



## 25th Annual Sidewalk Fine Arts Festival Celebrates Spring in Menlo Park

Menlo Park, Calif. — The 25th Annual Sidewalk Fine Arts Festival returns to downtown Menlo Park Friday and Saturday, April 20 and 21 from 10 a.m. to 6 p.m. and Sunday, April 22 from 10 a.m. to 5 p.m. This highly anticipated family event takes place along Santa Cruz Avenue off El Camino Real and is sponsored by the Menlo Park Chamber of Commerce. The free event provides visitors an opportunity to view an exciting array of original works by more than 90 artists exhibiting collages, photography, unique wood sculptures, vibrant paintings and much more. Enjoy charming downtown Menlo Park while strolling the art walk and take advantage of this opportunity to shop for a unique gift or item for your home or office.

Among this year's artists is Robin Senour of Berkeley, California whose whimsical artwork pieces become wonderful pins, earrings and eye-catching wall hangings. Her love of animals is apparent in her work that showcases her take on cats, dogs, and penguins, as well as mermaids, houses, the sun and more. Robin draws her designs onto paper, scans them and then uses the computerized images to laser cut the designs onto plastic. Finally, Robin uses whimsy and lots of color to paint the pieces before she seals them creating a nearly indestructible, wonderfully fun piece of art.

Hailing from the Bay Area, Brooke Howie's

original inspirations are created in oil on stretched cotton canvas with heavy-duty wood frames. Her designs extend to the edges of the canvas which means that no additional framing is required. Of her work, Brooke says: "I have two subject matters — still lifes and beach scenes...I use a bold color palette in contrast with soothing subject matter which creates a visual feast."

Deanna De Chaoron of Carmel, California uses her original handmade paper as the medium to create paper collages inspired by her own personal journey in ZEN and TAO thought. Her work captures inspiration from the sea and



Asian themes and aims to promote an inner sense of serenity.

Additional artists participating in the 25th Annual Sidewalk Fine Arts Festival include

Dori Egan and Mike Durkin of Pleasant Hill showing their custom fine art jewelry; Vivian and Neil Blanck of Pleasant Hill who paint onto spherical shapes of wood resulting in stunning sculptural works; and Phillip Glashoff of Suisun City, California, who



uses found objects to create large and small whimsical metal sculptures.

The Menlo Park Chamber of Commerce sponsors the 25th Annual Sidewalk Fine Arts Festival with support from Allied Waste. For more information, contact the Menlo Park Chamber of Commerce at (650) 325-2818 or Pacific Fine Arts at (209) 296-1195 or visit [www.pacificfinearts.com](http://www.pacificfinearts.com).

Source: Helena Guzman



## Chairman's Message

It is with a great deal of pleasure and enthusiasm that I write to you as Chairman of the Menlo Park Chamber of Commerce. The Chamber's purpose is "To create an atmosphere in which business prospers and the community thrives". For those of you not involved with Chamber activities you

probably are asking yourselves, "How does this help me and where's the action". Much of the action is behind the scenes, attending meetings of the City Council and Planning Commission and working with the City's Business Development Manager.

One of our committees that really works behind the scenes is the Transportation Committee. It was formed in 1979 when Dumbarton Bridge improvements were proposed that would directly affect Menlo Park with major roadway changes between the bridge and Highway 101. Since then the committee has expanded its area of interest to include all modes of transportation projects including expansion of Highway 101 south, reconstruction of the Willow Road interchange at Highway 101, Caltrain grade separation studies, Dumbarton Rail design efforts and shuttle bus routes. The committee's efforts are coordinated with the City of Menlo Park as well as surrounding governmental entities and Chambers of Commerce.

The "action" that is visible consists of:

**Connoisseur's Market Place (CMP).** This event will be held July 21 and 22, 2007. Last year over 80,000 people attended. This event, started in 1987, has evolved into one of the most popular Art and Wine Festivals in the Bay Area where thousands of visitors transform Santa Cruz Avenue into a movable feast. It is Menlo Park's celebration of art, music, food, wine and all-around family fun.

**Golden Acorn Award.** This event will be held September 20, 2007, and is to honor community members for outstanding contributions in the categories of individual, business individual and organization.

**Downtown Group.** This group meets monthly to provide a forum for those interested in the vitality of downtown, serving as a conduit for issues to be identified and channeled through the Chamber, city staff or elected officials. Three projects of which you may be aware are: encouraging uniformity of parking time limits (you may have noticed there is a two hour limit on Santa Cruz Avenue and one hour limits on adjacent streets), encouraging Menlo residents to "Shop Menlo" year round and providing lights on Santa Cruz Avenue to specifically encourage "Shop Menlo" during the Holiday Season.

