From the President

MATT KHADIVIAN

My dear readers, keeping in mind the recent news about a number of banks going under, let us examine some of the contributing factors that may lead to bank failures. This is not financial advice.

Bank failures may be caused by a variety of factors, including but perhaps not limited to the following:

Economic downturn. During periods of economic recession or financial crisis, banks may face increased loan defaults, declining asset values, and liquidity problems, which can strain their financial stability.

Poor management and risky practices. Inadequate risk management, excessive lending to high-risk borrowers, or engaging in speculative activities without proper safeguards can weaken a bank’s financial position.

Regulatory issues. Banks failing to comply with regulatory requirements or facing legal issues can lead to financial penalties, loss of public trust, and ultimately, failure.

Asset bubbles and market instability. If banks have significant exposure to overvalued assets, such as real estate during a housing bubble, a sudden decline in asset prices can cause their balance sheets to deteriorate rapidly.

It appears that not even banks can serve as a safe haven for your wealth these days. It may be a great time to look at a few alternative forms of wealth preservation: gold, silver, real estate, or Bitcoin perhaps?

As always, thank you for giving me your most valuable commodity, your time.

The public is invited to the grand opening of the new Stiiizy cannabis retail store, their first in west Contra Costa County. A celebration will be held on Saturday, June 3rd, at 10 a.m. The store is at 10770 San Pablo Avenue, El Cerrito, at the corner of Schmidt Lane.

By John C. Stashik

It was in March 2021 when the City of El Cerrito approved a permit for a cannabis dispensary at Schmidt Lane and San Pablo Avenue. The shop was to occupy the site of Batteries+Bulbs and would be known as Authentic El Cerrito.

A mere 27 months later, Stiiizy El Cerrito is ready to welcome the public and do business in their gleaming new facility. (A soft opening occurred on Memorial Day.) Over that period of time, the Shryne Group changed the name from Authentic El Cerrito to Stiiizy to better coordinate marketing with their other stores. Shryne joined the Chamber of Commerce in September 2020 well before they even had a footprint here, demonstrating their desire to be a solid part of our business community.

New business is always welcome in El Cerrito. In fact, new business attracts more business. Stiiizy will create jobs in the city too. Employees throughout the chain are represented by the United Food & Commercial Workers. Stiiizy is a union shop.

City services depend on sales tax and it seems likely this store will be a significant tax generator. In addition, the company will pay into a community benefit fund per its agreement with the City of El Cerrito.

In a statement, Mayor Lisa Motoyama said: “We are very excited to welcome Stiiizy to El Cerrito making our San Pablo Avenue retail corridor more vibrant and interesting. We hope it will draw more people to visit our businesses all along the Avenue. We also appreciate Stiiizy’s participation in providing community benefits, along with Nug, to support community needs, especially for our unhoused residents.”

That said, welcome to El Cerrito. Stiiizy will be open every day of the week from 9 a.m. until 9 p.m.
Beware! The garbage police are coming. Later this year residential and commercial garbage, green waste, and recycling containers, must change color as mandated by the folks getting paid to make rules at Dysfunction Junction, aka, Sacramento. Guess who will pay for the cost of that useless switch? (Hint: it will not be Elon Musk.) Then “inspectors” — there’s a new, well paid, job funded by you through your garbage bill — will begin looking into carts to see just what you’re throwing away.

Here’s a likely scenario. Garbage cops will have a goal to find something placed in an incorrect container and then levy a fine, providing increased revenue to those on the receiving end, while making your cost of living go higher.

When our ECPD wanted license plate readers placed around the city to help solve crime (which was fortunately approved), the good old ACLU was quick to say it was an invasion of privacy. Private investigators know that by searching garbage valuable information can be gleaned. Note the ACLU is MIA on this proposed “chicken reg” (as we called them in the Navy).

If you know Chicago, you know Lou Mitchell’s on West Jackson about three blocks from the river. Here’s El Cerritan Frank Castro on his Amtrak vacation at the venerable diner that serves a two-pack of Milk Duds with every meal.

Box art. There are two more City utility boxes that need beauty treatments. If you’ve got the talent, apply by June 16th and you may be selected to paint a box. Get all the details from Assistant City Manager Alexandra Orologas; her email is: aorologas@ci.el-cerrito.ca.us. The Arts & Culture Commission offers a stipend to artists for this project that enhances El Cerrito’s appearance.

