



# Network Success

Business to Business News from San Anselmo

Issue 1

1st Quarter 2013

## Award-Winning, Local Firm to Design San Anselmo's New Downtown Park

Designing signature public and commercial spaces is nothing new to Blasen Landscape Architecture. The Dominican University Chapel, Beth Sholom Synagogue in San Francisco, the Berkeley and Marin Montessori Schools, the Children's Center and Children's Day Care Center at UCSF—were all designed by the San Anselmo-based firm.

Later this summer, the firm can add the new 8,700-square-foot downtown San Anselmo park to that roster. The preliminary plans, which can be viewed at [www.sananselmochamber.org](http://www.sananselmochamber.org), hint

**Design**

Continued on page 10



Above:  
San Anselmo  
downtown park  
rendering



Right:  
Garden by  
Blasen Landscape  
Architecture

## Police Chief Todd Cusimano Assumes Command of the Newly Consolidated Central Marin Police Authority

Todd Cusimano joined the Twin Cities Police Authority in 1995. Before his appointment to the rank of Twin Cities Police Chief in 2010, Cusimano served as a Patrol Officer, Detective, Field-training Officer, member of the Special Response Team, Certified Voice-Stress Analyst, Patrol Supervisor, Investigations Supervisor, Patrol Captain and Support Services Captain. Chief Cusimano

holds a Bachelor of Science Degree in Criminal Justice from Kaplan University and a Master's Degree in Business Administration with an emphasis on Public Administration from Columbia Southern University. He also is a graduate of the FBI National Academy and the Sherman Block Supervisory Institute, a state leadership program for

**Cusimano**

Continued on page 10



Chief Todd Cusimano

## INSIDE:

Drake Student's Photo Wins Contest.....	2
Members in the News.....	3
Welcome New Members.....	4
2013 Chamber Calendar.....	5
Chamber Events Photo Gallery... 6 & 7	
New Taxes to Fund Health Care.....	8
Special Chamber Promotion .....	9
Legal Lectern: Parol, Boilerplate, and You .....	11

## Thank you, San Anselmo! Over \$6K for Ryder Morford

Due to the generosity of our businesses and community, the San Anselmo Community Foundation raised over \$6,000 for Ryder, a 13-year-old Ross Valley boy diagnosed with a rare form of Leukemia. Thank you to all who opened their hearts to Ryder and to the new Microsoft store for their generous gift—an Xbox 360 Star Wars Limited Edition delivered to Ryder just in time for Christmas!



CHANGE SERVICE REQUESTED



## Network Success

Business to Business News from San Anselmo

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## Drake Student Jackson Karlenzig Honored by Bank of Marin

Collette Goode, San Anselmo Chamber of Commerce Intern

Jackson Karlenzig first experimented with photography when he started taking pictures with a disposable camera in second grade. Now as a senior at Sir Francis Drake High School, Karlenzig is an intern at *Bay Nature Magazine*—and a recent winner of the Bank of Marin high school photography contest. (For more on the contest, see page 3.)

When Karlenzig enrolled in the photography class at Drake as a junior, his teacher Jeffrey Martz, recognized his talent early on. In particular, Martz felt Karlenzig's photo of the Inverness Yacht Club stood out and submitted it to the Bank of Marin calendar contest, which was open to high school students in Marin and Sonoma County. Karlenzig won the contest and the photography department at Drake was rewarded \$250.

Karlenzig's passion for photography led him to apply for a photojournalism internship at *Bay Nature Magazine*, a non-profit quarterly magazine focusing on the Bay Area's environment. Karlenzig works at their office

in Berkeley two to three hours a week, in addition to taking photos and conducting interviews outside of the office.

"I considered pursuing journalism and that is partly why I took the internship to see if I liked it. And I do like it, so it is a possibility that I might go into that field later in life," he said. The internship also gave him the opportunity to publish his photos and to write in their online issue.

"It's good exposure and I've learned a lot," said Karlenzig, who says he gained valuable experience that has better prepared him to be a journalist, if he decides to pursue it.

"I've learned how to write journalistically, how to conduct interviews, how to work in an office environment, how to work with co-workers, and how to meet deadlines," said Karlenzig.

"It's a very unique experience, I don't think many high school students have the opportunity to actually work at a magazine," said Karlenzig. In fact, he is the first high school intern at *Bay Nature Magazine*. He said, "I love the people who work there,



Jackson Karlenzig

and and I love the stuff I do. I've gained a nice experience from it—I've gotten work experience."

It has been nearly a full year since Karlenzig first started this internship, and already he has gained much insight to this possible career path. He said, "When I'm older, it would be my dream to work for *National Geographic*, possibly as a photojournalist or explorer, or something in that field."

**If your business is interested in offering internships to high school students, please contact:**

**Greg Davison, School to Career Liaison:**  
gdavison@tamdistrict.org  
415-458-3484.

## Welcome New Chamber Ambassador!

**MICHAL KUMPF, Chase Branch Manager & Vice President**

I have been in the banking industry for almost 13 years. Starting out as a teller in 2000, I worked my way up in the same company, holding different positions along the way. My husband and I have lived in Marin County since 2005, and are expecting our first child this May. I am so happy to be a part of the San Anselmo community and look forward to much growth and prosperity this year. 894 Sir Francis Drake Blvd., San Anselmo; 415-453-4306, michal.kumpf@chase.com.



**SHOP LOCAL! DINE LOCAL! STAY LOCAL!**

## Members in the News

### San Anselmo Coffee & Tea Shop Helps Ethiopian Orphans

Ethiopia-born Emebet Bellingham, owner of Desta Epicures Guild, has lived in San Anselmo for 14 years and has two children born here. But when she visited her homeland about six years ago and found children living without shelter, she felt compelled to do something meaningful for them. So she started a non-profit called World Family.

Any time you purchase organic coffee or tea at Desta Epicures Guild, ten percent of the revenue goes toward helping to fund her non-profit's projects to benefit rural communities and orphans in Ethiopia.

"So far we have built a community center, including a clinic and a learning center.

