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Mike Zouroudis

Raglan Public House

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STAFF:

Denny Knox, Executive Director

Claudia Jack, Office Assistant

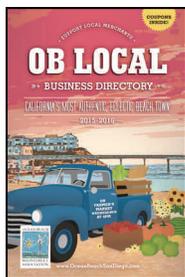
Isabel Clark, Programs Director

Susan James, Project Director

FARMERS MARKET STAFF:

David Klamon & Community Crops
Market Managers

Tony, Richee, Kyle & Evelyn



Ocean Beach MainStreet Association February 2016 Newsletter

2016

OBMA Business Development Series Financial Workshop

Presented by the Ocean Beach MainStreet Association

Hosted by Erik Karlson, Edward Jones

Tuesday, February 23, 2016 | 8-9:30am

Wonderland Ocean Pub | 5083 Santa Monica Avenue

Economic Update

Jay Snow, American Funds

Business Owner Solutions

Erik Karlson, Edward Jones

Estate Planning

David Smedley, Smedley, Gallagher and Gee, LLP

All OBMA members & their employees are welcome to this FREE event.

Breakfast will be served. Coffee sponsored by OB Beans.



Ocean Beach MainStreet Association

1868 Bacon Street, Suite A

San Diego, CA 92107

619-224-4906 | info@oceanbeachsandiego.com



What are you doing for Valentine's Day?

Are you having a sale, offering a special for the day, handing out chocolates, or . . . ?



Email Isabel@oceanbeachsandiego.com and tell us what you are doing so that we can tell other merchants and our many social media friends all about you! It's free and you could benefit from contacting us right now!

February Meeting Schedule

Feb 2	Fri.	8:30am Design Meeting
Feb 5	Tues.	8:30am Promotions Meeting
Feb 10	Wed.	8:30am Finance Meeting
Feb 10	Noon	Noon ER Meeting
Feb 11	Thurs.	Noon OBMA Board Meeting
Feb 16	Tues.	8:30am Crime Prevention Committee Mtg.

OB Brewery, 5041 Newport Ave.

Feb 23 Tues 8-9:30am OBMA BDS Financial Workshop

Wonderland Ocean Pub, 5083 Santa Monica Ave

No OBMA Sundowner this month because of our board retreat.

See you all for the March Sundowner.

All meetings at the OBMA office unless otherwise noted.

URGENT REQUEST:

POLICE AUTHORIZATION FORMS

Hey Merchants . . .

If you haven't filled out your Police Authorization forms yet, (and many of you haven't) please do so today. You can access the form on our website at <https://oceanbeachsandiego.com/mainstreet-association/crime-prevention> This is really important. Just recently the police couldn't take action on what might have been a crime because there was no Authorization form on file. Just go to the link above, click on the bottom line of the page where it says *Letter of Authorization* and follow the directions. You can also pick a form up at the office or during Farmers Market from Claudia. Thank you!

Community & Business News

Great Place to Work® and Fortune Name Edward Jones One of the 50 Best Workplaces for Camaraderie

Financial-services firm Edward Jones was named a 50 Best Workplace for Camaraderie by Great Place to Work and Fortune magazine, according to Erik Karlson, a financial advisor in the Ocean Beach and Point Loma. Edward Jones ranked No. 30 on the list, a ranking based on associates' own assessments of a sense of team, fun and collegiality at the firm.

"Companies that develop strong personal ties among employees and make time for fun at work aren't just doing it to be nice - it's a critical strategic investment," says Michael Bush, CEO of Great Place to Work United States. "Workplaces with strong camaraderie are associated with higher levels of cooperation, effort and effective communication - all essential ingredients of a high-performing organization."

Edward Jones also ranked a best workplace for millennials and women by Great Place to Work and Fortune. The firm ranked No. 6 on the Fortune 100 Best Companies to Work for in 2015, its 16th appearance on the list.

Edward Jones, a Fortune 500 company, provides financial services for individual investors in the United States and, through its affiliate, in Canada. Every aspect of the firm's business, from the types of investment options offered to the location of branch offices, is designed to cater to individual investors in the communities in which they live and work. The firm's 14,000-plus financial advisors work directly with nearly 7 million clients. Edward Jones, which ranked No. 6 on *FORTUNE* magazine's *100 Best Companies to Work For in 2015*, is headquartered in St. Louis. *FORTUNE* and Time Inc. are not affiliated with and do not endorse products or services of Edward Jones. The Edward Jones website is located at www.edwardjones.com, and its recruiting website is www.careers.edwardjones.com. Member SIPC.

Please see page one for your invitation to attend a Business Development workshop hosted by Edward Jones



Pier-themed Banners installed!

Our new 2016 banners went up in mid January to celebrate the 50th anniversary of the OB Pier. If you have a great pier photo or memory to share. . . Please send it in to <https://oceanbeachsandiego.com/forms/sign-pierbook>

Many thanks to Ashley Lewis for providing the artwork.

