

RAMONA

Chamber of Commerce

Business and Community News

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JUNE 2004

Volume 19, No. 6

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Hurry ... Don't miss out on the Business Expo

We're getting a great response from businesses interested in participating in the Chamber's annual Business Expo, to be held Saturday, June 26, from 9 a.m.-4 p.m. in conjunction with the 10th annual Ramona Air Show.

"Within a week of the fliers and applications going, out we sold several spaces," said Jennifer Anderson, Business Expo chair. Some businesses we'd like to thank for getting in so early are Torpin Screen Service, Comsure Direct Insurance Services, The Treekeeper, Silhouette Studio for Women, Patriot Propane and Faux Designs by Stacy.



Business Expo chair Jennifer Anderson with the first Expo entry, from Geoff Torpin of Torpin Screen Service.

"We offered a 10% discount to those who got their application, payment and proof of insurance in by June 1, and it was a great incentive for people to sign up early," Jennifer said. "I was very

Continued on page 7

Bogus money alert issued

Don't get burned: bogus \$20 and \$100 bills have been passed in Ramona and in other parts of the county in the last few weeks.

The bills are a little smaller than normal currency, and they have only a few numbers on them as compared with the longer identifying number that appears on each piece of legal currency. Anyone who would like to see an example of a bad \$20 can stop in at Art & Judy's 7-Eleven. Judy Schweitzer has one that was used in her store.

Merchants are being encouraged to use the special markers to run across the face of the twenties to ensure that they are "good" bills. Everyone is being urged to be alert and be extra careful—and make sure your employees are aware, too.

Mixer

JUNE

June 18 • 6 p.m.

Rancho
Esquilago Estates
at
17999 Highland Valley Rd.

•••

Rollover Jackpot
\$754.50

Must be a Chamber member
and present in order to win



Karen Clendenen

Letter from the President

The Chamber is still looking for volunteers to assist in tree maintenance on Main Street. Also, Randy Waitman needs volunteers for the Ramona Country Fair ... call him or the Chamber office if you can assist in any way.

Interest rates going up? This month's meeting of the Fed should be an indicator if interest rates are on the way up. "Experts" anticipate that interest rates will rise by .25 in June. Employment figures, and the Fed's outlook for inflation, will be key determinants with regard to the timing of the rise in interest rates this year and next.

More homebuyers? Special credit considerations for would-be homebuyers are now being taken into account to help more people qualify to purchase a home. By examining a buyer's nontraditional financial profile, some lenders can be more flexible in their underwriting standards by considering utility bill payment records, acceptance of broader income, and less stringent restrictions on occupant co-borrowers

Continued on page 3

Ramona Chamber of Commerce

960 Main Street
Ramona, California 92065
Telephone: (760) 789-1311
Fax: (760) 789-1317
E-mail: info@ramonachamber.com
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
Farmers Ins., Ramona Vintners Cellars, 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 Uran *Executive Director*
Dolores Garcia *Administrative Assistant*

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.

Postmaster, send address changes to Ramona Chamber of Commerce, 960 Main St., Ramona, CA 92065. Periodical postage paid at Ramona, CA 92065 USPS-004701.

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Walker Communications & Media Services

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SPOTLIGHTING NEW MEMBERS

Expansion Products Company

Bill Lawless
1310 Wilson Road, Bldg. A, Ramona
(800) 275-7221
Bill@expansionproducts.com
Bill Lawless left the corporate world to go into business for himself. Expansion Products Company markets computer printers and supplies to business customers, offering personalized service and free technical support.

Padre Carpet Care

Sean Radcliff
620 D St., Ramona • 788-7779
Sean Radcliff is a 22-year resident of Ramona who began work as a handyman. In his spare time, he helped his father build Padre Carpet Care. His father has since retired, and Sean has taken over, offering carpet, upholstery and flood damage services to the Ramona and San Diego areas.

Ramona Investigation & Patrol Company

Dave Sossaman
787-1169 • tsunami105@aol.com
Dave Sossaman's company provides

security, investigation and patrol in the Ramona area. Security patrols, as well as civil and criminal investigations and employee background checks are offered. Dave, a 15-year Ramona resident, is a retired police officer and fraud investigator who recently returned from Iraq.

