



Network Success

Business to Business News from San Anselmo

Volume 7, Issue 3

June/July 2010

And the Award Goes to... Cantor Chiropractic Center!

Voted Business of the Year 2010

by the San Anselmo Chamber of Commerce

The votes are in and **Dr. Adam Cantor** of **Cantor Chiropractic Center** is the clear winner of the 2010 Business of the Year!

Adam is a dedicated San Anselmo entrepreneur and honored member of the San Anselmo Chamber of Commerce. His volunteer spirit and unwavering devotion to giving back are the backbone of his commitment to San Anselmo and the greater Ross Valley Community.

Adam continues to make

an indelible mark on our community through the countless ways he donates his time and efforts. He helped rebuild the Sunnyside playground, is a regular fund raiser for the Humane Society, and was a volunteer coach for the Sir Francis Drake High School wrestling team for three years. Adam organized the Chamber's appreciation days to recognize all teachers and staff across all Ross Valley public

Business

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Dr. Adam Cantor of Cantor Chiropractic Center, our Business of the Year 2010

10-Year Ambassador Veteran Lawrence Frauens Voted Ambassador of the Year

As an ambassador with the San Anselmo Chamber for an extraordinary 10 years, **Lawrence Frauens** was just nominated the San Anselmo Chamber of Commerce Ambassador of the Year by our 18-member ambassador community.

Lawrence is a dedicated volunteer who is never too busy to lend a hand at all our events. As our unof-

ficial photographer, you see his photos published in every issue of our *Network Success*, in our bi-annual town visitor's guide, *Destination San Anselmo*, on our website and in the local newspapers.

His family has lived in San Anselmo since 1958. Lawrence attended Wade Thomas School, Red Hill

Ambassador

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Ambassador of the Year, Lawrence Frauens

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**Sizzling Summer Events
in San Anselmo**

**Check out page 6 for a sneak peek at
all the hot events coming up!**

CHANGE SERVICE REQUESTED



Network Success

Business to Business News from San Anselmo

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San Anselmo, CA 94979-2844 • (415) 454-2510 • (415) 258-9458 fax
info@sananselmochamber.org • www.sananselmochamber.org

2010 Board of Directors

President/CEO

Connie Rodgers

Chair

Jay Luther

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

Vice Chairman

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

Roberta Dossick

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

Mayor Barbara Thornton

Erwin Andrews

Erwin Andrews, CPA

(415) 454-3753

Pam Dixon

Yankee Girl & Antique Dealers

Association

(415) 457-7166

EX Officio Chair

Vance Frost

Frank Howard Allen Real Estate

(415) 459-5901

Sean P. Fitzgerald

Wells Fargo Bank

(415) 491-4638

Connie Pelissero

Artist Within

(Formerly Cedarchest)

(415) 453-4240

2010 Ambassador

Committee

Ambassador Chair

Kristine Kelson

State Farm Insurance

(415) 721-0121

Ambassador Co-Chair

Dr. Adam Cantor

Cantor Chiropractic Center

(415) 454-9600

Allison A. Chapman

Mod Proper Events

(415) 828-5451

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KW Commercial

(415) 608-1036

markcooper@kw.com

Kathy Crowley

Kathy Crowley Bookkeeping

kathy_crowley@comcast.com

Kristy Dykman

Dogville

(415) 454-2090

Celeste Ezell

Golden Gate Tutoring Network

(415) 383-2283

info@goldengatetutoring.com

Lawrence Frauens

Residential Pacific Mortgage

(415) 381-5550

Vance Frost

Frank Howard Allen Real Estate

(415) 459-5901

Marcella Gehlhar

First Federal Savings & Loan

(415) 457-5050

mcea@aol.com

Tiziano Grifoni

Synergy + Physical Therapy &

Pilates Studio

(415) 258-8228

tiziano@synergyptpilates.com

Caroline Jones

State Farm Insurance

(415) 721-0121

Stephanie Kisak-Tyson

Bank of Marin, San Rafael

(415) 485-2275

Lindsey Hayes Koelman

Marin Acupuncture Clinic

(415) 407-0528

Linda Kranzke

Robert Aycock, M.D. F.A.C.S.

(415) 925-1700

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

Editor: **Alaina Yoakum, Friday Graphics & Marketing**

Design & Layout: **James Anderson**

Delivered by:

Marin Independent Journal

Members in the News

Congratulations to Hershon Hartley Design for making a stand out appearance in both the San Francisco and Marin Designer Showcases this year. *Hershon Hartley Design, 245 Sir Francis Drake Blvd., San Anselmo, 415-459-4004, www.hershonhartley.com.*

Local Flora made the NBC news! NBC selected **Local Flora** as one of the Bay Area's best places to buy flowers. San Anselmo's premier florist was featured on the program "View on the Bay" on April 19, 2010. *100 Red Hill Avenue, San Anselmo, 415-459-4490, www.marinflora.com.*

Congratulations to two of our own San Anselmo Chamber of Commerce Members for being honored as Businesses of the Year by the San Rafael Chamber of Commerce! **Property Management, Inc.,**

CRMC (PRANDI) won the coveted 2010 San Rafael Chamber of Commerce **Small Business of the Year Award** and **Marin Sanitary Service (MSS)** received **Large Business of the Year** honors. **PRANDI** was recognized by the city of San Rafael for their significant contributions to the local business community and dedication to charitable work. **MSS** was honored for rolling out a pilot program to help our community become greener and eliminate food waste as a volatile contributor to greenhouse gases. **MSS** encouraged four neighborhoods to add food scraps, including meat, dairy products, vegetables, egg shells and coffee grounds, to their yard waste containers. **MSS** collects and composts the scraps resulting in fertilizer that will be given away in bags labeled as "Marin's Own."