Holiday Décor is finally down after torrential rains.

So it rained and it rained and we couldn't take down the holiday decorations. Then the OBMA office flooded to the point that we had to move out for 3 weeks. A group of volunteers got together on January 16th and took them down and we all went to breakfast at Margarita's afterwards.



Our volunteers are awesome and we couldn't do without them. Craig Gerwig, Carter Moss and Brant Long made it happen so thank you again.

Welcome New Members/Member Changes

When you have any changes, please send them to us so that we can put that information out to our members. Remember, sometimes members forget to tell us when they change their address, phone number, email, and website address. . . So let us know if you have changed any of your information!

What's been happening around town and with the OBMA . . .

 The OBMA Board of Directors extended our contract with **National Public Safety** to continue our patrols in the commercial districts for another six months. We have been very pleased with their work ethic and attention to detail. They will also assist the Crime Prevention Committee to hand out and collect Police Authorization forms for 2016.

 At the **OBMA Crime Prevention Committee** meeting in January, attendees discussed the lack of street lights (some not working and not enough street lighting anyway) in many areas of Ocean Beach. We're continuing to talk with Conrad from Lorie Zapf's office and hopefully we will have more information for everyone in the coming weeks.

 The **Design Committee** has been hard at work. We have installed 4 more fences around the palms. By summer we will probably have all the black fencing replaced. Then we will start looking at replacing our trash receptacles.

 We've noticed a proliferation of graffiti in Ocean Beach over the last 6 weeks or so. When you see it, please call the **Graffiti Hotline** with the City of San Diego **619-627-7500**.

 **Mike Zouroudis, Raglan Public House**, who serves on our Board of Directors is resigning because he is moving to Florida. The OBMA Board of Directors will be appointing his replacement. **Kyle Jaworski**, Mike's replacement at Raglan Public House volunteered to fill Mike's spot. In accordance with our bylaws, the board will vote on this at the next board meeting Feb. 11th at noon at the OBMA office. We are sorry to see Mike go but are happy for the opportunities that have opened up for him.

 We've lost another Obecian. **Henry Wagner** passed away unexpectedly in January. His wife Tracy and daughter, Taylor are devastated. Henry was well known in OB for being a stand-up guy and a true friend to many. If you would like to contribute to a fund to assist his family during this very sad time, please go to **<https://www.gofundme.com/xckssd9w>** and make your donation. Our thoughts and prayers go out to Tracy and Taylor and all their family and friends.



 We're continuing to collect stories and photos for the **OB Pier-Book**. Keep sending us your memories to commemorate the 50th Anniversary of the Ocean Beach Pier. OceanBeachSanDiego.com/forms/sign-pierbook. (Stories and photos can also be sent to Isabel@oceanbeachsandiego.com)

More info on page 3

Community & Business News



OBMA Annual Marketing Breakfast in January was absolutely great and we had over 75 members in attendance. A huge thank you to **OB Warehouse** for providing breakfast and a super place to hold our meeting. If you missed it, please check in with us and we will fill you in. Call 619-224-4906.



Thank you Troy Orem Photography

Continued from page 2

... What's been happening around town ...



The excessive rain and flooding really threw OB for a loop. It seemed that no amount of sand bags could hold the water back!

We're trying to compile the addresses of everyone who got flooded in the commercial districts, and it would be helpful to know what costs were associated with the flooding. The OB Town Council is also going to do a survey in the residential areas and hopefully we can present our findings to the City and see what could be done in the future to mitigate some of the flooding.

You may have noticed that our offices were badly flooded too and we had to move out for about 3 weeks. Hopefully by the time you receive this newsletter we will be back at 1868 Bacon Street!



Peeking out our doorway as the white car floated towards us. The bike rack was a great deterrent!

Here's a photo from across the street and upstairs - see the same car just hanging out.



And here's Claudia and Susan packing up to leave as the water just kept coming in through the walls.



After moving everything out of the office, including all the flooring, the dryers worked their wonders and we saw progress.



And now we have a new tile floor, which is way better than our sorry-looking carpet and will be a little easier to take care of in the long run.



About the **sand bags** ... Claudia made a lot of calls and has empty sand bags available for free to our merchants. Just stop by the office.

We are also hoping to have new solution to filling those sand bags with sand and getting them distributed to those who need them. Call us 619-224-4906.



Ocean Beach MainStreet Association

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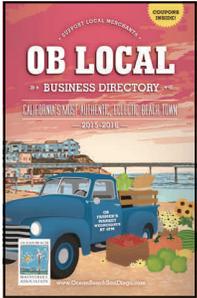
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What's Inside this Edition?

