

The Gem

The Voice of Business

SHOP SMALL! Supporting Local Small Businesses

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SMALL BUSINESS SATURDAY

November 26
Special Spotlight Page 25



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The Greater Coachella Valley Chamber of Commerce (GCVCC) was created in 2016 in cooperation with the former Coachella, La Quinta, and Indio Chambers, along with the Cabazon Band of Mission Indians and Twenty-Nine Palms Band of Mission Indians. It enhances and significantly improves the way businesses interact with each other and the community in the entire Coachella Valley. As a Regional Chamber, the GCVCC delivers services and benefits to its members on a scope not seen before in the area.

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On the cover: Shop Local, Shop Small on "Small Business Saturday" (November 26). Jadabug's Kid's Boutique in La Quinta is one of the great locally owned and operated small businesses in La Quinta. (Photo credit: Katie Stice)



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CHAMBER CHAIRMAN'S MESSAGE

Small Business Saturday: Shop Local, Shop Small

By: Jeff Fishbein,
La Quinta Business District Chairman



As more consumers are choosing to shop local, it has greatly benefited our local businesses as well as the La Quinta economy. There's no question that the "shopping local" trend is on the rise.



As a result, the majority of U.S. small businesses entered this year with stronger sales growth, improved profitability and positive hiring trends. This growth is allowing small business to quickly become the backbone of the local economy. According to the U.S. Census Bureau, employer firms with fewer than 100 workers employed 34.3% of private sector payrolls, and those with less than 20 workers employed almost 20%.

Our community is made up of hundreds of these small businesses – restaurants, grocery stores and service-related companies such as pool and house cleaning, landscaping, property management and insurance companies; just to name a few.

The majority of these local businesses are now open year-round to accommodate the needs of both the full-time residents as well as our snowbird visitor population.

The Greater Coachella Valley Chamber of Commerce and the La Quinta Business District is made up of over 1,300 local businesses – most of which fall into this small business category. In support of these local employers; Saturday, November 26, we will recognize *Small Business Saturday*.

Akin to Black Friday or Cyber Monday, Small Business Saturday encourages shoppers to support small, local brick-and-mortar stores. I encourage you to shop small and local for all of your holiday shopping needs.

Jeff Fishbein is a real estate consultant with Coldwell Banker Residential Brokerage and can be reached at (760) 984-4145 or jeff.fishbein@camoves.com.

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Top 10 Reasons to Support *Small Business Saturday*

Both consumers and small-business owners are looking forward to participating in the growing trend of “shopping small” on the Saturday after Thanksgiving. If you are looking for reasons to shop small, here are just a few:

- 1. Small is the new black.** — Now in its sixth year, Small Business Saturday is catching on as a positive cultural trend. Research indicates that shoppers who had heard of Small Business Saturday spent \$5.5 billion on that day last year, and 77% plan to shop at small businesses this Saturday.
- 2. They’ve put out the welcome mat for you.** — This year, 67% of participating small businesses will offer discounts on Small Business Saturday, while more than a third will offer coupons for future offers or discounts.
- 3. It’s friendly.** — At a small business, chances are you’ll be waited on by the owner, a member of their family, or someone who reports directly to the owner. This proximity to the boss makes for better customer service – something that can be hard to find at larger stores.
- 4. Your local economy will benefit.** — Shopping small creates and supports local jobs. Each time you purchase a product or a service on Main Street, you are helping to pay the salary of a friend or neighbor.
- 5. The national economy will benefit.** — Historically, two-thirds of net new jobs in this country are created by small business. Small firms are also responsible for over half of national GDP. There’s nothing small about that.
- 6. Small businesses need some good news.** — Small-business optimism is persistently, historically low. A holiday season that serves up robust sales will be good for confidence – something that is essential for business growth and job creation.
- 7. Sometimes less is more.** — Let’s be honest – sometimes you’d rather have to choose between a handful of television sets or warm boots instead of a warehouse full of them. Your local retailers have done some of the legwork for you – offering a select inventory aimed at matching what you’re looking for in terms of quality and value.
- 8. They’ve earned your trust.** — A Gallup poll earlier this year found that the American people rank small business second only to the U.S. Military when it comes to institutions in which they have confidence.
- 9. Small business gives back.** — Research shows that over 90% of small-business owners contribute each year to their communities through volunteering, in-kind contributions, and/or direct cash donations. That means your purchase of a good or service at a small business is a great way to “pay it forward.”
- 10. It’s good to be part of the dream.** — Small-business owners are the embodiment of the American Dream; supporting them makes you part of the dream, and that’s a good thing.

For more information on Small Business Saturday visit SmallBusinessSaturday.com.

Article Source: Fox News



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A Solid Foundation to Support Local Schools

*Submitted by: Desert Sands
Unified School District (DSUSD)*

Desert Sands Educational Foundation is an organization committed to the strengthening of public education by supporting and enhancing classroom programs. Established in 2012 as a 501(c)(3) during the lean years of state and federal funding, it was the intention of the board to raise money and provide needed supplementary classroom support.

In just over four years, the foundation has worked to provide Chromebooks to students. Working with the IT department, the ratio of computers to students is 1-to-1. In 2016, the group decided to create a program of mini-grants. Teachers, counselors, coaches and others were encouraged to request up to \$1,000 for a program not normally covered in regular school funding.

Over 20 applications were awarded grants for projects such as nutrition, technology, music and more. A total of \$17,000 was presented to help convert these ideas into reality.

Members of the foundation board include community leaders, teachers, DSUSD staff members, students and

parents. Fundraising efforts include the Festival of Trees, where decorated trees and baskets of gift cards, gift certificates, electronics, art and goodies can be won. This year's Festival of Trees begins on Monday, November 8, with the drawing on Saturday, December 10. Tickets are just \$1 with the possibility of winning a tree or basket valued at a minimum of \$300.

This year brought the foundation an opportunity to raise additional funds while creating a celebration. In June of 1966, the Desert Sands Unified School District was created. To celebrate, the foundation is collaborating with the Coachella Valley History Museum and will open an exhibition titled Celebrating the Past ~ Inspiring the Future on Thursday, November 17.

The exhibition has been underwritten by the cities of Indian Wells, Indio, La Quinta, and Palm Desert.

A celebratory party will be held at the museum from 5 p.m. – 7 p.m. and will feature food prepared by the La Quinta High School Culinary Arts Academy and entertainment provided by Palm Desert Charter Middle School's Jazz Band. Tickets are \$45 per person.

For information on the foundation and upcoming events, visit DesertSandsEF.org.

Is There Too Much Trust in Our Organizations?

By: Robert Hendrix, OR CPAs

No owner of a business or executive director of a non-profit wants to think that their employees would ever steal from them. The people in our organizations become like family. Outside of our spouses, these people are the ones we spend the most time with during our day. We want to trust them. We need to trust them. But, if you have ever heard anyone's story of an internal theft, the phrase that always is mentioned is, "But I trusted them!"

It's not that you shouldn't trust your employees. Trust is a big part of organizational success. Trust, though, without the proper internal controls, is a recipe for fraud. So how can you strengthen the internal controls of your organization to help mitigate the opportunity of fraud?

Separate the duties of your personnel. — This involves designing the procedures of your financial



system in which one person doesn't do all of your accounting tasks. For example, the employee that makes your deposits shouldn't

be the same person that manages your receivables nor opens your mail. Even in small organizations, tightening up your procedures to make sure that you limit the opportunities for someone to steal is imperative.

Culture of the organization. — The tone set by the owners, the executive director and the board of directors of the organization, plays a huge part in creating a healthy work environment. If the employees know that the top of the organization will not tolerate certain behavior and that integrity is rewarded, it creates a culture of honesty.

Oversight. — Creating procedures where specific employees or managers have to sign off on certain types of transactions in a timely fashion can help

create a layer of accountability to the staff. When employees know they are being watched, they are more likely to not be swayed to do the wrong thing.

Third party review. — Having your independent CPA firm review your organization by doing a risk assessment of your company can tighten your controls and make you aware of potential issues.

Most employees are hardworking and trustworthy to your organization – you wouldn't have hired them if they weren't. Creating an environment that rewards high ethical behavior and creating procedures to mitigate fraud can help keep those trusted employees from doing the wrong thing.

Trust is not a scary word, if properly managed.



Robert Hendrix has served in this capacity in the Coachella Valley for more than 10 years. His expertise is in the non-profit sector including golf club, private schools and charitable organizations where he has done audits, board development, organizational consulting and tax planning. For more information, call OR CPAs at (760) 777-9805 or go to ORcpas.com.



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Protect Your Assets From Unauthorized Bank Activity

By: Patty Jenab, Diversified Capital Funding

You may have heard about the recent Wells Fargo scandal, in which millions of unauthorized accounts were opened without the customers' knowledge in order to meet internal sales goals. The bank was fined \$185 million by regulators, and promised to contact all customers to help review their accounts.

But – did you know that Wells Fargo isn't the only bank accused of sales abuses? Customer complaints have increased, specifically in the areas of cross-selling and opening accounts that were not requested by consumers. Other banks accused of these duplicitous practices are Citibank, Bank of America and Chase.

Review Your Accounts — The recent revelations of fraudulent activity make it a perfect time for you to check ALL of your asset accounts. Contact your branch and ask to review all accounts in your name. You should check your account history for at least the last 5 years. Look for any unusual fees or transactions, since bank employees had been transferring funds between accounts without permission from customers, according to the Consumer Financial Protection Bureau (CFPB.) If you didn't get a refund you feel you deserve, report the issue to the CFPB (ConsumerFinance.gov/complaint) or call them at (855) 411-2372.

Check your Credit Report — It's a good rule of thumb to check your credit report at least once a year – especially if you bank at Wells Fargo. You can get a free report covering the 3 major credit bureaus from AnnualCreditReport.com. Since the reports list all your creditors, you can check them for any credit accounts that may have been opened without your knowledge. Also, look for any credit inquiries made by your bank that you may not have requested.



Should you close unauthorized accounts? — If you find that an unauthorized account was opened in your name, consider keeping it open. A credit card that you don't use (since you didn't know it existed) can actually help your credit score – having unused credit can increase your FICO. Higher credit scores mean lower interest rates (especially when shopping for a mortgage!). If, however, the account is a checking or savings account, close it immediately – those have no impact on your FICO score.

Lastly, consider taking your business elsewhere – there are plenty of local banks and credit unions that may offer lower fees, or pay higher interest rates on your deposits.



Patty Jenab is a 26-year veteran of the mortgage industry, beginning with Diversified Capital Funding in 1990. Their newest office is located at 51555 Desert Club Drive #200, in La Quinta. She can be reached at (760) 300-4145 ext. 5209, or via email at pjenab@divcap.net.

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The Tragedy of Sand White

By: Joseph M. Tames, Enrolled Agent



Sand White was a hard working employee, employer and businessperson. She was not as famous as other members of the family. Nonetheless, Sand White had dreams and aspirations of being independent and successful.

However, the land that Sand White lived upon was controlled by an evil tax commissioner who demanded that all people in this kingdom pay for the right to live and work there.

The evil tax commissioner accomplished this by consulting the rule books of his land. When the evil tax commissioner saw prosperity begin to emerge, he grabbed his books, opened them up and said aloud:

“Tax Laws, Tax Laws, in my hand. Which is the costliest in the land?”

Seven different times this question was asked. Seven different taxes came to pass: FIT, FICA, FUTA, SIT, SUTA, EXCISE and PROPERTY.

