



# Network Success

Business to Business News from San Anselmo

Volume 7, Issue 6

December 2010/January 2011

## New State Requirement! New Workers' Compensation Notices

### Labor Law Corner – CALChamber New Workers' Compensation Notice

California's Department of Workers' Compensation (DWC) released regulations that require all employers within the state to post a new Notice to Employees—Injuries Caused by Work. Employers must have posted this notice, in a conspicuous location frequented by employees, by last October 8, 2010. **Failure to post the notice can result in a misdemeanor and up to \$7,000 in civil penalties.**

Employers must have also distributed a new **Your Rights to Workers' Compensation Benefits** pamphlet to all new employees who

started work after October 8, 2010, at the time of hire or before the end of the first pay period.

#### Required as of October, 2010:

All California employers must:

- Post the new version of the **Notice to Employees—Injuries Caused by Work** (dated 6/10/10).
- Distribute a new **Your Rights to Workers' Compensation Benefits** pamphlet to all new employees who started work on or after October 8, 2010, at the time of hire or before the end of the first pay period.



#### Medical Provider Networks:

Employers within an existing Medical Provider Network (MPN) must also have:

- Created a complete MPN Notice and post it next to the revised **Notice to Employees—Injuries Caused by Work** poster by last October, 2010.

#### Workers'

Continued on page 3

## Chamber Members & Events Voted Best of Marin! By North Bay Bohemian Readers

#### BEST BALLET COMPANY

**The Stapleton School of the Performing Arts**  
118 Greenfield Ave.  
San Anselmo, 415-454-5759

#### BEST FESTIVAL

**San Anselmo Art & Wine Festival**  
www.sananselmochamber.org

#### BEST PUBLIC GOLF COURSE

**San Geronimo Golf Course**  
5800 Sir Francis Drake Blvd.  
San Geronimo, 415-488-4030

#### BEST DINER

**Bubba's Diner**  
566 San Anselmo Ave.  
San Anselmo, 415-459-6862

#### BEST PIZZA

**Lo Coco's**  
638 San Anselmo Ave.  
San Anselmo, 415-453-1238

#### BEST OUTDOOR DINING

**L'APPART RESTO's sister restaurant in Sausalito, LE GARAGE**

#### BEST CAFÉ/ COFFEEHOUSE

**Marin Coffee Roasters**  
546 San Anselmo Ave.  
San Anselmo, 415-258-9549

#### BEST CATERER

**Insalata's**  
120 Sir Francis Drake Blvd.  
San Anselmo, 415-457-7000

#### BEST CHEF

**Heidi Krahling, Insalata**  
120 Sir Francis Drake Blvd.  
San Anselmo, 415-457-7000

#### BEST VEGETARIAN

**Comforts**  
335 San Anselmo Ave.  
San Anselmo, 415-454-9840

#### BEST MED SPA

**Robert G. Aycock, MD**  
575 Sir Francis Drake Blvd.  
Greenbrae, 415-925-1771

#### BEST HOSPITAL

**Greenbrae Surgery Center**  
**Dr. Robert G. Aycock**  
575 Sir Francis Drake Blvd., Ste. 3  
Greenbrae, 415-925-8900

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CHANGE SERVICE REQUESTED



# Network Success

Business to Business News from San Anselmo

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info@sananselmochamber.org • www.sananselmochamber.org

## 2010 Board of Directors

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Chair  
**Jay Luther**  
Law Offices of Jay W. Luther Law  
(415) 456-6197

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**Dr. Adam Cantor**  
Cantor Chiropractic Center  
(415) 457-5050  
cantorcc.com

Treasurer  
**Joyce Brown**  
Elan Health & Fitness Center  
(415) 485-1945  
Elanfitness.com

Executive Secretary  
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Drake High School/School to Career  
(415) 458-3484  
Drake.marin.k12.ca.us

**Danielle Dinnerman**  
D.R. Dinnerman  
Insurance Services  
(415) 479-9881

Town Council Liaison  
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**Erwin Andrews**  
Erwin Andrews, CPA  
(415) 454-3753

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Association  
(415) 457-7166

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(415) 459-5901

**Sean P. Fitzgerald**  
Wells Fargo Bank  
(415) 491-4638

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Artist Within  
(Formerly Cedarchest)  
(415) 453-4240

## 2010 Ambassador Committee

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State Farm Insurance  
(415) 721-0121  
Ambassador Co-Chair  
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Cantor Chiropractic Center  
(415) 454-9600

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**Marcella Gehlhar Ramos**  
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mcea@aol.com

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Pilates Studio  
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(415) 721-0121

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(415) 485-2275

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Marin Acupuncture Clinic  
(415) 407-0528

**Norma Jean McKeldin**  
Norma Jean's The Beauty Studio  
(415) 456-7111

**Gayle Permar**  
Advocacy Architects for  
Community Design  
(415) 482-8977  
gpermar@earthlink.net

**Mary Serphos**  
The Aware Body  
(415) 412-5490

**Anne Shaw**  
Farmer's Insurance  
(415) 686-8491

**Connie Wong**  
Jump N Bounce!  
(415) 459-8978  
blissfullyyours@att.net

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## Members in the News

**Peter Breen of Certified Organic Walnuts and Wine Grapes Orchards** has been appointed to the Sunny Hills Services board of directors. Breen is a senior fellow with the Child Welfare League of America and sits on the Salvation Army San Rafael advisory board and the Institute for Family Development International board of directors.

### Marin Acupuncture Clinic Now Accepts Insurance!

The clinic now accepts most insurance plans that cover acupuncture and has a billing department to process all claims. Aetna, Blue Cross, Blue Shield, HealthNet, and PacifiCare are just a few plans that MAC can bill. See their website ([www.marin-acupuncture.com](http://www.marin-acupuncture.com)) to learn more! Their staff is happy to call your insurance company to determine your eligibility and benefits. Lindsey Koelman, acupuncturist and clinical director, uses acupuncture and Chinese medicine to treat a wide variety of health issues, such as for pain management (back pain, neck pain, sciatica, arthritis, migraines, knee pain), menopause, infertility, natural labor induction, pre and post partum care, eating disorders, digestive problems, and cancer treatment support. **Call for a free consultation!** 124 Pine St., San Anselmo, 415-407-0528, [lindsey@marin-acupuncture.com](mailto:lindsey@marin-acupuncture.com), [www.marin-acupuncture.com](http://www.marin-acupuncture.com).

