

# Straight FROM THE Street

The Newsletter of the Park Street Business Association

September 2010

## PSBA To Furnish Holiday Lights Again

**Lights Available on a  
First Come Basis**

The PSBA Board of Directors has approved plan providing holiday lights, installation of the lights, and take down to any PSBA member that requests them as long as supplies last, again this year.

These lights will be for the inside of your windows. All we ask is you keep the lights plugged in from November 27 through, at least Christmas Eve. Our goal and intention is to make the District look like the wonderful holiday shopping and entertainment destination our holiday ads trumpet.

These lights are not intended to replace the fantastic windows and decorations many of you display every year. We want you to continue the good work you've been doing. We'll still have our holiday window decorating contest this year. These lights are intended for our members who are not inclined to decorate for the holidays. A number of years ago, before my time, PSBA did provide white twinkle lights installed on the outside of the

businesses with the business owner providing the electricity. This new program provides for lights installed inside your business in your window. The lights will be taken back by PSBA after the holidays, around January 5, 2011.

Last year the lights really added to the festive look of the District. All of our holiday ads (magazines, newspaper, cable TV, internet and in the theatre) push the idea of the District being the "Cure for the Common Mall".

One of our basic concepts in our advertising is; we aren't like all the cookie cutter malls out there. We have unique and one of a kind stores providing goods, services, and customer service you can't find anywhere else.

Let's make the District look as much like an old downtown, Bedford Falls comes to mind, as we can. It only helps all of us during the most important time of the year.

To sign up early for the holiday lights or help with your own decorating efforts, please call the PSBA office at 523-1392.

### 2010 Board of Directors

#### Officers

President  
**Debbie George**  
521-6227

Vice-President  
**Duane Watson**  
522-8811

Secretary  
**Bruce Reeves**  
521-8111

Treasurer  
**Rob McKean**  
747-1060

#### Directors

**Scott Erwen**  
865-5565

**Renee Kellogg**  
865-6375

**Evelyn Kennedy**  
748-1120

**Donna Layburn**  
865-1500

**Slavka Thomson**  
522-3567

#### Committee Chairs

Design  
**Paul Blaisdell**  
521-2001

Economic Revitalization  
**Steve Busse**  
415-336-4703

Promotions  
**Duane Watson**  
522-8811

Membership  
**Terry Mitchell**  
523-5717

## Get Your Newsletter Electronically

If you'd like to receive your monthly PSBA newsletter by way of the internet, please email: parkstreetrobb@comcast.net and let me know.

We'll put you on the distribution list and every month you'll receive a PDF file of the current month's newsletter.

When you email Robb please indicate in the email whether you'd prefer to receive the newsletter by email only or if you still want to receive your paper copy via snail mail.

If you want to receive only the paper copy, you don't have to do anything.



**17th Annual  
Classic Car Show  
October 9  
10:00 a.m. - 4:00 p.m.**

# August Mixer

Huge thanks to the entire crew at Park Centre Animal Hospital. They hosted an absolutely fabulous mixer for us. The food was terrific, the wine exceptional (they provided the wine for the mixer), and the tours of the facility were very informative. Beyond all that, they were incredibly gracious hosts.

## Thanks To:

**Bank of Alameda, Cera Una Volta,  
Dawna Dowdell, Kookie Kitch, and  
Park Street Antiques & Collectables**

For Providing Raffle Prizes

# Next PSBA Mixer

## September Mixer

### La Piñata

1440 Park Street

**Join Us in Saying Goodbye to  
Bettie Laven**

Wednesday, September 15, 2010

**5:30 p.m - 7:00 p.m.**



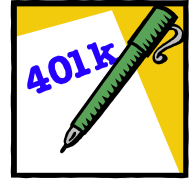
No Host Bar - Hors D'oeuvres

Please remember to bring a business card for our door prize drawing.



# Own a Business?

## Put Retirement Plan in Place



If you own a small business, you have a lot to think about: sales, expenses, marketing, cash flow, competition — the list goes on and on. However, by spending so much time on the issues of today, you may overlook the concerns of tomorrow. That's why, if you haven't already done so, you need to choose a retirement plan for your business.