Introducing Lobsang Dorgee, owner of a soon-to-be organic vegan grocery on the west side of San Pablo Avenue at Moeser Lane. If the stars align and permits are finaled, Lobsang hopes to have his Shangri-La Market open this month.

No stranger to the food business, Mr. Dorgee operates the highly acclaimed Shangri-La Vegan restaurant located at 40th and Linden Streets in Oakland. Marshalls, the busy clothing store at Portola and San Pablo, will be moving to El Cerrito Plaza according to City staff. When the deal is complete, the midtown store will close. The Plaza location will be in the former Bed, Bath & Beyond building, offering more floor space than the present store. Another advantage is increased customer traffic at the Plaza as evenings are “dead” at the Portola store according to a store employee.

Guru Curry House. Indian cuisine will be on the menu at a new restaurant currently building out at the site of the former Sasa Kitchen which shut down two years ago at 10350 San Pablo Avenue. It’s so nice to see the site put to productive use again. Guru also has a curry house in Oakland.

NEK Insurance is gone. The office at 11481 San Pablo (at the gore point of Eastshore) is now empty and for sale as the business was acquired by Arthur J. Gallagher & Co. and the El Cerrito site is no longer needed.

RIP Chris Strachwitz. He had a fascination with American roots music and died on May 5th at 91. He had roots in El Cerrito too, having founded our famed Down Home Music Store.

See Past Prez Palaver, page 3
**PAST PREZ PALAVER**

Continued from page 2

**Masa again.** I predicted a month ago the new taqueria would finally open on Cinco de Mayo. But, I didn’t specify what year. When it happens, it happens.

**Please buy this** and put the dilapidated mess out of its misery. One of the two ugliest blocks in our city. Autometrics at Lincoln and San Pablo is the only thing worth saving on that sad block. We can do better.

**Artist Sas Colby of Berkeley assists Chamber manager Georgina Edwards and El Cerrito Mayor Lisa Motoyama snipping the ribbon on April 29th celebrating the open house of Jason Russell, at right. Financial advisor Jason has a new office: 400 Evelyn Avenue, Suite 228, Albany, in the El Cerrito Plaza professional building.**

**Mel-O-Dee** at El Cerrito Plaza is probably our city's oldest dive bar. Gabe Lehman described it as raucous karaoke bar in an SFGate.com story on May 23rd. It's a fun read and El Cerrito got some attention on a local treasure. This is about as hard hitting a journalistic effort as you'll find on the Gate.

**Recreation Supervisor Beth Frazer will sell you a very cool souvenir aluminum sports bottle for $10 branded with the City logo. They come in three vivid, patriotic colors.**

**Getting digital.** The historic marquee will always be an El Cerrito icon, but the new outdoor digital what’s playing screen at the Rialto Cinemas Cerrito theater really catches your attention. Messages can be updated from a keyboard rather than hanging letters from a ladder. Rialto can sell the old plastic letters on eBay.

**Speaking of Rialto,** a couple of free big screen classics will light up that new marquee. Victor Victoria on Thursday, June 8th, and Top Gun on July 13th, both at 1 p.m. Great pizza, beer; eat at your comfy seat. Only in El Cerrito.

**News & Views,** our City’s classy newsletter, is making a welcome return to mailboxes throughout El Cerrito. Discontinued a few years ago due to the budget crisis, the City's financial picture is now very much improved. Funds are available to resume News & Views so look for it soon and keep informed of important City news.

**City budget.** It’s amazing how little public attention is paid to the 2023-24 proposed El Cerrito budget compared to a year or three ago. People feel good when there's a healthy general fund reserve. Layoffs are history and the City is trying to fill vacant positions. Fact: ECPD is only five short of full staffing, a huge improvement from a year ago.

Especially credit **City Manager Karen Pinkos** for long days, hard work, and making some difficult decisions that got the City out of its hole. She was key.

Presentation of the new budget is at the June 6th city council meeting. Then another hearing on June 20th; more meetings if necessary. The budget must be adopted by end of this month. Stay informed and El Cerrito Proud.
Meet An Agent Who Believes in Your Dreams

By Robert Rogers

Charlotte Tong is passionate about helping clients achieve their financial dreams. That passion is in part a product of her background.