The **Membership Committee**, chaired by Chair Elect Les Koonce, has traditionally, through its Ambassador committee, scheduled ribbon cutting for new members and grand reopenings, and planned mixers which are announced in our bimonthly publication, *The Acorn*, or through email communications. This year the committee plans to send each member a questionnaire to gather details as to the perceived value of Chamber membership. This survey will provide vital information that will allow us to make Chamber membership even more valuable for its members.

If that wasn't enough the Chamber plans two new committees this year, Annual Meeting Committee and Community Action Committee. In our

continued on page 4

## The Menlo Park Chamber of Commerce

1100 Merrill Street, Menlo Park, CA 94025

Ph: (650) 325-2818, Fx: (650) 325-0920

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

USPS #09594 *The Acorn* is published bi-monthly for \$12, included in the member dues, by the Menlo Park Chamber of Commerce, 1100 Merrill Street, Menlo Park, CA 94025-4304. Periodicals Postage paid at Menlo Park, CA. POSTMASTER: Send address changes to *The ACORN*, Menlo Park Chamber of Commerce, 1100 Merrill Street, Menlo Park, CA 94025-4304. DEADLINE: 15th of each month prior to publication. Listings are subject to space limitations. Opinions expressed by guest writers do not necessarily reflect the policies of the Menlo Park Chamber of Commerce.

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## Help plant a Green Expo technology showcase in the heart of Menlo Park.

On February 14th, Menlo Park Mayor Kelly Fergusson and her fellow City Council members moved a step closer to joining more than 400 mayors representing tens of millions of people to endorse the US Mayors Climate Protection Agreement and begin pursuit of Cool Cities strategies outlined in The Acorn's January/February 2007 edition.

To many of us involved in the commerce of our city, this is a welcome move. Menlo Park is, after all, a collection of communities whose residents have long valued our natural environment. It's also home to the heart of the venture capital industry, which has recently accelerated investment in so-called "Clean Tech" industries. Venture firms invested \$2.9 billion in green technology companies in 2006 alone, up 78% from the prior year, according to The Cleantech Network.

While many people wish to take personal action to address climate change, the fragmented nature of today's "green" marketplaces makes doing so particularly challenging.

It should come as no surprise, therefore, that a group of local and neighboring business people have already begun informally discussing the creation of a Green Expo showcase in our city. We envision a location where business and technologies leaders can gather to display and share advances, to collaborate and a showroom for leading edge solutions, ranging from cutting edge residential solar system design to new, greener cars.

While we already have input from a healthy range of business and civic leaders, we are very open to expanding the circle, for ideas on a venue, methods of financing and structuring this organization, and for seeking to make it a hallmark of business, civic and community collaboration of which Menlo Park could be proud.

Please consider joining our efforts. Just as scores of towns and cities are embarking on addressing climate change one city at a time, we can provide an enhanced network of businesses, investors, technologists, residents and civic leaders who can make an enormous difference in the efficacy of this effort in our uniquely positioned city. Inquiries may be made to [sam.perry@ascendanceventures.com](mailto:sam.perry@ascendanceventures.com).

## PG&E

### Offers New Toll Free Number & On-line Services to Property Managers/Owners

PG&E is pleased to announce that property managers/owners now have a toll-free telephone number to conduct their PG&E business.

PG&E's Business Customer Service number: **(800) 468-4743**

Additionally, [www.pge.com](http://www.pge.com) has been enhanced to include a Property Managers/Owners link, which enables property manager/owners to access all related property manager information on one page. (This is the first of many Property Manager/Owner enhancements.)

# Reach new heights

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# ITEMS TO CONSIDER WHEN SELECTING AN INSURANCE AGENT OR BROKER

By: Ron Shepherd, *Shepherd & Associates*

You select a physician to help protect your physical well being, a dentist for dental issues, a tax accountant for tax issues and an insurance agent/broker to help protect your financial assets. The same care should be made in selection of any professional to assist you. While the selection is generally made based on your perception of the professional's competence and their ability to provide assistance in a timely and thoughtful manner, we list some thoughts below for your consideration.

