

---

*Serving the El Sobrante Business Community Since 1957*



# About Town

The El Sobrante Chamber of Commerce Monthly Newsletter

February 2022

## **PRESIDENT'S MESSAGE**

I am honored to be the new President of the El Sobrante Chamber of Commerce. I have worked and/or lived in El Sobrante since 1991, and have been the manager of US Financial Mortgage on Appian Way since 1997. I feel compelled to give back to my community as El Sobrante has been very good to me.

El Sobrante is an undiscovered jewel of the Bay Area. Our weather is close to perfect, our views and our environment are gorgeous, our people are culturally diverse and neighborly, and our location is ideal, so close to the internationally renowned city of San Francisco yet surrounded by natural beauty, with Wildcat Canyon, Sobrante Ridge, Kennedy Grove and San Pablo Dam offering amazing opportunities to get out and enjoy the great outdoors.

We also have great shopping and dining choices, and my goal is to make our community aware of the businesses here in town, and to make the outside world aware of what a great place El Sobrante is to grow a business.

We had planned an installation dinner on January 22, 2022, to install our 2022 Board of Directors and to honor the 2020 and 2021 Businesses and People of the Year, but due to the Omicron surge we postponed the event and will be having it in March providing the pandemic doesn't throw us any new surprises.

Please join me in welcoming to our 2022 Board our new Board members Naif Nudish of Central Foods, Navneet Sandhu of Pizza Twist (formerly Chicago's Pizza with a Twist), Jose Velarde of El Sobrante Town Garage, Jury Zamora of Mechanics Bank, Harry Wiener, of the West County Wastewater District Board, and Catherine Werner, MPA. We also thank outgoing president Mark Croda and board members Sonny Randhawa, Karla Amador-Daza, Scott Tuffnell, who will continue to chair the scholarship committee, and Tom Lang who will continue to chair the Stroll committee, for their service as Board members.

Nicole Donn, President

## 2022 Chamber of Commerce Officers & Directors

President - Nicole Donn - U.S. Financial Mortgage  
 Vice President - Judy Ward - SPAWNERS  
 Treasurer - Su Li - Lynden & Associates CPA Services  
 Secretary - Beverly Wallace - West County  
 Navneet Sandhu - Pizza Twist  
 Jose Velarde - El Sobrante Town Garage  
 Naif Nudish - Central Foods  
 Cathy Werner - MPA Healthcare Professional  
 Harry Wiener - West County Wastewater District Board Member  
 Jury Zamora - Manager, El Sobrante Branch, Mechanics Bank  
 Marie Carayanis - Resident, retired business owner  
 Jim Cowen - Farmers Insurance  
 Mark Croda - Restoration Autobody - Past President , ESCC  
 Susan McCloskey - Resident, retired business owner  
 Bob Sharp - commercial property owner

BUSINESS OF THE YEAR 2020  
 El Sobrante Veterinary Hospital  
 CITIZEN OF THE YEAR 2020  
 Eleanor Nelson

BUSINESS OF THE YEAR 2021  
 Central Foods  
 CITIZEN OF THE YEAR 2021  
 Dorcas Moulton

## 2022 Chamber Board Meetings

Board meetings are usually held on the first Monday of every month at 5:15 pm. **We are meeting by Zoom given recent COVID developments. Contact Nicole Donn for the Zoom link, at [ndonn@gemcorp.com](mailto:ndonn@gemcorp.com).** The 2022 meetings are scheduled to be held on the dates below:

January 3	February 7	March 7	April 4
May 2	June 6	July 11	August 8
September 5	October 3	November 7	December 5

## Chamber Still Hosting Business Videos On Chamber Home Page 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 on our website. We are asking that you shoot a quick video, using your cell phone camera or a video

camera, to describe 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 now host 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](mailto:tlangesmac.cc@gmail.com)*

