

MUSEUM ON HIATUS

The Guy B. Woodward Museum will be closed during September, for general renovation and clean-up and to allow staff and docents to enjoy a vacation. The museum, at 645 Main St., will reopen the first Thursday in October.

DONATIONS SOUGHT

The San Diego Sheriff's Department is seeking door prizes and monetary donations for its seventh annual Volunteer Appreciation Picnic, to honor senior volunteers, on Sept. 23 at Lake Poway. For more information, call Sgt. Julie Sutton at (858) 974-2324.

CASINO NIGHT TICKETS

Ramona Rotary will hold its second Casino Night on Oct. 2 at the pavilion at the fairgrounds. Tickets for the event, which will feature casino-style games, silent and live auctions and a reverse raffle, are \$25. Tickets for the reverse raffle are \$25 each. Only 200 tickets will be sold, and the last ticket drawn will win \$2,500. For information, call Sharon Greene at 788-6960.

SENIORS FUND DRIVE

Look for a flyer in this newsletter explaining a new fundraising campaign for the Ramona Senior Center, or call the center at 789-0440 for

information on how you can help the center continue its meal services and programs for area seniors.

GOLF TOURNAMENT

The annual Boys & Girls Club of Ramona Golf Tournament will be held Sept. 15 at the San Vicente Inn & Golf Club. The event will include a \$10,000 hole-in-one contest, lunch, putting contest, dinner and awards. For participant and sponsor information, call 789-8203.

MOUNTED PATROL

Anyone interested in finding out more about being a member of the Ramona Volunteer Mounted Patrol, which assists the sheriff's department and participates in parades and other events, is asked to call the mounted patrol coordinator at 789-9157. Riders must be at least 18 and have a valid California driver's license and must have access to a horse and trailer, in addition to a number of other requirements.

ATTRACTING WILDLIFE

The national Wildlife Federation is sponsoring Habitat Stewards training on four Saturdays in Ramona, starting Sept. 25. Anyone interested in learning more about gardening to attract wildlife is invited to apply. Guest speakers will discuss

birds, butterflies, native plants, organic gardening and more. Cost is \$20. For more information, call the federation at (619) 292-8353 or email ramonahost@yahoo.com.

LUNCH FOR SENIORS

The Ramona Senior Center offers a lunch delivery program for home-bound seniors (60 plus) five days a week. If needed, frozen meals can be provided for the weekends. The suggested donation is \$3.50 per meal. For information, call 789-0440.

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.

CONCERT PLANNED

Pianist Gustavo Romero will be featured on Oct. 8 when the Ramona Concert Association offers another in its series of concerts at the performing arts center at Olive Peirce Middle School. Concert time is 7:30 p.m., and ticket information is available at 789-7474 or 788-0434.

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Ambassadors Corner

AMBASSADOR MEETING

The next Ambassador meeting will be held Monday, Sept. 13, from noon until 1 p.m. at the Chamber office. Lunch will be provided. Thank you to our dedicated attendees and to the several visitors who have attended in the past couple of months and are curious in becoming an Ambassador. It's exciting to see all the interest!

COUNTRY FAIR BOOTH

What an eventful Country Fair. Kudos to Randy Waitman and his committee for doing such a great job. Thanks to the following for all your help and support in manning the Chamber booth: Jeanne Wood (Jeanne Wood Photography), Sharon Uran (Chamber of Commerce), Scott Field (Farmers Insurance), Jeff Ruland (Sears), Sharon Davis (Sharon Davis Desgins), Joy Childers (Ramona National Bank), Joe Molick (Molick Enterprises), Ellie Whitcomb (Ramona Cancer Resource Center & Notary) Teresa Hobbs (Century 21), Russ Ann Zazas (Mary Kay Consulting), Claudia Dufresne (Claudia's Draperies) and Jeanne and Wolfgang Renner (Making Ends Meet Financial Counseling).

FUNDRAISING

The Ambassadors will be selling rootbeer floats at the Antique & Wine Festival on Sunday, Sept. 26th from 11 a.m. to 4 p.m. and helping obtain sponsorships for the "Yellow Ribbon Walk." Volunteers are needed to help man the booth—Ambassadors or other Chamber members are welcome. It's a great opportunity to get involved, meet people and have fun. If you are interested, contact Jennifer Jenkin for more information at (760) 271-3090.

CHAMBER FAMILY PICNIC AND SOFTBALL GAME

It's time to gear up for a good old-fashioned company family picnic and softball game. The Chamber will be hosting a day of relaxation and fun in the sun with business colleagues, family and friends in mid-October, and it will be open to all Chamber members. The date is yet to be determined, but if you are interested in being on a team (all for fun, no hardball!), contact Jennifer Jenkin at (760) 271-3090.