Which plan is right for you? It depends on different factors, such as how many employees you have and how much you can afford to contribute each year. Let's take a look at some popular retirement plans for small businesses:

- ◆ **Owner-only 401(k)** — Also known as an individual 401(k), an owner-only 401(k) offers you many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and tax-deferred earnings growth. You may even be able to choose a Roth option for your 401(k), which allows you to make after-tax contributions that can grow tax free. In 2009, you can contribute up to \$49,000 to your owner-only 401(k) or \$54,500 if you're 50 or older. (To make deductible contributions for the 2009 tax year, you'll need to set up your plan by Dec. 31, 2009.)
- ◆ **Solo defined benefit plan** — You may have thought you had to work for a big company to participate in a traditional pension plan, also known as a defined benefit plan, but you can set one up for yourself if you're self-employed or own your own business. This plan has high contribution limits, which are determined by an actuarial calculation, and your contributions are typically tax-deductible.
- ◆ **SEP IRA** — If you have just a few employees or are self-employed with no employees, and you're looking for a low-cost, low-maintenance retirement plan, you may want to consider a SEP IRA. You'll fund the plan with tax-deductible contributions, and you must cover all eligible employees. (Employees themselves cannot contribute.) You can contribute up to 25 percent of compensation (if you're an employee of your own corporation) or 20 percent of income if you're self-employed, up to \$49,000 annually. And you can fund your SEP IRA with virtually any type of investment you choose.
- ◆ **SIMPLE IRA** — As its name suggests, a SIMPLE IRA is quite easy to set up and maintain, and it can be a good plan if your business has fewer than 10 employees. As the business owner, you must contribute in one of two ways: a dollar-for-dollar match of up to 3 percent of salary or a contribution of 2 percent of employees' salaries (up to \$4,900 per year). Employee contributions are tax-deductible, and your matching contributions are generally deductible as a business expense. Still, while a SIMPLE IRA may be advantageous for your employees, it's less generous to you, as far as allowable contributions, than an owner-only 401(k), a defined benefit plan or a SEP IRA. For 2009, your annual contributions are generally limited to \$11,500, or \$14,000 if you're 50 or older by the end of the year. You can also make a matching contribution of up to 3 percent to yourself.

To determine which plan is best for you, consult with your tax advisor and a financial advisor who has experience with small businesses. But don't wait too long to get started — you're moving closer to retirement all the time.

**Provided by Deb Knowles, your Edward Jones Financial Advisor  
located at 1336 Park St, Suite D - 510-749-0403**

## Alameda Museum Lectures 2010

- ♦ **Thursday September 30, 2010:** Author-historian Richard Schwartz with a new edition of *Berkeley 1900* featuring many new images. Underwritten by Diane Coler-Dark, Past President, Alameda Museum.

**NOTE:** All lectures start at 7:00 p.m. at the Alameda Museum, 2324 Alameda Avenue near Park Street. No reserved seats; come early to save a place and enjoy the exhibits in the History Hall and the Art Gallery. Admission is free for Museum members and \$5 for others. Topics may change without notice. For lecture information leave a message at 748.0796 or check [alameda-museum.org](http://alameda-museum.org).

Enjoy fine dining at the many restaurants in the Park Street District before or after the lecture. We cater to many different tastes and we're sure you'll find something to your liking. If you'd like a Park Street District 2010 Shopping Guide please call the Park Street Business Association office at 523-1392. We'll be happy to send one out to you.

Don't Miss These  
Two Great Events

## Police Department Open House

**Saturday, September 25**

**11:00 am - 4:00 pm**

### Featuring

SWAT Demo	McGruff the Crime Dog
Motor Unit Demo	Pet Adoptions
Refreshments	

## Coral Reef Offers Great PSBA Deals

Tucked in a quiet suburb off the main thoroughfares, adjacent to the spectacular San Francisco Bay, the only hotel located on Park Street, **Coral Reef Inn & Suites** has been serving the community for the decades. As per serving our community more, **offering special rate for all PSBA members of \$69.00 until October 31<sup>st</sup>, 2010** (*standard rooms only*).

