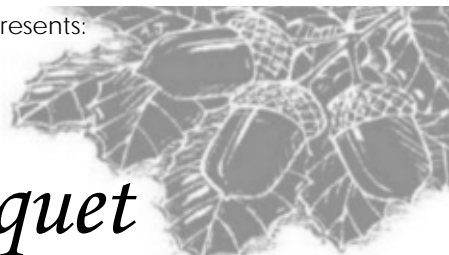




The Menlo Park Chamber of Commerce Presents:

The 34th Annual Golden Acorn Awards Banquet



Over the years, Menlo Park has proven to be a community concerned with giving to others. For over three decades the Menlo Park Chamber of Commerce has acknowledged those individuals, organizations and businesses who consistently make an effort to significantly and positively contribute to Menlo Park and its surrounding communities. At the annual Golden Acorn Awards, the Menlo Park Chamber of Commerce presents community nominated awards to those who excel in community service. This venue provides well-deserved recognition to recipients as well as creates heightened awareness of the importance of public service for a prosperous and successful community.

This year The Chamber will present awards in the categories of Business Excellence, Community Service, Technology Advancement, Non-Profit Organization, Public Service and also a scholarship to a Menlo Atherton High School graduate.

The Menlo Park Chamber of Commerce invites the public to help recognize those community service leaders on Thursday, September 29th from 6:00 pm to 9:00 pm at the Stanford Park Hotel located at 100 El Camino Real in Menlo Park at \$75 per seat or \$1,000 per table.

If you are interested in attending this event or have any questions contact the Menlo Park Chamber of Commerce at (650) 325-2818 or send an email to info@menloparkchamber.com.

10th Annual Sidewalk Fine Arts & Crafts Fall Fest Celebrate the Change of Seasons in Menlo Park

Menlo Park, Calif. —The 10th Annual Sidewalk Fine Arts and Crafts Fall Fest returns to downtown Menlo Park Friday and Saturday, October 20 and 21 from 10 a.m. to 6 p.m. and Sunday, October 22 from 10 a.m. to 5 p.m. This highly anticipated family event, sponsored by the Menlo Park Chamber of Commerce, gives visitors the opportunity to browse and shop among a colorful backdrop of autumn leaves.

exciting array of original works by 90 artists and craft makers showing works including collages, leathers, photography, unique wood sculptures, vibrant paintings and much more. This is a perfect opportunity to purchase handcrafted items for your home and office or for a unique holiday gift!



Artists participating in the 10th Annual Sidewalk

Arts and Crafts Fall Fest include James and Lynn Kever of Mt. Ranch, California showing their handmade dichroic and Pate De Vere jewelry; Vivek and Shaili Wig of San Jose, with their home accents, wall décor and more; Irish

Displayed along Santa Cruz Avenue off El Camino Real, the Sidewalk Arts and Crafts Fall Fest is free to the public. Visitors can view and purchase an

continued on pg. 4



The San Mateo Area Chamber Of Commerce Presents:

**SAN MATEO COUNTY
BUSINESS EXPO & MEGA-MIXER 2006**

The Peninsula's Premier Event for Business Professionals

The San Mateo County's Business Expo & Mega Mixer is the Peninsula's only multi-chamber business event that is open to all business and trade professionals. This event will include over 150 different businesses from merchants to services and everything in between.

This event is being held in partnership with the following Chambers of Commerce: Belmont, Brisbane, Burlingame, Daly City, Colma, Foster City, Half Moon Bay Coastside, Menlo Park, Millbrae, Pacifica, Redwood City, San Bruno, San Carlos, San Mateo, South San Francisco, & SCORE.

There is no charge to attend this event, however, a business card is required to gain entry. You'll need them anyway for business contacts and networking.

Be an Exhibitor! Be a Sponsor!

Thursday September 28, 2006, 4:30-7:30 PM
San Mateo Expo Center
2495 South Delaware St., San Mateo, CA 94403.
Seminars in the Fiesta Hall
Seminars: 1:00 pm - 4:30 pm
Exhibits: 4:30 - 7:30 pm

Booths are \$349 each

To register, call Tina at (650) 401-2440
or go to www.acteva.com/go/smchamber

Top 5 Reasons to Attend the Business Expo & Mega Mixer:

1. Learn tips/tricks to grow your business from small business experts
2. Network and form relationships with other businesses
3. Seek out potential alliances and referral sources
4. Build your marketing list from your new connections
5. Create brand recognition with potential clients

source: The San Mateo Area Chamber of Commerce

Business Directory Correction:

Paula Gilles Maurano, CPA
PO Box 1029
Menlo Park, CA 94026
Ph: (650) 327-6316

The Menlo Park Chamber of Commerce

1100 Merrill Street, Menlo Park, CA 94025
Ph: (650) 325-2818, Fx: (650) 325-0920
www.menloparkchamber.com

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Hundreds Will Walk in the Leukemia & Lymphoma Society's Light The Night Fundraising Event

Ronnie Lott Serves as Honorary Chair

Hundreds of families and corporate teams are gearing up to walk at the Leukemia & Lymphoma Society's annual Light The Night Walk at Burgess Park, Menlo Park, this fall on Saturday, October 14, 2006. Pro Football Hall of Famer, Ronnie Lott will be the Honorary Chair for the event.

At Light The Night Walks across the country and in Canada, participants carry illuminated balloons at dusk. Blood cancer survivors walk with white balloons, while their friends and families carry red balloons, during an easy 45-minute walk that is easy for the whole family.