Sand White knew about the seven taxes, but did little if anything to think about them until they became due: FIT and SIT became due as money was earned; FICA, FUTA and SUTA became due as employees were paid; EXCISE became due at the time of purchases; and PROPERTY became due when equipment was inventoried.

One at a time, each one of the seven taxes jumped onto Sand White's back. And after each one's weight was added, Sand White struggled a little bit more.

Surprised by the sheer burden of the seven taxes, Sand White thought working smarter and harder could keep the seven taxes under control. But the more Sand White worked, the more Sand White was taxed.

This cycle continued until Sand White could not bear the load any longer and collapsed. The evil tax commissioner and the seven taxes circled over the crumpled heap of Sand White, ready to tax all that was left.

At that very moment, Tax Charming appeared on the horizon. Every year at this time, just after the final harvest of the season, Tax Charming traveled the countryside in an attempt to better protect the fruits of one's labor before the next harvest begins.

Tax Charming saw Sand White crumpled on the ground. He knelt down and, with the last bit of strength, had Sand White sign a Power of Attorney. Armed with this document, Tax Charming got into the face of the evil tax commissioner and demanded a conference.

The evil tax commissioner put his hand up and exclaimed: “Not so fast Tax Charming. I have an entire forest of tax laws passed down from government to government. It's power that I have and tax revenue that I want.”

With an indifferent look, the evil tax commissioner nodded toward Sand White.

Don't let the Sand White inside of you fade away. Summon your Tax Charming before it's too late.



Joseph M. Tames is an Enrolled Agent (a federally-licensed tax practitioner.) He has over 24 years' experience, specializing in planning and preparation,

as well as tax audits, appeals, protests, collections and bankruptcy options. Call him at (760) 851-5999. You can also reach him by email at jtames@askmytaxmanjoe.com or visit AskMyTaxmanJoe.com.

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Content Marketing Metrics: What Your Small Business Measures Matters

Submitted by: Coachella Valley SCORE

Metrics are a powerful tool for measuring the wellbeing of your business. Many small business owners, however, focus on the number of page “likes” or “followers” they have as an indication of how well they’re doing on social media and in their content marketing efforts. But those “vanity metrics” don’t usually bear much relevance to how effectively your strategy and tactics are working.

In a post for the KissMetrics blog, marketing analyst Lars Lofgren explains, “Vanity metrics are all those data points that make us feel good if they go up, but don’t help us make decisions.”



Before putting a lot of stock into any metrics from social media insights or Google Analytics, first think about which metrics will realistically indicate how well your small business is performing. These will be things like new leads, revenue, service subscription renewals, etc. After defining those key performance indicators, you can look at ways to measure them using the analytical tools available to you. Otherwise, you’ll be inundated with a lot of numbers that may or may not be truly relevant to the health of your business.

In his eBook, *A Field Guide To The 4 Types Of Content Marketing Metrics*, digital media entrepreneur Jay Baer breaks down content marketing metrics and the basic questions they answer into four categories:

- **Consumption Metrics** – How many people read, viewed, listened to, or downloaded a piece of content?
- **Sharing Metrics** – How many people shared a piece of content?
- **Lead-Gen Metrics** – How often did consumption of content result in a lead?
- **Sales Metrics** – Did you make money because of the content?

The last two in particular are those you might find most telling of how well your business is doing, and they’re far more representative of your small business’s content marketing and social media efforts than likes and follows. If your lead generation and revenue numbers aren’t where you anticipated or not at a level you need them to be to sustain and grow your business, you’ll know you need to make some changes and you can begin taking action.



If you need more insight about content marketing, social media, and other aspects of starting and growing a small business, contact SCORE Coachella Valley. Visit ScoreCV.org to view volunteer mentor profiles or you can call

(760) 773-6507 to be matched with the right mentor. E-mail info@scorecv.org to get started.

The General and his troops reflect on this past year with a full heart and attitude of gratitude for all that the team and community has done together.

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LA QUINTA

City News

La Quinta

GEM of the DESERT

Paid Advertisement

CITY MANAGER'S MESSAGE



**By: Frank J. Spevacek,
La Quinta City Manager**

Last month, Robert Green of The Robert Green Company – who is spearheading the SilverRock Resort development – updated the community on what's to come for SilverRock. In case you missed it, here's a recap of what we learned.

In the design of the luxury hotel and spa, conference center, lifestyle hotel, luxury and lifestyle branded residential, resort and mixed-use villages, and permanent golf clubhouse, Green shared that the focus of every element will be centered around the site's spectacular natural beauty situated at the base of the Santa Rosa Mountains.

The goal is for the views of all the development's components to be facing the mountains that envelop the property. This will be done through careful planning and by re-aligning some of the holes of the golf course. The inspiration for the architecture is mid-century modern, with structures reflecting a simple, elegant design that maximizes views. Guests will even be able to look right through the buildings in some spaces.

A water "scrim" will surround the luxury hotel, acting as a vast mirror. The hotel spa wraps through the rocks, with a walk-through area between the treatment rooms and the front of the spa. A conference center shared by the luxury and lifestyle hotels will include a small garden surrounded by meeting rooms, along with ballrooms and banquet space.

In the lifestyle hotel, every guest room will showcase a view of the mountains and golf course. An outdoor activity center with volleyball and bocce courts – along with a contemporary pool design, outdoor amphitheater

and evening nightclub scene – will make this property popular with a younger demographic. Its lifestyle residential space will feature 2 and 3 bedroom furnished condos.

The new golf clubhouse will offer indoor and outdoor bars, locker rooms, golf villas and a central common area for those who love golf. The historic Ahmanson Ranch House that was converted into the existing clubhouse will be renovated to become a high-end restaurant and event space.

On October 25, a site development permit was approved by the La Quinta Planning Commission, and grading is expected to begin in April. Green explained that with the projected timeline, the hotels should be open in 2019.

This is an exciting time for the City of La Quinta as progress continues to be made in bringing new recreational and hospitality venues to life at SilverRock Resort.

La Quinta
GEM of the DESERT

SMALL BUSINESS SATURDAY | NOV 26

**SUPPORT YOUR
NEIGHBORHOOD BUSINESSES**

Do your part to support small businesses.
Shop Small La Quinta!

La Quinta

National Public Lands Day

November 19, 2016
8 a.m.

Join Friends of the Desert Mountains for a work party to clean up our Santa Rosa and San Jacinto Mountains National Monument. Tasks will vary from easy to strenuous. Close-toe shoes, pants, a hat, and work gloves are recommended. For more information please call (909) 361-8559.

Hiking Tips

1. Take 2 liters of water and snacks.
2. Apply sun protection to all exposed areas of the body and carry an extra supply.
3. Wear comfortable clothing and close-toe shoes. Hiking boots and a windbreaker are recommended.
4. Carry a map and/or download a GPS app.
5. Notify your friends and family of your planned route and expected time.
6. Headlamp for Night Adventures.
7. Arrive 15 minutes early to each hike.

La Quinta
GEM of the DESERT

FIRE DEPARTMENT



HEATING SAFETY

Follow these tips to keep warm and safe.

- ✓ Keep anything that can burn at least 3 feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- ✓ Have a 3 foot “kid-free zone” around open fires and space heaters.
- ✓ Never use your oven to heat your home.
- ✓ Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.



- ✓ Remember to turn portable heaters off when leaving the room or going to bed.
- ✓ Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- ✓ Make sure the fireplace has a sturdy screen to stop sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home.

Heating Equipment Smarts

- ✓ Install wood burning stoves following manufacturer’s instructions or have a professional do the installation. All fuel-burning equipment should be vented to the outside to avoid carbon monoxide (CO) poisoning.
- ✓ Install & maintain CO alarms to avoid the risk of CO poisoning. If you smell gas in your gas heater, do not light the appliance. Leave the home immediately & call 9-1-1.

Did you know that heating equipment is one of the leading causes of home fire deaths? With a few simple safety tips & precautions you can prevent most heating fires from happening.

For more information visit: RVCFIRE.org.

SILVERROCK RESORT



Opening After Overseeding — We are excited about the reopening of the Arnold Palmer Classic Course at SilverRock Resort on November 8, after overseeding. Your golf experience at SilverRock this season once again promises to be memorable.

Upon reopening on November 3, all golf carts will be restricted to Cart Paths Only through Thanksgiving Week. This is to protect the newly planted rye grass that is still fragile and susceptible to damage from golf carts. We appreciate your understanding and cooperation.

Also, on November 8, the restaurant and patio dining area will reopen for breakfast and lunch. We hope to see you and your friends enjoying our casual menu very soon.

On-Line Booking Engine & APP — Just a reminder that you can book tee times online by going to the SilverRock website. This FREE booking engine allows residents and non-residents to book tee times online through the SilverRock website. The booking engine is used by clicking on either the “Book a Tee-Resident” icon or the “Book a Tee Time for Non-Residents” icon located on the main page of the SilverRock website.

If you don’t have a user name and password, you will need to register and provide the necessary information that will allow you to book tee times online. There is no fee to book online.

There is also an FREE App available for iPhones & Droid Phones. This app allows you book tee times through your mobile device. The same user name and password can be used for both the App and the Booking Engine.

WALK THE ROCK — SilverRock continues the popular Walk the Rock program this season. Golfers are able to walk and play golf starting at 2:30 p.m.. La Quinta Residents with valid La Quinta Resident Cards will pay \$20 and juniors (under the age of 17) will pay \$10. Non La Quinta Residents will pay \$40. Please contact the golf shop for reservations or questions. (760) 777-8884.

FOOT GOLF — This past summer, an 18-hole Foot Golf Course was set up on the front 9 of the SilverRock golf course. Foot Golf will be offered to La Quinta Residents or Non-Residents beginning at 3 pm upon opening on November 8th. Rates will be \$35 for adults and \$15 for Juniors.

LA QUINTA RESIDENT CARDS — La Quinta Resident Cards are issued and renewed at the SilverRock Resort golf course administration trailer open Mondays, Wednesdays, and Fridays from 10 a.m. to 3 p.m.; and the first Saturday of every month from 8 a.m. to 12 p.m. It is located in the SilverRock Resort parking lot. For more information, please call (760) 771-1669.

The SilverRock golf course is located at 79-179 Ahmanson Lane (off Avenue 52). For general questions, please call (760) 777-8884.



IT'S YOUR LIBRARY

Enjoy **FREE** programs for all ages!