The center also provides clean water for the local community," Bellingham said. And since their coffee and teas are organic, Desta Epicures Guild positively impacts the health of their customers and the environment as well.

Desta Epicures Guild provides coffee and tea from the regions of the world known to produce the finest of their kind. They only select those products that meet their exacting guidelines for quality and pricing, and they pride themselves on discovering, discerning and building deep relationships with people who are growing and producing only the very best.

"We look for farmers who cultivate the land in an environmentally and socially

responsible manner. We support sustainable farming and fair trade. We stand behind our products and the production of our products," cites their website.

"Our teas are very unique too. I have always been intrigued by tastes, flavor and cultures," Bellingham said. She notes that she infuses her appreciation for world traveling into her tea blends

Bellingham recently told PATCH how grateful she is to live and work here: "I was drawn here because San Anselmo is full of people who are open and proactive, who listen to each other and are very caring."

*Desta Epicures Guild  
15 Ross Avenue, San Anselmo  
(415) 891-8495  
emebet@desta.com*

### Chamber Member Awarded "2012 Realtor of the Year"

Congratulations to San Anselmo Chamber Member and Pacific Union International's **Connie Irwin** for being named the Marin Association of Realtors' 2012 Realtor of the Year.

The association gives the award each year to a realtor who represents standards of good judgment, high principles and ethics, outstanding loyalty, and devotion to the success of the association.

Irwin consistently ranks as a top 1-percent producer in Marin County at Pacific Union International. A Marin resident since 1969 and a Realtor since 1990, she works with her son, Fletcher Irwin, and has sold more than 400 homes.

"Connie is richly deserving of this annual award. She exemplifies high principles, high ethical standards, dedication to service, and a commitment to giving back to the community of Marin," The Marin Association of Realtors stated. "Connie lives by these attributes, taking it a step further with her outstanding loyalty and devotion to the success of MAR. We are extremely proud to call Connie one of our own. Congratulations Connie!"

*Pacific Union International,  
Christies Great Estates  
901 Sir Francis Drake Blvd.  
Kentfield  
(415) 235-6263*



### Insalata's Women and Wine

Insalata's is spotlighting women winemakers front and center this year with their monthly **Women Winemakers Calendar Girls**.

Each month, Insalata's Women Winemakers series features a different winemaker, who will present her wines to compliment their \$29.50 three-course menu. Mark your calendars and make your reservation now for this incredible series!

**This year's "Calendar Girls" include:**

- January: **Susie Selby**, *Selby Winery*
- February: **Sarah Quider**, *Ferrari Carano*
- March: **Krisi Raymond**, *Five Vintners Wines*
- April: **Eileen Crane**, *Domaine Carneros*
- May: **Kristin Belair**, *Honig Winery*
- June: **Susan Pey**, *Pey Winery*
- July: **Laura Werter**, *Toasted Toad Cellars*

**Members in the News**  
Continued on page 4

## Local Students Win Bank Photography Contest

Sir Francis Drake High School student, Jackson Karlenzig, was one of several North Bay students whose photograph won the honor of being featured in Bank of Marin's 2013 calendar. Karlenzig's photography teacher submitted his student's photo of the Inverness Yacht Club.

Karlenzig along with the other winning students were honored at a celebration event last December at Bank of Marin.

Other Marin students with photos to be published in the calendar include: Marin Academy High School student Lena Felton; Redwood High School student Keever Mulligan; Marin Catholic High School students Angela Begg and Morgan Rich; San Rafael High School students Emily Rutherford and Emily Lane; and Tamalpais High School student Sam Gates.

Petaluma resident Ryan Scherer, who attends Casa Grande High School, and



The winning picture of the Inverness Yacht Club.

Photo by Jackson Karlenzig, Sir Francis Drake High School student



Sonoma resident Amy Cogbill, who attends Sonoma Valley High School, also won. Students submitted close to 100 images and judges at the Bank of Marin made the final selection.

This was the third year the bank has worked with photography teachers and students at North Bay high schools to select images for the calendar.

"We are committed to supporting our local schools in a variety of ways through financial contributions, volunteerism and creative programs such as this year's photography contest," said Joan Capurro, Director of Community Relations, Bank of

Marin. "We are very excited to highlight these talented students and give back to our schools in the process."

Bank of Marin will donate \$250 to each participating high school's photography or visual arts program for the purchase of photography supplies and equipment. Sonoma Valley High School will receive an additional contribution, as their student's photo was selected for the bank's holiday card.

**The 2013 community calendars will be available for free at all Bank of Marin branches and via the Bank of Marin website at BankofMarin.com.**

## Welcome New Members



### 5e Acupuncture Clinic Emily Navas L.Ac. M.Ac.

915 Sir Francis Drake Blvd.  
San Anselmo, CA 94960  
(415) 519-5230  
emilynavas@mac.com

Emily Navas is a licensed practitioner of Classical Five Element Acupuncture, and holds a master's degree in Traditional Acupuncture and Chinese Medicine. Her practice offers Chinese herbal medicine consultation and wellness/dietary counseling in addition to acupuncture treatments.

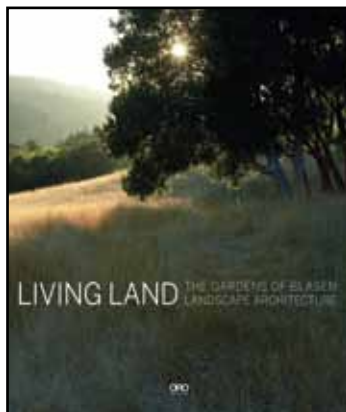
Classical Five Element Acupuncture is a system of medicine that works with a patient's primary constitutional imbalance. She specializes in helping you heal quickly, recover from illness and maintain your wellbeing. The focus is not only on the removal of symptoms but addressing their underlying root cause to foster real healing and transformation in body, mind and spirit.

Emily currently practices in two locations: The Traditional Acupuncture & Integrative Health Center in San Francisco and The Elizabeth Clinic in San Anselmo.

