

### Ojai BUSINESS JOURNAL

The Official Newsletter of the Ojai Valley Chamber of Commerce
Volume 10 | Issue 6 | Jan. / Feb. 2014

#### FEATURED SPOTLIGHT

Crystal Loza - Co-Owner of Genesis of Ojai

"We Offer Affordable New Clothing for the Entire Family"

An Interview with Crystal Loza, Co-Owner of Genesis by Reynold Akison

Genesis of Ojai, a retail clothing and accessories store located in downtown Ojai behind the Arcade at 305 E. Matilija Street (Suite B), sells affordable dresses, shirts, pants, shoes including UGGs, t-shirts and underwear; fashion forward clothing for the entire family - children, youth, women and men. They also offer fashion accessories like costume jewelry,

hats, beanies, wallets, sunglasses, men's watches, ties and belts, and backpacks. Store gift cards are also available. The store is open every day from 11AM-6PM.

Genesis of Ojai offers brands like Dickies, LRG, Callie's Finest, Wranglers; Pro Club; Double Zero; Angie; FlowJo; Mystery; Zenana, Micros (for kids); Casters; Hanes; and UGGs.

Co-owners Crystal Loza and her mother, Juli Montano, have been in business for two years. They are a family-owned and run business with a staff made up of family members and relatives.

Contact Crystal Loza and Genesis of Ojai at 805-640-0406; email at: genesisofojai@yahoo.com; Please "Like" the store on Facebook, find photos of the store on Instagram, and look for their ads in the Ojai Valley News and the Ojai Visitor's Guide.

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#### "Our Mortgage Department Offers a High Degree of Personal Service"

An Interview with Peter Hart, Vice President and Mortgage
Department Manager of Ojai Community Bank

by Reynold Akison

Peter Hart, Vice President and Mortgage Department Manager at the Ojai Community Bank, received his Real Estate License in 1977, became a Broker in 1980 and an Independent Mortgage Broker in 1985. Peter has worked in the title industry in Los Angeles and in residential real estate lending in Ventura and Santa Barbara Counties.

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Peter Hart - Vice President, Mortgage Department Manager at Ojai Community Bank



Genesis of Ojai owners and staff: Angie Castaneda, Crystal Loza, Christina Montano, Juli Montano, Carolanne Perez, Gina Castaneda, Annie Castaneda and Joey Castaneda in front.



CITY OF OJAI STATISTICS

TRANSIENT OCCUPANCY TAX FOR AUG. 2013 \$287,578 rec'd. in Sept. 2013 (25% increase compared to August 2012)

TRANSIENT OCCUPANCY TAX FOR SEPT. 2013 \$213,426 rec'd. in Oct. 2013 (13% increase over Sept. 2012)

TRANSIENT OCCUPANCY TAX FOR OCT. 2013 \$234,800 rec'd. in Nov. 2013 (17% increase over Oct. 2012)

TRANSIENT OCCUPANCY TAX (TOT)

JAN - Oct., 2013 \$2,210,760

(15% increase over same period in 2012)

TRANSIENT OCCUPANCY TAX
TOT FOR CALENDER YEAR 2012
\$2,266,337

(12% increase over same period in 2011)

#### **SALES TAX**

**SALES TAX RECEIPTS APRIL 1, 2013- JUNE 30, 2013 \$534,,751** (14% decrease over same period FY 201-11) **SALES TAX RECEIPTS JULY 1, 2013- SEPT. 2013 \$81,442** (1% Increase over same period FY 201-11) **SALES TAX RECEIPTS OCT. 2013- DEC. 2013** 

**\$250,975** (15% increase over same period 2011-12)



genesis interview continued from page 1

**OJAI BUSINESS JOURNAL:** What's the most important thing you want readers to know about Genesis of Ojai?

**CRYSTAL LOZA:** We sell affordable, fashion forward clothing for the entire family. We try our best to keep our prices down so families can find wearable clothing in Ojai without having to make a trip to Ventura. For example, we sell T-shirts for six dollars.

