



## El Camino Real Heads in New Direction



Due to recent property vacancies and proposals for projects along El Camino Real, Menlo Park's main north-south corridor, City staff has begun exploring an integrated land-use and transportation plan for the corridor. Efforts began in February, when the City Council discussed the building vacancies created by the closure of three automobile dealerships along the boulevard.

"Since these vacant properties are located at both the northern and southern ends of the City and there are commercial projects currently underway between them, the time may be right for a community discussion that includes the entire length of El Camino Real from border to border," says Business Development Manager David Johnson. "A desirable outcome would be a shared vision for El Camino Real."

One of the City's goals is to obtain grant funding from the City and County Association of Governments to fund the land-use and transportation planning effort. The content of the plan would address and incorporate relevant parts of the City's General Plan and zoning requirements. Results of prior studies of the corridor would also be considered, including the conceptual designs developed by local architects during the day long design charrette held in April 2005.

The City Council was presented with conceptual plans for several of the vacated auto dealership properties involving mixed-use developments composed of retail space and residential units. A proposal to expand the Stanford Park Hotel is also under consideration.

For more information about the current and future development of El Camino Real, call the City of Menlo Park at 650/330-6600.

*This article reprinted courtesy of Menlo Park Info*

## HIP Housing Provides Housing Solutions for Menlo Park



High cost housing in Menlo Park has made it difficult for the community. The average rent of a one-bedroom apartment in Menlo Park is over \$1,200. It is difficult for many middle and low-income workers to live here, so they are forced to commute long hours, or move out of the area. In addition, many senior citizens have trouble affording housing and utility costs, and young people just starting their careers find it almost impossible to find affordable housing in our community.

HIP Housing (Human Investment Project) can be the answer for all these housing needs. HIP Housing is a nonprofit organization that provides housing solutions for people throughout San Mateo County through its four programs: Home Sharing, Self-Sufficiency, Home Equity Conversion Counseling and Property Development. The City of Menlo Park provides funding to help support HIP Housing's programs.

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**Coming Soon! July 15 & 16**

**HIP Housing Helps Menlo Park** continued from pg. 1

Last year HIP Housing helped over 100 residents of Menlo Park help meet their housing needs. Most Menlo Park residents coming to HIP Housing for assistance are interested in the Home Sharing Program. The Home Sharing Program is a one-on-one service that links people with homes to share with individuals who need an affordable place. Each person has a private room, and shares common living areas.

HIP Housing facilitates two types of Home Sharing arrangements: a match or service exchange. In a match, someone with a home or apartment is matched with a seeker who pays rent. In a service exchange, usually involving a senior, the home provider is matched with a housemate who provides services in lieu of rent or for reduced rent. Home sharing reduces costs, promotes independence, provides companionship and increases security for both the home provider and the seeker.

For more information on Home Sharing and other HIP Housing programs, call (650) 348-6660 or visit their website at [www.hiphousing.org](http://www.hiphousing.org).

Source: Lois Marshall-Ward

**The Menlo Park Chamber of Commerce**

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# SAN FRANCISCO BAY AREA *Bike to Work Day* May 18, 2006

## 1. Register for Bike to Work Day and Win!

Get out of your car and into your community! The Bay Area Bicycle Coalition will host the 12th annual Bike to Work Day on **Thursday, May 18, 2006**. Bike to Work Day is a great means to make new friends, get exercise, and to see how easy it is to use your bicycle to get around town. We will be giving away lots of wonderful prizes including a shiny new Marin bike. With up to 100,000 participants expected, it's a wonderful opportunity to learn about sustainable transportation and join a growing national movement. Register at [www.511.org](http://www.511.org) for a chance to win!