Connelly Gardens

LaVonna and Tim Connelly
208 Hillcrest Lane, Ramona • 789-7300
connellyt@cox.net
Connelly Gardens offers culinary herbs, edible flowers and micro-herb sprouts for the wholesale market and eventual use in resorts, restaurants and hotels.

St. Mary's-in-the-Valley Episcopal Church

The Rev. Leland Jones
1010 12th St., Ramona • 789-0890
stmarysramona@hotmail.com
www.stmarysinthevalley.org
St. Mary's serves Ramona's Christians through outreach to the poor and with leadership in community and civic clubs, offering a non-judgmental place of worship.

Precision Eye Care held its grand opening recently, with doctors Montgomery, Flowers and Lim and office manager Beth Bangs welcoming guests, including Chamber Ambassadors.



Chamber members attended the grand opening and ribbon cutting for Progressive Technologies Group's new Game Center, which features interactive games supervised by PTG staff.



Photos by Jennifer Anderson

Rodeo Parade was a winner

The Ramona Rodeo Parade was a major success, and Bill Jenkin, parade chair (Farmers' Insurance, Ramona Vintners Cellars), wishes to thank everyone who volunteered their time and energy. Once again, Ramona pulls together. Special thanks go to divisional sponsors: Dan Vengler, Daniel's Market; Phil Christofferson, Century 21 San Vicente; and Viejas Casino and Outlets. Participating sponsors were: Karen Clendenen, Century 21 San Vicente; Scott Field, Farmers Insurance; Jo Fox, Prudential California Realty; Ramona Vintners Cellars; Bill Jenkin, Farmers Insurance and Ramona Vintners Cellars; Charlotte Jensen, Charlotte's-in-the-Country Antiques; Wilma Parker; and Pam Adams, "A" Street Tax and Financial.



Enjoying the New-Member Breakfast at the Cotton Candy Diner recently were, left photo: good friends Karen McKenzie, Silhouette Studio, and Stacy Bablewski, Faux Designs by Stacy; right photo: Jo Fox, Prudential California Realty; Charlotte Jensen, Charlotte's-in-the-Country Antiques; and Russ Ann Zazas, John S. Zazas Enterprises & Leasing.

Photos by Jennifer Anderson

Chamber welcomes new members

The Chamber held this year's first New Member "Breakfast" Reception at the Cotton Candy Diner. "What a success!" said Ambassadors' chair Jennifer Anderson. "We had a great turnout, about 30-plus people, with which 16 of them new members. The rest were existing members and representatives of the chamber.

The new members were excited and certainly in the mood to network. Members introduced themselves and their business, chamber representatives explained about current committees and upcoming events. The website, newsletter and the Member-to-Member discount program were introduced as inexpensive ways to advertise with the chamber.

The Cotton Candy Diner offered an excellent breakfast, and as members left, they received a "goodie-bag" with promotional items from those businesses in attendance.

"A big thank you to MJ and his staff at the Cotton Candy Diner and to Charlotte Jensen (Charlotte's-in-the-Country Antiques) and Jo Fox (Prudential California Realty) for organizing the reception and, of course, to all our new members for attending," Jennifer said.

If you are a new member and were unable to attend or were unaware of our recent reception, please contact Charlotte Jensen at 788-2784 so you can be invited to the next new-member reception.

From the President, continued

to contribute income towards qualifying.

I'll see you at this month's mixer ... and thank you very much for all your support.

The human spirit lives on creativity and dies in conformity and routine.

(Khan)

*Karen Clendenen
President*

Who, What & When

CHAMBER EVENTS

Business Expo June 26
In conjunction with Ramona Air Show
Chair: Jennifer Anderson
Info: 789-1311 or (760) 271-3090

Ramona Country Fair Aug. 5-8
Chair: Randy Waitman (RAE Automotive)
Info: 788-4912

Ramona Country Fair Parade Aug. 7
Chair: Carol Fowler
(Century 21 San Vicente)
Info: (760) 522-1777

Antique & Wine Festival Sept. 26
Chair: Bill Jenkin
(Farmers Insurance and Ramona Vintners Cellars)
Info: 788-1181

Merchants Trick-or-Treat on Main St Oct. 29
Chair: Dolores Garcia
(Ramona Chamber of Commerce)
Info: 789-1311

