

Serving the El Sobrante Business Community Since 1957



About Town

The El Sobrante Chamber of Commerce Monthly Newsletter

JULY 2021

Tuesday, July 13th, 5:30-7:30pm

SUMMER MEGA MIXER!

Chambers & Communities Working Together!

Tickets at [eventbrite.com](https://www.eventbrite.com)

HOSTED BY

All members of the business community welcome!

Bring plenty of business cards & a raffle prize to promote your business

FREE EVENT
No Host Bar

The Old Homestead
(Behind the Crockett Library)
995 Loring Ave.,
Crockett CA

Info:
[sylvia@
BayFrontChamber.com](mailto:sylvia@BayFrontChamber.com)

Join Us at our Summer Mega Mixer
July 13, 2021, from 5:30 to 7:30 pm
at The Old Homestead in Crockett
(Behind the Crockett Library)

2021 Chamber of Commerce Officers & Directors

President: Mark Croda, Owner, Master Mechanic, Restoration Auto Body

Vice-President: Tom Lang, Resident, ESMAC Board

Treasurer: Su Li, Lynden & Company

Secretary: Beverly Wallace, Resident

Directors:

Karla Amador, Diaz, Little Wishes Spa

Marie Carayanis, Membership Chair

Jim Cowen, Farmers Insurance

Bob Davis, Castle Rock Wealth
Management

Nicole Donn, US Financial Mortgage
Lending

Susan McCloskey, Resident

Sonny Randhawa, State Farm

Insurance Agent

Bob Sharp, Resident

Scott Tuffnell, Windermere Rowland
Realty

Judy Ward, SPAWNERS

Martha Booz, Newsletter Editor



2021 CHAMBER BOARD MEETINGS—By ZOOM

Board meetings are usually held on the first Monday of every month at 5:15 pm. **We are meeting by Zoom during the pandemic.** All are welcome to attend by Zoom. Contact the Editor at mlbooz@calnatives.com to receive information on how to attend Zoom meetings. The 2021 meetings are scheduled to be held on the dates below:

January 4	February 1	March 1	April 5
May 3	June 7	July 12	August 2
September 13	October 4	November 1	December 6

CHAMBER STILL HOSTING BUSINESS VIDEOS FOR FREE

In an effort to support our business community, the El Sobrante Chamber of Commerce is offering to host videos promoting your place of business. We are asking that you shoot a quick video, using your cell phone camera or a video camera, which describes your business and what you offer. We ask that this video be approximately one minute long, and follow the guidelines provided below. There are seven different business videos which we are now hosting on the Chamber website home page (scroll down): <https://www.elsobrantechamber.com/>

Please feel free to send your video to my email address below and we will get your video online as soon as possible. If you have any questions, or would like some help with your video, please let me know by calling my cell number below.

Thomas Lang

Chair, El Sobrante Municipal Advisory Committee

Co-Chair, El Sobrante Stroll Committee, El Sobrante Chamber of Commerce

email: tlangesmac.cc@gmail.com

mobile: 510-364-5131

Guidelines for making videos from your phone:

- Landscape mode, not portrait (hold the phone or camera sideways)
- Have a product, logo or storefront in the shot
- Make sure there isn't a lot of noise in the background
- The light should be coming from in front to illuminate the face of the presenter
- The camera/cameraperson shouldn't be directly in front, which can cause a shadow on the presenter

Suggested script for restaurant owners:

Use this script for your business and modify it as needed.

Hi, I am <name>, and I am <title such as owner or manager> of <restaurant or business>. We want to let you all know that we're still available through pick-up and delivery. Feel free to call in your order at <phone number> for pickup or use a delivery service <ubereats/doordash/grubhub, whichever you work with> to have your order delivered. We specialize in <fill in type of food> cuisine. We hope you're all safe and doing well, and we can't wait to see you in our restaurant when this is over. If you have any questions, you can call us at our phone number <xxx-xxx-xxxx>. We are practicing all safety protocols to protect our customers and staff, including masks, gloves, and distancing.



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Enrique Serrano

Onsite Manager

office **510-222-1893**

sanpablo@securitypublicstorage.com

SPAWNERS

Welcome to our new SPAWNERS Coordinator, Lauren Iverson!

