



Ocean Beach MainStreet Association

JANUARY 2012 NEWSLETTER



Happy New Year from your board!

BOARD OF DIRECTORS

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Matt Kalla Insurance Agency

Tevia Schriebman

Wizard of Paws

Chris Wilmot

Christopher W. Wilmot, CPA

STAFF:

Denny Knox, Executive Director

Claudia Jack, Associate Director

Liz Greene, Creative Director

Farmers Market Staff:

David Klamon & Community Crops,

Market Managers

Angel, Chris, Nathaniel & Mike

2012 Business Development Series

OBMA's Annual Marketing Breakfast

"Marketing resources to help drive your sales"

Presented by Ocean Beach MainStreet Association
& Brown Marketing Strategies

All Members
Welcome!

7:30am to 10:00am
Tuesday, January 10, 2012
at Nick's at the Pier, 5083 Santa Monica Ave. upstairs
RSVP to 619-224-4906
but if you forget, please come anyway!

It's Free!



Continental Breakfast ★ Marketing Materials
Please attend this *free*, exciting and informative workshop. Learn about the next 12 months of OBMA promotional campaigns celebrating OB's 125th Anniversary. The competition is fierce and you'll want to be prepared and ready to succeed! If we all market our businesses together, we will benefit not only our businesses but the community as well! *Hope to see you there!*



... continued on pg 2

Great Sundowner event at Thérapie Day Spa!

Members were treated to a cozy night of good snacks and great company last Thursday, December 8th at Thérapie Day Spa when they hosted the Holiday Sundowner for the OBMA.



What a treat! Kelly Robinson, owner and Jess Sullivan, aesthetician, gave tours of the recently remodeled day spa, with its newly completed couples treatment . . .cont. pg 2



January Meeting Calendar

Tues. Jan. 3rd 8:30am Design Committee
Tues. Jan. 3rd 2pm OBREG Meeting
Fri. Jan. 6th 8:30am Promotion Committee
Tues. Jan. 10 7:30am -10am - **Special Marketing Meeting** - Nick's at the Pier
Wed. Jan. 11 8:30am Finance Committee
Wed. Jan. 11 Noon ER Committee
Thurs. Jan. 12 Noon OBMA Board Meeting
Tues. Jan 17 8:30am Crime Prevention Comm

All meetings at the OBMA office unless otherwise noted.

CELEBRATE WITH LIGHTS WINNERS ANNOUNCED!

Lighting up the neighborhood this year, members of the Ocean Beach MainStreet Association are participating in a new kind of holiday decorating contest. Celebrate with Lights is a way to group business owners together in order to participate in the light based holiday decorating contest. We hope you had a chance to take a drive through Ocean Beach at night to see the lights!

Carol Ladiges, owner of **Lighthouse Ice Cream**, came to the **Promotion Committee** with the idea. "What better way for people to enjoy our community and shops during the holidays? It's always so fun to turn a corner and find yourself on a street filled with lights . . . why couldn't our businesses do that this year?"

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Ocean Beach Farmers Market

Every Wednesday
4pm to 7pm

Fresh vegetables, fruit, flowers, jams and jelly, plus fresh baked goods not to mention all the other fun things at the OB Farmers Market!

Music and sheer enjoyment abounds!



2012 Business Development Series continued . . .

Sign up today for this **Free series** co-hosted by locally-owned **Brown Marketing Services** and **OB MainStreet Association**. *This event is open to all OBMA members and their employees.*



*Did you know that 2012 is the **125th Anniversary of Ocean Beach?***

- Sign up to learn about marketing opportunities throughout this year.
- You'll receive a binder with information about our annual marketing and advertising programs for 2012. You'll be able to map out your marketing for the month, the quarter or even for the full year.
- Learn what everyone else is doing and how to use your advertising budget most effectively.
- You'll receive the tools to help you with press releases about your business, specials and events.
- This workshop will be helpful to anyone who has a business, from retail to service professionals.
- Help brand Ocean Beach for the 125th Anniversary
- Bring samples of some advertising you have done for sharing.
- Make your employees your best sales tool.
- Learn about the OBMA Promotion Committee.
- Enjoy a Continental Breakfast for all attendees.
- Any questions? Please call us at **619-224-4906**

info@oceanbeachsandiego.com

General Committee Info: (check pg1 for more info)

◆ **ORGANIZATION:** (Executive Officers ONLY)
Meets as needed.

