



# Ocean Beach MainStreet Association Annual Report & Newsletter October 2013

## BOARD OF DIRECTORS

- Barbara Iacometti, President**  
*Details SalonSpa - Executive Comm Chair*
- Julie Klein, 1st Vice President**  
*Julie Designs - Crime Prevention Chair*
- Michael Akey, 2nd Vice President**  
*Pacific View Real Estate - Design Chair*
- Mike Stifano, Treasurer**  
*Winstons - Finance Chair*
- Yvonne Cruz, Secretary**  
*Surf'n Sea Wetsuits*
- Mary Orem,**  
*Villa de Loma Apartments*
- David Smedley**  
*Smedley, Gallagher & Gee, LLP*
- Gary Gilmore**  
*Gilmore Family Jewelers - ER Chair*
- Dave Martin**  
*Shades Oceanfront Bistro - OBREL Chair*
- Craig Gerwig**  
*Newport Avenue Antique Center*
- Matt Kalla**  
*Matt Kalla Insurance Agency*
- Tevia Oskin**  
*Wizard of Paws - Promotion Chair*
- Chris Wilmot**  
*Christopher W. Wilmot, CPA*
- Ron Marcotte**  
*Sign Diego*

## STAFF

- Denny Knox,** Executive Director  
**Claudia Jack,** Associate Director  
**Liz Greene,** Creative Director  
**Susan James,** Directory Manager

## FARMERS MARKET STAFF

- David Klamam & Community Crops,**  
*Market Managers*  
**Tony, Carlos, Josh, Kimberly**

Ocean Beach  
MainStreet Association  
Annual Meeting & Awards Celebration  
Join us for a great time and a light dinner  
Thursday - October 24, 2013 - 6-8pm  
Pt Loma Masonic Center, 1711 Sunset Cliffs Blvd.  
Fantastic food from our local eateries,  
beer, wine and maybe some birthday cake!  
Open to all OBMA members and their employees  
Bring your Business Card for a free drawing!  
**OBMA's 35th Birthday**



## A YEAR IN REVIEW JULY 2012 – JUNE 2013

### A Message from our President, Barbara Iacometti

We have compiled many of the accomplishments and ongoing projects during the past fiscal year. With much enthusiasm and dedication from our volunteer committee members, special event workers and our dedicated board of Directors, Ocean Beach continues to upgrade and improve the business districts along with aggressive marketing campaigns to promote local businesses and all community events. Each of our committees is unique and participates in the overall longevity and success of the Ocean Beach MainStreet Association.

OBMA is comprised of 225 Associate Members and 324 BID Members with 14 volunteer Board of Director positions, 5 volunteer Executive Committee positions, and 7 volunteer standing committee chairpersons. We don't use the term "Volunteer" lightly as it is the key to everything we do as an association. I'm proud and honored to be serving as the President of the Ocean Beach MainStreet Association and hope to see you all at the Oct 24th Annual Awards Celebration. *Barb* Annual Report continued on page 3



## October Meeting Schedule

- Tue. Oct. 1 8:30am - Design Meeting
  - Fri. Oct. 4 8:30am - Promotion Meeting
  - Tue. Oct. 8 10:00am - OBREL Meeting
  - Wed. Oct. 9 8:30am - Finance Meeting
  - Wed. Oct. 9 Noon - ER Committee
  - Thur. Oct. 10 Noon - Board Meeting
  - Tue. Oct. 15 8:30am - Crime Prevention
  - Thur. Oct. 24 6pm - OBMA Annual Mtg & Awards Celebration at the Masonic Center
- All meetings held at the OBMA office unless otherwise noted*



## READ ALL ABOUT YOUR REQUIREMENTS!

### AFFORDABLE CARE & FAIR LABOR STANDARDS ACT - OCT. 1, 2013 DEADLINE

Attention Employers: The Affordable Care Act (ACA) requires employers to provide all new hires and current employees with a written notice about ACA's Health Insurance Marketplace, or exchanges, by October 1, 2013. This requirement is found in Section 18B of the Fair Labor Standards Act (FLSA). ACA's exchange notice requirement applies to employers that are subject to the FLSA. Employers must provide the ex-change notice to each employee, regard-less of plan enrollment status or part-time or full-time status.