Read our [Spring 2021 Newsletter](#) to get to know our new coordinator, Lauren Iverson! You can also learn about mountain lion tracks in the El Sobrante Hills, and a local tributary to San Pablo Creek called Kennedy Creek. Click [here](#) to read our Spring 2021 Newsletter.



Protect your local creek!

- Volunteer Work Parties
- Nature Walks & Talks
- Educational Programs

Contact:

Lauren Iverson, Program Coordinator

(510) 665-3538

lauren.iverson@thewatershedproject.org



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Mortgage Minute

by Nicole Donn

US Financial Mortgage Lending

The focus of this and the next few articles is down payment assistance programs available in our area. Prices are high and rents are too, making it difficult to save for a down payment for the average person. Luckily there are a number of programs available.

Down payment assistance programs are administered by a local or state housing authority, a nonprofit organization or directly through your lender. They provide money to qualified homebuyers, who can use the money to cover their down payment or closing costs. The money you receive through the program may be one of three things: a grant, an interest-free loan, or a debt you pay off in the future. Typically, you must agree to live in the home and use it as your principal residence for a certain period of time to avoid having to repay the money. If your down payment assistance is treated as a loan, it would have to be paid in full if you refinance, sell the property or finish making all of your mortgage payments.

Some down payment assistance programs are limited to first time buyers and others are not, although most require that the buyer not own other property at the close of escrow on the new property. Some down payment assistance programs have income limits and all have loan amount limits. Down payment assistance programs are normally soft second or third mortgages, providing benefits such as zero percent interest rates and deferred payments. Some down payment assistance programs offer grants that never have to be repaid. The assistance amounts will range from a few thousand to tens of thousands of dollars and can be used towards closing cost assistance, prepaids, and/or principal reductions. Most home buyer assistance programs are provided through municipal or quasi-government agencies or non-profits.

Below-market first mortgages (AKA First-time homebuyer programs): Many larger housing finance agencies, particularly at the state level, offer first mortgage or [first-time homebuyer](#) programs to accompany their down payment assistance

program(s). These programs often offer a below-market interest rate and may even have reduced closing costs or reduced fees. They are often funded by state housing finance agencies and may offer rates below what the normal market can provide, helping to lower buying costs and monthly payments.

The programs we use most often start with an FHA loan which has a 3.5% down payment requirement and closing costs of 3-5%. Then we add the down payment assistance, which can be up to 5%. The programs we use most often are the GSFA (Golden State Finance Authority), CalHFA, and Chenoa. In the next three months, we will go over each agencies offerings and the benefits they offer.

In the meantime, if you or anyone you know is interested in seeing how they can become a homeowner, we invite them to call or email us at US Financial Mortgage, 510-758-3035 or ndonn@gemcorp.com.

USFinancial Mortgage Lending
"Dedicated to making your homeownership dreams a reality"

4973 Appian Way
El Sobrante, CA 94803
510-758-3035
510-758-7340 fax
ndonn@gemcorp.com
NMLS#246511
Servicio en Español

Nicole Donn
Branch Manager



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Rotary Club of El Sobrante
P.O. Box 20134, El Sobrante, CA 94820

Dedicated to serving our community and world.
We meet at "Café Soleil" on Tuesdays at 12:15pm.
For more information or to visit a club meeting:
Contact Larry Gebelein at (510) 222-3261



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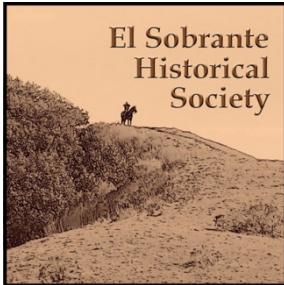
CEI-Guardian Adult Day Health Center

**3905 San Pablo Dam Road
El Sobrante, CA 94803**

(510) 669-1005



Your life just got better



El Sobrante History Center Expanding Open Hours!

We had our ES Museum opening on May 8 at the El Sobrante Library's Nancy Fahden building and received many kind comments on our displays.

Since then, we have been open on Saturdays with limited attendance. We know that Saturdays are busy days for most, especially since COVID requirements have eased and people are venturing out to those much-awaited outings.

If you have not been able to visit us, we would like to offer weekday tours to individuals or small groups by appointment.