San Anselmo businesses and community leaders agreed to be "arrested" for having a big heart in the **Muscular Dystrophy Association Lock-Up Fund Raiser**. Anne Shaw of Farmer's Insurance, Tiziano Grifoni of Synergy + Physical Therapy & Pilates Studio, and Gisele Martin of Union Bank were just a few of our own Chamber members who agreed to get locked up for charity. This unique community-wide event raises funds for Jerry's kids. Two million volunteers are the driving force that enables MDA to accelerate its worldwide research program and provide diagnostic and follow-up care through 220 clinics nationwide.



Farmer's Insurance's Anne Shaw behind bars



A locked up Tiziano Grifoni of Synergy + Physical Therapy & Pilates Studio

Submission Deadlines

All chamber members can submit business news and promotions for inclusion in our Facebook page and two publications, *Network Success* and "Member News" e-blasts. The submission deadlines are as follows:

- **Network Success** August/September Issue: July 9. 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.

Please send content to info@sananselmochamber.org

Welcome New Members

Bradley Real Estate

Melissa Bradley

851 Irwin Street
San Rafael, CA 94901
(415) 531-3567
melissa@bradleyrealestate.com

Bradley Real Estate is one of the fastest growing real estate brokerages in Marin with eight offices and over 280 agents. The driving force behind their success is the dedication and determination of Founder and CEO Melissa Bradley, who provides customers with a superior level of service and satisfaction. Bradley Real Estate is dedicated to a higher standard of integrity, professionalism and knowledge of the local real estate market. Even today, Melissa takes the time to hand pick each agent and demands that they maintain these same high standards. Bradley Real Estate was named "One of the Best Places to Work in the Bay Area in 2008 & 2009" by the *San Francisco Business Times*. Bradley Real Estate agents all take pride in obtaining the best possible price for their clients. Through experience and new and innovative techniques, the team provides the ideas, strategies and quality of customer care that have kept their clients coming back time and time again. If you are thinking of selling or buying a home, give Bradley Real Estate a call and let them show you the power of "Superior Service and Proven Results!"

Flourish Chiropractic

Sarah Scharf

247 Sir Francis Drake Blvd
San Anselmo, CA 94960
(415) 721-2990
sarah@flourishchiropractic.com

Flourish is a place that thinks about your health in a radically different way. Health is about people, life and living. At Flourish, health and human potential are honored and focused upon at all times. We care for people of all ages, from newborns and teenagers to great-grandparents, and from those that are well to those who strive to be healthier. Essentially, Flourish cares for those who desire vibrant health and more vitality in their lives.

KW Commercial

Mark Cooper

P. O. Box 277
Corte Madera, CA 94976
(415) 608-1036
markcooper@kw.com

Mark Cooper of KW Commercial helps clients in the San Francisco Bay Area with commercial leasing and real estate investments. His services include:

- **Bay Area Tenant Rep:** Mark represents tenants when they move their business. The best tenants don't have time to keep track of all the properties on the market; that's where Mark comes in. He previews up to five properties a day, has relationships with many landlords and property owners, and knows properties that are coming up before they hit the market. The best part, the landlords pay him so it costs a tenant nothing to lease a new property!
- **Investment Property Sales:** With commercial property, raw land, and investments, every real estate agent will

suggest you buy or sell. Mark can show you why. His team will provide a cash flow analysis of your investment property considering all factors including depreciation and property taxes. His team will pull commercial comps from active and sold listing to determine the values and provide you with a report showing the exact return you are making on your investment.

- **1031 Tax Deferred Exchanges:** Mark has years of experience working with a great local 1031 Exchange Company. He locates the best replacement properties and sees the deals the public never hears about. Mark has trusted intermediaries when escrow is opened to satisfy the IRS guidelines to defer capital gains taxes when buying a replacement property.
- **Leasing and Property Management:** Mark has been a landlord since 1951. Mark's grandmother was one of the first female general contractors in California. For years she bought up homes in the path of new freeways, and then moved them to land she purchased in developing areas of Los Angeles. After working with his family doing bookkeeping and Land fording for 10 years, Mark took a two-year position as Property Manager for Kunst Brothers in Sausalito where he learned from the best to manage a 39 united waterfront residential property, and vie other properties in Marin

and Sonoma counties. Mark was invited to join Keller Williams in 2007 and is part of a commercial leasing and sales team that can handle anything from duplexes to multi-million office buildings.