*mobile: 510-364-5131*

**Guidelines for making videos from your phone:**

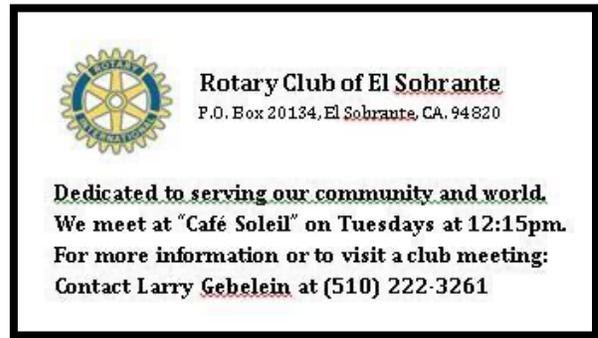
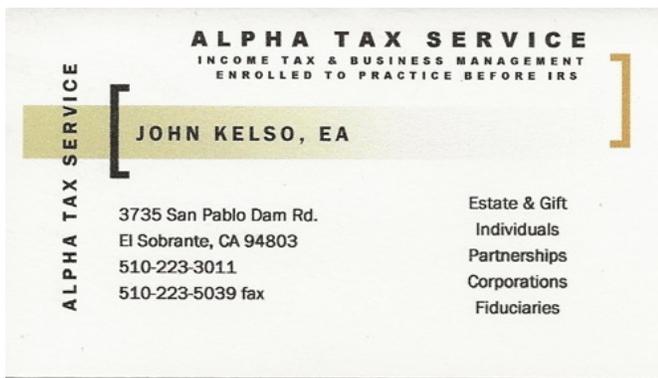
- Landscape mode, not portrait (hold the phone or camera sideways)
- Have a product, logo or storefront in the shot
- Make sure there isn't a lot of noise in the background
- The light should be coming from in front to illuminate the face of the presenter
- The camera/cameraperson shouldn't be directly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

**Suggested script for restaurant or other business 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 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 hope you're all safe and doing well, and we can't wait to see you in our <restaurant/business>. 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.





## Sponsors of El Sobrante Business Guide

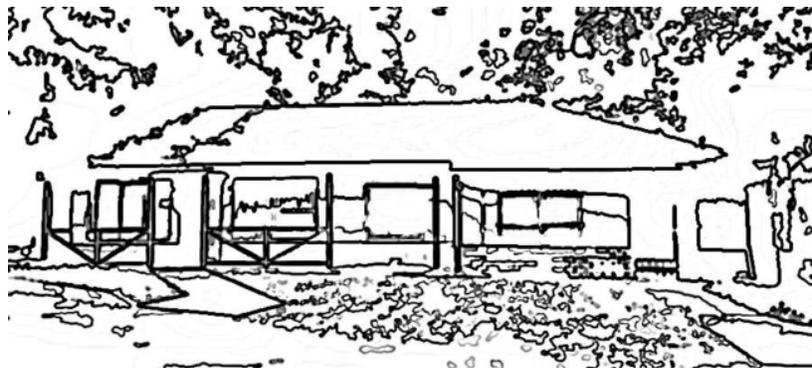
The following businesses supported our Guide to Shopping, Dining and Service in El Sobrante:

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

## BOOK SALE, Friends Of The El Sobrante Library Saturday, Feb 5, 2022

The Friends of the El Sobrante Library will hold a Book Sale on Saturday, Feb 5, from 10 am to 2 pm, at the Fahden House, at the back of the Library parking lot. Masks are required. The Friends will be selling Memberships. Member hours will be 10 am to noon, and the general public will be admitted to the sale from 12 pm to 2 pm.



*Friends of the El Sobrante Library*

# Mortgage Minute

This month our topic is residential appraisals which are almost universally required when one is getting a mortgage. The appraisal report uses comparable property sales (comps) in the immediate area and compares these closed sales with the property being financed, making financial adjustments for differences.

There are three types of residential appraisals: an AVM, an exterior, and a full interior and exterior. An AVM is an automated valuation model which just uses computer data and does not require an appraiser to view the property. When very well qualified borrowers either are putting a lot of money down or refinancing at a low loan to value, and the value is easily justified based on the market, sometimes the loan can be approved without having to get an appraisal report. An exterior appraisal is more of a rarity and just involves the appraiser driving by and taking photos.