Harry Potter Month

November is Harry Potter Month at La Quinta Library. Join us for fun programs, get sorted, and earn house points for a chance to win prizes. Pick up your reading log starting November 1. Feel free to dress up as your favorite Harry Potter character to any of these events below:

- **Harry Potter Trivia Night (Ages 18+)** on Friday, November 4 at 4 p.m., show off your Harry Potter knowledge at our HP Trivia Night! There will be prizes and light refreshments! Register at the Adult Reference Desk.
- **Teens Tri-Wizard Tournament (Ages 13-17)** on Saturdays, November 5, 12, & 19 at 2 p.m., try to best other teens as we determine this year's Tri-Wizard Champion.
- **Harry Potter Coloring Event (All ages)** on Sunday, November 6 at 1:30 p.m.-2:30 p.m., come and color Harry Potter themed pages! Everyone is welcome! Space is limited but no registration is required.
- **Tween Makerspace: Potions Workshop (Ages 9-12)** on Tuesday, November 8 at 4 p.m.
- **Advanced Potion Making (Ages 18+)** on Saturday, November 12 at 4 p.m., we'll test your potion skills as we make potions such as Felix Felicis, Polyjuice Potion and more! Registration is required.
- **Harry Potter T-Shirt Craft (All ages)** on Sunday, November 20 at 1 p.m., come make Harry Potter themed T-shirts with us! Registration is required and bring your own white or black t-shirt! Space is limited.
- **Harry Potter Trivia (Ages 9-12)**, Tuesday, November 22 at 4 p.m.
- **Family Fun Night: "Fantastic Beast" themed Scavenger Hunt** on Wednesday, November 23 at 5:30 p.m. (All ages)

Adults (18 years & older)

- **Desert Regional Medical Center Lecture: "Unburden Your Shoulder: Solutions to Shoulder Pain"** on Tuesday, November 1 at 4 p.m., join Dr. Sydney Pardino for a discussion on treatment options and opportunities to continue an active lifestyle. Call (800) 491-4990 to reserve your spot.
- **Traditional Book Club Meeting on Wednesday, November 2 at 10:30 a.m.**, help us design our new book club! What will we name it? How many times will we meet? Bring your Library Cards!
- **Stranger than Fiction (Nonfiction Club)** on Friday, November 4 at 11 a.m.
- **La Quinta Reads Book Club on Monday, November 14 at 11:30 a.m.**, sign up at the Adult Reference Desk!
- **Eisenhower Medical Center Lecture: "Sugar Saga: The Key to Normal Weight and Metabolism"** on Thursday, November 17 at 4:30 p.m., join Dr. Jeralyn Brossfield as she discusses why sugar causes harm, where it hides, and how to shift to a healthier diet. Call (760) 423-4855 to reserve your spot or go online to emc.org/calendar
- **Sound and Color (Fiction Club)** on Friday, November 18 at 11 a.m.

Special Events

- **Local Voices Presentation at La Quinta Museum** on Tuesday, November 15 at 2 p.m., meet local author Kathy Gottberg to hear about her latest book, "RightSizing: a SMART Living 365 guide to Reinventing Retirement", Q&A time to follow presentation. Refreshments will be provided.
- **Gilmore Girls Party Friday, November 18 at 4 p.m.**, join us as we celebrate the return of "Gilmore Girls!" We'll make candy sushi and newspaper hats and enjoy some of the food that the Gilmores love to eat! See the Adult Reference Desk to register, for ages 15 and up only. Space is limited!

Teens (ages 13-17)

- **Anime Zone**, Saturday, November 5 at 4 p.m.
- **Teen Think Workshop**, Thursday, November 10 at 4 p.m.
- **Teen Book Club**, Saturday, November 19 at 4 p.m.
- **Teen Advisory Board Meeting**, Monday, November 21 at 4 p.m.

Tweens (ages 9-12)

- **Techknowledge Camp, Thursdays, November 3 & 10 at 4 p.m.**, registration required, space is limited!
- **Tween Book Club, Tuesdays, November 15 & 29 at 4 p.m.**, sign up at the Children's Reference Desk!

Children

- **1,000 Books Before Kindergarten (Ages 1-4)**, registration is ongoing, see Ms. Sarah for more information.
- **Book Babies Storytime (ages 0-2)** every Tuesday at 10 a.m. & 11 a.m.
- **Preschool Storytime (ages 2-5)** every Thursday at 10 a.m. & 11 a.m. (No "Preschool Storytime" on November 24 - Library Closed!)
- **Something on Saturday (Ages 2-12)**, every Saturday at 3:30 p.m., enjoy a half hour of activities in the Children's Area!
- **"Bilingual Storytime with Ms. Minerva"** on Wednesday, November 9 at 5:30 p.m. (All ages)
- **Pajama Tales** on Wednesday, November 16 at 5:30 p.m. (All ages)

Library Outreach Programs

- **Library Booth at The Certified Farmers' Market in Old Town La Quinta every first Sunday from 8 a.m. - 11 a.m.**, (thru May 2017), visit the booth to discover our library programs and get a free book, as supplies last!
- **Farmers' Market Storytime on select Sundays at 10 a.m. on the lawn.** (Dates: Dec. 4, Feb. 5 and Apr. 2.
- **"Cookbook Swap @ Farmer's Market" on select Sundays at 8 a.m.-11 a.m.** (Dates: 11/6/16, 1/8/17, 3/5/17, & 5/7/17), bring 1 gently used cookbook to swap for another cookbook at our booth!

SAVE THE DATE

- **Gingerbread Workshop** on Saturday, December 10 at 11 a.m. & 2 p.m., for ages 12 years and under.
- **Holiday Music with Claudine Ray** on Thursday, December 15 at 3 p.m., this soprano extraordinaire will fill your heart with the joyful sounds of the holidays.

Please note: The Library will be CLOSED on November 11, 24, & 25. For more information please call (760) 564-4767 or visit rivlib.info.

EXPLORE YOUR MUSEUM



The La Quinta Museum is located at 77-885 Avenida Montezuma (near La Quinta Community Park) and contains historical artifacts and information on La Quinta and also offers seasonal events and classes for all to enjoy. Hours are Tuesday through Saturday from 10 a.m. to 4 p.m. (closed on Sundays and Mondays). Admission and all programs are free, but donations are always welcomed! Call (760) 777-7170 for more information.

EXHIBITS

By Design 2016

Design concepts and themes affect many aspects of our everyday lives and often reflect change in our preferences over time. La Quinta Museum's By Design 2016 exhibit will showcase design influences in Fashion, Interior, Industrial, Architectural and Landscape Design from 1850 to the present. Now on exhibit is the Mid-Century Modernism Era – Post-Postmodernism 1950-2016. This will be on view through December 2016.

Local History Gallery

Features Cahuilla Indian and local La Quinta history.

FREE EVENTS

Pre-School Story Time with Miss Beth

Wednesday, November 2, 10 a.m. – 10:30 a.m.

Fun time for pre-schoolers ages 3-5 with stories, songs and a simple craft.

First Thursday Concert

Thursday, November 3, 5 p.m. – 6 p.m.

The Swing Kittens will be performing in the Courtyard. The trio will be singing big band songs.

La Quinta Museum Coloring Club for Adults

Friday, November 4, 1 p.m. – 3 p.m.

Friday, November 18, 1 p.m. – 3 p.m.

We are coloring the first and third Fridays of the month. Coloring pages will be provided. Coloring books are available for purchase in the Museum Gift Shop.

Brown Bag TED* Talk

Tuesday, November 15, 12 noon

Each month we explore a new and entertaining topic. Bring your lunch and enjoy a TED* Talk on the big screen. Water and cookies provided. * Technology, Entertainment, Design

An Evening with Chip Miller

Thursday, November 10, 7 p.m. - 8:30 p.m.

Director/writer/artist & musician, Chip Miller will host a Q&A, provide commentary and behind-the-scenes stories following a screening of a PBS Special program. Refreshments provided by the La Quinta Historical Society.

Family Craft Day with S.C.R.A.P. Gallery

Saturday, November 19, 11 a.m. - 12:noon

Join us for a fun morning of crafting. S.C.R.A.P. Gallery always has a great program with upcycling and recycling.

La Quinta Historical Society Casita Lighting

Thursday, December 1, 5 p.m. – 7 p.m.

Mark your calendar for the 2nd annual Casita Lighting! There will be mariachi music and refreshments as we celebrate the upcoming holiday season.



laquintamuseum
77-885 avenida montezuma • la quinta • ca • 92253

POLICE DEPARTMENT

HOLIDAY TIPS



The holiday season is always a special time of year. It is also a time when busy people are vulnerable to theft and other holiday crimes. La Quinta Police would like to remind holiday shoppers to keep safety in mind as they hunt for those last-minute bargains. These are some safety tips for the holiday season:

- Lock and secure your vehicles doors and windows.
- Always park your vehicle in a well lit area.
- Do not buy more than you can carry. Plan ahead by taking a friend with you or ask a store employee to help you carry your packages to the car.
- When storing items purchased at the stores, place them out of sight. The best place is in a locked trunk.
- Do not leave any personal items inside your vehicle, such as: purses, wallets, or cell phones.
- Drive defensively, primarily due to heavier traffic during the holidays.
- Avoid carrying large amounts of cash. Pay for purchases with a check or credit card when possible.
- Avoid wearing expensive jewelry. Dress casually and comfortably.
- Recognize when you are rushed, distracted and stressed out, and stay alert to what is going on around you.





Christmas Tree Lighting

Bring your coats, scarves, and gloves to keep warm!

Come and get into the holiday spirit!

Everyone is invited to join the City of La Quinta as we get into the holiday spirit! Bring family and friends to Old Town La Quinta for this FREE event and experience the tree lighting, music, crafts and a great time!

Friday
December 2, 2016
6 p.m.

La Quinta
— 1936 —

Old Town La Quinta
78100 Main Street
La Quinta, CA 92253

760.777.7014 www.la-quinta.org communityservices@la-quinta.org



Movies in the Park



Polar Express
12/9
Rated G
Civic Center Park



A Christmas Story
12/16
Rated PG
Civic Center Park



All movies begin at 6:00 p.m. and will be shown on a 20-foot inflatable movie screen. Please check ratings of each film before attending.

Wellness Center Special Events

- **Family Hospice Care, Group meets on Fridays, 10 a.m. - 11 a.m.**

Your local bereavement support group is open to all who have experienced the death of someone close. Support is free of charge in a non-religious, safe and caring environment. First time attendees please call Family Hospice Care office at (760) 674-3344 to register.

- **Discover Islam lecture, Saturday, November 5, 10 a.m. - 12 noon**

An academic and informational lecture on the historical presence of Islam in North America from the pre-American Revolutionary time until today. Reservations please. (760).564-0096.

- **Look Who's in Our Lobby, Health Insurance Plans, Monday, November 7, 9 a.m. - 10 a.m.**

Information on Easy Choice, United Health Care, Care First, and Scan with Representative

- **Scan Health Insurance Presentation, Thursday, November 17, 10 a.m. - 11 a.m.**

Information about Medicare Advantage and Prescription Drug plans with Sales Representative, Cesy Mireles.

- **Enjoy the Holidays Without Gaining a Pound, Monday, November 14, 11 a.m. to 12 noon.**

Get a head start on your resolutions with Dr. Rhonda Donahue who specializes in nutritional counseling, microscopy, anti-aging, and bio-energetic technology

The City of La Quinta is Looking For Residents to Fill Vacancies on City Boards and Commissions

The City of La Quinta is looking for residents to fill vacancies on the following Boards and Commissions. Applicants must be a resident of the City and a registered voter.



- **Construction Appeals Board** – 1 Specialty Contractor and 1 Structural Engineer

- **Housing Commission** – 1 Tenant and 2 Non-Tenant Positions

- **Investment Advisory Board** – 2 Positions

- **Coachella Valley Mosquito & Vector Control District Board** – 1 Representative

- **Energy Consumers Advisory Committee** – 1 Representative

Interested residents may get additional information on each Board/Commission and fill out and submit an application la-quinta.org/commissions.

Please submit your application by November 11 at 5:30 p.m. Interviews and appointment are scheduled for the City Council meeting on December 6, applicants must be present. Contact the City Clerk department at (760) 777-7103 for additional information or visit la-quinta.org/commissions.

COMMUNITY SERVICES CLASSES & PROGRAMS: NOVEMBER & DECEMBER

Online registration available at la-quinta.org/register.

For more information, call (760) 564-0096.