◆ **FINANCE COMMITTEE:**
Meets the Tuesday before the Board Meeting at 8:30 am. OBMA Office. Mike Stifano, Chairperson

◆ **DESIGN COMMITTEE:**
Meets the first Tuesday of the month at 8:30 am OBMA Office. Mike Akey, Chairperson

◆ **PROMOTION COMMITTEE:**
Meets the first Friday of the month at 8:30 am OBMA Office. Tevia Schriebman, Chairperson

◆ **ECONOMIC RESTRUCTURING:**
Meets the 2nd Wednesday of the month at 12 Noon OBMA Office. Gary Gilmore, Chairperson

◆ **CRIME PREVENTION COMMITTEE:**
is an Economic Restructuring subcommittee. Meets the 3rd Tuesday of the month at 8:30am. Julie Klein, Chairperson
Remember, report all crimes to 531-2000. Your Call Counts! The City of San Diego Graffiti Hotline is 525-8522.

If you would like to join one of our committees, please contact us at 224-4906.

It is always more fun to be involved.

OCEAN BEACH CHRISTMAS HOLIDAY HOME DECORATION CONTEST

Congratulations to the winners of 2011

BEST USE OF LIGHTING

4610 Newport Ave.

JUDGE'S CHOICE

4421 Orchard St.

MOST ORIGINAL DECORATIONS

4311 Del Mar Ave.

HONORABLE MENTION

4621 Niagara St.

Sundowner at Therapie Day Spa continued . . .

room. It was a great night with so many new and old friends.

The OBMA likes to co-host a sundowner event every two to three months and anyone that is a member can host an event. It's always a great way for merchants to see what's new at your business, meet your neighbors and visit with old friends.

Thanks Therapie for a great sundowner!

All photos courtesy of Joe Ewing.



MEMBER BUSINESS ANNOUNCEMENTS

If you want to publish a business announcement, please print the form from our website, email us or drop by the office. Business announcements are free to our members. It's an easy way to let others know about your particular business.

What kind of information will we publish?

Have you or your employees received a special award?

Are you having a big sale or anniversary?

Are you changing your hours or adding a new product line?

Baby Signing Story Time every Wednesday at 10:30AM at **Day Break Restaurant**, located at 2296 Bacon Street, San Diego, CA 92107. Jennifer Duncan, owner of Signs at Play!, uses American Sign Language while reading children's picture books aloud, to introduce babies and parents to the benefits of signing. Find out what's going on in your baby's mind by teaching your baby to sign, and lessen frustration brought on by miscommunication. This interactive 45-minute program also includes sing-a-longs, bubbles and ends with a Q & A period. Cost \$5. For more information on this event and others offered by Signs At Play!

visit www.SignsAtPlay.com, or contact Jennifer Duncan at 858.964.8432 or Jennifer@SignsAtPlay.com.

