



# Network Success

Business to Business News from San Anselmo

Issue 3

September-November 2011

## Out of Sight | Out of Mind

Seven reasons *every* business and non-profit organization should be a member of their local chamber of commerce in a challenging economy.

by Tony Rubleski

In a world loaded with marketing options and information overload I'm often asked by new and existing business owners for a simple, inexpensive way to increase their local visibility and marketing efforts to produce more op-

portunities and sales. Without a doubt, I always ask a stunningly simple question: "Are you a member of your local chamber of commerce?" I get one of three answers:

1. **Yes.**
2. **No, but tell me more.**
3. **We used to be a member.**

Now I know every person has opinions but I'd like you to take a moment to read this brief article to discover seven reasons why I strongly feel that every business and non-profit organization should be a member of their local chamber regardless

**Chamber**

Continued on page 5

## Don't Miss the Business of the Year & State of the Town Luncheon Honoring Ongaro & Sons, Inc.

State of the Town  
by Mayor Ford Greene  
September 8 • 12:00 p.m.  
L'appart Resto,  
636 San Anselmo Avenue,  
San Anselmo  
\$40 • RSVP Now –  
Space is limited!



(L to R) Dean Ongaro, Mitch Ongaro, Ernie Ongaro & Paul Ongaro.  
Photo/Lawrence Frauens

Celebrate the San Anselmo Chamber's Business of the Year—Ongaro & Sons, Inc. and enjoy a delicious French feast by L'appart Resto.

Mayor Ford Greene and Chairman of the Board Dr. Adam Cantor emcee this year's annual event which brings together residents, Town staff and civic leaders to reflect on the town's accomplishments from the past year, to review future plans, and to honor the 2011 Business of the Year.

The Chamber will honor Ongaro & Sons, Inc. as San Anselmo's 2011 Business of

the Year. The awards program is designed to recognize the dedication, innovation and entrepreneurial spirit displayed by businesses in Town that display a strong commitment to community service and achieving business success. Ongaro's volunteer commitment to the Town, schools and business economics is unsurpassed.

Call 415-454-2510 to RSVP or buy tickets online at [www.sananselmochamber.org](http://www.sananselmochamber.org) (click on "Register for Events")!

### Business of the Year Luncheon Sponsors



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**A Special Thank You from the  
San Anselmo Chamber of  
Commerce**

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# Network Success

Business to Business News from San Anselmo

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**Marin Independent Journal**

## Members in the News

**Peter Breen** received the **Salvation Army's 2<sup>nd</sup> Community Champions Award**

on June 3rd. Breen received the award due to his tremendous community service as former mayor of San Anselmo. He also served four terms on the Town Council, as Marin County welfare director, and as executive director of Centerforce, on which board he still sits. He is currently a senior fellow with Child Welfare League of America in Washington, DC, is involved with many Marin committees and foundations, and is a strong advocate for San Anselmo.

**CONGRATULATIONS PETER BREEN!**

*Certified Organic Walnuts Orchards, 453 Woodside Dr., San Anselmo; 415-453-1761; pbreen5@comcast.net.*



Peter Breen

**Gathering Thyme** makes the news in *Pacific Sun* as the **Best Selection of Herbs in Marin!**

**Gathering Thyme** is a community herb shop offering high-quality natural healthcare products, education and support. Locally owned and staffed by experienced herbalists and nutrition educators, they take great pride in the quality of products and educational services they offer and their ongoing efforts to build a healthy community. They have the largest selection of organic bulk Western herbs in Marin County (with a growing selection of Chinese and Ayurvedic bulk herbs) and work with local organic growers to obtain the freshest, most viable herbs available. They also offer free holistic health lectures every Thursday evening by local healthcare practitioners on a range of healthcare topics, and operate a healing-arts collective with experienced holistic practitioners of a variety of disciplines from acupuncture to yoga nidra. Visit their

website for more info at [www.gatheringthyme.com](http://www.gatheringthyme.com). 226 Sir Francis Drake Blvd., San Anselmo; 415-524-8693.

**Bank of Marin Bancorp Reports Solid Second Quarter Earnings—Disciplined Acquisition Approach and Strong Deposit Growth Drives Positive Results.** Bank of Marin Bancorp (“Bancorp”, NASDAQ: BMRC) announced second quarter 2011 earnings of \$3.4 million, up 3% from \$3.3 million in the second quarter of 2010. Diluted earnings per share were \$0.64, up \$0.01 from the same quarter a year ago. Earnings for the six-month period ended June 30, 2011 totaled \$7.9 million, up 26% from \$6.3 million in the same period a year ago. Diluted earnings per share (EPS) for the six-month period ended June 30, 2011 totaled \$1.48, up \$0.29 from \$1.19 for the same period a year ago. Earnings for the first half of 2011 include the impact of the FDIC[1]-assisted acquisition of certain assets and the assumption of certain liabilities of the former Charter Oak Bank on February 18, 2011 (the “Acquisition”). “Our earnings reflect the positive impact of the recently acquired Charter Oak portfolio, as well as certain one-time Acquisition related costs. We expect the uncharacteristic fluctuations related to the accounting for the acquired loan portfolio to be reduced over the next several quarters,” said Russell A. Colombo, president and CEO. “In June we successfully completed the conversion and integration of our Napa operations, and are very pleased with our results to date.” *For locations, visit [www.bankofmarin.com](http://www.bankofmarin.com).*

**Lanna Thai Restaurant** reopened on August 2 after new owner Pattana Rattanachinakorn remodeled the Ross Valley restaurant favorite. Stop by to enjoy an outstanding lunch or dinner and enjoy the beautiful rose garden that wel-

**Members in the News**

Continued on next page

## Submission Deadlines

All chamber members can submit business news and promotions for inclusion on our Facebook and Twitter pages and in our two publications, *Network Success* and “Member News” e-blasts. Mail all submissions to [info@sananselmochamber.org](mailto:info@sananselmochamber.org). Submission deadlines are as follows:

- **Network Success: Issue 4 (Dec.-Feb.): Oct. 21.** Free quarterly publication mailed to 5,500 residents, businesses and chamber members in the San Anselmo community.
- **“Member News”:** See e-blast for next date. E-mailed every other Tues. to all chamber members, town officials and residents in the chamber’s database.
- **Facebook and Twitter:** E-mail the chamber any time!