LA QUINTA BOYS AND GIRLS CLUB COMMUNITY ROOM

Dance, Play, Pretend (2.5 – 5 years) 9 a.m. – 9:45 a.m. M (November)

LA QUINTA HIGH SCHOOL DANCE ROOM 1006

Beginning Ballet (5 - 10 years) 6:30 p.m. – 7:15 p.m. TH (November)

Belly Dancing (18 years +) 6 p.m. – 7 p.m. W (November)

LA QUINTA LIBRARY

Gentle Flow Yoga 10:45 a.m. – 11:45 a.m. M

Gentle (Flex) Yoga 10:15 a.m. – 11:15 a.m. W

WELLNESS CENTER

(Creative Wellness)

Ballroom Dance (Beginning) 7 p.m. – 8 p.m. T
 Ballroom Dance Intermediate 6 p.m. – 7 p.m. T
 Friday Social Ballroom Dance 6 p.m. – 7 p.m. F (Nov. 18)
 Friday Social Ballroom Dance 6 p.m. – 7 p.m. F (Dec. 18)
 Beginning Guitar 6 p.m. – 7 p.m. T
 Pen & Ink 4 p.m. – 5:30 p.m. TH
 Second Level Guitar 7 p.m. – 8 p.m. T
 Ukulele Beginning 2 p.m. – 3:30 p.m. W (November)
 Water Color 10:30 a.m. – 12 p.m. T
 La Quinta Glee (5 - 14 years) 6 p.m.-7 p.m. TH

(Intellectual Wellness)

Cinema Discussion Group 1 p.m. – 3:30 p.m. W
 (Nov. 2, 9, 16 & 30)
 Herb & Vegetable Garden Group 9 a.m. – 10:30 a.m. F
 (Dec. 7 & Dec. 14)

(Nutritional Wellness)

Fara's Food "Mainly Vegetarian" 11 a.m. – 12:30 p.m. W
 (November 2, 9, 16 & 30)
 Fara's Food "Mainly Vegetarian" 11 a.m. – 12:30 p.m. W
 (December 7 & 14)

(Physical Wellness)

Body, Mind, Breath 8:30 a.m. – 9:30 a.m. T/TH
 Chair Massage CMT (Clare Dune) 10:30 a.m. – 11:30 a.m. TH
 Fit & Fun (Cardio, Strength, Stretch) 2 p.m. – 3 p.m. T/TH
 Meditation 6 p.m. – 7 p.m. TH
 Personal Trainer (14 years & up) 12 p.m. – 8 p.m. M/W/F
 Personal Trainer (Janice Snyder) 12 p.m. – 6 p.m. T/TH
 Reiki 2 (Distance Healing) 10 a.m. – 11:30 a.m. TH (November)
 Sunset Yoga (15 years & up) 6 p.m. – 6:45 p.m. M/W

Sun Style Tai Chi 10:45 a.m. – 11:30 a.m. M/F
 Taekwondo (4 years & up) 5 p.m. – 8 p.m. M/W
 Tai Chi Ch'uan 10:15 a.m. – 11 a.m. T/TH
 Zumba 9:30 a.m. – 10:30 a.m. M/W
 Zumba (Morning) 8:30 a.m. – 9:30 a.m. T/TH
 Zumba (Saturdays) 8:05 a.m. – 9:05 a.m. S

(Social Wellness)

Desert Oasis Strummers Concert 1:30 p.m. – 3:30 p.m. F
 La Quinta Voices 10 a.m. – 11 a.m. T
 Social Bridge 12 p.m. – 3:30 p.m. M
 (Call Doris (760) 564-2878)
 Mah Jongg 1 p.m. – 4 p.m. T
 (Contact Center for More Information)



SPECIAL EVENTS

November Luncheon – Thursday, November 10, 11:30 a.m.

\$4 per person (maximum of 2 people per household)
 Online registration is available now at la-quinta.org.

December Luncheon – Thursday, December 8, 11:30 a.m.

\$4 per person (maximum of 2 people per household)
 Online registration is available now at la-quinta.org.

RENTALS: Book Park Rentals Online!

Reserve the Fritz Burns Park or La Quinta Park by visiting la-quinta.org/register and click *Search > Facility > Calendar* and select your date and time.

Having an Event?

We've got you covered!

The La Quinta Wellness Center is available for private rentals. This facility is perfect for wedding receptions, birthday parties, company gatherings, banquets, neighborhood events, family reunions, or other social events.

The multi-purpose room has a capacity of 200 and includes tables and chairs for up to 200 people. An elevated stage and dance floor are included; and a large kitchen is available for additional fee. Call (760) 777-7090 for more information and pricing.





The Greater Coachella Valley Chamber Connection

News, Spotlights, Information & Events

78-495 Calle Tampico, La Quinta, 92253 (760) 564-3199 GCVCC.org

November 2016

Greater Coachella Valley Chamber Events

Saturday, November 12

California State BBQ Championship & Festival

The Lights at Indio Golf Course
(Indio Municipal Golf Course)
83040 Avenue 42, Indio
10 a.m. – 5 p.m.
Free Admission

Tuesday, November 22

The Chamber's Regional Business Mixer

Big Rock Pub
Meet the Police Chiefs
79940 Westward Ho Dr, Indio
5 p.m. – 7 p.m.
Members \$5/Non \$20

Saturday, November 26,

Small Business Saturday Shop Local & Shop Small! GCVCC.org

Tuesday, November 29

Educational Series on Increasing Website Visitors

La Quinta Chamber
78-495 Calle Tampico
8 a.m. – 9:30 a.m.
\$5

SAVE THESE DATES:

Saturday, January 14, 2017

Taste of La Quinta
Old Town La Quinta
1 p.m. – 4 p.m.

January 17-22, 2017

Career Builder Challenge
CareerBuilderChallenge.com

January 26-29, 2017

SouthWest Arts Festival
Empire Polo Grounds
81800 Avenue 51, Indio
10 a.m. – 5 p.m.

Saturday, February 4, 2017

La Quinta's 11th Annual Hot Rod & Custom Car Show
La Quinta Community Park/
Frances Hack Park
11 a.m. – 4 p.m.



Think Regional

By: Katie Stice, Greater Coachella Valley Chamber



Can you believe it is fall already? I hope you are enjoying all of the season happenings and our world-renowned weather. I am also hoping that you have started to have a glimpse into the brand new regional Greater Coachella Valley Chamber of Commerce and are seeing the benefits, the reach and the regionalism work for you and your business.

The Chamber is a private, non-profit organization that provides leadership and business services to promote the growth of our nearly 1,400 members – representing more than 10,000 employees in the Coachella Valley. We offer our membership access to a range of benefits, from advertising discounts in The Gem to networking opportunities at more than 100 events annually. We are made up of the Coachella, Indio and La Quinta Chambers along with the Cabazon Band of Mission Indians and the Twenty-Nine Palms Band of Mission Indians. We are currently in talks with other organizations for continued expansion.

Furthermore, as a leading economic development organization representing the valley, The Chamber is a single point of contact for business-related services, coordinating local development and referral efforts among the many organizations working to serve the business community. The Chamber's departments provide a broad range of expert and proven economic development services to assist companies in legislative business interests with government, exposure in the community on grand scales, networking, referrals, advertising options to targeted audiences and large and small event inclusion.



Rebecca Rizzo, Director of Sales, Katie Stice, Regional President - La Quinta & Indio and Diana Soto, Regional President - Coachella, Representing GCVCC at California Hispanic Chamber of Commerce.

Recently, chamber staff has attended events across the valley and beyond. Whether we are attending conferences, seminars, sitting on panels, participating in vital discussions or bringing together our leaders as in the sold-out All Valley Mayor's and Tribal Leadership Luncheon – this team is thinking, acting and planning regionally... connecting the dots from city to city and business to business. The Coachella Valley has been ready for this movement for some time, as we are proud to offer a chamber of commerce that works smarter for your business needs.

Join in and become a part of history! It is regionally vibrant and like nothing else you have seen in the desert.

For a complete calendar of events, visit GCVCC.org and follow our

 Facebook page: fb.com/greatercoachellavalleychamber/

NEW MEMBER SPOTLIGHT

About Families, Inc.

About Families, Inc. is a nonprofit 501(c)3 organization whose mission is to educate, support, and empower families with the necessary resources to overcome various challenges they may face during pregnancy and early parenthood.



The organization creates a village of support through classes, groups and events. About Families, Inc. was founded to foster relationships between families and knowledgeable professionals within this community in order to provide education and support to parents. In addition, About Families aims to create and provide a network of peers that have shared experiences and who can offer advice, resources and support for one another.

Research shows that peer support is an essential component of preventing mood disorders and to help maintain a healthy mental state. To facilitate this process, About Families provides a variety of educational classes, clinics, programs and events for families living in the Coachella Valley.

Currently, About Families offers programs to the community including a breastfeeding clinic, postpartum support group, several parenting education classes, prenatal yoga and a cooperative early childhood education program. Find out more by visiting AboutFamiliesInc.com.

NEW MEMBER SPOTLIGHT

American Foundation for Suicide Prevention Desert Cities & Inland Empire Chapter

The American Foundation for Suicide Prevention (AFSP), Desert Cities and Inland Empire Chapter, is on a mission to "Save Lives and Bring Hope to Those Affected by Suicide."



To fully achieve its mission, AFSP engages in the following five core strategies:

- 1) Fund scientific research;
- 2) Offer educational programs for professionals;
- 3) Educate the public about mood disorders and suicide prevention;
- 4) Promote policies and legislation that impact suicide and prevention;
- 5) Provide programs and resources for survivors of suicide loss and people at risk, and involve them in the work of the Foundation.

Locally, AFSP is committed to educating the community about suicide prevention by holding the 'Out of the Darkness Community Walk' annually at the Palm Desert Civic Center Park each spring.

Volunteers also educate the youth with the 'More Than Sad' program at some of the local high schools to show students awareness signs of anxiety and depression for themselves and their peers so that they can ask for help when needed. AFSP volunteers actively participate in advocating for suicide prevention at both state and federal levels, as well.

For more information on how to get involved, please contact Debbie Kahng at (760) 676-9353 or email at DebKahng.afsp@gmail.com.

NEW MEMBER SPOTLIGHT

Ben Sutorius

Ben Sutorius is a highly gifted and diverse artist and sculptor, who has been widely commissioned to create functional art. He excels at creating fire features, industrial modern furniture, massive light and lamps, memorial pieces, water features, and custom tables, and is knowledgeable with many mediums including stone, various metals and masonry.



His latest passion is wood sculpture. Fallen trees and driftwood take on new life under his skillful hands. Ben refuses to work with synthetic materials and believes in keeping things in their most raw and basic form without compromising style or function. He believes that each piece is unique and tells a different story.

Ben explains the vision for his art, "As I labor to remove the weathered shell I discover the intense opposition the piece has endured to become the beautiful creation it was meant to be. God's system has really created them in nature, I simply try to reveal its story."

For completed pieces, please refer to his website BenSutorius.com, or follow him on Instagram (@sutorius.fine.art) or Facebook. For business inquires, email shannonvsutorius@gmail.com.

NEW MEMBER SPOTLIGHT

1st Marine Division, Mitchell Paige MOH Chapter

Every third Thursday of every month, 1st Marine Division veterans of wars past and present gather for lunch at the Palm Desert Classic Club to enjoy the camaraderie that flows in the blood and DNA of every Marine young and old.



This Marine band of brother is the Desert Cities, Mitchell Paige Medal of Honor Chapter, 1st Marine Division Association – otherwise known as the Blue Diamond Division.

