

# RAMONA

## Chamber of Commerce

Business and Community News

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SEPTEMBER 2004

Volume 19, No. 9

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Mixer

**SEPTEMBER**

Sept. 16 • 6 p.m.  
“Fifties Night”

hosts: Prudential, Sears,  
Patriot Propane, 20/20  
Eye Care, Diversified Escrow  
at 2291 Main St.

•••

Rollover Jackpot  
\$1,390

Must be a Chamber member  
and present in order to win

## Business websites now must have a privacy policy

*Note: Former Chamber director Jeff Agnew’s column usually is published on our Information You Can Use page. Because it deals with a new law that could impact so many of our members, we are starting it on page one this month.*

**By Jeffrey A. Agnew  
Attorney at Law**

More and more businesses are realizing the benefits of setting up shop on the internet. For some, a website is essential—it may be your only location.

Every business has legal issues that must be attended to.



Chamber Ambassador Jeanne Wood helped with the Chamber booth at the Ramona Country Fair, deemed a great success.

Some of the issues apply to all business, but require particular diligence in cyberspace since anyone in the world can see the content you have published. Others are unique to the online environment.

An important one is the need for a privacy policy that complies with California law.

If you operate a website that collects certain “personally identifiable information” online

from users, a new California law which went into effect on July 1—the Online Privacy Protection Act—affects you. This law requires that you publish a privacy policy on your web page.

The “personally identifiable information” collected, which makes the law apply to you, is any of the following: (1) A first and last name; (2) a home or other physical address; (3) an e-

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Karen Clendenen

## Letter from the President

The California Chamber of Commerce recently reported that Workers’ Compensation insurance rates have dropped an average of nearly 14% this year, according to a recent survey conducted by the American Insurance Association, and many insurance companies are reporting a decrease in the Workers’ Compensation rates they are charging. However, many California businesses have not yet seen their rates go down.

The economy seems to be going in circles; uncertain whether consumer spending is increasing or decreasing...in comparison to the past few years. Customers are not on a spending spree as we have observed during the past year or so because incomes aren’t growing fast enough to support such spending. The quick option of the cash-out refi is fading fast.

It is very important that we shop and seek services within our

*Continued on page 2*

## 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*  
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*  
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 ..... *Office Manager*

### 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.

#### Production:

*Walker Communications & Media Services*

**Printing:** *Manzanita Press*

## Notes from Your Executive Director

By Sharon Uran  
Executive Director

This year's Ramona Country Fair was a great success. There are so many people to thank that it's hard to figure out where to start. Randy Waitman, chair; Jo Fox, vendors; Jack Hazlitt and Vince Franano, grounds; Donna Klingenmeier, miscellaneous; Christine Overton and Christy Clark, licenses, permits; Lee Richmond, sponsors; Nora Seidl, entertainment; Connie Cook, miscellaneous; Ernie Filla, parking; Kathy Smiley, games; Robin Rose, website and press; Lori Szemett and Jim Studley, carnival ticket sales.

These are just a few of the many, many volunteers who put in countless hours, making the fair awesome. We at the Chamber know there were other folks in town who donated time and energy, and we thank you as well as those named above. Next year, the Country Fair Parade once again will be heading down Main Street. The Chamber promises this parade to be the biggest and best ever seen in Ramona.

\*\*\*

Those who attended our July mixer know we ran into a glitch when the buses to take us to Viejas didn't show up. Lori Cartmill, Chuck Hansen and Charlie Brown of Viejas made a promise to those who attended the mixer and signed a special sign in sheet that they would receive tickets for two at their Harvest Buffet. The tickets have arrived. If you did not pick yours up at the August mixer, please stop by the Chamber office. We have a list of those who signed up, and your signature will be honored.

\*\*\*

It's election time. Director ballots will be in the mail soon. Please carefully go over those nominated, so you can make your decisions wisely. The deadline date will be printed in your letter and on your envelope. The ballots must be in the Chamber office on the appointed date no later than 4 p.m. on that date. There are no "late" exceptions.

## President's Message, from page one

community in support of our local businesses and Chamber members...every business depends very much on your support.

If any members need web design and/or marketing classes, please let the Chamber office know, and we can refer you to some professionals in the Chamber to assist. When you have an operating website, you should ensure that everyone in town is aware of it. We have the names and phone numbers of members who can help you.

