

## Marin Economic Forum About to Release Report on County Business Baselines, Trends & Economic Data

Dr. Robert Eyler, MEF Interim CEO

The **Marin Economic Forum**, organized to attract and retain business in Marin County, is poised to release its preliminary report this month—six months ahead of schedule.

“This ‘dashboard’ report will demonstrate trends that we haven’t been able to measure other than anecdotally,” says Harry Thomas of Hennessy Advisors, a member of **MEF**’s 30-person board of directors.

Information for the report was gathered by Dr. Robert Eyler, **MEF** interim



*The Marin Economic Forum enables Marin’s economic stakeholders to collaborate on improving the County’s economic vitality, focusing on Marin’s targeted industries, while enhancing social equity and protecting the environment.*

CEO who is also the Marin County Economic Sustainability Coordinator and chair of the Economics Department at Sonoma State University. Interns from SSU and Dominican University in San Rafael gath-

ered statistics, and Eyler crunched the numbers to provide a baseline study of the status of business in Marin County.

“I strongly support the

**Report**  
 \_\_\_\_\_ Continued on page 11

## Need Free Professional Small Business Advice?

Could your business benefit from **FREE** professional advice related to securing capital, marketing your services or reviewing your business plan? Need some fresh professional advice regarding your product or service?

With offices throughout Marin County, including the San Anselmo Chamber of Commerce, the **Small Business Development Center**

(SBDC) provides current and future business owners with no cost, confidential counseling and various low fee services and workshops. The SBDC has helped hundreds of local business owners and their advisors are knowledgeable in a broad scope of industries and business management. How can the SBDC help you



Small Business Development Center at Santa Rosa Junior College

and your business?

*To schedule your private SBDC appointment, call Connie Rodgers at the Chamber of Commerce: 415-454-2510. To learn more about the SBDC’s many services, visit their website ([www.sbdcsantrosa.org](http://www.sbdcsantrosa.org)) or call 707-524-1770.*

## INSIDE:

Members in the News .....	2-3
Welcome New Members .....	4
Calendar of Events .....	5
A Spotlight on Recent Chamber Events .....	5
Survey Results .....	8
2nd Annual Golf Tournament .....	10
The Legal Lectern: On Mediation ...	10
Reduce Your Workers’ Comp Costs .....	12

### Survey Says...

**The Chamber’s Survey Results Are In! See page 8 for details.**

CHANGE SERVICE REQUESTED



# Network Success

Business to Business News from San Anselmo

San Anselmo Chamber of Commerce, P.O. Box 2844  
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  
cantorccc.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

**Mark Cooper**  
Bradley Commercial Real Estate  
(415) 608-1036  
markcooper@bradleyrealestate.com

**Kathy Crowley**  
Kathy Crowley Bookkeeping  
kathy\_crowley@comcast.com

**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@synergypilates.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

**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

**One Door Yoga** has a new owner: **Margaret Guevara!** This intimate yoga studio is ideal for private lessons, small groups of ten or less, teacher trainings, meditation, and massage therapy. Private yoga lessons and Integral Hatha yoga classes taught in mornings and early evenings. Massage therapy by appointment only. *One Door Yoga, 634 San Anselmo Ave., 415-505-3093, Margaret@onedooryoga.com, www.onedooryoga.com*

**Joan Capurro**, vice president and director of community relations for **Bank of Marin**, received the 3<sup>rd</sup> annual Pamela Levine Arts Education Leadership Award from Youth in Arts on June 13. The \$1,000 award honors exceptional accomplishments in arts education in Marin. **Capurro** was instrumental in

providing seed funding for the San Rafael-based Youth in Arts and helped found the Italian Street Painting Festival in 1994. *Bank of Marin, 1101 Fourth St., San Rafael, 415-485-2252, joancapurro@bankofmarin.com*

**Bank of Marin** became a **Gold Medal Winner** for the *NorthBay biz 2010 Best of Marin* as **Best Consumer Bank**. See contact info above.

**Ross Valley Schools** welcome new superintendent, Eileen Rohan. Rohan comes to Ross Valley from the Petaluma City Schools District as director of educational services. The district is excited about the work she's

## Members in the News

Continued on next page



Above: Master Bedroom dressing area

Left: Master Bedroom Suite designed by Hershon Hartley Design, Inc.

**Hershon Hartley Design, Inc.'s** Master Suite stood out at the 2010 Marin Designers Showcase. The "expansive retreat amongst the trees" was today's way of looking at luxury as a moment in time rather than as an object of consumption. In this Master Suite, "we utilized object with clean lines, innovative materials, and the technology of modern design to create a stunning environment that takes the occupant on an adventure through time." *Hershon Hartley Design, Inc., 245 Sir Francis Drake Blvd., San Anselmo, 415-459-4004, www.hershonhartley.com.*

## Submission Deadlines

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

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



## Members in the News

done with students, evaluating their successes and modifying programs if they don't meet the criteria set for students to achieve. *Ross Valley School District, 100 Shaw Dr., San Anselmo.*

**San Domenico School** hired ex-Dominican University administrator, David Behrs, as their new Head of School. "I'm really excited about this opportunity at San Domenico and really believe in the mission and vision there," Behrs said. "My vision is to grow the enrollment. I want to work very hard to move our brand forward in the next five years. We offer a world-class education that will prepare you for one of the best-quality universities in the country. I think we have the whole package except we haven't branded it as effectively as it can be. It's a story that hasn't really been told." *San Domenico School, 1500 Butterfield Rd., San Anselmo, 415-258-1900, www.sandomenico.org.*

The Godmothers of Timothy Murphy School paid tribute to **United Markets**. "As a Godmother, United Markets is very special to me," said Diane Sandquist, the school's board of director of development. "Not only do Godmothers shop there every day, but we always see warm and friendly faces that make our shopping experiences both easy and enjoyable. United Markets has always been a big supporter of the Godmothers and have even hired some of our Timothy Murphy School boys to give them a chance to participate in the workforce. While shopping, many United Mar-

kets employees will ask, 'How are the boys?' This exemplifies how much they care and how the Godmother's have made an impression on their staff. This year United Markets displayed Godmother's banners at each of their stores [in] San Rafael and San Anselmo. They've advertised our annual Pumpkin Patch on their bags for the past few years. They are currently selling our Godmother's Cookbook and donating the proceeds to the organization. Additionally, Godmothers receive funds for the boys through United's script program." *United*