Its namesake is Colonel Mitchell Paige, who earned his Medal of Honor at Guadalcanal during World War II when he single handedly, firing a machine gun from the hip, held off numerous, successive attacks by a superior enemy force thereby protecting the main body of a marine force from almost certain annihilation. Colonel Paige, a resident of La Quinta before he passed away, was one of the founders of the Chapter named after him.

The Marine Chapter's primary mission is to support 7th Regiment Marines and their families stationed at 29 Palms. It is also engaged in supporting a number of Marine Corps programs including the Marine Corps Junior ROTC at Desert Springs High School, the Young Marines program and the Devil Pups program.

Last Thanksgiving, the chapter presented 175 boxes of turkey dinners prepared by Jensen's Market to families of deployed Marines. At Christmas, the Chapter presented \$100 Marine Corps Exchange gift cards to 150 families. Watch for them at Jensen's markets this holiday season and offer your support.

For more information, go to 1stMarDivAssocDesertCities.net or call (760) 901-5484. Once a Marine, always a Marine.

NEW MEMBER SPOTLIGHT

Nails World & Beauty Salon

At Nails World & Beauty Salon, their mission is to provide a luxurious and elegant atmosphere so they can relax, unwind and enjoy the moments when time is theirs alone.

Nails World & Beauty Salon is one of La Quinta's biggest and most luxurious nail salons. Their management team has over 19 years of experience combined. They set the highest standards in pedicures, manicures, skin care, sanitation and five-star client care. Each treatment is tailored specifically to each client's individual needs.

Nails World & Beauty Salon is committed to delivering services that promote health, well-being, comfort and beauty. To achieve the best results, they use products from the most trusted brand names in the beauty industry. Their selection includes OPI, Creative Powder, Shellac, Cuccio, LCN Gel, Gelish, GiGi, Poshe, Gel Dip, Essie, Dermalogica and Xtreme Lashes®.

Nails World & Beauty Salon believes in absolute hygiene. Their luxury spa pedicure chairs are cleaned and disinfected carefully after each and every service, and tools and instruments are disinfected and sterilized between services by Tuttnauer Automatic Sterilizer which provides the highest level of sterilization. This is the same type of standard and procedure of sterilization that is being used at dental and medical facilities.

For more information, visit NailsWorldSalon.com or call Tammy at (760) 564-2301. They are located at the corner of Washington Street & Highway 111 next to Red Robin Restaurant.



NEW MEMBER SPOTLIGHT

Realty Executive Desert Lifestyles

The Realty Executives brand has stood for integrity and quality for more than 50 years. As the tides change in many U.S. markets and throughout the world, the next generation of home buyers and sellers can expect the same level of expertise Realty Executives has long been known for – with top producing agents providing the best in cutting-edge, quality service and support to their clients.

Realty Executives Desert Lifestyles is conveniently located in Old Town La Quinta, featuring an impressive team of highly-experienced agents and brokers specializing in country clubs along with golf and resort communities in the desert, including the PGA West, The Hideaway, Tradition, Mountain View CC and Rancho La Quinta.

Their agents have the local knowledge, latest marketing tools, market expertise and a very extensive buyer/seller database to list or sell your home in the shortest time, at the highest price and with the least amount of inconvenience to you.

Realty Executives Desert Lifestyles serves valley homeowners as well as buyers interested in purchasing property in the desert. For more information, contact Michael Leon, Realtor, at (805) 857-8816, stop by their offices at 78065 Main Street, Suite 101, in La Quinta, or go to RealtyExecutives.com.



NEW MEMBER SPOTLIGHT

SenText Solutions, Inc.



SenText Solutions' mission is to increase a merchant's bottom line by bringing existing customers back to their business time and time again.

SenText Solutions provides SMS/text message marketing services that enable local merchants to capture the cell phone numbers of all their customers. These merchants can then send a single text message to all of their customers to announce specials, promotions, discounts, etc.

Since their inception in February 2011, SenText Solutions has built their business on ensuring the success of their merchants, offering them a way to instantly connect and communicate effectively with their established client base.

A strategic SMS/text message solution is a fundamental aspect in marketing a successful business today. This simple and scalable solution is why SenText Solutions prides themselves with a 98% customer retention rate nationwide.

For more information, visit SenTextSolutions.com or contact Matt Klempa at (442) 300-7880 or mklempa@sentextsolutions.com.

NEW MEMBER SPOTLIGHT

S.O.S.

Soldiers Organized Services (S.O.S) has been faithfully serving active-duty Marines and their families since 2007.



Founded by Erica Stone, S.O.S has provided American heroes with no cost transportation between the Palm Springs and Ontario Airports and the Marine Corps Air Ground Combat Center in Twentynine Palms.

Young Marines traveling on leave are not reimbursed for airport transportation, which can cost anywhere from \$150 to \$300 one-way – a financial burden few can afford. Funding for this mission is provided through the generous donations of private and corporate donors, but unprecedented demand for their services has given rise to a new funding source for this important Coachella Valley charity.

On November 10 at 11 a.m., the Chamber will dedicate the new S.O.S. Resale Boutique and Veteran's Communication Center with an official ribbon cutting ceremony. This new facility, also doubling as S.O.S.'s headquarters, is located at 77851 Las Montanas Road, Suite A, in Palm Desert – just opposite the Sun City main gate off Washington Avenue.

In addition to offering gently-used clothing for men, women and children, the boutique offers a wide variety of household furniture and accessories. The Veterans Communication Center will act as a clearinghouse of information and education for local veterans about State and Federal benefits.

For more information, contact Erica Stone, Founding Director, at (760) 799-5488 or go to SOSride.org.

New Federal Overtime Rule

By: Patrick Swarthout, Greater Coachella Valley Chamber of Commerce

California and federal law exempts certain employees from wage-and-hour requirements, including overtime pay. To properly be classified as exempt, an employee must meet both a duties test and a salary test; i.e., the employee must perform exempt work and be paid a minimum salary, or the employee cannot be classified as exempt.



When state and federal overtime laws apply, employers must follow whichever is more protective of employees. Until this year, California employers were generally not concerned with federal overtime requirements because California's duties and salary tests for those exemptions were more stringent than the federal tests that changes as of December 1, when the federal salary requirement for the administrative, executive and professional exemptions will be higher than California's test.

The new federal rule increases the salary requirement for exempt executive, administrative and professional employees from \$455 per week to \$913 per week effective December 1, and provides for automatic increases to the salary test every three years, beginning January 1, 2020.

The changes to the federal overtime rule mean that the federal salary test is now relevant to California employers beginning December 1. For administrative, executive and professional employees to continue to be exempt under both California and federal law, California employers will need to follow the federal salary test of \$913 a week because it is now more protective than California's test.

How California Employers Can Prepare for the Federal Overtime Rule

California employers should identify employees affected by the new rule. Once you identify the employees affected by the new rule, you must decide whether you want to continue to treat these employees as exempt or reclassify them as nonexempt.

If you want exempt executive, administrative and professional employees to remain exempt after December 1, you will need to increase their salaries to the new federal level. If you are increasing salaries to meet the new test, the salary for the entire workweek in which December 1 falls will need to be adjusted to meet the salary threshold.

Before you take the step of increasing salaries, take this opportunity to review and confirm the exempt status of the affected employees. Remember, both the salary test and the duties test must be met. Carefully review the affected employees' duties and how they spend their time. Are they actually spending more than 50 percent of their time on exempt duties? Do the employees meet the exemption requirements? If the employees do not meet California's strict duties test, the employees are not properly classified as exempt.



Patrick Swarthout is the Community Development Officer for the Greater Coachella Valley Chamber of Commerce. He can be reached at (760) 347-0676. For more information visit GCVCC.org.



Student Creative Recycle Program (SCRAP)

By: Jonathan Becerra,
GCVCC Communication Supervisor

Citlaltónac

The Coachella Valley is rich with history and culture; however, there are very few instances where they get a public platform in the arts community. There are a pair of innovative women working to change that in order to protect and pass on their traditions.

Aztec dance circle, Citlaltónac, was founded by Gabriela and Claudia Armenta in 2007 in the city of Coachella, with the purpose of keeping the Mexicah (native people of Mexico) culture and traditions passed down from my grandparents/ancestors, through dance, music and history.



Aztec Dance was a vital part of the development in the Mexicah culture, that mainly was practiced on dates of great importance such as marriage ceremony, funerals, or the ascension of a new Tlahtoani or King. We sat with the leader of this local cultural enrichment group, Gabriela Armenta, to get a better sense of the artistry and tradition in what she's doing.

Why do you think it's important to continue this type of artistry and to focus on indigenous traditions?

Because it's a way for us to keep our traditions and cultures alive and we are blessed because we are able to teach this to youth. And for them you get the sense that they are finding their identity. A majority of those who are of Hispanic descent, it's a way for them to re-connect with their culture.

What is something that people don't understand about 'Dance Azteca'?

A lot of people see us as a performance; like we're putting on a show. We don't it see like that. For us it's more of a sense of spirituality. What we do is a way of life. We teach the faith and traditions of our ancestors. It's not just big costumes and shows. Everything we wear and do has a purpose. Everything has a specific meaning from the movements to the costume designs. It's definitely not a performance to us; it's closer to a prayer – much more spiritual.

MEMBER NEWS

June Hill's Table Opens at Trilogy® at The Polo Club

An exciting new dining option, June Hill's Table – located at Trilogy at The Polo Club in Indio – is now open to the public. Under the direction of Chef Kevin Land, June Hill's Table offers diners locally sourced classic dishes with a contemporary twist.

Part of the 25,000 square foot Polo Club which acts as the centerpiece of the new Trilogy community, June Hill's Table combines comfort food with healthy and fresh ingredients from local farms and purveyors.

A native of the Coachella Valley, Land has been a part of the local culinary community for many years. As Chef Partner at Roy's in Rancho Mirage, he began building key relationships with local restaurateurs, farmers and the community.

The Polo Club and June Hill's Table are perfect for weddings and events of all sizes and types. From informal to formal, guests enjoy the stunning 270 degree views of the surrounding mountains. Chef Kevin's innovative menu can be tailored to any occasion. Beautifully designed indoor and outdoor spaces make for the perfect Coachella Valley wedding and event venue.

June Hill's Table is open Wednesday through Sunday from 11 a.m. to 9 p.m. and is located at Trilogy at The Polo Club at 51750 Polo Club Drive in Indio, on Avenue 52 just east of Monroe. For special dining, Chef events, and seasonal menu offerings, visit TrilogyPoloClub.com. For reservations, call (760) 775-5522.

MEMBER NEWS

Berkshire Hathaway Invites Public to 1st Annual Sunshine Kids™ Fundraising Parking Lot Flea Market on November 12

Berkshire Hathaway HomeServices California (BHHS) has partnered with The SUNSHINE KIDS™ – committed to young cancer patients' lives by providing positive group activities and emotional support to help them do what kids are supposed to do – have fun and celebrate life. The foundation provides a variety of free programs and events for kids receiving cancer treatments in hospitals across North America.

The SUNSHINE KIDS™ look forward to the day when the foundation will no longer exist. Berkshire Hathaway HomeServices California Properties and its sales associates are proud sponsors of The Sunshine Kids. Since beginning their relationship in 2008, BHHS California Properties has raised \$50,000 for Sunshine Kids.

The company would like to invite the public to join them in supporting the 1st Annual Sunshine Kids™ Fundraising Parking Lot Flea Market on Saturday, November 12 from 7 a.m. to 10 a.m. Discover amazing home furnishings, collectibles, memorabilia, clothing and much more.