Marin Acupuncture Clinic

Lindsey Hayes, L.Ac

124 Pine St
San Anselmo, CA 94960
(415) 407 0528
info@marin-acupuncture.com
www.marin-acupuncture.com

Since mid-May, Marin Acupuncture Clinic has been open for business and ready to help you resolve your health complaints with their gentle, natural, and time-tested therapies! They share an office with the world-renowned Pine Street Clinic in downtown San Anselmo. Their mission is to alleviate pain, restore health and nourish life. Although they treat many different ailments successfully, their primary specialties are:

- All types of pain
- Menopausal complaints
- Common Cold/Immunity
- Digestive problems
- Insomnia
- Stress and Anxiety
- Fertility
- Labor Induction

Lindsey Hayes is a California-licensed acupuncturist and graduated Summa Cum Laude with a Master's degree in Oriental

Medicine. Lindsey was voted "Best Acupuncturist to Treat First-Time Patients of Chinese Medicine" by her colleagues because of her nurturing bedside manner and painless technique. She has worked with patients aged two months to 97 years on a wide variety of health issues and has excellent clinical results treating acute, chronic and vague health complaints. She will always find ways to help her patients. **Call for a free phone consultation—Chamber members get \$30 off their first visit!**

PRANDI Property

Management

Reidun Waage

1321 Third Street
San Rafael, CA 94901
(415) 482-9988 Ext. 207
reidun@prandiprop.com
www.prandiprop.com

PRANDI Property Management focuses on exceptional management of single family homes, condos, townhomes and apartments, specializing in residential properties throughout Marin County including San Anselmo, Ross, Fairfax, Belvedere, Corte Madera, Larkspur, Mill Valley, Sausalito and Tiburon. PRANDI is recognized as the most respected leader in the industry by offering unparalleled customer service through effective communication, technology and continued education. PRANDI representative Reidun Waage is a long-time member of the San Anselmo community. He served as past president of the San Anselmo Antiques Dealers Association, ran the San Anselmo Antiques Fair, and is a member of the Northgate group with the Ross Art & Garden Center since 1991.

Ross Valley Preparedness Newsletter

Earthquakes!

We have just witnessed devastating earthquakes in both Haiti and Chile. Now, less than two months later, China, Mexico, and Southern California have experienced significant quakes. Each area affected by these earthquakes was prime examples of why there is such a pressing need to prepare. We learned quickly how unprepared Haiti and China were by the tremendous loss of life. Chile and Mexicali fared far better due to more adequate preparation.

I have been recently impressed with the number of residents who have responded locally to prepare themselves for such an event, by taking Get Ready and CERT classes, both before and since these devastating earthquakes have occurred. I encourage all residents to please continue to prepare yourself and your families by having the necessary supplies and a good communication plan! If I can assist you in any way, please give me a call or send me an email. As always, I'm happy to put on a Get Ready class for individual groups, neighborhoods and HOA's and I thank all of you that have taken me up on the offer!

Captain Craig Carroll, 453-1289 x30

Become a trained shelter worker and provide emergency housing in your community.
Saturday May 15th 9am to 1pm. San Rafael Community center. Contact: ObrianMar@usa.redcross.org



When was the last time you changed out your Emergency Food and Water Supplies? Now is the PERFECT time!

May 8 – Stamp Out Hunger!

May 8th the National Association of Letter Carriers will host the largest annual food drive in the nation, Stamp Out Hunger. This is a great opportunity to cycle out your old emergency food and water supplies and replace them. Local Letter Carriers will pick up your non-perishable items at your mail box on May 8th and deliver them to food banks for distribution to needy families. Last year, Letter Carriers collected over 73 million pounds of food! So please take this opportunity to replenish your emergency food and water supplies. The post office will also take your food donations if you would rather drop them off. For more information on the program go to:

<http://www.nalc.org/commun/foodrive/>

Disaster Preparedness Fair and Open House - Fairfax

Saturday, May 15th, 12 noon – 3:00 pm Bolinas Park

Red Cross, MMWD, Marin Humane Society, Office of Emergency Services and more.

Come see "behind the scenes" of town offices and departments. Tours, Fire extinguisher prop, hands on demonstration, and free hot-dogs at the fire department. www.townoffairfax.org for more info. See You there!



Calendar of Events

Tuesday, June 8

5:30 p.m. to 8 p.m.

Free Small Business Rehabilitation Forum

San Francisco Theological Seminary, Lower Alexander Hall, Kensington Road, San Anselmo. Space Limited—RSVP by 6/1/2010 to (415) 454-2510 or info@sananselmochamber.org.

See sidebar for more info!

7 p.m. to 9 p.m.

Town Council Meeting

Chamber Board Representative, Sean Fitzgerald, Wells Fargo Bank Town Council Chambers, 525 San Anselmo Avenue

Thursday, June 10

6 p.m. to 7 p.m.

Ambassador Committee Meeting

Chair, Kris Kelson
305 San Anselmo Ave., Ste 313,
San Anselmo

Tuesday, June 15

8 a.m. to 9:30 a.m.

Chamber Board of Directors Meeting

Town Council Chambers,
525 San Anselmo Ave., San Anselmo

Thursday, June 17

5:30 p.m. to 7 p.m.