Calendar of Meetings	1
OBMA Bus Dev Financial Workshop	1
Valentine's Day promotions	1
Urgent request for Police Authorizations	1
Welcome New Members/changes	2
Community & Business News	2
What's happening around town	2 & 3
More Community & Business news	3
Photos from the OBMA Marketing Mtg	3
OB Street Fair & Chili Cook-Off Festival	4
Index	4

INSERTS: Edward Jones

Follow us on Twitter:

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Like us on Facebook too!

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), which you can access at <https://oceanbeachsandiego.com/mainstreet-association/crime-prevention> You are in Western Division. Follow the instructions. Please do it today! **Thanks.**



OB Street Fair & Chili Cook-Off Festival

Saturday, June 25, 2016

Vendor applications
available now
20% off for OBMA
members





Now is the time
to schedule your
portfolio review.

When you stop to think about what's happened in the past year, it's easy to realize how quickly things can change.

That's why you should schedule your portfolio review today. This is an ideal time to discuss how the market may have impacted your financial goals. Then we can help you decide if you should revise your investments. We'll walk you through a process designed to help you:

- Review your savings and spending to determine if any adjustments are needed
- Evaluate your overall investment strategy to review asset allocation and diversification
- Take advantage of tax savings by considering rebalancing or converting to a Roth IRA
- Consider your estate to confirm beneficiary designations and evaluate your current life insurance needs

Even if you find you don't need to make changes, it's still important to evaluate your investment strategy and help ensure it's still on track with your goals.

Call today to schedule your personal portfolio review.



Erik D Karlson

Financial Advisor

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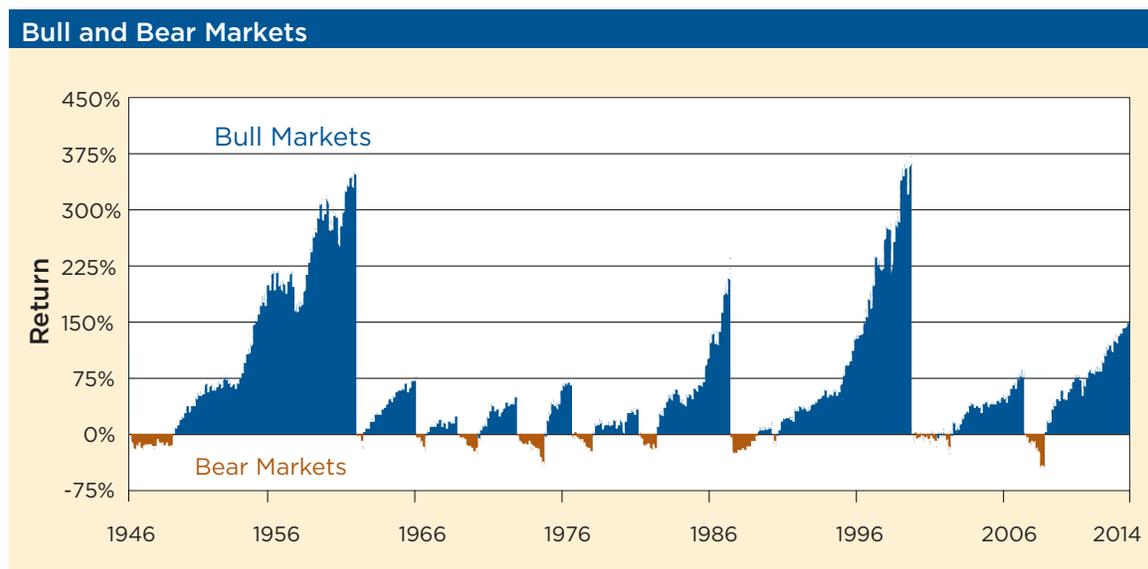
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Edward Jones[®]
MAKING SENSE OF INVESTING

History Shows Bulls Outweigh Bears

The media often focus on negative headlines, especially when it comes to financial news. After the severe bear market ended in 2009, news outlets often implied that the future could hold more of the same. While we don't know when they'll start or end, bear markets are often short, sharp and quickly reversed.

The chart below helps illustrate the rare nature of bear markets. By definition, a bear market can be described as a downturn of 20% or more in multiple broad indexes, such as the Dow Jones Industrial Average (DJIA) or Standard & Poor's 500 Index (S&P 500), over at least a two-month period. As seen below, it's clear that bull markets historically outweigh bears in length and percentage return.



Source: Edward Jones calculations, Bloomberg, Dow Jones Industrial Average; as of 12/31/2014.

Thinking the future looks similar to the recent past is usually a poor way to make investment decisions. We recommend you maintain a long-term perspective. Whenever the markets and economy appear uncertain, it can be easy to second-guess your decisions. We believe following principles - rather than predictions - can help you achieve your long-term goals and stay invested during short-term market corrections.

Past performance does not guarantee future results.



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