Admission and parking is free. Cash only, please. The parking lot location is 78555 Highway 111, Suite 100, in La Quinta. Your generous contributions will put smiles on children with cancer.

To learn more about The Sunshine Kids, visit SunshineKids.org. For more information on the La Quinta office of Berkshire Hathaway HomeServices California Properties, contact Donna Eide at (760) 984-0400 or via email at donnae@bhhscaproperties.com.

MEMBER NEWS

Desert Arc Brings Italy to Rancho Mirage at 6th Annual Italian Festival - November 12 & 13

The 6th Annual Italian Festival is scheduled for Saturday and Sunday, November 12 and 13, from 10 a.m. to 4 p.m. at the Rancho Mirage Community Park. Free general parking with shuttle service is located at The River.

The event hosts over 40 vendors, including some of the Valley's favorite Italian restaurants along with Italian food vendors from out-of-town. There will be plenty of shopping available at specialty merchandise and craft vendors. The Festival will open Saturday at 10 a.m. with a stirring rendition of the Italian National Anthem by the Desert Arc Choir. Emcee Joey English will host non-stop entertainment that features performances by many festival favorites as well as some engaging new performers.

Festivalgoers can experience or join in with the Tarantella, a folk dance of Italy. Also joining the main stage this year is Celebrity Chef, Gino Campagna. Chef Gino has been featured on the hit A&E show, "Born This Way". He will be hosting food competitions and giving cooking presentations throughout the festival.

A new addition is the Mercato. You will find authentic Italian products available for purchase in the marketplace and see food demonstrations such as pasta making, olive oil tasting and more. Participate in "La Dolce Vita" with all of the rich culture and traditions of Italy.

General Admission is \$10. A VIP ticket is \$50 and includes entrance to the VIP lounge plus amenities. Kids 10 and under are free.

Desert Arc is one of the largest and oldest non-profit agencies in the Coachella Valley. Now in its 56th year, Desert Arc provides social services, vocational training and employment opportunities for 600 adult clients with disabilities.

For more information about the Italian Festival, visit Desert Arc's website DesertArc.org or call (760) 346-1611.

MEMBER NEWS

10th Annual Fall Family Festival to be Held November 19

Join About Families, Inc., for the 10th Annual Fall Family Festival on Saturday, November 19 in Old Town La Quinta. The event runs from 10 a.m. to 4 p.m.

The Festival will feature family-focused exhibitors and vendors, pony rides, a petting zoo, all-day live entertainment, car seat safety checks, face painting and a silent auction. Admission is free to the public.

The Fall Family Festival is the largest family event in the Coachella Valley, and you can expect great fun for the whole family. Main Street in Old Town La Quinta will be closed off as thousands from the community gather for a joyous celebration. Proceeds will allow About Families to continue to provide services to Coachella Valley families. About Families, Inc. a local 501(c)3 nonprofit organization that is dedicated to providing education, support and resources for families during pregnancy and early parenthood.

The primary goal is to help Coachella Valley families find support in one another to raise happy, healthy families that flourish. Visit AboutFamiliesInc.com for more details.

indio



Saturday, November 12th

10 AM to 5 PM

The Lights at Indio Golf Course

83-040 Ave. 42, Indio, CA 92203

FREE ADMISSION

- BBQ Championship Competition (nation-wide participants)
- BBQ food vendors and exhibitors
- Desert Rib Master Competition (for locals)
- Craft Beer
- Live Music
- Family Entertainment



For additional information:

(760) 347-0676 | info@gcvcc.org | gcvcc.org

SPOTLIGHT ON SMALL BUSINESS SATURDAY

First there was Black Friday... then Cyber Monday...and in 2010, Small Business Saturday was established to encourage people to “shop small” to support of local businesses. An estimated \$14.3 billion is spent at small, independent businesses nationwide on **Small Business Saturday - November 26.**

Come out and show your support for small businesses on Saturday, November 26 – right here in our community. You’ll be supporting the local economy while discovering unique and one-of-a-kind holiday gifts at the same time. ‘Shop Small’ the Saturday After Thanksgiving, Small Business Saturday! Here are some special Small Business Saturday specials being offered by Chamber members.



1. Alexandrite Active & Golf Wear

78-100 Main Street, Suite 103,
Old Town La Quinta
(760) 625-1364

ShopAlexandrite.com

20% off regular priced merchandise. Valid November 26 & 27, 2016. Not valid on purchases of gift cards. Shop online using promo code: SMALLBIZ.

2. CIE Sichuan Cuisine

45682 Towne St. Indio,
(760) 342-9888

Traditional Chinese Food from Sichuan Province, China. Receive 10% discount when you bring in this ad.

3. Desert Zen Day Spa

41800 Washington St. #104, Bermuda Dunes
(760) 360-8192

DesertZenDaySpa.com

Desert Zen Day Spa will donate 10% of our sales from Small Business Saturday to the Soroptimist House of Hope.

4. elg design

Rancho La Quinta, La Quinta
(760) 777-1907

houzz.com/pro/elgdesign

\$50 off initial 2 hour consultation in your home. Services may include consultation for interior/exterior paint, color direction, room arranging, furniture, furnishings, upholstery, flooring, lighting, surface materials, etc. Offer good through November 30. Mention The Gem Small Business Saturday special.

5. Golden Dragon Chinese Restaurants

81944 Hwy 111, Suite D, Indio
(760) 775-9888

Golden crispy duck, whole for \$32.95, half for \$17.95.

6. Habitat for Humanity — Coachella Valley ReStore

34470 Gateway Dr., Suite 110, Palm Desert
(760) 969-6917

hfhcv.org

Habitat for Humanity has been building and repairing homes in the Coachella Valley since 1989, helping families achieve strength, stability and self-reliance through affordable housing. Along with our home programs, Habitat also provides a valuable service to the community through its resale outlet, ReStore. We accept donated building materials, furnishings and appliances, then sell them for very reasonable prices for home repair and renovations. See our ad in this issue for a discount coupon.

7. It Works

(760) 836-9310

gailwrapsthesdesert.myitworks.com

All health and wellness products available at my cost all day Saturday, November 26 & Sunday, November 27. That is 40% off retail. Free to sign up.

8. Jadabug's Kid's Boutique

78-377 HWY 111 La Quinta
(in the Von's shopping center).
(760) 347-7406

facebook.com/JadabugsBabyBoutique

Jadabug's Kid's Boutique is the only locally owned, small business offering maternity collections, fashionable baby and kid's attire, innovative gear, toys, nursery furniture and specialty items. Register for your baby shower and receive \$50 store credit, complimentary gift wrap, and delivery! On Small Business Saturday, Jadabug's will be offering 20% off all nursery furniture and a chance to win an iPad mini with any purchase \$25 or more.

9. Kinetix Health & Performance Center

77804 Wildcat Dr. Palm Desert
(760) 200-1719

KinetixCenter.com

Cryotherapy has many benefits that helps reduce pain, inflammation and beauty benefits such as reduction in cellulite and skin blemishes. Chill Pass \$30 (first time visit) Saturdays by appointment only.

10. Nothing Bundt Cakes

72216 Highway 111, Suite F/3, Palm Desert
760-346-3440

NothingBundtCakes.com/palmdesert

Buy one Bundtlet get one Bundtlet free. Offer valid in store only on Saturday, November 26. One per person only, per coupon.

11. Old Town Peddler Bike Rental & Repair

51351 Avenida Bermudas #2, La Quinta
(760) 625-7290

OldTownPeddler.com

Save 10% off Tune-Up or Bike Rental through January 31, 2017.

12. On The Move Rehab

[Covering all of the Coachella Valley]
(760) 409-6383

OnTheMove.Rehab

Need to wind down from the Thanksgiving Holiday or the craziness of Black Friday? On The Move Rehab has exactly what you need! Our Mobile Massage service will be offering 50 min massages for \$75 November 25-28! Call now to have us “on the move” to you.

13. Palm Springs Sun Care

78000 Fred Waring, Suite 203, Palm Desert
(760) 969-9842

PalmSpringsSunCare.com

Two Bottles of Sun Defense 30, our premium 100% oil free sunscreen, for just \$40.

14. Postal Annex 14007

42250 Jackson Street, Suite C103, Indio
(760) 347-0808

postalannex.com/14007

Rent a mailbox before November 15, 2016, and you could win a \$50 gift certificate for Your Pie Indio or Dunkin Donuts. 2 prizes available.

15. Second City Radio California

44125 Goldenrod Circle, La Quinta
(760) 565-7226

SecondCityRadioCA.weebly.com

In celebration of the official launch of the Second City Radio California website, we are offering a 10%-15% discount to all first-time small business owners who advertise with our station through the end of December.

16. SIP Coffee House & Juice Bar

44100 Jefferson St., Ste. 302, Indio
(760) 200-9474

Buy one, get one free on any 16 oz. Caramel Pumpkin Latte.

17. The Ideal Match

74-245 Hwy 111, Suite 204, Palm Desert
(760) 674-1970

TheIdealMatch.com

The Ideal Match- matchmaking for local singles who are selective and serious about finding their Ideal Match. Small Business Saturday-Fall Special, 25% off all regular memberships. Offer valid November 1 to November 30, 2016. Consider us your personal Human Resource department for your social life. Give us a call today to schedule a no obligation consultation at our One El Paseo Plaza office at (760) 674-1970 — it's as simple as that.



Your Table is Waiting

**Come Experience Your Next Favorite
Neighborhood Restaurant**

Under the direction of Chef Kevin Land, June Hill's Table is recreating the classic dishes of childhood with a healthy contemporary twist, sourcing the freshest local ingredients – including organic produce and sustainable seafood – and desserts prepared in-house daily.

The Polo Club and June Hill's Table are perfect for weddings and events of all sizes and types. From informal to formal, guests enjoy the stunning views of the surrounding mountains and the beautifully designed indoor and outdoor spaces. And of course Chef Kevin can tailor his innovative menu to any occasion.

So, keep us in mind for your next gathering. Your table is waiting.

June Hill's
TABLE

THE
Polo Club 

Open Wednesday to Saturday 11am to 9pm, Sunday 11am to 6pm



51750 POLO CLUB DRIVE, INDIO, CA 92201 (ON AVENUE 52, JUST EAST OF MONROE) | JUNEHILLSTABLE.COM | 760.775.5522



Don't Take the Holidays Sitting Down

By: Dr. Brian J. Myers, Live Well Clinic

I'm sure you've heard by now that sitting is the new smoking. It's a hat tip to the sedentary lifestyle many of us have grown accustomed to – sitting at work, sitting on our commute, sitting after work, etc. It seems we have given up the active lifestyles of our ancestors either out of need or apathy.

Whatever the reason, it's having a crippling effect on us. Dr. James Levine, director of the Mayo Clinic-Arizona State University Obesity Solutions Initiative, succinctly sums it up in two sentences: "Sitting is more dangerous than smoking, kills more people than HIV and is more treacherous than parachuting. We are sitting ourselves to death."

I've gone through periods of time where I've sat more than I'd prefer. A common response is to stand. Standing stations at home and at work can be helpful and are gaining in popularity. I'll admit I'm standing as I type this and I stood through the majority of my medical school classes too.

But just standing isn't good enough. Our bodies and our muscles require movement beyond even just standing. Movement helps decrease developing serious illnesses, cancers, heart disease, and type 2 diabetes.

Furthermore, it's necessary for the growth and maintenance of muscle mass.