When parents bring their school-age children to the store they receive a 10% discount on their children's clothing when they show us their child's school ID card.

**OBJ:** Who is your target customer?

**CRYSTAL LOZA:** Our target customers are local Ojai residents and especially the younger generation, ages 13-30; we have lots of fashions and accessories for youth. We are also the only full-line children's clothing store in Ojai.

We carry infant to 4X plus sizes. We also carry UGGS in women's, men's and kids sizes. We carry affordable work attire like white t's, collared white shirts, polo t's and black pants.

For people shopping for bargains we keep separate children's, women's and men's, 25%-off discount racks outside the store entrances.

**OBJ:** What's the biggest challenge facing your business?

**CRYSTAL LOZA:** Our biggest challenge, even after two years, is getting people in the Ojai Valley to know that we're here. I don't think Ojai residents are aware that there is an affordable family clothing store located in Ojai. Also many people don't shop Ojai to see what's available locally.

**OBJ:** How much research did you do before you opened your business?

**CRYSTAL LOZA:** I took business classes at Ventura College, and I spoke to other local business owners. We saw a need in Ojai for an affordable family clothing store offering new fashion forward clothing for women, children and men, so we decided to fill that niche.

We keep up with the new clothing designs by attending the annual fashion-clothing show in Las Vegas, and by making regular visits to the clothing companies in Los Angeles' fashion district to see and buy new clothes.

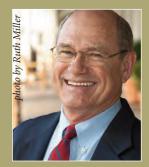
**OBJ:** How is doing business in the Ojai Valley different from other places?

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## CEO'S FILES

JANUARY / FEBURARY 2014

SCOTT EICHER, Chamber CEO

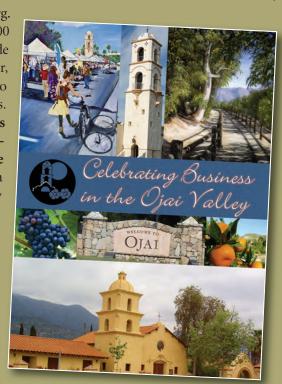


CHAMBER GALA
CELEBRATING BUSINESS IN THE OJAI VALLEY

The Ojai Valley Chamber of Commerce's Annual Celebrating Business in the Ojai Valley Gala Awards Dinner will be held on Thursday, February 28, 2013 at the Ojai Valley Inn & Spa to honor Chamber members in six categories for being the best at what they do. The evening will begin at 5:30 with an art sale and cocktails. This is not just a viewing, but an opportunity to purchase original art from our Ojai artists. Ten local artists will be showing three to five pieces in various mediums. Dinner will be served at 7:15 followed by the presentation of awards. At the end of the evening we will draw for the winning tickets for the Big Ticket Raffle (see page 7 for raffle prizes and how to get your tickets).

Reservations for the Gala are required and can be purchased at the Chamber office and on our website,

ojaichamber.org. Tickets are \$100 each and include soup, dinner, dessert and two drink tickets. **Sponsorships** are still available and have great ROI; be a sponsor registering online at the Chamber website. See page 6 for sponsorship details; This is our first and primary fundraiser of



the year. Come on, get dressed up, enjoy the evening and support your Chamber and your fellow members in the process. See you there.

#### CALENDAR

#### TUESDAY / January 28

City Council Meeting, 7:00 p.m. City Hall Council Chambers at City Hall

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EBRUARY

#### WEDNESDAY / Feb. 5

Ojai Visitors Bureau Advisory Committee Mtg. @ Ojai Music Festival Conf. Room 5:15 p.m., 646-8126

#### WEDNESDAY / Feb. 5, 19

Morning Business Referral Group Meeting @ Eggs 'N Potatoes, 1103 Maricopa Hwy., 7:15 a.m.

Lunch Business Referral Group Meeting @ Carrows, 211 W. Ojai Ave., 12:00 p.m.