*Markets, 100 Red Hill Ave., San Anselmo, 415-456-1271, www.unitedmarkets.com.*

**San Geronimo Golf Course** has new owners ... the father-daughter team of Robert Lee and Jennifer Kim! Lee and Kim purchased the golf course last spring and look forward to owning it for years to come. Lee grew up in San Anselmo and played the course in the early 1960s, while Kim pleads prejudice as executive director and as daughter of Lee saying, "We may be a bit isolated, but we are a true diamond

in the rough." Lee and Kim want to continue to foster a keen sense of community. "We welcome and encourage community," Kim says. For instance, they shifted from bulk products to buying locally, and are growing local relationships by hosting a beer garden, a summer-only outdoor patio that features brews, burgers and dogs—a huge hit with the locals and cyclists. "We want to get non-golfers out here," Kim said. "We want people to know you can have a nice time here and you don't need to golf."

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

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

## Members Making Headlines!

**Marche aux Fleurs** was featured in the *Pacific Sun* for their sensational seasonal asparagus fest, "The fourth course salute to the season." *Marche aux Fleurs, 23 Ross Common, Ross, 415-925-9200, www.marcheauxfleursrestaurant.com.*

As reported by *Marin Magazine*, **Christine Milne** of **Upper Crust Pies** was inspired by her childhood memories of watching her mother bake pies at their home in Mercer Island near Seattle. "Starting at 10 years old, I used to work as a mother's helper watching children. If the family had fruit or fruit trees, I'd pick the fruit and bake them a pie," Christine Milne said. Her secret to success? Christine states, "Three things: product, perseverance and people ... Our pies have always been made with real ingredients, no additives, and are still handmade in our 5,000-square facility. I have the tenacity, and regardless of the challenges, I didn't give

up. Finally, my employees are part of the success. If I left for a year, they could run the company just fine." *Upper Crust Pies, 1133 Francisco Blvd. East, Ste. H, San Rafael, 415-485-5658, www.christinespies.com.*

*Marin Magazine* gave a rave review to the **Marinitas** vegetarian platter: "Vegetarians often get short shrift on dinner menus, but this five-item platter (the Plato Vegetarian) is one that even carne asada lovers could pass up the meat for. It includes a chile relleno stuffed with grilled corn and queso Oaxaca, a savory quinoa pilaf, chard with rich raja crema, sautéed trumpet mushrooms, and chipotle-glazed butternut squash." *Marinitas, 218 Sir Francis Drake Blvd., San Anselmo, 415-454-8900, info@marinitas.net, www.marinitas.net.*

*Marin Magazine* sang the praises of **Insalata's** Fattoush

salad saying, "This is one of those salads you could eat weekly and never get tired of. The tangy lemony dressing, the classic trinity of cucumber-tomato-red-onion, the salty feta and kalamata olives, bright cilantro and mint, a whisper of cumin and garlic, and crunch of toasted pita chips and romaine lettuce conspire to crown **chef Heidi Krahling** the queen of Mediterranean salad-marking." *Marin Magazine* also recognized Krahling as a Stellar Main Chef: "For the past 13 years Marin has enjoyed Heidi Krahling's cuisine via her restaurant Insalata's and her catering at many fine parties countywide. So it's no surprise her cookbook "*Insalata's Mediterranean Table*" has been flying off the shelves since its debut. *Insalata's, 20 Sir Francis Drake Blvd., San Anselmo, 415-457-7700, info@insalatas.com, www.insalatas.com.*

**Comforts'** Chinese Chicken Salad was a firm favorite of

*Marin Magazine*: "This cult-like salad features sliced and barbecued chicken, toasted almonds, sesame seeds, deep fried rice noodles, and a mix of iceberg and romaine lettuces, with a notable sesame-rice vinegar dressing (they even sell bottles of it). There's a refrigerator packed with the salad in Chinese take-out containers (available in two sizes); it's that in demand." *Comforts, 335 San Anselmo Ave., San Anselmo, 415-454-9840, www.comfortscase.com.*

**L'Appart**, San Anselmo's newest restaurant, received a stellar review by the *Marin Independent Journal*: "Ever since learning the duo behind Le Garage was moving into the old AVA space in San Anselmo, the town has been abuzz in anticipation. The grown-up sibling of the Sausalito bistro has succeeded in charming diners with its stylish interior and upscale fare." *L'Appart, 636 San Anselmo Ave. San Anselmo, 415-256-9884, www.lappartresto.com.*

## Welcome New Members

### Pacific Gas & Electric

1220 Anderson Drive  
San Rafael, CA 94901

PG&E is more than involved in the community. They are part of the community. Whether they're providing renewable-energy alternatives to underserved neighborhoods or their dedicated employees are lending a helping hand to build new homes, PG&E is there making a difference, helping others succeed.

### The Dollsmith

#### Kat Soto & Nader Zaman-zadeh

7 Ross Ave.  
San Anselmo, CA 94960  
415-419-5118  
info@thedollsmith.com  
www.thedollsmith.com

The Dollsmith is a gallery of fine handmade Art Dolls by Kat Soto. It is a place of inspiration and a source for quality doll making supplies and instructional informa-

tion. The Dollsmith also offers doll repair and restoration services. "All featured works are produced in America. It is our pleasure to offer these fine hand crafted American made Art Dolls and to honor all of our customers with our mission of providing quality created, not manufactured," Nader said. With every purchase made at The Dollsmith gallery, partial proceeds are annually donated to various charitable organizations.