The **2010 Women's Initiative Woman Entrepreneur of the Year Award Winners** included San Anselmo's own **Heidi Krahling**, owner of **Insalata's** and **Marinitas**. Bay Area women entrepreneurs are making a real difference in their communities mentoring others, leading by example, innovating within their industries and stimulating the local economy. At **Women's Initiative**, they celebrate all women in business, and created an award to showcase those who are going above and beyond. The celebration was held at Stone Tree Golf Club last October. From everyone at the San Anselmo Chamber of Commerce and in San Anselmo, **congratulations Heidi!** *Insalatas: 120 Sir Francis Drake Blvd., San Anselmo, 415-457-7700, [www.insalatas.com](http://www.insalatas.com); Marinitas: 218 Sir Francis Drake Blvd., San Anselmo, 415-454-8900, [www.marinitas.net](http://www.marinitas.net).*

## 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!

## Chamber Ambassadors Tie the Knot!



Above: **Lindsey Hayes Koelman of Marin Acupuncture Clinic** weds **Onno Koelman** in Hawaii

Left: **Marcella Gehlhar Ramos of First Federal Savings & Loan** weds **Savador Ramos** in San Francisco

## 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** February/March Issue: January 10. Mailed bimonthly for free to residents, businesses, and chamber members in the San Anselmo community.
- **"Member News"**: See e-blast for next date. E-mailed every other Friday to all chamber members, town officials and residents in the chamber's database.
- **Facebook and Twitter**: E-mail the chamber any time!



## Welcome New Members

**Ross Valley Ecumenical Housing Association (RVEHA)**  
34 Tamalpais Ave.  
San Anselmo, CA 94960  
415-457-5633  
rveha@comcast.net  
www.tamhouse.org

Respect your elders! We've all heard this at one point, either with a voice of authority or as a gentle reminder to honor those "of age." 30 years ago, a small coalition of congregations and a local Rotary joined to address a critical need for elders in our community: affordable housing. RVEHA grew from a common commitment to invite seniors 63 and over to live independently in their own rooms while sharing a common, cooperative environment. RVEHA now manages two beautiful homes in San Anselmo offering 21 rooms to qualified

persons. **Rooms are now available in both houses!** For \$900 a month, residents enjoy a room, a nightly gourmet meal prepared by our chef, all utilities paid, laundry facilities, and a sense of respectful community. To tour or apply, call 415-457-5633 or e-mail rveha@comcast.net. Get more information and photos on our website.

**AFLAC**  
**Casey Logwood**  
415-261-0444  
casey\_logwood@us.aflac.com  
www.AFLAC.com

Over 50 Million people worldwide have chosen AFLAC because of their commitment to providing customers with confidence that comes from knowing they have assistance in being prepared for whatever life may bring. AFLAC is not major

medical insurance. AFLAC pays you cash benefits when you are sick or hurt to use however you want. Can you and your family afford to be without AFLAC?

**Care Solutions of Marin**  
**Tina Cheplick RN CCM**  
804 San Anselmo Ave.  
San Anselmo, CA 94960  
415-456-3439  
tina@caresolutionsforelders.com  
www.caresolutionsforelders.com

As certified members of the National Association of Professional Geriatric Care Managers, we understand the aging adult. We provide health advocacy, case management, guidance, and training. As registered nurses we function as Health Care Advocates. We understand the health care system making sure your health care and

health care benefits are evaluated for the best care plan. We provide guidance through our consultation, providing information that will help families make the best decisions for their loved one. Our training center provides education for families and those caring for elders.

**Guardian Angel Driving Academy**  
**Eric Noah**  
P. O. Box 1365  
Tiburon, CA 94920  
415-261-4221 /  
415-395-8379: Messages  
PantheraMako@yahoo.com  
www.guardianangeldrivingacademy.com  
License Number: E4450

Guardian Angel Driving Academy serves all of Marin County!

- Dedicated to teaching people to be safe, lawful drivers
- Proactive collision avoidance is the goal
- Learn to drive to stay alive
- Master the fundamentals of safety
- Your lifetime driving success is our mission

**Marin Art & Garden Center (MAGC)**  
30 Sir Francis Drake Blvd.  
Ross, CA  
415-454-1301  
rentail@magc.org  
www.MAGC.org

MAGC is a lovely 11-acre public garden located in Ross that supports and encourages the arts,

### New Members

— Continued on next page 11

## All About

### Kelly Dunleavy

Chances are by now you may have heard of **Patch**. Someone might have visited your store to tell you about the new **San Anselmo-Fairfax Patch** site or a friend might have sent you a link to story.

But, what is San Anselmo-Fairfax Patch? And why should you care?

My name's Kelly Dunleavy and I'm the editor of San Anselmo-Fairfax Patch. Patch is an online news site that covers news important to San Anselmo and Fairfax residents. We have community news, upcoming events, profiles of locals, and weekly columns.

The site is updated multiple times a day, so we always have things you might be interested in. You can even sign up for the daily newsletter to get all the community news delivered to your inbox.

There are also Patch sites in Mill Valley, San Rafael, soon



in Novato and the Twin Cities, and there are hundreds of similar sites all over California and the country.

On the site, we have an extensive directory of all the business, organizations, schools, and government institutions in town. The directory is free as a resource to the community and your business is probably already listed!

**Once your business is listed in the directory**, you have the option of setting up a profile and claiming the listing as your own. Then you can add photos, events, specials, or whatever you want.