## 2. Team up! Hop on your bike, and go! Join the team bike challenge!

Your workplace is the perfect venue to recruit teammates for the Team Bike Challenge! May is National Bike Month and to spread the word that bicycling is a smart transportation alternative, the Bay Area Bike Coalition is launching the **"Team Bike Challenge"**. We are looking for enthusiastic bicyclists to form teams of five to join in the fun! Each Team must have at least two novice bicyclists in order to qualify for the Challenge. Team members make as many trips as possible by bike during the month of May and receive a point for every day a trip is made. As an extra bonus, novice cyclists get double points for days they go by bicycle. Even better, if Teams recruit a CEO, Journalist, Manager, Executive or Elected Official to join their Team, then the teams receive triple the points for every day this "Big Wheel" member makes a trip by bike. At the end of the challenge, the team with the most points will win a grand prize of a bike rack to be placed in a location of choice with a plaque dedicating the rack to the winning team! Each team member also receives a Timbuk2 messenger bag filled with bike related goodies. Gear up and register your team for the challenge at [www.511.org](http://www.511.org) today!

## 3. Bike Commuter of the Year Awards

We are seeking nominations for the 2006 Bike Commuter of the Year Awards. Do you know someone in your community who is committed to making every day a "Bike to Work Day"? Does this person epitomize and actualize the health, environmental, social, and economic benefits of bicycling? Please share his or her story with us! Visit [www.511.org](http://www.511.org), go to the Bike to Work Day homepage and click on "Bike Commuter of the Year" Nominations" and submit your nomination today!

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# Reach new heights

Take your business to the next level by advertising in *The Almanac*.

Our award-winning paper reaches over 17,000 homes in Menlo Park, Woodside, Portola Valley and Atherton.

The **Almanac**

Your hometown paper for over 30 years.

650-854-2626

## **"TAXES CAN BE TAXING"**

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770 Menlo Ave., Ste. 100  
Menlo Park, CA 94025

# PROPERTY/CASUALTY INSURANCE 101

By: Ron Shepherd, *Shepherd & Associates*

A friend of mine, who is considering starting a small business, asked me, "What insurance should I consider buying?" I told him that there are two basic types of insurance, property/casualty, that we would discuss now, and employee benefits, that we would discuss later.

## MAJOR TYPES OF PROPERTY/CASUALTY INSURANCE

Workers compensation insurance provides coverage for employees who are injured on the job.

Property insurance provides coverage for property in which you have a financial interest. This could be property you own, lease or rent, or property of others under your control. It is sometimes referred to as fire insurance.

Liability insurance provides coverage when someone claims you have injured them or their property and they want damages. The following types of liability coverages are: bodily injury, personal and advertising injury, medical expenses and products-completed operations. Sometimes a "package policy" is issued which can include both property and commercial general liability.

## DEFINITIONS

Bodily injury means injury, sickness or disease sustained by a person, including mental anguish or death. This would include actions such as an alleged injury resulting from tripping over furniture, or falling in your office.

Personal and advertising injury is typically referred to as "hurt feelings coverage" and would generally include damages resulting from alleged injury from libel, slander, false arrest, or advertising your products or work.

Medical expense coverage generally provides coverage when you might have injured someone and you take them to a medical facility for treatment BEFORE the injured party files a claim or lawsuit (sometimes referred to as "goodwill" coverage). The thought behind this coverage is that if you try to take care of an injured party immediately they are less likely to file a claim or lawsuit. Should the injured party file a claim later it would be covered under the bodily injury section of the policy.

Products/Completed operations would cover bodily injury and property damage that could arise from a product that you manufacture, sell or give to another.

## WHY SHOULD I PURCHASE INSURANCE FOR MY BUSINESS?

You should purchase insurance to protect yourself from financial damages that you can not afford. For example, if you have \$5,000 in furniture and equipment and can afford to replace it if lost or stolen, do not insure it. Should the value of your assets or another's assets under your control be more than you could afford to replace if it was damaged or destroyed, purchase property insurance for the replacement value.

Because few people can afford the cost of defending themselves or their business against a lawsuit alleging injury, or the cost of a judgment should it lose, the majority must purchase general liability insurance coverage to protect themselves financially.

You are legally required to purchase workers compensation insurance when you have employees. Some try to avoid purchasing workers compensation insurance by categorizing employees as independent contractors. The employees' duties and employment terms determine whether they are employees or independent contractors. Workers compensation benefits are not limited, so if you do not purchase workers compensation insurance, and an employee is injured on the job, you could personally be subject to all costs (medical and disability) associated with the injury, and, possibly, be subject to criminal penalties.