It has become "Home Away From Home" for the business and leisure travelers. We have rooms featuring kitchenette with stove, refrigerator, microwave and coffee maker. Therefore, you can relax and enjoy the comforts of home. Some of the rooms even overlook lagoon that rejuvenate your mind after tiresome day. Newly remodeled Alameda town center, Park Street theatre, bay area's best restaurants and other recreational activities are just steps from the Inn.

Unwind at the end of the day with a leisurely stroll along the shore as you watch the setting sun etch San Francisco's unique skyline in amber. You can even spend relaxing moments in swimming pool or on your private patio or balcony which either overlook park-like grounds or lagoon.

We do offer complimentary breakfast, free wireless internet, fitness center and free parking, business center and laundry facilities. We also have state art of meeting room with overhead projector and screen for your meetings and other occasions which can accommodate 30-35 people **for \$49.00 per day**.

For more information go to [www.coralreefinn.com](http://www.coralreefinn.com) or call (1800) 533-2330/(510)521-2330

## Muse Reuse Boutique

Muse Reuse Boutique has nestled inside beautiful Aphrodite's Closet at 1201 Park Street. Muse inspires timeless chic fashion and an enlightened shopping experience. Hours: **noonish - 6pm Tuesdays through Sundays**.

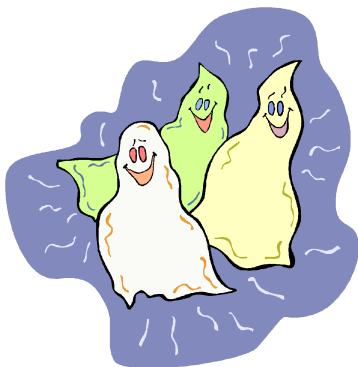
To ensure grace, flow and harmony of this enchanting environment, only after a personal consultation can flattering perfect consignments be received. [musereuse@yahoo.com](mailto:musereuse@yahoo.com) (510) 521-7400.

## Spirit Halloween Superstore Comes To Park Street

Goblins and ghouls have moved in at 1511 Park Street. Spirit Superstore has moved in and will be providing costumes and props for kids of all ages starting on September 9

**Store hours are:**

**Monday - Sunday  
11am - 7pm**



## The Party Warehouse



For all your Halloween party needs, and other costumes, make sure you drop by Party Warehouse 1125 Park Street. 521-1650 for store hours and other information.

## Facade Grant Program

The City's Façade Grant Program is up and running again.

This program provides cash assistance to PSBA members and property owners who would like new signs, new windows, new storefronts, etc.

There are two types of grants. Level one grants pays for painting, signs, etc. With approval, the program will pay you 80% of the costs, including permit costs, up to a hard cap of \$7,500. The level two grants provide for architectural improvements like windows. This grant pays for 80% of costs with a hard cap of \$15,000.

If you're interested in applying for a grant please call the PSBA office and we'll get the ball running. Money is limited so you need to act fast.

## Your Own Personal Parking Space

PSBA administers the gravel parking lot at the corner of Oak Street and Alameda Ave. Each permit holder has their own dedicated parking space available 24 hours/day, 7 days/week.

The cost of each space is \$80.00 per month and you must sign a one year contract for the space with the Park Street Business Association.

For further information or to sign a contract please contact Robb Ratto in the PSBA office prior to September 27.

## Alameda Printing Services

For all your printing and copying needs see Wayne and Vicki at "Alameda Printing Services".

They produce all the PSBA event posters, produce and collate this newsletter (some times on impossible deadlines), and generally do all the printing for PSBA very quickly and reasonable prices. Go see them at 2408 Lincoln Ave. or give them a call at 510 - 521-0500.

You won't be sorry.

# CELEBRATE Public Power with Alameda Municipal Power

AMP will join in the national celebration of Public Power Week, October 3 through 9, along with more than 2,000 other municipal utilities across the nation. Collectively, these utilities provide electric power on a not-for-profit basis to 43 million Americans.

“Public Power Week honors community ownership, which results in reliable, affordable electricity for citizens and businesses. It also recognizes the economic, social, and environmental contributions of a community-owned power system,” said Greg Hamm, President of the City’s Public Utilities Board.