Or, you don't have to do anything and people will still find the information and head on over to check out your store.

**If your business is missing or information is wrong**, feel free to send me an e-mail and

let me know (kellyd@patch.com).

**Once you have a profile on the site, there are all sorts of things you can do.** Add photos or videos to stories or to your business. Make comments. Add events to the calendar. Or add your own announcements about graduations, specials, obituaries, or thank yous. None of these have to go through an editor and you don't have to wait to see it go live. It can all be done directly by you.

Check out the site and let me know if you have any suggestions, comments, or complaints. You can also send me news tips or stories that you'd like covered.

And be on the look-out for a holiday bake-off that we're hoping the businesses in town will get involved with or at least come to take the goodies!

## Members Making Headlines —

### *Marin Magazine* 2010 Editors' Choice goes to San Anselmo Inn...

Ideal for central Marin families, the 15-room B&B is in the heart of town, walking distance to restaurants and shops. 339 San Anselmo Ave., San Anselmo, 415-455-5366, [www.sananselmoinn.com](http://www.sananselmoinn.com).

### *Pacific Sun* raves about L'APPART Resto...

"French restaurant worth every 'centime,' the ambience, food and service are outstanding." 636 San Anselmo Ave., San Anselmo, 415-256-9884, [www.lappartresto.com](http://www.lappartresto.com).

### *Marin Magazine* reports on Studiolo's event...

...to empower women to look and feel their best. "The event focused on helping women develop their own personal style," stated *Marin Magazine*. 411 San Anselmo Ave. Ste. 102, San Anselmo, 415-453-3080, [ilstudiolo@aol.com](mailto:ilstudiolo@aol.com), [www.studiolo.biz](http://www.studiolo.biz).

### *Pacific Sun* recognizes Marin cornerstones...

- **1932: Ongaro & Sons** – *Great plumbing was never just a pipe dream.* 243 San Anselmo Ave., San Anselmo, 415-454-7400, [www.ongaroandsons.com](http://www.ongaroandsons.com)
- **1955: United Markets** – *Marin's aisle to great customer service.* 100 Red Hill Ave., San Anselmo, 415-456-1271, [www.unitedmarkets.com](http://www.unitedmarkets.com)

### "Eye on the Bay" staff must have Comforts...

As seen on the CBS show, "Eye on the Bay," staff member Liam singled out **Comforts' Chinese Chicken Salad** as one of the very best salads in the Bay Area. No surprise to anyone living in or near Marin County! 335 San Anselmo Ave., San Anselmo, 415-454-9840, [www.comfortscafe.com](http://www.comfortscafe.com)





# Holiday Lighting Ceremony

**Saturday, December 4 • 5 p.m. to 6:30 p.m.**

Lawn at Town Hall, 525 San Anselmo Avenue, San Anselmo

*presented by: San Anselmo Chamber of Commerce & San Anselmo Recreation Department*

Start your Holiday Season in San Anselmo with an old-fashioned evening of fun for all ages!  
Meet us on the Town Hall lawn for the festivities.

- Santa arriving on a fire truck
- Free pictures with Santa by Seawood Photo
- Holiday entertainment by Marin Girls Chorus
- Make-a-Ring Jewelry Craft Station for Kids by Golden Fly Design
- Make-a-Pop-Up Holiday Card Station for Kids by Golden Gate Tutoring Network & MindSpark
- Complimentary refreshments by United Markets, Marin Coffee Roasters, Rotary of Ross Valley and the Salvation Army
- Candy canes & balloons by Kris Kelson of State Farm Insurance
- San Anselmo business winners announced of the 17th Annual Holiday Window Decorating Contest!

Five-year-old Sinéad Donery, a Lower Brookside Elementary School student and daughter of Dave Donery, Director of Community Services, flipping the switch to light the Town and kick off the celebration.

**Thank you to our generous sponsors!**



Marin Coffee Roasters • MindSpark • Ross Valley Fire Department  
Rotary of Ross Valley • Salvation Army • Sir Francis Drake High School



Kris Kelson [www.kriskelson.com](http://www.kriskelson.com)



For more information visit our website at [www.sananselmochamber.org](http://www.sananselmochamber.org)

Email: [info@sananselmochamber.org](mailto:info@sananselmochamber.org) or call at (415) 454-2510

*Please note: If raining, this event will be cancelled.*

**FREE PARKING**  
for the Holiday season  
November 25 thru  
January 1



# Calendar of Events

## Chamber Meetings

### San Anselmo Chamber of Commerce Board Meetings

3rd Tuesday of the month • 8:00 a.m.  
Town Council Chambers,  
525 San Anselmo Ave.

### San Anselmo Chamber Ambassador Meetings

2nd Thursday of the month • 6:00 p.m.  
State Farm Insurance, 305 San Anselmo Ave.,  
Ste. 313, San Anselmo • Kris Kelson, Chair

### San Anselmo Sub-Economic Committee Meetings

2nd Thursday of the month • 8:45 a.m.  
Town Council Chambers, 525 San Anselmo Ave.

## Thursday, December 2

### 12 p.m. Holiday Luncheon

Upper Alexander Hall, San Francisco  
Theological Seminary, 40 Kensington Road

Reservations: \$40; To register: [www.sananselmochamber.org](http://www.sananselmochamber.org), click "Register"

for Events"; Info: 415-454-2510, [info@sananselmochamber.org](mailto:info@sananselmochamber.org). Bring an unwrapped gift donation for the "Ross Valley Adopt a Family" (see box below for items needed) & bring your cookies and recipe to enter our Holiday Cookie Bake-Off (see page 9 for more details)!

## Saturday, December 4

### 5 to 6:30 p.m. Holiday Lighting Ceremony

On the Town Hall lawn.  
*Presented by the San Anselmo Chamber of Commerce and San Anselmo Recreation Department.*

Start your Holiday Season in San Anselmo with an old-fashioned evening of fun for all ages! (See ad at left for the full details!)