### Patti's Personalized Baskets and Gifts

#### Patti Mangels

415-902-1834  
pattibaskets@comcast.net  
www.pattisgiftbaskets.com

Patti's Personalized Baskets and Gifts began in 2007 as a home business in Greenbrae which has expanded to special requests and from customers at the FERRY Building in San Francisco. Patti uses many

local products, and reuses baskets that are in like-new condition. Every basket reflects the customer's personal specifications with creative flair. Patti takes pride in her work, and loves seeing the smile on her customer's faces when receiving their personalized gift basket. Call Patti's Personalized Baskets and Gifts for a unique gift or creative gift basket.

### Upper Crust Pies Christine Milne

1133 Francisco Blvd., East,  
Ste H  
San Rafael, CA 94901  
415-485-5658  
mail@christinespies.com  
www.christinespies.com

"My love for pie making began as a young girl growing up in the Pacific Northwest, where I picked wild berries and made pies for my family and neighbors. The pleasure from making fresh handmade

pies lovingly from scratch still endures to this day ... a pleasure I'm delighted to pass along to you. My traditional recipes are the same as when I started ... nothing has changed except the size of my mixing bowls! People say my pies bring back warm memories of good times shared with family and friends. We make our pies just as you would—if you had the time. Just like you, we wouldn't think of using preservatives. They're the kind of ingredients you would find in your own kitchen cupboard, or on your backyard fruit trees. We make everything from scratch; using the best ingredients money can buy. We start with a big bowl of hand-selected fresh fruit, picked at its peak from local family farms. Then we stir in a little sugar and just enough tapioca and rice flour to thicken the natural juices. Then we put it all in our

handmade flaky pastry with a bit of butter. Our service is uncompromising ... Our customers know they can depend on us for consistent quality, timely delivery and superior value. Our very first customer, a Mill Valley, California landmark, has been purchasing our pies twice a week since 1988! Our pies are also available at San Anselmo's favorite coffee hangout, Marin Coffee Roasters, at 546 San Anselmo Avenue." --*Christine Milne*

### Certified Organic Walnut & Grapes Orchards

**Peter Breen**  
San Anselmo

The vineyards are located in Northern California and provide some of the area's finest organic walnuts and grapes—which eventually make it to your table.

### New Members

— Continued on next page



**New Owner offers 2010 Summer Values!!!**

**Located "On The Bridge" across from San Anselmo Town Hall**

**Make Postal Services Plus your -- Personal Business Center**

**Ship Carriers *FedEx* and *USPS***

**Secure Document Shredding**

**High-Speed Scanning**

**Notary Public -- Mon., Wed. & Fri.**

**Personal Mail Box Rentals**

**Digital B/W and Color Copying**

**Hours: M-F 9am-5:30pm**

**Sat. 10am-2pm**

**Phone: (415) 459-2567**

**[www.postalservicesplus.com](http://www.postalservicesplus.com)**

**524 San Anselmo Avenue, San Anselmo, CA 94960**

*Present at purchase. Cannot be used with other discount programs. Expires September 30, 2010.*

**15% Off**  
**Any FedEx**  
**Express**  
**Shipment**

**20% Off**  
**Any FedEx**  
**Ground**  
**Shipment**

**20% Off**  
**Copy, Fax**  
**Scan and Print**  
**Services**

**New Customers**  
**Personal Mail Box**  
**\$75.00 Off**  
**First 6 Months Rent**



# Calendar of Events

## Chamber Meetings

### San Anselmo Chamber of Commerce Board Meetings

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

### San Anselmo Chamber Ambassador Meetings

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

### San Anselmo Sub-Economic Committee Meetings

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

### Selected Friday & Saturday nights (Thru Sept)

#### Film Night in the Park

Creek Park

Visit [www.filmnight.org](http://www.filmnight.org) for more information.

### Five Sundays (Thru Aug 22) Music in the Park

1 to 4 p.m.

Creek Park

Visit [www.sananselmomoarts.com](http://www.sananselmomoarts.com) for more information.

## August 13

### 5 to 8 p.m. Picnic on the Plaza at Town Hall

Bring your own or pick up a dinner box at one of San Anselmo restaurants. An evening for the entire family. Music, dancing and dining with your friends, family and neighbors.

## September 16

10 a.m. to 7:30 p.m.

### San Anselmo & Corte Madera Annual Golf Tournament

San Geronimo Golf Course, 5800 Sir Francis Drake Blvd., San Geronimo  
Reservations: Golf, Lunch & Awards Dinner \$125, Dinner Only \$50; To register: [www.sananselmochamber.org](http://www.sananselmochamber.org), click "Register for Events"; Info: 415-454-2510, [info@sananselmochamber.org](mailto:info@sananselmochamber.org). See page XX for details and registration form.

## September 24

12 p.m.

### The 17th Annual Spirit of Marin Awards Luncheon

Father David Ghiorso's Courtyard, St. Vincent's School for Boys, 1 St. Vincent's Drive, San Rafael

The Spirit of Marin Award recognizes the achievements and volunteer spirit of local businesses and business people as chosen by the twelve participating Marin County-based Chambers of Commerce—San Anselmo Chamber honoree, Dr. Adam Cantor of Cantor Chiropractic Center. Reservations Required. Info: 415-884-5360, [spiritofmarin@bankofmarin.com](mailto:spiritofmarin@bankofmarin.com).

## September 26

### 11 a.m. to 3 p.m. 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. To volunteer, contact David Donery, San Anselmo Recreation Department, 415-258-4640.

## New Members Continued from page 4

### Postal Services Plus

#### Grace Elijah

524 San Anselmo Ave.

San Anselmo, CA 94960

415-459-2567

[postalservicesplus@gmail.com](mailto:postalservicesplus@gmail.com)

[www.postalservicesplus.com](http://www.postalservicesplus.com)

At Postal Services Plus, you receive friendly and professional service to make your business or personal life run more efficiently. Mailing & Shipping Services – Self Service Digital B/W and Color Copying - Full Service Professional Printing Services – Computer Services – Supplies – Private Mailbox Rental, Notary Public.