### Blasen Landscape Architecture Eric Blasen

500 Red Hill Avenue  
San Anselmo, CA 94960  
(415) 250-8433  
info@blasengardens.com  
www.blasengardens.com

Blasen Landscape Architecture is an award-winning landscape design office located in San Anselmo. Recent awards include local and national honor awards from the American Society of Landscape Architects and the Green Good Design Award. Projects include high-end residential homes and estates, signature commercial spaces such as wineries and places of worship, local schools and parks—such as the new downtown San Anselmo park, which we were selected to design and which just won city approval to proceed with construction! Please visit our website for project updates and to view our portfolio.



We are also pleased to announce the release of “**Living Land - The Gardens of Blasen Landscape Architecture**” by Oro Editions. Please see your local bookstore for copies available starting March 26th. See cover story for more info on our company.

**New Members**  
Continued on page 8

## Members in the News Continued from page 3

- August: **Amelia Ceja**, *Ceja Vineyards*
  - September: **Suzanne Hagins**, *Horse & Plow*
  - October: **Susan Lueker & Megan Schofield**, *Simi Winery*
  - November: **Shawna Miller**, *Luna Winery*
  - December: **Joy Sterling**, *IronHorse Vineyards*
- Insalata's: 120 Sir Francis Drake Blvd., San Anselmo; 415-457-7700; www.insalatas.com.*



### San Domenico School

#### Apple Inc. named San Domenico School an Apple Distinguished School for the 2012-13 school year.

The designation is awarded to schools that demonstrate Apple's vision for education and meet its criteria for innovation, leadership and educational excellence. San Domenico's award recognizes the school's technology program, which includes the widespread use of iPads in grades K-12.  
1500 Butterfield Rd.,  
San Anselmo, 415-258-1931,  
www.sandomenico.org.

## Small Business Development Center Has A New Location

SBDC at Venture Greenhouse  
30 Castro Avenue  
San Rafael, CA 94901

The Santa Rosa SBDC has partnered with Venture Greenhouse to provide a new location for business workshops. Venture Greenhouse will serve as our new Marin location.

#### Online Classes

The Santa Rosa SBDC is still offering a host of online classes covering topics in sales and marketing, human resources, business communications and more.

#### Online Class Schedule:

<http://www.ed2go.com/sbdcedu-pro/>.



### Lolo Cards Update Magan Arthur, Co-Founder of Lolo Cards Inc.

Only two months after the official launch of Lolo, the Ross Valley Network is growing with over 30 participating businesses—and more signing on every week! See the latest list of participants at <https://givelolo.com/locations>.

#### Step 1: Gift Cards

Our initial focus was to promote the sale of Lolo Gift Cards as an alternative to big box and chain store gift cards, and as an ideal gift for those who live in Ross Valley. To date, we've sold over 60 Lolo Cards, and merchants are seeing a steady increase in Lolo transactions.

Lolo is working to make the cards available for sale in local grocery stores with the hope that they'll soon be prominently featured beside the big box and chain store cards that pull

billions of dollars out of our local economies every year.

#### Step 2: Consumer Accounts

In the coming weeks, Lolo will enable local shoppers to set up a Lolo account. Lolo Cards will then work like debit cards, similar to FasTrack, can be reloaded at any time online.

With a Lolo account, you can pay even if you forget your card. Merchants will be able to verify an account via uniquely identifiable information and a photo of the account holder—without customers needing to reveal personal contact or other private information.

#### Step 3: Connecting the Community - Workshops & Tutorials in 2013

In January, Lolo started offering workshops and tutorials for local, independently owned businesses and community organizations in and out of the Lolo network. Topics include digital and social marketing, loyalty programs and promotions. The plan is to facilitate workshops not just on specific topics but also for specific verticals like Pets, Wellness, Bikes, and Religious/Spiritual, etc., and to create a venue for merchants to meet and share.

Our goal is to strengthen small business owners' sense of community, and to demonstrate how Lolo's tools can help. All of Lolo's tools can be used by the community, not just by stores. In fact, Lolo envisions eventually including schools, churches, libraries and other community organizations.

Lolo welcomes your thoughts and input to the program. Please contact Lolo if you have a suggestion or idea to improve the program so that Lolo can better serve our community.

For more info on Lolo Cards:  
415-462-2979,  
[www.lolocards.com](http://www.lolocards.com),  
[magan@lolocards.com](mailto:magan@lolocards.com).

# Ross Valley Trolley "On Track"

**Peter Breen, Marin Trolley Steering Committee Member**

After several years of informal planning, the return of a trolley to the Ross Valley is a dream that might just come true. It's a case of the little trolley that could.

Several recent events have pushed the trolley project forward. Last December, the Transportation Authority of Marin (TAM) approved spending \$100K on a feasibility study for the initial trolley line. The proposed trolley route starts at Parkade in Fairfax, travels east on Center Boulevard, passes through the San Anselmo "Hub," proceeds down the Miracle Mile to the SMART station on 4th Street in San Rafael; and finally to the Montecito Shopping Center.

Additionally, the Steering Committee of Marin Trolleys recently raised funds to complete additional studies on the economic benefits of a trolley. The committee includes architect Allan Nichol; Director of MarinLink Mary O'Mara; Michael Sommer, a local realtor; and former San Anselmo Mayor and Councilperson Peter Breen. Breen reported on the current progress at the San Anselmo Chamber Board meeting last January.

The route was selected in part because the original Ross Valley streetcar lines still remain, but mainly because of the overall economic value and connectivity to the SMART train. The SMART connection would allow Ross Valley trolley riders an almost seamless connection to both the Larkspur Ferry and destinations as far North as Cloverdale.

The trolley is proposed to operate at 15-20 minute intervals, eliminating the long waits bus riders often experience. The ADA compliant trolleys



*An example of what the Ross Valley Trolley might look like.*

are built in Southern California, operate as independently-powered vehicles, and do not require any unsightly overhead power wires. They can run up to 19 hours a day on recharging battery power, and have operated in Southern California, Mexico and even Dubai. The trolleys would ride on tracks in traffic lanes at normal speed, not requiring to pull to the curb or block traffic as buses often do. Trolleys would mirror the way the streetcar system operates and integrates with vehicle traffic on San Francisco's city streets.