Please send your dates and times of availability and we will try to fit that into one of our Board member's schedules. Email us at eshistory@gmail.com.

Thank you from the Board of the El Sobrante Historical Society:

Donald Bastin, Roxy Miravalle, Steve James, Lyle Miller, Emil Munkres



BENEFITS OF JOINING THE EL SOBRANTE CHAMBER OF COMMERCE

- 1. El Sobrante Chamber Members get their own page on our website.** This page displays your logo, photos, and text with keywords for Search Engine Optimization (so you are found at the top in Google searches, aka SEO), a map to your location, links to your website and social media, and videos.
- 2. Members are promoted on our social media accounts.** We will post about your sales, events, services, and anything else you would like us to promote.
- 3. Members are promoted through our print and digital newsletters** that are sent out once a month.
- 4. Members have monthly opportunities** to meet other community members and business leaders at our popular mixers, which will resume after the pandemic is over.
- 5. Members receive a generous welcome package** with gifts and coupons from other Chamber Members.
- 6. The El Sobrante Chamber provides an abundance of resources** about our local community.
- 7. Members are offered discounted booth spaces at our annual El Sobrante Stroll,** which is attended by approximately 25,000 people per year. A decision on the 2021 Stroll will take place at the June Chamber Board meeting. The 2021 Stroll, if it takes place, will be virtual.
- 8. The El Sobrante Chamber offers multiple workshops per year,** in which experts discuss topics that are helpful to business owners and their employees. Upcoming workshops include presentations on SEO, taxes, insurance, social media marketing, and more. More information on any 2021 Workshops will be announced later.
- 9. Members often receive special discounts** from other Members' businesses.
- 10. Current members in good standing receive a \$10 credit** towards future dues for each new member they refer who joins the Chamber.



MEMBERSHIP APPLICATION FORM

Business Name _____ Date _____

Representative _____

Resident's Name _____

Address _____

City, State _____ Zip _____

Phone _____ Fax _____

Email Address _____ Cell _____

New- Referred by _____

Renewal- year first joined _____

Do you wish to appear on published mailing lists? yes no

Would you like to serve on a committee? yes no

MEMBERSHIP DUES

[Membership period February 1 through January 31 of following year, prorated only after August 31]

Paid annually as follows:

Business \$150

[over 10 employees] \$200

In-Home Business \$100

Non-Profit Organization \$100

Resident \$ 40

ADVERTISING FEES

Newsletter

Full Page - per issue \$100

- full year \$600*

Half Page - full year \$350*

Qtr. Page - full year \$200*

Business card, full year \$100

MEMBERSHIP DUES \$ _____

Pandemic Relief Disc 50% \$ - _____

ADVERTISING FEES \$ _____

DONATIONS:

Beautification \$ _____

Scholarship \$ _____

TOTAL ENCLOSED \$ _____

Complimentary website AD included for 2021

ADVERTISING ART:

INCLUDED WITHIN

TO BE SENT SEPARATELY

USE PREVIOUS ART

JOIN/RENEW online at elsobrantechamber.com

or

COMPLETE FORM and RETURN WITH CHECK TO:

EI Sobrante Chamber of Commerce

4460 Fieldcrest Dr.

El Sobrante, CA 94803

ATTN: Membership

EL SOBRANTE MUNICIPAL ADVISORY COUNCIL (ESMAC)

Want to hear about what is going on in El Sobrante and provide input to County government on issues which you're concerned about? On the second Wednesday of each month, at 7PM, you are invited to join the meeting of the El Sobrante Municipal Advisory Council (ESMAC).

Meetings typically involve presentations by local law enforcement (Sheriff's office and Highway Patrol), the County Fire Protection District, and Supervisor John Gioia's office. There are always presentations on topics of interest to the whole community. At recent meetings of the ESMAC, among other topics, we discussed:

- Proposals for a park at the old Mowery Arco Station on San Pablo Dam Road
- The Envision Contra Costa 2040 project
- Wildfire protection plans in the El Sobrante Valley
- The proposed Artist Tree marijuana dispensary on San Pablo Dam Road at La Colina
- County updates on the COVID-19 pandemic.

At every ESMAC meeting, members of the audience are encouraged to ask questions. There is always an Open Agenda section, where people can raise issues they are concerned about, and get input from Supervisor Gioia's office as well as other members of the community.