### Neneshoes

#### Veronica Plasencia

518 San Anselmo Ave., CA 94960

415-464-9102

[contactus@neneshoes.com](mailto:contactus@neneshoes.com)

[www.neneshoes.com](http://www.neneshoes.com)

Neneshoes offers a wide selection of stylish, high-quality European children's shoes and clothing at great prices—they consistently beat Zappos.com's prices by at least \$10. Neneshoes focuses on providing outstanding customer service and will help you find quality, everyday shoes (in children and adult sizes), special occasion outfits, and unique gifts for birthdays and baby showers. They carry Spanish and Italian brands such as Cienta, Tutto Piccolo, Caminito, Missouri, Petit Blau Mari, Ponti, Primigi, Robert Cavalli, Simonetta, Tuc Tuc as well as local brands such as Busy Bees. Plasencia has been selling children shoes and clothing for 10 years and has three children of her own. She is excited to offer Marin residents the opportunity to find quality children shoes and clothing without having to drive over any bridge!

### 3 Ring Cycles

#### Lindsay McKenzie, President/Owner

538 San Anselmo Ave.

San Anselmo, CA 94960

415-259-5704

[Lindsay@3ringcycles.com](mailto:Lindsay@3ringcycles.com)

[www.3ringcycles.com](http://www.3ringcycles.com)

3 Ring Cycles is a family owned and operated bicycle shop that caters to a variety of cycling needs from the "getting the kids to school" to "getting ready for the Tour." Brad and Lindsay McKenzie are no strangers to the cycling industry having worked in the retail, wholesale, manufacturing and marketing areas of the business with a combined 55+ years of experience. Brad also offers his experience as a pro race mechanic. Bike brands offered include Ridley, Look, Bianchi, Rocky Mountain, Pivot, Masi, Haro, Stevens, Argon 18, Salsa and Surly. Lindsay also has a unique focus on the women's market. Come in to visit 3 Ring Cycles at 538 San Anselmo Ave, in downtown San Anselmo!



**San Anselmo Business of the Year 2010**

## September 2 • 12 p.m. State of the Town & Business of the Year Luncheon Celebration

### San Anselmo Chamber of Commerce

#### Business of the Year – Cantor Chiropractic Center, Dr. Adam Cantor

Lanna Thai Restaurant, 810 Sir Francis Drake Blvd., San Anselmo; Reservations: \$40; To register: [www.sananselmochamber.org](http://www.sananselmochamber.org), click "Register for Events"; Info: 415-454-2510, [info@sananselmochamber.org](mailto:info@sananselmochamber.org). Make your reservations early—space is limited!



# Spotlight on Recent

## The 2010 San Anselmo Art & Wine Festival



People went crazy for The Who tribute band, dancing and kicking up their heels at the San Anselmo Art & Wine Festival. *Photo/Councilman Jeff Kroot.*



The crowds came in droves to the San Anselmo Art & Wine Festival. *Photo/Councilman Jeff Kroot.*



Kids and parents alike hopped aboard the train, a longtime festival favorite.

## Health and Greening in the Wo



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



Tiziano and Zeina Grifoni at the Open House & Ribbon Cutting of Synergy+ Physical Therapy and Pilates Studio. *Photo/Lawrence Frauens.*

## June's Business Rehabilitation Forum



The San Anselmo Chamber Business Rehabilitation Forum on June 8, 2010. Sponsored by San Anselmo Chamber of Commerce and Wells Fargo Bank.



## San Anselmo Flood Committee Celebrates Flood Fee Verdict by Supreme Court

San Anselmo Flood Committee celebrates the Flood Fee verdict by the State Supreme Court.



# nt Chamber Events

## rkplace – Marin Sanitary Luncheon

Presenters Elaine McCarty & Jonah Nisenson—from Dominican University's Green MBA Program—discussing "Health and Greening the Workplace" at the Marin Sanitary Luncheon.



Presenter Carter Coleman speaking about iReuse at the Marin Sanitary Luncheon.

More than 80 guests attend the Chamber's Health & Green Business luncheon generously hosted by Marin Sanitary Service. Thank you, MSS!



## Pilates Studio



The Synergy+ Open House & Ribbon Cutting.  
Photo/Lawrence Frauens.

## Bradley Commercial Real Estate Open House & Ribbon Cutting



Mark Cooper, Bradley Commercial Real Estate, Connie Rodgers, and Christine Milne of Upper Crust Pies.  
Photo/Lawrence Frauens.



Mark Cooper of Bradley Commercial Real Estate with his wife and Tiziano Grifoni of Synergy+ at the Open House and Ribbon Cutting at Bradley Commercial Real Estate. Photo/Lawrence Frauens.



Flood Court.

**GOOD neighbor.  
BETTER rates.  
BEST value.**



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

# Survey Says...

*The results are in for the San Anselmo Chamber's 2010 Business Survey! Here's an unedited peek at your responses to two of the most popular questions in the survey.*

## Considering the economic sustainability of our Town, what type of anchor businesses would you like to see come to San Anselmo?

### A Movie or Entertainment

#### Venue

- The Rafael Theater really revitalized downtown San Rafael by creating traffic to stop for coffee after a movie, eat dinner before a movie, and notice shops while walking to one's car. I don't know where we might have a theater but it is a shame we weren't able to keep the Tamalpais Theater.
- We need to stop being so conservative with types of biz, a nightclub would be a fun thing.
- Great to have our own movie theatre ... there was one once on Sir Francis Drake but also we are missing entertainment, music etc.
- We need to meet the people's needs. Entertainment, music and plays with local and known performers.
- Nonprofit Marin Artists International would be happy to assist with a performance hall, providing resources and help with promotion and organization.
- Definitely a movie and performance venue.
- Keep old theater spot and build over parking lot to keep parking for a performing theater; old Rexall drug store or somewhere in So San Anselmo Ave with the vision project ... upper floors of the U. S. Bank building... 2nd floor of Ongaro building

or even post office or top of U-storage on Mariposa.

- We also LOVE live music. I think half the town is at Coffee Roasters Sat mornings.
- Jazz festival
- Definitely, bring back the theater!! I don't think we're in need of any more restaurants or bars ... but, people do ask fairly often about a place to dance around here.
- Need more night life, foot traffic day and night
- [Would love] an indie movie theater in town!
- Having a mix is what will draw others down here and keep them here. The movie theatre or nightlife will bring people down who would normally vacate at 5pm, the movie will draw from all over Marin and get new eyeballs past our windows and into our restaurants.
- We need desperately to have a reason for people to come down town in the evening and day. We live in San Anselmo and RARELY spend evenings (money) here.