**HAPPY NEW YEAR TO ALL OUR MEMBERS
FOR MAKING THE OBMA
SUCH A TERRIFIC ORGANIZATION!**

... Celebrate with Lights continued from page 1

The businesses were all approached by the Promotion Committee and in each of the nine business sections, a business owner stepped up to volunteer to rally their neighbors. "It's been a very successful contest for the first year, with half of the sections getting 50% or more of their neighbors to participate" says Tevia Schriebman (Promotion Chair, Wizard of Paws owner). Congratulations to the businesses in the **winning section: # 9** for all of their participation and hard work, and a special thanks to Matt Kalla and Reka Katona (Matt Kalla Insurance Agency), the Section 9 Leaders, for motivating your neighbors. Section 9 includes businesses in the Catalina / Voltaire / Chatsworth business district and includes the following businesses: **The Reunion, Zed Electric, To the Point, CJ's Bakery, Whyte's Antique Furniture, Matt Kalla Insurance, Cabrillo Pet Hospital, Coastal Sage Botany, Hostelling International Point Loma, Embassy Dry Cleaners, Coconut Peet's Surfboard Repair, Sunshine Liquor, VCA Peninsula Animal Hospital, Preferred by Pets, Stump's, The Venetian, European Cake Gallery, Paper Moon Music, Karen's Consignments, Alexander's Upholstery, Pelletier Co., B Wood Insurance, Flowers of Pt. Loma, Pacific View Realty.** A special nod to the following businesses that went above and beyond: **The Inn at Sunset Cliffs and Details SalonSpa.**

*A special thanks to the team leaders: Kelly from **Thérapie Day Spa**, Elka from **Namaste Yoga**, Evan from **James Gang Printing**, Carol from **Lighthouse Ice Cream**, Kariann from **Pacific Shores**, Alex from **Gilmore Family Jewelers**, Tere-sita from **Espresso Pizza**, Gavin from **Inn at Sunset Cliffs**, and Matt and Reka from **Matt Kalla Insurance**.*

Welcome New OBMA Members

Crafts by Leslie

4812 Santa Monica Ave.

619-761-1399 www.CraftsbyLeslie.com

Consignment Store, Gifts, Arts & Crafts

Updated info from

Fine Lines Studios - Permanent Makeup

email: Karey@FineLinesStudios.com

619-947-5085 (same as in current listing)

www.FineLinesStudios.com

Miss Match

New website MissMatchSD.com

Raglan Public House

1851 Bacon St.

619-794-2305

Locally Owned & Operated Restaurant

Sail Ho Golf Club and Bar & Grill

2960 Truxtun Rd. 92106

619-222-4653

www.sailhogolf.com

Restaurant, Recreation, Golf Club

Some exciting news for Council District 2 --

The Ocean Beach Branch Library will be closed for six weeks beginning December 24, 2011 for installation of the new roof, new carpet and interior repainting.

According to Barbara Schwartz, Supervising Librarian for Area II, they plan to re-open on **February 14, 2012**; however, this date could change - one of the major factors which could alter this date would be the weather.



The City of San Diego SMALL BUSINESS LOAN PROGRAMS

The City of San Diego is working with small businesses in an effort to create jobs in San Diego. The business finance program offers small business gap financing loans to small business owners that require capital, but are unable to meet the terms of traditional banks. The programs are:

**San Diego Regional Revolving Loan Fund
& Small Business Micro Revolving Loan Fund**

Check the OBMA website for more information on the Loan Programs/Fact Sheet

OceanBeachSanDiego.com/ocean-beach-news



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 Email: in-



Partially funded by the City of San Diego
 Small Business Enhancement Program

Happy New Year!

OceanBeachSanDiego.com

Would you like to receive this newsletter by email only?
 If so, please call 224-4906 or email
info@oceanbeachsandiego.com

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Bruce Babcock, Attorney	

To learn more about advertising in the newsletter or on our web site please call Liz or Denny at 619-224-4906.

Check out the inserts in this newsletter

Ocean Beach's 125th Anniversary Seal

We asked **Ashley Lewis** from **Dog Beach Design** to come up with an iconic seal for the **125th Anniversary of Ocean Beach**. She came up with a terrific design for us. We will be using the seal on all kinds of items and in all of our advertising and marketing all year long. We hope you agree that this is a perfect design to commemorate Ocean Beach. The **OBMA Promotion Committee** will be working on ways to use the seal throughout 2012.



