

RAMONA

Chamber of Commerce

Business and Community News

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FEBRUARY 2004

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Chamber leadership team for 2004—Front, from left: Executive Director Sharon Anderson-Uran, directors Josepha Hegan, Karen Clendenen (president), Sharon Davis; 2nd row: directors Dave Smithley, Jo Fox, Jeff Ruland, Bryan Woods, George Romero, Bill Jenkin; 3rd row: directors Dan Vengler, Randy Waitman, Chuck DeMund, Scott Field, Patrick Meskell. Not pictured: Carol Fowler.

Photo courtesy of Ramona Home Journal

Mixer

February

Feb. 19 • 6 p.m.
Corner of 10th & Main

Hosts:

Ramona Escrow, Inc.
& CalPacific Mortgage

Rollover Jackpot
\$282

Must be a Chamber member
and present in order to win



Karen Clendenen

Letter from the President

Thank you to the Installation Committee for making the Installation Dinner last month a real success. All the directors and guests alike appreciated your efforts very much. Also, I'd like to thank all the sponsors of the event for giving so generously. The evening was great fun for everyone.

I would like to acknowledge our “Citizen of the Year” for 2003. The co-recipients of this honor, Dave Smithley and Jo Fox, are truly worthy of such recognition. Their ongoing efforts and selfless contributions to our community are truly appreciated.

The Board of Directors met on January 20th at the Salvation Army's conference grounds for our annual retreat. It was

Continued on page 6

Ramona Chamber of Commerce

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Ramona, California 92065
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Web site: ramonachamber.com

Mission Statement

The mission of the Ramona Chamber of Commerce is to develop and maintain a climate for viable economic growth, to promote loyalty to, and networking for local businesses and to demonstrate an outstanding leadership role in our community.

Officers

President Karen Clendenen
Century 21-San Vicente, 787-3210
1st Vice President Chuck DeMund
DeMund Foundation, 788-1011
2nd Vice President Bill Jenkin
Ramona Vintners, 788-1388
Secretary Sharon Davis
Silk Decor Interiors, 788-7215
Treasurer Patrick Meskell
Edward Jones, 787-1113

Directors

Scott Field *Farmer's Insurance, 789-0664*
Carol Fowler 522-1777
Century 21 - San Vicente
Jo Fox *Prudential California Realty, 803-8306*
Joseph Hegan 789-9030
Visual Communications Design
George Romero (858) 947-2318
Landmark National Bank
Jeff Ruland *Sears, 788-8080*
Dave Smithley *Albertson's, 789-0023*
Daniel Vengler 789-1155
Daniel's Liquor & Deli
Randy Waitman *RAE Automotive, 788-4912*
Bryan Woods *Ramona Pharmacy, 789-0180*

Staff

Sharon Anderson-Uran *Executive Director*
Dolores Garcia *Receptionist*

Advertising

The Ramona Business and Community News is published monthly by the Ramona Chamber of Commerce.

Membership includes a monthly newsletter. To advertise in the newsletter, or to submit an article, please call the Chamber office at 789-1311. First priority goes to Chamber, business and member information. Meeting listings are on a space-available basis. **Deadline for all copy and advertising is the 5th of the preceding month.** Inserts for the newsletter are due at the Chamber office by the 20th of the preceding month, with a check for \$55 for each set of inserts.

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CHAMBER NOTES

Ramona Artists Open Studio Tour 2004

The Chamber will host the Ramona Artists Open Studio Tour 2004 on April 17 and 18. Joseph Hegan (Visual Communications Design) and Judy Nachazel (San Vicente Valley News) will co-chair the event that puts the spotlight on local artists, who open their studios to visitors and offer items for sale.

Ambassadors Meeting

The next meeting will be at noon, Feb. 9, in the Chamber office. Lunch will be provided, so an RSVP is needed. Call Teresa Hobbs (Century 21—San Vicente), Ambassadors secretary, at 788-4795 or send an email to hobbstown@cox.net. All ambassadors are urged to attend.

Members Thanked

We wish to thank Loren Bradburn of San Diego Iron Works for fixing the front gate at the Chamber office at no cost to us. The gate fell off of its hinges, and Loren arranged for his Ramona-based company to repair it for us. The Chamber also thanks Peggy and Gary Jacobs and their Ramona Irrigation & Electrical Supply business for donating all of the PVC

pipe used to run the wiring for the Christmas tree-lighting event. We apologize for not recognizing this important contribution earlier.