## DISCLAIMER

The above information is provided to give you an elementary understanding of insurance coverages so that the reader can approach the purchase of insurance with a basic knowledge. The actual scope of your insurance coverage can only be determined by reading and understanding the terms and conditions stated in the policy. Your broker should explain to you the exact coverage/s you are purchasing.

# Informative

## *And Possibly Entertaining*

### RECENT BUSINESS LAW DECISIONS



#### **Closing the Door on Executive Liability for Unpaid Wages.**

A California appellate court reversed a judgment against a defendant corporate executive for the unpaid wages of corporate employees.

Defendant and his wife held all corporate positions. Because the Labor Code sections relied upon by the claimant did not define the term “employer,” the court relied upon the common concept that there is a difference between corporate employers and the executives of those employers. (*Jones v. Gregory* (Mar. 2006).) The court however noted that corporate executives could be held liable under an alter ego liability theory, thereby reminding us that the protection provided by a corporate shield requires more than the payment of corporate taxes.

#### **Limit Your Potential Liability with Independent Contractors.**

A California appellate court affirmed summary judgment for defendant contractors that were involved in the hiring of an independent contractor that suffered injuries while attempting to tarp a trailer. The claimant tried to circumvent the *Privette* doctrine, which limits a property owner’s or general contractor’s tort liability to the employee of a subcontractor, by contending that it does not apply where the injured plaintiff is an independent contractor rather than an employee. Under the California Supreme Court’s *Privette* decision, the court noted that a hirer’s liability should be limited to those cases in which there is a concealed hazard or the hirer expressly retains control over site safety. (*Michael v. Denbeste Transportation, Inc.* (Mar. 2006).)

**Liability Waivers Are Trumped by Public Policy.** Injured plaintiff signed defendant health club’s membership agreement including a broad release and waiver of liability for injury or damages of any kind. While using the club’s facilities, plaintiff slipped and fell on the pool deck. Plaintiff alleged the club had violated state laws governing the operation and maintenance of swimming pools. The court held that the waiver was effective against plaintiff’s negligence claims, but not the negligence per se claims arising out of the violation of state statutes detailing a regulatory scheme. California Civil Code section 1668 bars any contractual exculpation for a violation of law. The court added that the assumption of risk clause in the membership contract was ineffective for the same reason. (*Capri v. L.A. Fitness International, LLC* (Feb. 2006).)

#### **Pick Those That Sign Corporate Insurance Applications with Care.**

Defendant’s chief financial officer signed an application for TIG’s directors & officers liability insurance, knowing that the defendant’s revenues were overstated and that a false 10-Q had been filed with the SEC. TIG filed an action to rescind its D&O policy, and other officers and directors that had not signed the insurance application or apparently known of the false financial information objected. A California appellate court affirmed TIG’s right to rescind the policy in its entirety. The California Insurance Code permits an insurer to rescind a policy when the insured has misrepresented or concealed material information in connection with obtaining insurance. Unfortunately for any innocent board member or officer in this case, TIG was prepared to provide for innocent insureds provided the person signing the application was unaware of any misrepresentation contained therein. (*TIG Insurance Co. of Michigan v. Homestore, Inc.* (Mar. 2006).) Although this case may suggest that an insured company may want an outsider signing insurance applications, an insurance company may require an insider. Corporate insiders may be better protected if their corporations obtain policies with severability provisions.

By: Peter Suhr, Esq., *Community Affairs Committee.*

[The comments above are those of the author, not the Chamber.]

# Welcome New Members

Tavarez Orthodontics  
800 Menlo Avenue, Suite 101  
Menlo Park, CA 94025  
Ph: (650) 329-9600  
www.drtavarez.com  
Dentist - Orthodontics

Shellie Fletcher- Cashin Company  
1377 El Camino Real  
Menlo Park, CA 94025  
Ph: (650) 868-7948  
www.shelliefletcher.com  
Real Estate

Ladera Auto Works  
104 La Mesa Drive  
Portola Valley, CA 94028  
Ph: (650) 854-4522  
www.laderaautoworks.com  
Auto Repairs - Service & Supplies

Brown & Raleigh Public Relations  
7 Aliso Way  
Portola Valley, CA 94028  
Ph: (650) 854-5094  
www.browndanraleigh.com  
Consultants