Employers are not required to provide a separate notice to dependents or other individuals who are or may become eligible for coverage under the plan but who are not employees. Employees hired after October 1, 2013, must be provided this notice within 14 days of start date.

The exchange notice should inform employees about the existence of the exchange and describe the services provided and the manner in which the employee may contact the exchange to request assistance. The notice should also explain how employees may be eligible for a premium tax credit or a cost-sharing reduction if the employer's plan does not meet certain requirements.

The notice must also inform employees that if they purchase coverage through the exchange, they may lose any employer contribution toward the cost of employer-provided coverage, and that all or a portion of this employer contribution may be excludable for federal income tax purposes. The notice should include contact information for the exchange and an explanation of appeal rights.

The Department of Labor has provided two sample exchange notices, one for employers who offer a health plan to some or all employees and one for employers who do not offer a health plan. Employers may use one of these models, as applicable, or a modified version, provided the notice meets the content requirements described above. As a small business owner, you may have questions about how to comply with the noticing process. Visit the following web-site for more information:

Guidance on the Notice to Employees

[www.dol.gov/ebsa/newsroom/tr13-02.html#footnotes](http://www.dol.gov/ebsa/newsroom/tr13-02.html#footnotes)

**Do I have to comply with the FLSA?**

[www.dol.gov/elaws/esa/flsa/scope/screen24.asp](http://www.dol.gov/elaws/esa/flsa/scope/screen24.asp)



Photos by  
Troy Orem



Many thanks to our **State Assemblywoman, Toni Atkins** who arranged for the



OBMA to have **FACEBOOK**

as part of

our *Business*

*Development Series*. We had approxi-

mately 100 attendees at the ever-popular **OB Playhouse**, with food by **Raglan** and coffee by **Lazy Humming-bird**.

We hope you all had a great time and learned something new.



## COMING SOON TO OCEAN BEACH



## Best Way to Keep Customers From Leaving

Existing customers seldom jump ship because of price or functionality. Here's the real reason they booted you out. Most people think that selling means getting new customers. That's part of the job, of course, but truly successful companies thrive on their ability to keep the customers they've already acquired.

The reason is simple. Finding new customers is expensive and time consuming. Many companies consider a "get new customers" campaign successful if more than 5% of the customers contacted end up buying. By contrast, selling to existing customers is cheap and easy. Sales campaigns launched at a base of existing customers often have success rates as high as 70%, according to the fascinating book *Customer Winback*. That's why losing a good customer to the competition is always a bad thing: You have to work more than 10 times as hard to get enough new customers just to make up the revenue that you lost -- and forget about profit.

### Why Customers Leave You . . .

Curiously, most business owners and managers have the exact wrong idea about why customers leave. Most people believe that customers leave because:

1. They found a lower price elsewhere.
2. Their needs changed. "Wrong"

According to a classic study by the research firm CRMGuru, here are the

reasons that customers give for jumping ship (respondents allowed multiple selections):

**75% Bad Customer Service**

**52% Poor quality**

**25% Price**

**15% Functionality or needs have changed**

As you can see, when it comes to keeping your existing customers, customer service is three times more important than price -- and five times more important than functionality.

That's ironic, because most companies, especially smaller ones, are obsessed with functionality and price. Quality and customer service are often afterthoughts.

If you want to keep the customers that you've got, you should reverse priorities and pay more attention to customer service and quality -- and, consequently, less attention to functionality and price.

Regardless of what you're selling, your long-term profitability is largely dependent upon your ability to keep current customers, rather than your ability to acquire new ones.

And that means keeping your existing customers happy -- which is mostly about how you treat them once they're already customers.

*Barbara Wold, International Speaker, Author and Business Strategist  
Downtown Revitalization, Recruitment & Merchant Retention*

9795 Jefferson Parkway, Suite F1, Englewood, CO 80112 USA

+1.720.542.3055 [bwold@ix.netcom.com](mailto:bwold@ix.netcom.com)

## Ocean Beach MainStreet Association

Our Mission is to find a unique balance of economic development within a neighborhood setting and, through special events, to contribute to the health, wealth and pride of our coastal community.