Thanksgiving, Hanukkah, Christmas and New Year's are right around the corner. Most people look at the holiday season as a wonderful time shared with family and friends. An unintentional, yet common outcome for many is weight gain and disconnection from physical activity. How can we keep from succumbing to this pitfall?

Create accountability. Build in routine. Seek out established exercise opportunities like charity 5k walks or participating in events like Por Vida – a local beginner's introduction to training for a fun short run event like *Run With Los Muertos*, *The Tram Road Challenge*, or *Turkey Trot*. Often times committing to a goal keeps us on track. Make a family date to walk the street fairs or farmer's markets. Join a gym with a friend. Now is the time to seek out opportunities to keep us on track, to keep us accountable, and to keep us from getting too comfortable with sitting.



Dr. Brian Myers is a naturopathic primary care doctor with a focus on pediatric and family health at Live Well Clinic in La Quinta.

For more information regarding how you can protect yourself from the flu, go to LiveWellClinic.org or call (760) 771-5970.

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Change is in the Air

*By: Mike Harrison,
Church 212^o Lead Pastor*

Across the country, the seasons are changing and autumn is in the air. Many families travel north to see the leaves of the trees change from green to bright yellow, deep orange and red. Even in the desert where there are two seasons – warm and warmer – change can be felt in the air. We're all looking forward to the November temperatures, with the months of extreme heat behind us for another year.

But other changes can be uncomfortable. Many avoid changes that need to be made – like the proverbial ostrich, they stick their heads in the sand hoping the problems will go away.

Change threatens routine, pulls people beyond their comfort zones, and requires growth. But anything in nature that is growing is changing. Here's a crazy oxymoron: People desperately pray for change then wake up everyday and work hard to keep things the same.

What needs to be changed in your life? Identify what needs to change, then implement this process:

- Take time out to pray for wisdom, asking God to help you strategically make the right changes.
- Share with significant others who will be affected by these changes.
- Ask around and find others who will be a necessary part of these changes; recruit help.

- Connect with a support group and mentors who share similar struggles and who have walked the same path.
- Start somewhere; change something.

Sam Walton, founder of Wal-Mart, was asked by one of his district managers, "what is the secret to your success?" He responded, "I wake up everyday and try to change something." Of course, people need to temper their readiness to change with the Serenity Prayer, first written by Reinhold

Niebuhr in 1934: "God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference."



What needs to be different this season than last? If you are determined to have a better life, you are committed to make whatever decisions necessary to turn things around, and you are ready to change your regular actions – then change is on its way.



*Mike Harrison is the lead pastor at Church 212^o in Bermuda Dunes. For more encouragement and wisdom, visit Church 212^o on Sundays or listen online at **Church212.com**.*

To reach Pastor Mike directly, email mike@church212.com or call the church office at (760) 773-3212.

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Is That Chin Becoming Double Trouble?

By: Dr. Ken Jesser, About Face Medical Aesthetics

One of the most common complaints people have about their appearance is submental fullness, more commonly known as the “double chin.” There is a family tendency towards the condition; it occurs in both slender and fuller size individuals. It is due to an over enthusiastic collection of fat directly behind the chin. It can be well localized in a small area, or extend sideways to the jaw angles.

It doesn't take formal testing to determine whether you have a double chin from submental fat – if it looks like fat, and feels like fat – it's likely submental fat. (You should always be checked by a doctor before having it treated – other causes of submental swelling could be enlarged lymph nodes or salivary glands, or less likely, cancer, infections, or unusual fluid collections).

There are a number of good options now available to permanently improve the condition:



Small Zone Liposuction — This 45-minute procedure can typically be performed in a proper office setting, using only topical and local anesthesia. When combined with laser lipolysis and laser skin tightening, only one session is needed for immediate significant and long-lasting improvement. It usually requires 1- 3 tiny stab incisions, requiring no more than 1 stitch each. Most practitioners use a chin strap device after the procedure for at least a week, to keep the skin as smooth as possible.

Cool Sculpting — Using the proper applicator, submental fat can be frozen and permanently eliminated in one or two 40 minute sessions. It is completely non-invasive, and practically painless. It takes about a month to start to see the results, with continued improvement for 3 months.

Kybella Injections — Expertly placed small injections of this fat melting medicine from Allergan (i.e., Botox), is the most recent option for reducing submental fat. The under chin is marked with a grid; after numbing with topical cream, 10-40 tiny injections are placed. Treated at 3 week intervals, patients have 1-4 sessions to achieve desired results. Pain is minimal, though redness and swelling can be present for up to 10 days. Kybella treatments are very customizable – small fat collections respond to one session and fewer injections.

Your doctor and you should fully discuss all options before seeking treatment. Good luck – keep your chin up!



Dr. Ken Jesser's practice is About Face Medical Aesthetics. To learn more, visit their office in Old Town La Quinta at 78-015 Main Street; call (760) 564-6633; or go to AboutFace1.com or EZveins.com.

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Exercises After Hip Replacements

By: **Michael Butler**,
Kinetix Health & Performance Center

Hip replacements are becoming more common these days as the baby boomers are getting older. The everyday wear-and-tear on our joints catches up with us, so when medicine, physical therapy or exercise doesn't work and the pain interferes with our lives, it is time to fix it.

In most cases, the first few weeks after surgery are spent with a physical therapy team trying to restore range of motion, build muscle strength, and eliminate swelling so you can learn to walk again without limping.

The muscles that are targeted in building back the strength are the quadriceps, hamstrings, adductors and glutes. At first, you want to work these independently of each other in order to isolate the weaknesses. Once strength is restored, doing exercise that works more on recruiting all these muscles together to add stability in a functional pattern would be the next step.

At first, since the leg as a whole is weak right out of surgery, start with isometric contractions like a quad set (straightening your knee and pressing down into a towel, for example). There are also hamstring and glute isometrics that you can do.

From here, doing concentric and eccentric contractions (leg movement with resistance) is the next step. Example exercises are straight leg raises, side leg lifts, hamstring curls and leg lifts on your stomach. Even though these sound easy, they aren't if you've experienced a surgery like this. You can expect 6-8 weeks of struggling with getting your strength back.

After range of motion, strength and stability of the hip is restored, moving into functional movement pattern training is the next step. This type of training will get you ready for your job, sport and/or active daily living. Exercises that will affect those movement patterns are deadlifts, lower abdominal/hip training on a cable machine, and open and closed chain standing hip exercises that integrate the whole body and that are stabilized by the core. Always consult your physical therapist as you advance through the stages of rehabilitation.



Michael Butler is co-owner and director of sports performance at Kinetix Health & Performance Center. He has been awarded the prestigious "Pillar of the Community" Award by the City of La Quinta, and holds many nationally-recognized certifications in the health and wellness fields. Contact Michael at (760) 200-1719 or KinetixCenter.com.

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Long Term Care Insurance: The Biggest 'What If?'

By: *Randy Foulds, Foulds & Feldmann Insurance Agency*

Insurance is all about the “what if’s” in life. The concept is simple enough: pay a small amount monthly, and the insurer will cover you under the terms of your contract. But many of us ignore one of the biggest “what if” scenarios: Long Term Care Insurance (LTCI). In the face of our aging population, LTCI is quickly becoming a vital part of estate and asset planning. You may have structured your assets and cash flow to cover your retirement, but have you planned for the monumental expense of your own care?



Long Term Care policies are fairly simple. Each has three major components to look for:

Daily Benefit — This is simply the amount that will be paid to cover your care. In 1990, the average daily pay rate for private care was \$87. So a policy bought at that time with a benefit

of \$100 per day would have seemed sufficient. But in 2016, it is estimated to be \$267. Be sure your daily benefit is enough to cover your expense, and consider an inflation component that automatically raises the daily benefit each year. In the last 5 years, the average rate has increase almost 4% annually.

Elimination Period — This is a waiting period, usually 30-90 days, before the policy starts to pay. In other words, the first 30-90 days of your care are paid out of your own pocket before the insurer begins to pay. A longer elimination period can significantly reduce your premium, but it can also be a drain on your assets.

Benefit Period — How long will the insurer cover your care? The average stay in a nursing facility is two and a half years, but many stays are eight years or more. This can drastically affect your monthly premium. What you decide to choose as your maximum benefit period depends on what premium you can afford. Another consideration is whether to choose a policy that will cover in-home care or just in-facility care.

When you can use the benefits of your LTCI policy isn't entirely up to you. In general, a medical professional must confirm that you can no longer perform two of the six activities of daily living. These activities known as ADL's, are eating, bathing, dressing, toileting, transferring (walking) and continence.

An estimate of half of all Californians turning 65 this year will require some level of home care or facility care in their future. A good LTCI can help you protect your family and your assets against this huge expense.

Randy Alan Foulds is an independent health insurance agent, with Turning65 and Foulds & Feldmann Insurance Agency in La Quinta, and can be reached at (760) 346-6565.

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The Benefit That Attracts & Retains Employees That Small Business Owners Want

By: *Stephanie Thrasher, Paychex*



Small businesses make up about 99.2 percent of all employers in California. It is clear that small business owners are the backbone of the economy, which also means there is a lot of competition to attract and retain high quality employees. One benefit small employers add to compete in their industry is health insurance. Group health insurance is a cost effective benefit that attracts and retains quality employees,

which when using the right partner, requires minimal

management and compliance updating.

Groups Insurance for Small Businesses: It's not out of reach

Contributing towards a group insurance plan is assumed by small businesses to be out of reach, but once they are thoughtfully walked through a quote, most learn it is actually within their budget. Employers only need to contribute towards a small percentage of the employee's premium and no requirement to pay towards dependents, but can still offer the benefit. This means the budget 'per person' could be as low as \$100 per month. That \$1,200 a person annual amount is now a tax deduction for the business. In addition, any amount the employee pays towards their premium is eligible to be taken from their wages on a pre-tax basis – saving the employer and employee additional tax dollars.

Health Insurance: A Key Component of Recruiting Quality Employees

While small businesses are not required to offer health insurance to their employees, it is important to keep in mind that the employees they are looking to attract and retain are mandated to have medical insurance. This makes it a key benefit they look for when considering a new career path. Employees don't want to look on their own for insurance, pay with post-tax wages for an ineffective plan with minimal doctor access on the individual exchange.

Quality employees want access to group insurance plans with better benefits and greater access to care. Not only that, but recently the State Exchange has announced a statewide average rate increase of 13.2%. Compared to last year's 4% increase, employees forced to go on the exchange are going to be heavily impacted and either need higher taxable wages to offset the price increase or the tax advantageous group insurance offered by their employer.

Searching for group insurance, managing the month to month processes, as well as maintaining compliance with Health Care Reform can seem overwhelming unless you have the right partner. Group insurance can be streamlined through payroll so the only task an employer has to do to maintain a group insurance plan is pay the bill each month. Partnering with the right agency can mean an employer will be able to offer this benefit while passing off the management to someone else.



Stephanie Thrasher is a health insurance and compliance expert that has been working the California insurance industry for years. If you would like further information or have any questions, she can be reached at (585) 338-4495 or sthrasher@paychex.com.

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Giving Thanks & Showing Support

*By: Pat Wood,
Encore Consign + Design*

The ghosts and goblins have ushered in fall, and planning has started for the celebrations with family and friends. The season of thanksgiving and gift giving is almost upon us. And, we have a lot to be thankful for. For starters, the heat has finally subsided. Days are bearable and the evenings are cool.

As we prepare for Thanksgiving and the holidays, many times, we include gift giving. Surprising and delighting family and friends with special gifts is fun. Gifts, whether large or small, show that we have taken some time to remember someone special.