Public Power Week is a national, annual event sponsored in conjunction with the American Public Power Association (APPA) in Washington, D.C. APPA is the service organization for community- and state-owned electric utilities.

Mr. Hamm explained. “Having a community-owned system to provide our power also makes our lives better because we can make decisions locally and use our resources in ways that best suit Alameda’s needs.”

“We at AMP are committed to providing the best services possible to our customers and, in doing so, enrich their lives,” he added.

For more on Alameda’s Public Power Week celebrations, check the AMP web site, [www.alamedamp.com](http://www.alamedamp.com).

## Bettie Laven Leaving PSBA

We’re sad to report the retirement of our long time Executive Assistant, (everyone knows she really ran the place) Bettie Laven.

Bettie will be leaving us on September 17. She’s been working with us since November of 1999. During that time she’s coordinated our monthly parking programs, maintained our database, answered thousands of questions ranging from; “What day is the 4th of July parade on?” to “What was the name of that vendor I bought the soap from at the Faire two years ago?”, coordinated and greeted everyone at the mixers, and she’s put up with that other person in the office. And she’s done it all with a smile.

We’re going to miss her and we wish her well in her retirement. She’ll be fueling her passion for travel and we wish her well and hopefully, from time to time, she’ll check in with her old friends in Alameda to let us know how she’s doing. We’re going to miss her.

We’ll be saying goodbye at the September mixer at La Piñata. Please join us in saying goodbye to our friend.

# "Are You Reading The Newsletter Quiz?"

Answers to last month's questions:

- 1. Iowa                      2. Vulcan                      3. NCC-1701
- 4. San Francisco        5. Enterprise                6. Mr. Data

September brings the start of the NFL season so of course our questions will relate to pro football this month.

1. What team won the Super Bowl played on February 10, 2010?  
A. Colts            B. Saints            C. Vikings        D. Patriots
2. What team holds the NFL record for consecutive road wins (18)?  
A. Patriots        B. 49ers            C. Raiders        D. Packers
3. What non kicker has played in the most consecutive games?  
A. Jim Marshall    B. Jim Otto        C. Jim Brown    D. Brett Favre
4. Who played the most seasons in the NFL?  
A. Jim Marshall    B. Morten Andersen    C. Gary Anderson  
D. George Blanda
5. Who is the only pure place kicker in the Pro Football Hall of Fame?  
A. George Blanda        B. Paul Hornung        C. Lou Groza  
D. Jan Stenerud

Good luck to all of you. Entries with all the answers correct will receive a gift certificate from Fudgelato.

Everyone who submits answers will be entered into a drawing for a PSBA gift certificate. So, even if you don't have all the answers, please email, fax, or deliver to the PSBA office by September 20.



**Good Luck!  
We Are Trying  
To Trick You**

## Phone Numbers & Addresses To Remember

PSBA Office  
523-1392  
Fax: 523-2372  
email:  
parkstreet1@comcast.net

Police Department  
337-8340

Fire Department  
337-2100

Mayor Beverly Johnson  
747-4701

City Council Members  
747-4800

Sue Russell  
Economic Development  
747-6894

Public Works  
749-5840

Maintenance Services  
747-7900

Planning Department  
747-6850

Building Department (Permits)  
747-6800

Main Library  
747-7777

Alameda Municipal Power  
748-3901



# PSBA Calendar Of Events - September 2010

**September 6** PSBA Office Closed  
Happy Labor Day

**September 7** Econ Revi Committee  
8:30 a.m. - PSBA Office

**September 7** City Council Meeting  
7:00 p.m. - City Hall

**September 7** Membership Committee  
Noon - PSBA Office

**September 15** PSBA Mixer  
5:30 p.m. - 7:00 p.m.  
Park Centre Animal Hospital

**September 16** Promotions Committee  
8:30 a.m. - PSBA Office

**September 21** City Council Meeting  
7:00 p.m. - City Hall

**September 28** PSBA Board Meeting  
8:15 a.m. - PSBA Office

**October 9**  
17th Annual Classic Car Show



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Alameda, CA 94501  
www.ShopParkStreet.com  
email: parkstreet@alamedanet.net



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