Open House & Ribbon Cutting Synergy+ Physical Therapy & Pilates Studio

Zeina & Tiziano Grifoni
25 Tamalpais Ave., Ste. A & B,
San Anselmo, 415-258-8228
Mix, mingle and enjoy an evening with your peers plus complimentary refreshments.

Tuesday, June 29

7 p.m. to 9 p.m.

Town Council Meeting

Chamber Board Representative,
Erwin Andrews, Erwin Andrews CPA
Town Council Chambers,
525 San Anselmo Ave.

Thursday, July 8

6 p.m. to 7 p.m.

Ambassador Committee Meeting

Chair, Kris Kelson
305 San Anselmo Ave., Ste 313,
San Anselmo

Saturday, July 10

7 p.m. to 10 p.m.

San Anselmo Salutes The Beatles

Creek Park • www.sananselmoarts.com

Tuesday, July 13

7 p.m. to 9 p.m.

Town Council Meeting

Chamber Board Representative,
Jay Luther, Law Offices of Jay W. Luther
Town Council Chambers,
525 San Anselmo Ave.

Saturday & Sunday, July 17 & 18

10 a.m. to 6 p.m.

San Anselmo Art & Wine Festival

San Anselmo Ave.

See page 7 for more info!

Tuesday, July 20

8 a.m. to 9:30 a.m.

Chamber Board of Directors Meeting

Town Council Chambers,
525 San Anselmo Ave., San Anselmo

Friday, July 23

5 p.m. to 8 p.m.

Picnics on the Plaza

San Anselmo Town Hall
Info: David Donery, San Anselmo Recreation
Department, 415-258-4661

Pack a picnic and head downtown for a fun, family-friendly summer evening with live entertainment and activities.

See page 6 for details.

Saturday, July 25

1 p.m. to 4 p.m.

Music in the Park

Creek Park • www.sananselmoarts.com

Tuesday, July 27

7 p.m. to 9 p.m.

Town Council Meeting

Chamber Board Representative:
Erwin Andrews, Erwin Andrews CPA
Town Council Chambers,
525 San Anselmo Ave.

Friday, July 30

5 p.m. to 8 p.m.

Picnics on the Plaza

San Anselmo Town Hall
Info: David Donery, San Anselmo Recreation
Department, 415-258-4661

Pack a picnic and head downtown for a fun, family-friendly summer evening with live entertainment and activities.

See page 6 for details.

Free Small Business Rehabilitation Forum

YOU'LL LEARN:

- How to Develop and Execute a Successful Business Plan
- About Micro Loans and Tools for Financial Assistance
- About Commercial and SBA Lending Opportunities and Assistance
- The Importance of Building Business Credit Asset

WHEN: June 8 • 5:30 p.m. to 8:00 p.m.

WHERE: San Francisco Theological Seminary, Lower Alexander Hall, Kensington Road, San Anselmo

SPONSORED BY: Wells Fargo Bank & San Anselmo Chamber of Commerce

RSVP: Space Limited—RSVP by June 1st! 415-454-2510; info@sananselmochamber.org

PRESENTATIONS BY BUSINESS EXPERTS:

- **“Small Business Planning”**
Noah Harris, Small Business Association Development Center
How to develop and execute a business plan which guides you through the various phases of your business. Learn how to create a thoughtful plan that identifies roadblocks so you can avoid obstacles and establish alternatives for success.
- **“Micro Loans”**
Sandy Mackovich, TMC Development Working Solutions
Businesses that may not qualify for a loan via the normal loan process (such as those at-risk) may qualify through the micro-loan process. You'll learn about micro loans, how they're funded, the process for securing one, and how micro loan providers help the business get to a stronger financial position. TMC Development Working Solutions serves start-up and existing businesses providing services for entrepreneurs, such as micro loans from \$5,000 to \$50,000, technical assistance, referrals for free and low-cost business resources, education presentations and access to capital.
- **“SBA & Commercial Lending”**
Trevor Deng, Business Relationship Manager, Wells Fargo Bank
Deng is an expert in the Small Business Association lending process from Wells Fargo Bank. He helps maneuver the hurdles for a qualified business to secure a loan with good interest rates. Securing working capital for a business is extremely difficult today due to the current economy and US financial crises. Deng can help businesses that are looking to expand their working capital.
- **“Building Your Business Credit Asset™”**
Walter Good, President of E-Myth Licensing and CEO Epicenter Marketing
Discover five reasons why building business credit will dramatically impact the success of any business. Get useful tips to establish, build and leverage a Business Credit Asset to support the successful growth of your business.

Advertise in Destination San Anselmo

Keep locals shopping in San Anselmo ... Promote your business in *Destination San Anselmo*, San Anselmo's only visitor and business guide. San Anselmo Chamber of Commerce is partnering with the *Pacific Sun* to publish the 2010 edition of the town guide.

See the advertisement on page 12 for details!

GOOD neighbor.
BETTER rates.
BEST value.




Kris Kelson
www.kriskelson.com



We're helping keep
our community strong.