Please stay in touch with the Chamber office and volunteer to assist with our events or committees. We are expanding the newsletter to include educational information for our business community. If you have pertinent information, just drop it by the Chamber office.

We are nearing the end of 2004, and many changes have occurred within our Chamber and more will be coming shortly. We have many new members and will soon have new directors and officers.

*Karen Clendenen*  
President

"Yesterday is history, tomorrow is a mystery, and today is a gift; that's why they call it the present"

— *Eleanor Roosevelt*



Photos by Jennifer Jenkin

Among those enjoying the Chamber-sponsored Ramona Country Fair were Miss Ramona Sarah McAllister and Princess DeeDee Wier.

## Chamber's next event will be Antique & Wine Festival

Got something you think might be valuable but you missed out when Antiques Roadshow came to San Diego a few years back?

Bring it to the sixth annual Antique and Wine Festival, to be sponsored by the Ramona Chamber of Commerce on Sunday, Sept. 26, from 8 a.m. to 4 p.m. at 969 Main St.

The event will be co-hosted by Charlotte's Antiques and the Ramona Vintners.

Appraisals of everything except jewelry will be offered, at \$5 an item, and there will be wine-tasting and a grape stomping opportunity for those who want to see what all the fun was about in that long-ago, but still famous, "I Love Lucy" episode.

Vendors will offer antiques, collectibles and food, and there will be entertainment all day. Follow the yellow-ribbon walk for a great day of exploration and fun.

Admission to the festival is free.

## Recycling Hotline

Residents and businesses from the unincorporated areas of San Diego County can call the county's Recycling and Household Hazardous Waste Hotline at 1-877-713-2784 to find out where to recycle anything from aluminum cans to cellular phones. Common packaging items such as bottles, cans, paper and cardboard can be recycled through curbside programs, but items such as appliances, electronics, auto fluids, yard chemicals and paint often are not acceptable. The hotline provides info on recycling these.

## Who, What & When

### CHAMBER EVENTS

Antique & Wine Festival ..... Sept. 26  
Chair: Charlotte Jensen  
(Charlotte's in-the-Country Antiques)  
Info: 788-2784

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

Ed Bolen Memorial Golf Tournament ..... Oct. 29  
Chair: George Romero  
(Landmark National Bank)  
Info: (858) 947-2318

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

Installation Dinner ..... Jan. 14  
Chair: Sharon Davis (Silk Decor Interiors)  
Info: 788-2509

### GENERAL COMMITTEES

Nominating Committee  
Chair: Scott Field — 789-0664  
(Farmers Insurance)

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

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

Monthly Mixers — (760) 803-8306  
Chair: Jo Fox (Prudential California Realty)

Ambassadors — (760) 271-3090  
Chair: Jennifer Jenkin

## 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. Complete the coupon on the Member-to-Member Discount flyer included with this newsletter, and fax or mail it in. We ask that no one-time or introductory offers be included. Call the Chamber office for more information, 789-1311.

# SPOTLIGHTING NEW MEMBERS

**Capital Vision, dba The DogOut**  
**Carrie Jones**  
 697 Parkway Plaza, El Cajon, 92020  
 (619) 444-1400  
 The DogOut offers grilled gourmet sausages and hotdogs.

**Copycare of San Diego**  
**Mark Johnson**  
 2122 Vineyard Ave., Escondido  
 738-3836 • [copycaresd.com](http://copycaresd.com)  
 Copycare offers sales, service, supplies and rentals for most copiers, printers and fax machines. It is open weekdays from 8 a.m. to 5 p.m.

**Daniel Kelly Construction, Inc.**  
**Daniel Kelly**  
 2811 A Street, Julian  
 765-2037 • [daniel-k@sbcglobal.net](mailto:daniel-k@sbcglobal.net)  
 Daniel Kelly Construction is a custom framing business that is working on a home in Ramona right now. The office is open weekdays from 7 a.m. to 4 p.m.

**Dan's Auto Glass**  
**Dan Kite**  
 1343 Oakdake Ave, #25, El Cajon  
 (619) 749-5166  
 Seven-days-a-week service is provided to those who need auto glass repair or replacement. Mobile service is featured.

**Discovery Toys**  
**Sharon Landacre**  
[discoverytoyslink.com/sharonlandacre](http://discoverytoyslink.com/sharonlandacre)  
 (858) 254-3572 cell  
 (619) 466-1951  
[landacre@cox.net](mailto:landacre@cox.net)  
 Discovery Toys offers multi-developmental, educational and non-violent toys. The company is always looking for new team members who want to earn extra money while working from their homes.