Besides the convenience of a quick, frequent, dependable and comfortable ride through the Ross Valley, many believe that a trolley would revitalize Ross Valley living and provide unlimited economic benefits. In Portland, studies indicate a ten-fold increase in some property values due to the uptick in business and housing since the return of the trolley. Likewise, a Ross Valley trolley might positively impact property values, attract new housing on lots that are vacant or in disrepair, or fill empty storefronts along the line.

Studies throughout the country also show that riders are more likely to utilize fixed route transit if they live within one half-mile of the line or can ride a bicycle to the station. Ross Valley's topography meets that criteria and would offer riders bike parking. Plans are being made to have short-term rental cars (i.e. Zip Cars) and community bicycles at either end of the system. Trolleys may also be more attractive to senior citizens who live in residences like Tam House, Bennett House and

Rotary Manor, which are within walking distance of the proposed route.

The Steering Committee believes that the trolley could bring new dollars to Ross Valley as tourists come to visit regional landmarks, such as the new San Anselmo park donated by George Lucas, and as more locals hop the trolley to shop or dine in adjoining towns.

While some feel a multi-million dollar investment in a trolley won't benefit those who will not ride it, one Steering Committee member noted, "Everybody benefits because each trolley can take 35 single occupant [cars] off the road, reduce pollution, save gas, unplug our overcrowded streets, and create a more healthy community." The congested Hub, he said, is just one area that could be improved.

Authors Peter Newman and Jeffrey Kenworthy, who study sustainability and automobile dependence, stated that car use has "peaked" in recent years due to congestion, pollution and operating costs.

"If all the factors actually do cause a dramatic decline in car usage, city planners will have to think more about factoring light rail (trolleys), buses, cycling and walking into their plans," Newman and Kenworthy wrote.

Marin Trolleys is working to complete the investment of energy and financial support that the late County Supervisor Charles McGlashan donated to the project.

For more information on the trolley project, visit [MarinTrolleys.org](http://MarinTrolleys.org).

## 2013 Chamber Calendar

**Thursday, February 21 • 5:30 to 7 p.m.**

**Georgi & Willow Mixer**

649 San Anselmo Avenue

**Thursday, March 21 • 8:00 to 9:30 a.m.**

**Chase Bank Hosts Chamber Breakfast with Town speakers**

Red Hill Shopping Center, 894 Sir Francis Drake Blvd.

**Thursday, April 18 • 5:30 to 7 p.m..**

**Bank of Marin Mixer**

501 Sir Francis Drake Blvd., Greenbrae

**Thursday, May 16 • 5:30 to 7 p.m.**

**Ace Printing & Mailing Services Mixer**

1925 E Francisco Blvd. Ste 15, San Rafael

**Saturday & Sunday, June 22 & 23 • 10 a.m. to 6 p.m.**

**San Anselmo Art & Wine Festival**

San Anselmo Ave., San Anselmo

**Friday, July 19 • 5:00 to 8 p.m.**

**Picnics on the Plaza POP**

Lawn at Town Hall every Friday through August

**Wednesday, July 24 • 5:30 to 7 p.m.**

**Marin Council of Chambers Countywide Mixer**

(Venue TBD)

**Thursday, September 12**

**State of the Town and Business of the Year Luncheon**

L'Appart Resto, 636 San Anselmo Ave.

**TBD • Early September**

**San Anselmo & Corte Madera Chambers Golf Tournament**

San Geronimo Golf Course

5800 Sir Francis Drake Blvd., San Geronimo

**Friday, September 27 • 12:00 p.m.**

**Spirit of Marin Luncheon**

St. Vincent's, 1 Saint Vincent's Dr, San Rafael

**Sunday, September 29 • 7 a.m.**

**Pancake Breakfast at the Ross Valley Fire Dept.**

**Country Fair Day**

Downtown San Anselmo

**TBD • Early October**

**Candidate Forum**

**Thursday, October 17 5:30 to 7 p.m.**

**Red Hill Shopping Center Parking Lot & Chamber Mixer**

Red Hill Shopping Center Parking Lot

**Thursday, November 21 • 5:30 to 7 p.m.**

**Union Bank Chamber Mixer**

100 Sir Francis Drake Blvd, San Anselmo

**Saturday, December 7 • 5:00 to 6:30 p.m.**

**Holiday Tree Lighting Ceremony**

Town Hall

**Thursday, December 12 • 12:00 p.m.**

**Holiday Luncheon**

San Domenico School, 1500 Butterfield Rd, San Anselmo

**Ribbon Cuttings** on Thursdays scheduled by Ambassador Committee throughout year

**Chamber Board** meets the 3rd Tuesday at 8 a.m. at the Town Council Chambers

**Ambassador Committee** meets the 1st Thursday at 6 p.m. at varying San Anselmo locations

**Calendar may change – confirm at [www.sananselmochamber.org](http://www.sananselmochamber.org).**

# CHAMBER EVENTS PHOTO GALLERY

## Chamber Holiday Luncheon hosted by San Domenico School • December 6



Kris Kelson accepts 2013 Board Chair position and talks about San Anselmo Chamber efforts to promote San Anselmo.



Kelli Nevin, Pacific Gas & Electric, receives Outstanding Leadership Award.



Dr. Adam Cantor Accepts Outstanding Board Chair Award 2011 & 2012.

## La Loggia Community Mixer • January 10



Ribbon Cutting & mixer welcoming La Loggia Vinoteca + Cafe.



Patti Mangels, Royce Kakar, Mark Cooper.

