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*Serving the El Sobrante Business Community Since 1957*



# About Town

**The El Sobrante Chamber of Commerce Monthly Newsletter**

March 2019

## President's Message

MARCH MADNESS – Who's your team? Time once again for spring and all the promises that entails. NCAA basketball Championship tournament games will get underway soon, PGA tours have started, high school and college sports begin the final push for the semester; the national sporting events truly embody the spirit, excitement and at times fervor of March Madness.

March Madness also occurs in business. Retailers capitalize on the frenzy with March Madness sales; the real estate industry refers to the time period as well, as it is the busiest season of the home-buying-and-selling year. Some offices allow pools to bet on sporting events in an effort to create a team atmosphere or at least a break from the routine. Even the business of politics gets in on the energy as candidates for office start throwing their figurative hats in the ring for the pending election cycle. Everywhere you look, people are cheering on their "team", wearing the colors, attending the events, gathering together for a cause.

Our community is made up of several teams, all working collectively to make our patch on this Earth a little better. The Green Team, one of El Sobrante's "un-sung heroes" is one such team. These volunteers go out and eagerly pick up the trash that finds its way onto our streets and parks. Usually un-noticed, this team deserves championship recognition for the hours they put in every month just to make our town a little better. We don't have trophies or medals to give out to the team, so next time you see them as you are driving down San Pablo Dam Rd. or one of our other streets honk your horn as a way of saying "Thanks – we appreciate it".

Speaking of San Pablo Dam Rd., the merchants conducting business in that area are another team, of sorts. Small business owners make up a large section of property owners in the community. The collective of retailers, restaurants, service-providers, and business professionals assemble together and actually create our downtown. Their team is the Chamber of Commerce, and each member has a vital role on the team. Whether you participate at the member level, volunteer to assist with one or more of our many community events, serve on the Board of Directors, or simply patronize the local businesses, you're part of Team El Sobrante. Together, we are the Champions of the community. Go Team.

Scott

# EL SOBRANTE CHAMBER OF COMMERCE

## BOARD MEETINGS—Visitors Welcome

Board meetings are held every month at 5:15 pm on the dates below at the Chamber Office, 3769-B San Pablo Dam Road. Park in Kaliente's lot.

January 7	February 4	March 4	April 1
May 6	June 3	July 1	August 5
September 9	October 7	November 4	December 2

## SUPPORT YOUR LOCAL BUSINESSES STOP & SHOP IN EL SOBRANTE!

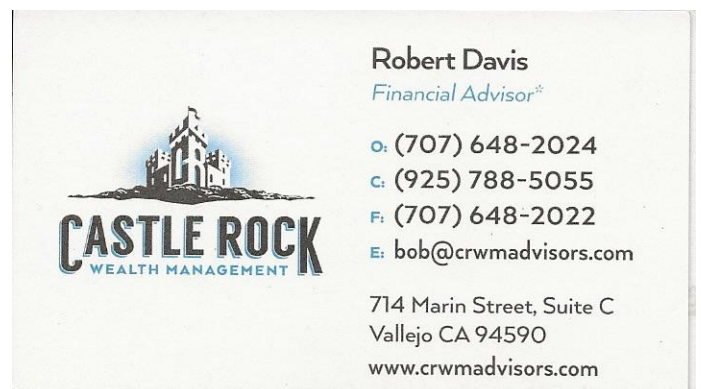
### 2019 Chamber of Commerce Officers & Directors

President: Scott Tuffnell: Realtor, Office Manager, Windermere Rowland Realty  
Vice-President: Mark Croda, Owner, Master Mechanic, El Sobrante Town Garage  
Treasurer: Bob Davis, Investment Advisor, Castle Rock Wealth Management  
Secretary: Beverly Wallace, Resident

#### Directors:

Maurice Abraham, Resident  
Karla Amador-Daza, Owner, Little Wishes Spa  
Marie Carayanis, Membership Chair  
Jim Cowen, Farmers Insurance  
Nicole Donn, US Financial Mortgage Lending  
Lauren Handley, Nerd Crossing  
Martha Booz, Newsletter Editor and Website Manager