At Bank of Marin, we're dedicated to serving our customers with integrity and commitment. You can be assured of our financial strength and stability and our continued support of the community. Call or stop by any branch today.



bankofmarin.com Member FDIC
★★★★★ Bauer Financial 5-Star Superior Highest Possible Rating

Sizzling Summer Events in San Anselmo

Saturday, July 10

San Anselmo Salutes the Beatles
Creek Park • 7 p.m.
For more information,
visit www.sananselmoarts.com

Saturday & Sunday, July 17 and 18

San Anselmo Art & Wine Festival
Downtown San Anselmo
10 a.m. to 6 p.m.
Featuring 200 fine artists, premium wine tasting, merchant marketplace and the sound of the 70s with tributes to The Eagles, Tom Petty, The Who, Santana and The Beatles.
Info: See ad on page 7 or visit
www.sananselmochamber.org

Selected Friday & Saturday nights, May 21-September

Film Night in the Park
Creek Park • www.filmnight.org

Fridays, July 23, 30, August 6, 13, 20 & 27

Picnics on the Plaza 5 to 8:00 p.m.

San Anselmo Town Hall
Info: David Donery, San Anselmo Recreation Department, 415-258-4661.
Searching for a fun, family-friendly way to spend your summer evenings? Come on downtown to San Anselmo for **Picnics on the Plaza** on six Friday evenings this summer: July 23 and 30, and August 6, 13, 20 and 27. Grab dinner-to-go at a local restaurant or pack a picnic and dine with old and new friends at the plaza tables on Tunstead or Town Hall lawn. Enjoy live entertainment and activities, and shop for fresh, organic produce at the Farm Stand.

Picnics on the Plaza is being organized by the Town's Economic Development Subcommittee, which includes representatives from the Town and all five business associations.

Five Sundays, July 25 to August 22

Music in the Park
Creek Park • 1 to 4 p.m.
For more information,
visit www.sananselmoarts.com

Sunday, September 26



Country Fair Day

This popular community festival showcases our Town with a parade, children's activities and street booths staffed by San Anselmo-based schools, community groups, artisans and shopkeepers. *Please note: This is a collaborative event produced each year by community volunteers and can only sustain itself if people get involved. There are many ways to participate! Please contact David Donery at the San Anselmo Recreation Department: 415-258-4640.*

Promoting You at the Art & Wine Festival

When the San Anselmo Art & Wine Festival comes to town this July, are you planning any special festival-day promotions? Please tell the Chamber!

The Chamber wants to shine a bigger spotlight on downtown merchants during the Art & Wine Festival, and entice attendees to venture into your stores. To accomplish this, we'll be distributing a flyer on both festival days that includes a list of all Chamber members planning event-day specials. We'll also provide all participating businesses with brightly colored balloons to alert attendees to your promotion—and to make your business really stand out in the crowd!

Please contact info@sananselmochamber.org or call 415-454-2510 so we can include you in our flyer and provide you with a balloon.

Saturday, July 17 & Sunday, July 18

10am-6pm

27th
San Anselmo
ART & WINE
festival



it's magic!

featuring
the sounds of the '70s
WITH TRIBUTES TO:

The Eagles • Tom Petty • The Who • Santana • The Beatles

Saturday
Sunday

'70s Bolinas Blast Stage
Magic Circus 10 - 11am
Petty Theft Noon - 2pm
The Who Show 3 - 6pm

Trippin' Tunstead Stage
Savannah Blue 10 - Noon
Boys of Summer 1 - 3pm
Zebop! 4 - 6pm

'70s Bolinas Blast Stage
Drew Harrison 10am - Noon
The Indestructables 12:30 - 2:30pm
The Sun Kings 3 - 5pm

Trippin' Tunstead Stage
Savannah Blue 10 - Noon
Wonderbread 5 12:30 - 2:30pm
The Who Show 3 - 6pm

- Premium Wine Tasting
- 200 Fine Artists
- Merchant Marketplace



- Magic Show
- Kids Zone with Fun Activities
- FREE Fun for the Whole Family

Downtown San Anselmo on San Anselmo Ave. Between Tamalpais and Bolinas Streets

SPONSORED BY



www.sananselmochamber.org • 415.454.2510

Is a Rollover in Your Future



Kris Kelson,
State Farm Insurance

Have you recently left one employer to begin working for another? Were you covered by an employer sponsored retirement plan, such as a 401(k)? If so, you may be wondering about the future of your account.

In the event of a job change, there are many options available to you regarding your employer-sponsored retirement account assets. The options you have will depend on the

provisions of your former employer's plan. Sometimes your money can stay in the plan with your previous employer until you reach a specific age and you then can begin taking withdrawals without a tax penalty.

Remaining with your old plan may have drawbacks. Sometimes fees are charged to former employees to offset managing the account. A minimum asset balance may also be required. Other times you must take your money out when you terminate employment. You should contact the Human Resources department or benefits counselor of your former employer to determine your options. If you withdraw plan assets, you may need to find another funding vehicle.