We Make Referrals

The Chamber office now sends out notification of referrals to your business by e-mail. If you have not yet provided the Chamber office with your e-mail, please do so now—and when staff gives a referral to your business, you will be notified as to who and when it was made. To give us your e-mail address, call 789-1311 or send an e-mail to dgarci@ramonachamber.com.

Help Us Help You

Please keep the Chamber informed about any changes to your business or email address or your phone or fax numbers. Fax those updates to us at 789-1317. Also, please contact the Chamber if you would like your business to be listed under additional categories on our website.

Mixer Hosts Needed

We still need a mixer hosts, or co-hosts, for the April Mixer. Chamber members can call the Chamber office at 789-1311 for more information.

Chamber members take part in downtown revitalization effort

Your Chamber closely follows any activity that might influence the economic health of our community. One of our current areas of interest concerns the potential revitalization of our downtown area.

Ramona Village design workshops were held in June in an effort to gather ideas for developing a future design scenario for Ramona's town center, or "village." Many Chamber members, including some of the directors, participated—and continue to work on this project.

The impetus for the workshops emerged as a part of the General Plan 2020, an update of the County of San Diego's general plan.

The update process provides an opportunity to develop a planning strategy to address some of the existing deficits in the town center and to create a plan for the future of this area.

The recommendations that came out of the workshops are too numerous to detail in this newsletter. A partial list of group discussion topics and suggestions includes:

- Mitigation of heavy traffic
- Pedestrian-friendly areas
- Public parking lots
- Pedestrian arcades at the center of the block for access
- Shade
- Street furnishings: benches, hitching posts, flags and banners,
- Public art
- Gateway signage
- Senior housing
- Affordable housing
- Mixed use buildings
- Pocket parks within housing communities/ areas
- Landscaped buffer zones between commercial and residential
- Vernal pool preserve and nature center
- Demonstration garden (native plants)
- Equestrian underpass or bridge at Etcheverry and Highway 67

Overall, the group concurred that more industrial land is needed in Ramona.

Following the workshops, an ad-hoc citizen group led by Bryan Woods (Ramona Pharmacy) approached 2nd District Supervisor Dianne Jacob and asked for her help in getting a set of Ramona specific zoning regulations so that our community can maintain control of the look and uses of our downtown core.

She has initiated an application for Federal Community Development Block Grant funds to begin development of these regulations.

Additional workshops to provide detail on the items listed above will be held in the coming months.

Fire Relief Info

FEMA Hotline

The FEMA fire relief center has been closed in Ramona, but the hotline number is 1-800-621-3362.

Ramona Disaster Outreach

Ramona Disaster Outreach is the name of the community group whose members have dedicated themselves to providing two years of assistance to fire victims. The chair is Mark Johnson, 789-9547. Among the members are Bonnie Frede, LaVonna Connelly and Wanda Kwiatt.

Fire Relief Disaster Fund

This fund is still be coordinated by Bill Jenkin (Farmers Insurance and Ramona Vintners Cellars) and Debbie Roberts (Farmers Insurance). It is maintained at Ramona National Bank. Donated funds are being given to fire victims as needs arise—up to \$250 each.

Mobile Office Coming Here

Congressman Duncan Hunter is planning to bring a mobile office to the Kmart parking lot to help fire victims with any problems they may have with FEMA, SBA, insurance companies or other agencies. His mobile office should be set up sometime this month.

Wheelbarrows and Shovels

Assemblyman Jay LaSuer purchased 125 wheelbarrows and dozens of shovels, rakes and hoses and brought them to the Chamber office for distribution to fire victims. John Sousa (One Stop Equipment Rental) donated the use of a forklift and an employee to offload the truck, and Chamber staff made sure the items were distributed.

Food Assistance

The Chamber, in conjunction with the Salvation Army, distributed 100 food certificates to fire victims recently. Supporting restaurants were Papa Murphy's Pizza, D'Carlos, Kountry Kitchen, Sizzler and Ray's New York Pizza. In addition, the San Diego Food Bank has its Firestorm 2003 Food Assistance program for those with a fire victim ID card. The toll-free number is 1-866-350-3663.