Tom Lang, Resident  
Susan McCloskey, Resident  
Sonny Randhawa, All State Insurance Agent  
Bob Sharp, Resident  
Judy Ward, SPAWNERS



# Barbara Pendergrass Passed Away

## February 21, 2019

Barbara Ann Pendergrass passed away peacefully after a valiant battle with lung cancer, on February 21, 2019. She was 84 years old. She was the El Sobrante Chamber's Citizen of the Year in 2013, and Grand Marshall of our 25<sup>th</sup> Silver Anniversary Stroll in 2018.

**Personal History and Education:** Born in Stevens Point, Wisconsin, August 18, 1934, Barb moved with her family to Walkertown, Indiana, and then to California in 1942. She graduated from Richmond Union High School, and married Roy Pendergrass. They lived in their home on Renfrew Road starting in 1964, when she and Roy built their house there. She was married 61 years to Roy when he predeceased her. She is survived by her devoted son, Ron, daughter in law Marina, granddaughter Esperanza, great-grandson Aeden, her siblings and several nieces and nephews.

After graduating from Richmond Union High School, Barbara earned an AA degree from Diablo Valley College in electronics. She also earned achievement certificates in Beginning and Advanced Electronics. She attended a year of classes on criminal and civil procedures to become familiar with technical language for automated criminal systems (databases).

**Work Experience:** She initially worked in computers for the Handy Spot Organization and for Richmond Unified School District. Then she served as Director of Information Systems for Napa County for 14 years. She became a management consultant for long range planning for Butte County, and then worked for Contra Costa County as Deputy Director of Information Systems, until retirement.

**Volunteer Service:** Barbara volunteered for the West County Crisis Line when it started in the 70's, and received training in suicide prevention. Then she became a volunteer rape crisis counselor. This involved going to the hospital for rape victims and seeing them through their court cases. She retired in 1993. After retiring she volunteered to serve her community in the following ways:

- Executive Director for Friends of Garrity Creek, which works to develop the area as "Garrity Springs Regional Park" within the East Bay Regional Parks District, to save Garrity Creek and its riparian areas, and to keep traffic at reasonable levels. While Barbara was Director, the Friends of Garrity Creek received \$9000 in grants.
- She ran for election to the El Sobrante Municipal Advisory Council (MAC) in 2004. She became MAC Chair within 11 months of her election, and was Chair for 14 years.
- She served on the El Sobrante Planning and Zoning Advisory Committee for the last several years, and was Treasurer of the Committee when she died.
- Director on the Board of the Soroptimists Diablo Vista Club since 2010. She was awarded "Women of Distinction" Award in 2012.
- Volunteer with the Friends of the El Sobrante Library for over 5 years, helping with monthly book sales.
- Member of the El Sobrante Valley Community Alliance
- Director of the Board of the El Sobrante Chamber of Commerce.
- She and her husband, Roy, were active in the local Elks Lodge. She was Elks Citizen of the Year in 2013.

Barbara demonstrated the true spirit of community service and volunteerism for her whole adult life.

# BUSINESS OF THE MONTH FOR MARCH

Centers for Elders' Independence  
Guardian Adult Day Care Center  
3905 San Pablo Dam Rd,  
El Sobrante, CA 94803  
(510) 882-4289

Years ago, Peter Behr, founder of the Guardian Adult Day Care Center, became aware of a family friend who had just suffered a stroke. This friend was not expected to live a month. Peter made a promise to the friend's family to play music for him every day until, one way or another, he was out of the nursing home. The friend lived another 4 1/2 years.

In keeping with his promise, playing guitar for his friend, every day, Peter witnessed how badly the people staying at the nursing home were treated. It was this observation that has driven Peter and his wife, Marie, first to open and then to operate the Guardian Adult Day Health Center for over 25 years. You may have seen Peter standing in front of the Center on busy San Pablo Dam Road, stopping traffic so that the buses that come to pick up or drop off people can safely pull out into traffic.