#### **TUESDAY**/ Feb. 11, 25

City Council Meeting, 7:00 p.m. City Hall Council Chambers at City Hall

#### THURSDAY / Feb. 13

Chamber Board & OVB Meeting @ Ojai Music Festival Conf. Room Noon to 1:30 p.m., 646-8126

#### FRIDAY/ Feb. 14



#### THURSDAY / Feb. 27

Chamber Gala @ The Ojai Valley Inn & Spa, 5:30 - 9:00 PM

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#### THURSDAY / Mar. 27

Chamber Mixer @ Ojai Valley School Upper Campus 10820 Reeves Rd., 5:30 - 7:00 PM 646-8126

#### **Ojai** BUSINESS JOURNAI

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PAGE THRE

## welcome

#### NEW CHAMBER MEMBER

#### Kathleen Kaiser & Assoc.

Kathleen Kaiser 83 South Palm Street Ventura, CA 93001 805.607.6717 Kathleen@KathleenKaiser.com Marketing Communications/PR

## for the latest in chamber news www.ojaichamber.org



BOARD OF DIRECTORS

President Emily Sandefur Heritage Financial
Past President Bob Kemper Troop Real Estate
Treasurer David Junod David Junod, CPA

#### **Directors**

David Brubaker *Ojai Community Bank*Martha Dowden *Pacific Western Bank*Pete Ells *Ojai Valley Inn & Spa*Kathy Hartley *The Lavender Inn*Olga Jones *Ameriprise Financial*Jill Olivares *Allstate Insurance* 

Eric Zacher Rains

#### THE OJAI BUSINESS JOURNAL is a

bi-monthly publication of the Ojai Valley Chamber of Commerce which is solely responsible for its contents. Information for issues should be directed to The Ojai Valley Chamber of Commerce at:

P.O. Box 1134, Ojai, Ca. 93024 805.646.8126 or FAX 805.646.9762 info@ojaichamber.org www.ojaichamber.org

#### Staff

Scott Eicher - Chief Executive Officer | Norma Gonzalez - Executive Assistant
Graphic Design By Olga Singer • Graphics Unlimited / (805) 640-1909





#### ojai community bank interview continued from page 1

Peter set up the Ojai Community Bank's Mortgage Department in the fall of 2012. The bank began taking mortgage loan applications in December 2012 and funding loans in January 2013. The Ojai Community Bank offers mortgage products like Residential Portfolio Mortgages, Conventional Fixed Rate Mortgages, Refinancing, Home Equity Lines of Credit and many other mortgage products.

Consumers can use a variety of loan calculators (Monthly Payment, Payment Schedule, Refinance Interest Savings Calculator, Rent versus Own, etc.) on line at the Ojai Community Bank website at: www.ojaicommunitybank.com. Consumers can start the mortgage process online without obligation.

You can meet Peter on Tuesday and Thursdays, 9AM-5PM, in the Ojai Community Bank offices located at 402 W. Ojai Ave, in Ojai, California. Peter takes mortgage loan questions by phone at 805-633-2061 or 805-646-9909; or email at peterhart@ojaicommunitybank.com; or at mortgage@ojaicommunitybank.com. Peter will meet with people "anywhere at any time" during the mortgage process.

The Ojai Community Bank was voted the Best Bank in Ojai in 2010, 2011 and 2012.

**OBJ:** What are your responsibilities at Ojai Community Bank?

**PETER HART:** I'm involved in originating conventional fixed-rate Fannie Mae - Freddie Mac type mortgage products. The bank originates the loans on behalf of Fannie and Freddie Seller-Servicers, which is common practice among banks in the mortgage business. Offering these types of conventional mortgages has made Ojai Community Bank's Mortgage Department and products competitive with all other banks in the Ojai Valley.

**OBJ:** What makes Ojai Community Bank different from other banks in Ojai?

**PETER HART:** People come to Ojai Community Bank because of the people who work here. We're a small local bank, and we offer a high degree of personal service. We have a reputation for honesty and integrity.