## Saturday, December 11

### 8 a.m. to 10 a.m. Breakfast with Santa at the Fire Station. Downtown San Anselmo

\$4 Children, \$6 Adults. Sponsored by:  
San Anselmo Recreation Department;  
Info: 415-258-4640.

## San Anselmo Chamber Adopt-a-Family Help Make a Difference & Brighten the Holiday Season for Three Families in Need

The San Anselmo Chamber is adopting three families, the Ferrari family and two boys from two Ross Valley families (to remain anonymous). The Ferrari family recently suffered the loss of their 39-year-old husband and father. 29-year-old Jennifer Ferrari could not hold on to their home and is now raising her 22-month-old, Savannah, and four-month-old baby boy, Mason, all alone. The two boys are from families deeply affected by the recession, and need new clothes. All families could use holiday gifts in addition to clothes.

### *If your last name begins with:*

#### **A-F:**

Please bring a holiday gift and/or clothes for 22-month-old SAVANNAH

#### **G-M:**

Please bring a holiday gift and/or clothes for four-month-old MASON

#### **L-Z:**

Please bring a holiday gift and/or clothes sized 10-12 for one of two 10-year-old boys

***Please bring your donation to the Chamber's  
Holiday Luncheon on Dec. 2nd.\****

*\* If you are unable to bring your donation to the luncheon, please drop them off by December 2nd to Marin Running Company, 649 San Anselmo Ave., San Anselmo, CA 94960.*

## Workers' Continued from front page

- Given the same complete MPN Notice you've created to any employee injured at work on or after October 8, 2010.

Employers who are implementing, changing or terminating an MPN must also:

- Post a complete MPN Notice next to the **Notice to Em-**

## ployees—Injuries Caused by Work poster.

- Give the complete MPN Notice to any employee injured at work on or after October 8, 2010.
- Give all employees notice that you are implementing, terminating or changing the MPN.

## San Anselmo Chamber Makes Available 2011 Employment Poster for members to purchase

San Anselmo Chamber of Commerce is reminding businesses that January 1, 2011 is the legal deadline for posting all 16 current employment notices for 2011.

To help businesses save time, money, energy and meet this upcoming deadline, the San Anselmo Chamber is making available the 2011 California Employment Notices Poster, which contains all 16 current California and federal notices every California business must post, all on one compact poster (26"x 39.75"), which fits easily on a door, in a break room or a main hallway.

The 2011 California Employment Notices Poster includes required notices about:

- Equal employment opportunity;
- Employment Development Department notice to employees;
- Minimum wage (federal and state);
- Military leave benefits under the Uniformed Services Employment and Re-employment Rights Act (USERRA);
- Safety and health (Cal/ OSHA) requirements;
- Workers' compensation guidelines;
- Discrimination and harassment (Department of Fair Employment and Housing);
- Family/medical leave and

pregnancy leave (federal and state);

- Whistleblower protection;
- Time off for voting;
- Polygraph protection;
- Unemployment insurance, disability insurance and paid family leave;
- Plus space for your local emergency and Cal/OSHA contacts, and your payday schedule, which must be posted.

## Workers' Compensation Notice

The 2011 California Employment Notices Poster includes the new Workers' Compensation "Notice to Employees—Injuries Caused by Work" update that was required for posting by October 8, 2010.

Earlier this year the California Department of Workers' Compensation released regulations that required all employers within the state to post a new "Notice to Employees—Injuries Caused by Work." Failure to post the notice by the October deadline can result in a misdemeanor and up to \$7,000 in civil penalties.





# Spotlight on Chamber Members & Events

## Dr. Adam Cantor and Political All-Stars Shine at State of the Town & Business of the Year Luncheon



Senator Mark Leno and Dr. Adam Cantor



Assemblyman Jared Huffman and Dr. Adam Cantor



(L to R) Dr. Adam Cantor, Cantor Chiropractic Center; Jenny Calloway, Aid to Assemblyman Jared Huffman; Connie Rodgers, San Anselmo Chamber CEO/President; Jay Luther, Chamber Chairman of the Board; Assemblyman Jared Huffman; Kris Kelson, State Farm Insurance.

## Strokes for Our 2010 San Anselmo & Corte Madera Chambers Golf Tournament Supporters



San Anselmo Police Chief Charles Maynard, Officer Jason Hight, and Captain Nick Valeri challenge Twin Cities Police for the "COPS with CLUBS" award.



Tom Malvino, Albert Hoffman, Paul Rodgers and Rich Hamblin celebrate at the tournament's dinner and awards ceremony.

## Congratulations to the Five Outstanding San Anselmo Chamber Businesses Honored at the 2010 Spirit of Marin Awards



(L to R) Joe Martino, Bank of Marin Board of Director, Spirit of Marin honoree Dr. Adam Cantor, and Joel Sklar, Bank of Marin President of the Board.

## Jump N Bounce's Grand Re-Opening and Chamber Ribbon Cutting Gets Everyone Hopping



(L to R) Jay Luther, Chairman of the Board, San Anselmo Chamber; Rachel Stanbro; Kris Kelson, State Farm Insurance & Chamber Ambassador Chair; Connie Rodgers, San Anselmo Chamber President/CEO; Kiarro Wong, Owner of Jump N Bounce!; Yeelan Edwards; Jordan Sanchez; Dr. Adam Cantor, Cantor Chiropractic Center & Vice Chairman San Anselmo Chamber Of Commerce

## Chamber Joins in Sponsoring a Sensational Picnic on the Plaza



## Our Chamber's Businesswomen Step Into Leadership Roles for Teens



Vanessa of San Rafael High School and Joyce Brown of Élan Fitness Center take a turn at the podium.



Mentor Cali Gilbert of Serendipity Promotions & Event Management and Geydy of San Rafael High School.



Mentor Connie Rodgers, San Anselmo Chamber President/CEO and Rita of San Domenico School.



Erica, a Marin Catholic High School student, and Melissa Prandi, her mentor and President of PRANDI Property Management.