## Members in the News

comes guests at the front door. As one recent Yelp reviewer commented (to accompany their five-star review), “OMG - their crispy basil scallops are amazing! We loved it so much that we couldn't even wait a week to come back and have it another time. I imagine this could become a habit...” 810 Sir Francis Drake Blvd., San Anselmo; 415-455-8300.

**Marche aux Fleurs** makes the news in *Pacific Sun*: “In other restaurant news, sum-

mer pleasures abound, *Marche aux Fleurs* in Ross pampers theater fans by providing a three-course dinner plus a ticket to a Ross Valley Players' production for \$54 per person.” 23 Ross Common, Ross; 415-925-9200; Hours: Tue-Thu 5:30pm-8:30pm; Fri-Sat 5:30pm-9pm.

**San Anselmo Inn** recently hosted Italian journalist Maria Paola Gianni, who writes for *Casa Naturale* (*Natural Home*), the leading Italian monthly magazine in

green architecture. Gianni wrote an outstanding four-page article on M.A.L.T. (Marin Agriculture Land Trust) for Italian readers which highlighted Marin's outstanding beauty as well as San Anselmo as a destination for U.S. vacation-bound travelers. **Thank you to San Anselmo Inn's new owner, Benedetto Cico, for promoting San Anselmo and Marin internationally!** 339 San Anselmo Ave., San Anselmo; 415-455-5366; [www.sananselmoinn.com](http://www.sananselmoinn.com).

**Synergy+ Physical Therapy & Pilates Studio** has moved to a new location. You can now find them at **500 Tamal Plaza, Suite 507, in Corte Madera.** 415-924-2228; [Tiziano@synergypilates.com](mailto:Tiziano@synergypilates.com); [www.synergypilates.com](http://www.synergypilates.com).

**Hershon Hartley Interior Design** has a new name and address! The business is now called **Jo Ann Hartley Interior Design** and can be found at **Ten H Street in San Rafael.** 415-459-4013, [www.joannhartley.com](http://www.joannhartley.com).

Looking for a new business location? Contact **Mark Cooper of Bradley Commercial Real Estate:** 415-608-1036; [Mark@BradleyCRE.com](mailto:Mark@BradleyCRE.com). The following two locations are now available:

- **715 Sir Francis Drake:** 500sf ground floor office, with great signage, and parking, \$875 per month.
- **25 Tamalpais AB:** ground floor retail, two restrooms, 2 parking spaces, 1784sf, \$3,122 per month.

**Marin Running Company (MRC)** has moved across the street to **722 San Anselmo Avenue!** Local shoppers need not be inconvenienced when finding their favorite shoe store. Not just for runners, MRC is the best shoe fitter in the Bay Area. They're experts at helping you find good, supportive shoes to help with a variety of ailments, such as planter fasciitis, shin splints, foot injuries, and more. And they're the only store in the North Bay that conducts state-of-the-art video motion analysis, performing an in-depth examination of your gait—both barefoot and in multiple shoes—to help you make the right choice in footwear. Pick up a pair of shoes, an exercise outfit and then enjoy a great dinner at **Lo Coco's** next door. 722 San Anselmo Ave., San Anselmo; 415-258-8190; [www.marinrunningcompany.com](http://www.marinrunningcompany.com), [www.marinrunningco.blogspot.com](http://www.marinrunningco.blogspot.com).

**MARIN RUNNING COMPANY**



## Live the Hope and Change You Believe in

by Lawrence Frauens

Despite the recent downgrading of our country's credit rating by the S & P and the extended turmoil in our financial markets, we all have a part in turning around our country's recovery and our own fortunes. Given the glut of news about the world's slowing economy and continued concerns about liquidity on a global scale, there is much anxiety out there and rightfully so. I have decided that instead of accepting a “bunker mentality,” I will do my part to help everyone work through these troubled times.

As a result of the troubles in the housing sector and stock markets, interest rates have tumbled. Banks and other lending institutions have begun to find their footing after massive layoffs and consolidations between banks. Loan programs and underwriting guidelines are returning to a more common sense approach that for a time seemed lost forever. There has been a shakedown in my industry—whereby many people who were not invested for the long run have scrambled for the

exits. Many great people remain working in our industry; they are invested, and believe in our economy and our country for the long run. As any investment advisor will inform you, *time in the markets* is more important than *trying to time the market*. Despite news that property values have either remained flat or are still dipping, how do you know when you have reached the bottom? The answer is, of course, when they start to go up again! There are fantastic opportunities in the housing markets—opportunities I haven't seen in my 25 years of working in the mortgage industry.

My advice is to find out where you stand with your home and mortgage by contacting your trusted mortgage professional. He or she will be more than happy to consult with you and find out how much you can qualify for in this new world of lending. Knowledge is empowering. You many not want to buy or sell right now. But I believe that knowing where you stand and what you qualify for is a very important piece of information that can ease your



Lawrence Frauens

concerns for the future. We all will benefit by taking responsibility for helping bring back our economy, one little step at a time. Instead of adopting a victim's mentality, let's all do a little extra to help out one another. I can't wait for our government, or anyone else, to help bring us back to prosperity. “We the people” are the most important three words in returning our country to its position as leaders of the free world.

*Lawrence Frauens is an Ambassador with the San Anselmo Chamber. He works as a mortgage broker/banker with Equitable Mortgage Group. You can reach him at 415-990-7990 or [lawrence@emgmortgage.com](mailto:lawrence@emgmortgage.com).*

## Don't Keep it a Secret... Tell Them You're a Member!

When you patronize a fellow Chamber member's business, make sure to tell them you're a member too! It's the perfect way to let each other know how we are all doing our part to support our town's business community. Plus, some Chamber members offer member-to-member discounts!

