

RAMONA

Chamber of Commerce

Business and Community News

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DECEMBER 2003

Volume 18, No. 12

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Chamber helps fire victims

The horrific firestorm that ripped through San Diego Country Estates and other parts of Ramona is over, but its effects will be felt in our community for a very long time to come.

So many people have jumped to the forefront to help out friends, neighbors and fellow business people who are struggling to deal with the losses—and we are proud that so many of our Ramona Chamber members are right there, offering helping hands—and resources.

Chamber President Karen Clendenen, from Day One, has been coordinating the Chamber's fire relief efforts, with help from her board and so many other Chamber members (see Karen's column, below), and the Chamber office continues to serve as another community focal point for people needing information—and for those who want to know how they can assist.

So many items are still needed by those who suffered losses as a result of the Cedar Fire. No more clothing is needed, but see adjacent box for suggested

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Dolores Garcia, Chamber receptionist, is pictured at one of the FEMA fire relief food tables.

Photo courtesy of San Vicente Valley News

Mixer

No Mixer Dec. or Jan.



Christmas Tree Lighting

Dec. 6 • 4-8:30 p.m.

Main Street

between 13th & 14th

Installation Dinner

Jan. 16 • 6:30 p.m.

San Vicente inn



Karen Clendenen

Letter from the President

Ramona is truly a great place in which to live—particularly for those in need during a time of hardship. In the aftermath of the Cedar Fire, I witnessed many instances of friendship and assistance given with open arms by numerous Ramona residents and businesses—to total strangers in need. Many in our community volunteered their time, energy and funds to assist our fire victims.

It would be impossible to list everyone worthy of our appreciation, but I would like to personally thank Kathy Brumfield, Soroptimist president, who was the “tree” coordinating the branches of FEMA and the Salvation Army during their relief efforts in Ramona.

Also, the following Ramona organizations and businesses deserve special recognition: Soroptimista, Rotary, Kiwanis, Farmers Insurance, Ramona Real Estate Association, Daniel's, Stater Bros., Albertson's, Ramona National Bank and REIN.

The Chamber office has a list of phone numbers for those needing various types of assistance, and we have been passing along the names and phone numbers of our local contractors and service providers.

Also, REIN has booklets about how to protect horses in times of emergency: “What Do I Do With My Horse In Fire, Flood Or Earthquake?”

Continued on page 6

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 Jeff Ruland
Sears, 788-8080
Secretary Jo Fox
Prudential California Realty, 803-8306
Treasurer Patrick Meskell
Edward Jones, 787-1113

Directors

Jeffrey Agnew *Law Office, 788-2123*
Kimberley Brock (619) 258-9000
Marketing Worx
Scott Field *Farmer's Insurance, 789-0664*
Carol Fowler 522-1777
San Vicente Flower Company
Joseph Hegan 789-9030
Visual Communications Design
Bill Jenkin *Ramona Vintners, 788-1388*
George Romero (858) 947-2318
Landmark National Bank
Dave Smithley *Albertson's, 789-0023*
Daniel Vengler 789-1155
Daniel's Liquor & Deli
Randy Waitman *RAE Automotive, 788-4912*

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 Jo Fox at (760) 803-8306. Space around the calendar is on an availability 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

Jennifer Anderson Individual Member 788-0920

jenniferandersonau@yahoo.com
Jennifer, who works at the Ramona Home Journal and Albertsons, is the daughter of Sharon Anderson-Uran, the Chamber's executive director. Jennifer, who previously lived in Melbourne, Australia, has been in Ramona for the last six months and has become very active in the Chamber as a volunteer. She worked on the Ramona Country Fair and is an ambassador. Often, her photos appear in the Chamber newsletters.

The Crazy 9 Patch Quilt Shop Martin Berntsen, Lyn Hawkins 1174 Main St. • 789-4050

The Crazy 9 Patch Quilt Shop offers retail fabric and quilting supplies, as well as classes for adults and children. Embroidery and applique supplies also are available.