**Pamo Valley Vineyards and Winery**  
**Bill and Jennifer Jenkin**  
 20849 Burma Road  
 788-0920 • [jenkinw@sbcglobal.net](mailto:jenkinw@sbcglobal.net)  
 Bill Jenkin is a 15-year Ramona resident, and he and his new wife, Jennifer, have been very active Chamber members. Pamo Valley Vineyards and Winery is the couple's agricultural business. Bill also owns Jenkin Farmers Insurance and Ramona Vintners Cellars, both on Main Street.

**Simple Jack**  
**Paul Garcia**  
 24147 Corta Madre Way  
 788-9408  
 Paul Garcia is a 13-year Ramona resident who retired after 30 years with the phone company. His business offers telephone jack installation and phone line repair. Call for an appointment.

**Velocity Paintball LLC**  
**Darryl Hazlitt and Art Rizzi Jr.**  
 Warnock Drive/San Vicente Road  
 877-283-2720 tollfree  
[velocity@velocitypaintball.com](mailto:velocity@velocitypaintball.com)  
 This is a four-year-old paintball park, which specializes in a fun and safe environment for everyone from 10 years old and up who enjoy a game of paintball. Open Saturdays and Sundays from 9 a.m. to 5 p.m. and some holidays.

Chamber Ambassadors join Tim and LaVonna Connelly, owners of Connelly Gardens, and some of their friends during a ribbon cutting ceremony marking their membership in the Ramona Chamber of Commerce.



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# FINANCIAL FOCUS

## A "SIMPLE" plan may be the best option for small-business owners

By Patrick J. Meskell

As a small-business owner, you may need to review the benefits and incentives you can provide prospective employees—particularly in the area of retirement planning. If a 401 (k) is not appropriate for your business, you can offer your workers a SIMPLE IRA (Savings Incentive Match Plan for Employees). This plan is available for any type of business with 100 or fewer eligible employees—those who earned at least \$5,000 in compensation in any two previous years and are reasonably expected to receive \$5,000 of compensation in the current year.

A SIMPLE IRA can truly be a "win-win" situation for you and your employees. Here are some of the key advantages:

- Tax benefits: You and your eligible employees can defer up to \$9,000 of salary in 2004, or \$10,500 if you are age 50 or older. All contribu-

tions are tax deductible and earnings grow tax deferred until withdrawal.

- Ease of administration: A SIMPLE IRA is one of the most inexpensive and easiest retirement plans to administer and maintain. You will have virtually no setup costs, no administrative fees and no discrimination tests.

- Funding flexibility: You are generally required to match your employees' elective contributions on a dollar-for-dollar basis, up to 3 percent of their compensation. The 3 percent match can be reduced for two years out of a five-year period. However, you cannot reduce the match below 1 percent in those two years.

Also, instead of making a match, you can contribute 2

percent of each eligible employee's compensation, up to the indexed limit of \$205,000.

- Range of investment options: You can fund a SIMPLE IRA with almost any investment vehicle available.

- Contributions to other IRAs allowed: If you set up a SIMPLE IRA, you cannot have another tax-qualified plan for your business. However, you and your employees can still contribute up to \$3,000 a year, or \$3,500 if you are 50 or older, to a traditional or Roth IRA. Although the traditional IRA contributions may not be tax deductible, they will still grow on a tax-deferred basis. (Roth IRA contributions are not tax deductible, but earnings grow tax-free,

provided you meet certain conditions.)

Although a SIMPLE IRA offers many benefits, you need to make sure your employees understand that this plan is intended for retirement—not for short-term goals. In fact, anyone under age 59-1/2 who withdraws money from a SIMPLE IRA within two years of making their initial contribution will be subject to a 25 percent penalty, in addition to regular income taxes. After the first two years, distributions taken before age 59-1/2 will incur a 10 percent penalty, although there are some exceptions.

A SIMPLE solution: Before you launch a SIMPLE IRA, consult with your tax adviser. If this plan fits your business, you may be pleased with the results. Remember, happier employees are better employees.

•••

Patrick Meskell is the Edward Jones investment representative for Ramona. His office is located at 1425 Main St., 787-1113.

Broadcast your event or meeting!  
Call the chamber office at 789-1311  
to get your information on our calendar.

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