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FARMERS MARKET STAFF:

David Klaman & Community Crops Market Managers

Tony, Richee, Nick & Evelyn





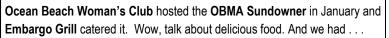


OB Warehouse food absolutely delicious

The food was healthy and wonderful, the space was amazing and we had an excellent turnout. Anyone who missed the informative presentation led by OBMA staff member, Liz Greene Camarena, and Shannon **Brown of Brown Marketing Strategies** please just let us know and we can send you information about it. The timely theme was "Growing your business beyond your four walls!" continued page 2

February Meeting Schedule

Feb 3 Tue	8:30am Design Committee				
Feb 6 Fri	8:30am Promo Meeting				
Feb 9 Mon	6:00pm Street Fair Committee				
Feb 11 Wed	8:30am Finance Committee				
Feb 11 Wed	Noon - ER Meeting				
Feb 12 Thur	Noon - Board Meeting				
Feb 17 Tue	8:30am Crime Prevention Committee				
5~~)(Pier Parking Lot at the Police Trailer.				
All Meetings at the OBMA office unless otherwise noted.					







Ocean Beach MainStreet Association

February 2015 Newsletter

Please join us for the February 2015 OBMA Sundowner hosted by



at Beardsley Mitchell Funeral Home

with food from their partners at **California Catering Productions**

1818 Sunset Cliffs Blvd. | OB 92107

Thursday - Feb. 26th - 5:30pm - 7:30pm

Free Drawing: Bring your business card ... get to know your neighboring businesses and have some delicious munchies and drinks Open to all OBMA members & their employees

Many Thanks to our friends at the **OB Warehouse** for generously hosting the OBMA Annual Marketing Breakfast



OB Woman's Club continued on page 2

Member & Community News

OB Surf & Skate is signing up kids for their Spring Break Half Day Surf and Half Day Skate Camps. Week 1 is March 30, 2015 - April 3, 2015. Week 2 is April 6, 2015 - April 10, 2015. 9am-12pm. Camps are held at South Mission Beach Jetty and Robb Field Skate Park. Whether students are beginners or looking to improve existing skills, their knowledgeable and experienced staff will help them reach their goals. Students will learn the fundamentals of surfing and skateboarding in a safe and fun environment. www.oceanexperience.net or call 619-225-0674 or 619-225-2317.

Erik Karlson Takes Over Local **Edward Jones Branch Office**

Erik Karlson has been named to take over the local Edward Jones office located at 5083 Santa Monica Ave, Suite 1A, San Diego, CA 92107, the firm announced. "We're very proud to have Erik Karlson represent us in Ocean Beach," said Jim Weddle, the firm's managing partner. "The people of this community have grown to rely on our firm for their investment needs, and I am confident Erik Karlson will continue our outstanding tradition by providing one-on-one service to our clients."

Jocelyn is serving the branch office as branch office administrator. "I am very excited about working with Erik," said Jocelyn. "Together we will provide investors with unparalleled personal service."

Erik said he is enthusiastic about taking over the branch office. "I joined this firm because I was impressed with its commitment to individual investors. "Now I'm looking forward to meeting with the individuals here to help them meet their financial goals." For more information about Edward Jones, please check out their website at www.edwardjones.com and their recruiting website at www.careers.edwardjones.com.

Erik and Jocelyn will be having their Open House on February 12, 2015, Thursday from 3pm to 7pm. Your family and friends are welcome to join them in their celebration. 5083 Santa Monica Ave, Suite 1A, San Diego, CA 92107.

Please see their insert in this newsletter.

What do Valentine's Day, Super Bowl Sunday and President's Day



have in common? PARTIES! Parties with great Mexican food from Nati's Mexican **Restaurant**. Take-out is available for any size group. Snacks, Chips, Dips, Meals, and more. Give them a call and start planning your party today. Or, if you prefer, bring your party to them. Enjoy their beautiful garden patio or candlelit dining rooms. For those larger groups, a luncheon banquet room is available. Nati's Mexican Restaurant. 1852 Bacon Street (619) 224-3369.

Happy Hour

Aromatic Herbs & Oils for Relaxation . . . and tea March 1st. 11am to 1pm Join us the first Sunday of every month for Sunday Herb School . . .



and tea . . . experiencing beauty, health, flavor & fun. Two enjoyable hours! The first hour will be instructive; the second hour we will socialize and share tea. This ongoing series of classes ... and tea, is taught and hosted by herbalist Jodi Shagg of In Harmony Herbs & Spices. Please RSVP by Friday prior (so we have plenty of tea) email: inharmonyherbs@yahoo.com or call 619-223-8051. The location of the event is Coastal Sage Gardening, 3685 Voltaire St. The event is \$15, preregistered.