## Marin Sanitary Luncheon • January 17

### Friedenberg Presented Marin General Hospital Replacement Project Plans

California's seismic requirements are mandating the construction of a new hospital, says Jon Friedenberg, Chief Fund and Business Development Officer of Marin General Hospital. He explained that the age and configuration of the current buildings also compel

the construction of a new hospital. Friedenberg presented an overview of the plans to build a new hospital at the Chamber's luncheon hosted by the Marin Sanitary Service on January 17. The Marin Healthcare District is planning to place a General Obligation bond on the November 2013 ballot to support

the new construction. Marin General is Marin County's designated trauma center. In addition, it is the only provider of numerous acute care services in Marin County, including cardiac surgery, neurosurgery, vascular surgery, labor & delivery, inpatient pediatrics, radiation oncology, among others.

Marin General opened in 1952 and is now one of the largest employers in the county. The total economic impact of the hospital is estimated to exceed \$1 billion. As a 501(c)3 not for profit hospital, Marin General provided more than \$43 million in community benefit in 2012—most of which came in the form of hospital services to low-income residents of our community.

For information about Marin General Hospital, or to learn more about the plans to build a new hospital, contact Jamie Maites at [maitesj@maringeneral.org](mailto:maitesj@maringeneral.org) or visit [www.maringeneral.org](http://www.maringeneral.org).



Marin Sanitary Service outstanding CHEF's for Chamber luncheon.

### Renditions of Marin General's Hospital plans



Above: Marin General Buildable Site Area.



Left: Marin General Hospital North West View.



Right: Marin General Hospital. South East View



Guests Lineup for Bufffet.JPG. Caption: "Guests Lineup for outstanding Holiday lunch."

**Dauth Hobbies****Ian Dauth**

224 Greenfield Avenue, #2  
San Anselmo, CA 94960  
(415) 454-3087  
dauthhobbies@yahoo.com  
www.dauthhobbies.com

Dauth Hobbies provides a full array of kits, accessories and services for the hobby advocate, including:

- RC Boats, Helicopters, Cars, Trucks, Planes Submarines
- Model Boats
- Figures, Including Carthaginian War Elephant
- Model Kits, like the Mayflower and '57 Chevy Convertible
- Trains, like O Gauge and Lionel
- Slot Cars, like AFX Formula Flow and Daytona
- Detailed Model Boat Restorations
- ...and Project Completion!

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Liberty Group was organized in 1999 by President David Hollander. Hollander founded C.A.S.E.P. (California Association of Senior Estate Planners, www.naeausa.com). He wrote AB 412 and worked on numerous pieces of legislation affecting this industry. A registered broker dealer, Liberty Group is a member of FINRA and SIPC.

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**M. H. Bread and Butter  
556 San Anselmo Avenue**

San Anselmo, CA 94960  
(206) 909-8976  
devon@mhbreadandbutter.com  
http://mhbreadandbutter.com

M. H. Bread and Butter is a small bakery/cafe co-owned by Devon and Nathan Yanko and opening in San Anselmo in early

**New Members**  
Continued on page 9



## New Taxes Effective January 1, 2013 to Fund Health Care

The new taxes include an increase in the payroll tax on wages, a tax on investment income (including interest, dividends and capital gains) and a new tax on medical devices.

**Higher Medicare Tax**

Currently, a 2.9% Medicare payroll tax (1.45% from employees and 1.45% from employers) is the primary financing source for Medicare's hospital insurance trust fund, which pays hospital bills for beneficiaries, who are 65 and older or disabled.

Self-employed people pay the entire 2.9%, but are permitted to deduct half the amount for income tax purposes.

Starting January 1, 2013, single taxpayers earning more than \$200,000 and married couples earning more than \$250,000 will be taxed an additional 0.9% (2.35% total) for earnings over that base amount.

A questions-and-answers document available from the Internal Revenue Service (IRS) notes that an employer must withhold the additional Medicare taxes from wages paid in excess of \$200,000 in a calendar year without regard to the individual's filing status or

wages paid by another employer.

The document recommends an individual make estimated tax payments and/or ask that additional income tax be withheld if he/she anticipates additional liability due to the new Medicare tax. If the taxpayer anticipates not meeting the tax threshold for joint filers, that individual cannot ask the employer to stop withholding the additional Medicare tax, according to the IRS document.

The document advises the individual to claim credit for any withheld additional Medicare tax on his/her income tax return.

**New Tax on Investments**

The new tax on investment income also is to support Medicare. That 3.8% tax will be imposed on the lesser of the individual's net investment income or the amount by which the individual's modified adjusted gross income (AGI) tops \$200,000 (single) or \$250,000 (married filing jointly).

Net investment income includes interest, dividends, royalties, rents, gross income from a trade or business involving passive activities or that trade in financial instruments and commodities,

and net gains from the disposition of property held in a trade or business that is a passive activity or that trades in financial instruments and commodities.

Excluded from investment income are distributions from qualified retirement plans and any items taken into account for self-employment tax purposes.

**New Tax on Medical Devices**

A new 2.3% tax will be levied on the gross sales of medical devices intended for use in a medical institution or by a medical professional.

The law included an exception from the tax for retail items purchased by the general public (not medical professionals) for individual use, such as eyeglasses, contact lenses and hearing aids.

The final IRS regulations include a series of examples to illustrate how a device might qualify for the retail sale exemption.

**Other Changes**

Other changes due to the health care law that will affect taxes:

Medical expenses deduction raised from 7.5% of AGI to

**New Taxes**  
Continued on page 9

## SAN ANSELMO CHAMBER OF COMMERCE



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

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2013. Nathan is a master baker and has been baking bread at Tartine Bakery in San Francisco for over seven years. Devon is a certified personal chef who runs her own company.

M. H. Bread and Butter serves to nourish the community through honest food. Occupying a small, lovely space on the creek, M. H. Bread and Butter hopes to provide the community with amazing artisan bread and pastries, great coffee as well as substantial healthy salads and sandwiches at lunch and pizzas made fresh in their brick oven a few nights a week.



The Microsoft Store Theater Room

#### Microsoft

1640 Redwood Highway,  
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Come into the Microsoft store to shop, learn and have some fun! The store in Corte Madera's Town Center is an extraordinary experience! Imagine the possibilities while watching and playing games on our panoramic interactive wall that wraps around the entire store. Experience the possibilities while demoing and playing with all of our products, before you buy.