FOLLOW US ON

Twitter:
<http://twitter.com/OceanBeachCA>
Facebook:
<http://facebook.com/obma92107>

STOREFRONT IMPROVEMENT PROGRAM

Do you want to give your building a face lift for the new year?
 For more information on the City's Storefront Improvement Program and other City of San Diego business assistance programs, visit the City's Web site at www.sandiego.gov and go to "Storefront" or call the City Planning and Community Investment Department at (619) 236-6700. *We've got info too at 619-224-4906.*

indie yoga

OCEAN BEACH'S FIRST HEATED
YOGA STUDIO

OFFERING SURF FLOW AND
CANDLELIT CLASSES...

FOR MORE INFO VISIT
WWW.INDIEYOGASD.COM
OR CALL 619.758.YOGA

\$10

First week
unlimited classes!!!



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AN OPEN LETTER TO THE OCEAN BEACH COMMUNITY

When you are considering filing for bankruptcy it is critical to understand your legal rights and options. Bankruptcy laws protect consumers from loss of property, financial ruin and the potential to be abused by creditors. Bankruptcy laws offer all Americans a second chance at controlling their debt by eliminating qualified debts or structuring repayment.

Over the past 33 years I have helped many clients in the San Diego area reorganize and eliminate debt, saving homes, cars and wages from creditors. My focus includes:

Chapter 7 Bankruptcy
Chapter 11 Bankruptcy
Chapter 13 Bankruptcy
Debt Relief
Foreclosure Avoidance

Real Estate Brokerage
Real Estate Protection
Loan Workouts
Short Sales
Debt Consolidation

Bankruptcy law is a unique type of law based on forgiveness rather than punishment. In 2005 the Bankruptcy Abuse Prevention and Consumer Protection Act took effect and imposed tough, new, restrictions on consumers trying to file under Chapter 7 bankruptcy. I have the necessary expertise to determine what bankruptcy protections you qualify for.

I have been a sole practitioner doing bankruptcy and real estate work in San Diego County since 1978. When you call my Ocean Beach office you will NOT reach a receptionist, secretary or paralegal – you will either reach me or my voicemail, in which case I WILL call you back as soon as possible.

Each of my client's situation is different. Rather than have you fill out forms or speak to office staff about your debts, assets, etc., I believe that the best way I can serve you is to have a relaxed telephone conversation or office visit where we can determine your situation and what is important to you. We will be able to discuss your options and how to best achieve your goals, and I can let you know what information and documents will be needed in order to proceed. Our conversation/meeting can be in the evening or weekend if that is best for you and there is no charge or obligation on your part.

I also have expertise in real estate law and real estate brokerage. If your situation involves real estate, my broker's license and experience may open up options and solutions you had not considered.

Many firms have one set fee for Chapter 7 representation and another set fee (usually higher) for Chapter 13. I have found that some cases are inherently more time consuming than others and base my fee quotes on how much of my time I believe your case will require - simple cases receive great discounts. When you call to discuss your case I will be able to quote you my fees at that time - no need to fill out forms, deal with office staff or "come in to meet with the attorney" in order to learn what fees and payment arrangements are appropriate in your case.

Please see the back of this page for more information. If you or someone you know needs the advice and assistance of an experienced San Diego bankruptcy attorney, please give me a call today or stop by my office, which is on Santa Monica across from the Ocean Beach Library and Post Office.

BEST WISHES TO THE ENTIRE COMMUNITY FOR THE HOLIDAYS AND FOR A PROSPEROUS AND HAPPY NEW YEAR AND BEYOND

Bankruptcy Background and Terms

Every year, more than 1,000,000 Americans file for protection under federal bankruptcy laws. Many hardworking individuals and businesses are facing financial difficulty and irreparable economic crisis. Bankruptcy is designed as a legal option to help resolve such a crisis and to act as a financial life preserver for those drowning in debt. To discuss your bankruptcy options and/or other areas of recourse that might be available to you please contact a qualified bankruptcy attorney who can advise you of your legal rights provided by the Bankruptcy Code.