Ramona Country Christmas Dec. 11
Chair: Jeff Ruland (Sears)
Info: 788-8080

DATES TO BE DETERMINED

Ed Bolen Memorial Golf Tournament
Chair: George Romero
(Landmark National Bank)
Info: (858) 947-2318

Installation Dinner
Chair: Sharon Davis (Silk Decor Interiors)
Info: 788-2509

GENERAL COMMITTEES

Scholarships
Chair: Josepha Hegan
(Visual Communication Design)
Info: 789-9030

Citizen of the Year
Chair: Dan Vengler (Daniel's Liquor)
Info: 789-1155

Monthly Mixers
Chair: Dave Smithley
Info: 789-0023

Ambassadors
Chair: Jennifer Anderson
Info: (760) 271-3090

Community News Corner

Fallen soldier saluted

The Ramona Chamber of Commerce and our community extends sincere condolences to the family of 22-year-old Ramon Ojeda, who was killed in action while serving in the Army in Iraq. Ramon will always be remembered as a hero.

Classic car show

"Props and Rods" will be the theme of a classic car show that will be held in conjunction with the Ramona Air Show. The car show will be held Sunday, June 27, and is being coordinated by Tony Montegna and Vince Franano of Main Street Auto Care. For entry information, call 788-8686.

July 4th sponsor, vendor info

Ramona Rotary Club's annual July 4th Family Picnics & Fireworks needs community support. This year's fireworks event will cost almost \$18,000 to put on. Businesses interested in sponsorship information should email Tom Madeyski at tmadeyski@ymca.org or call Floyd Fiduk at 789-8990. Local non-profit groups interested in setting up a food booth or running an activity as a fundraiser should contact Susan White at 792-9351. The deadline for sponsors and vendors being listed in the July 4th program is June 2.

Fire recovery support

Wildfire Recovery Project is hosting Community Support circles to help fire survivors get through the recovery process. These meetings are open to all community members who were traumatized by the Cedar Fire last fall. Attendees are invited to share their feelings and experiences with others who will understand. Wildfire recover counselors are the facilitators at these meetings. For information on coming meetings, call outreach counselor LaVonna Connelly at (619) 929-4849.

Air fair volunteers needed

The Ramona Air Fair, to be held June 26-27, needs volunteers. Contact Joe Corrigan at 788-5993.

Ramona Fire Relief Center

Ramona Fire Relief Center meetings are held Thursdays at 4 p.m. at the 1721 Main St., Suite 101. Volunteers are needed in leadership and support positions. For information, call 789-1158.

June Business Spotlight:

Ramona Florist became a member of the Ramona Chamber of Commerce in 1976. Ramona and Tom Valencia purchased the shop in 1994 from Tom's Aunt Rose, who had owned the business for 18 years. The couple quickly became involved in the Chamber, serving as two of the original Ambassadors. Ramona runs and manages the florist business while Tom works at Thermal Ceramics. They have an 18-year-old son, Tim, who was a star football player for Ramona High School. Ramona says her personal passion is gardening, which carries over into her fondness and love of flowers. Ramona Florist and Gifts is located in the Stater Brothers shopping center, 1668-E Main St., 789-1852.

Chamber Notes

Ambassadors back to regular schedule

The Ambassadors' meeting will be back on regular schedule this month. It will be at noon, Monday, June 14, at the Chamber office, and a light lunch will be provided. For more information, call Jennifer Anderson, (760) 271-3090.

Fair Parade help needed

Carol Fowler (Century 21 San Vicente), chair of the Ramona Country Fair Parade, is looking for volunteers. The parade will be held Saturday, Aug. 7, and planning has begun. Call her at (760) 522-1777.

Chamber-to-Chamber Thank-yous

- Chamber Administrative Assistant Dolores Garcia would like to thank Chamber member **John Fardos of Sun Valley Body & Paint** for going out of his way to craft some implements that will enable her daughter to feed herself, thus making her life a little easier.

- **Precision Eye Care** thanks the Ramona Chamber of Commerce, Chamber members and citizens of Ramona for their wonderful support at the grand opening. A special thanks to Doreen at Kountry Kitchen for catering the event. Following a ribbon cutting, the evening was capped by a drawing in which Catherine Hudson won the grand prize, a free lasik procedure. Susan Kimery of Sue's Pet Sitting won a free eye exam, and Bill Jenkin of Farmers Insurance/Ramona Vintners Cellars won a pair of sunglasses.