Chamber Ambassadors welcomed Ramona Vintners Cellars, which offers wine-tasting and food and gift items at its location at 632 Main St.

Faux Designs by Stacy Stacy Bablewski

23020 Arjo Lane, Ramona
(760) 310-7966 • sbab@aol.com

After spending 20 years in dentistry and surgery fields, Stacy decided to pursue her real love: painting. She began with decorative painting on furnishings and tole products and now works with faux finishes, which add color and warmth to homes. Stacy offers a wide variety of designer finishes, including "old world," tropical, metallics, crackles and marbles, suedes, paper and European padded finishes. Custom finishes are her specialty.



Chamber Notes

MIXER (LESS) REMINDER

The Chamber will not host mixers in December or January. The Chamber's annual Ramona Country Christmas and Holiday Tree Lighting event on December 6 will replace the December mixer. The annual Awards and Installation Dinner on January 16 will replace that month's mixer (see stories, page 3).

BUT WE STILL NEED MIXER HOSTS

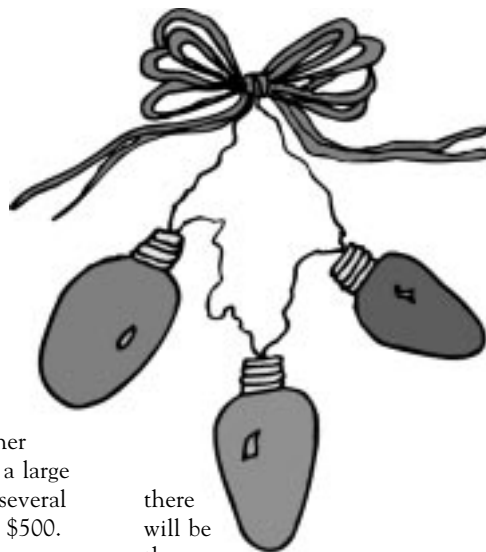
Member businesses interested in being a mixer host during 2004 are asked to contact the Chamber office at 789-

1311. Prudential California Real Estate, Sears Ramona and Main Street Auto have signed on to host the 50s & Classic Car Show mixer next September. Most of the other months remain available. Call if you are interested in being a host or in joining with other member businesses as a co-host.

2003 MEMBERSHIP TABS

Those members who have not received their 2003 tab for their Chamber membership plaque can contact the Chamber office and pick one up.

Help us light up the holiday season . . .



The Ramona Chamber is looking for members who will sign on as sponsors for the 9th annual Ramona Country Christmas Tree Lighting Event.

The event, which should offer Ramonans a respite from dealing with the aftermath of the Cedar Fire, will be held from 4 to 8:30 p.m. Saturday, Dec. 6, in the vacant lot between Ramona National Bank and D'Carlo's Restaurant.

Four levels of sponsorships are available:

1. Event Sponsor, \$50
2. Premium Sponsor: \$150

Name and logo promos, 2 x 4 banner (you supply) at event

3. Tree Sponsor: \$250

Name and logo promos, 2 x 4 banner (you supply) at event, plus your name on one of the live base trees, and you get the tree after the event.

4. Gold Star Tree Sponsor:

This sponsorship is open for auction, and all bids will be listed in the Ramona Sentinel weekly. Winner will get publicity, and a large banner at the site for several weeks. Opening bid is \$500. Contact Charlotte Jensen (Charlotte's-in-the-Country Antiques) to place a bid, 788-2784.

Kim Brock (Marketing Worx) and Jeff Ruland (Sears Ramona) head up the committee that is making all the plans for the annual event that features the lighting of the community Christmas Tree, food and drink, craft and gift booths, a petting zoo, carriage rides, kids' games, raffles and door prizes.

Ramona National Bank will host visits with Santa and will provide youngsters with small goodie bags. And of course,

there will be the official lighting of the towering electric tree—that will be surrounded by smaller live trees with ornaments created by Ramona school children.

Raffle items and volunteers also are needed. Call the Chamber office at 789-1131.