Pet Assistance

The San Diego Humane Society, SPCA and Petco Foundation have a fire-relief pet assistance program that will provide up to \$500 worth of pet-related assistance per household, for those with a fire victim ID card. For information, call (619) 243-3443.

Community News Corner



RUSS ANN ZAZAS

New “sparkplug” for Chamber’s Ambassadors

Russ Ann Zazas (Zazas’ Enterprises & Leasing) has the new title of “ambassador sparkplug” for the Ramona Chamber of Commerce. Russ Ann, who joined the Ambassadors in October, is one of 24 who represent the Chamber. Her new duties will be to “add spark” to help promote Ramona and Ramona businesses.

She regularly attends Chamber mixers, where she can be found at the new-member table, alongside new-member coordinator Charlotte Jensen (Charlotte’s-in-the-Country Antiques).

“We are always looking for new members who are creative and can add some excitement to the Ramona Chamber,” she said. “Often people want to get involved but don’t know how to get involved.” People don’t have to own a business here; they can just work for a company, she explained.

Russ Ann has spent much of her life in the North County area. “My husband and I been in the automotive business in San Diego for 30 years,” she said. “We’ve lived in Ramona since 1994. We had lived in Rancho Penasquitos for 21 years, but we wanted land. It got too crowded.”

“Building a Better Ramona” is the chamber’s slogan and aim for 2004. For more information about becoming a chamber member or an Ambassador, contact Russ Ann at 788-5571 or at zazasz@aol.com. The Chamber number is 789-1311.

Information and photo courtesy of Ramona Sentinel

Visit our website at
ramonachamber.com

Double Eagle award

The Masons have presented Chamber member and Mason Michael Bonner (Watkins Products) with the Double Eagle award, given out only once every four years. Michael, who last year was saluted as Mason of the Year, was recognized for his extensive service to others on Jan. 7 at the Scottish Rite temple in Mission Valley.

New Head Start center

Neighborhood House Association Nuevo Head Start center is now open at 1401 “C” Hanson Lane and is serving 40 children and families. The director is Silvia Romero. For program information, call 789-1295. Joan Darcy is the director of the Ramona Head Start, which serves almost 170 children at its 8th Street site. For information on its programs, call 788-1927.

Garden club

The new Ramona Garden club will meet Feb. 10 at 12:30 p.m. at 1245 Highway 78 (between Haverford Road and Weekend Villa Road). Each month, a speaker shares garden tips and ideas. For more information, call Tracy Turner at 789-1752 or Patricia Frederick at 788-9177.

March concert

The musical trio Gravity will be in

Ramona on March 5 as part of the Ramona Concert Association series of concerts. The program begins at 7:30 p.m. at the Charles R. Nunn Performing Arts Center. For more information, call 789-7474 or 788-0434.

People Helping People

Ramona’s People Helping People Cancer Support Group held its first meeting of the year at the Chamber office on Jan. 7, with about 20 in attendance. Beginning with the March 3 meeting, the group will gather at the Chamber office the first Wednesday of each month. For information, call Ellie Whitcomb at 788-9522 or 789-0602.

Erosion control

The City of San Diego has compiled a list of erosion and sediment control measures that can be implemented by property owners immediately after a fire, when rains are imminent. For more information, or assistance with erosion or sediment control measures, call the Post-Fire Response Team, (858) 627-3200, M-F, 7 a.m. to 5 p.m.

Seniors newsletter

The Chamber office has copies of Senior Moments, the newsletter of the Ramona Senior Center. The newsletter provides updates on services available to seniors, center needs and fundraising events.

President’s Message, from page 1

a very full business day and I feel we accomplished a lot. We continue to look for ways to streamline our business activities and improve communications with all our committees. All our events for this year are on schedule and each event has a chairperson. One of our goals is to establish the Chamber of Commerce as Ramona’s centralized resource center.

As always, the Chamber is looking for volunteers. Serving as an Ambassador is a good way to introduce yourself to the community and promote your business. Just call the Chamber office for the name of the contact person and the dates that the Ambassadors meet.

Inspiring thought: “To compose our character is our duty. Our great and glorious masterpiece it to live appropriately” ... Michel De Montaigne.

Karen Clendenen

Married couples holding title to real estate

By Jeffrey A. Agnew
Attorney at Law

If you are like most people, when you and your spouse bought your home or investment property, the deed granted title to you as "husband and wife, as joint tenants." Fewer, but many of you, may have vested title as "husband and wife as community property."