Jasmine of San Domenico High School and her mentor, Patti Mangels of Patti's Personalized Baskets & Gifts.



Mentor Joan Capurro of Bank of Marin and Anina of San Marin High School.



# Get Ready for Onerous New 1099 Reporting Rules

By Accounting WEB US

Businesses and not-for-profit organizations accustomed to IRS rules that require them to report certain payments on annual Form 1099 information returns. However, the recently enacted healthcare law imposes surprising new Form 1099 reporting requirements (no doubt so the Gov't can better track underreporting of income).

Complying with them may add significantly to your organization's paperwork burden. While the new rules don't apply to payments made before 2012, it's not too early to start gearing up to deal with them.

**Key Point:** For many organizations, the new rules will require issuing 1099s for all sorts of business payments that they never had to worry about before. And the IRS will receive 1099s detailing how they spend money on a whole new range of business expenses. However, the healthcare legislation does not require Form 1099 reporting of payments that are made for non-business reasons.

## **Current Rules in a Nutshell**

Background: For many years, businesses have been required to report various payments on different versions of Form 1099. For instance, when a business pays \$600 or more during a calendar year to an independent contractor for services, the business must issue the contractor a Form 1099-MISC that reports the amount paid that year. The business must also furnish a copy of the Form 1099-MISC to the IRS. This reporting procedure helps contractors remember to include the payments on their tax returns, and it helps the IRS ensure that income is reported. Under rules now in effect, other types of payments that businesses must report on Forms

1099 include:

1. Commissions, fees, and other compensation paid to a single recipient when the total amount paid in a calendar year is \$600 or more.
2. Interest, rents, royalties, annuities, and income items paid to a single recipient when the total amount paid in a calendar year is \$600 or more.

When a Form 1099 is required, it must show:

- The total amount for the calendar year;
- The name and address of the payee;
- The tax ID number (TIN) of the payee (For privacy reasons, it's okay to show a truncated TIN on a 1099 issued to an individual);
- Contact information for the payer; and
- The payer's TIN

If your business doesn't have a payee's TIN, you may be required to institute backup federal income tax withholding at a 28 percent rate on payments.

In most cases, the rules summarized above apply to payments made by not-for-profit organizations since they are generally considered to be businesses for Form 1099 reporting purposes.

If a payer inadvertently fails to issue a proper Form 1099, the IRS can assess a \$50 penalty. The penalty for each intentional failure can be \$100 or more.

## **Reporting Payments to Corporations**

Under the rules that currently apply, most payments to corporations are exempt from Form 1099 reporting requirements. However, there are a few exceptions. For instance, payments of \$600 or more in a calendar year to an incorporated law

firm must be reported on Form 1099-MISC.

Example: Your business makes \$30,000 in monthly payments to rent office space from a corporate lessor. Under the

current rules that apply today, there is no 1099 reporting requirement for the payments, because they are made to a corporation.

Example: Your business makes \$30,000 in monthly payments to rent office space from a corporate lessor. Under the

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*For many organizations, the new rules will require issuing 1099s for all sorts of business payments that they never had to worry about before.*

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current rules that apply today, there is no 1099 reporting requirement for the payments, because they are made to a corporation.

## **Reporting Payments for Property**

Under current rules, there is also generally no requirement to issue 1099s to report payments for property (such as merchandise, raw materials and equipment).

Example: Your business buys a delivery van, display shelving, and computer equipment. Under today's rules, there's no 1099 reporting requirement for these purchases.

## **What Will Change in 2012 and Beyond?**

The healthcare legislation makes two big changes to the existing Form 1099 reporting rules and a third change that is hard to assess without further guidance from the IRS.

First Change: Payments to Corporations Must Be Reported. Starting in 2012, if your business pays a corporation \$600 or more in a calendar year, you must report the total amount on an information return. Presumably, Form 1099-MISC will be used for this purpose, or the IRS will develop a new form. (Payments to corpo-

avoid the requirement for backup withholding of federal income tax.

On the other side of the coin, if your business sells property or you operate a corporate business, you will have to supply customers with your TIN to avoid backup withholding on payments made to you.

Third Change: Payments of "Gross Proceeds" Must Be Reported. Here's where the new upcoming rules get more confusing. Under a third new rule that will take effect in 2012, payments of \$600 or more in "gross proceeds" to a payee in a calendar year must be reported on an information return. At this point, it is unclear what this new reporting requirement is meant to cover. The best guess is that it is meant to cover payments made to non-corporate payees, such as restaurants and other small businesses. We are awaiting IRS clarification on this issue.

## **Action Plan**

Dealing with the new Form 1099 reporting rules is going to be difficult for many organizations – resulting in an avalanche of paperwork. Your business will likely have to modify its accounting procedures to capture payee information that will be

withholding on payments made to them. By the same token, your business must ensure that your customers have your TIN to avoid backup withholding on payments made to you.

What if backup withholding does occur on payments made to you? You must be prepared to track the withheld amounts so you can claim credit for them at tax return time. If your business winds up on either side of the backup withholding rules, it can be a real mess. And with lots more 1099s flying around, the odds of errors rise proportionately.

To compound the problems with the new reporting requirements, many businesses use accounting methods other than the cash basis. In addition, a number of businesses file their returns using reporting periods other than calendar years. In an audit, imagine your business and the IRS attempting to reconcile 1099s with these complications.

Fortunately, the new Form 1099 reporting rules (including any backup withholding implications) don't cover payments made before 2012. So there's still plenty of time to plan for what is likely to be a daunting task... use it wisely!

**Support  
your local  
merchants...  
Shop  
San Anselmo  
this holiday  
season!**

#### **Official North Pole Mailbox**

Do your kids have a special wish for St. Nick? Children can drop off their letters to Santa at the Holiday House on the Town Hall lawn from November 25 thru December 24.