Sheila Jones (Nu-Lite) is coordinating booth rentals, which begin at \$50 and are available for non-food items, although some dessert items may be offered. Call her at (858) 486-6700 or call the Chamber office for information or an application.

Community Information Corner

Horse assistance

A book titled, "What Do I Do with My Horse in Fire, Flood and/or Earthquake?" has been compiled by REIN (Ramona Equine Industry Network) and the Monte Nido Mountain Ridge Riders. It is available in the Chamber office, for a \$5 donation.

Honor for Ellie

Ellie Whitcomb, Ramona's former honorary mayor and the CEO for the Ramona Cancer Resource Center, has been honored as a Palomar Pomerado Health Center 2003 UNITY Hero. The award recognizes her commitment, contributions and significant impact on community health during the past two years.

Cook up a winner

The Chamber office has two cookbooks available for sale, at \$10 each. "Ramona's Own Cookbook," produced by Albertsons, is offered as a Ramona Pop Warner fundraiser. "A Taste of Ramona" cookbook is offered as a fundraiser for the Ramona Senior Center.

Visit the Chamber office to get a copy of either—or why not both?!

Free trees available

The San Diego Regional Energy Office and San Diego People for Trees are offering five free shade trees per household to San Diego County residents. For information, call 1-888-831-8620. Informational booklets and an application can be sent out.

From Ramona Sentinel and Ramona Home Journal

Who will be Citizen of the Year?

Nominations are being sought for Ramona's Citizen of the Year, to be awarded during the Chamber's annual Installation Dinner January 16 at the San Vicente Inn.

The deadline for nominations is December 28. Applications are available at the Chamber office, 960 Main St., and are to be returned there, either by mail or fax or via walk-in.

The nominee should reside and/or work in the Ramona area and should have done so for at least one year. The winner's selection will be based on time and energy contributed toward the betterment of Ramona in the past year. Accomplishments in the previous 24 months may be considered.

Installation Dinner to be Jan. 16

January 16 is the date for the Chamber's annual Installation & Awards Dinner, to be held at the San Vicente Inn.

The Citizen of the Year will be announced, along with other recognition, and the guest speaker will be Glenn Erath.

Chamber President Karen Clendenen is chairing this year's event. For more information about the event, call the Chamber office at 789-1311.

Fire Relief Needs List ..

Food (non-perishable)	Cooking utensils	Debris screens
Grocery vouchers	Duct tape, rope, twine	Laundry baskets
Animal food	Dust pans (metal)	Packing boxes
Winter coats and parkas	Brooms	Sleeping bags
Stocking caps, blankets	Hand tools	Storage containers
Thermal underwear	Hoes, pitch forks, rakes, shovels	Trash bags
Small appliances	Post-hole diggers	(regular and heavy-duty)
Cook stoves, hot plates	Screening	Wheel barrows

Fire assistance

Continued from page one

donations that will help Ramonans in this time of need.

With the holidays just around the corner, these families will have an even greater emotional struggle. Anyone interested in providing Thanksgiving dinner for one or more of these families is encouraged to contact one of the local churches for information on families in need.



Volunteers provided food and drink to fire victims and relief workers, above. Below, Supervisor Dianne Jacob helps out. Left, looking at the map of the fire area.

Photos by Ramona Home Journal



President's Message, from page 1

Copies are available for a \$5 donation (printing costs) in the Chamber office.

Fire victims will be needing assistance for some time since many are not in permanent housing. A warehouse has been donated by GMBC Real Estate where we can store furniture and an assortment of relief items. A spreadsheet has been developed to index donations with the phone numbers of those people in need of various items. The Chamber's event line, 789-1484, is being used to coordinate the items being stored. If you have items to donate, or you would like to volunteer to assist in the relief effort, please call the event line.

Those in need of various forms of assistance, including transportation, will also be calling the event line. REIN has trailers/pick-ups available to transport displaced animals; call Teri Merry for information at

787-4269. Baby items such as diapers, etc., can be picked up at the Ramona Crisis Pregnancy Center (next to McDonalds).

