
Serving the El Sobrante Business Community Since 1957



About Town

The El Sobrante Chamber of Commerce Monthly Newsletter

January 2022

PRESIDENT'S MESSAGE



Hoping for a safe and joyful New Year for you all, and wishing for a great 2022 year ahead. Please get your vaccines and boosters and keep your mask handy.

Best Wishes
Mark Croda

LIGHT UP THE TOWN CONTEST WINNERS

Winners are: First Place: El Trompudo Mexican Cafe, \$50.00
Second Place: Fancy Paws, \$30.00
Third Place: Hair Fashion. \$20.00

Our thanks to all of the businesses who helped "Light Up Our Town" for the 2021 Holidays. Wishing you all a Happy, Healthy and Prosperous 2022!

2022 Chamber of Commerce Officers & Directors

The election for the El Sobrante Chamber of Commerce Board of Directors is over and the final votes counted. Below are the Board Directors for 2022.

President - Nicole Donn - U.S. Financial Mortgage
Vice President - Judy Ward - SPAWNERS
Treasurer - Su Li - Lynden & Associates CPA Services
Secretary - Beverly Wallace - West County

Two year term board members:

Navneet Sandhu - Chicago Pizza with a 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

One year term board members:

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

Many thanks to former board members who have made way for new members:

Tom Lang - ESMAC member, El Sobrante Stroll Captain
Sonny Randhawa - State Farm Insurance
Bob Davis- Castle Rock Wealth Management
Karla Amador Daza - Little Wishes Spa
Scott Tuffnell – Realtor®, Windermere Rowland Realty

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
Dorcus Moulton

Congratulations everyone!!

Save the Date

You are cordially invited to attend
El Sobrante Chamber of Commerce
Dinner/ Installation of the 2022
Board of Directors and
Awards to Business of the Year and
Citizen of the Year for both
2020 and 2021

Saturday, January 22, @ 5:30 pm
\$50.00 per person, reservations req.

BAY CITIES MASONIC LODGE
5050 El Portal Dr., EL Sobrante, CA
94803

RSVP to bevwallace1@aol.com or call
Marie Carayanis @ 510-387-0581



El Sobrante
CHAMBER OF COMMERCE

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 developments. Contact Nicole Donn for the Zoom link, at 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 are now hosted 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 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 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.



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/>

Honoring Martin Luther King, Jr. by Community Action and Local Cleanup

To maintain regular efforts to keep El Sobrante clean and beautiful, our Green Team has set up cleanups on the third Saturday of each month from 10 am to 12 noon. The ES Public Library has graciously offered its parking lot on an ongoing basis to stage our monthly cleanup events. There we sign people in, loan out equipment and designate volunteers to clean up litter from the downtown and targeted problem areas throughout the 94803 community and along our main gateway routes into town.

Thanks to donations from the El Sobrante Chamber of Commerce and a few other sponsors, we now have more equipment: grabbers, safety vests, buckets, trash bags, and carts, to provide the volunteers the tools they need to pick up litter. But we need more volunteers.

MLK Day Cleanup set for January 15

Since our January cleanup falls on January 15th, Martin Luther King, Jr.'s birthday, the Green Team decided to dedicate this community action "Day of Service," to his honor. What could be more fitting than to ask people to pitch in for the benefit of their community? While his birthday is celebrated nation-wide on the following Monday, we want to hold this cleanup day on King's actual birthday, so people can also participate in other events that honor this national hero on Monday. For January's special day, we are extending our cleanup an extra hour, until 1 PM, and providing info on available resources – and how residents can rid of stuff in a responsible manner. So please come by the library at 10 AM and work with our team until 1 PM.

Easy ways for El Sobrante businesses to help

A few things businesses can do to help: extend the cleanup of their properties to sidewalks and gutters in front of their building, provide adequate cigarette and trash bins for passers-by and customers, and place posters or other reminders to their clients to please not litter and to dispose of take-out bags and packaging in their own household bins. This is especially important for companies that sell fast food and convenience items. If your business has dumpster space for us to dispose of bags and assorted trash on the third Saturday, this will also help us. It would be best if several businesses can help us this way. This would reduce the problem of having to leave trash bags in piles that others (including dogs, raccoons and turkeys) could rifle through.