## Welcome New Members

### Cucina Restaurant & Wine Bar

510 San Anselmo Avenue  
415-454-2942  
cucinarestaurantandwinebar.com

Hours: Sun, 5-9 p.m.; closed Mon; Tues- Thurs 5:30-9:30 p.m.; Fri & Sat 5:30-10 p.m.  
*For reservations, call us or visit us on Open Table*

Wednesday night is Family Night at Cucina Restaurant & Wine Bar! We feature a \$4.99 kids menu, and a two-course Family Meal that changes every week for \$10.00 per person. Grab your neighbors, friends and family, and have an easy dinner at Cucina! Kids menu features a small cheese pizza, penne with pesto, bombolotti with butter and cheese, and penne with marinara sauce. Dining is available outside on the bridge in warm weather, and you can even bring the dog! Cucina is a neighborhood spot for authentic Italian cuisine and wines. We feature a daily changing menu, wood burning pizzas, and an extensive list of Italian and California wines. Our specialties include Zucchini Carpaccio, Tortellini al Forno, homemade gnocchi and ravioli, Contadino Misto, Snapper Fra Diavolo, and Hot Zabaglione, along with our great pizzas from the pizza oven. Dine in the main dining room, grab a stool in the Wine Bar, or dine with

us out on the bridge! Or come to one of our featured weekly events in the Wine Bar: On Tuesday nights, all bottles of wine are 40% off, and Thursdays often feature live music. We also offer takeout and catering. Our Wine Bar opens at 4:30 every day. Come by for a glass of Prosecco and a small snack, and stay for dinner! Check out our website, follow us on Facebook, and check out our tweets!

### L'appart Resto

636 San Anselmo Avenue  
San Anselmo, CA 94960  
415-256-9884  
lappartresto@gmail.com  
www.lappartresto.com

Despite being fans of opposing French soccer teams, Bruno Denis and Olivier Souvestre opened **L'appart Resto** together in May 2010. Born in Brittany, France, Olivier moved to San Francisco in 2005 and worked as executive chef at Chez Papa Bistrot, where he met Bruno. A native of Versailles, France, General Manager Bruno has been working in the restaurant industry for the past 10 years in San Francisco. In April 2008, Bruno and Olivier opened Le Garage Bistro in Sausalito. Although the soccer rivalry continues, they are committed to serving simple but delicious French food with fresh local ingredients in a relaxed casual atmosphere. *Les meilleurs choses*

*sont les plus simples. Bon Appetit!*

### Marin County Farm Stands

**James Baum**  
PO Box 134  
San Geronimo, CA 94963  
415-497-9496  
james@communityfarmstands.com

For the past eight years Marin Community Farm Stands has brought the bounty of Marin organic produce to the towns of Ross, San Anselmo, San Geronimo and Woodacre. MCFS represents the cooperative efforts of over 20 Marin organic producers and artisans from the communities of Bolinas, Point Reyes, Inverness, Lagunitas, Nicasio, Petaluma, Sebastopol, Tomales, San Anselmo and Fairfax. Come and shop at MCFS for the very finest produce and products that are seasonal, organic and locally grown. Our products include spinach, mesclun mix and beets from Star Route Farm (Bolinas); zucchini, carrots, and winter squashes from Gospel Flat Farm (Bolinas); rainbow chard, leeks and red butter lettuce from Paradise Valley Farm (Bolinas); strawberries from Sartori Farm (Tomales); garlic and raspberries from Mt. Barnabe Farm (Lagunitas); heirloom apples and tomatoes from Chileno Valley Ranch (Petaluma); oysters and manila clams from Drakes Bay Oyster

Co. (Inverness); walnuts, green beans, eggplants, sweet corn and assorted melons from Full Belly Farm (Guinda); and many more seasonal local organic treats. We also have artisan cheeses from Cow Girl Creamery (Pt. Reyes) and Nicasio Valley Cheese Co. (Nicasio) and brick fired breads from Brickmaiden Breads (Pt. Reyes), as well as delicious organic nuts and fruit: cherries, apricots, peaches, nectarines, lemons, oranges, Asian pears, pluots, grapes, persimmons and pomegranates from Twin Girls Farm (Tulare).



### Toss Design

343 San Anselmo Avenue  
San Anselmo, CA 94960-2647  
415-455-9587  
www.tossdesigns.com

Since 2004, the girls at Toss have been living and breathing handbags! With a flair for fashion and an eye for detail, Toss has become the authority on totes, travel bags and all accessories in between. Fashion divas flock to Toss for the fresh patterns, unique color combos and functional shapes. Ranging from rolling duffels in wild and whimsical prints to beautiful caning totes trimmed in patent, each season's assortment highlight the very latest in fashion and style. Toss also knows how to delight your inner party-girl with chic cocktail shakers and bar essentials.

This San Francisco Bay Area design house knows that a bag is only as fabulous as its attention to detail and quality. Each Toss item packs an element of surprise - from contrast lining to thoughtful interior pockets for a girl's necessities and electronic obsessions. Toss girls are effortlessly chic and

have the perfect bag for every occasion. Trips to the beach and weekend getaways have never looked better!

**Always remember that life is a journey, carry a Toss bag!**

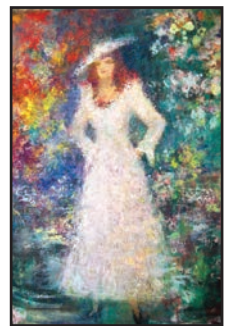


### Livijan

634 San Anselmo Avenue  
San Anselmo, CA 94960  
415-419-5681  
gunavebere@yahoo.com  
www.gunavebere.com

We are happy to join the San Anselmo community. Come sit under our big yellow umbrella and enjoy art. Original paintings and prints, realism, impressionism, abstract, clay sculpture, recycle assemblage, poetry and more.

Featuring European Artists Guna Vebere, abstract artist Eddie Lopez, upside



**Here I am**  
Oil on canvas  
40X30

down mountain and poetry by Jo Ann Lopez, recycled art assemblages by Rhonda Trevethick, and Douglas Chenelle Garden Art. Come use our services. Do you have a painting that needs help? Talk to us about our **restoration services**. Use our interior design service to find the right painting for that special wall. Or how about an original mural? Check out our portrait services. How about uncovering the artist in you? No experience necessary. We offer beginning and advanced art lessons for children and adults in basic drawing and painting. We look forward to making new friends!