#### **Free Holiday Parking Returns!**

The San Anselmo Police Department is pleased to announce that the Town will be suspending enforcement of the downtown parking regulations again this holiday season. From November 25 through January 1, 2010, the parking meters in downtown parking lots will not be operating and the two- and four-hour time limit restriction areas will not be enforced.

As always the disabled, red zone and other safety related parking violations will be enforced as usual.

#### **Holiday Window Decorating Contest**

Don't forget! Decorate your window by Thursday, December 2 to enter the contest. Winners announced at the Holiday Lighting ceremony.

**The San Anselmo Chamber of Commerce  
wishes you a safe and happy holiday season!**

# Patch

**San Anselmo  
Chamber of Commerce**

## **Holiday Cookie Bake-Off**

**The San Anselmo Chamber Holiday Luncheon**

**December 2, 2010**

**12:00 to 2:00 pm**

**San Francisco Theological Seminary  
Upper Alexander Hall**

40 Kensington Road  
San Anselmo, CA 94960

### **How do I enter and how can I win?**

Dust off your favorite holiday cookie recipe, and send it in to Kelly Dunleavy on [kellyd@patch.com](mailto:kellyd@patch.com). Bring a batch of your baked goods to be judged if you're feeling ambitious...and don't forget to bring enough for the whole group!

You must be 18 or older to enter, and can only submit one recipe. The winner will be chosen by a panel of judges.





Oak Hill is a non-public school in San Anselmo serving Bay Area students age 5-22 living with Autism Spectrum Disorders and other Neurodevelopmental and psychiatric challenges. Oak Hill is more than a school, it is a complete wrap around therapeutic environment and support community for students and their families. Rooted on the

principals of developmentally based child centered learning, Oak Hill's approach is unique and otherwise non-existent in our area.

Oak Hill School's mission is *to work in partnership with families to inspire children with developmental challenges to become active and passionate learners through an environment that promotes curiosity, flexibility, initiative, and closeness to others.*

Oak Hill students are children with significant developmental

challenges, many with autism spectrum disorders, who have failed in traditional school environments. Oak Hill's commitment to these children and their families is the fulfillment of the Mission Statement. This is a school that embraces their individual challenges and enables each child to experience success.

Oak Hill was founded in 2000 by a group of dedicated parents who had tired of witnessing their children, all

of whom had developmental learning challenges like autism, fail in public and private schools. Parents struggled with integrating support teams for their children between private care providers and their children's school. They knew there must be a better way to serve their students. Determined to create a learning environment that integrated social, emotional and sensory supports, and fostered collaboration among a child's many caregivers, these parents made their vision a reality.

In 2000, Oak Hill School opened its doors to four students in a historical private home in Marin City. The founding families were committed to making this specialized program available to any child and their family who needed these supports. Within two years of forming the school, Oak Hill gained an NPS certification and each year contracts with more school districts. Today, more than 75% of Oak Hill's student body is a district placement. In the past year, Oak Hill was able to incorporate a larger amount of new students due to the site change and staff expansion. The thirty faculty members include specialized administrators, teachers, specialized therapists and teaching assistants all of whom work collaboratively to create each student's individual education program.

The Oak Hill faculty of teachers, therapists, and teaching assistants work collaboratively to provide a highly individualized, multi-disciplinary education for each student. Faculty members build close relationships with students to motivate the children to explore and learn. Occupational therapy, speech and language therapy, and psychotherapy – all are interwoven in the classroom. Each child's team of providers meets regularly with parents and outside providers to discuss the

student's progress and plan his or her educational program.

We see little victories at Oak Hill each day. Our students are not only making academic progress, but are also making friends and becoming part of a larger community. We celebrate that success with our students and their families. Everyday, our parents share their stories of triumph after failing in so many other settings.

*My son is a fifteen yr old student who has been in and out of four schools in four years, never quite fitting the criteria, due to his many disabilities. His learning, emotional and behavioral issues constantly over took his day. We had all but given up hope and felt time was running out for him. That is when we were recommended to check out Oak Hill School. We were cautiously optimistic. Oak Hill was very involved from the beginning. They worked hard at creating a program that worked for my son, even incorporating his many interests throughout his day to get him engaged in school again. I am so happy to say, as a result of Oak Hill's dedication and determination, my son is enjoying school again! He not only continues to improve but is thriving at Oak Hill. Many of the issues that plagued his previous school experiences are now under control. He has been given a chance again and as a result, we are eternally grateful!*

The student community at Oak Hill represents children with many diverse needs and challenges. Most of our students have failed in other educational settings and parents have been isolated in the struggle to find a fair and appropriate education for their children. Though our students have tuition paid either by their district or privately,

**Oak Hill**

Continued on next page 11



Small Business  
Development Center  
at Santa Rosa Junior College

## Have a Business Question?



Tina Eastman

In an ongoing effort to equip small businesses with opportunities to grow and prosper, the County of Marin, the Marin Employment Connection and the San Anselmo Chamber of Commerce have partnered with the Small Business Development Center (SBDC) at Santa Rosa Junior College, to provide free business counseling services to San Anselmo businesses.

The SBDC is a publicly funded small business assistance agency. It provides no-cost professional business counseling and low-cost workshops. Their experienced Business Advisors can problem solve with you on business planning, customer service, hiring & retaining staff, control of cash flow, inventory, marketing and much more.

Tina Eastman, who will be the on-site Business Advisor, has over 30 years experience in owning and managing small businesses. She has been the CEO and COO for small and mid-size companies, and has worked in a variety of industries and service businesses, including law, real estate, nutraceutical development, and insurance. As a Certified E-Myth Consultant, Tina coached national and international small businesses in the areas of leadership, strategic planning, business systems, marketing and sales, and finance.

Tina holds an M.A. from San Francisco State University and California State licenses in Real Estate and Insurance. She is an educator, a published author, and public speaker, and has a particular passion for working with small business owners.