“I know how important it is to have help from people who care about you and your future,” Tong said. “Without my family and their support, and the help of so many others, I wouldn’t be here today.”

Before she became a licensed life insurance, long-term care, and annuities agent with the acclaimed firm, New York Life, Tong was the youngest of 10 born in Malaysia. Her dad was a taxi driver. Her mom was a homemaker. Her older siblings ended their educations early. They had to go to work and help support the family.

The family banded together to help Charlotte. She was the baby. She would get the education no one else could.

She didn’t let her family down. She came to the U.S. in 2000, and by 2008 had earned an economics degree with a business administration minor from UC Berkeley and an MBA with a concentration in accounting from San Francisco State University before joining Ernst & Young, LLP as an auditor.

“I have always worked hard because I know how valuable it is to have opportunities,” Tong said.

Tong was later hired by New York Life, a firm she admired due to its sterling reputation for integrity and excellence. She loves to provide her services to El Cerritans because this is the city that she regards as her American home. She bought her first home here after graduation from UC Berkeley.

“This is such a wonderful community with so many good people,” Tong said. “To be able to help people here is a dream come true.”

Tong, an engaging and detail-oriented mother of two teens, is just a phone call or email away from anyone who has any financial service needs. While she specializes in life insurance, long-term care planning, and annuities, she is backed by New York Life’s deep stable of experts, Advance Financial Group, in all financial fields, including estate planning, asset planning, and financial consultation.

If you call Tong, you’ll wind up in good hands, no matter your financial needs.

“We can help with anything, and our services represent the best in terms of knowledge and integrity,” Tong said.

Tong’s own professional development never stops. One of the reasons she chose to work for New York Life is the pathway to promotions it provides for high-performing agents. Tong is working toward becoming a full financial advisor.

Asked what makes her financial services stand out from the rest, Tong doesn’t hesitate.

“My customers know that I am not only precise and honest, but I put their interests first,” Tong said. “I don’t push, I only create the scenarios for them with the analysis and the pros and cons and I let them choose, to be in control of achieving what they want for their future.”

Tong has a big family of supporters back home. She is proud of them as well. While she is the only one who went on to U.S. universities and the world of financial services, the siblings who sacrificed for her are thriving in various businesses and entrepreneurial pursuits as well.

Tong reiterates that she is grateful to be in the position to be of service in El Cerrito. This is the place where her amazing journey first took her after college.

“I love this community and this country because this is where everyone has an opportunity to do anything they want with their life,” Tong said. “We all have a chance, we all have hope, and as long as you put in the effort, you can achieve anything you put your mind to.”

Understand Your Options
To Achieve Your Financial Goals

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NEW YORK LIFE

MEMBER PROFILE
As a food enthusiast, I am always on a constant hunt for new culinary experiences. My visit to Tashi Delek Cuisine provided a taste of Indian culture like no other! I was welcomed by the inviting ambiance of traditional Tibetan and Nepalese decor, with colorful flags and detailed artwork adorning the restaurant’s walls.

Tashi Delek Cuisine offers a tantalizing menu full of authentic Indian dishes. Deciding on a meal was a challenge. Ultimately, I opted for the chicken tikka masala, and it didn’t take long for me to know that I made a great decision. Upon my first bite, I was captivated by flavors, having been primed by the rich aroma of the spices that wafted from the dish. The tender chunks of roasted chicken were marinated to perfection, with a subtle smoky flavor that added depth. The creamy tomato-based sauce was velvety and luscious, with just the right amounts of tanginess and sweetness.

The meal was complemented by a side of basmati rice, which added flavorful texture to the rich sauce and chicken. The medley of flavors was quite impressive, with no single flavor overwhelming the others. Spice lovers can get as hot as they want at Tashi Delek Cuisine. I ordered my dish mild, and it was perfectly calibrated with flavor and just a hint of spicy kick.

The dining experience was exceptional. From attention to detail in presentation to the authentic flavors of the spices and ingredients, Tashi Delek Cuisine is sure to excite anyone who is interested in an amazing culinary experience.