Ross Valley Health Alliance  
2<sup>nd</sup> Annual San Anselmo  
**Run in the Sun**  
September 24, 2011  
**5k Run/Walk**  
www.SanAnselmoRun.com

of the size of their organization, marketing budget, years in business, or even if they've heard or possibly had a negative chamber experience in the past. In light of the current challenges in the economy, this article is even more relevant than when I first wrote it two-years ago.

**1. Visibility.** Yes, you've heard it said time and time again, that out of sight means out of mind. This is not a smart strategy for any business, especially when times are good. A market can change quickly. As Jim Collins says, good is the enemy of great. This is a great statement, but I'd like to add to it as it relates to marketing. While good is the enemy of great, complacency and short term thinking is the enemy of sustained marketing breakthroughs.

Let's look at a real world example of chamber complacency in action. Having worked with hundreds of chambers throughout North America, I'm simply baffled by how few real estate agents and automotive sales reps in many communities are either non-members or barely active in their local chamber. In these two highly competitive and crowded markets you'd think these folks would do anything to stand out from the competition and fully leverage the chamber to get an edge. Nope. It's as if they have no idea the local chamber exists and how it can benefit their business.

**2. Access.** Unless you're crazy or like consistent rejection, no one enjoys making cold calls all day long. It's a painful, tedious process that often wastes far too much time and mentally drains even the most upbeat and friendly person after a while. When you join a chamber and get actively involved you'll discover that meeting interested prospects,

or those who can refer you to key contacts you're trying to reach, is a huge benefit of membership. From being on committees, serving as an ambassador, or attending specific events where prospects are likely to be, you'll find yourself in situations where you can identify and meet decision makers face-to-face versus making cold calls.

**3. Ongoing training and education.** Unless you have the luxury of a training budget or can afford to bring in local, regional or nationally known experts on different topics, I firmly believe that there's no other organization in America that delivers timely programs at such an affordable price as the local or regional chamber of commerce. By spreading costs among fellow members through registration fees and sponsorships, members can stay updated, informed and educated at a bargain price.

**4. Networking.** From serving as co-chair of the ambassador league to sponsoring and speaking at different events, networking in my local chamber has rewarded me time after time throughout my career: it has positively affected my bottom line, introduced me to great people, and enabled me to conduct business with fellow members who offer wonderful products, services, and ideas.

The old adage, out of sight, out of mind, is so true when it relates to networking. The chamber gives your several different venues to meet new people. My entire career I've utilized the power of networking in my home chamber's ranging from serving as co-chair of the ambassador league to sponsoring and speaking at different events. The positive outcomes on the bottom line and great people I've met have been great. In addition, doing

business with fellow member who offer wonderful products, services, and ideas has also been a big plus.

**5. Low cost advertising opportunities.** As far as visibility at the local level, a chamber offers a wide range of affordable advertising options and sponsorship packages for just about every business or non-profit, regardless of their budget or size. I've bought and sold traditional media and I can tell you it's not cheap. For the price of a few ads within a major media outlet, you can often sponsor an entire program with the chamber, give a short commercial about your company, meet new prospects and follow up with the list of attendees who may have a need for your offering. This is a wonderful way to hold your marketing dollars accountable and see them working hard right before your eyes.

A common area to get low cost or free advertising is submitting updates or news briefs for possible inclusion within the chamber "Member News" section of the newsletter. Amazingly, a lot of members do not take advantage of this wonderful free marketing opportunity provided with their membership. The chamber is always on the lookout for member related news. I make

it a goal to get over a small news update or announcement at least every two to three months to my local chambers because I know many times it will get printed and read by key people in the business community.

**6. Advocacy.** A foolish belief among large companies, especially national retail outlets, is that they're too big or not local enough to care about getting involved or joining their local chamber. A few things they should think about: Are their employees and customers local? Are taxes and school systems important to finding and retaining a high quality work force? These are key areas that the chamber researches, lobbies and routinely discusses with local and regional government units, politicians and the media to keep people up to date on central issues of importance pertaining to their membership and the community.

What happens to your local employees and customers does have an impact on your business even if you're a national chain. When a national company claims to be 'a good corporate citizen' but won't even join and get involved with their local chamber, it seems tacky and duplicitous. In my mind this sends an incongru-

ent message to the market when the national company claims to be 'a good corporate citizen' but they won't join and get involved with their local chamber of commerce.

**7. Money saving discounts.** If you fully leverage the discounts offered by your fellow members on items your business uses or needs, it's not uncommon for a small business to easily find enough savings in the first 30-60 days of joining to recoup most, if not all, of their membership dues. Being a small business owner, I can attest to the fact that being a member of the chamber and shopping around for discounts and services available makes joining achievable for any company regardless of how limited their marketing budget may be.

Well, there you have it! Seven great reasons to join or get more involved and fully leverage the benefits that your home town or regional chamber of commerce can provide your business or organization.

©2011 by Tony Rubleski. Tony is a #1 Bestselling author with Amazon.com and currently the president of Mind Capture Group. For additional information including blogs, articles, free resources and his newly released book visit: [www.MindCapture-Group.com](http://www.MindCapture-Group.com).