- The Chamber, its members and the town of Ramona extend a special thank you to **Jeff Uran**, who has donated his time and expertise to Ramona parades for the last 25 years. He's done it all: served as parade chair, organized, set up and torn down barricades and orchestrated street closures. One year, he also served as the Grand Marshal. After setting up everything for the parade, he jumped from his truck into the Grand Marshal's vehicle, and at the end of the parade route, he jumped back into his truck to finish the work he had started. Jeff has said on many occasions that each parade would be his last. In fact, last year, he and Jo Fox agreed they were retiring from the parade business. However, this year, the Chamber's executive director whined, begged, pleaded and groveled with Jeff to do "just one more." He agreed, but with the understanding that this year's rodeo parade would be his final parade. He's hanging up his parade hat. Thank you, Jeff, for your dedication. Ramona appreciates everything you have done for the last 25 years.

Member-to-member information

When you need services or assistance and don't know where to find it, stop by the Chamber office and look over the brochures and business cards that our members have on display. If we don't have what you need, we'll do our best to find it.

Chamber newsletter will be expanding

The newsletter is proceeding forward and growing. We will be expanding from an eight-page publication and plan to have our 12-page edition in place for our August issue. This is so we can offer more information of value to our members. To do this, we need your help. We will be offering quarter-page ads in the newsletter for the first time. With a six month contract, paid in advance, those purchasing the ads will get a quarter page write-up during their ad's run. We'll even help you design the ads. We also are selling business card-sized ads. Call Sharon at the Chamber, 789-1311, for more information.

Information You Can Use

Powerful tool for bad-check collection

By Jeffrey A. Agnew

It would be tough to find anyone selling goods or services who does not, at least occasionally, get stuck with a check returned for non-sufficient funds, because the account is closed or on a stop payment. Many times it is because the customer or client has made an error or been careless with that checking account. Usually re-depositing the check or making a telephone call to the check writer leads to a quick resolution. When this doesn't work, there is a powerful tool in California law to help.

Civil Code Section 1719, enacted 20 years ago, allows you to get a judgment for the check and a substantial penalty if the bad check writer does not cover the check within 30 days. Here is how it works:

When someone passes a bad check, he/she is responsible to you for the amount of the check, and in addition, a service charge, if you so choose. The service charge may not exceed \$25 for the first bad check written to you, and \$35 for each subsequent check. Such a service charge may be imposed without sending one of the notices discussed below.

If you send one of the notices described below by certified mail, with return receipt requested, and the check is not covered

within 30 days (together with your service charge and the cost of the certified mailing), the writer of the check is liable to you for the amount of the check (less any partial payment), plus three times this amount (which shall not be less than \$100 nor more than \$1,500). If liable for treble* damages, the writer is then not liable for a service charge and mailing cost. Legal actions to collect the check amount and treble damages may be filed in the Small Claims Court, as long as the total liability does not exceed \$5,000 (or \$2,500 for the third and subsequent Small Claims cases filed by you in a calendar year). There is a Small Claims Court in Ramona in the county complex at Montecito and Main.

If the check was returned on a stop payment, the check writer may assert that he or she stopped payment in order to resolve a good-faith dispute with you. The following definition applies: A "good faith dispute" is one in which the court finds that the drawer (check writer) had a reasonable belief of his or her legal entitlement to withhold payment.

Grounds for the entitlement include, but are not limited to, the following: services were not rendered, goods were not delivered, goods or services

purchased are faulty, not as promised, or otherwise unsatisfactory, or there was an overcharge.

If the court finds that there was a good-faith dispute, even if it is determined that the check writer was wrong, there is no liability for treble damages. Also, if the writer proves that the check was returned because the bank made an error, treble damages may not be imposed. With these exceptions, it is mandatory that the court award treble damages.

To trigger liability for treble damages, you must send out one of the notices required under Civil Code Section 1719. There is one notice for a check returned on a stop payment order, and another for all other bad checks. You can download copies of these notices by following the links at <http://leftcoastlaw.net/1719.htm>. If you do not have internet access, give me a call, and I will forward the forms to you.

