyond time for the Boeger's to receive this award" said chamber CEO Laurel Brent-Bumb. A big congratulations and appreciation to Greg, his family and his team at Boeger Winery.



L to R: Ann Wofford, EDC Chamber Ag Council Chair, Sue & Greg Boeger.

Serena Starks, Snap Fitness; Matt & Gwen Vaughn, Medial Marijuana Caregivers Association of El Dorado County; Rod Miller & Erin O'Neil, El Dorado County Growers Alliance; Charito Bartlett, CMG Financial Folsom; Tim Daniel & Kris Zabish, Outbreak Brewing Co.

Come Spend A Day At The State Fair Opening Day July 13, through July 29

Attend the California State Fair For FREE. It's easy . . . volunteer four hours of your time at our El Dorado County booth sharing stories and experiences about El Dorado County. In

exchange for your time, we give you 2 admission tickets and a parking pass. Deadline for signing up to volunteer is Thursday, May 17, 2018. There is a simple form to fill out required by the

State Fair so they can run a Megan's Law background check on all potential volunteers. If interested, call El Dorado County Chamber of Commerce, 530-621-5885 for further details.



You Can Submit Your Event Online!

Did you know that the Chamber keeps a community calendar of events? El Dorado County events can be submitted to <http://visiteldorado.mhsoftware.com/EditItem.html>

Once approved, your event will appear on the online calendar at www.visiteldorado.com and also printed in the Voice of Business newsletter as space allows.



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