### EXECUTIVE COMMITTEE (Organization Committee)

Chair: Barbara Iacometti, Details SalonSpa – President of OBMA Meets as needed.

### OBMA BOARD OF DIRECTORS

Meets monthly the 2nd Thursday at noon at the OBMA Office

- Provided direction and vision for the OBMA
- Hosted 76 regularly scheduled meetings and 18 additional special event meetings.
- Directed staff to attend 37 meetings with groups including the BID Council, City of San Diego staff members.
- Five Board members attended California Main Street Alliance Conference held in Solana Beach to learn more about what other associations do to solve common problems.
- Nominated Raglan Public House as the Ocean Beach BID choice for citywide BID Business of the Year.
- Completed all requirements to remain a member in good standing with CAMSA and National Trust for Historic Preservation's National Main Street Program.

- Managed Special Events - 50 Farmers Markets, OB Street Fair & Chili Cook-Off Festival and Ocean Beach Oktoberfest – with a determined effort to hire and use local services and products for the events.
- Managed the Annual OBMA Awards Celebration and Annual Meeting.
- Managed the OB Business Improvement District and the Newport Avenue MAD.
- Directed staff to maintain accurate records of all members and to educate non-members.



### FINANCE COMMITTEE

Chair: Mike Stifano, Winstons – Treasurer OBMA Meets the 2<sup>nd</sup> Wednesday at 8:30am at the OBMA Office unless otherwise posted.

- Reviewed all the financials each month prior to the full OBMA Board meeting.
- Assisted staff with unexpected expenditures/challenges and other financial issues.
- Provided guidance to the full Board for all financial /accounting goals.
- Directed staff to keep reserves for emergencies.
- Participated in developing and maintaining an adequate, fiscally sound budget.
- Compared Profit and Loss statements to budget estimates on a quarterly basis.



### Ocean Beach MainStreet Association STATEMENT OF FINANCIAL POSITION As of June 30, 2013

<b>CURRENT ASSETS</b>	
Cash	\$ 49,760
Cash - Board designated	58,221
Accounts & Grants Receivable	63,658
Inventory Asset	5,138
Prepays & Undeposited funds	<u>5,964</u>
<b>TOTAL CURRENT ASSETS</b>	<b>\$182,741</b>
<b>PROPERTY &amp; EQUIPMENT</b>	
Equipment & Furniture	30,214
Website	1,300
Leasehold Improvements	2,742
Accumulated Depreciation	<u>-23,770</u>
<b>TOTAL PROPERTY &amp; EQUIPMENT</b>	<b>\$ 10,486</b>
<b>OTHER ASSETS</b>	
Security Deposits	600
<b>TOTAL ASSETS . . . . .</b>	<b>\$ 193,827</b>
<b>LIABILITY AND NET ASSETS</b>	
Accounts Payable	12,086
Credit Card Payable	<u>2,928</u>
<b>TOTAL CURRENT LIABILITIES</b>	<b>\$15,014</b>
<b>EQUITY</b>	
Unrestricted net assets	58,829
Temporarily restricted net assets	99,069
Net Income	<u>20,915</u>
<b>TOTAL NET ASSETS</b>	<b>\$178,813</b>
<b>TOTAL LIABILITIES &amp; NET ASSETS . . . . .</b>	<b>\$ 193,827</b>

Draft pending annual audit

### Ocean Beach MainStreet Association STATEMENT OF ACTIVITIES July 2012– June 2013

<b>INCOME</b>	
BID Assessments	\$24,421
Grant Income	61,073
MAD Assessments	49,571
Contributions	3,449
Special Events Income	417,653
Memberships, PROW	17,820
Promo/Marketing	57,607
Interest Income	<u>55</u>
<b>TOTAL REVENUE</b>	<b>\$ 631,649</b>
<b>EXPENSES</b>	
Organization	81,327
Capital Imp/Repair/Projects	46,816
Promotion	169,818
MAD Expenses	49,621
Farmers Market	89,131
Fireworks	28,044
Street Fair	124,031
Other Events	<u>18,064</u>
<b>TOTAL EXPENSES</b>	<b>\$ 606,852</b>
<b>NET ORDINARY INCOME</b>	<b>24,797</b>
<b>OTHER EXPENSES</b>	
Depreciation	<u>-3,882</u>
<b>NET INCOME</b>	<b>\$ 20,915</b>