## SAN ANSELMO CHAMBER OF COMMERCE



- Creating a Strong Local Economy
- Promoting the Community
- Providing Networking Opportunities
- Representing the Interest of Business to Government
- Political Action

# Snapshots from Recent San Anselmo Events

## 1 Night—2 Events!

### 3 Ring Cycles Mixer



Owners Brad & Lindsay McKenzie with Janie Kelson. Guests mingling at the 3 Ring Cycles mixer. Photo/Lawrence Frauens

### Marin Running Company Ribbon Cutting

(L to R) Dr. Adam Cantor, Debbie Stutsman, Marcella Gehlhar-Ramos, Janie Kelson, Councilwoman Barbara Thornton, Anne Shaw Zumwalt, Danielle Dinnerman, Charles Yoakum (owner Marin Running Co.), Sophie, Ivan Silverberg (Alaina's dad), Alaina Yoakum, Olivia, Connie Rodgers, and Paul Rodgers. Photo/Lawrence Frauens



## Council Of Chambers County-Wide Mixer



Corte Madera, Hispanic, Novato, San Anselmo, San Rafael & Sausalito Chambers sponsored a COUNTY-WIDE mixer hosted by Four Points San Rafael. More than 300 guests enjoyed complimentary refreshments arranged by Four Points. Photo/Liz Watson

## The 28th Annual San Anselmo Art & Wine Festival



Guests shopping and strolling at the Festival



Kids enjoying a puppet show at the Festival

Cub Scout Ryan Suckle was a Festival volunteer, along with his Cub Scout, Pack #50. Ryan is a fourth grader at San Domenico in San Anselmo and entering his third year of Cub Scouts. His favorite things include: swimming, skiing, reading and designing his next car for the Pinewood Derby. Thank you to Edgar Angelone, Troop Leader, Cub Scout Pack #50, for working with the Chamber of Commerce to assure this community event works for all of our neighbors.



## Picnic on the Plaza Sponsored by Élan Health & Fitness Center & The San Anselmo Chamber of Commerce on August 5, 2011



Kids get a new look at the face painting station provided by Élan and the Chamber. Photo/Élan Health & Fitness.



Guests jamming to the music by Family Line Band while picnicking on the Plaza. Family Lines performs outstanding original music as well as folk, blues and roots favorites. This acoustic family trio features rich vocal harmonies that blend somewhere beyond the DNA. Family Lines delivers lively and riveting performances and has a large, growing fan base. Outstanding entertainment was also provided by Tim McDonald, Susan Nielsen (SusanHWH@Comcast.net; 415-453-5644), and Ken Frankel. Photo/Élan Health & Fitness.



## Mark Your Calendar

September 8 • 12:00 p.m.  
**Business of the Year & State of the Town Luncheon**  
**This Year's Honoree: Ongaro & Sons, Inc.**  
L'appart Resto, 636 San Anselmo Avenue, San Anselmo  
Reservations \$40. RSVP: 415-454-2510; info@sananselmochamber.org; www.sananselmochamber.org (click on "Register for Events"). For more details, see cover.

September 15 • 11:00 a.m.-7:00 p.m.  
**3rd Annual San Anselmo & Corte Madera Chambers Golf Tournament**  
**San Geronimo Golf Course;**  
**5800 Sir Francis Drake Blvd., San Geronimo**  
Reservations: \$135 per golfer includes lunch, dinner and complete golf registration. RSVP: 415-454-2510; info@sananselmochamber.org; www.sananselmochamber.org (click on "Register for Events").

September 23 • 11:30 a.m.  
**Spirit of Marin 18th Annual Awards Luncheon**  
**Honoree: Ongaro & Sons, Inc.**  
**Father David Ghiorso's Courtyard,**  
**1 St. Vincent's Drive, San Rafael**  
Check-in and Entertainment: 11:30am; Luncheon Served: 12:00 p.m. Reservations required. RSVP: 415-884-5360; spiritofmarin@bankofmarin.com.

September 29 • 12:00-2:00 p.m.  
**You are invited!**  
**Dominican University's Career Fair Internship and Graduate School Fair**  
**Conlan Center, Dominican Campus**  
Enhance your recruiting efforts by connecting with top-notch Dominican students who represent varying backgrounds, experience, and academic disciplines. U.S. News & World Report ranks Dominican University of California among the top Master's Universities in the West. **REGISTER NOW:** If you cannot attend, please post your job or internship on the Dominican Career Network. **Questions?** Contact: Shurray Medina: 415-482-1836, shurray.medina@dominican.edu, Career and Internship Services, Dominican University of California, 50 Acacia Avenue, San Rafael.



October 20 • 5:30 p.m.-7:00 p.m.  
**Sport Spine Clinic Community Mixer**  
**220 Greenfield Avenue, San Anselmo**  
Mix and mingle with your peers and friends. Sponsored by the San Anselmo Chamber of Commerce. Free.



November 17 • 5:30 p.m.-7:00 p.m.  
**Union Bank, 100 Sir Francis Drake Blvd., San Anselmo**  
Mix and mingle with your peers and friends. Sponsored by the San Anselmo Chamber of Commerce. Free.

December 3 • 5:00 p.m.-6:30 p.m.  
**Holiday Lighting Ceremony**  
**Lawn at Town Hall**  
An evening for all ages! FREE pictures with Santa, complimentary refreshments, kids' activities, and holiday entertainment. Sponsored by San Anselmo Chamber Of Commerce, San Anselmo Recreation Center, Town of San Anselmo, Seawood Photo, Marin Coffee Roasters, Salvation Army, San Anselmo Public Works and United Markets.

December 8 • 12 p.m.  
**San Anselmo Holiday Luncheon**  
**San Domenico School,**  
**1500 Butterfield Road, San Anselmo**  
\$40 Reservation. RSVP (415) 454-2510, www.sananselmochamber.org (click on "Register for Events"). Sponsored by the San Anselmo Chamber of Commerce.

### Look in your mailbox!

The Town's only visitor and business guide, *Destination San Anselmo, 2012*, will be distributed in early September. The guide is a publication by the **San Anselmo Chamber of Commerce to promote LOCAL BUSINESS.**

## 2nd Annual San Anselmo Run in the Sun 5K Run – Walk

Sunday, September 25, 2011 at 8am

We are looking for runners and walkers!

The race will be followed by the Ross Valley Fire Department Pancake Breakfast and the San Anselmo Country Fair Day. Part of the proceeds from the event will be donated to the YES! Ross Valley Foundation and San Anselmo Recreation Department.

**WE NEED YOU** to make this event a success! This is a flat and easy course starting at the intersection of San Anselmo and Tamalpais Avenues.

