LAMORINDA Business



New Tutoring Center

University of Learning

1280 Boulevard Way – Lafayette

The Lafayette learning center will hold its ribbon cutting ceremony on Thursday February 12th at 4:40pm. The school provides small personalized learning groups, for reading, writing and math skills from pre-K to middle school.

Jos. A. Bank Cuts a Ribbon

3599 Mt. Diablo Blvd - Lafayette

The Men apparel store will hold its ribbon cutting ceremony on Tuesday February 19th at 4:30pm. The store moved to the Mercantile a few weeks ago and provides a beautiful range of quality clothing for men; formal, professional and casual.

Got Somewhere to Go?

Deborah's Travel

www.travelhoffman.com - 954-7181

3 weeks ago, Deborah Hoffman became an affiliated travel agent with "Your Travel Business", (YTB). Working out

of her home in Lafayette, Hoffman works with clients through the YTB network that wouldn't ordinarily be available to them. Hoffman is part of a different type of business model where travel agents serve clients and earn income in a number of ways, either by selling trips or setting others up as travel agents. "I can provide people with whatever they need," says Hoffman, "either getting them remarkable travel deals, like this last minute booking of a round trip fair and hotel from San Francisco to New York for 5 days for \$266, or helping them become travel agents themselves for even more potential savings and earnings." As described by Hoffman, a setup fee of \$450 and \$49.99 a month provides YTB agents with their own travel web business. As a business owner with a YTB web site, you can, according to Hoffman, gain access to "back-office" deals, get a portion back on commissions and potentially grow your own business by building your own team of travel agents. Hoffman organizes evening presentations on becoming an YTB agent and she can be contacted at 954-7181.

Coldwell Banker Real Estate LLC

The real estate firm, long noted for its online innovations in the real estate industry, was honored recently by the Nielsen Norman Group for its intranet site, www.coldwellbankerworks.com, available exclusively to Coldwell Banker real estate professionals. "We put a lot of time and energy into the development of www.coldwellbankerworks.com and Coldwell Banker agents have responded with great enthusiasm for the site," said Larry Klapow, president of Coldwell Banker Residential Brokerage in the San Francisco Bay Area region. Nielsen Norman Group included www.coldwellbankerworks.com on its list of the top 10 intranet sites in the world, joining such other noted organizations as Bank of America, Barnes & Noble, British Airways, Campbell Soup Company and IKEA North America Service.

News from the three Chambers of Commerce:

Lafayette Chamber of Commerce, 100 Lafayette Circle, Lafayette

www.lafayettechamber.org, 925-284-7404

Wednesday February 13th, Valentine's mixer at Town Hall Theater, 3535 School Street in Lafayette from 5:30 to 7:30 pm.

Chamber of Commerce of Moraga

www.moragachamber.org

- Friday February 29th from 8 AM to 9:30 AM Chamber general meeting at Terezetto's restaurant in the Moraga Shopping Center.
- The board of directors voted to change the Chamber's name back to the Moraga Chamber of Commerce.
- Moraga Business Map. Grant Stubblefield, founder of Community Marketing Group, a new Moraga small business, has been hired by the Chamber to create a map for businesses in Moraga. Check the web site at http://shopmoragafirst.com/

Orinda Chamber of Commerce, 24 Orinda Way, Orinda

www.orindachamber.org



Foot Delight - Reflexology in Orinda

By Sophie Braccini

66 T onderful Spa Center" opened a few days ago in Orinda. Located at 23 Orinda Way, Suite N, the Center offers full body massages and foot reflexology, a technique that claims to promote better health and increase longevity. I made an appointment with a friend to experibenefits ence the of reflexology.

As we entered, it was clear this was not your average spa. The first thing I noticed was the sweet fragrance that filled the air. Also making the place different was a large TV playing karaoke CDs in front of the massage chairs. We were told it could be turned off. However, the first mixed feeling quickly receded as the real efficiency of reflexology started operating. My friend and I became totally oblivious of Sharon Stone's exhibition on the screen as we drifted into deeper relaxation.