Jeffrey A. Agnew is an attorney in general civil private practice in Ramona, with emphasis on business, real estate and estate planning. He can be reached at 788-2123 for more information on this subject.

*Treble: threefold, or triple

"Restaurant Row"

Your Chamber encourages members to contact fellow members when seeking goods and services. This month, we invite you to contact our members who make up Ramona's "Restaurant Row"

Barona Valley Ranch Resort, 1932 Wildcat Cyn. Rd.
D'Carlos Restaurant & Den, 1347 Main St.
Denny's, 1946 Main St.
First Mandarin Restaurant, 2330 Main St., Ste. H
Full Moon, 109 10th St.
La Cocina, 681 Main St.
Mamma Rosa's, 1130 D St.
Nuevo Grill & Cantina, 1413 Main St.
Papa Murphy's Take N Bake Pizza, 1662 Main St.
San Vicente Inn, 24157 San Vicente Rd.
Wendy's, 1660 Main St.

Business Expo

Continued from page one

pleased to see so many people take advantage of the discount." For Chamber members, the cost to promote your business at the Expo (after June 1) is \$75. For non-members, the cost is \$185.

The Expo is open to retailers, service providers and home-based businesses from throughout north San Diego County. Participants are limited to informational or promotional activities only. No sales of merchandise will be permitted.

Chamber Ambassadors are coordinating the Expo, and on the committee with Jennifer are Andrea

Craighead (Comsure Direct Insurance Services), Stacy Bablowski (Faux Designs by Stacy) and Ellie Whitcomb (Ramona Cancer Resource Center).

For more info on the Business Expo or helping on the committee, call Jennifer Anderson at (760) 271-3090. Information and applications can be downloaded from the Chamber website at ramonachamber.com.

The deadline for applications is June 19 in order to get your business name in the "Who's Who at the Business Expo" brochure.

MAY MIXER

It was a bittersweet mixer last month, when the Chamber bid "Bon Voyage" to Dave Smithley, the manager of Albertson's who is heading off to Spokane, WA., for a new post with the company.

Dave, who has long been a Chamber supporter and has been a member of the Board of Directors for several years, will be missed in this community. He was always willing to help community groups with their projects and was an active member of many of those groups, including the Ramona Rotary Club.

The Albertson's parking lot was filled with well-wishers, many of them dressed in tropical clothes and wearing leis provided by Al Kennedy. Kathleen Kennedy donated her deejay services for the mixer, which was hosted by Albertson's.

Everyone signed an enormous "card," letting Dave know he will be missed, and Ramona Rotary presented Dave with a plaque recognizing his years of service to the community.

Seidl's Party Jumps and Supplies donated all of the tables for the mixer, and Seidl's and Jo Fox/Prudential California Realty provided the decorations.

The Chamber thanks those who provided raffle prizes; Ramona Transmission, Jewelry World & Loan, The Squeekee Squeegee, Ramona Disposal, Sharon Davis Design, Countrywide Home Loans, Union Bank of California, Ramona Chamber of Commerce, RussAnn Zazas, Grant's Photography, Arbonne International,



Stacy Bablewski and Randy Waitman



Dave Smithley and Debbie Rakos

Photo courtesy of Valley News

Renaissance Photography, Ramona Florist, Silhouette Studio for Women, Jeff Ruland/ Sears, Nail Nak and Golden Tan, Ramona Awards, Victoria Supply, All for Travel, Ramona Beauty Supply, Farmers Ins/Scott Field Agency, Nuevo Grill.



Charlotte Jensen presents Dave Smithley with his giant "farewell" card.



Above: Jeanne Wood, Kathy Smiley and Chuck Prebble; below: Carol Fowler signs Dave's card.

Photos by Jennifer Anderson



Supercuts was called for the Rollover Jackpot, but no one was there to claim the cash. Next month, the jackpot will be \$754.50. Remember, you must be a Chamber member and present in order to win.

Daniels # 2

Switch
to Ramona
Propane
and Realize ...



BIG SAVINGS!

(760) 788-6262

Hours: Mon.-Fri. 8am - 5pm



Jennifer Kremp
Home Loan Consultant

(760) 788-3535 Direct
(760) 788-4331 Fax
(760) 322-2631 Mobile

e-mail: jennifer_kremp@countrywide.com



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