Because of the COVID-19 pandemic, meetings are held online via Zoom Link. Check the ESMAC website for the meeting agenda. If you click on the agenda, you will find the zoom link.

<https://www.contracosta.ca.gov/1640/El-Sobrante-Municipal-Advisory-Council>

If you have questions about the ESMAC, feel free to contact Thomas Lang, the ESMAC Chair at TLangESMAC.CC@gmail.com



Free Student Meals

Free healthy meals for children and teens 18 and under.

LOCATIONS:

ANTIOCH LIBRARY

JUNE 22– JULY 30
Tues - Fri | 12 - 1 p.m.
(925) 757-9224
Lunches

CONCORD LIBRARY

JUNE 8- JULY 23
Wed & Fri | 1 - 2 p.m.
(925) 646-5455
Lunches

CROCKETT LIBRARY

JUNE 16– AUGUST 13
Wed & Fri | 1 - 2 p.m.
(510) 787-2345
Lunches

EL CERRITO LIBRARY

JUNE 1-
Tues | 12 - 1 p.m.
(510) 526-7512
Grocery Boxes

EL SOBRANTE LIBRARY

JUNE 23– AUGUST 11
Wed | 12 - 1 p.m.
(510) 374-3991
Grocery Boxes

RODEO LIBRARY

JUNE 14– AUGUST 12
Mon, Tues & Thurs
1 - 2 p.m.
(510) 799-2606
Lunches

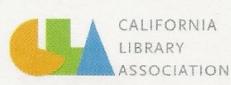
SAN PABLO LIBRARY

JUNE 1-
Tues | 12 - 1 p.m.
(510) 374-3998
Grocery Boxes



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SUMMER READING | JUNE 1 - JULY 31





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GO TO MY WEBSITE:
scotttuffnell.withwre.com and click on the Neighborhood News tab where you can sign up to find out about any area you like. No limit to the amount of zip codes you can register for.



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scotttuffnell@windermere.com
 510-867-5821 / 510-222-9150 Office



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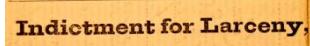
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2207 EMERIC AVENUE
 SAN PABLO, CA 94806



The Contra Costa County Historical Society is turning 70 this year, and in celebration we are partnering with your local historical society and extending a very special offer to join our society. Take advantage of our unique collection of documents, maps, and photographs that form our large and growing archive. During this year only, you can join our society for a year-long membership, for only \$10! (usual rate is \$40). After one year, as long as you maintain your membership in your local Society, your dues will be one-half the usual rate, or \$20. By becoming a member you will have access to a huge archive of:

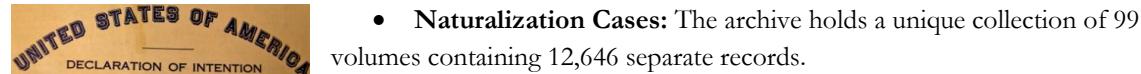
- **Court Documents:** We have court documents going back to 1848, and we are the official County repository of superior court records up to and including 1911



- **Library:** We have an extensive library of books, journals, magazines, pamphlets and studies, relating to the history of our County and California. Both primary and secondary sources are represented.



- **Maps:** We have over 1100 maps of all sizes and types, dating from 1775 to the 1990s.



- **Naturalization Cases:** The archive holds a unique collection of 99 volumes containing 12,646 separate records.

- **Newspapers:** Our newspaper collection is huge and diverse, over 160 separate publications being represented. Some have been digitized and are searchable.



- **Photographs:** At present, we have around 20,000 images that have been scanned and are available as digital files. This number represents perhaps one-fifth of our total collection of prints, negatives, and slides, which date from the latter part of the nineteenth century to the present day.

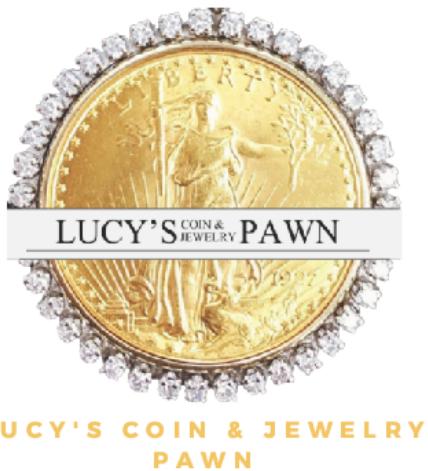


- **Veale Collection:** Richard R. Veale was sheriff of Contra Costa County from 1895 to 1935. He served with distinction and became one of the best-known and respected peace officers in California. An entire room in the History Center is set aside for the Veale Collection.