Tina will be available by appointment only on Wednesdays. For more information or to schedule a confidential meeting, contact Santana MacInnes at the Santa Rosa SBDC at (888)-346-7232. Union Bank of California, located at 100 Sir Francis Drake Blvd. in San Anselmo, has generously provided a private office for all counseling sessions. Chamber membership is not required to participate in the business counseling program.

## ASK A BUSINESS EXPERT!

The Small Business Development Center at Santa Rosa Junior College is an affiliate of the Northern California SBDC Program sponsored by: San Jose State University Foundation, the California Community College's Economic and Workforce Development Programs and the U.S. Small Business Administration. This is a partnership program under the current Cooperative Agreement with the SBA and the San Jose State University Foundation. Any opinions, findings, conclusions or recommendations expressed are those of the presenter(s)/author(s) and do not necessarily reflect the views of the sponsoring entities. All services are extended to the public on a non-discriminatory basis. Reasonable accommodations for the disabled will be made, if requested in advance.



Invest in you!





# Are you financially exposed?



Kris Kelson  
State Farm® Agent

Many people realize the need for life insurance but keep putting it off until it is too late. You may think that life insurance is

confusing, expensive and complicated. You may think you don't know enough to make the right decisions for you and your loved ones. Postponing this decision leaves you and your family exposed financially.

There is no time like the present to take a look at your existing coverage to see if it is adequate. If you don't have coverage, it is a good time to discuss the purchase of a policy.

## Assumption #1:

I'll always be able to buy life insurance.

## The Facts:

You could develop a health condition that makes you uninsurable or could make life insurance

too costly for you.

## Assumption #2:

I'll get life insurance later when I'm older or have a family.

## The Facts:

Life insurance may be needed at all stages of life. Whether married or single, male or female, with or without children, you may have financial obligations that need to be met. Life insurance provides financial security for you and your loved ones.

## Assumption #3:

My family and I are covered by the group insurance at work.

**The Facts:** To meet the future needs of your family, you need to have 7 to 10 times your an-

nual income. Most group term insurance amounts offered by employers won't meet this need. And, when you don't work for that employer any longer, you usually lose that coverage

## Assumption #4:

My husband has life insurance so I don't need it.

## The Facts:

Women often live longer than men but not always. There are countless stories of men who had to shoulder the family financial burden along with the emotional burden after their wife passed away.

## Assumption #5:

My family can cover funeral and burial expenses.

## The Facts:

Burying a spouse or loved one is the most stressful time in a family's life. Having life insurance can reduce financial concerns for the family.

Life is full of many questions. Being sure that your financial plan includes an adequate amount of life insurance can help you answer at least one question, "What will happen to my family if I'm not around to provide for them?"

Take the time now to review your needs and provide adequately for yourself and your family. For more information, contact an insurance professional.

## New Members Continued from page 3

horticulture, history, and environmental conservation. It provides the community with a unique gathering place to participate in cultural activities and educational opportunities. Its rental facilities have hosted weddings, life celebrations, Bar and Bat Mitzvahs, birthdays and non-profit and corporate events. MAGC is a 501(c)3 corporation and all donations to the center are tax-deductible.

## MindSpark

### Diana Kennedy

128 Calumet Ave.  
San Anselmo, CA 94960  
510-610-6294  
dkennedy@mindsparklearning.com  
www.mindsparklearning.com

Mindspark helps children: build the skills needed to succeed; develop self-confidence based on a foundation of mastery; find inner motivation; enjoy learning; thrive in school; and become life-long learners. Diana Kennedy is an educational therapist providing educational evaluations and private tutoring. She creates an intensive and individualized teaching plan to address the root causes of learning problems and helps build a foundation for aca-

demic success that reaches far into the future.

## Pain Relief Clinic of Marin

1050 Northgate Drive, Ste. 130  
San Rafael, CA 94903  
415-444-0700  
www.marinhealth.net

Our success comes from your happiness, whether you've been injured in sports, an automobile, at work, at home, or you are looking for better performance. We have helped 1000s of people from all over California. Our method is proven, dynamic and powerful. Call us to see if we can help you!

## Patch

### Lauren Baxter

415-235-1547  
www.patch.com

San Anselmo-Fairfax Patch is a new way to find out about, and participate in, what's going on in town. This community-specific news and information platform is dedicated to providing comprehensive and trusted local coverage for San Anselmo and Fairfax. Our local team wants to make your life better by giving you quick access to the information that's most relevant to you. Patch makes it easy to:

- Keep up with news and events
- Look at photos and videos from around town
- Learn about local businesses
- Participate in discussions
- Submit your own announcements, photos, and reviews
- Visit us online at [sananselmofairfax.patch.com](http://sananselmofairfax.patch.com)

## Ross Valley Wellness Center Constance Prodromou, L.Ac.

6 Bridge St., Ste. 6  
San Anselmo, CA 94960  
415-485-1639  
conpro53@aol.com  
www.rossvalleywellness.com

As a licensed acupuncturist practicing in Marin for over 10 years, I am constantly seeking and studying new energy techniques to add to my healing repertoire to better help people resolve their health problems. I am dedicated to doing all I can to assist my clients in their quest for wellness, taking full advantage of my many techniques, as well as providing suggestions on nutrition, exercise and meditation practices. I use various energy techniques prior to acupuncture including Neuromodulation Technique, BioSet and EFT to help address the issue's root cause for quick, lasting results. If you have

been struggling with health issues like allergies, frequent colds, low energy, poor digestion, menopausal symptoms, headaches, joint pain, etc., and have not found a lasting solution, try a few visits to see if I can help. My cutting-edge techniques are designed specifically to help you return to a richer, healthier and more energetic life.

## Serendipity Promotions & Event Management

### Cali Gilbert

P. O. Box 1862  
Sausalito, CA 94966  
415-265-3632  
SerendipityPEM@gmail.com  
www.SerendipityPEM.com/index.html

Serendipity Promotions & Event Management is a full service consulting firm serving the non profit sector. Our company is your number one source for professional service in the areas of promotions, fundraising and event management. We surpass the competition, not only in price, but value as well. We will show you how to get the most value out of your limited budget and make your event one that will certainly raise awareness for your cause. Owner Cali Gilbert brings 20+ years of experience working with the non-profit sector.