I have been in the mortgage brokering business in this area for many years. I'm always straight forward in explaining the loan process and about the costs involved in obtaining a mortgage. I help people through the process and answer their questions. I'm willing to meet with people anywhere and any-

time, not just at the bank's offices.

**OBJ:** Who is your ideal mortgage customer?

**PETER HART:** A person with a stable job history, possibly salaried, who has lived at the same address for the last ten years. I also work with lots of self-employed people like building contractors, store owners and professionals.

Those obtaining mortgage loans are people who work hard at their jobs; people able to save and create assets for themselves and their families.

Although I'm not a financial planner, I like dealing with older people who are planning for their retirement. Many older people want to pay off their home mortgage and be free and clear when they finally retire. Or they're interested in refinancing their homes for a lower monthly payment at or before retirement. I can answer their questions and help them through the loan process.

**OBJ:** What's the biggest challenge facing mortgage banking right now?

**PETER HART:** Over-regulation. The loan process has become more intrusive into people's financial lives since the new

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genesis interview continued from page 2

**CRYSTAL LOZA:** On shopping trips we see fashions that would be fun to carry, but they're too pricey or too trendy for Ojai. Ojai is more casual and laid-back, so we carry affordable clothes and fashions that fit the Ojai lifestyle.

**OBJ:** Is there anything else you would like to add about Genesis of Ojai that we haven't covered?

**CRYSTAL LOZA:** If someone can't find what they're looking for and it's one of the lines we carry, or a line we can get, we can special order the item. For instance, we can order a pair of UGGs in any size or style.

We're always open to suggestions, and willing to check out clothing lines we don't currently stock that our customers think would fit our mix of clothing and accessories.

We're a child and dog friendly store. We have a TV next to the front counter where kids can sit while their parents are shopping and trying on clothes. We also offer our customers hot tea and coca to drink in the winter and cold water in the summer.

We hope Ojai Valley residents will shop locally and give us a try before they drive to Ventura - we're Ojai's affordable clothing store.



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#### Rabobank Promotes Economic Development Through Agreenment with EDC-VC

Rabobank, N.A. recently invested \$1 million in the Economic Development Collaborative-Ventura County to support regional economic development and help businesses in Ventura and Santa Barbara counties. EDC-VC will manage the funds through its Revolving Loan Fund program, which has grown to \$4 million with the five-year agreement.

The two organizations celebrated the investment with a check-passing ceremony on Dec. 12, which local dignitaries, Rabobank officials and community members attended.

"We entered into this agreement with EDC-VC because of their longstanding

success with regional economic development programs that provide businesses with professional consulting, training and access to capital," said Frank Bravo, vice president, community development finance manager, Rabobank, N.A.

Rabobank has been a member of EDC-VC's board of directors since 2010.

The million-dollar investment is part of Rabobank's efforts to support low- and middle-income communities and to invest in under-capitalized small businesses, as suggested by the federal Community Reinvestment Act. It is expected that businesses receiving loans will create a total of 40 new jobs over the agreement period.

"This investment by Rabobank will go a long way in stimulating our local economy and helping small businesses get a more stable footing in the marketplace," said Bruce Stenslie, EDC-VC's president and CEO.

EDC-VC is a private, nonprofit organization that serves as a business-to-government liaison to assist businesses in Ventura County by offering programs that enhance the economic vitality of the region. For more information about the Small Business Development Center and loan, manufacturing and international trade programs, contact Bruce Stenslie at 805-384-1800 ext. 24, or bruce.stenslie@edc-vc.com. Or visit www.edc-vc.com.

#### ojai community bank interview continued from page 4

lending laws were put in place after the financial meltdown. It's also a more cumbersome process. People now have to submit more bank statements, more W2's, and more Income Tax returns. Any issues about income that might be flagged by an underwriter need to be documented in advance when possible.

Loan underwriters are not just dealing with credit and income statements anymore. They analyze the materials loan applicants submit more like bank auditors. People must be able to explain in writing any questions the underwriters have. Lengthy checklists have replaced the previous commonsense approach of asking if a person seeking a mortgage loan will be able to honor the loan contract.