### A Family-Friendly Venue

- Family/ kid/teen oriented things
- A children's playground near the center of town would attract young parents and make our business district more of a destination. A movie theater would draw people in the evening and improve business for restaurants and some retail.
- Loved the idea of the candy shop like in Novato. Would also like to see a

children's store open up. We really miss Cia Regazzi and Dixie Park.

- You need something for all age groups - you really don't have any true kid oriented stores.
- Would love a candy store...

### Hardware Store

- Small hardware store - Need a place for light bulbs, tacks, hammers, etc.
- Ace hardware
- We could really use a hardware/handyman store, and it would be great to have a second coffee shop.

### No Chains

- NO CHAINS...LOCAL BIZ ONLY!!!
- Anchor isn't always a "chain store" - they draw more traffic/business to town overall. Perhaps a restaurant group-like Real Restaurants? Or a facility that would bring a nightlife to our downtown. San Anselmo's downtown could develop several spots that cater to different "markets" (age groups as well as genres) that could be very successful.

### Nothing!

- We have many businesses that offer excellent goods and services that could benefit from the community's support. Unfortunately we have many of the same businesses. I can't think of any business in our small community that we don't have. Because our towns/cities are so close to each other we don't need or should duplicate business or services.
- NONE

- Nothing
- None at this time

### Miscellaneous

- [We need] lights like in San Rafael, Fairfax...we can't be that poor??
- Also an annual Parade that is promoted throughout the county, without closing San Anselmo Avenue featuring awareness and entertainment.
- I think we need a deli/bakery with local cheeses & fresh baked bread.
- If a Walmart came to San Anselmo it would do well.
- The problem is as Mayor Breen states, people go to one location, pick up what they are looking for, and get back into their car and go home.
- We do not need another nail or beauty salon. Nor do we need a high cost women's clothing store. Business or office supply store would be nice. A Walk shop like the one in Berkeley would be great.
- High end (price wise stores) and a lot of the same type of stores. Diversify - bring in mid-price stores.
- Once a month - all Merchants hold an introductory/discounted offer for new clients during the day and evening. Hold a fashion show (SA fashion wear) with dinner catered by local eatery, next month...dancing exhibition (Stapleton) with dinner...then the following month - make up demo by Norma Jean.. before dinner, etc...
- Please, no more salons or women's shoe stores!

## Do you have any ideas on ways to market and attract more dollars to San Anselmo? Please share any suggestions you have for bringing more sales tax revenue into our town.

### More Town Events

- Events like the Art & Wine (Design) Festival really help show off the town. The size of the crowd depends on the theme and the popularity of the music offered. Having an antique faire again would be nice but many of us cannot do it anymore. The Friday evening idea for 6 weeks in the summer sounds like fun if others will join in the responsibilities.
- Jazz festival
- Do not let landlords convert retail locations into offices that do not produce sales tax. Have the town help the stores run local events that put San Anselmo into people's consciousness, i.e., the San Anselmo Antique Faire. (Like in Petaluma).
- Mill Valley has a sidewalk sale around 3 times a year...good idea!
- How about a parade and complete town involvement with a special theme like: Earth Day, Solar Festival, Green Fair, etc.... It has worked really well for Fairfax. The events SA puts on are great, but rather than closing San Anselmo Avenue, use the town, and town parks and other public areas, and supply beautiful map and program.
- It would be great to have

## Survey

Continued on next page



more entertainment options downtown other than restaurants.

- Have more events/parties. Maybe we can utilize Mt. Tam. Get people out of their homes and onto the streets!
- We have the quaintest and most friendly main street, with the curve of San Anselmo Ave., we don't usually get fast drivers. FYI classic car owners think SA is a great place to have a show, because the boutique stores are open for wives to shop during the day and we have great restaurants. The castle, SF Theological Seminary is a draw.
- What about a race once a year. A fund raiser for some charity. And have the route include all the main streets of San Anselmo.
- More events? The Art & Wine Festival is quite a bit of work, but seems to attract tons of people from out of town. I wonder if we could do something in the winter - even really embellish on the Holiday Lighting with the stores being open, cider served, caroling, etc. Big advertising push to out-of-town-ers.
- More events that we can pitch to generate some excitement. Grand openings with L'Appart and Modern I and Neneshoes are excuses to show that we have a new shopping mix down here. We've maxed out the usual, we need new people in!

#### More Nightlife!

- More outdoor cafes would help us...more nightlife.
- Fairfax is doing great with its entertainment, music, San Anselmo is more of

a daytime place. Bring music events ... special park events.

- Performance spaces, entertainment spaces, teen center with cafe/snack bar, new restaurant to replace Ricardo's, affordable clothing retail space.
- A movie theater would draw people into the town and increase sales tax by increased use of restaurants and some retail.
- Bring more nightlife into downtown SA. live music, evening events, shops open at night all combined (not just one) will bring more people into town. Most people in Ross Valley go to San Rafael or Fairfax for evening activities.

#### More Help from the Town

- Yes! The town has long had a policy of "staying the same" and not promoting any new ideas or businesses. This has been its fatal mistake and we are paying for it. Encourage growth!! Encourage business!! Other towns such as Mill Valley, San Rafael, support growth and change. We will become a town of only nail salons if we don't wake up.
- Less restraint on rules for how a biz looks and feels more fun in Marin the way Marin was.
- AFTER flooding problem is resolved? No point in risking equipment, tenant improvements, stock, etc, to a flood that would also close your business as well as your neighbors for an extended time that would mean lost income that could never be made up? Big help would be developing the San Anselmo Vision (solve parking, traffic, housing, etc).