Transferring the balance of the assets in your previous employer's tax-qualified account to a plan sponsored

by your new employer may be an option. This can be done without paying taxes if the money goes directly to the new account (known as a "direct rollover"). However, your new employer may not allow a rollover, thus you will need to look at further options. One choice to consider is rolling the balance of your account to a Traditional Individual Retirement Account (IRA). With this choice, you are able to control the investment options within the IRA. You can also avoid the need to make a further rollover if you change jobs again.

Rolling your 401(k) assets into a Traditional IRA can be costly if not done correctly. If you take a withdrawal, the trustee of your old plan must withhold 20 percent of the money for federal income tax purposes. You have 60 days to roll the

distribution to a new qualified retirement vehicle if you do take a withdrawal. The 20 percent withholding will count as a distribution if you do not roll over that amount to an IRA or other qualified plan. A 10 percent tax penalty will usually apply if you are under age 59½ and you don't roll the entire amount into an IRA or other qualified plan.

In order to avoid the 20 percent federal income tax withholding, a direct rollover should be considered. The assets of your employer sponsored plan are transferred directly from your former employer's plan to a Traditional IRA or other qualified plan. You don't touch the money, and neither does the government. Your assets can grow tax-deferred until you begin withdrawals.

To complete a direct rollover, contact a State Farm

agent or other investment advisor to discuss your options. Once you determine where you want the money to go, the IRA custodian can request the money from your employer-sponsored plan in the form of a check or wire transfer. Your current IRA contributions are not affected by a rollover. You may contribute the allowable limit to an IRA even after rolling a substantial amount from your previous plan.

With so many choices available, it may be in your best interests to discuss a Traditional IRA rollover with a financial professional. You have some options. Take advantage of one with which you are comfortable.

Kris Kelson is a State Farm® Agent. Visit Kris at 305 San Anselmo Avenue, Ste. 313, San Anselmo, or contact her at 415-721-0121 or www.kriskelson.com.

Business Continued from front page

schools, the district office, and Sir Francis Drake High School. He was also a two-term ambassador chair for our Chamber of Commerce and currently co-chairs our 18-member ambassador community. Adam is a vice chairman of our chamber's Board of Directors and is a community advocate and speaker for outreach programs and for high school career days. Adam has chaired numerous events such as the Chamber's first annual—and extremely successful—golf tournament. As one of the San Anselmo

Chamber's top activists and supporters, Adam brightens the well-being of every person he meets.

The San Anselmo Chamber of Commerce proudly recognizes Adam as a stand-out citizen and entrepreneur. He will be recognized at the Chamber and Town's **State of the Town & Business of the Year** luncheon celebration hosted at the **Lanna Thai Restaurant** on September 2, 2010, and at the **Spirit of Marin** celebration on September 26, 2010. **Congratulations, Adam!**

Ambassador Continued from front page

School, and Sir Francis Drake High School.

A mortgage broker for RPM Mortgage of Mill Valley, Lawrence has been in the mortgage business since 1984.

"Much of my work is consultative in origin," says Lawrence, who works as a commissioned sales representative. "I love helping people with their financing. I have worked with everyone from first-time buyers to the most experienced borrowers."

"Many times people just need information," says

Lawrence. "And I am happy to share my knowledge and experience."

Lawrence's passion is skiing. He was recently rewarded for his five years of teaching alpine skiing at Northstar-At-Tahoe resort. His dedication shows—he's driven to and from North Lake Tahoe every week of the ski season for the past five years! His love of outdoor activities also includes mountain climbing, surfing and motorcycle riding.

Lawrence's volunteer efforts with the town are numerous and when you need a



Lawrence Frauens hitting the slopes

hand, Lawrence is your man. Whether it is cleaning up the creek or cutting weeds on the center divider on the Miracle Mile, Lawrence is always up for it!

Business of the Year 2010

Cantor Chiropractic Center, Dr. Adam Cantor
754 Sir Francis Drake Blvd. #2, San Anselmo, CA 94960
415-454-9600 • www.cantorcc.com

Ambassador of the Year

Lawrence Frauens, Residential Pacific Mortgage
591 Redwood Highway, Suite 1150, Mill Valley, CA 94941
415-381-5550 • www.rpm-mortgage.com/lfrauens

Chamber Events

Three's Company Mixer Extravaganza

Marin Coffee Roasters (546 San Anselmo Ave.), Golden Gate Tutoring Network (249 Sir Francis Drake Blvd), and Artist Within (603 San Anselmo Ave.) teamed up to host the Chamber's April mixer. And what an event it was! Attendees were invited to stroll from business to business, enjoying different entertainers and treats at each one.



Dolly Frauens wins the raffle prize, a scrumptious pie from Upper Crust Pies! Two pies were actually donated for the raffle by Christine Milne, owner of Upper Crust Pies. However, our guests were salivating when they saw the pies on the raffle table and cut into the second one before a winner was drawn!



Tim Mock, owner of Marin Coffee Roasters, Grace McFarland, and Dr. Adam Cantor of Cantor Chiropractic Center



Golden Gate Tutoring Network Owners Celeste & Daniel Ezell attending the Three's Company mixer



Artist Within (formerly Cedarchest) showcases their new store inventory of hand woven textiles and art.