The vast majority of first mortgage loans require a full interior and exterior appraisal and some second mortgages and HELOCs (Home equity line of credit) do as well. Appraisal is an art, not a science, so if the value the appraiser sets is not what we expected, we ask for a reconsideration of value, providing comps to justify the change in appraised value. As long as we have valid data, the value typically is adjusted by the appraiser.

The fee for a single-family house appraisal ranges from \$500-\$1500 depending on where the property is located, what extra information is required, and how fast we want to get the report back. For 2-4 units, the fee ranges from \$750-\$2,500. Properties that are not owner occupied typically require a rent survey, which involves the appraiser using comparable rental properties in the area to determine fair market rent.

Please feel free to contact us at 510-758-3035 or [ndonn@gemcorp.com](mailto:ndonn@gemcorp.com) to ask any questions you may have about this topic or anything else related to real estate finance. By Nicole Donn, U.S. Financial Mortgage

## SPAWNERS

Help clean up your local creeks! Join SPAWNERS for a public workday on Saturday, Feb 19. We'll meet at the Wilkie Creek restoration site (near 4805 Santa Rita Road in Richmond, CA) at 9:30 am. Please bring sturdy shoes; we'll provide gloves, water, and snacks. Hope to see you there!



**Protect your local creek!**

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

**Contact:**  
Lauren Iverson, Program Coordinator  
(510) 665-3538  
[lauren.iverson@thewatershedproject.org](mailto:lauren.iverson@thewatershedproject.org)

**PLUMBING EXPRESS, INC.**  
Plumbing • Sewer & Drain Cleaning



Residential. Commercial . Senior Discount

Cathy Brazil  
C.S.L.#714073  
Bonded & Insured

510.758.LEAK (5325)  
510.741.4100 (Fax)

# February Business of the Month

## Up and Under - 2nd Pitch

5216 Sobrante Avenue  
El Sobrante, CA 94803  
[\(510\) 964-4160](tel:(510)964-4160)

Have you heard of the Up & Under Pub and Grill in Point Richmond? It's North America's first, proper, rugby pub and it's been around for about 11 years. Owner, Nathan Trivers recently saw an opportunity to grow his business and establish a second location in El Sobrante, at 5216 Sobrante Avenue. It's called "Up & Under - 2nd Pitch" where "Pitch" is a term used in rugby, referring to the playfield. It's the Chamber's Business of the Month for February.

Nathan was happy to move into El Sobrante which he says is a "Gem of an area" that needs a new place for people to go for great food with a family friendly atmosphere. He thinks he has just what El Sobrante needs with Up & Under - 2nd Pitch. The place has a new coat of paint and an outdoor eating area has been set up. This is in addition to their indoor seating. And they are 100% compliant with all local rules regarding the pandemic.

The bar allows patrons to enjoy their favorite drink or beverage and serves as a complement to the grill. It is not the main focus. If you want to get drunk you can do that someplace else.

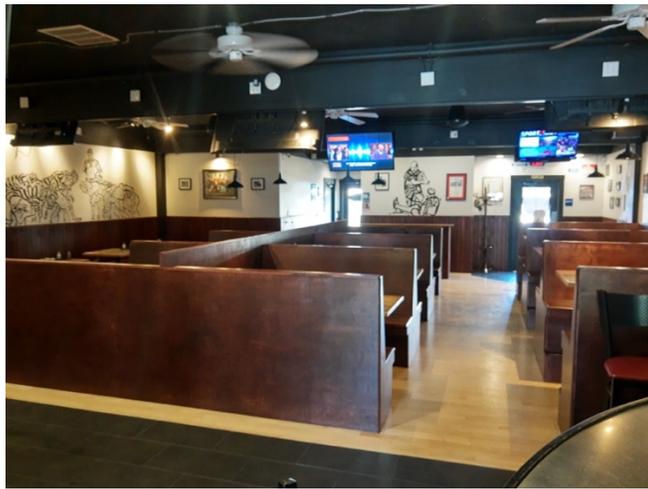
I met Rochelle Sears who is in charge of the 2nd Pitch and she runs a tight ship. She opens the place up at 12PM and closes the doors promptly at 8PM Sunday through Friday. Saturdays they're open from 1PM to 8PM. These hours are good for people who want to have lunch or dinner while eliminating the late night noise and activities that are often seen at bars that stay open past midnight. So they're good neighbors!