September Business Spotlight:

SMV Insurance Agency, also known as Santa Maria Valley Insurance, grew up with Ramona. Back when there were only about 700 people in the valley, SMV Insurance was here. In the 1960s, the office was on B Street. Today, it is a full-service agency, located on 6th Street, just off of Main Street. It provides commercial and personal insurance, as well as life and health insurance. The agency is licensed both as agents and brokers, dealing directly with insurance companies and has the ability to find companies to fill the needs of individuals and businesses when needed. SMV Insurance actively does business with more than 50 companies and has access to most of the insurance companies doing business in California. Owner Bruce Robertson has more than 30 years of experience as an agency owner and agent.

Chamber Notes

Chamber Newsletter Expands

Chamber members who have newsworthy information that will benefit our members can submit it to the Chamber office, either by fax or by e-mail (info@ramonachamber.com) or just by dropping it off. Please try to keep it to 100-125 words. There also are advertising opportunities, which make it possible for us to continue to publish the newsletter. Call Sharon for advertising rates, which, by the way, are extremely economical for Chamber members.

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. And if you are a member, and we don't have your business cards or flyers, you are welcome to bring them in.

Newsletter Fun

Chamber members, be sure and drop your business card into the basket located at the bar at the next mixer. If your card is drawn, you will be the lucky member to win a free insert in the monthly Chamber newsletter. The card will be drawn at the mixer, and Chamber staff will notify the winner.

Advertising for Pennies

Advertise for only pennies by putting an insert into our monthly newsletter. All you have to do is provide the Chamber with 450 copies of what you want to advertise. The Chamber and Manzanita Press do the rest. For only \$55, your pre-printed flyers will reach members and citizens of Ramona. Call the Chamber for information, at 789-1311. Remember, your inserts must be 8-1/2 by 11, and can be any color you choose.

We Make Referrals

The Chamber office 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 dgarcia@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: ramonachamber.org.

Information You Can Use

Company websites must have privacy policy

Continued from page 1

mail address; (4) a telephone number; (5) a social security number; (6) any other identifier that permits the physical or online contacting of a specific individual, and; (7) other information collected online, if maintained with any of the above personal information.

The law applies to commercial websites and online services, but not to third parties who do not own the website or online service, such as your web hosting service.

If you have a website, the chances are this law applies to you.

It's as simple as having a link that users may utilize to e-mail you. The law would apply since the sender's e-mail address would be collected.

The information that must be included in your privacy policy is: (1) Identification of the categories of "personally identifiable information" that

is collected, and the categories of third-parties you will share this information with (if any); (2) if you maintain a process for an individual to review and request changes to any of his or her collected information, a description of that process. (3) a description of the process by which you notify users of material changes to your privacy policy, and (4) the effective date of your policy.

Your privacy policy must either be on your main page, or your main page must have a prominent link to the page containing the policy. The specific requirements are contained in the law, which you can read at <http://leftcoastlaw.net>.

There are tools online to assist you with preparing a privacy policy. The Direct Marketing Association and the Organization for Economic Co-operation and Development have online privacy policy generators. Links to these tools also are

at <http://leftcoastlaw.net>.

Reference to these generators is for information only. This author has not evaluated whether the privacy policies generated comply with California's new law. Review the policies carefully to be sure they contain all of the information the law requires, or consult with an attorney to assist you.

Next month I will address several intellectual property rights issues (copyright, trademark, tradename, etc.) that every website owner needs to be conscious of.

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, and his weblog can be read at <http://leftcoastlaw.net>. This article is informational only and should not be substituted for specific legal advice.

Bookkeeping, Accounting and Tax Assistance

Your Chamber encourages members to contact fellow members when seeking goods and services. This month, we invite you to contact our members who focus on bookkeeping, accounting and tax services:

"A" Street Tax & Financial
Pam Adams, 787-9696

J & L Professional Services
Lisa Virgilio, 788-7505

Bookkeeping At Ease
Sarah Hine, 789-2665

Don Kovacic, Attorney & CPA
Don Kovacic, 788-4788

ELR Accounting and Business Service
Lee Richmond, 788-0742

Mary Ann Maple, CPA
Mary Ann Maple, 789-5273

H & R Block/Ramona Bookkeeping
Elizabeth Flehr, 789-3510

Poortinga Accountancy Corp.
John Poortinga, 789-0280

Protect Yourself from West Nile Virus

West Nile Virus is spread by mosquitos, who have become infected after biting an infected animal. Symptoms may include mild fever, body aches and headaches. If you have been bitten by a mosquito and experience these symptoms, see a doctor.

To stop the spread of West Nile Virus, we can do several things:

- Stop mosquitos from breeding by removing the sources of standing water on our properties. These include neglected pools, play equipment, plant saucers, decorative ponds, spare tires, birdbaths, boats and

clogged rain gutters.

- Stock ornamental ponds with mosquitofish, which are free from the Department of Environmental Health.

- Wear long pants and long-sleeved, light-colored shirts, especially at dawn and dusk. This allows you to see the mosquitos before they bite.

- Use insect repellent containing DEET, which effectively repels mosquitos.

- Be sure that door and window screens fit tightly.

For more information, call the county's Department of Environmental Health at (858) 694-2888.