RESTAURANT DETAILS

Tashi Delek Cuisine is located at 11224 San Pablo Avenue, El Cerrito. Phone 510-232-9316. tashidelekcerito.com

Open Tuesday through Sunday for lunch and dinner.
By Robert Rogers

When Barbara L. Lanier retired from her successful law practice in 2006, she freed time for her passions. “I’m one of those people who believe we probably have just one life and I want to live it well,” Lanier said, chatting over breakfast at local favorite Fatapple’s Restaurant and Bakery. “My first passion is my family, and my second is my work with Soroptimist International of El Cerrito. The friendships we have and the difference we make in lives locally and throughout the world is special.”

Lanier’s thoughts and leadership echo the words of Violet Richardson, the president of the first Soroptimist Club in Alameda County in 1921, who said “It’s what you do that counts.”

Lanier joined Soroptimist International of El Cerrito 27 years ago, and her leadership has the esteemed club riding high today. The energetic group boasts 26 members, the highest number this century. These committed leaders perform a range of good works for the local community and those in need throughout the world. The club also sponsors several scholarships for local students, awards for local women with children, and service projects to benefit women and girls in need.

The group also produces and distributes handmade menstrual kits for Kenyan girls in middle and high school. “We help those girls in Kenya to stay in the classroom all month and not fall behind the boys,” Lanier said with a broad smile.

Soroptimist International of El Cerrito, originally chartered in 1958, is a powerful and vibrant local organization that offers tremendous benefits to anyone who wishes to become a member or just chip in. These passionate people forge bonds in service and in recreation. Monthly meetings, award ceremonies, service projects, and travel keep the members engaged and fulfilled.

Lanier encourages anyone to contact the club anytime to find out more. “We welcome everyone” she said. “No one regrets connecting with us.”

In 1921, the first Soroptimist Club, Alameda County, was formed. It comprised 80 business and professional women from in and around the city of Oakland. “They did it because Rotary was for men only at the time,” Lanier said.

Soroptimist International works to advance the lives of women and girls worldwide. Through its global network of five Federations and its dedicated volunteer membership of around 72,000, Soroptimist International transforms lives by supporting education, empowerment, and open opportunities for all.

Strength resides in the global network. While a club like the one in El Cerrito serves its local community, it has ample opportunity for global impact thanks to being part of Federations that have grown to include clubs in 120 countries.

Lanier is able to devote her time and talents to her work with the Soroptimists since she retired from two other fields in which she thrived: law and music. With three friends in 1986, she founded what was then El Cerrito’s biggest law firm. The firm was named Black, Brown, Lanier, and Jackson. It sat on San Pablo and Fresno Avenues and specialized in estate planning, probate, guardianship, and family law. Lanier turns wistful at the memory of the firm’s early days.

“Most of the structures are the same, but storefronts have changed;” she said. She retired from her law firm in 2006, around the same time she stepped down from her role as a principal soprano soloist for many local symphonies and choruses. Lanier said she loved to sing and loved the relationships she had in music, but that her sterling voice had aged with her. So she shifted to new interests such as photography and bridge.

Of Soroptimists Lanier said, “Our mission is helping women and girls improve their lives through education, leading to social and economic empowerment. I am as excited about what we do today as I was 27 years ago.”
**Business License Renewals**

E. L. Cerrito business licenses may be renewed beginning July 1st. Payments to the City must be made not later than July 31st to avoid penalties.

Transactions can be done in person at City Hall, by mail, or online.

With few exceptions, everyone doing business within El Cerrito must pay the business license tax.

Rental property owners, both commercial and residential, are required to have a business license. In addition, all rental properties must be registered with the City.

City Hall can answer any and all questions. Phone 510-215-4315.

Or email to this address: businesslicense@ci.el-cerrito.ca.us

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**Take a Bow**

Back of house staff and the owners at Elevation 66 get a well deserved round of applause from customers at the Spring Beer Pairing dinner held May 28th. Chef Bruce Lengacher is second from left, blue cap.

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Rachel Melby, an agent at KAI, brokered by eXp
rachel.littlehillrealestate.com

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**The Farmers Market** will be closed on July 4th, a legal holiday.

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**Doherty’s Rotisserie**

Chicken
Ribs
Pork Loin
Sides

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**Farmers Market**

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Join us. Scan this code to become a Chamber member.

Chamber Mixer

Wednesday, June 21 • 5:30 p.m.

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