## Oak Hill

### Continued from page 10

there is approximately a \$15,000 deficit per child largely due to the unfunded therapies offered to all students. Our commitment to our students and families is to provide them with every service that will assist them in becoming independent and active learners. Individual and group therapies are offered to all students in addition to consult time with parents and therapeutic interventions and structures within the classroom. These additional services are what make Oak Hill more than a school and allows students who have failed in other environments to thrive and enjoy their education.

In addition to our therapeutic education day program, Oak Hill also offers after school enrichment, summer school programming, post graduate programming, high school diploma track, vocational training, and educational supports for medical students.

For more information about Oak Hill, please visit our website at [www.theoakhillschool.org](http://www.theoakhillschool.org) or email us at [info@myoakhill.org](mailto:info@myoakhill.org).

**Support your local merchants...Shop San Anselmo this holiday season!**



## The Legal Lectern: E-Discovery



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

We all have favorite *New Yorker* cartoons. One of mine is of two senior lawyers standing and just staring into their ancient law library (which seems to stretch for miles in all directions). One says to the

other, "I know the answer is in here someplace."

I remember those days, but they're gone. Every day, the practice of law is more digital. I file most of my court papers over the Internet through online filing services; I seldom see a court clerk. My legal research hasn't centered on paper books for a decade or more; I run lots of complex computer searches to find the legal "answer in here someplace" long before I blow the dust off the bound volume that might contain additional wisdom. In a few years, even that final bound volume will join its brethren online.

Judges are asking me about the arguments in my brief in open court, just like the good old days—but the brief they're looking at was written when I dictated it to my computer and appears to the judicial eye on a flat screen at the bench. The jury

is looking at a "smoking gun" document coming out of a digital projector—and the "document" itself may be an e-mail that was never even in the general vicinity of a piece of paper.

Fine, you say, barristers are now thoroughly modern. How nice. Why does this matter? Because, as I was forcefully reminded during the recent State Bar Conference (no paper handouts, course documentation on thumb drives handed out at registration), there's expensive trouble brewing in this cyberheaven, and it's called e-discovery.

Most of you are familiar with old-style paper and person discovery, the process where each of the parties to a case learns their weak and strong points by gathering information from the others. I serve a subpoena on a witness and take the person's testimony under oath. I serve interrogatories—written questions—on the other side that they answer in writing, also under oath. And most important of all in a business case, I demand that the other side produce all the relevant documents in its possession.

Except now, of course, that's "documents," and it includes Electronically Stored Information or "ESI." Now nobody is going to object to a discovery statute that requires production of the e-mails and PDF's that have effectively replaced business correspondence and faxes. The same is true of spreadsheets and databases; if you can't retrieve these in electronic form, they may be completely worthless.

But ESI discovery is a lot broader than that. Even a simple e-mail will often exist in several different places over a network, not to mention the copies that are on the road in laptops. It will exist on all the computers of those who were copied on the message. It will exist on usually

at least one server. Company smartphones may carry the e-mail in e-mail form, or as a text message. Does all this have to be produced?

And that's before you get into more esoteric electronic storage issues. If e-mail messages seem to be missing, I'm going to demand production of all computer backups where copies might be found—and some of those backups may be difficult or impossible to read with contemporary computer equipment. I may want to prove that the business was intentionally destroying certain messages, and for this, I may demand the hard drives (or smartphones) themselves in order to find the text or at least fragments of the missing e-mails. Or perhaps paper copies of the missing e-mails were made, although the paper itself has disappeared. In that case, I'll demand the hard drives from the copying machines.

I may want to find out who made a particular revision to an electronic document. For that, I will want the electronic file itself so that the document's "metadata" may be reviewed. (Yes, the authors of all those revisions can be determined easily.) I may want to know where a person was at a particular time. For that, I'm looking for available GPS data in smartphones and car GPS units, as well as FasTrak printout.

And if I'm still not seeing what I know existed at one time, I'm going after any loose DVDs, CDs, PDAs, thumb drives, employees' home computers, employee tweets and blogs, and, of course, voicemails.

Now, obviously, I'm not going to need all this data in every case. It may be enough if I can get searchable PDFs (or TIFFs) of all pertinent e-mails to load into my own database, so I can begin to figure out What It All Means. But even this minimal

production request will require the person on whom I'm making the demand to have an adequate system for identifying and retrieving what's relevant.

Which brings us back to you, gentle reader. What I've been stressing above is the documentation that I want to see from other parties to the litigation. But within the first two or three months after the case starts, I have an obligation to meet with the other parties to informally work out what ESI will be produced, when, and at whose cost. If, within this time, I significantly misjudge the types or quantity of ESI in my client's custody and control, the case can become very quickly expensive, as ever-expanding demands for production are made due to a failure of trust. And apart from expense, the sanctions for failure to produce required ESI can be severe for both attorneys and clients.

Some people believe that well administered e-discovery will actually reduce the cost of litigation. I don't believe a word of it. But I do know that if totally backbreaking costs are to be avoided, it is critical that every business prepare for e-discovery beforehand. Among other things, you have to know what forms of ESI you have, where it is located, and how you can search it to derive the information your lawyer needs to defend you. You need a formal policy governing when you will retain, and when you will delete, ESI and paper documentation, and you need your lawyer's confirmation it passes legal muster.

Above all, you need to be discrete in the content of your digital communications. I don't know why people will say or (OMG!) video content that they never would have put in a business letter, but it's a fact of life. You do NOT want to be on a reality show, or a trial, known as *Businesses Gone Wild*.



# Thanks to you ...


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www.krisnelson.com

**... I'm where I am today.**  
I'm proud to be recognized as a member of State Farm's Legion Of Honor. Thank you for the opportunity to serve as your agent. Like a good neighbor, State Farm is there.



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