**To enter the RACE and promote your business at the same time:**

- **\$100** gives you access to 5 race entries and your business logo on the race website at [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org)
- **\$250** gives you access to 15 race entries, your business logo on the race website at [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org), and insert in runners goody bag.
- **\$500** gives you access to 30 race entries, your business logo on the race website at [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org), insert in runners goody bag, your business logo on banners on race day, and Company Logo and Write-Up Features on Facebook
- **\$1,000** gives you access to 30 race entries, your business logo on the race website at [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org), insert in runners goody bag, your business logo on banners on race day, Company Logo and Write-Up Features on Facebook, Company Logo on Event Email Blasts and Newsletters, and Company Logo Co-Branded on Official Race T-Shirt
- **\$1,500** gives you access to 30 race entries, your business logo on the race website at [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org), insert in runners goody bag, your business logo on banners on race day, Company Logo and Write-Up Features on Facebook, Company Logo on Event Email Blasts and Newsletters, Company Logo Co-Branded on Official Race T-Shirt, and Prime logo placement on all event materials and registration forms.

**To register, become a participant or sponsor of the event:** Please go to [www.rossvalleyhealthalliance.org](http://www.rossvalleyhealthalliance.org) or contact Tiziano Grifoni at Synergy+ at 415-261-0202 or [Tiziano@synergyptpilates.com](mailto:Tiziano@synergyptpilates.com). To your health!

## THANK YOU from the San Anselmo Chamber of Commerce

The San Anselmo Chamber of Commerce would like to express our deepest thanks for your generous donations and support of the 28<sup>th</sup> Annual San Anselmo Art & Wine Festival. You consistently demonstrate your commitment to our community and local businesses, and always support efforts to boost our local economy. There is no way to fully express our gratitude for your loyalty. We at the San Anselmo Chamber of Commerce are continually inspired by the dedication and generosity of volunteers and donors like you who answer the call to give again and again.

### A VERY BIG THANKS FOR YOUR GENEROSITY!



100 Red Hill Ave., San Anselmo &  
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Pacific Gas & Electric Company,  
Marin County



230 Greenfield Avenue,  
San Anselmo



Dr. Adam Cantor,  
754 Sir Francis Drake Blvd. Ste. 2,  
San Anselmo



## State Farm™

Kris Kelson, 50 Greenfield Avenue, San Anselmo



## Bank of Marin

501 Sir Francis Drake Blvd. Ste. 100, Greenbrae



## FARMERS®

Anne Shaw, 1127 Grant Ave.

# The ABCs of Getting a Small Business Loan

By Ali Mahmoudi, MBA,  
Union Bank, N.A. Vice President,  
Business Banking Group

**O**btaining a loan in this economic climate may seem difficult. However, Marin County business owners should keep in mind that financial institutions are in business to provide loans. While each institution may vary in its loan offerings, requirements and terms, here are several general tips that may help you prepare for the small business loan process and help boost your appeal as a viable loan candidate.

The first step in the loan process is preparing the necessary application package requested by the lender. This may include: a personal financial statement and tax returns for each owner; several years of tax returns for the business; and a current business balance sheet and income statement.

To help expedite the loan process, consider including a list of your current debts with rates, terms and payments.

In addition to the application package, a thorough business plan helps support your request for financing. A business plan is a formal statement that provides a comprehensive overview of

your business, its goals and a roadmap for achieving those expectations.

Your business plan should include: an executive summary that encapsulates the plan's main points and serves as a window into every facet of your business; a market analysis offering an overview of your industry, target market and competitors; a company profile including a summary of your company's industry and a description of the elements that will make your business stand out; a description of your management and organizational structure; the marketing and sales strategy for the business; a services or products description; and financial information including the requested loan amount and your company's current and forecasted income statements, balance sheets, and cash flow statements.

In addition to preparing a business plan, consider these strategies before seeking a small business loan:

**Cultivate a banking relationship early.** By introducing yourself and your business (if already established) to your banker early on, you can build a foundation upon which the banker can later draw to make a determination about a loan.

**Preparation is key.** Take the time to anticipate questions a lender may pose while you are seeking a loan. Clear, well-researched answers could tip the scales in your favor. Projecting self-assurance and optimism is important when meeting with a lender.

**Check your credit.** Since credit history is an important indicator of credit risk for lenders, it may be wise to obtain your credit score prior to seeking a loan. Under federal law, the three major credit reporting companies—Equifax, Experian and TransUnion—are each required to provide one free credit report to consumers each year.

**Create a cash flow analysis.** Consider preparing a cash flow analysis—a forecast of expected inflows and outflows of cash for your business—for each month for the next year. Since cash flow is considered the lifeblood of your business, this piece of information is typically an important consideration for lenders.

**Stick to the facts.** Honesty is crucial to your credibility as a loan candidate. Refrain from providing over-ambitious projections that may sound good, but can't be verified. Lenders base many of their decisions on facts, previous history and supporting data.

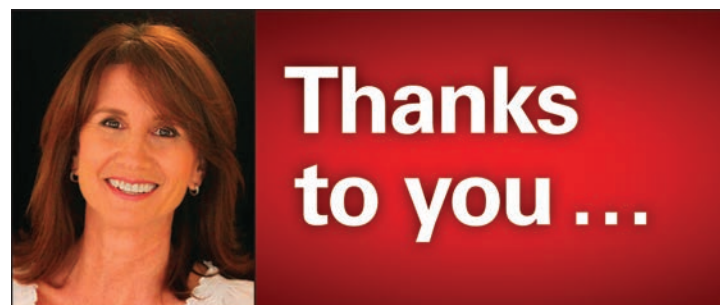
## Why Join the Chamber?