Our Microsoft experts have handpicked only the best-of-the-best PCs and other products for you to choose from. Our Product Advisors are here to help you get the most out of your new PC, software, Windows Phone or Xbox 360. We pride ourselves on providing world-class customer service and making

shopping easy.

Your community is ours, too. That's why we strive to strengthen and improve education for all ages. To date, we've donated over \$22 million dollars around the nation. Our Corte Madera store has a dedicated theater space within the store, designed for local organizations and businesses to utilize free-of-charge to host meetings and event.

Please contact our Corte Madera Community Development team to book your next event at our store: 415-413-9970. We look forward to seeing you soon!

## pizzalina

#### Pizzalina

**Louise Franz**  
914 Sir Francis Drake Blvd.  
San Anselmo, CA 94960  
(415) 256-9780  
info@pizzalina.com  
www.pizzalina.com

Pizzalina is an intimate

neighborhood gathering place, specializing in authentic, Neapolitan style pizzas cooked in a traditional Italian wood-burning oven.

Chef/owner and long-time San Anselmo resident Louise Franz has created a comfortable yet sophisticated family-friendly pizzeria serving a rustic, Italian menu of daily and seasonal pizzas, salads, appetizers, and plates to share.

Naturally risen dough from Italian 00 flour and San Marzano tomatoes from the hillsides of Mt. Vesuvius are combined with locally sourced produce, meats, charcuterie and house-pulled mozzarella to create "the best pizza in the whole-wide world," or so say our junior restaurant critics!

The food-friendly wine program crafted by brother Sean Crowley features twelve taps of fun, local, Cal-Ital wines and micro-brews, a comprehensive by-the-glass program and an esoteric bottle list.

Pizzalina is also gluten-free friendly, just ask us! Pizzalina is a friendly place to unwind,

laugh, eat, drink and celebrate with friends. We love food, wine, people and fellowship!

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Sound Communications is a leading distributor of telecommunication products and services. HeadsetHelpers.com is your #1 source for professional headset equipment, product news, reference documents like user's guides, data sheets and headset tips and tricks. We can provide you with the right products that improve productivity, increase employee morale and decrease workman compensation claims!

#### New products include:

- Jabra's newest Office Bluetooth Headset – 6470 GO. Connect your phone, mobile and computer!
- Polycom now has "wireless microphones" for their Soundstation 2. Go totally wireless!

- Yamaha gets into the Speakerphone business with the latest product: Projectphone PJP-20UR!

#### Zio Pizza

**Steven Stragnola**  
638 San Anselmo Avenue  
San Anselmo, CA 94960  
(415) 453-1238  
www.ziopizza.com

Located in what was formerly known as LoCoco's of San Anselmo, Zio Pizza is carrying on the same family tradition, featuring pizza crust that has been legendary in Marin since 1971.

Under Zio Pizza's new ownership, we have added more toppings and a unique, sensational thin crust to our menu. Our revised wine list complements the new menu to deliver a quality experience that you will not typically find at a pizzeria.

Zio Pizza's warm, charming environment coupled with our rustic pizzas and traditional Italian cuisine will entice you to make Zio Pizza your kitchen away from home.

Come join us and taste the difference!

#### New Taxes

Continued from page 8

10%. Taxpayers currently can take an itemized deduction for unreimbursed medical expenses that exceed 7.5% of AGI. The floor is raised to 10% starting January 1, 2013.

New limit on health care flexible spending plans. There had been no limit to the amount of contributions to a flexible spending arrangement (FSA), which allows an employee to set aside a portion of earnings to pay for qualified expenses as established in a cafeteria plan. Allowable contributions to health FSAs are capped at \$2,500 per year starting January 1, 2013. The dollar amount will be indexed to inflation after 2013.

## SPECIAL CHAMBER/MICROSOFT PROMOTION! FREE Microsoft Training

Join us at the Microsoft store at Corte Madera Town Center for our Microsoft Office Series with the San Anselmo Chamber. Whether you are a novice or master computer user, come see how you can create amazing documents, connect and work with others, and access and edit files from virtually anywhere.

You'll learn how to become an expert on Microsoft Word, Excel, PowerPoint, Access, Outlook and OneNote. We'll also cover new features for editing documents online, broadcasting slideshows

instantly through the Web, and getting things done when you're away from the office, home or school. You'll leave excited by the possibilities!



### Mondays, 6–7:00pm at the Microsoft Store Theatre Room

Corte Madera Village Mall

April 1<sup>st</sup> - Word

April 8<sup>th</sup> - Excel

April 15<sup>th</sup> - PowerPoint

April 22<sup>nd</sup> - Outlook

April 29<sup>th</sup> - Access

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California law enforcement front-line supervisors.

### Police Consolidation Provides Fiscal & Service Benefit to San Anselmo

The Twin Cities and San Anselmo Police Departments, when faced with the objective of maintaining services with fewer resources, teamed together and formed a partnership that transformed the police departments into a much leaner single organization.

Over the past three years, the police departments collaborated on consolidating and sharing police services, allowing each agency to increase available resources while reducing redundancies.

This public process encompassed 18 public meetings, two State of the City/Town addresses, two joint Chamber of Commerce meetings, and a San Anselmo Strategic Planning meeting. Their "sharing of services" was reported by the Marin County Civil Grand Jury as a model for other communities to follow, and publicized on all of the towns' websites, in multiple newsletters, and in a printed brochure.

Throughout the process, the police departments maintained a fully operational 24/7 police station in San Anselmo, and this continues now that the consolidation is complete. A full roster of police officers, fully equipped police cars and motorcycles are assigned to the station. Vehicles don't traverse back and forth between San Anselmo and Larkspur at the change of every shift.

Before the consolidation, 70 police personnel were employed by the two agencies. Today, that number is 58. The staff reduction was accomplished by reducing the number of redundant positions across the two organizations and better utilizing personnel to address

policing issues that are important to all three communities.