DOING BUSINESS BETTER

Cyber criminals “phishing” for information

“Phishing” refers to a person or a group of cyber criminals who create an imitation of an existing, legitimate Web page to trick users into providing sensitive personal information, such as personal IDs, Social Security numbers, passwords, card numbers and PINs.

The scam begins when large numbers of e-mail users are spammed with fraudulent, “official-looking” e-mails. The cyber criminals have copied logos and content styles of widely known and respected financial institutions in an attempt to elicit a response from a recipient who may or may not be a customer of that financial institution.

Based on their “concern for the safety and integrity of the online banking community,” these phony e-mails always

have a sense of urgency in the hope that the recipient will respond quickly with the desired information without thinking.

The whole idea is to convince you to there is an immediate need to update your financial or personal information. The personal information is then sold to other criminals who use it for financial gain.

The thieves can access your account through online banking and set-up false bill payments that will send checks to another criminal or a conspirator. In many cases, criminals will be able to transfer funds from all available accounts, including credit cards, savings and home equity loans, into their own accounts.

The Better Business Bureau

strongly advises that you never share personal information in any unfamiliar commercial context. In the event you receive one of these fraudulent e-mails, contact the financial institution it supposedly came from to verify its authenticity.

Recently, the BBB joined the Federal Trade Commission and Visa on “Cut the Line of Phishing Scams,” an educational campaign designed to help consumers identify phishing scams, offer tips on how to protect themselves and encourage them to report suspicious e-mail to the company being victimized. More information is available at www.bbb.org/phishing.

Reprinted from the BBB's August newsletter.

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San Diego, CA 92101

Mayor Dick Murphy
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(619) 236-7228 fax
dickmurphy@sandiego.gov

Retired executives offer business help

SCORE—the Service Corps of Retired Executives—offers free counseling assistance to established and new businesses with three choices for free, confidential business counseling:

✓ Visit SCORE:

You can meet with SCORE counselors at any of its offices spread throughout San Diego County. Call the main SCORE number, (619) 557-7272 to schedule a free one-hour appointment at the office nearest you.

You'll want to specify what type of help you need (starting a business, marketing, accounting, etc.) so that you can talk with an expert who has the specialized knowledge to assist you.

After your initial appointment, you may wish to schedule future meetings with either

the same or different experts, depending on your needs. Remember, all our counseling is free of charge.

✓ SCORE will visit you

If you are currently operating a business and would like the counselor to come to your store or office, call (619) 557-7272 and request “field counseling.”

You will want to specify what type of advice you would like so that the correct person can be matched to your needs (operations, advertising, etc.). Depending on your situation, you may even be assigned a team of experts.

✓ E-mail counseling:

If it's more convenient to get counseling online, you can seek “Cyber Counseling” by logging onto www.score.org/online and receiving answers to your questions from experts from all over the United States.

AUGUST MIXER



Left: Costume contestants Steve and Ramona McLaren of Hydroshield Wildfire Protection Services, Tony Montegna of Main Street Auto Care and Joy Childers, Ramona National Bank. Right: New member Dan Kite of Dan's Auto Glass and Carol Fowler, of Century 21 San Vicente.

The new Full Moon Restaurant hosted our August mixer, providing members with music and a tasty example of its menu, which ranges from sushi to steak. Full Moon served fruit, salad, California rolls and other varieties of sushi, with more than 800 pieces put out. We thank our hosts for a delightful evening of camaraderie and networking.

HiWayMarket would have won the Rollover Jackpot, but no one was there to claim the award. Next month, the jackpot will be \$1,390. Remember, you must be a Chamber member and present in order to win.

The Chamber thanks these members for donating items for our raffle: Ramona Transmission, Jewelry World, The Squeegee Squeegee, Ramona Disposal, Countrywide Home Loans, Sharon Davis Interior Designs, Ramona Cancer Resource Center, Ramona Awards, Silhouette Studio for Women, Dan's Auto Glass, Ramona Chamber of Commerce, Top Notch Computer Repairs, Ramona Pharmacy, Oil Changer, Precision Eye Care, Ramona Florist, Sears, Expansion Products Company and Arbonne International Pure Swiss Skin Care.

You won't want to miss next month's mixer, the annual 50's bash, on Sept. 16 and hosted by Prudential California Realty, Sears, Patriot Propane, Diversified Escrow and 20/20 Eye Care, at 2291 Main St. Everyone is invited to step back in time and re-live the Fabulous Fifties—and maybe win the Rollover Jackpot!



New members, from left: Erin and Peter Schultz of Old Julian Co., Steve and Ramona McLaren of Hydroshield Wildfire Protection Services, and the Toby Vasquez family, of Starlite Pools.



Left: new members Daniel and Monica Kelly, Daniel Kelly Construction; Jose and Dawn Ortega, Top Notch Computer Repairs; and Sean Radcliff, Padre Carpet Care. Right: mixer hosts Donna, Ken and Rebecca of Full Moon Restaurant.

Photos by Jennifer Jenkin

Daniels # 2

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