Draft pending annual audit

## PROMOTION COMMITTEE

Chair: Tevia Oskin, Wizard of Paws Pet Sitting – OBMA Board Member  
Meets 1<sup>st</sup> Friday of each month at 8:30am at the OBMA Office

- Collaborated with writers, OB Historical Society and the Beacon to produce an entire edition of the Peninsula Beacon devoted to the 125<sup>th</sup> anniversary of Ocean Beach (2012).
- Produced and marketed the first in a series of Ocean Beach ornaments to honor the 125<sup>th</sup> Anniversary of Ocean Beach.
- Promoted Ocean Beach restaurants, bars and lodging during the Ocean Beach Restaurant Week in December of 2012.
- Printed over 500 Historical Plaque and OB Mural brochures for distribution to visitors and residents alike.
- Co-hosted 10 OBMA Sundowners with local businesses and restaurants/caterers for the benefit of OBMA member networking.
- Upgraded and continued to financially support the web camera, OB Web Cam located atop the OB Hotel.
- Produced and hosted three successful Business Development Series workshops: 2013 Annual Marketing Breakfast – Marketing Resources and Strategies for your Business, Storefront Improvement = Business Improvement, and Online Marketing and Social Media Engagement.
- Designed and produced marketing items to sell year-round to raise additional funds for beautification projects and maintenance repairs in the commercial areas of Ocean Beach.
- Produced and printed 21,000 OB Local Business Directories that continue to be distributed to residents, businesses and visitors. 13,000 copies were delivered door-to-door in Ocean Beach and Point Loma.
- Hosted “Decorate with Lights” project to provide commercial areas with holiday lights in participating businesses.
- Contracted with Josh Utley, Intrepid Network, to manage our website and continued to upgrade website and mobilization.
- Posted to all forms of social media to promote local businesses and activities in the community including our special events.
- Contracted with directory experts to redesign online directory.
- Stuffed and mailed 23 member inserts in monthly newsletters.
- Produced, printed and distributed 425 OBMA newsletters monthly. Emailed an additional 200 newsletters and posted all newsletters on the OBMA website.
- Placed dozens of ads in a variety of publications both online and in print including the UT, CityBeat, Peninsula Beacon, also offering discounted or free space for participating merchants.
- Hired Brown Marketing Strategies to organize OBMA’s marketing efforts and assist in promoting programs, special events and unique occurrences through all types of media.
- Worked with KPRI to promote recycling at OB Farmers Market
- Collaborated with KPRI for 4th of July - Local business owners having radio blurbs about why we love OB.



## ECONOMIC RESTRUCTURING COMMITTEE

Chair: Gary Gilmore, Gilmore Family Jewelers – OBMA Board Member  
Meets the 2<sup>nd</sup> Wednesday of each month at noon at the OBMA Office

- Managed 21 PROW permits – Café Ordinance
- Reviewed, interviewed and hired two new contractors and retained one previous contractor to provide services for the Newport Avenue Maintenance Assessment District.
- Discussed, reviewed and appraised new state



- legislation that would have a negative effect on small businesses.
- Made recommendations to the OBMA Board about issues pertaining to small business survival and growth.
- Promoted the Storefront Improvement Program from the City of San Diego.
- Assisted in producing the Annual OBMA Awards Celebration and Annual Meeting.
- Assisted in performing all the groundwork for the OB Town Council’s Ocean Beach Restaurant Walk in November.
- Hosted the MAD (Newport Avenue Maintenance Assessment District) annual meeting with property owners of Newport Avenue properties.

## CRIME PREVENTION COMMITTEE

Chair: Julie Klein, Julie Designs – 1<sup>st</sup> VP OBMA Board & Mary Orem, OBMA Board  
Meets the 3<sup>rd</sup> Tuesday of each month at 8:30am at different locations each month.