Just recently, after three years of operating as a joint venture with the Center for Elders' Independence (CEI), Peter was asked and agreed to become a part of CEI. CEI has been operating in the Bay Area for 37 years and was able to bring to the table many benefits previously unavailable to Guardian and its clients. And with its goal to allow elders to live at home and not in a nursing home, the Guardian Adult Day Health Center fit right into CEI's philosophy. Guardian is now a part of the Center for Elders' Independence.

Participation of its clients is what CEI is all about. Users of the facility have played an active part in the centers' remodeling process. The new facility now provides a new lounge for social activities, fresh lunches in a new dining area, and a new rehabilitation gym. They provide managed health care with nurses on staff, as well as physical and occupational therapists, and social workers are there too. Their PACE plan has full medical, dental and podiatry available.

**The Center is having a Grand Re-Opening on March 7th from 3 to 6 PM.  
The public is invited.**

Please stop by for a tour of the center, meet the staff and enjoy refreshments as they make room to welcome more seniors from Contra Costa County.

For more information about everything the Centers for Elders' Independence have to offer, call, toll free: 844-320-1150





Peter Behr and colleagues; a client reads



Participants enjoy an activity at the Center



Peter with guests in front of the Center. Photos by Bob Sharp



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**Nicole Donn**  
Branch Manager



## Notes on recycling & waste pick up programs:

California has a **mattress recycling program**; click [here](#) for more details. Also, Republic Services provides **one free pickup** per year for bulky items or e-waste, and two additional pickups for items in trash bags. Call to schedule or for additional info: [510-262-7100](tel:510-262-7100) or visit their [website](#) for more information.

### Helpful numbers:

Broken hydrant or flooding in the street: **1-866-40-EBMUD**

Debris found in the creek or anywhere around town: **1-800-No-Dumping**

## SPAWNERS MARCH EVENTS

### Volunteer Work Party

Saturday March 16, 9:30am-noon Wilkie Creek site,  
next to 4805 Santa Rita Road in Richmond

Join us at our Wilkie Creek restoration site to learn about native plant gardening and help us restore this beautiful creekside park! No experience necessary. People with all levels of experience are welcome. Please wear sturdy shoes, comfortable work clothes, and bring a water bottle. SPAWNERS will provide tools, gloves, and snacks.

Helen Fitanides

Program Manager, The Watershed Project and SPAWNERS

Email: [helen@thewatershedproject.org](mailto:helen@thewatershedproject.org)

Phone: 510-665-3538



# C4AGES March Event

C4AGES will meet at Sharon's on the 3<sup>rd</sup> Wednesday as usual.



**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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(510) 222-6206  
E-mail: dr\_dan@pacbell.net



**Come join us!**

Planting Work Parties  
Creek Clean Ups  
Nature Walks  
Water Quality Monitoring

**Contact:**

Helen Fitandes, Program Coordinator  
510-665-3538 helen@thewatershedproject.org



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*Wilson & Kratzer  
Chapel of the Mission Bells—FD 881*



*Wilson & Kratzer  
Hosselkus Chapel—FD 933*

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*Joseph K. Newkirk  
Managing Partner*



# 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.
- 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.
- 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.
- 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.





# How Much Down Payment for Buying a House?

By Nicole Donn, US Financial Mortgage

## **How much money should I have before I start house hunting?**

This may be the question most often asked by prospective homebuyers, and it may be less than you think. A 2016 survey conducted for Wells Fargo found that 40 percent of U.S. adults held the mistaken belief that a 20 percent down payment was required to buy a home, even though many types of loans allow much smaller down payments.

## **Conventional Loans**

The minimum down payment to buy a home required for a conventional loan that conforms to Fannie Mae or Freddie Mac guidelines, with a loan amount up to \$484,350, is just 3 percent of the house's purchase price. If the amount is larger than \$484,350, the down payment can be as low as 5 percent.

## **FHA Loans**

The minimum down payment to buy a home with an FHA loan is just 3.5 percent of the home's purchase price. That means the down payment for, say, a \$500,000 home would be just \$17,500 with this type of loan. FHA loans are insured by the Federal Housing Administration (FHA) which is part of the U.S. Department of Housing and Urban Development (HUD), a federal government agency.