- **Special Collections:** A catchall grouping of highly varied documents from the 19th and 20th centuries.

Our historical archive is by far the largest in Contra Costa County. If you are doing historical research of any kind, this is the place to start. So drop in and see what we have to offer, and ask about our special offer. We are located at 724 Escobar Street in Martinez, and are open Tues –Thurs, 9 AM to 4 PM, and the 1st and 3rd Saturday of each month, 10 AM to 2 PM. Phone: 925-229-1042. Visit us at: www.cocohistory.org



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The following businesses supported our Guide to Shopping, Dining and Service in El Sobrante:

Dr. Dan Rixen, D.C., D.A.A.P.M. Rixen Chiropractic

Jim Cowen, Farmers Insurance

Mark Anthony Porter, CRPC, Ameriprise Financial

Bob Davis, Castle Rock Wealth Management

Boys & Girls Clubs of Contra Costa, Serving El Sobrante, Pinole, San Pablo & Martinez

Nicole Donn, US Financial Mortgage Lending

The Guide is available on our web site, the Chamber office and at many businesses.

<https://www.elsobrantechamber.com/resources/business-directory/>

The August issue of ABOUT TOWN will be published on August 1, 2021.

Ads or articles must be submitted not later than 5:30pm on Thursday, July 22, 2021, to guarantee inclusion in the publication. Written pieces must be sent in WORD format, art should be a JPEG, GIF or PNG file. Send your submissions for consideration to mlbooz@calnatives.com

The newsletter's editorial committee has final determination on all newsletter content.



Do You Have A Business Insurance Professional?

You know your business. It relies heavily on your dedication and knowledge. And, your family relies on your business for income.

To protect your family, you need to protect your business.

When a difficult tax issue arises, you consult a tax professional. For a legal issue, you turn to a trusted law professional. It's the same when it comes to insurance.

Having the proper insurance program is critical. Why trust those crucial decisions to chance? You need a Business Insurance Professional. That's where Jim Cowen can help. He is one of West County's leading commercial and business agents. Helping small business owners like you isn't his job; it's his commitment.

Before you renew you owe it to yourself to call Jim. You'll be glad you did.



Jim Cowen

5341 Valley View Rd
El Sobrante, CA 94803
Office at Valley View & Dam Rd

510-222-7890
Fax 707-922-2313
Email: Jim.Cowen@JimCowen.com
www.JimCowen.com
Ca Lic 0C88476

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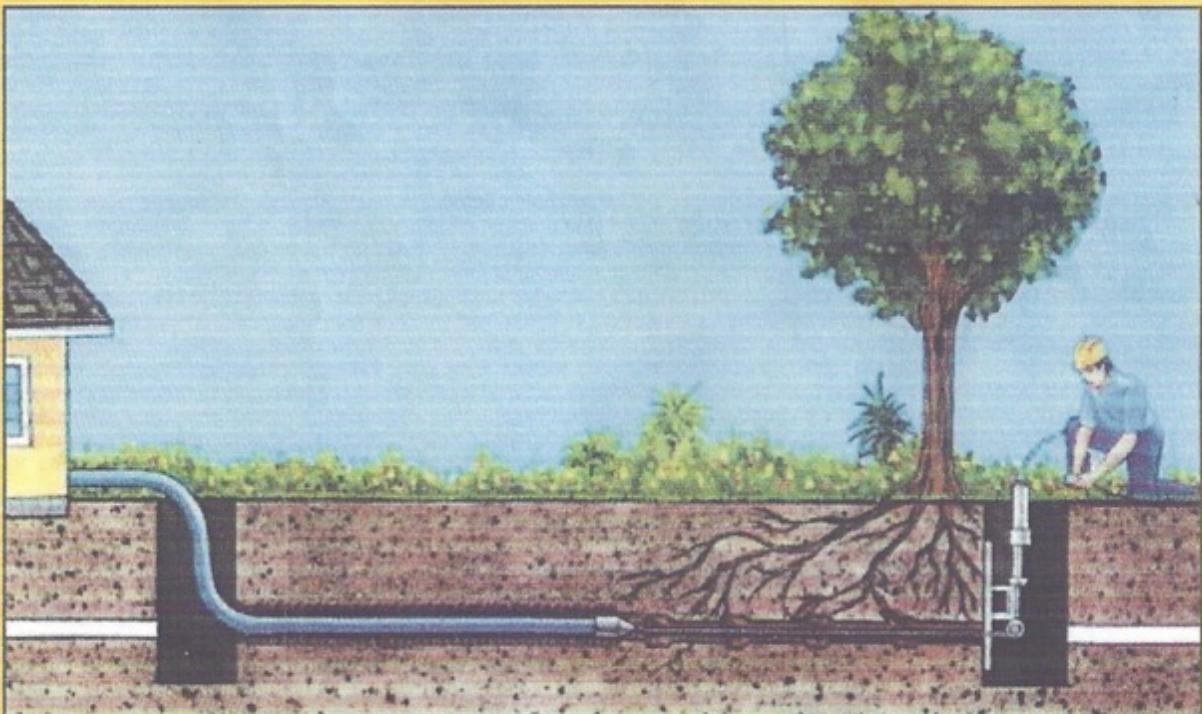