- Continued to work with local SDPD and City Attorney’s office to resolve issues of specific criminal behavior.
- Provided a forum for merchants and interested parties to discuss issues related to crimes and the prevention of crimes in Ocean Beach.
- Promoted approach to criminal activity - Quality of Life reforms, Make it Right campaign and Respect OB.
- Distributed over 500 Police Authorization forms to local businesses.
- Reported graffiti throughout the community.
- Cleaned up areas in the commercial districts that were particularly ugly.



## DESIGN COMMITTEE

Chair: Mike Akey – Pacific Realty – 2<sup>nd</sup> VP OBMA Board  
Meets the 1<sup>st</sup> Tuesday of each month at 8:30am at the OBMA office.

- Managed the ongoing OB Tile project along Newport Ave. replacing 26 broken tiles.
- Painted 110 holiday bows, installed street light decorations throughout the downtown business district, and removed and stored all decorations after the holiday season.
- Managed the holiday decoration swags refurbishing and installation.
- Managed the design elements of the MAD (Newport Avenue Maintenance Assessment District).
- Ordered tree trimming along the side streets.
- Assisted Pt. Loma High School fundraising by collecting old cell phones and ink cartridges.
- Co-hosted community meetings with residents and business owners regarding the re-design of Veteran’s Plaza.
- Managed painting of utility boxes throughout Ocean Beach.
- Worked with local graphic designers to produce three new colorful street banner designs which were installed along Sunset Cliffs Blvd. and Newport Ave.
- Supported the Lifeguard Bronze Memorial Project.
- Worked on a possible redesign of the cribs around the planters along Newport Ave.
- Repainted many of the trash receptacles along Newport Avenue.
- Managed the installation of two 2012 community murals on Ocean Villa Inn and Newport Farms Market.



## MERCHANT NEWS!

News from **OB KIWANIS**: October 27th (Sunday): Howl-o-Ween Canine Carnival- dress up your dog(s) in the spookiest, funniest and stateliest costumes around and bring them down to Dusty Rhodes park from 10AM-4PM (Dog registration- [11 AM to 1 PM](#), Parade [1:30 – 2:30 PM](#)). Prizes handed out around 3PM for best costumes! For more information, please go to: [www.oceanbeachkiwanis.org](http://www.oceanbeachkiwanis.org).

**PET ADOPTION EVENT AT SHADES** Sunday Oct. 6th from 10am to 2pm. Of course the SD Humane Society will be there in force.. Shades, 5083 Santa Monica Ave., #1F, [www.ShadesOB.com](http://www.ShadesOB.com)

**CASABLANCA HEATING & AIR CONDITIONING** has had the same owner for 25 years, Cass Anderson, and the new phone number and email address are: **619-227-4080, [casablancahvac@hotmail.com](mailto:casablancahvac@hotmail.com)**. We made a mistake on the email address so this is the corrected one.

**DON'T FORGET TO VOTE - DEADLINE IS OCTOBER 4TH! SO HURRY!**  
**FOR OBMA MEMBERS ONLY** - Be sure to vote for your favorite People's Choice nominees for the Annual OBMA Awards Celebration by going to the following site. Go to <http://www.surveymonkey.com/s/B27PKN9>

**FOR YOUR CUSTOMERS & THE PUBLIC** - Your customers have an opportunity to participate by voting for Customer Service Business of the Year! <http://www.surveymonkey.com/s/VHZY8QK>

*Annual Report continued from page 4*

## OB RESTAURANT, ENTERTAINMENT & LODGING COMMITTEE (OBREL)

Chair: Dave Martin, Shades Oceanfront Bistro – OBMA Board Members

*Meets as needed and location is determined at that time.*

- Organized and funded the Ocean Beach Restaurant Week in December 2012.
- Worked with OBMA, Brown Marketing Strategies and Peninsula Beacon to provide advertising opportunities in special sections of the paper.
- Contacted interested parties to expand promotional activities in the community related to Restaurants, Entertainment venues and Lodging businesses.