#### More Advertising & Promotion

- Town gift card to only be used at SA stores - Get name recognition. "Unique" San Anselmo ~ The Little Town That Could" Splash it everywhere in the bay area ... it creates mystery ... Could What? Unique Why?
- More visibility on Sir Francis Drake & Red Hill Ave. I commuted to Fairfax for a year and had no idea San Anselmo Ave. was there! Perhaps signage would help or [place] key businesses on lower San Anselmo Ave. & Greenfield Ave. which have more visibility.
- Always support your local businesses ... that means the chamber as well. If there is advertising to be spent, think of the them first ... or get the *IJ* or *Pacific Sun* to donate small special ads—a quarter to a local SA chamber.
- It seemed that after we won "best shopping town in Marin," and hung the sign across Tunstead - our town became much busier. So, probably more signage, promoting events that we already have.
- Restaurants should work together to provide a standard discount on a specific day of the week.
- Very clean looking advertisements that have a group component to them highlighting a bunch of different businesses.

#### More Business Diversity

- Auto parts store - (everything is taxable).
- Build a Hotel.
- It seems to me San Anselmo and surrounding areas have a HUGE influx of families (take the school overcrowding as a sign). Events and shops that

cater to families should do really well. Let's do more music in the park events. Do it at Robson!

- I really like the idea of a farmer's market. We need to expand on the one we have.

#### More Parking

- I don't know the best way to address this problem, but I've heard people say, "I don't shop in San Anselmo anymore...it's too hard to find parking."
- Parking is a major hassle; you need a major parking lot - use some of the property down by the post office.. Maybe close off driving in downtown SA and make it a walking mall. This might make it more attractive for families, walkers, etc.

#### Becoming More Green

- Making it Environmen-

tally oriented, making it green conscious.

- Use more Eco-sustainable design practices.

#### Miscellaneous

- Consistent partnership with local schools; Ask students to provide answers to this question for a chance at a scholarship; Enroll students for credit - apprentice programs; Culinary career; Get Merchants & COC involved with School Career Days
- Make sure home based business pay sales tax & market the town as a "gateway" to somewhere as our own folks cannot sustain the sales tax.
- Big help would be developing the San Anselmo Vision (solve parking, traffic, housing, etc).
- Every store is the same and too expensive.

## Chamber Welcomes College Intern Taylor Beggs – a Drake High Grad!

**T**aylor Beggs is currently a sophomore at Michigan State University majoring in hospitality and business. He grew up in Fairfax and attended Sir Francis Drake High School where he received the Male Student Athlete of the Year award for participation in varsity soccer, basketball and baseball—all while maintaining a 3.66 GPA. Beggs is a member of St. Rita's Parish and coach at the Drake Pirate Summer Basketball and Soccer camps. He enjoys music, sports and loves to learn about other cultures through travel.



Taylor Beggs

"I hope to use my experience with the Chamber of Commerce to learn more about the local business community," Beggs said. "After college, I plan on returning to Marin to give back to the county that I grew up in."

We are very proud to welcome Taylor Beggs to the Chamber's team!

# The Legal Lectern: On Mediation

Jay Luther

Law Offices of Jay W. Luther • [jluther@lutherlaw.com](mailto:jluther@lutherlaw.com)

Over the last several columns, I've discussed various means of reducing employers' potential litigation exposure. The suggested methods have included sound administration of personnel files, adopting an arbitration clause in your employment contracts, and buying Employment Practices Liability Insurance. Here's one more: careful and considered use of mediation.

To trial lawyers working the defense side of the street, the notion of early mediation is somewhat counterintuitive. One premier workers' compensation defense attorney who I know asserted regularly, in the oracular cadence of Orson Wells in the old Paul Masson ad, that "we will settle no claim before its time." In his view, a fair settlement value could not be assigned to a case until defense counsel had developed a thorough understanding of the case's facts and law, as well as an appreciation of the quirks of opposing counsel. In effect, this required that discovery be completed, or nearly completed, before any settlement discussions occurred. My friend's concept might well be called the orthodox view, because it is one that most lawyers hold as their default position. Moreover, it is a view that is held not only by attorneys, but oftentimes by their clients as well. Simply put, it is not unusual for clients—usually plaintiffs, in my experience—to continue to believe they have exceedingly strong cases long after abundant dents have appeared and the engine is wheezing badly. (One joy of representing business defendants is that they usually have nothing to prove and simply want to conclude

a case as inexpensively as possible; there's little or no emotional involvement). These mindsets are structural factors discouraging early mediation and settlement.

Although it may be difficult to settle a case before or shortly after it starts, it can be very desirable to do so on some occasions. Sometimes, for example, the client is just plain wrong, and the longer the case goes on, the worse it will get. There is no sensible course except to bail. Additionally, some cases are sufficiently simple that discovery isn't really necessary; both sides have a pretty clear idea of what the underlying facts are, and the sensible choice is simply to place a dollar value on the case and end it, rather than engaging in civil procedure's required expensive and exquisite dance steps. Lastly, some types of litigation are clearly made to be settled early; landlord-tenant disputes come readily to mind. Here, the usual issue is that the tenant has not paid the rent for good reasons or bad. In due course, that tenant will be evicted—but even with expedited procedures, a long time can pass. The point of the exercise is to either get the tenant out quickly, or figure out a basis for the tenant to remain on the premises while paying the rent promptly. Undoubtedly, there are many other kinds of cases that also would profit from an early disposition.

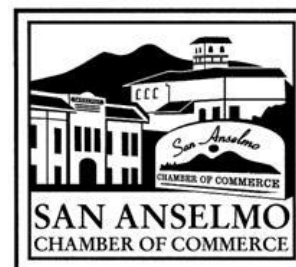
In effect, the mediator substitutes his or her skills for the litigator's. In the case of the plainly wrong client, the litigator's only real threat—at least on the defense side—is to "take this case all the way to the Supreme Court." Instead, the mediator can oftentimes find

**Lectern**

Continued on page 12



GOLF BALL  
ART TK



## The Corte Madera & San Anselmo Chambers of Commerce 2<sup>nd</sup> Annual Golf Tournament San Geronimo Golf Course

September 16, 2010

11 a.m. to 7 p.m.