2015 OBMA Marketing Breakfast continued from page 1

We worked in groups to find ways to help promote each others businesses and promote ours at the same time. We'll be happy to



meet with you at the office to go over the high points from the seminar, Just give Liz a call at the office at 619-224-4906.



Sea.Sun.Sky Celebrations Sunday, February 8, 2015 - 10am-2pm The Inn at Sunset Cliffs is holding their annual celebration and open house. Take



the opportunity to see the property and meet with some of their partner vendors. Inn at Sunset Cliffs, 1370 Sunset Cliffs Blvd. 619-222-7901. www.InnatSunsetCliffs.com



Vignettes presents - "Matters of the Heart", a Valentine's Day Soiree on Sat. February 14, 2015 from noon-5pm. Featuring Author, Editor, International Photo Stylist & Blogger Extraordinaire - Fifi O'Neill. Let the celebration of AMOUR begin at Vignettes, 4828 Newport Ave. 619-222-9244. Vignettesantiques.com

OB Woman's Club continued from page 1

... the best cookies from The Cravory. There were lots of winners during the free drawing too.

Many thanks to the President, Mel Roark and the entire Woman's Club for hosting this fun networking event and to Carl and Hudi for the great food from the Embargo Grill. We had well over 60 people attend. Not a bad turnout! The OB Woman's Club is looking fantastic with all the work they have done to the building. Congrats.





Member & Community

Tiny's Tavern: News from Tiny's niece

News



Hey everyone this is Tiny's niece. Our hearts are aching after losing our uncle so soon. He had such big plans to move back home to Hawaii & do so many things. We were all looking forward to him coming home in March for my daughter's first birthday & we were looking forward to him moving back home with us so we could finally make up all the time we've missed out on. It breaks our hearts & saddens us that we had to fly here to say our goodbyes to him. Especially after losing our dad, Tiny's brother, in Oct 2014. Just imagine all the pain & hurt we

are going through. Especially his mom who just lost her two sons / only kids in less than 3 months apart. I thank you all for being a part of my uncles life & being amazing friends. I read every single comment & it amazes me how many hearts he has touched while he was here. Our hearts are heavy and we will remain strong & with smiles on our faces as our uncle only wants to see us happy. He never liked seeing us sad or hurt. He is now with his brother & dad in heaven enjoying beers & golfing. If you didn't know, his name was Alan so if you hear us talking about Alan that's Tiny. We love you guys & truly appreciate all the love & support & kind words. Feel free to message me any stories/memories you've shared or even pictures. My family would love to have them. He loved us like his kids & took amazing care of us. He is like a father to us & we are going to miss him like crazy.

USA TODAY .COM IN THE TRAVEL SECTION : Ocean Beach Street Fair & Chili Cook-Off Festival, June 27



Plan your summer travel early with San Diego's 36th annual event that more than 70,000 visitors are expected to attend. The oceanfront chili cook-off is only the start, as the street fair will also offer non-stop live music, vendor and food booths, a beachside beer garden, carnival rides and games, an Artists Alley, children activity areas, Hodad's Burger-Eating Compe-

tition and a restaurant Bloody Mary Competition. The cook-off will present a Hottest Chili Award, Judges' Award and People's Choice award. Master tasting tickets are \$20. 4800 - 5000 Blocks of Newport Ave. oceanbeachsandiego.com

The **Dharma Center** is having their **Sweet 16 Dharma Center Unity Celebration** on February 7, 2015 at the Sheraton Bay Tower.

on February 7, 2015 at the Sheraton Bay Tower. It will be an evening of meditation, sharing wisdom, elegant dining, and West Coast Ironworks rock band!! For more information:



www.Dharma Center.com/fundraiser/tickets



"Frozen" Sing-a-long with the Ice Queen at **TeMana Café** on the last Thursday of the month, January through May, 4-5pm, \$15 per child. Come dressed up as your favorite character and sing-a-long to your favorite song from the movie. 4956 Voltaire St. 619-255-9233.