## MAD – Newport Avenue Maintenance Assessment District

Chair – Denny Knox, Executive Director, OBMA

*Meets annually with stakeholders at the OBMA Office in May.*

- Property owners are assessed annually to specifically insure that the district is maintained.
- Replaced 6 damaged trash can lids.
- Moved 3 trash cans to new locations.
- Steam-cleaned 42,000 linear feet of sidewalks including a special cleaning to remove gum once a year.
- Emptied trash cans approximately 5200 times and cigarette butt cylinders 4000 times, replaced 24 galvanized trash can inserts.
- Cleaned out planters and heavily trimmed back foliage once a year.
- Replaced 12 plants in planters, repaired 6 leaks in irrigation system.
- Broom swept around planters and in gutters each block twice weekly

*Well, that's about it for now. We hope you are pleased with the work being done in the commercial districts. If you aren't currently working on a committee, we'd love to have you sign up. Just give us a call at 619-224-4906 and we will sign you up. All our best, your staff members.*

## NEW MEMBERS/CHANGES

### MyPointLoma.com

Shannon Keatley & Glen Henderson  
3131 Camino del Rio North #1420, San Diego, CA 92108  
619-885-1230 MyPointLoma.com  
Shannon@alliancegroupre.com  
*Real Estate Services*

### PPWF, Inc.

1855 Sunset Cliffs Blvd.  
ppwf.us info@ppwf.us  
*Portable water filters*

### Genie Car Wash & Oil Change

3949 W. Pt. Loma Blvd. San Diego, CA 92110  
619-223-6830  
*Car Wash, Auto Detailing, Oil Changes*

### Casa Blanca Heating & Air Conditioning

Cass Anderson  
619-227-4080 [casablancahvac@hotmail.com](mailto:casablancahvac@hotmail.com).

*New Company name for: Dan Dennison, Realtor*

### Big Block Realty

1-858-255-0052

## MINIMUM WAGE TO RISE IN CALIFORNIA IN 2014

The CA State Legislature just passed AB10, the bill that will raise the minimum wage in California to \$9.00 per hour beginning July 1, 2014, and then to \$10.00 per hour beginning January 1, 2016. For more on the impacts of the minimum wage increases, members should contact their financial planners and/or CPAs.

## Dear OBMA Members & Friends,

In celebrating the **Ocean Beach MainStreet Association's** 35th birthday, we are thankful for the sense of "community" that is so evident every day in OB. A huge thank you to our community partners – **The OB Town Council, OB Community Foundation, OB Planning Board, OB Historical Society, OBCDC, Sunset Cliffs Surfing Assoc., OB Woman's Club, Peninsula Lions Club, Surfrider San Diego, OB Kiwanis, Friends of Dog Beach, PL Masonic Center and Peninsula Chamber of Commerce** – whose members have worked with **OBMA** on many special events and community issues. We work together as a team to improve our community.

Of course, I want to give a special note of thanks to our volunteer **Board of Directors** and our hardworking and devoted staff at the office – **Claudia Jack, Liz Greene, Susan James** and our Farmers Market Manager – **David Klamann** and his team: **Tony, Carlos, Kimberly** and **Josh**. They keep the doors open and our projects and programs on track.

We're also proud to be a member of the **San Diego Business Improvement District Council (BIDC)**, a member of **ConVis**, and to be designated as a National Mainstreet Program by the **National Trust for Historic Preservation** and the **California Main Street Alliance (CAMSA)**. **OBMA** manages our **BID (Business Improvement District)** and the **Newport Avenue Maintenance Assessment District** and the **OBMA** membership has grown every year.

We continue to raise funds through grants, special events, and programs to help fund our creative marketing campaigns, the mural projects and their maintenance, the Historical Plaque projects, the Tile Program and its maintenance, and much more. **BID** and **Associate Members** can be certain that their membership investment dollars are providing a great return to the business community.

Our office and staff are here to help you in any way we can. On a neighborhood level there are always projects we can do that produce something positive for our community and businesses. It's easy . . . join in and help make a difference. Have a great year and continue to celebrate our good fortune to have businesses in Ocean Beach!