Generally, very little thought goes into the choice of how title is held. This article will review the costs and benefits of the various forms of ownership for married couples in California.

Before July, 2001, the methods of holding title that gave some benefit to spouses were either as joint tenants, or as community property (not including trusts, which I will discuss in a future article). Joint tenancy has the advantage of providing a "right of survivorship."

Upon the death of your spouse, the survivor automatically owns the property without the need to go to probate court. The only step needed is to record a document called an affidavit of death of joint tenant, with a certified copy of the death certificate attached.

The disadvantage of joint tenancy is related to income taxation. This is best illustrated by example.

Let's assume that Mary and

Joe bought a duplex for investment, paying \$100,000 for it in 1978. To the IRS, this is the "basis" in the property. They took title as joint tenants. This year, with the duplex now worth \$380,000, Joe dies. Mary is quite pleased that she does not have to go to probate court to clear title into her name. She decides to sell right away, gets \$380,000 for it, realizing a gain of \$280,000.

Had Mary and Joe held title as community property, Mary would have received a 100% "step up in basis." That is, the IRS would have changed Mary's "basis" from \$100,000 to \$380,000. As a result, when she sold for that same price she would not have received any taxable income. But when title is held in joint tenancy, the IRS only recognizes a 50% step up in "basis." The difference between \$100,000 and \$380,000 being \$280,000, Mary's "basis" will only increase by one half this amount—or \$140,000. With her new "basis" of \$240,000 (\$100,000 plus \$140,000), when Mary sells for \$380,000 she has taxable income of \$140,000 (\$380,000 minus her new "basis" of \$240,000).

The clear advantage of holding title as community property is the 100% "step up in basis." Its disadvantage is the lack of a "right of survivorship."

In order to clear title into the surviving spouse's name you will have to go to probate court.

Fortunately, beginning July 1, 2001, California Civil Code Section 682.1 went into effect. This statute allows married couples to take title as "community property with right of survivorship." This provides the best of both worlds. It includes a right of survivorship, so the probate court is avoided. And it provides a 100% "step up in basis," thus avoiding a big income tax bill.

Section 682.1 states that such title "may be accepted in writing on the face of the document by a statement signed or initialed by the grantees." It is not clear whether this means that married couples receiving title must sign or initial the deed for it to be effective. Until the courts or legislature clarify this point, spouses receiving title should sign the deed along with the grantors.

You can change your existing title to "community property with right of survivorship" by recording a new deed that complies with Section 682.1.

Jeffrey A. Agnew is an attorney in general civil private practice in Ramona, emphasizing business, real estate and estate planning. He can be reached at 788-2123.

Free business counseling

Free and confidential counseling by SCORE volunteers is offered through the Ramona Chamber of Commerce office. One-on-one counseling sessions are available, by appointment, to anyone thinking of starting or already operating a business..

SCORE, the Service Corps of Retired Executives, is a volunteer, non-profit organization whose mission is to promote the success of small business to help foster the growth of the nation's economy. It is sponsored by the Small Business Administration.

To make an in-house appointment with a SCORE counselor, call the chamber office at 789-1311. For information on SCORE workshops or the SBA/SCORE Business Resource Center, call SCORE at (619) 557-7272 or visit the Web site at www.score-sandiego.com.

Member-to-Member Discount Program

The Chamber's Member-to-Member Discount program is a great way to introduce your business or services to other Chamber members, and it is free and easy to participate. Simply fill out the coupon included on the Member-to-Member Discount flyer and fax or mail it in. We'll see that your business is included in next month's listing and on the Chamber Web site. We ask that no one-time or introductory offers be included. Call the Chamber office for more information, 789-1311.

INSTALLATION & AWARDS DINNER



Jo Fox and Dave Smithley, above were honored as the co-Citizens of the Year at the Ramona Chamber's annual Installation Dinner and Awards Night on Jan. 16. Pictured to the left and right of them are Dan Vengler and Bryan Woods. Honored as Ambassador of the Year was Charlotte Jensen. In the far left photo, entertainer Glenn Erath, who was quite a hit; and in the adjacent right photo, Karen Clendenen receives congressional recognition for her service as president in 2003 from Joe Browning, of Congressman Duncan Hunter's office. Karen continues to serve as president for 2004.

Photos courtesy of Ramona Home Journal



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