In the long term, we would love for the county or some businesses to get the Green Team its own dumpster for this designated purpose. Do you or a neighbor have space on your business property where we could store a locked dumpster, if we are able to procure and maintain one?

The El Sobrante Green Team is committed to doing the best we can for the betterment of our community, in the spirit of Dr. King and all year 'round. We hope you will be our partner in these efforts to keep El Sobrante clean and beautiful in 2022.

For more on our monthly cleanup events, resources available to area residents, and how you can help support our efforts, please check out KeepElSobranteBeautiful.info, join Next Door's El Sobrante Neighborhood Cleanup Group, send an email to info@keepelsobrantebeautiful.info or contact Mikki Norris at 510-215-8326. Please report illegal dumps to 1-800-NO-DUMPING.

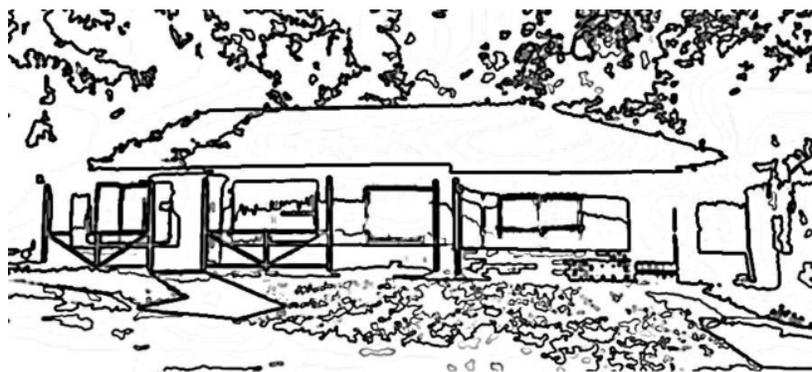
By Mikki Norris, El Sobrante Green Team, ESMAC chair, Illegal Dumping/Littering Subcommittee



The El Sobrante Green Team on recent Clean-Up Day

Friends Of The El Sobrante Library BOOK SALE Saturday, Jan 8, 2022

The Friends of the El Sobrante Library will hold a Book Sale on Saturday, Jan 8, 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 at the January sale. Member hours will be 10 am to noon, and the public will be admitted to the sale from 12 pm to 2 pm.



Friends of the El Sobrante Library

Mortgage Minute

In this article we are going to explore a method of qualifying for people who own rental property and who do not have enough other income to qualify under traditional underwriting standards. It's called debt service coverage ratio or DSCR and is available on both purchases and refinances. With a DSCR loan, the only documentation needed from the borrower are their bank statements, the rental agreement on the property being financed, and the tax and insurance bills for that property. With good credit and equity in the property, the borrower can qualify as long as the rental income more than covers the rental expenses. The interest rate is typically only one to 2% higher than the regular prevailing rate for similar mortgages. It comes available in both fixed and adjustable rate mortgages, although to date we have just done fixed rates, a much safer bet in today's rising interest rate environment.

Two examples of people who have recently gotten this type of loan are an older man who had the opportunity to buy a property below market so he was able to pull cash out of one property and use it as a down payment on a second one, qualifying for both properties with a DSCR loan. In another recent loan, a lady who had owned a hair salon and suffered major income loss in the pandemic was able to pull cash out of her rental property and consolidate the debts that had been accumulated so that she was able to live within her budget once again.

These loans typically have a 3-year prepayment penalty which can be bought out by either paying more upfront or by a slightly higher interest rate. We can help you determine whether it's worth doing this or not depending on your life circumstances.

To find out more about DSCR loans or any other type of real estate loan for that matter please feel free to contact us at :

Nicole Donn
US Financial Mortgage Lending
4973 Appian Way
El Sobrante, CA 94803

SPAWNERS

Ring in the new year by caring for your community's creeks! Join SPAWNERS for a public workday on Saturday 1/15. We'll meet at the Wilkie Creek restoration site (next to 4805 Santa Rita Road in Richmond, CA) at 9:30 am. Please RSVP to Watershed Coordinator Lauren Iverson if you plan on attending. Thanks!