We must first clarify the difference between an agent and a broker. An insurance agent is legally a representative of the insurance company for whom she or he is an agent. An insurance broker is legally a representative for the client (insured). A broker has contractual arrangements with insurance companies, so that they may work them with on behalf of their client, the insured. Therefore, if you are represented by an insurance agent from ABC Insurance Company, you will generally only receive insurance quotes from ABC Insurance Company as most agents are precluded, by contract, from working with other insurance companies. Brokers, on the other hand, can work with any number of insurance companies and can provide numerous quotes from different insurance companies. As a consumer, you should ask how many insurance

companies your broker works with and which carriers can provide the most competitive insurance quotes for you. This is an important consideration especially when an insurance company changes their underwriting guidelines, as some do, to exclude, for example, providing insurance for homes with wood shake roofs. Your broker can provide insurance quotes with other companies, versus agents who are at the mercy of the insurance company's underwriting guidelines for which they are an agent.

The advantage of working with agents, since they are representatives of an insurance company, is they can provide a quote and bind insurance immediately. Conversely, a broker must submit the same information to various insurance companies, which takes more time and they do not have binding authority. However, the advantage of working with a broker is you will generally receive more than one quote to consider.

Another selection criteria, which we hope you will never need, is how helpful your agent/broker was during the claim process. A friend of ours was recently out of town and a large tree split and fell on the house causing damage. The house sitter called and asked, "What should I do". She was immediately given the insurance agent's name and was told to call him. Within minutes the agent had contacted my friend and told her that the claim had been reported to "home office". The agent had authority to schedule a

tree surgeon to clean up the damage and had contacted a building contractor who was on his way to mitigate any further damage. The agent would be available to assist my friend upon her return; however, at this point there was nothing further to do except enjoy her vacation.

The above are a few criteria to consider when selecting your insurance agent or broker. Of course, personal recommendations from friends are important, as well as working with someone you feel comfortable with protecting you and your assets.

Should you have any questions about health benefits or commercial property/casualty insurance please contact us (Shepherd & Associates) at 650-329-8111.

## 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 agent/broker should explain to you the exact coverages you are purchasing.

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informal telephone calls to members, they have expressed that one of their major reasons for joining was to "network". An annual meeting will be scheduled this fall that will include a presentation by the Chamber of services provided to members, a chance for members to express their views as to additional services they would like the Chamber to provide and an opportunity to network.

The Community Actions Committee's goal is to be an advocate for Menlo Park Stakeholders (those who work, reside or

own businesses in Menlo Park) for the receipt of accurate and timely information from those governmental entities that serve them. The stakeholders will then be able to make informed and timely decisions and advise their elected representatives.

Our goals for 2007 are lofty. They will be achieved with input and effort from all of our members. The effort will also include our hard working and loyal staff, particularly from our CEO, Fran Dehn. Additional staff will most likely be required, the funding for which comes mainly from our

membership dues. We hope all of you who value your membership will continue to encourage your colleagues and "Menlo Park Stakeholders" to join and participate.

Respectfully,

*Ronald W. Shepherd*

Ronald W. Shepherd  
Chairman of the Board

# INFORMATIVE

## *And Possibly Entertaining*

# RECENT BUSINESS LAW DECISIONS

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



### **You May Not Be Liable for Your Employee's Internet Threats.**

In December, a California appellate court held that an employer that provided its employees with internet access was immune from liability for the threats issued by an employee from his office computer. (Delfino v. Agilent Technologies, Inc.) The court in part relied upon The Communications Decency Act (CDA), and its grant of immunity to providers of internet computer services. The court set out the three elements needed for immunity, and found each one was present. Agilent's termination of its employee within eight days of learning that he was using his office computer to make threats was a positive fact. *Thought - document your internet policy, provide related training and diligently enforce the policy.* **NOTE** – A petition for review has been filed with the California Supreme Court.

### **Enforceable Settlement Agreements Need Certain Terms.**

In December, the California Supreme Court reversed an appellate court and refused to enforce the arbitration provision in a settlement agreement because the agreement did not clearly convey that it was enforceable or binding. (Fair v. Bakhtiari.) Fair asserted the defendants wronged him in business matters. Following mediation, the parties signed a memorandum detailing settlement terms. The Court

observed that a working document can include an arbitration clause.

### **Think Through the Potential Cost of Lateral Employees that Bring Clients with Them and Plan Accordingly.**

In November, a California appellate court ruled that an employee attorney of a law firm only was entitled to indemnification for his costs and liability arising from his alleged wrongdoing when discharging his employment duties for the law firm. (Cassady v. Morgan, Lewis & Bockius.) The employee had contended that he was entitled to indemnification for work outside of the firm to the extent that the allegations were common. The court refused to construe an employer's duty to indemnify as if an insurer's duty to indemnify.