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El Sobrante Chamber of Commerce Members

Business Name	Contact	Business Name	Contact
Alameda-Contra Costa Transit	Ryan Lau	**Rotary Club of El Sobrante**	Ruth Williams Rockey
Alpha Tax Service	John G. Kelso EA	**Security Public Storage**	Melissa & Enrique Serrano
Porter, Ritchie & Associates Ameriprise Financial Services	Mark Porter	**SPAWNERS**	Judy Ward
Bill's Underground	Bill & Donna Schupp	State Farm Insurance	Sonny Randhawa
Boys & Girls Clubs of Contra Costa	Lorna Padia Markus	**Sewer Connection**	Cathy Brazil
Canyon Swim School—Closed for 2020	Fred Brown	Sinclair Financial	Lindy Sinclair
CASA of Contra Costa County	Gordana Zura	**US Financial Mortgage**	Nicole Donn
Castle Rock Wealth Management	Bob Davis	**Vegan 'N Chicken**	Shabaz Abbasi
Cloverfield Organic Farm	Susan Abernathy	Waldorf Realty	Kamal Randhawa
East Bay Municipal Utility District	Sharla Sullivan	West Contra Costa Meals on Wheels	Rod Chiuu, Denise Quiros
El Sobrante Historical Society	Don Bastin	West County Wastewater District	B Martinez
Farmers Insurance Agency	Jim Cowen	**Windermere Rowland Realty**	Scott Tuffnell
Fisk Termite Control, Inc.	Robert Sibley		
Godfathers Limousine Service	Tony Raffanelli	Resident	Martha Booz
Little Wishes Spa	Karla Amador-Daza	Resident	Y'Anad Burrell
Lucy's Coin & Jewelry Pawn	Adam Gross	Residents	Marie & Nick Carayannis
Lynden & Company	Thomas Lynden	Resident	Sarah Dunham
Mechanics Bank	Michael Frith	Resident	John S. Koepke
Michael Pejza Insurance	Michael Pejza	Resident	Thomas Lang
Moose Lodge	Larry Jordan	Resident	Su Li
Nerd Crossing	Jim Hammack	Residents	Susan & Dick McCloskey
Planchon Roofing	Doug Planchon	Resident	Lorna Padia Markus
Plumbing Express	Cathy Brazil	Resident	Shirley Sharp
Premier Designs Jewelry	Dawn Biocca	Resident	Bob Sharp
Republic Services	Bielle Moore	Resident	Beverly Wallace
Restoration Auto Body	Mark Croda	Resident	Debbie Wold

Ad Sponsors

Please see 2021 membership application in this issue on page 10.

El Sobrante Chamber of Commerce

About Town Newsletter

July 2021



THE EL SOBRANTE CHAMBER OF COMMERCE

www.ElSobranteChamber.com

3769 – B San Pablo Dam Road

El Sobrante, CA 94803

Office: 510-815-9307