Other benefits of shared police services include:

- Increased the patrol forces in San Anselmo, Larkspur and Corte Madera by two police officers to improve visibility and deter crime.
- Increased our Detective Unit to five full-time investigators.
- Added a Directed Patrol Unit made up of two Patrol Officers and one Corporal to address specific crime problems that might arise.
- Consolidated dispatch from two communications centers into one.
- Consolidated our reserve police officers, doubling our size and capabilities.
- Consolidated our traffic unit, which qualified us for \$72,000 in State grant funds.
- Reduced overtime costs.
- Reduced the cost associated with the redundant purchase of new and replacement equipment.

The fiscal benefit to San Anselmo has been significant. The San Anselmo Police Department budget for fiscal year 2012-13 without the sharing of services would have been \$4.6M, or \$375 per resident a year. With consolidation, it is estimated to be \$3.7M, an annual savings of over \$900K or \$283 per resident a year! This brings San Anselmo's policing cost back to what it was in fiscal year 2006/2007.

Now called the Central Marin Police Authority, the fully consolidated police organization has the resources to address any situation, provide the policing services our communities have come to expect, and bear the responsibility of improving the quality of life for all those who live, work or visit San Anselmo, Larkspur or Corte Madera.

at the striking addition this park will make to the town's landscape.

The park, which has garnered wide community support and unanimous approval by the San Anselmo Planning Commission last January, will feature statues of the movie characters, Indiana Jones and Yoda. Located on the site of 535, 539 and 541 San Anselmo Avenues, the buildings were owned and donated by filmmaker George Lucas to the San Anselmo Chamber of Commerce's Community Foundation in order to create the park.

And not to worry ... the historical fresco, "History of Pharmacy" by Jose Moya del Pina, that graces the wall of one of the buildings slated for demolition will be relocated to the Spanish consulate in San Francisco, while the door handles will be donated to the San Anselmo Historical Museum.

Founded in 2003, Blasen Landscape Architecture is a comprehensive landscape design office with diverse projects ranging from small roof deck gardens in San Francisco to large estate gardens, beach houses, wine country retreats, schools, wineries, and places of worship. Much of the firm's

work is residential. Along with the San Anselmo park, they are currently working on modern and traditional residences, two wineries in Napa County, a student housing facility in Berkeley, and a historical remodel.

Their approach is to investigate the site, study the architecture and incorporate a client's program needs into a site-specific landscape design. Their site- and client-drive process begins with schematic design, develop design and detail, followed by construction documents and administration.

The firm's principals, the husband-and-wife team of Eric and Silvina Blasen, are long-

time West Marin residents. They moved their office in 2009 from Sausalito to San Anselmo, where they restored a small mid-century, modern building on Red Hill. They are very excited to be part of this local business community and to be involved with the San Anselmo Chamber of Commerce on this project.

This March, check your local bookstores for copies of "*Living Land: the Gardens of Blasen Landscape Architecture*," a new book featuring some of their work. And visit [Blasengardens.com](http://Blasengardens.com) for more information on their firm and to view their portfolio.

## We Need Your Help to Build and Maintain San Anselmo's New Downtown Park!

The San Anselmo Community Foundation received a generous donation of land and resources to build an iconic downtown park. Through the generosity of filmmaker George Lucas, the new park will feature a water fountain with bronze statues of Indiana Jones and Yoda, several benches—where one can sit and enjoy a book or cup of coffee under the shade of beautiful trees surrounded by lush vegetation—and a place for parents to watch their children at play.

The Foundation, whose mission is "to support and advance the educational, cultural, and economic interest" of San Anselmo, must raise at least \$150,000.00 to complete and maintain the park for our community. To help reach our goal, please send your tax-deductible donation to:

San Anselmo Community Foundation  
P. O. Box 2844, San Anselmo, CA 94979-2844  
A 501 (c) 3 Charitable Foundation: Tax ID 31-1742764

## Chamber Appoints 2013 Board of Directors Chair



Kris Kelson  
State Farm Insurance

As the 2013 Chair, I will advocate for the following goals for our community:

To heighten awareness and appreciation of our new downtown park in order to meet our goal of raising \$150,000 for the park's completion.

To offer engaging programs, events and activities that will facilitate quality business growth and

development for members and the community.

To interface with local and regional government to promote member views, opinions, and public policies related to the economic, civic and cultural elements of our community.

To get involved, contact Kris at 50 Greenfield Avenue, San Anselmo, 415-721-0121, [kris@kriskelson.com](mailto:kris@kriskelson.com), [KrisKelson.com](http://KrisKelson.com).



## The Legal Lectern: Parol, Boilerplate, and You

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

This column seldom wanders from the employment law reservation to visit other areas of the law. This time, however, we will be looking at a fairly technical area of contract law, because the Supreme Court has just overturned nearly eight decades of precedent and it is unclear what effect the decision will have on business. And besides, “what do you think about the parol evidence rule?” is a great opening line at a cocktail party.

“Parol” is legalese for “oral statement.” With that as a hint, you will undoubtedly figure out that the doctrine deals with the circumstances under which the courts will allow parties to contradict or supplement the terms of a written agreement with what was said during negotiations. Two separate code provisions demonstrate how the rule works substantively and procedurally: Civil Code section 1625 states, “The execution of a contract in writing, whether the law requires it to be written or not, supersedes all the negotiations or stipulations. I, which preceded or accompanied the execution of the instrument.” That’s the substantive rule. Meanwhile, Code of Civil Procedure section 1856 (a) states, “Terms set forth in a writing intended by the parties as a final expression of their agreement . . . may not be contradicted by evidence of any prior agreement or of a contemporaneous oral agreement.”