### **Broad No Contest Clause Enforced.**

In October, after noting that it was considering a case of first impression in California, a California appellate court held that a no contest clause in a family trust that prohibited any one of three daughters challenging the trust instrument was not against public policy. (Tunstall v. Wells.) “[T]he fairness of a testamentary instrument, unless it violates public policy, is not an issue for judicial review.” *Thought – keep this case in mind when devising family business interests.*

### **All Insurance Policy Language is**

### **Not Equal.**

In November, the California Supreme Court reversed an appellate court and would not allow an insurer to distinguish renovations from construction so that it could rely upon a “vacancy” exclusion. (TRB Investments Inc. v. Fireman's Fund Insurance Co.) TRB had a property insurance policy that excluded from coverage losses occurring while the building was vacant, unless it was “under construction.” While tenant required improvements were being completed, TRB's building suffered water damage. The Court explained that policy exclusions are narrowly construed while exceptions to exclusions are broadly construed. In this instance, the Court interpreted the term “construction” to include “all building endeavors, whether classified as new construction, renovations, or additions, which require the substantial and continuing presence of workers at the premises.” *Thought – do not give up on insurance coverage, or allow your insurer to deny coverage, without understanding insurance policy interpretation concepts.*

**Disclaimer** – This article discusses particular cases, which may or may not be applicable to your particular circumstances. You may bring your issues to the attention of the author.

## Relay for Life Join Your Community in the Fight Against Cancer

Relay For Life is a fun and unique 24-hour event to increase cancer awareness in Menlo Park while raising much-needed funds for the American Cancer Society's programs and services. Teams composed of up to 12 people are formed by local businesses, community groups and individuals, and raise funds prior to the event. At the relay, team members take turns walking or running around a track, relay-style and enjoy fun activities and entertainment off the track. Menlo Park will hold its own relay on August 11 & 12, 2007 in Burgess Park, 701 Laurel Street, Menlo Park

Relay For Life is the American Cancer Society's signature event, happening in more than 4,200 communities across the country. In California, more than 270 communities will host Relay For Life events. It empowers communities to take part in the fight against cancer while honoring survivors and remembering those lost to the disease. Funds raised go to the American Cancer Society's patient service programs, cancer research, advocacy and community education.

Call Emily LeDeau at 650-578-9902 ext. 314 for more information about Menlo Park's Relay For Life or call 800-ACS-2345 for Relay events happening throughout the country.

# Welcome New Members

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www.spicehut.us

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308 Sheridan Drive  
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Ph: (650)333-5023  
www.thegroutexperts.com

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### 20-29 Years

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Krefeld's Awards  
Robinson & Company Realtors

### 11-19 Years

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Always RSVP  
Peak Performance Chiropractic  
Sharon Heights Shops  
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Classic Property Services  
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### 11-19 Years cont.

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Menlo Chevron  
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Annette Smith - Alain Pinel Realtors  
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# HEART

## Addressing the Need for Affordable Workforce Housing

We all know that San Mateo County has a housing crisis. Our teachers, nurses, emergency responders and entry level workers can no longer afford to live here. Our roads are clogged, our children cannot afford to buy a home where they grew up, and too many of our workers quit when they can no longer commute for two hours or more. HEART – the Housing Endowment and Regional Trust – is a proven solution to bring new money for housing into San Mateo County through an exciting public/private partnership.

With the median cost of a single-family home at \$850,000, many scientists and engineers can't, or don't want to move their families here. Entry and mid-level employees often live in Tracy, Livermore, or farther out, which affects morale, productivity, job and family, traffic congestion and pollution. The cost to our community is enormous when people do not plan to put down roots, or don't have time to get involved in their kid's schools or local activities.

That's why John Conover, President of Borel Private Bank and Trust Company in San Mateo, got involved with HEART, and why he would like to see more employers contribute as a way to create new housing options for their workforce. "Our clients need to continually hire good people, and the housing shortage is critical."

### San Mateo County's future economic growth depends on creating homes for employees

The number of jobs in San Mateo County is projected to grow by 40%, or 133,000 jobs, in the next 20 years, according to a 2006 analysis conducted by the Association of Bay Area Governments (ABAG). The largest growth — 11,000 jobs in the next ten years alone — will be for professionals and managers. The number of commuters coming into the county is expected to double. If accurate, San Mateo County will need at least 22,000 new homes to support these new employees, and these simply don't exist at lower and middle-income levels.<sup>1</sup>

### A county-wide partnership to solve the housing crisis

Such numbers are daunting and the affordable housing shortage will not and cannot be addressed by market forces

alone. The County, cities and private sector created The Housing Endowment and Regional Trust, HEART, as a vehicle to leverage significant funds from state, local and private sources to solve this overwhelming need for more homes that people can afford. The business community in San Mateo County has an important role to play.