Protect your local creek!

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

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

January Business of the Month

ProWheels LLC

4036 San Pablo Dam Road

El Sobrante, CA 94803

(510) 222-5662

Hours: Mon - Sat 10 am - 6 pm, Sun 12 pm to 4 pm

Our January Business of the Month is ProWheels LLC, Motorsports Store. Owner Matthew Gheisari opened his doors in 2010. He operates this family business along with his wife, Megan. His son and daughter are at University but help out when they can. Matthew loves the location because it's central to the entire Bay Area and close to the freeway for easy access. His customers come from as far as Sacramento and San Rafael.

ProWheels sells mainly off-road vehicles and dirt bikes for kids and youths. These include gas and electric vehicles and are very popular. Also, ProWheels is a direct importer for scooters so there is no middleman. This allows them to do business in the wholesale as well as retail markets. The scooters they sell are available in gas and electric versions. And they aren't toys. Some gas powered scooters are freeway legal. The environmentally friendly, electric scooters are street legal but do not require registration, license plate or insurance... just charge and go.

ProWheels has a fantastic service department as I discovered. Matthew directed me to an area in the back where I met Scott Riggs, master mechanic, who showed me around their full service, well-equipped shop. They have a tire machine and two lifts where he pointed out a Yamaha dirt bike that was waiting for a carburetor to be delivered. They repair and maintain everything they sell, as well as providing small engine and electrical repairs to the community.

Matthew was happy with the Chamber's recognition and made an exclusive offer to residents of the El Sobrante Valley for the month of January. With the purchase of any vehicle from his store, ProWheels will add a free helmet and free delivery. He showed me an example of a helmet that was a \$200 value.

Congratulations to ProWheels, our business of the month for January, 2022.

Bob Sharp, Commercial Property Owner



ProWheels Store Front



Dune buggies in stock

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 Branch Manager

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**Wishing you a healthy
and Prosperous New
Year .**

**Thank you for the opportunity
to be of service this past year,
and looking forward to helping
again in 2022.**



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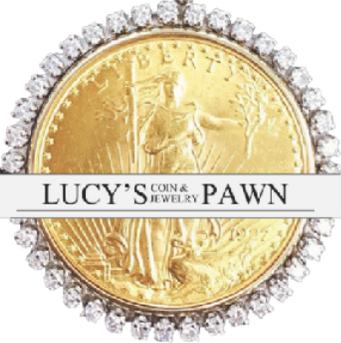

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 Private Wealth Advisor
 Vice President

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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
Agency

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!

We cordially welcome you to join our Chamber. Our Membership Application Form is included in this issue for your convenience, with fees being due on or before February 1, 2022. Please also take note of the Benefits for Joining the Chamber that are listed below. We are looking forward to the New Year, in the hopes that our events and mixers will resume, when it is once again safe to gather. If you have any questions, please do not hesitate to contact me.

Marie Carayanis, Membership Chair, at mariecofces@yahoo.com.

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

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

or

COMPLETE FORM and RETURN WITH CHECK TO:

El Sobrante Chamber of Commerce

4460 Fieldcrest Dr.

El Sobrante, CA 94803

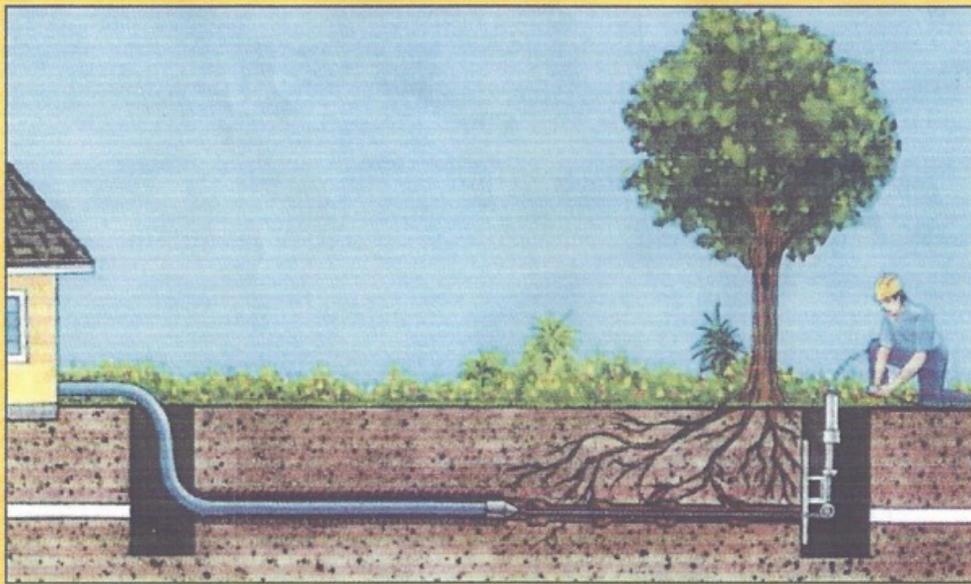
ATTN: Membership

The February issue of ABOUT TOWN will be published on February 1, 2022. Ads or articles must be submitted not later than 5:30 pm on Wednesday Jan 26, 2022, to guarantee inclusion in the publication. Written pieces must be sent in WORD format (no PDFs); 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.

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El Sobrante Chamber of Commerce Members

Business Name	Contact	Business Name	Contact
Alameda-Contra Costa Transit	Ryan Lau	Republic Services	Bielle Moore
Alpha Tax Service	John G. Kelso EA	Restoration Auto Body	Mark Croda
Porter, Ritchie & Associates Ameriprise Financial Services	Mark Porter	**Rotary Club of El Sobrante**	Ruth Williams Rockey
Bill's Underground	Bill & Donna Schupp	**Security Public Storage**	Melissa & Enrique Serrano
Boys & Girls Clubs of Contra Costa	Lorna Padia Markus	**SPAWNERS**	Judy Ward
Canyon Swim School—Closed for 2020	Fred Brown	State Farm Insurance	Sonny Randhawa
CASA of Contra Costa County	Gordana Zura	Sewer Connection	Cathy Brazil
Castle Rock Wealth Management	Bob Davis	Sinclair Financial	Lindy Sinclair
CEI - Guardian Adult Day Health Center	Heather Marcus, Center Director	**US Financial Mortgage**	Nicole Donn
Cloverfield Organic Farm	Susan Abernathy	Vegan 'N Chicken	Shabaz Abbasi
Contra Costa Protective Services	Mr. M. Kahn	The Grooming Garden	Cyndy Patrick
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	Resident	Martha Booz
Godfathers Limousine Service	Tony Raffanelli	Resident	Y'Anad Burrell
Little Wishes Spa	Karla Amador-Daza	Residents	Marie & Nick Carayanis
Lucy's Coin & Jewelry Pawn	Adam Gross	Resident	Sarah Dunham
Lynden & Company	Thomas Lynden	Resident	John S. Koepke
Mechanics Bank	Jury Zamora, mgr.	Resident	Thomas Lang
Michael Pejza Insurance	Michael Pejza	Resident	Su Li
Moose Lodge	Larry Jordan	Residents	Susan & Dick McCloskey
Nerd Crossing	Jim Hammack	Resident	Lorna Padia Markus
Planchon Roofing	Doug Planchon	Resident	Shirley Sharp
Plumbing Express	Cathy Brazil	Resident	Bob Sharp
**Professional Property Management	Diana Escobar	Resident	Beverly Wallace
		Resident	Debbie Wold

Ad Sponsors

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

El Sobrante Chamber of Commerce
About Town Newsletter
January 2022



THE EL SOBRANTE CHAMBER OF COMMERCE

www.ElSobranteChamber.com

3769 – B San Pablo Dam Road

El Sobrante, CA 94803

Office: 510-815-9307