Welcome New Members/Member changes Larz Dog Products

4689 Voltaire St. 619-955-6471 Larzdogproducts.com c.larz@larzdogproducts.com *Pet Supplies, Sporting Goods, Fitness*

The Ghio Group

2920 Canon St., San Diego, CA 92106 619-261-3002 619-245-2475

www.TheGhioGroup.com jgghio@gmail.com Real Estate, Real Estate Sales, Real Estate Services

DecoBike San Diego (Bike Share Stations)

1881 Sunset Cliffs Blvd., 4949 Santa Monica Ave., 2111 Spray St., 5091 Newport Ave 619-297-0433 www.decobikesandiego.com info@decobikesd.com *Bicycles, Bicycle Rentals, Recreation*

Lisa Toth - N° 11 Hair

619-405-5441 Instagram: NO11HAIR cutsomehair@rocketmail.com *Hair Salon*

Merrill Lynch - Natalie Chappius

4365 Executive Dr., Ste. 650 San Diego, CA 92121 858-677-1334 natalie.chappius@ml.com *Financial Services, Brokerage. Investments*

CVS Pharmacy

4949 Santa Monica Ave. 619-222-1457 Pharmacy, Sundries, Convenience Store

Serrvasana

4967 Newport Ave., #12 619-363-3377 www.serrvasana.com serrbunting@gmail.com *Health & Wellness, Massage, Yoga*

Surf Side Cuisine

4161 Voltaire St. 619-507-0891 www.surfsidecuisine.com sscuisine@att.net *Catering, Personal Chef Services*

David Linton Art

619-985-4565 www.davidlinton.com lintonsbrush@yahoo.com Art & Collectibles, Gifts

Hello friends! Mary's Therapies is beginning a Wellness Wednesdays newsletter, which will cover health topics & all things Mary's Therapies one Wednesday each month. We'll answer your questions in a Q&A section, provide free healthy living insights, share inspirational quotes, and keep you updated on Mary's Therapies happenings :)

Visit <u>http://eepurl.com/bb9EFz</u> to sign up for our newsletter! Yours in Health, Mary'sTherapies, Mary T. Owen Certified/Licensed Massage & Bodywork Therapist, NCBTMB Certified Ingham Method Reflexologist, IIR Certified Usui Shiki Reiki Ryoho Reiki Master & Teacher, UMNH Certified Akashic Records Practitioner, CAS Certified Yoga Instructor, OBHUNYC Certified in CPR/AED Training, AHCA CEO/Founder of Mary'sTherapies - personalized.wellness.therapy www.marystherapies.com



Another 100+ dogs found their forever homes in 2014 at SHADES' Quarterly Adoption Events and we couldn't be more pleased. 2015 Adoptions will take place on <u>Sundays</u> from 10am-2pm on March 8th, June 14th, September 20th and December 6th. Please be so kind to post these events on your public and private calendars and if you are a participating adoption group, please RSVP. Jeff Levitt Shades Oceanfront Bistro www.ShadesOB.com 858-243-0300c



Ocean Beach MainStreet Association

PO Box 7990, San Diego, CA 92167 Office: 1868 Bacon Street, Suite A San Diego, CA 92107 619-224-4906, Fax 619-224-4976

www.OceanBeachSanDiego.com Email: info@OceanBeachŠanDiego.com



Ocean Beach MainStreet Association is partially funded by the City of San Diego Small Business Enhancement Program





What's Inside this Edition?

Calendar of Meetings OBMA Sundowner at Beardsley Mitchell Funeral Home 2015 Annual Marketing Breakfast photos 1 OBMA Woman's Club Sundowner photos Member and Community News Tiny's passing More Member & Community News Welcome New Members OB Local Directory 2015-2016 update OB Street Fair 2015 update Western Division & OB Security Program 4 Insert: Edward Jones

Follow us on Twitter: http://twitter.com/OceanBeachCA Like us on Facebook too! http://www.facebook.com/ OBMA92107

POLICE AUTHORIZATION FORMS -Annual Renewal -only once a year!

Attention LOCAL MERCHANTS

Be sure to fill out your Police Authorization form (letter of Agency), that you can access at: http://www.sandiego.gov/police/pdf/ letterofagency2.pdf . . . You are in Western Division. Follow the instructions. Please do it todav!

cean BeachSanD 1200

Directory news: The 2015-16 OB Local Business Directory will be coming out soon. We will probably deliver to homes in 92107 around Feb. 27- March 14. We'll let you know the date when the OB Local will arrive (as soon as we know)! Many thanks to everyone who helped by buying ads, making contributions and providing updated information. We can't wait to get it!