You have to stop by and try some of their delicious food! And don't forget to bring the whole family.

**Congratulations to Up & Under - 2nd Pitch  
Business of the Month for February, 2022**



Bar area



Inside Seating Area



Back side of building

**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

 **SECURITY  
PUBLIC STORAGE**

**Enrique Serrano**  
 Onsite Manager

office 510-222-1893  
 sanpablo@securitypublicstorage.com

**Little Wishes Spa & Wellness Center**  
 In Caring Hands!

KARLA@LITTLEWISHESSPA.COM  
 Esthetician- Neuromuscular Therapist

4980 Appian Way - Ste 102  
 El Sobrante CA 94803  
**510-435-9069**

Skin Care, Neuromuscular Therapy,  
 Waxing, Body Treatment and More

[WWW.LITTLEWISHESSPA.COM](http://WWW.LITTLEWISHESSPA.COM)





**Windermere**  
REAL ESTATE



**Scott Tuffnell, Realtor®, CADRE# 01957627**  
**Representing Sellers & Buyers in El Sobrante**  
**And all of Northern California.**  
**510-867-5821 scottTuffnell@windermere.com**  
**member of the El Sobrante Chamber of Commerce**



The March issue of ABOUT TOWN will be published on March 1, 2022.  
Ads or articles must be submitted not later than 5:30 pm on Thursday Feb 24, 2022, to guarantee inclusion in the publication. Written pieces must be sent in WORD format (no PDFs); art/ads should be a JPEG, GIF or PNG file. Send your submissions for consideration to [mlbooz@calnatives.com](mailto:mlbooz@calnatives.com). The newsletter's editorial committee has final determination on all newsletter content.



LICENSE No. 421131

2207 EMERIC AVENUE  
SAN PABLO, CA 94806



## Ameriprise Private Wealth Advisory Practice

**Mark Porter, CRPC®**  
Private Wealth Advisor  
Vice President

**Porter, Porter & Associates**  
A financial advisory practice of  
Ameriprise Financial Services, Inc.  
353 Sacramento St  
Suite 2300  
San Francisco, CA 94111-3685  
T: 415.743.9886  
mark.a.porter@ampf.com  
ameripriseadvisors.com/mark.a.porter

CA Insurance #0D93357



**LUCY'S COIN & JEWELRY  
PAWN**

### WHAT WE OFFER

*Sell your items ■ Get a loan on your items ■ Buy  
items from us!*

*We take coins, jewelry, designer goods, musical  
instruments, and tools!*

Monday- Friday 10am-6pm

Saturday 10am-4pm

*call or text*  
**510-758-7000**

**COME VISIT US**

3800 San Pablo Dam Road  
Ste C  
El Sobrante Ca 94803

## CEI-Guardian Adult Day Health Center

3905 San Pablo Dam Road  
El Sobrante, CA 94803

**(510) 669-1005**



## 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.

- o Commercial
  - property
  - liability
  - auto/trucks
- o Work Comp
- o Blue Cross
- o Disability
- o AFLAC
- o Group Life
- o Home
- o Auto
- o Umbrellas



### 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

# Membership For 2022!

Thank you to those who have renewed your membership in our Chamber for 2022, and we welcome our new Chamber Members. This is a friendly reminder that if you haven't had the opportunity to submit your Membership Application, we encourage you to complete the form included in this issue (page 12). Once again, we are offering a 50% pandemic discount to assist our business community as well as resident members. If you have any questions, please do not hesitate to contact me at: [mariecofces@yahoo.com](mailto:mariecofces@yahoo.com).

We wish you a safe and prosperous 2022!