## **VA and USDA Loans**

VA loans, guaranteed by the U.S. Department of Veterans Affairs (VA), and USDA loans, backed by the Department of Agriculture, don't require a down payment at all, which means buyers can buy a house with very little cash up front. The VA loan is open to most active-duty military personnel and U.S. military veterans, among other groups. The USDA loan is available in rural and outlying suburban areas.

## **Down Payment Assistance Programs**

There are a number of programs available to assist people who can afford the payments but don't have money saved up for a down payment. My personal favorite is through the Golden State Finance Authority (GSFA) as they provide up to 4% on an FHA or VA loan which covers the whole down payment on an FHA loan and some of the closing costs as well. On a VA loan, it covers everything, enabling a veteran to get in with no money out of pocket. It is a forgivable loan that does not have to be repaid as long as you stay in the property for at least 3 years. Borrowers with certain occupations are eligible to apply for a Gift that never has to be repaid instead of a second mortgage. Qualifying occupations include peace officer, sheriff, border patrol agents, correctional officers, and others serving in a law enforcement capacity, firefighters, CalFire, paramedic, and emergency medical technicians (EMTs) including administrative staff that support firefighters; and current members of the California State Teachers Retirement System (CalSTERS) or University of California Retirement Plan (UCRP), employees of a California accredited private, charter or public school

district or California state university, junior college or private college, including school administrators and staff.

Best of all, you can make up to \$208,800 annually if you buy in Alameda or Contra Costa and get this assistance.

The bottom line is that most people don't need a big down payment to buy a house – and some don't need any down payment at all. The only way to find out for sure is to talk to a lender. A lot of people have the income and means to buy a new home and are stuck on the notion, for whatever reason, that they can't do it.

I strongly advise anyone thinking about buying a house to contact me at 510-758-3035 or [ndonn@gemcorp.com](mailto:ndonn@gemcorp.com) to see about getting a FREE game plan for homeownership, and take the first steps to achieving the dream of owning your own home!

Nicole Donn, author

**Note: Everyone reading this Newsletter is invited to the Chamber of Commerce Mixers! Free! You don't have to be a Chamber member to attend.**

## El Sobrante Chamber of Commerce MIXER DATES

Mixers are held monthly on the 2nd Wednesday 5:30 to 7:00 pm  
Mixer Dates for 2019—Dates are firm; Some Host Venues TBD

January	Installation Dinner January 12
February 13	Chicago's Pizza With a Twist, 3716 San Pablo Dam Rd Suite A
March 13	Larry's Tire Express – see flier next page
April 10	OPEN
May 8	State Farm Insurance, Sonny Randhawa
June 12	OPEN
July 10	Jim Cowen Farmers Insurance
August 14	Nerd Crossing, Jim Hammack
September	No Mixer! STROLL!!! September 15
October 9	OPEN
November 13	Elks Lodge,
December 11	Mechanics Bank, 3884 San Pablo Dam Road





***Larry's Tire Express has new owners!***

***Please join us to celebrate the grand opening mixer!***

***Larry's Tire Express  
31 Pitt Way, El Sobrante, CA***

***March 13<sup>th</sup> at 5:30 – 7:00 p.m.  
(Next to mechanics bank parking lot)***

***Light Refreshments/Appetizers will be served  
Enjoy the live band***

***Larry's will continue to be known as an honest,  
friendly, reasonable family owned business. We are  
excited to meet you!***

***Your neighbors and fellow business friends are welcome***

***Questions: 510-860-9369, 510-222-1914***



*El Sobrante*  
CHAMBER OF COMMERCE

El Sobrante Chamber of Commerce Breakfast Networking Meeting

**Social Media Marketing &  
Promoting Your Business Organically**

Speaker: Lauren Hanley, Nerd Crossing  
Hosted by the El Sobrante Chamber of Commerce