Golf, Lunch & Awards Dinner \$125 Dinner Only \$50

*Make your reservations early!*

### Tournament Highlights

Putting Contest • Longest Drive Contest • Closest-to-the-Hole Contest

Tons of Prizes & Giveaways • Fun ways to win requiring *no skill*

Awards • Lunch • After-tournament awards & dinner

**YOU** have an opportunity to be involved. Even if you have never held a golf club in your hand ... come PLAY and have FUN!

### SPONSORSHIP OPPORTUNITIES AVAILABLE:

[www.sananselmochamber.org](http://www.sananselmochamber.org)

### GOLF REGISTRATION FORM

Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Name on Credit Card: \_\_\_\_\_

VISA or MC Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Number of Players: \_\_\_\_\_ @ \$125.00 per player \_\_\_\_\_

Number of Additional Dinners \_\_\_\_\_ @ \$50.00 per guest: \_\_\_\_\_

Total Payment \$ \_\_\_\_\_

Signature: \_\_\_\_\_

**REGISTRATION DEADLINE FRIDAY, SEPTEMBER 6, 2010**

Check or Credit Card Payment must accompany registration

San Anselmo Chamber of Commerce

P. O. Box 2844, San Anselmo, CA 94979-2844

Or register online:

Visit [www.sananselmochamber.org](http://www.sananselmochamber.org) & click "Register for Events"

*Proceeds Support Marketing Our Local Businesses*



efforts of Marin Economic Forum that help businesses thrive in Marin. I truly believe Marin County provides the perfect environment for economic success, and this crucial information from MEF will give businesses an advantage,” says Russ Colombo, President and CEO of Bank of Marin. “Bank of Marin remains committed to local businesses, and we plan to continue our efforts to help our community prosper.”

Providing the numbers is crucial to enticing businesses to locate in Marin County, Thomas says. While many people may want to live here and locate their businesses here, they have a perception that business is less-than-welcome in Marin. And when other counties and states are actively wooing businesses to locate elsewhere, the numbers often make the decision, Eyler points out.

“The **MEF** is meant to be a one-stop shop for information about Marin that business owners need to make decisions about their own growth, about public policy, or how to get through a city’s maze of regulations,” Eyler says. “Other counties in the Bay Area have had such organizations in place for years.” He also envisions a website where business people can access that information 24/7.

According to Thomas, the **MEF** has received \$60,000 in donations to build the infrastructure needed to make it a viable, self-supporting organization. Eyler says a CEO will be needed to serve as the “point person” to act as

liaison between the locals, such as the commercial real estate brokers or the planning departments, and the potential employers.

Gathering fiscal support for the **MEF** in these uncertain days will be no easy task, Eyler says; and the job is unlikely to be made easier simply because there are so many micro-businesses in Marin County.

“Our research indicates 92 percent of all Marin County businesses are composed of small businesses—100 employees or less,” says Eyler, “and 65 percent of Marin businesses are micro-businesses, with 10 or fewer employees.”

Such fragmentation in the business world is an obstacle to connecting businesses to each other because “most of these people are under the radar,” he adds.

Since its organization last summer, the **MEF** has identified target industries that already have a foothold in Marin and could be joined by satellite companies that enhance their viability. The **MEF** also adopted a values statement that emphasizes attracting companies that enhance social equity and protect the environment.

“Marin loses business to surrounding Bay Area communities because we lack a countywide economic sustainability organization to help revitalize and stabilize Marin’s economy,” remarked Connie Rodgers, president/CEO of the San Anselmo Chamber of Commerce. “As a board member of **MEF**, the San Anselmo Chamber will advocate for funding to attract and sustain businesses for San Anselmo. This is a stated goal.”

Targeted Industries

Agri-Tourism  
Food Product Manufacturing  
Tourism/Hospitality  
Boutique Accommodations

Core Technology

Multimedia/Digital Arts  
Engineering & Business Software  
Environmental Technology  
Biotechnology

Built Environment

Green Building  
Commercial Real Estate  
Energy Efficiency  
Water Efficiency

Health

Residential Care  
Alternative Medicine  
Alternative Methods  
Biomedical Research

Financial Services

Wealth Management  
Boutique consulting  
Insurance  
Banking

\*\*\*\*\*

The 30-member Marin Economic Forum Board of Directors

An asterisk (\*) denotes members of the Forum’s Executive Committee.

- \***Mark Abrahams**, Autodesk
- \***Judy Arnold**, Marin County 5th District Supervisor
- Dori Beron**, Executive with Whole Foods Market
- Frank Borodic**, B&B Owner and President of the West Marin Chamber of Commerce
- Amy Clawson**, Butler, Shine, Stern and Partners, Sausalito
- Linda Davis**, Center for Volunteer and Nonprofit Leadership, San Rafael
- Lee Domanico**, Marin Healthcare District
- Mark Essman**, CEO, Marin County Visitors Bureau
- Rob Hart**, HartMarin
- Michael Kadel**, Vice-president, Bank of Marin

- Gregory Holmes**, Consultant
- Oonagh Kavanagh**, CEO, Sausalito Chamber
- Gary Lion**, Lion Associates/MCMCC
- \***John Maher**, Maher Accountancy
- Charles McGlashan**, Marin County Supervisor
- Greg Moss**, NAIBT Commercial
- \***Cynthia Murray**, North Bay Leadership Council
- Craig Nelson**, Vice-chair, WIB/Nelson HR
- Ralph O’Rear**, Vice-president, Facilities and Planning Buck Institute for Age Research
- Molly Robbins**, LizenZing, LLC
- Connie Rodgers**, President/CEO, San Anselmo Chamber of Commerce
- Colin Russell**, Russell Associates Architects
- Jeff Scharosch**, Spinnaker Restaurant
- \***Nanda Schorske**, College of Marin Dean of Workforce Development
- Bill Scott**, North Bay Labor Council
- \***Coy Smith**, CEO Novato Chamber of Commerce
- Bill Stewart**, President and Founder SolarCraft
- Vivien Straus**, Straus Ranch
- Gary Williams**, Dean of the School of Business and Leadership, Dominican University

\*\*\*\*\*

MEF SERVICES

- The Marin Economic Forum provides the following services to businesses, local governments, nonprofits and residents of Marin County:
- Economic information about Marin County, the North Bay, California, the nation, and the world as it applies to Marin County;
  - Links to businesses that provide other businesses and residents with services;
  - Guidance and data for businesses and policy makers to shape public policy and decision making for the county economy;
  - Economic impact reporting on a case-specific basis for any party interested in such a report or if needed as part of an environmental impact report; and
  - Support for grants, contracts and other links to funding when data about the local economy is a must.