**Michelle Galbraith, J.D.,
 CalChamber Labor Law
 Helpline advisor**

With summer around the corner, a variety of businesses consider hiring short-term employees. Whether you're hiring interns, temps or seasonal workers, employers must develop policies in advance of hiring to ensure that their entire workforce is treated fairly and consistently.

Key Points

- Short-term employees can create issues
- Define "short-term" at time of hire

Define Short-Term

Employers often use the term "temporary employee" to refer to an employee on assignment from a staffing agency, a specialized worker brought in to complete a particular task or even a summer intern.

Broadly, all these types of employees are categorized as "short term." They are employed for a limited period of time, often for an identified

project and typically have a specified termination date.

But beyond those restrictions, short-term employees are, to put it simply, "employees." They must receive the same protections against illegal activities, such as wrongful termination, harassment and discrimination, that regular, full-time employees receive.

Short-term employees may be eligible for company benefits, Family Medical Leave Act (FMLA) coverage and COBRA, including the premium reduction subsidy.

If you're considering hiring short-term employees, or if you already have short-term employees on your staff, you must draft and distribute clear policies defining the terms of employment and benefits for those employees.

Benefits

The biggest question for many employers is whether short-term employees will be eligible for benefits.

In California, employers aren't legally required to offer vacation, health care or retirement or pension benefits

Short-Term Hires: Make Sure to Plan Ahead

to their employees. When employers do choose to offer these benefits, they must do so in a nondiscriminatory fashion.

It's not illegal to treat short-term employees differently than regular full-time employees. You may deny health care, vacation or other benefits to short-term employees. But you should carefully define the eligibility requirements of your benefits, and ensure that your short-term employees get treated fairly.

If a short-term employee has worked for you for a year but is ineligible for benefits while a "regular full-time" employee who started a month ago is already accruing vacation, your short-term employee may complain that her status as "short term" is merely a cover-up for discriminatory behavior.

To avoid these types of claims, employers should decide at what point short-term employees become regular, full-time employees.

"California law imposes no specific time frame for short-term employees to become regular, full-time employees," said Susan Kemp, manager of CalChamber's Labor Law Helpline. "However, your company policy should define 'short-term' and 'regular, full-time' employees."

Without a clear definition of "regular, full-time," two employees performing the same tasks for a similar period of time may end up receiving dramatically different levels of benefits - increasing the risk of a legal challenge to your benefit policies.

Other Pitfalls

Employers of seasonal

employees who have a fixed termination date must be careful to protect the "at-will" nature of employment when specifying the duration of employment.

Employment "at-will" means that, absent an agreement to the contrary, either the employer or the employee may terminate the employment relationship at any time. Because many short-term employees have a specified termination date, employers often write an offer letter that identifies that time frame, such as "We are pleased to offer you employment from April 1, 2010 until August 30, 2010."

"If you indicate the number of months that the short-term employee will be with you, you have defeated employment at-will and guaranteed them employment for that specified length of time," Kemp said.

Employers hiring seasonal employees should clearly state that although employment will terminate no later than a certain date, the employer reserves the right to terminate employment with or without cause at any time.

Finally, some employers are under the mistaken impression that short-term employees are not eligible for FMLA. FMLA eligibility is determined for each individual, without regard to status as short term or regular, full time.

If the employee met the requirements - worked for you for 12 months (need not be consecutive), for at least 1,250 hours in the 12 months prior to the need for leave and at a worksite

with 50 or more employees in a 75-mile radius - then the employee will be eligible for FMLA/CFRA leave. If a short-term employee has an FMLA-qualifying need for leave, ensure that you give the employee the appropriate paperwork and treat them the same as a regular full-time employee when they are prepared to return to work.

Interns and Volunteers

Employers always look for ways to save money, and employee salaries are often one of their largest expenses. To avoid layoffs or furloughs, many employers turn to CalChamber's Helpline for answers to questions about hiring unpaid summer interns or even short-term, volunteer labor.

An "intern" is a student enrolled in an accredited academic program who receives school credit for the internship, or a participant in a program approved by a public agency for licensure training. The Division of Labor Standards Enforcement states that a true internship program may not be for the benefit of any one employer; interns must not displace regular employees; and they must be supervised by their school or public agency.

If an employer's "internship program" does not meet these criteria, none of its workers qualify as interns and they all must be paid at least a minimum wage. California law also imposes restrictions on the use of short-term, volunteer labor.

"Volunteers are people who volunteer their services for public service, religious

Continued on next page

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Special Rates for San Anselmo Chamber Members

or humanitarian objectives, not as an employee, and without contemplation of pay,” Kemp said. “If your organization doesn’t meet those requirements, there can be no ‘volunteers’ in your company.”

This means that if a nonexempt employee offers to take on a short-term project for you in his spare time, or temporarily assumes additional duties requiring him to work more shifts, you must pay him at least minimum wage for all hours worked.

Even religious, charitable or nonprofit employers must carefully manage the types of volunteer tasks their employees perform.