### Creating options for employers and employees

In response to employer feedback, HEART is developing a new employee downpayment assistance program, both for first-time homebuyers and for those relocating here. Because HEART is a public/private entity, the program is being designed by the San Mateo County Department of Housing to complement other programs offered by cities and employers, and to increase and coordinate available assistance. Contributions to the loan fund from the business community will help valued workers buy homes they could not otherwise afford.

### Building more homes

HEART is also committed to increasing supply, and has already invested \$4 million in new construction ranging from homes for seniors in San Bruno and Daly City to workforce housing in Colma. HEART's new \$2.5 million QuickStart revolving loan fund will provide critical, short-term loans to housing developers, resulting in faster community re-investment. More units mean more housing options.

HEART's "Opening Doors in Our Community" private sector campaign is raising \$3 million to create 600 new homes in the next three years. HEART's unique nature, along with the impact of extraordinarily high housing costs on business, make this an exceptional opportunity for community leaders and employers to join together to both help employees directly and to leverage the funds from other sources to build more affordable homes.

For more information:

[www.heartofsmc.org](http://www.heartofsmc.org),  
or call 650-872-4444

<sup>1</sup> The City/County Association of Governments (C/CAG) of San Mateo County, 2006

## Community Emergency Response Team

*"Do the most good for the greatest number of people"*

The Menlo Park Fire Protection District is beginning the fourth year of **Citizen Emergency Response Team** training. The first six week session will begin at 6:30pm on Thursday, 15 March at the Menlo Park City Council Chambers located at 701 Laurel Street in Menlo Park. Refreshments are provided. This session is already filling up and may have a waiting list. All interested persons should contact Carol Parker at 650-688-8415 to register or obtain further details of CERT sessions. You may also register online at [www.menlofire.org/cert](http://www.menlofire.org/cert) select "schedule"; select "Click here to sign up." at the bottom of the page.

"Grab-and-Go" bags containing hard hats, CERT vests, gloves, goggles, gas shut-off wrench, and pocket lights are given to the graduates. This is an exciting new opportunity for citizens to be trained for emergencies of any type and enable them to help their families and neighbors in their own neighborhoods or where they work. Each sessions consists of six modules covering items like Basic Disaster Skills, Light Search & Rescue, Communications, Team Skills & Management, Medical, Emergency Mitigation & Awareness. These are just some of the skills shared along with exercises to practice what is presented. Each evening is designed to instruct, excite, demonstrate and exercise individuals in emergency disaster preparedness. The CERT motto is *"Do the most good for the greatest number of people"*.

For questions or to sign up individuals/groups, contact Carol at 650-688-8415 or go to [www.menlofire.org/cert](http://www.menlofire.org/cert) or e-mail [cert@menlofire.org](mailto:cert@menlofire.org)

## Save The Date!

### Virgin America COUNTY-WIDE MIXER

– Presented by –  
The Burlingame Chamber of Commerce

Tuesday, March 13  
5:30 p.m. to 7:00 p.m.  
555 Airport Blvd. 4<sup>th</sup> Floor  
Burlingame

# Meeting & Events Calendars

## March:

- 5 Mixer co-hosted by Koonce Financial Services & Kepler's Books, 5:30-7:00 pm
- 5 Peak Performance Anniversary Mixer, 5:00pm
- 8 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 12 Ambassadors Committee Meeting, 1:00 pm
- 13 Executive Board Meeting, 8:00 am
- 13 Virgin America County-wide Mixer, 5:30-7:00 pm
- 15 Board of Directors Meeting, 8:00 am
- 22 Transportation Committee Meeting, 8:00 am
- 27 Downtown Merchants Group, 8:30 am

## April:

- 9 Ambassadors Committee Meeting, 1:00 pm
- 10 Executive Board Meeting, 8:00 am
- 12 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 19 Board of Directors Meeting, 8:00 am
- 20-22 Pacific Fine Arts Festival (Santa Cruz Avenue), All Day
- 24 Downtown Merchants Group, 8:30 am
- 26 Transportation Committee Meeting, 8:00 am

## May:

- 14 Ambassadors Committee Meeting, 1:00 pm
- 8 Executive Board Meeting, 8:00 am
- 10 Connoisseur's Marketplace Committee Meeting, 1:00 pm
- 17 Board of Directors Meeting, 8:00 am
- 29 Downtown Merchants Group, 8:30 am
- 24 Transportation Committee Meeting, 8:00 am
- 28 Chamber Office Closed- Memorial Day

## 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

## SAVE THE DATE!

Come to the March 5 Mixer co-hosted by Koonce  
Financial Services & Kepler's Books, 5:30-7:00 pm

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