Everybody get that? In other words, if during negotiations the parties talk about term “A” and contradictory term “B,” but

when they get past the draft stage and finally write it up only clause “B” appears, “B” trumps “A.” Period, full stop. “A” has been superseded and is completely gone. Procedurally, you can’t even offer testimony about “A.” Now the rule comes into effect only if the “writing [is] intended by the parties as a final expression of their agreement.” How do you know if that has taken place? Usually, that’s the boilerplate that the lawyer or form writer puts in. The miscellaneous provisions at the end of any contract that I draft, for example, usually will contain language along the lines of “This Agreement is a fully integrated instrument and constitutes the complete and final Agreement of the parties . . . All prior or contemporaneous agreements, understandings, negotiations, or representations not expressly set forth in this Agreement are superseded hereby. . . .” In other words, the written contract is the “final expression” because it says it is. And usually, the courts fully enforce these so-called “integration clauses.”

There are exceptions to the parol evidence rule. One of the most important areas where it won’t be applied is in a case of fraud. For example, let’s say that during negotiations between Gloria Goodwin and Evelyn Evil, the parties actually agreed on awesome term “A,” but Evil’s unscrupulous lawyer, Susannah Slimeball, at Evil’s direction, inserted bad term “B” into the contract instead. When it comes time to sign, Slimeball tells Goodwin that she has carefully inserted term “A” into the contract and tossed out term “B.” Goodwin reasonably

believes this, signs, and only later notes that the bad term “B” has been substituted for the awesome “A.” Goodwin is not stuck with term “B” because of fraud “B—Slimeball’s false factual representation that term “A” was inserted in the contract and “B” dumped.

Now let’s change the facts a little: Assume that at the time of signing, Evil had simply said, “I don’t want to pay any more fees to Slimeball. Don’t worry about it; just sign. I’ll just act as if the contract said ‘A.’” Naturally, since Evil is, well, evil, she had her fingers crossed when she said this, and had no intention of honoring her statement. Is Goodwin going to have to learn to love living with “B?”

Good question. On the one hand, a false promise—one made with no intention of carrying it out—is just as much “fraud” under settled principles of law as a false statement of fact, so there’s seemingly a good reason not to apply the parol evidence rule. On the other hand, it can be argued that this situation is exactly the one that the rule was designed to cover—one party makes a promise, and then both parties intentionally sign an inconsistent document. They really could have avoided the problem entirely if they’d made the agreement conform to their true deal. Goodwin may be too trusting, but why should that excuse her from performing a contract she just signed?

Until a short while ago, under the so-called *Pendergrass* rule, Goodwin would clearly have been stuck. In *Pendergrass*, the Supreme Court, back in 1935, said it this way:

“Our conception of the rule

which permits parol evidence of fraud to establish the invalidity of the instrument is that it must tend to establish some *independent fact or representation*, some *fraud in the procurement* of the instrument or some breach of confidence concerning its use, and *not a promise directly at variance with the promise of the writing.*”

And so things remained until this January, when the Court flat out overruled *Pendergrass* in *Riverisland Cold Storage Inc. v. Fresno-Madera Production Credit Association*. The facts in *Riverisland* are very similar to our last hypothetical. A representative of the defendant Credit Association told Riverisland the Association would extend an outstanding loan for two years in exchange for additional collateral consisting of two ranches. Instead, the contract actually gave only three months of forbearance by the Association, and identified eight parcels as additional collateral. The borrowers sued to rescind the agreement or to “reform” it to reflect the agreement they thought they had reached, along with other relief. The Court sided with them.

*Pendergrass* failed to account for the fundamental principle that fraud undermines the essential validity of the parties’ agreement. When fraud is proven, it cannot be maintained that the parties freely entered into an agreement reflecting a meeting of the minds. Moreover, *Pendergrass* has led to instability in the law, as courts have strained to avoid abuses of the parol evidence rule . . . We stress that the intent element of promissory fraud entails more than proof

of an unkempt promise or mere failure of performance.

We note also that promissory fraud, like all forms of fraud, requires a showing of justifiable reliance on the defendant’s misrepresentation.

The Court then cited a case limiting relief where the plaintiff had failed to read the contract at all. In this cautionary language, the Court tells us that merely because there has been a promissory misrepresentation, the plaintiff does not always win. Nonetheless, my guess is that the Court will allow rescission or reformation in a great many cases, particularly if the misrepresentation is significant enough and the failure to read every jot and tittle is not completely culpable.

The *Pendergrass* rule was a minority rule; most jurisdictions today have adopted one variation or another of the *Riverisland* doctrine, and businesses in those states have not closed their doors on a wholesale basis. But what local businesses must recognize is that the defense bar has lost a major arrow from its quiver. In many typical negotiations, a lot of promises are made that quite innocently do not find their way into the final contract, which often is a layman-prepared form with a few handwritten additions. And I’ve often heard remarks like, “Well, our lawyers won’t let us change the form, but what I’ve been telling you is how we do business.” Both practices have now become a lot more dangerous to those trying to enforce the agreement in accordance with its terms. When negotiating, watch your tongue more closely than ever.

# United MARKETS

**Thank you to United Markets for allowing the Salvation Army into your stores. Your participation was a major reason we reached our goal!**



Lieutenant Anna Williams (Corps Officer), Phoenix Costello-Social Services Coordinator, and Lieutenants Alexander Williams (Corps Officer)–Marin County



Paul Rodgers expressing thanks to the Marin Independent Journal for their help.

Thank you! Thank you! Thank you! Thank you! Thank you! Thank you! Thank you! Thank you!



*Thank you!*

The Salvation Army of Marin County would like to say thank you to the Citizens of Marin who opened their hearts to help those less fortunate during this past Christmas Season.

The Salvation Army, due to your generosity of time and heartfelt donations, provided more than 2,000 Christmas meals and over 7,500 toys and items of clothing which were distributed to grateful children.

Our **Red Kettle** Campaign 2012 goal was \$100,000.00 and we raised \$99,333.00 (gross income) an **8 Percent Increase** over the **Red Kettle** Campaign in 2011 despite four less days of bell ringing.

Even though Our **Red Kettles** are most recognizable during the Christmas Season, The Salvation Army provides services to the Marin community year-round. These include counseling, transportation, utilities, food and clothing, back-to-school shopping spree, summer camps, senior programs, and youth & music programs.

Thank you from the bottoms of our hearts,  
Lieutenants Alexander & Anna Williams (Corps Officers)



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