2015 OB Street Fair & Chili Cook-Off Festival: Vendor applications are available now for merchandise and food vendors for the OB Street Fair & Chili Cook-Off Festival. All OBMA members are eligible for a 20% discount off the listed booth space fee. Applications are available online at www.OceanBeachSanDiego.com or in our office at 1868 Bacon Street, Suite A. Band submissions are being accepted through April 1st either electronically to info@oceanbeachsandiego.com or dropped off at our office at 1868 Bacon St.

Western Division Community,



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We have all seen it, the dreaded abandoned shopping cart. When you see that shopping cart sitting at the corner or in front of your place you can call California Shopping Cart Retrieval Corp at 1-800-252-4613 or go to their website and complete an online request form to have the carts removed. http://www.cartretrieval.net/support/request cart pick up.asp

OB Security Program: Our security patrols recommend that you all lock your doors and windows at home to help cut down on crimes-of-opportunity in the neighborhood. Also if you are staying after hours at your business, please lock your doors. Also, if you are a victim of a crime or see a crime, please report it at 619-531-2000 or emergencies use 911.



An Hour of Your Time May Be Worth More Than You Think

Schedule your retirement review today.

It's been said that we spend more time planning vacations than planning for retirement. Schedule your retirement review so you can understand:

- · How much you'll need to retire
- · If you are on track for your retirement goals
- Which IRA is right for your retirement needs Roth or traditional
- The importance of asset allocation and how it can help you achieve your long-term goals

Let's set aside some time to make sure you are on track for the retirement you have envisioned.



Erik D Karlson Financial Advisor 5083 Santa Monica Ave Suite 1 A San Diego, CA 92107 619-223-8357

> www.edwardjones.com Member SIPC

> > Edward Jones

The Impact of Lower Oil Prices

Since the summer of 2014, oil prices have dropped more than 50% due to rising production and slower demand growth. In addition, OPEC opted not to cut oil production at its November 2014 meeting. As a result, oil prices could fall further and rebound slowly, especially if global demand remains weak. While they are painful for oil producers, lower oil prices are positive for economic growth and investors, in our view.

Date	Months	Drop in Oil	Change in S&P 500	Oil: 1 Year After Bottom	S&P 500: 1 Year After Bottom
Nov '85-Mar '86	8	-65%	+17%	+91%	+29%
Sep '90-Dec '93	40	-64%	+52%	+25%	-2%
Dec '96-Nov '98	23	-56%	+57%	+117%	+19%
Jun '08-Jan '09	8	-70%	-35%	+102%	+30%
Average	20	-64%	+23%	+84%	+19%
Jun '14-?	7+	More than 50%	+5% (end of 2014)	?	?

What Happens When Oil Prices Fall?

Source: Bloomberg, Edward Jones calculations, monthly data. Past performance is not a guarantee of future results.

How far and how long? - For the past few years, oil prices remained high despite sharply increasing U.S. shale production. Now that they've started to fall, we think they could fall further and rebound slowly when global growth improves. Oil producers - companies and countries - are being squeezed, as every producer waits for others to cut production. Some will fare better than others. If this drop is similar to others in the past, even when oil prices rebound, they'll be well below previous levels.

Lower oil prices can spark economic growth – Falling oil prices transfer wealth from producers to consumers. Since consumer spending makes up more than two-thirds of U.S. economic growth, lower oil prices should give growth a boost. Other developed countries' economies aren't as sensitive to oil prices – and oil hasn't fallen as much in yen or euros – but lower oil prices have historically helped bolster growth in the rest of the world, too.

Stocks respond favorably – Oil, like other commodities, has a history of dramatic price swings. The table shows four recent times when oil prices have dropped by 50% or more, with the S&P 500 rising in three of those periods. And a year after oil reached its low, both oil and stocks were higher. While this time could be different, historically stocks have responded favorably to oil price declines as economic growth improved.

Past performance is not a guarantee of future results. Equity investing involves risk. The value of your shares will fluctuate and you may lose principal. Special risks are inherent to international investing, including those related to currency fluctuations and foreign political and economic events.

Falling Oil Prices

- How far and how long?
- Lower oil prices can spark economic growth
- Stocks respond favorably

Action for Investors

Take a broader view of lower oil prices. Historically, stocks have risen when oil prices dropped, although not consistently. In the past, lower oil prices have boosted U.S. and global economic growth. Consider adding broadly to equities – U.S. and international – especially energy users.

Edward Jones