Wednesday, March 20th  
7:30am

Elks Lodge  
3931 San Pablo Dam Road  
El Sobrante, CA 94803

\$12.00 catered full breakfast buffet

Network with your neighbors while having a great catered breakfast and learn valuable community news, including information about upcoming Chamber events

Please RSVP through one of the following:

510-223-0757

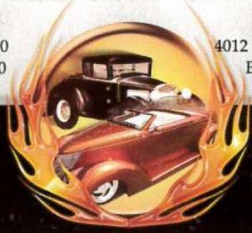
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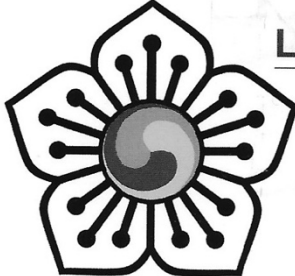
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 michael\_frith@mechanicsbank.com

## MCE and the CPUC Holding Workshop March 7

In partnership with the California Public Utilities Commission (CPUC), MCE would like to invite you and your members to an upcoming workshop on **March 7 2019 6-8 pm**, to learn about General Order (GO) 156. Commonly referred to as "Utility Supplier Diversity," this CPUC program encourages California investor-owned utilities to provide a fair proportion of total utility contracts and subcontracts to businesses that meet diversity qualifications. This program is open to women, minority, disabled veteran, and LGBT-owned firms representing at least 51% of the business ownership. Qualified businesses will be listed in the CPUC's Clearinghouse, which utilities can access for their contracting needs. MCE is hosting an informative workshop with guest speakers from the CPUC and the Supplier Diversity Clearinghouse. Together, we will speak to the purpose of this program, certification qualifications, and the contracting opportunities available through the Clearinghouse. Refreshments will be served and parking will be validated. Seating is limited, so please RSVP by February 28 at [certifyamplify.eventbrite.com](http://certifyamplify.eventbrite.com)

Darien Louie  
 Executive Director  
 East Bay Economic Development Alliance



1221 Oak Street, Suite 555  
Oakland, CA 94612  
(510) 272-3874 Office  
(510) 418-8605 Cell  
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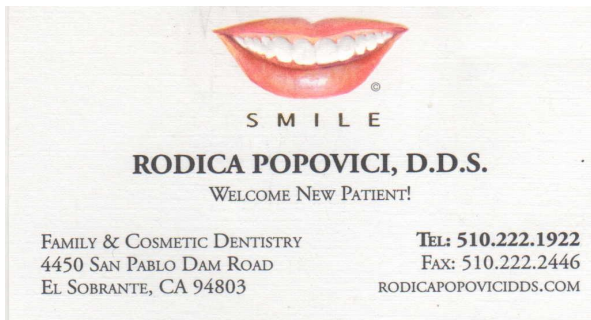
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## El Sobrante Guide to Shopping, Dining & Services: Sponsors

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

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Nicole Donn, US Financial Mortgage Lending

The Guide is available on our web site as well as at the Library, the Chamber office and at many businesses. Check it out! The website is:

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

## New Members! Please Welcome Them to Our Community

Larry's Tire Express – New Owners Jorge and Hilda Rascon

AS & FO Properties – Avi Sadi

Alpha Tax Service – John Kelso, EA



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## 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.

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  - 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](mailto:Jim.Cowen@JimCowen.com)  
[www.JimCowen.com](http://www.JimCowen.com)  
Ca Lic 0C88476

## Monthly Community Meetings

### **El Sobrante Chamber of Commerce Board Meeting—See Table Below**

Meets 1<sup>st</sup> Monday of the Month @ 5:15 pm

Chamber Office, 3769-B San Pablo Dam Road, El Sobrante

<http://www.elsobrantecachamber.com> Marie: 510-387-0581 / [mariecofces@yahoo.com](mailto:mariecofces@yahoo.com) /  
Office: 510-223-0757

### **El Sobrante Chamber of Commerce Mixer—See Table Below**

Meets 2<sup>nd</sup> Wednesday of the Month @ 5:30 – 7:00 pm

At various locations. See Community Meetings Listing below

### **El Sobrante Municipal Advisory Council (MAC)**

Meets 2<sup>nd</sup> Wednesday of the Month

@ 7:00 pm this month, at the Elks Lodge, 3931 San Pablo Dam Road.