Yet, shopping coupled with decorating the house, attending parties and preparing for special gatherings can be exhausting.

To make shopping a better experience, here is a secret: For every gift (or two) you buy for someone, buy one for yourself. It may be a duplicate of something bought for someone else,

just a fun little something like a lipstick, or splurge on something pricey.

Some of the best places to shop are nearby. As you spend time planning what and where to buy, consider shopping local. Your local retailers, especially in La Quinta, are residents and open year-round. Shopping local supports these neighbors and the local economy.

La Quinta is blessed with a variety of stores and shops where you can buy almost anything. From jewelry and clothing to home accessories and artwork, even gift cards, your local retailers offer everything from the very large to the very unique.



Gifts are a way to show thanks. Maybe buying them can be too! Pat and Jack Wood are the owners

of Encore Consign + Design Studio in La Quinta. Encore has several showrooms of exquisite furnishings, accessories and artwork with new pieces arriving daily. They can be reached at (760) 564-7200 or Info@EncoreLQ.com.



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Trending Now in Interior Painting

By: *Ev Levin Gerisch, elg design*

What's trending now in interior paint? Here is what you know if you are considering painting in your home.

Color Trends - Be Hip or Be Happy?

Everything gray and whatever complements gray is hip this year and will be for probably a decade. But 'to thine own self be true.' Consider having a professional designer show you options that you may not have considered – you may be surprised. Get out of that "but I have always done those type of colors" box and expand your horizons, while paying attention to what colors appeal to you.



Tops, Bottoms & In Between

Design features such as crown molding, baseboards, wainscoting, paneling and cove ceilings can be 'featured' without becoming a distraction. While a white shade is typical, another color can add an interesting design element.

For the Finish

Consider specialty finishes like clay, suede, metallic, and brands offering zero or low VOC (volatile organic compounds that 'off-gas' into the air, causing possible respiratory issues for some). There is flat to high gloss. Flat is the most forgiving for 'blemished' walls while high gloss commands attention. The mid-sheen finishes are most common and also forgiving in high traffic/wet areas.

Before you 'shut the door' on paint – how about those dated cabinets? If you

don't want the big investment of replacing or re-facing, consider painting them. A new type of matte finish paint can be applied directly without the need to sand first, and a terrific option if you like that look.

- A few guiding principles on painting cabinets: Don't trust the paint chips or paint fan cards. The colors are often not what you expected once you've tried out the paint.

- Don't run out and buy gallons. Purchase 'draw downs' in the colors being considered or purchase the smallest quantity of paint to try out.

- Don't experiment on your walls. Instead, if you didn't get draw downs, paint white boards, or even copy paper, two coats. Once dried, move it around to different locations and at different times of day to see how the color looks under various conditions. The same color in a windowless hallway will appear quite different than in a windowed room with natural light.

- Pick ceiling colors that will make low ceilings seem higher and small rooms larger.



Ev Levin Gerisch, owner of elg design and recipient of numerous awards, is located in La Quinta. elg design specializes in residential interior

decorating/design with a focus on eco-friendly materials and sustainable practices. Mention this article for a discount on your first consultation. Call (760) 777-1907 or (310) 383-5006; or email elg.elgdesign@gmail.com. On the web, go to Houzz.com/pro/elgdesign/elg-design.

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5 Quick & Easy Design Tips That Can Make a Difference

Submitted by: *The ART Place*

Designers don't follow a secret rule book. There are no hard and fast laws governing what they do. There are, however, some rough principles that will help you achieve some great results every time. Feel free to dream, explore and follow your intuition when implementing some of these design guidelines and tips. You can elevate your home without taking on a complete overhaul. Don't over think every little change or just try a few.

There's one quick change that will improve any room. Lower the artwork. People tend to hang it too high, and it should be at eye level. And don't worry about having something on each wall. It's better to cluster art in one or two spots than to spread it out. Decorating a huge room can be intimidating. How do you deal with open spaces?

Many designers tend to fill them with large-scale furniture and art. If you're a less-is-more type,



go for one massive piece, like an amazing painting over the sofa.

Explore tips for jazzing up a minuscule space. Nearly every room has a door. Work it. Paint it a glossy black – It takes only two hours and gives a room instant sass but won't eat up any valuable real estate.

Light plays a huge part. Extremely bright lights can be the enemy of your home design. Install dimmers, or change your bulbs to extra-soft white 40-watt bulbs. Splurge on just one spectacular light fixture which can set the tone for the entire space. The small investment can make a huge difference. Know when natural light comes into your home and how it presents itself. Use window treatments to direct it to your preference.

Give your furniture some breathing room. Resist overcrowding a room. Gracious living means space to maneuver with ease. This is really great news if you are working with a tight budget. You don't need to fill up a space with lots of furniture. Spend more of your budget on fewer but better-quality pieces and your room will look better than if it's stuffed to the gills with flea market finds.

For more information about *The ART Place*, call (760) 776-2268 or online at TheArtPlacePD.com.

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Create a Home Maintenance Checklist

Submitted by: *Jeff Fishbein, Coldwell Banker Residential Brokerage*



Your vehicle requires routine maintenance to run smoothly, and the same goes for your house. Without service reminders, however, it can be easy to forget to tend to all the systems that keep your house fully functioning. Fortunately, you can create a simple annual maintenance checklist to properly care for your home and prevent potential issues from becoming major problems.

Start by making a list of each task you'll need to complete over the coming year. Make sure your yearly home inspection includes all major systems (HVAC, electrical and plumbing), the interior and exterior of your home, water and septic tanks, doors and windows, and the attic or basement if applicable.

When that's done, organize the list according to how often each item needs to be checked or maintained and set reminders accordingly. Your home maintenance checklist might start to look similar to this:

MONTHLY

- Test smoke and carbon monoxide detectors.
- Change air filters in the heating and air conditioning system.
- Clean range hood filters to avoid possible grease fires.
- Trim back any shrubbery or plant growth around the outdoor HVAC unit by at least 18 inches.

QUARTERLY

- Check and wipe down sliding doors and window tracks.
- Replace batteries in smoke detectors.
- Test garage door and grease tracks as needed.
- Semi-annually
- Clear gutters of seasonal foliage.
- Power wash windows and siding.
- Schedule seasonal service of the HVAC system before summer and winter.

ANNUALLY

- Inspect and pipes.
- Trim trees and shrubs away from the home's exterior.
- Touch up exterior paint and check for wood rot or water damage.
- Check grouting and repair if necessary.
- A home maintenance checklist will make it easier for you to manage the upkeep of your house. It can also help you catch minor issues before they become costly home repairs.



Jeff Fishbein is a real estate consultant with Coldwell Banker Residential Brokerage which is celebrating over 100 years in business and world-wide exposure. Jeff specializes in residential real estate and investment opportunities in La Quinta, Rancho Mirage, and Palm Desert. Jeff can be reached at (760) 984-4145 or jeff.fishbein@camoves.com.

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A Tip for Flying With Your Kids & Grandkids

By: Charles Greenberg, Your Travel Agency

Attention parents and grandparents: Ever get a nasty look from fellow passengers on your flight due to wailing and screaming kids?

Here's a tip: Consider bringing small gifts for your fellow passengers – it's a great pre-emptive move to fend off criticism.

Prepare goody bags with items like gum, candy bars and earplugs to mollify nearby seat holders on a flight. You might also want to consider a short note letting your airplane neighbors know you care about their comfort and will do all you can to keep your child calm.

Yep, just a few candies and a set of earplugs seem simple enough – but you can use them to do what economists call “signaling.” You're letting the recipients know you care about their happiness.

Confined in a tight space for only a short time – never to see most of the passengers again –



you need the bag to build social capital fast. You may disparage this practice as a cheap bribe or even hush money. But it is much more high-minded — and common.

Agency is affiliated with Travel Planners International and Ensemble Travel, and has long-term relationships with all major ocean-going and river cruise lines. Call him at (760) 772-5888 or email greenbergcharlie@gmail.com.

Your goody bag is a step in the direction of conflict resolution before there is any conflict.

On a plane, you have no way of making the person in the adjoining seats be nice or even feel guilt or shame for violating commonly held rules. A bag of treats appears, and suddenly you've made a connection.

Pass this along to parents and grandparents who are contemplating a flight. It just might help pave the way for a smoother ride!

Charles Greenberg, owner of Your Travel Agency, is an ocean and river cruising expert. Send Charlie an email if you'd like to receive his monthly newsletter. Your Travel

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Susan Farris was a pleasure to work with. She was devoted and always consistent, with a welcoming smile and very professional. She got top dollar for my home in Rancho La Quinta Country Club, and I would work with her again in the future. – B.H.



Susan Farris - 817.545.1056
CalBRE #01942235

We listed with another agent for 6 months but came up zero. Then, we spoke with our neighbors who recommended Linda and Bill Baughman and called them 2 days after our first attempt expired. Linda and Bill came in, gave us advice, staged our home and got us an offer above list price in just 8 days. They both are aces! – J & K.M.



Linda & Bill Baughman - 760.835.3803
CalBRE #01751839 | CalBRE # 01751841

Joyce's professionalism and knowledge, guidance, patience and sense of humor sincerely took the edge off of purchasing a new home. She put us both at ease and every step of the way, she went that extra mile ... even after we closed escrow, Joyce was still there following up making sure we were okay. – C.L.C.



Joyce Abela - 760.668.7653
CalBRE #01331218

I cannot say enough good things about Laurie McLennan and I would use her again as my real estate agent and recommend her to others who are looking for an agent that is professional and gets the job done all the way from the beginning to closure of the transaction. – B.G.



Laurie McLennan - 760.413.6190
CalBRE #01424382

Josie helped us purchase our first house. Josie was friendly, respectful and she was always available to answer any questions we had. In less than three months we bought our house with the help of her. We are extremely happy with our new home. I would definitely recommend Josie to anyone who is interested in buying a home. – V & A.P.



Josie Thomas - 760.485.4525
CalBRE #01716028

Angie & Danny made our home buying such a positive experience. Their knowledge of the La Quinta community is first rate. After the purchase of my home was completed, the customer service did not stop there. Angie and Danny have such a fabulous network of dependable contractors, landscapers and service providers whenever I need anything done, they are my first call. I highly recommend Angie and Danny to anyone for selling or buying their home. – C.B.



Angie & Danny Dominguez
CalBRE #01182953 | CalBRE #01340225
760.777.0627

George Lopez is a true, consummate professional. Honest, direct, respectful and terrific follow-through are just a few of the great characteristics he possesses. George took the time to explain the various HOA differences and was very prompt when I needed to speak with him. I would highly recommend George Lopez if you require a professional, honest and terrific realtor. – J.W.



George Lopez - 760.250.5276
CalBRE #01817047

After telling Caitlin about my problems attempting to rent my La Quinta condo, she requested a visit to inspect and evaluate our property. After a thorough inspection, she identified changes needed to make my condo more attractive and created a marketing plan. She teamed-up with another agent in the area to get a five-month lease agreement signed and completed. I would be happy to have Caitlin represent me on future real estate transactions. – T.F.



Caitlin Young - 760.902.0494
CalBRE #01705796

I highly recommend working with Jessica on the transaction of your next home or investment property. Besides her honesty and trustworthiness, she has a clear understanding of current market trends to offer constructive advice. She is truly the best in the desert! – K.O.



J.J. Siquot - 310.980.6781
CalBRE #01957835

Good to know.™

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TRINA TURK | *Image courtesy of Trina Turk*