One would think that many families could use a food basket; but we have discovered that many are without a stove. I recommend gift certificates to satisfy individual needs. If you have questions or you come upon someone who has questions concerning their personal needs or could use a business referral, just call our event line.

Again, a special "Thank You" to all of you for your generosity toward your fellow man. The holiday season is here, and many will be in need of assistance. I'm very proud to live in a "giving" community...one that is truly one big family. Thank you for sharing.

"Do what you can, with what you have, where you are"—Theodore Roosevelt

Karen Clendenen

FIRE RELIEF INFORMATION

Emergency phone numbers

FEMA: 1-800-621-3362
 Emergency Recovery Hotline (general info): (866) 422-6044
 Red Cross Financial Help: (619) 542-7554
 Red Cross Shelter Info: 1-800-951-5600
 Salvation Army Church: (760) 631-8212
 Animal Control (finding lost pets): (619) 236-4250
 Animal Rescue Hotline: (619) 299-7012, Ext. 222
 Livestock: 1-800-438-4636
 Insurance Hotline: 1-800-927-4357
 Mental Health Crisis Hotline: 1-800-479-3339
 DMV (reporting lost ID): 1-800-777-0133
 SDGE Cancellation Hotline: 1-800-411-7343
 DPLU hotline (rebuilding, permit fee info): 1-866-402-6044
 Small Business Administration: 1-800-488-5323
 Sheriff's Hotline (patrols & looting): (858) 565-5200
 SD County Assessor's Office: (858) 505-6262
 Supervisor Dianne Jacob: 1-800-852-7322
 Programs to offset building costs: www.co.san-diego.ca.us

Fire relief drop-off sites

Locations for dropping off funds and other non-clothing donations for Ramona fire victims:

William Jenkin Farmers Insurance, 603 Main St. #9
 Ramona Sentinel, 611 Main St.
 Ramona Chamber of Commerce, 960 Main St.
 Ramona Home Journal, 1735 Main St., #K

Sandbags available

Fire victims concerned about soil erosion and stormwater runoff can pick up free sandbags in Ramona at 116 5th Street, courtesy of the San Diego County Public Works Department.

Foster pet care

Those willing to provide foster pet care to fire victims or who need foster care for their pets should make use of the poster board set up at the FEMA assistance center, in the old post office, at 6th and D streets. For more information, call the Ramona Pet Hotline at 789-5412.

Free vehicle removal

Call (619) 441-4264 for free removal of any fire-damaged truck, trailer or other vehicle licensed by or required to be licensed by the state. This is a free service provided by the County of San Diego.

Hazardous waste removal

Fire victims can dispose of hazardous waste (televisions, computer equipment, cell phones and other products) on Saturdays (except holiday weekends), from 9 a.m. to 3 p.m. at the Ramona Hazardous Waste Collection Facility, 324 Maple St. Disabled, elderly or fire victims without transportation can call 1-877-713-2784 to arrange pick-up.

Take Inventory of Your Fire Insurance

By Jeffrey A. Agnew
Attorney at Law

As you read this, many of your neighbors and friends, and perhaps you, are dealing with a homeowner's or fire insurance claim. This article will address fire insurance coverage issues. If you have suffered a loss, my heart goes out to you, and I hope this is of some help. Whether or not you have suffered a loss, this is a very good time to pull out your policy and make sure you have the coverage you need.

While many provisions of fire insurance coverage are mandated by law in California, there are a number of variables that are individual to each company, and each policy.

The "standard" policy covers your property for its "actual cash value." The courts have interpreted this to mean its "fair market value," or the value that a willing seller would pay a willing buyer. It is not the replacement cost minus depreciation. However, your policy may add a deduction for depreciation. In either case, this type coverage is unlikely to provide enough funds to rebuild what you have lost.

Insurance companies typically offer "replacement cost" coverage, up to the policy limits, that do not deduct for depreciation. "Replacement cost" means the cost of replacing your home on the same site.