<http://www.co.contra-costa.ca.us/1640/El-Sobrante-Municipal-Advisory-Council>

### **El Sobrante Planning and Zoning (P&Z)**

Meets 2<sup>nd</sup> Thursday of the Month @ 6:00 pm. No location available at this time.

**SPAWNERS** (San Pablo Watershed Neighbors Education & Restoration Society)  
Volunteer Workday 3<sup>rd</sup> Saturday of the Month @ El Sobrante Library or De Anza outdoor classroom at Wilkie Creek site, De Anza Dr. and Santa Rita Rd.  
Water Bug Team meets 4<sup>th</sup> Sat of the Month. See website for more info: [spawners.org](http://spawners.org)  
For information contact [helen@thewatershedproject.org](mailto:helen@thewatershedproject.org)

**C4AGES** (Citizens for a Greener El Sobrante)  
Meets 3<sup>rd</sup> Wednesday of the Month @ 7:00 pm  
Location announced in the newsletter. See <http://www.greenelsobrante.org>

**Richmond Elks Lodge** has a dinner the 3<sup>rd</sup> Friday of every month, at 3931 San Pablo Dam Road, 6 pm – 9 pm, and is open every Tuesday for dinner as well.

## March Community Meetings

Mon, March 4, 5:15 – 6:30 pm	Chamber of Commerce Board Meeting	3769-B San Pablo Dam Road	Please join us!
Thurs, March 7, 3-6 pm	Guardian Adult Day Care Center Grand Re-Opening	3905 San Pablo Dam Road	Come see the remodeled building and what a difference the Center makes for its clients.
Wed, March 13, 5:30 – 7 pm	Chamber Mixer	Larry's Tire Express	31 Pitt Way, next to Mechanics Bank parking lot
Wed, March 13, 7 pm	Municipal Advisory Council	Elks Lodge, 3931 San Pablo Dam Rd	Tom Owens, Chairman
Fri, March 15, 6:30 pm	Richmond Elks Lodge	Monthly Dinner	RSVP 510-223-3441 and for information
Sat, March 23, 2 – 4:30 pm	Indivisible Group	Hope Lutheran Church	On May Road in El Sobrante

## Envios NA-YA Seeking Office Help

Small Dam Road business seeks part time office administrator 20-30 hours per week, entry level. Contact 510-964-7934, 415-532-6551 or email [enviosnayasfo@gmail.com](mailto:enviosnayasfo@gmail.com)

### Job Duties:

- Input invoice data
- Maintain job schedule
- Answer phones
- Maintain inventory, order and stock supplies and equipment
- Maintain client list
- Assist with additional services as needed

### Requirements:

- Fluent in both English and Spanish.
- Excellent Excel, writing and grammar skills
- Proficient in Word
- Good telephone manner for customer service
- Self-motivated, independent, and flexible
- Computer literate, knowledge of digital marketing