Reflexology is a technique that has been used in the ancient Chinese, Japanese, Indian, and Egyptian cultures. They all treat the feet as a means of promoting good health and preventing disease. The Orinda spa follows the ancient tradition. The session started with the immersion of the feet in a bucket of hot water. As the extremities were soaking, General, the masseuse who took care of me, energetically massaged my scalp, neck, shoulders and face before moving to my well-soaked feet. Totally peaceful in a deep reclining chair, kept warm under a blanket, my friend and I were offered tea, nuts and fruits as part of the treatment. General arrived in Amer-

ica from Beijing five years ago and his English is still a bit limited. He had been training in reflexology in China for two and a half years and completed his education in Los Angeles. The first spa was opened with

his sister in San Rafael two

years ago, the second one in

Michelle, the charming young person who answers the phone,

masters conversational English

better and tells more about the

story of the technique and its

effect. "You can feel which

in mid-January.

Orinda



Michelle, from Wonderful Spa Center, explains how each Photo Sophie Braccini part of the body can be affected by massaging a specific spot of the foot

part of your body is not healthy when you apply gentle pressure," she explains, "if the surface is smooth, it's good, if you can feel little bumps, there is a blockage and by massaging the area you release the obstruction." Since reflexology treats the whole person, not the symptoms of disease, most people benefit from the treatment. It is also a preventative therapy that helps to maintain good health as well as being a pleasurable experience. The therapy claims to bring relief to a wide range of acute and chronic conditions including: stress, back, neck and shoulder pain, migraines, hay fever, arthritis, anxiety, depression, poor circulation, thyroid conditions, emotional disharmony, menopausal symptoms and insomnia. "A simple way to relax for people who have trouble falling asleep," explains Michelle, "is to soak the feet in a bucket of hot water for 30 minutes. You can apply pressure yourself to the right zones, too." She showed me the foot reflexology map; quite complex indeed!

We left the Center relaxed and in a great light mood. Something definitely happened there. Why reflexology works is still a mystery. Many explanations have been offered: The Nerve Impulse Theory, The Placebo Effect, Impeded and Unimpeded Energy Flow The-Subtle ory, Energy/Zone/Meridian Theories, The Holographic Principle and many others. The important point is that regardless of how and why it works, Reflexology brings benefits to thousands of people. If you want to give it a try, it will cost you \$60 for an hour of treatment or \$35 for a half hour; 925-258-1888.



Thursday February 28th: 5:30 - 7:00 p.m. After Hours Mixer at Jamie Westdal Photography - 232 Brookwood Rd., Orinda, CA 94563 (next door to Loard's Ice Cream)

> If you have a business brief to share, please contact Sophie Braccini at sophie@lamorindaweekly.com or contact Lamorinda Weekly at 925-377-0977.

Despite Quarterly Loss, Local Bank Reports Growth

By Sophie Braccini

ohn Rossell, President and CEO of the California Bank of Commerce, was satisfied with Federal Reserve Bank Chairman Ben Bernanke's move to reduce key interest rate by a half percent last Wednesday, a second cut in just over a week. "This is good news," says the CEO, "the Fed is being more aggressive, and lots of folks are saying that we may avoid a recession."

The loss of 17,000 jobs in January undermines that expectation. Last Friday, President Bush

expressed concerns about the new job numbers. "There are certainly some troubling signs, some serious signs, that the economy is weakening, and we have to do something about it," he said. "Congress is planning additional measures to boost the economy," believes Rossell, "we can get a guaranteed mortgage for conforming loans and the fixed 30-year rate has been below 6% for more than six weeks in a row."

However, the California Bank of Commerce recently took

a loan loss provision of \$167,000. "We have no exposure to subprime loan", says Rossell, "and no delinquent or past-due loans at year end." Rossell is proud to report that the bank continues to grow.

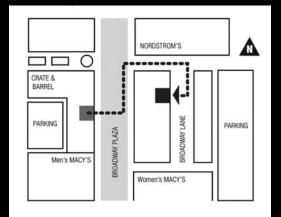
The Lafayette bank was opened in July and moved its headquarters to the Mercantile on Mt. Diablo Blvd. in November of 2007. Since July, deposits at the bank have grown to \$35M and loans to \$40M in commitment and \$25M outstanding.

"We are growing beyond our

expectations because the economy is still robust in the Bay Area," says Rossell, "but for small banks like us, keeping high margins is a challenge." When rates are going down margins get squeezed, because the interests paid on deposits cannot be lowered as much. "With all this our share price has held up and there has not been much trading. Our shareholders are loyal," says the CEO, "they are part of the community and know it usually takes two years for a new bank to turn a profit."

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