# Employee Risk Management: Reduce Your Workers' Compensation Costs

Annie Shaw,  
Insurance Advisor

As work environments become safer, the number of workers' compensation claims continues to decline. At the same time, the cost per claim has continued to rise along with the rising cost of health care in general, making the business costs substantial. Along with death and taxes, workers' compensation is something every small business owner with employees must deal with.

As of September 2008, figures from the U.S. Department of Labor's Bureau of Labor Statistics show that businesses spend an average of \$28.87 per hour for each employee. This includes salary, as well as benefit expenses such as health insurance, vacation time, and workers' compensation benefits. Overall, 69.7 percent (or \$20.13) of the hourly compensation given to employees goes toward salary, and 30.3 percent (\$8.74) goes toward benefits, with 1.6 percent (\$0.47) of that benefit percentage making its way to workers' compensation. Although 47 cents an

hour doesn't sound like much, it adds up over time and can severely impact your business expenses, particularly if this per-hour amount increases.

Job classification is the main factor determining the cost of your premiums. Roofers and construction people, who work around heavy equipment, have the highest risks, whereas office workers have the lowest risk. The basic rates for each job classification are set by each individual state, but there are more guidelines for insurance carriers to follow than there are rules.

By working with your risk management insurance carrier, you can implement both pre- and post-claims programs that will reduce your workers' compensation costs overall. Besides implementing procedures that make your business a more desirable client in terms of insurance rates, you can save even more on your risk management costs by implementing the following practices:

- When paying an employee time and a half for overtime, you may only have to report the regular wages, decreasing the amount of

payroll that determines your insurance premiums.

- Implement programs that bring workers back into the workforce at a faster rate, even if it means bringing them back part time or in a limited capacity. Rising workers' compensation costs are primarily due to increased use of benefits and longer duration of disability. The more time an employee spends on disability, the more wage replacement and medical services increase in cost.
- Look for a pattern to claims. Do some locations or areas in your business have fewer claims than others? Determine the reason why. Reducing the number of workers' compensation claims gives your business a better safety record. This makes you a much better risk to an insurance company, making it more likely they will give you better rates in the long run. Overall, this is the best way to reduce your risk management expenses.

## Checklist: Additional Factors in Insurance Premiums

The workers' compensation

insurance premium is negotiated between the business and the insurance carrier and can be increased or reduced depending on factors that insurance companies consider when calculating workers' compensation premiums. These factors include the following:

## Preclaims Programs

- Level of employee health insurance offered by the employer
- Performance of regular safety checks
- Encouragement and reinforcement of safe working behavior in employees
- Emphasis on the use of safety procedures and proper equipment
- Instruction manuals that detail safety procedures
- Promotion of effective new-hire selection processes
- Employee education and training
- Management accountability
- Elimination of employee risk taking

## Post-Claims Programs

- Employer's safety record

- Elimination of hazards that cause injuries
- Consistent internal policies and medical referral procedures
- Return-to-work programs

## Tip: Double-Check Job Classification Codes

A common but easily avoided classification error that affects workers' compensation is to assign the code of office clerk to all administrative personnel. Not all administrative personnel perform the same job duties, and there are different classifications that carry different levels of risk. A file clerk, for example, typically doesn't use a keyboard. A data entry clerk, on the other hand, usually sits in front of a keyboard and a computer all day long and runs a much higher risk of carpal tunnel injury. To be certain you're classifying employees correctly, use the most up-to-date classification code book for your state and thoroughly familiarize yourself with the appropriate codes for your employees.

*Annie Shaw is an Insurance Advisor. She can be reached at 415-892-5289, ext. 19, or on her cell at 415-686-8491.*

## Lectern Continued from page 10

a form of confidential settlement that saves face for all, and is a much better solution. In the "no discovery" case, the litigator loses the ability to delve deeply into the facts on his own, and also loses the opportunity to educate the other side in how unpleasant cross examination (and hence trial) can be. But mediators can ferret out the facts on their own in their confidential discussions with the parties, and can draw upon their own experience to explain to those parties the serious problems

of proceeding to trial. In the landlord-tenant case, an experienced mediator may well be able to offer a more constructive solution than either side's attorney could have devised.

And there's one more thing. A while back, I was talking to a mediator I trust greatly about my usual recommendation to clients that they include a mandatory arbitration clause in their employment contracts. He said, "Well, that's okay, but what you really need is a pre-filing mediation provision." I asked why. He

told me that the problem with arbitrators was that they were far too inclined to hand down an award that simply splits the difference between the parties instead of devising a solution more in accord with the facts and the parties' needs. I can't say that his conclusion is completely consistent with my experience, but in looking over some of the arbitrator's awards that I've seen, I can certainly see why he said it.

Finally, if a lawsuit is filed, it's pretty much impossible to avoid mediation, since cur-

rent practice requires litigants to engage in good faith mediation efforts prior to trial, usually around the end of discovery.

So even the courts think mediation is a good thing, and mediation before a lawsuit is filed may be best of all. Until recently, this county provided its residents with low-cost or no-cost mediation through the quite excellent Marin County Mediation Services, but this year's budget cuts (over the San Anselmo Chamber's objections) have

probably ended that agency's life and cost us the skills of its volunteer mediators. Nonetheless, even at market rates—which can be several hundred dollars an hour—early mediation is still often well worth pursuing. You should discuss its potential advantages with your attorney whenever litigation is threatened or actually started. For the same reasons, mandatory mediation should also be given serious consideration when you are developing your employment contracts and manuals.