However, unless the policy clearly states otherwise, this does not mean you can't purchase or build elsewhere with your insurance settlement. (But note that if your property is mortgaged, the loan would usually have to be paid off before you could buy another home or rebuild elsewhere).

Some replacement cost policies withhold the difference between "actual cash value," and "replacement cost" until your home is either replaced or repaired. And in some policies with such provisions, you have a limited time within which to replace or repair your home. If you do not meet these time limits, the policy only covers "actual cash value."

Many replacement cost policies only cover the cost of rebuilding your home as it exists, and do not cover the cost of upgrading your home to current building codes. The

older your home is, the more likely that changes in building code over the years will increase the cost of rebuilding.

If your policy excludes coverage for changes in building codes, ask your insurer about obtaining an endorsement (usually at low cost) to eliminate this exclusion.

Another endorsement to consider, again usually at low cost, is a "value protection clause." This type coverage will insure replacement cost regardless of policy limits. It guarantees that the limits of insurance will meet the replacement costs.

For most people, reading your insurance policy rates just above a root canal. But as we all found out on Oct. 26, catastrophic losses can happen in a flash. Take the time now to read your policy, and make sure you have the coverage you need.

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.

When does your passport expire?

If you don't know when your passport expires, check now. Renewing by mail is easy—but it can take up to six weeks. Many countries require that passports be valid as least six months beyond dates of travel, so savvy travelers renew well before the deadline.

Travelers can get passport information at a toll-free number: (877) 487-2778. Operators staff the line from 5 a.m. to 5 p.m., weekdays. Renewal forms can be downloaded at www.travel.state.gov. Those applying for their first passport (or who otherwise do not qualify for a renewal by mail) can now apply at the County Administration Center. Those born in San Diego can get a notarized copy of their birth certificate for \$18 at the county building. The County Recorder's Office will take passport photos for \$10.

The renewal fee is \$55. First-timers must also pay a \$30 execution fee. For more information, visit www.sandiegocob.com/passport.
Information reprinted from The San Diego Union-Tribune, Sept. 21, 2003.

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.

MERCHANT TRICK-OR-TREAT

The Ramona Chamber-sponsored Merchant Trick-or-Treat went ahead as planned, despite the fire, with many parents thanking the Chamber for providing a fun diversion for local children.

"It was a major success, under the conditions. We probably had 1,000 children come to the Chamber office for goodies," said Sharon Anderson-Uran, the Chamber's executive officer. "We received maybe a hundred calls from parents wanting to know if the event was still on. And they thanked us for doing so, saying the kids needed the break from all the bad fire news. Many of the kids were fire victims, and this gave them an opportunity to smile."

She said the haunted house, at Century 21, had a huge turnout, and that other participating merchants reported a very positive response to the Halloween event.

The Chamber thanks those who were sponsors this year:

Entanglement Gallery, Becky Costello/Century 21, Sun Valley Florist, Jo Fox/Prudential, Ramona Home and Julian Journal, Ramona National Bank, Water Depot, Ramona's Plumber, Seidl's party Supplies & Rental, NuLite, Manzanita Press and Cotton Candy Diner.

Also: City Barber Shop, Art & Judy's 7-Eleven, Charlotte's-in-the-Country Antiques, Savage Motorsports, Blue Horse Music, Bank of America, Arco AM/PM, Treasures Christian Store, Ramona Vintners Cellars and Bill Jenkin/Farmers Insurance.

Also: Ramona Pharmacy, Branding Iron, Stater Bros., Nail Nak, Karen Clendenen/Century 21, Ramona Sentinel, Jan Ryan & Jeff Gann/Re Max, Ramona Cleaners, HeadStart of Ramona and Spirit of Joy Lutheran Church.

Also: Diversified Title & Escrow, Morgan maddox/Oil Changers, Main Street Auto Care, Eiler Tire & Brake, Marketing Worx, Bart & Deb—The Home Team and Donna's Hair Styling.

Photos courtesy of Ramona Home Journal



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Chamber Members:

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**Call the Chamber office
for more information: 789-1311**



Chamber of Commerce
960 Main Street
Ramona, CA 92065