**OBJ:** So are banks more reluctant to lend money for mortgages?

**PETER HART:** Not necessarily, but underwriters want to be positive that a loan won't go into default. There's more risk involved and more analysis of the borrower, which often adds time to the loan process. Underwriters want to avoid having to buy back loans. Since the financial meltdown, Fannie Mae and Freddie Mac have made lenders buy back loans that default.

**OBJ:** How is banking in the Ojai Valley different from banking in other places?

**PETER HART:** Ojai Community Bank is the only small bank in the area, but we're able to offer the same mortgage products as any other bank in Ojai.

**OBJ:** What sets Ojai Community Bank apart from other banks in the Ojai Valley?

**PETER HART:** You can come into the bank and meet the decision makers. We're locally owned. Our Directors are Ventura County residents, and our shareholders all live in the area too.

**OBJ:** Is there anything that we haven't covered about the Ojai Community Bank's Mortgage Department that you'd like to add?

**PETER HART:** We offer every mortgage service other area banks offer and provide local decision making. People can start the loan process online. They can print out the form, mail it to the bank or even submit their loan application online.

All mortgage loan applications come to me. I contact the applicant and start a dialogue about their loan needs. I like to meet people; I think personal contact and the personal approach raises everyone's comfort level.

**OBJ:** What's the most important thing about Ojai Community Bank that you would like readers to take away from this interview?

**PETER HART:** At Ojai Community Bank we offer the personal touch, old-school customer service, and a face-to-face relationship. We make getting a mortgage a less-intrusive process and try to get it done as quickly as possible. We work hard to lower the stress factor in obtaining a mortgage.

Celebrating Business in the Ojai Valley Awards Gala • February 27, 2014 Ojai Valley Inn & Spa

#### SPONSORSHIP OPPORTUNITIES

## Premium Sponsorship \$1000: a \$1500 value

- 4 Tickets To Gala
- 4 Raffle Tickets
- Sponsor Slide in Video
- ▶ Full Page Ad In Event Program
- 1 year linked logo on Chamber Website
- ▶ Logo Listing in Event Program
- Verbal Mention from Podium
- ▶ 1/3 Page Ad, Three Times, in OBJ

## Friend of the Chamber Sponsorship \$500:

- 2 Tickets To Gala
- ▶ 1 Raffle Ticket
- ▶ 1/2 page ad in Event Program
- Listed as Friend of the Chamber in Event Program

Sponsorships can purchased online at www.ojaichamber.org. or by calling the Chamber directly at 805.646.8126

## Gala 2014

#### Gala 2014 Nominees

The following businesses will be recognized at the Gala

SMALL BUSINESS OF THE YEAR: This award will honor the Chamber Member who best exemplifies the spirit of free enterprise in the Ojai Valley, in a for-profit business with fewer than 10 employees.

- ▶ Derby & Derby
- Curves-Ojai Valley
- ▶ Jill Olivares Allstate Insurance

**CUSTOMER SATISFACTION LEADER OF THE YEAR:** This award will honor the Chamber Member who consistently delivers the best customer service experience to residents and visitors.

- ► Coldwell-Banker Property Shoppe
- ▶ Fred's Tire Man
- ▶ Bonnie Lu's

SPIRIT OF THE OJAI VALLEY: This award will honor the Chamber Member with good customer service and who makes the Ojai Valley better for all by giving back to the community.

- Greg Rents
- Jim & Rob's Fresh Grill
- ▶ Kim Maxwell Studio

**BEST NEW CHAMBER MEMBER:** This award will honor the Chamber member who joined in 2012 and really hit the ground running.

- Ojai Rancho Inn
- OVA Arts
- Summer's Dawn

**DESTINATION OJAI:** This award will honor the Chamber Member that has demonstrated creativity in contributing to the development and expansion of the tourism industry in the Ojai Valley.