New Bankruptcy Laws:

Bankruptcy is a federal court process designed to help individuals and businesses eliminate their debts or repay them under the protection of the bankruptcy court. Bankruptcies can generally be described as liquidation or reorganization. Under a liquidation bankruptcy (Chapter 7), a debtor files to eliminate debt. Under a reorganization bankruptcy (Chapter 11 or Chapter 13), a debtor files a plan with the bankruptcy court proposing how to repay creditors some or all of the debt owed.

As of October 17, 2005, the requirements under which a debtor may file Chapter 7 bankruptcy changed with the passage of the Bankruptcy Abuse Prevention and Consumer Protection Act. Debtors are now required to seek budget and credit counseling within six months prior to filing their bankruptcy case, financial "testing" is required to determine the debtor's capacity for debt repayment, Chapter 7 cannot be filed if the household income is greater than the median household income of the state the debtor lives in, and state exemptions cannot be applied unless the debtor has resided in such state for over two years.

Due to the requirements for Chapter 7 bankruptcy under the new laws some debtors who formerly would have been eligible to file under Chapter 7 will now have to file under Chapter 13. Chapter 13 provides for a court-approved plan which requires some or all debts be repaid over a three to five year period, with an appointed trustee assigned to handle the repayment process. Bankruptcy filings will continue to be recorded on an individual's credit report for up to ten years.

Chapter 7:

Chapter 7 cases are commonly referred to as "straight bankruptcy" or liquidation cases and may be filed by an individual, corporation, or a partnership. In addition to ordinary debts both California and federal income taxes which have been due for more than 3 years can also often be eliminated. A Chapter 7 bankruptcy case does not involve the filing of a plan of repayment as in Chapter 13. The Bankruptcy Code will allow the debtor to keep certain "exempt" property, which is often all the debtor's property, but the trustee will liquidate the debtor's remaining assets for the benefit of creditors. Accordingly, potential debtors should realize that the filing of a petition under Chapter 7 may result in the loss of property and that careful planning and good advice is critical to saving such property.

Chapter 11:

Chapter 11 is typically used for business bankruptcies and restructuring. It is not commonly used by individual consumers, although it can be in certain circumstances, since it is far more complex and expensive to pursue than a Chapter 13. It allows businesses to reorganize themselves, giving them an opportunity to restructure debt and get out from under certain burdensome leases and contracts. Typically a business is allowed to continue to operate while it is in Chapter 11, although it does so under the supervision of the Bankruptcy Court.

Chapter 13:

A Chapter 13 bankruptcy enables individuals to develop a plan to repay all or part of their debts. Chapter 13 debtors propose a repayment plan to make installments to creditors over a three to five year period. Chapter 13 permits individuals to keep their property and is not available to corporations or partnerships. After completion of payments under the plan Chapter 13 debtors are generally relieved from repaying any remaining debts, with a few exceptions. A Chapter 13 can also be used to eliminate 2nd & 3rd trust deeds and liens for back HOA fees on real property.

Foreclosure, Resposessions, Wage Garnishments and othe collection actions:

Foreclosure is the legal proceeding in which a bank or other secured creditor sells or repossesses a parcel of real property, usually due to the owner's failure to make loan payments under a promissory note secured by a mortgage or trust deed. When the process is complete, it is typically said that "the lender has foreclosed its mortgage or trust deed". A non-judicial (no court involved) foreclosure includes recording with the County Recorder a notice of default followed 3 months later with a notice of sale then an auction sale. Virtually all foreclosures in California are non-judicial. Two common ways to stop a foreclosure are full payment of the arrearage or the filing of any bankruptcy case. A Chapter 13 both stops the foreclosure and allows you to repay your arrearages over a three-to-five year period. The arrearages are paid through your Chapter 13 Plan while you resume your regular monthly payments to the bank in order to keep your home. A Chapter 13 can also be used to eliminate 2nd and 3rd trust deeds against debtor's property as well as HOA arrearages. Any type of bankruptcy may be filed at any time prior to the foreclosure sale date and it is often the best avenue to save your home or other real property. Any such filing will also stop auto reposessions, wage garnishments and other collection actions.