“Employees of religious or nonprofit organizations may volunteer to donate their services to the organization, but not if the service they will be performing is their regular job,” Kemp said. Your in-house attorney can volunteer to serve meals to the needy in your soup kitchen on weekends, but can’t volunteer to perform legal research for you.

COBRA

Like regular, full-time employees, short-term employees may be eligible for COBRA and the COBRA subsidy.

To be eligible for COBRA, an employee must be a “qualified beneficiary” - an employee who is terminated or resigns for reasons other than gross misconduct, or whose hours of work are reduced to a level that eliminates health coverage.

Nothing in the COBRA regulations denies coverage simply based on the description of employment as temporary or seasonal.

If a short-term employee loses health coverage for any reason other than gross misconduct, the employer must ensure that the employee

receives all the appropriate COBRA paperwork. For more information and to download COBRA forms, CalChamber members should visit the “[COBRA](#)” [subcategory](#) under the “Termination” forms. Additionally, employers of short-term workers may find those workers eligible for a COBRA premium subsidy; this includes seasonal workers.

The federal American Recovery and Reinvestment Act of 2009 provides involuntarily terminated workers with a 65 percent reduction in COBRA premiums. Currently, the subsidy applies to terminations occurring through March 31, 2010.

According to the IRS, seasonal employees are eligible for the subsidy at the conclusion of their employment relationship:

“If an employee hired for a limited period works to the end of the period, is willing and able to continue employment, and terminates employment because of the failure of the employer to offer additional work, an involuntary termination occurs for purposes of the premium subsidy.”

Plan Ahead Before Hiring

Employment laws pertaining to regular, full-time employees in California are well-developed, frequently litigated and extensively detailed. Very few laws or regulations specifically address employee rights and employer responsibilities regarding short-term workers.

It’s all the more important that employers clearly define their policies pertaining to these types of workers. The employee handbook will primarily govern the relationship with short-term employees, and will present your best defense against claims of disparate treatment and wrongful termination.

What You Should Do

Employers considering hiring short-term employees should implement policies defining the specifics of short-term employment, including:

- Duration of a "short-term" relationship: If the project for which the employee is hired takes longer than expected, at what point will the employee become "regular, full-time"?
- Eligibility for health benefits: Determine whether to offer benefits to short-term employees or whether benefits will be available to all employees only after a pre-specified waiting period. If you offer benefits, work with your provider to establish employee eligibility requirements.
- Eligibility for other benefits: You may offer short-term employees different benefits than those offered to regular, full-time employees.
- Regularly evaluate your "regular, full-time" and "short-term" employee makeup: Employers can't use a "short-term" designation as an excuse to discriminate and deny benefits to a particular group. If you find that your short-term workforce is primarily made up of members of a protected class, consider adjusting your benefits policies to ensure that all workers are treated similarly.
- Use Caution When Terminating Employee with Workers' Comp Claim
- *We have an employee who was being disciplined, and the day before we were going to terminate him, he*

had an accident at work and filed a workers' compensation claim. He has been returned to work on modified job duties. Can we go ahead and terminate him?

- Although an employee who files a workers' compensation claim is not "bullet proof" from discipline, it is not always a good idea to terminate the employee even if the company holds itself out as employing workers "at will."

Discrimination Forbidden

- Labor Code Section 132a specifically protects employees who file workers' compensation claims, stating that employers may not discriminate against such employees, and termination is the ultimate form of discrimination.
- That code section further states that: "Any employer who discharges, or threatens to discharge, or in any manner discriminates against any employee because he or she has filed or made known his or her intention to file a claim for compensation with his or her employer or an application for adjudication, or because the employee has received a rating, award, or settlement, is guilty of a misdemeanor and the employee's compensation shall be increased by one-half, but in no event more than ten thousand dollars (\$10,000), together with costs and expenses not in excess of two hundred fifty dollars (\$250). Any such employee shall also be entitled to reinstatement and reimbursement for lost wages and work benefits caused by the acts of the employer."

- **“Business Necessities.”** Notwithstanding these restrictions, there are times an employer can assert a “business necessities” defense and terminate the employee. If the employee continues with substandard work performance, the disciplinary process may continue, up to and including termination.

Many times, the employer has not followed the disciplinary process sufficiently, and wishes to use the workers' compensation claim as a way to resolve the issue, claiming, “We have to replace this person.” The reality, however, might be that there have been inadequate warnings and lack of supervision.

- **Train Supervisors.** Supervisors must be trained to discipline fairly and consistently, and keep written records even of oral warnings. Such training will protect an employer in the event a lawsuit and/or Section 132a violation is claimed.
- Due to the penalties outlined in the code as noted above, terminating an employee with an active workers' compensation claim is a delicate area, and it is highly advisable to seek legal counsel before doing so.

The Labor Law Helpline is a service to California Chamber of Commerce preferred and executive members. For expert explanations of labor laws and Cal/OSHA regulations, not legal counsel for specific situations, call (800) 348-2262 or submit your question at www.hrcalifornia.com.

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DESTINATION SAN ANSELMO 2010

Business Directory & Community Guide

Issue Date: August 6, 2010

Space & Copy Deadline: July 9, 2010



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