## El Sobrante Chamber of Commerce Members

<b>Business Name</b>	<b>Contact</b>	<b>Business Name</b>	<b>Contact</b>
**Allstate Insurance Company**	Richard Smith	**Republic Services**	Bielle Moore
**Alpha Tax Service**	John G. Kelso EA	Richmond Elks Lodge	Jim Cowen
**Ameriprise Financial Services**	Mark A. Porter	Richmond Inner-City Adult Wrestling Club	James McGee
AS & FO Properties	Avi Sadi	Richmond Moose Lodge	Larry Jordan
Beadiful Beads by Bobbie	Bobbie Squellati	**Rixen Chiropractic**	Dr. Daniel Rixen
Battaglia Consultant Services		**Rodica Popovici-DDS**	Rodica Popovici
**Bill's Underground**	Bill & Donna Schupp	**Rotary Club of El Sobrante**	Ruth Williams Rockey
**Boys & Girls Clubs of Contra Costa**	Lorna Padia Markus	**Security Public Storage**	Melissa & Enrique Serrano
Burgess-Allard Group LLC	Karlen Allard-Schminke	Sewer Connection	Kathy Brazil
Canyon Swim School	Fred Brown	**SPAWNERS**	Helen Fitandides
**Castle Rock Wealth Management**	Bob Davis	St. Paul School	Natalie Lenz-Acuma
Cloverfield Organic Farm	Susan Abernathy	State Farm Insurance	Sonny Randhawa
EBMUD	Sharla Sullivan	The Journey Church	William DaVis
Educational Services Plus	Shirley Rosenthal Winston	The Pedaler Bike Shop	Jeff Jerge
**El Sobrante Town Garage**	Mark & Katrina Croda	The Salvation Army	John Hermanson
El Sobrante Wheel & Brake	Lyle Miller	**Sewer Connection**	Cathy Brazil
El Sobrante Methodist Church	Mark Zier	**US Financial Mortgage**	Nicole Donn
Fisk Termite Control	Robert C. Sibley	**Vegan 'N Chicken**	Shabaz Abbasi
Four Fools Winery	Mark Grisham	**Wadsworth Glass*	Veronica Jerge
**Godfathers Limousine Service**	Tony Raffanelli	West County Wastewater District	Marla Sena
**J & A Market**	Ranjeet B. Prasad	**Wilson & Kratzer**	Kim Welch
JBM Construction	John Mora	**Windermere Rowland Realty**	Scott Tuffnell
**Jim Cowen Farmers Insurance**	Jim Cowen		
Lakeridge Athletic Club	Bruce Thomas	Resident	Maurice Abraham
Larry's Tire Express	Jorge & Hilda Rascon	Resident	Arnold E. Bolton
**Law Office of Jennifer	Jenny Tuffnell	Resident	Martha Booz



Tuffnell**			
Lee's Acupuncture	Dr. Andrew J. Lee	Residents	Marie & Nick Carayanis
Little Wishes Spa	Karla Amador-Daza	Resident	Sarah Dunham
Lucy's Coin & Jewelry Pawn	Adam Gross	Resident	John S. Koepke
Lynden & Company	Thomas Lynden	Resident	Thomas Lang
MCE Clean Energy	Sandra Zelaya, Kalicia Pivirotto	Resident	Lorna Padia Markus
**Mechanics Bank**	Michael Frith	Resident	Hal Jones
Michael Pejza Insurance	Michael Pejza	Residents	Susan & Dick McCloskey
**Mike's Appliances**	Mike Murphy	Resident	Lillian Nardi
Mr. Fixit Handyman Construction	Carlyle Garrick	Resident	Tarah Ornelas
Nerd Crossing	Jim Hammack	Resident	Shirley Sharp
Oliver's Ace Hardware	Richard Oliver	Resident	Bob Sharp
**Planchon Roofing**	Doug Planchon	Resident	Beverly Wallace
**Plumbing Express**	Cathy Brazil	Resident	Debbie Wold
Premier Designers Jewelry	Dawn Biocca		

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

## Stop Creditor Harassment





**SAVE** Home, Car, Furniture, and personal property. **Discharge** credit cards, Payday loans, medical bills, pay or discharge past due state and federal income taxes.

**STOP** wage garnishment and bank levies.

Get a fresh start as provided for under federal law.

**CALL FOR FREE CONSULTATION**

**Jennifer Tuffnell,**  
**Attorney at Law**  
**3150 Hilltop Mall**  
**Road**  
**Richmond, CA 94806**



NATIONAL ASSOCIATION  
OF CONSUMER BANKRUPTCY  
ATTORNEYS

We are a debt relief agency as defined by Congress. When appropriate, we assist consumers with debt relief utilizing the U.S. Bankruptcy Code.

# **El Sobrante Chamber of Commerce**

## ***About Town* Newsletter**

### **March 2019**



#### **THE EL SOBRANTE CHAMBER OF COMMERCE**

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

3769 – B San Pablo Dam Road

El Sobrante, CA 94803

Office: 510-223-0757