Maid Brigade  
3620 Haven Avenue, Unit C  
Redwood City, CA 94063  
Ph: (650) 368-2105  
www.peninsula.maidbrigade.com  
Cleaning Service

Leather Leather  
935 El Camino Real  
Menlo Park, CA 94025  
Ph: (650) 617-0220  
www.goleatherleather.com  
Furniture Dealers

WindChime of Menlo Park  
800 Roble Avenue  
Menlo Park, CA 94025  
Ph: (650) 322-4100  
Residential Care

# Membership Renewal

## 30+ YEARS

Menlo College  
Oak Creek Apartments

## 20-29 YEARS

Menlo Park Fire Protection District  
Vitamin Express  
Menlo Investment Company  
Jan Gabus, D.D.S.  
Oak Grove Chiropractic

## 11-19 YEARS

Guy Plumbing & Heating, Inc.  
Accent on Eyewear  
Peet's Coffee & Tea  
The Runner's High  
Skyline Pool & Spa Service

## 6-10 YEARS

Compass Maps, Inc.  
Fun Unlimited  
Gaylord India Restaurant  
Ladera Garden Center  
Menlo Optical  
Great Kitchens  
Menlo Park Live Oak Lions Club

## 6-10 YEARS cont.

Planet Kids  
Naomi Sushi Japanese Restaurant  
First Republic Bank  
Menlo Atherton Glass

## 1-5 YEARS

Allen Equipment Company, Inc.  
Joan Chintz- Coldwell Banker  
Doty Barlow Britt & Thomas LLP  
Duca & Hanley Properties, Inc.  
Personal Papers  
Rotary Club of Menlo Park  
Pacific Gas & Electric Company  
Willow Road Gas  
Koonce Financial Services  
The Care of Trees  
Edward Jones Investments  
A Positive Sign  
Christian Science Reading Room  
Mary Kenney  
Stanford Park Nannies  
Bill Cohen - State Farm Insurance Co.  
Abbey Carpets & Flooring Center  
American Hearing Aid Center  
Avant Optometry  
A Bed of Flowers  
Bethany Lutheran Church

## 1-5 YEARS cont.

Churchill Crocker Auctioneers  
Crepes Cafe  
Kaygetsu  
Ladera Travel  
Menlo Park Academy of Dance  
Mike's Cafe  
Monika Stone's European Beauty Concepts  
Occasions (formerly Menlo Atherton Trophy)  
Phillips Brooks Schools  
Planet Auto Repair & Muffler Service  
Portola Valley Garage  
Sand Hill Financial  
Shiok Singapore Kitchen  
The Sundek Restaurant  
Three Great Lights Lodge #651  
Trattoria Buon Gusto  
U.S. Postal Service - Menlo Park  
The UPS Store  
University Montessori Child Center  
Windsor Accounting  
Woodland School  
Bridge Bank  
Holistix  
LuLu's on the Alameda  
Samuel Benton Associates

# Olivia's Miles

## 1 Mile Competitive Race & 5K Run/Walk for Leukodystrophy Disease Research

Saturday, June 10, 2006, Adam and Micheline Kemist, owners of The Runners High stores, are sponsoring *Olivia's Miles*, a 1 Mile competitive race and 5K Run/Walk event to raise funds for Krabbe disease and other leukodystrophy disease research. All proceeds will benefit the Spark Foundation, a foundation just for children, and funds will be distributed to research programs and cutting edge treatments for these diseases. The race will take place at Fremont Park at the west end of downtown Menlo Park. Everyone is invited to participate ... from the competitive running elite to the morning walkers to the community's little toddlers. A fun children's race will also be featured. Baby strollers, young children and even pets are welcome.

This is the second year of *Olivia's Miles*. Adam and Micheline sponsored the event last year in honor of their young daughter, Olivia who was diagnosed with Krabbe disease. Last year's successful race attracted over 425 runners and walkers and raised over \$30,000 for the Spark Foundation. Adam and Micheline are a part of the downtown Menlo Park merchant community. Many merchants came together last year to support the Kemist family in their hope of raising funds to find a cure for their daughter and many children like her. This year, downtown merchants as well as community members are again donating volunteer hours, in-kind donations and funds to *Olivia's Miles*. The Kemist family is grateful for last year's and this year's outpouring of support from the Menlo Park community.