Marie Carayanis, Membership Chair, at [mariecofces@yahoo.com](mailto:mariecofces@yahoo.com).

## Richmond Promise Scholarship

Applications are now open for the Richmond Promise Scholarship!

This scholarship is available to all 12th graders who:

- \* Live in Richmond or North Richmond
- \* Attend a High School or equivalent program in West Contra Costa
- \* Have attended schools in the area since 9th grade
- \* Whose parents/guardians plan to complete a FAFSA or CADA for financial aid

We encourage all 12th graders who meet the criteria above to apply. Spread the word! The deadline for this cycle is Monday, March 14, 2022.

Richmond Promise office hours run Monday-Thursday from 3-5pm but if students need help outside those hours they can always arrange that via email.

- \* Application Link: <https://richmondpromise.org/scholarship/>
- \* Office Hour Link: <https://tinyurl.com/rpsupport22>

We ask if any local business willing to accept flyers to contact Miguel Molina ([Mmolina@richmondpromise.org](mailto:Mmolina@richmondpromise.org)), Associate Director of Programs with Richmond Promise.

## 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.

*Serving Our Families for Over 100 Years*

*Wilson & Kratzer*



Civic Center Chapel  
455-24<sup>th</sup> Street  
Richmond, California  
(510) 232-4383  
FD 195



Chapel of the Mission Bells  
13644 San Pablo Ave.  
San Pablo, California  
(510) 232-6552  
FD 881



## 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

MEMBERSHIP DUES \$ \_\_\_\_\_

Pandemic Relief Disc 50% \$ - \_\_\_\_\_

ADVERTISING FEES \$ \_\_\_\_\_

#### DONATIONS:

Beautification \$ \_\_\_\_\_

Scholarship \$ \_\_\_\_\_

**TOTAL ENCLOSED** \$ \_\_\_\_\_

### 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

\*Complimentary website AD included for 2021\*

#### ADVERTISING ART:

- INCLUDED WITHIN
- TO BE SENT SEPARATELY
- USE PREVIOUS ART

**JOIN/RENEW online at [elsobrantechamber.com](http://elsobrantechamber.com)**

or

**COMPLETE FORM and RETURN WITH CHECK TO:**

**El Sobrante Chamber of Commerce**

**4460 Fieldcrest Dr.**

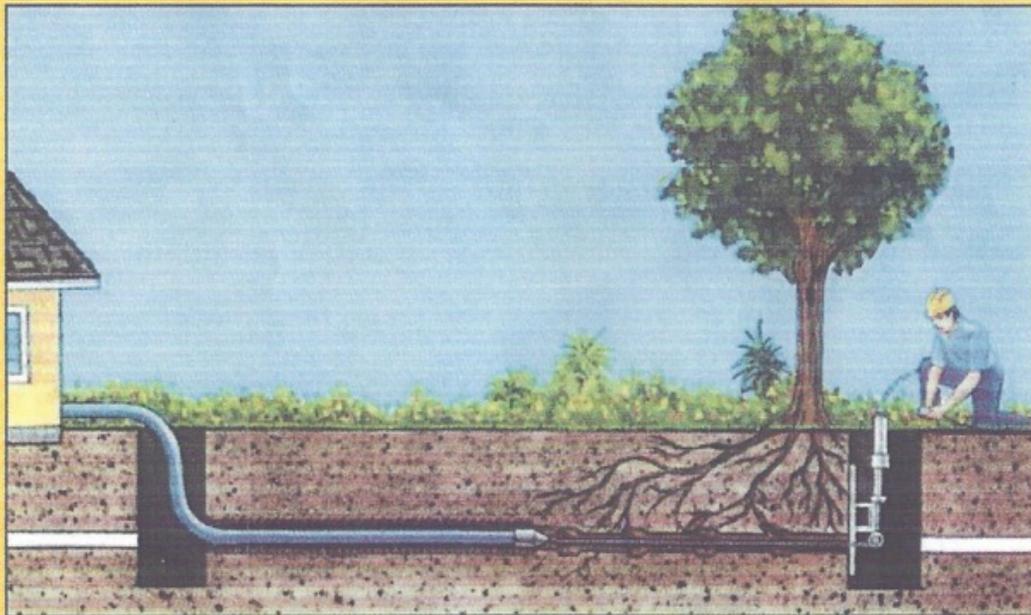
**El Sobrante, CA 94803**

**ATTN: Membership**

# Bill's Underground

## Trenchless Sewer Line Replacement

- In Business Over 40 Yrs.
- Video Camera Survey
- Customer Service Our First Priority
- FREE Estimates