**F**or a very small investment, you get over \$2000 in value through Chamber Member benefits, many of which require no time or energy on your part! Here's how we spell it out:

- **Free Marketing, Advertising & Publicity.** FREE one-time ad in *NorthBay biz* magazine (for new members), which is delivered to 76,000 high-income readers in Marin, Napa and Sonoma County. *Value \$560.*
- **FREE listing in our online Business Directory** in up to four categories and direct link to your website. Get free access to post your own events, specials, promotions, job listings and more. The Chamber website attracts over 10,000 monthly hits, and is an ideal resource for those seeking information on local businesses and resources. *Value \$400.*
- **FREE E-News blasts** to over 500 subscribers promoting member specials and events. *Value \$300.*
- **Publicity in the "Members in the News"** section of the bi-monthly *Network Success* magazine. Tell us about your upcoming business event or promotion, and we'll cover it—that's free publicity to over 5,500 local subscribers. *Value \$300.*
- **Relocating families and visitors** who request information on San Anselmo are sent promotional brochures and information **you provide** the Chamber. *Value \$100.*
- **Ribbon Cutting Ceremony** sponsored by the Chamber for free publicity on your grand opening or re-opening in *Network Success* and by direct mail. You'll also meet key community leaders! *Value \$300.*
- **FREE mailing labels** of chamber members (once per year upon request). Planning a direct mail campaign? Extend your reach. *Value \$150.*
- **FREE** access to post your business promotions and events on the Chamber website. *Value Unlimited.*



*Ali Mahmoudi is a Vice President at the San Anselmo Branch of Union Bank, N.A., a full-service commercial bank providing an array of financial services to individuals, small businesses, middle-market companies, and major corporations. As of March 2011, the bank operated 401 banking offices in California, Washington, Oregon and Texas, as well as two international offices. UnionBanCal Corporation is a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc. (NYSE: MTU). Visit [www.unionbank.com](http://www.unionbank.com) for more information. The foregoing article is intended to provide general information about obtaining a small business loan and is not considered financial advice from Union Bank. Please consult your financial advisor.*



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## Survey: Couples Rarely Talk About Life Insurance



By Kris Kelson  
State Farm® Agent  
www.kriskelson.com  
(415) 721-0121

A recent State Farm survey shows many people understand the need for life insurance is important but acknowledge the conversation with their spouse might be uncomfortable. Seventy-four percent of couples say they rarely or never discuss the topic. This is particularly true in households with one wage earner.

With women increasingly filling the role of primary breadwinner, financial and emotional stressors weigh heavily on their decision to discuss life insurance at home, and research finds that among couples unlikely to discuss the topic, women are even more likely to remain silent.

The state of the economy influenced the responders. The survey found that more than half of Americans are now focused solely on protecting what they have versus working to achieve their financial goals. Having the income to cover basic household needs (mortgage, rent, utilities and food) must come first.

An earlier study from the research firm LIMRA found



that nearly one third of U.S. households currently have no life insurance, the highest level in more than 40 years.

For couples who struggle with discussing finances and life insurance, here are a few suggestions:

**Make A Plan.** It can be empowering for couples to agree on goals and steps toward achieving a more secure future. For couples experiencing severe economic setbacks, it can be reassuring to have a strategy in place to get back on their feet financially and to prepare for the unexpected.

**Start Small.** Often couples may feel the gap is too great between what they have to work with financially today versus what they would like to have in the future. But starting with small steps - such as getting educated about life insurance basics - can set the stage for follow-up steps later.

**Consult an expert.** Bringing in a knowledgeable outside perspective can make the process of discussing life insurance easier and less stressful. These experts have experience guiding the conversation and answering questions. This can help avoid misunderstandings and unneeded stress.

Life insurance can be one of the most important purchases you make. Take some time during Life Insurance Awareness Month in September to examine your life insurance needs.

## Marin Economic Forum: Working toward economic sustainability and vitality

By Neil Stone

The Marin Economic Forum was created through a partnership of local government, educational institutions, non-profits and private corporations and service providers. MEF is devoted to enhancing Marin's economic vitality through support of start-up, expanding and entrepreneurial businesses while preserving Marin's environment and commitment to social equality.

MEF is in the process of revising and updating its web site so that it will serve as a one stop portal for business and community information for the County of Marin and each of its cities providing "quick links" ranging from events calendars and places to visit - what to do list, contact information for government offices and Chambers of Commerce, business data (taxable sales revenues, building and development permit process, commercial space prices and vacancy rates, etc.), home sale and residential rental rates and population demographics.

The Forum is also an

independent and objective source for economic research and analysis. MEF will author and publish three Annual Reports:

- **Marin Economic Bulletin** - a detailed overview of Countywide demographic and economic data
- **Marin Cities and Communities Economic Bulletin** - detailed demographic and economic data and an evaluation of "economic vitality" for each of Marin's municipalities
- **Marin Target Industries Bulletin** - data and analysis for Marin's Agricultural, Bio-Medical, Commercial Real Estate, Financial, Health Care, Multimedia, Software and Tourism industries

MEF has also been contracted with by government, educational institutions, non-profits and private entities for economic and market research and analysis. Robert Eyler, Chair of the Economics Department and Director for Regional Economic Analysis

at Sonoma State University services as MEF's Chief Economist.

"Round Tables" comprised of industry experts hosted by MEF are currently in formation for each of Marin's target industries. As one example, one means to be aware of what businesses already within Marin may wish to expand or what companies may wish to locate within Marin is through the commercial real estate brokerage community but no Marin based commercial real estate brokerage association has existed. MEF has recently created and hosts a round table of Marin based commercial brokers.

MEF is the hub for introduction to and coordination of Marin's governmental, educational, non-profit and private corporate and private service partners for economic sustainability and economic vitality while simultaneously assuring respect for and conformance with Marin's environment and standards of social equality.



*Neil Stone joined the Marin Economic Forum in May 2011 from the City of San Jose, California, where he served as the City's Real Estate Services and Asset Management, Division Manager. Prior to his work for the City of San Jose, Mr. Stone held the positions of CEO and President of the Napa Valley Development Corporation and Development Manager for the Southern California Rapid Transit District. He also worked as a consultant to the President's Council of Economic Advisers during the Clinton Administration and as a consultant to the United States Senate regarding terms and conditions for the leasing of federal lands. He was appointed as advisor by Governors Brown and Deukmejian to the California Department of Housing and Community Development and Office of Appropriate Technology.*

*Mr. Stone's experience includes being an instructor and lecturer at the University of California at Los Angeles (School of Public Policy and Social Research) and the University of Southern California (School of Business Administration and School of Policy Planning and Development). His work has been profiled in BARRON'S, National Real Estate Investor, Real Estate Weekly, The Wall Street Journal, Urban Land and additional publications.*

*Contact Neil: neil.stone@marineconomicforum.org • 415-448-0332*



## The Legal Lectern: Arbitration Revisited (Wonkish)

Jay W. Luther, Attorney at Law  
Law Offices of Jay W. Luther  
415-456-6197 • jluther@lutherlaw.com

If you want to find out what the United States Supreme Court is doing, you're usually not likely to find out about it in this column. Most federal employment laws grant only a bare minimum of rights, while expressly allowing the states to grant more. That's precisely what California has done in pretty much every corner of the employment relationship. As a result, most employment litigation in this state is governed entirely by California law and is heard by California courts and administrative agencies.