- Ojai Tennis Tourney
- ▶ The Lavender Festival
- Ojai Playwrights Festival

ENTREPRENEURIAL SPIRIT – This award will honor the Chamber Member that best exemplifies creativity in the development of enterprise in the Ojai Valley. The winning entrepreneur will have made a positive impact on the economy of the Ojai Valley. This award may be given to either a for-profit to non-profit member.

- Alice Ramsey
- ▶ Dewayne & Marilyn Boccali
- ▶ David & Mary Trudeau

All voting is via an online survey at this link: Chamber Awards Survey. Be sure to vote.

# Celebrate Business in the Ojai Valley with THE BIG TICKET \$50 each OR 5 for \$200 1ST PRIZE: 4 Days / 3 Nights Stay for 2 at the The Grand Wailea Resort in Maui. Includes airfare. 2ND PRIZE: 4 Days / 3 Nights Stay for 2 at the Legendary Little Nell five-star, five-diamond hotel in Aspen, Colorado, Includes airfare. 3RD PRIZE: 4 One-Week Stay for 2 at a Pristine 1890's Victorian Home in Glenwood Springs, Colorado. 4TH PRIZE: 4 Days / 3 Nights at the Ritz-Carlton Half Moon Bay. 5TH PRIZE: 4 Person Ojai Valley Wine Tasting Tour includes Ojai Limo Transportation, Dinner at a local Restaurant and Accommodations for 1 night at a local hotel. 6TH PRIZE: An Accoustic Guitar signed by Brad Paisley, Kellie Pickler and other celebrity artists Drawing to take place at the Ojai Valley Claumber of Cammerce Gala on Echausty 27, 2014 Winners need not be research. Fisket stubs must be returned with pramer, Maximum 400 tickers to be sold. Some restrictions may apply. Non-stransferable. Must be used by 12/15/14. All proceed-benefit the Ojai Valley Claumber of Cammerce for mure information contact the Chamber at 805.646.8126 NAMI! EMAIL. PHONE ()

## Big Ticket Raffle \$50 per ticket or 5 for \$200\*

The Big Ticket Raffle is another integral part of our Gala each year. This year we have 6 prizes and they may be purchased on the Chamber website, ojaichamber.org or at the Chamber office.

\* Some restrictions may apply. Non-transferable. Must be used by 12/15/14.

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#### 1st Prize

4 Days / 3 Nights Stay for 2 at the Grand Wailea Resort in Maui, Hawaii. Includes Airfare.



4 Days / 3 Nights Stay for 2 at the Legendary Little Nell Hotel in Aspen, Colorado. Includes Airfare.



#### 5th Prize

4 Person Wine Tour at Old Creek Ranch Winery, Vino V, Casa Barranca & Ojai Vineyard. Includes transportation with Ojai Limo,



dinner at a local restaurant and 1 night stay at a local hotel.



#### 3rd Prize

A one-week stay, for 2 in a Pristine 1890s Victorian Home in Glenwood Springs, Colorado, near Aspen.

4th Prize

4 Days / 3 Nights Stay for 2 at the Ritz-Carlton, Half Moon Bay.



#### 6th Prize

An Acoustic Guitar signed by Brad Paisley, Kellie Pickler and other celebrity musicians.

 $guitar\ shown\ not\ actual\ signed\ guitar.$ 



Raffle Sponsored by
The Ojai Valley Chamber of Commerce
for more information call
805.646.8126

James Lewis of Axa Advisors with John Maggio

Thank you to Paul Blatz Law Firm for hosting January's Mixer. The Chamber Gala scheduled for Thursday, February 27th takes the place of our February Mixer. Mixer resumes in March.

## CHAMBERXIE



Paul Blatz, Mixer Host, with staff Michele Gammell, Cindy Long and Sarah Long



Raul Lorca of Wells Fargo Bank with Ren Adam, Ojai Valley Directory

MARCH MIXER Thursday March 27th

Ojai Valley School Upper Campus 10820 Reeves Rd., 5:30 - 7:00 PM 646-8126