To register in person, go to either of The Runners High locations - Menlo Park, 859 Santa Cruz Avenue or Los Altos, 249 First Street. To register on line, go to [www.active.com](http://www.active.com). Pre-register before June 1<sup>st</sup> for a guaranteed technical run shirt and goody bag.

Olivia Kemist passed away in December, 2005. She was the light of her parent's life and Olivia's Miles is providing an opportunity to create awareness of and funds for rare leukodystrophy diseases. Krabbe Disease is a rare, inherited, metabolic disorder involving white matter of the central and peripheral nervous systems. It is characterized by a deficiency of one enzyme that keeps the myelin sheath (the insulator of motor neurons) healthy. If this sheath is not intact, nerves cannot properly transmit signals from the brain. As a result, the body stops doing, or does poorly, what the brain tells it to do. Progressive destruction of the myelin sheath leads to the decline of the entire nervous system.

Come join in the fun and exercise at Olivia's Miles on June 10<sup>th</sup>. For more information, go to [www.runnershigh.com](http://www.runnershigh.com) or call 1-888-Do-U-Run-2.

Olivia's Miles is the third in a new Menlo Park series of runs called Triple Feat. All three runs will be held in Menlo Park and benefit the health and welfare of our children. Triple Feat, as the series will be called, consists of Big Bear Run on Sunday, May 21, Otter Run on June 4 and Olivia's Miles on June 10, 2006. The Runners High will have information on all three races.

Source: Micheline Kemist

**Connoisseurs**  
MARKETPLACE

**Be a Volunteer!**

Call the Menlo Park Chamber at  
(650) 325-2818 for more information

# Meeting & Events Calendars

## May:

- 2 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 8 Ambassadors Committee Meeting, 1:00 pm
- 9 Executive Board Meeting, 7:30 am
- 18 Board of Directors Meeting, 7:30 am
- 25 Transportation Committee Meeting, 12:00 pm
- 29 Office Closed, Memorial Day

## June:

- 6 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 12 Ambassadors Committee Meeting, 1:00 pm
- 13 Executive Board Meeting, 7:30 am
- 15 Board of Directors Meeting, 7:30 am
- 22 Transportation Committee Meeting, 12:00 pm

## July:

- 4 Office Closed, Independence Day
- 6 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 10 Ambassadors Committee Meeting, 1:00 pm
- 11 Executive Board Meeting, 7:30 am
- 15-16 Connoisseur's Marketplace Art and Wine Festival
- 20 Board of Directors Meeting, 7:30 am
- 27 Transportation Committee Meeting, 12:00 pm

## Council & Commission Meetings

### **Menlo Park City Council**

Every Tues., 7:00 pm

### **Bicycle Commission**

2nd Mon., 7:30 pm

### **Environmental Quality Commission**

1st Wed., 6:30 pm

### **Housing Commission**

1st Wed., 5:30 pm

### **Las Pulgas Committee**

3rd Wed., 5:30 pm

### **Library Commission**

2nd Mon., 6:30 pm

### **Parks and Recreation Commission**

3rd Wed., 6:00 pm

### **Planning Commission**

Twice a month on alternate Mon., 7:00 pm

### **Transportation Commission**

2nd Wed., 7:30 pm

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## ***Bike to Work Day!***

### **4. Spread the word about Bike to Work Day**

Inform your coworkers, recruit your colleagues, encourage your clients! Spread the word that bicycling is a fun, environmentally sound, and a healthy form of transportation. Include a blurb about Bike to Work Day and the official BTWD logo in your e-newsletter, printed newsletter, and on your website. You can download the information at [www.511.org](http://www.511.org) (go to the "Bike to Work Day" homepage and click on "media"). If you would like posters and postcards to be sent to you to publicize the event in your workplace email [btwd@511.org](mailto:btwd@511.org) to make your request.

For more information contact: Cole Portocarrero, Bike to Work Day Event Organizer, [cole@bayareabikes.org](mailto:cole@bayareabikes.org) (415) 246-8078

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