This may be changing as a result of a recent Supreme Court decision that doesn't even involve employment law. The case is *AT&T Mobility v. Conception*, and for once, the facts are pretty simple: AT&T's wireless contract contained an arbitration clause. It expressly provided that virtually all disputes had to be arbitrated, rather than determined by a court. But unlike a court case, the arbitrator was prohibited from treating any claim as a class action. Here, the plaintiffs alleged that AT&T had overcharged them for sales taxes on a "free" phone, a perfectly good issue for an arbitrator to determine. But they then asked, contrary to the language of the contract, that the claim be treated as a class arbitration.

Following a prior ruling of the California Supreme Court, the court below held the contract

prohibition against class arbitrations invalid as being "unconscionable." (Here, to seriously oversimplify, "unconscionable" meant that AT&T was said to have engaged in a deliberate scheme to defraud customers over the applicability of sales tax.) In a 5-4 vote, the United States Supreme Court reversed. And why it reversed is what's interesting.

Most arbitration clauses in employment contracts, whether they say so or not, are usually governed by the Federal Arbitration Act (FAA). Now it's long been established law under the FAA that you can't enforce a statute that expressly disfavors arbitration. Indeed, some California employment laws have been expressly thrown out by the federal courts for doing just that. (A California statute that used to void arbitration agreements in private employment agreements comes to mind.) But *Conception* goes beyond that. It holds that a state rule cannot "stand as an obstacle to the accomplishment of the FAA's objectives . . . The overarching purpose of the FAA . . . is to ensure the enforcement of arbitration agreements according to their terms so as to facilitate streamlined proceedings. Requiring the availability of classwide arbitration interferes with fundamental attributes of arbitration and thus creates a scheme inconsistent with the FAA." (Emphasis added.)

Friends, a radical legal

*"Are we moving toward a new era where employers will be able to largely avoid California courts, agencies, and class actions altogether ...?"*

change lies in those measured words that seem on their face to talk only about sterile issues of procedure. California's law of unconscionability says that some—a very few—contract provisions are so unfair, or even so actually fraudulent, that the courts cannot and will not enforce them. The Supreme Court's answer is, "Yes, they will." The Court's analysis is simple as pie: First, the language of the contract says no class rulings. Second, class rulings interfere with "fundamental attributes of arbitration." In this game, once you've had these two strikes, you're out.

So let's apply *Conception's* logic to the case discussed in the last column, the California Supreme Court's decision in *Sonic-Calabasas A, Inc. v. Moreno*. That case, you'll recall, held that while an employment contract can contain an arbitration clause covering wage and hour claims, it would *not* be enforced according to its language. The contract said that all employment disputes would be promptly decided by arbitration. Instead, the court required the parties first to go through the Labor Commissioner's so-called Berman hearing procedure, and conditioned arbitration upon the filing of a bond in

the amount awarded to the winning employee at that hearing. Since the court procedure directed by the court doesn't match the contract, that's strike one.

Requiring a Berman hearing is also inconsistent with "fundamental attributes of arbitration." While a contrary argument can be made, the *Moreno* case, to my simple mind, allows only a feeble and hobbled form of arbitration. The requirement of a prior Berman hearing at the very least slows the entire procedure down for months. Then, the bond requirement could make arbitration not happen at all. Next, the oddball Labor Code rules on attorney's fees—basically assuring that the employer will pay the employee's legal fees in 90 percent of the cases where the employee wins at the Berman hearing—have a chilling effect on the employer's decision to go to arbitration at all, while simultaneously greatly limiting an arbitrator's discretion. Pretty wimpy arbitration, and that's strike two. You're out!

I think, and hope, that the courts will hold that arbitration clauses trump Labor Commissioner proceedings entirely—assuming, of course, that

you've required arbitration in your employment agreement. As always, if you don't pay the ante, you can't play the game.

This may be only the beginning. For the last 11 years, the California courts have been building an edifice of arbitration rules with two branches. On the one hand, the courts have effectively placed some things beyond the control of any arbitration clause, whatever its language—such as Berman hearings. Second, ostensibly to improve fairness, the courts have added required procedures to arbitration, again without regard to the contract's language—such as a requirement that employers pay most arbitration fees. *Conception* calls all this case law into question. Are we moving toward a new era where employers will be able to largely avoid California courts, agencies, and class actions altogether, instead using truly neutral arbitration forums that have developed employment expertise? Will employers get more control over how arbitrations are run, and be more in a position to discourage filing of frivolous claims? Good questions. All we know for sure now is that the rules of the road are again up for grabs, and there's a new sheriff in town.

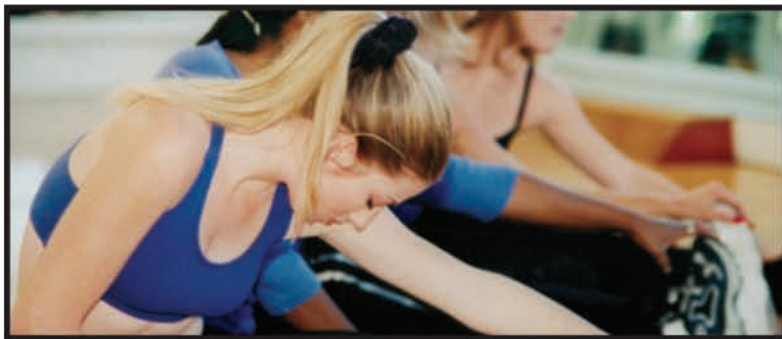


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