*90% of our Business is by referral*

# 510-223-8205

AHA881-1.10 2/04  
Printed in Valerica, CA, USA

## El Sobrante Chamber of Commerce Members

<b>Business Name</b>	<b>Contact</b>	<b>Business Name</b>	<b>Contact</b>
Alameda-Contra Costa Transit	Ryan Lau	**Rotary Club of El Sobrante**	Ruth Williams Rockey
**Alpha Tax Service**	John G. Kelso EA	Second2None, LLC	Ron Batton
Porter, Ritchie & Associates Ameriprise Financial Services	Mark Porter	**Security Public Storage**	Melissa & Enrique Serrano
**Bill's Underground**	Bill & Donna Schupp	**SPAWNERS**	Judy Ward
Boys & Girls Clubs of Contra Costa	Lorna Padia Markus	State Farm Insurance	Sonny Randhawa
Canyon Swim School—Closed for 2020	Fred Brown	Sewer Connection	Cathy Brazil
CASA of Contra Costa County	Gordana Zura	Sinclair Financial	Lindy Sinclair
**Castle Rock Wealth Management**	Bob Davis	**US Financial Mortgage**	Nicole Donn
CEI - Guardian Adult Day Health Center	Heather Marcus, Center Director	Vegan 'N Chicken	Shabaz Abbasi
Cloverfield Organic Farm	Susan Abernathy	The Grooming Garden	Cyndy Patrick
Contra Costa Protective Services	Mr. M. Kahn	West Contra Costa Meals on Wheels	Rod Chiuu, Denise Quiros
East Bay Municipal Utility District	Sharla Sullivan	West County Wastewater District	B Martinez
El Sobrante Historical Society	Don Bastin	Wilson & Kratzer	
**Farmers Insurance Agency**	Jim Cowen	**Windermere Rowland Realty**	Scott Tuffnell
Fisk Termite Control, Inc.	Robert Sibley	Resident	Martha Booz
Godfathers Limousine Service	Tony Raffanelli	Resident	Y'Anad Burrell
**Little Wishes Spa**	Karla Amador-Daza	Residents	Marie Carayanis
**Lucy's Coin & Jewelry Pawn**	Adam Gross	Resident	Sarah Dunham
Lynden & Company	Thomas Lynden	Resident	John S. Koepke
Meals on Wheels West Contra Costa	Rod Chiuu, Denise Quiros	Resident	Thomas Lang
Mechanics Bank	Jury Zamora, mgr.	Resident	Su Li
Michael Pejza Insurance	Michael Pejza	Residents	Susan & Dick McCloskey
Moose Lodge	Larry Jordan	Resident	Lorna Padia Markus
Nerd Crossing	Jim Hammack	Resident	Shirley Sharp
**Planchon Roofing**	Doug Planchon	Resident	Bob Sharp
**Plumbing Express**	Cathy Brazil	Resident	Beverly Wallace
**Professional Property Management	Diana Escobar	Resident	Cathy Werner
Republic Services	Bielle Moore	Resident	Harry Wiener
Restoration Auto Body	Mark Croda	Resident	Debbie Wold

**\*\*Ad Sponsors\*\***

Please see 2021 membership application in this issue on page 14.

El Sobrante Chamber of Commerce  
*About Town* Newsletter  
February 2022



**THE EL SOBRANTE CHAMBER OF COMMERCE**

[www.ElSobranteChamber.com](http://www.ElSobranteChamber.com)

3769 – B San Pablo Dam Road

El Sobrante, CA 94803

Office: 510-815-9307