*Thanks again for all your support,*

*Denny Knox*

Executive Director, OBMA





### Ocean Beach MainStreet Association

1868 Bacon St., Suite A  
San Diego, CA 92107  
619-224-4906  
info@oceanbeachsandiego.com



## OceanBeachSanDiego.com

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Inserts: George Greenwell Insurance

Follow us on Twitter:  
<http://twitter.com/OceanBeachCA>

Fan us on Facebook too!  
<http://www.facebook.com/OBMA92107>

### Ocean Beach Oktoberfest *The only Oktoberfest by the Sea*

#### Friday Activities All 21 & up

4:20pm Beer Garden opens - Blonde'a'thon, Ms Oktoberfest semi-finals, Microbrew Minifest Battle of the Bands



#### Saturday Activities

8am -2K FAMILY FUN RUN check in  
9am - 2K Race starts  
9am - 5K BEACH RUN check in  
10am - 5K race starts  
Sign up at [WeSupportOB.org](http://WeSupportOB.org)  
9am - Merchandise & Food Vendors open on the lawn at the foot of Newport Ave. - all ages!



11am - Beer Garden opens - Bands all day, Ms Oktoberfest finals, Sausage eating contest, Stein Holding contest, Bratwurst Eating Competition and Balloon Blow!

**Ocean Beach Oktoberfest**  
**Fri, October 11**  
 4:20 - 10:00 p.m.  
**Sat, October 12**  
 11:00 - 10:00 p.m.

<b>FRIDAY</b>	<b>SATURDAY</b>
<b>BAND SLAM</b> Battle of the Bands San Diego's Hottest Tribute Bands	Vendors open at 9:00 am Stranger ★ HI Roots Mike Pinto Un-Plugged Sandollar ★ Jet West Atlantis Rizing The Routine
<b>Happy Hour</b> The Blonde'a'thon	The Bavarian Beergarden Band The Rey Vinole Oktoberfest Band ★ Emcee <b>Jose Sinatra</b> presides ★ Ms. Oktoberfest finals Beer from Spaten and Pizza Port Sausage Toss, Stein Holding, Bratwurst Eating & Balloon Blow
Jagermeister Spice release party VIP area introducing the Mini Bar Widmer Microbrew Minifest Find the Schnitzengruben and one lucky couple goes to Munich Ms. Oktoberfest semi-finals	

Shuttle Buses from Pacific Beach & Downtown - Friday & Saturday  
 710 Beach Club, 710 Garnet Ave. & The Local, 1065 4th Ave.

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

Medical & Wellness



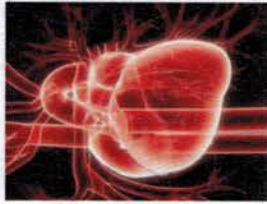
Retirement & Disability



Dental & Vision



Accident / Critical Illness



Buying online?

Saving \$581 is a scam!

(Move to a different zip code & I'll show you what we mean.)

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We Carry ALL Lines of Insurance

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WHY ARE YOU PAYING SO MUCH for INSURANCE???

Are you happy with your insurance broker?

The price for a company's insurance is the same no matter where you buy it! BUT, to get the best rates, you should go to an **INDEPENDENT Agency.**

We can help you. Go ahead and ask me to find you the best rates and I will

**EVERY YEAR!**

We shop the absolute best rates for you with the top 20 companies AND...

We are captive to no one!

Over 30 Years, Same Location.

**Greenwell & OB Financial INSURANCE SERVICES**

**We Carry ALL**  
**Lines of Insurance**  
**including:**  
**Business, Commercial**  
**Temp & Permanent**  
**Life Ins., Annuities &**  
**Retirement Plans**



**Greenwell & OB Financial**  
**INSURANCE SERVICES**

1855 Sunset Cliffs Blvd.

San Diego, CA 92107

**Office: 619-223-8603**

**Mobile: 619-362-1136**

Fax: 1-855-588-8999

Email: [scott@obfinancial.us](mailto:scott@obfinancial.us)

**We Are a LOCAL BUSINESS!**

**Lic #'s: 0105025 & 0E36325**

**Truck / Trailer / Tanker**



**Auto / Cycle / ATV**



**RV / Boat / Yacht**



**Home/Condo/Apartment**



**Owners / Landlords**



**Renters / Tenants**



Ready to build a  
 Long-Term Relationship  
 with a local business?

**We are here**  
**to serve**  
**you!**



**Stop in or Call**

We Will Custom Tailor  
 your Policies to get you a

**Discount**  
**of up to 35%**