Last year, \$540,000 was raised in the Silicon Valley. This year a new site in South San Francisco has been added with the goal to raise \$1,000,000.

"The support The Society received each year from Menlo Park residents and the surrounding communities is overwhelming," said Executive Director Michele Thompson. "More and more individuals, families and businesses continue to come out each year for the Light The Night Walk to have fun and ultimately help us get closer to a cure."

Leukemia, lymphoma and myeloma are all blood cancers. Every 5 minutes someone in the United States is diagnosed with a blood cancer and every ten minutes someone dies from one of these diseases. Money raised by Light the Night walkers supports blood cancer research and patient services.

To find out more about forming a Light The Night fundraising team, contact Margie Boyce at (408) 271-8315 or visit www.LightTheNight.org/SJ

2006 Light The Night Walks in Northern California

September 16 th	San Francisco	Justin Herman Plaza
September 29 th	Santa Rosa	Courthouse Square
October 5 th	South SF	Oyster Point Marina
October 7 th	Walnut Creek	Civic Park
October 14 th	Menlo Park	Burgess Park
October 21 st	San Jose	Plaza de Cesar Chavez

Registration for all walks is at 5:00 pm.

Walks begin at 7:00 pm.

About the Leukemia & Lymphoma Society

The Leukemia & Lymphoma Society's mission is to find a cure for leukemia, lymphoma, Hodgkin's disease and myeloma and to improve the quality of life of patients and their families. In its effort to find a cure, the Society currently funds research grants across the country and in the Bay Area at UC Berkeley, Stanford and at UCSF. The local commitment includes 27 grants, totaling \$15 million.

Media Contact: Barb Altshuler

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MEDICAL INSURANCE ALPHABET SOUP

By: Ron Shepherd, *Shepherd & Associates*

Confused by **PPO, HMO, FSA, HSA**, etc, etc? Hopefully we can help sort it out for you.

When medical insurance was first sold, the insured (purchaser) would go to their physician or hospital (provider), receive treatment, and submit the billing to the insurance company that issued the policy for either payment to the provider or reimbursement to the insured.

To reduce the cost of treatment and make their product more cost-effective insurers established **Preferred Provider Organizations (PPO)**. To establish a **PPO** the insurer would approach health care providers offering to send business their way if they reduce their charges. Providers who agree to do so are known as the network. Insurers would induce their insureds to obtain services from the network by paying a greater percentage of the billing. The initial effect of **PPOs** was to reduce the cost of medical care. The insured had to be careful to make sure the providers they wanted to use were part of the network. If they were not, the insured would pay a greater portion of the provider's billed fees.

The next step in cost reduction was to establish **Health Maintenance Organizations (HMO)**. The economic effect was to turn the

providers into insurance vehicles. There are many different ways in which HMO's can be administered; a defining feature is the primary care physician (PCP). The PCP acts as a "gatekeeper" for the medical needs that the PCP can not provide. If the insured needs to see a specialist, he or she must first see their PCP to obtain a referral. The advantages to **HMO** plans are that they focus on keeping the member healthy as opposed to treating them when they get sick and ultimately spend less money on health care. In addition, members generally pay very little out of pocket when accessing care in a **HMO**. The primary disadvantage is that there is generally no benefit when seeing a healthcare professional that is not part of the **HMO**, so the member is restricted to seeing providers in the **HMO** network.

As the cost of healthcare increases and many employers are forced to reduce benefits more employees are starting to use **Flexible Spending Accounts (FSA)** to save on their out-of-pocket healthcare expenses. Section 125 of the IRS tax code allows employers to offer their employees **FSA** plans in which participants set aside money on a pre-tax basis to pay for certain qualified expenses. The main disadvantage to these plans is the "use it or lose it rule".

Another health insurance strategy is a **High Deductible Health Plan (HDHP)** used in conjunction with a **Health Savings Account (HSA)**. The **HDHP** is a **PPO** plan that provides catastrophic coverage for the member in the event of an emergency, but no coverage for more minor, day to day, or preventative medical expenses. The member pays for these expenses out of the **HSA**, which is similar to a **FSA** with one key difference. The member can roll over any unused amount at the end of the year and earn interest on it. Adoption of **FSA, HDHP** and **HSA** should involve consultation with your tax advisor.

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 broker should explain to you the exact coverage/s you are purchasing.

Continued from pg. 1

Sidewalk Fine Arts & Crafts Fall Fest

knitwear designer Rosemarie Kelliher of El Dorado Hills showing her wearables and accessories; and for the children, Beth Karpas of Mountain View will showcase her handmade puppets while using them to tell stories.

For more information, contact the Menlo Park Chamber of Commerce at (650) 325-2818 or Pacific Fine Arts at (209) 296-1195 or www.pacificfinearts.com.



Informative

And Possibly Entertaining

RECENT BUSINESS LAW DECISIONS



“Tools to Ward Off A Disaster.” That was a Wall Street Journal headline in July. The article addressed how a businessperson may arrange protection against claimants and creditors. *The following strategies were raised: segregate business and personal risks; buy “umbrella insurance”; maximize state exemptions under applicable state bankruptcy laws; use trusts; and “equity-strip” your assets.* Coincidentally, in the same month, a California appellate court, in Laycock v. Hammer, held that a judgment creditor could not reach the assets of an irrevocable trust. In 1989, Spearl Ellison created the trust. Hammer thereafter obtained a judgment against Ellison in excess of \$4 million. Even though Ellison allegedly acted as the co-trustee and allegedly borrowed against trust assets, the court would not allow Hammer to reach the trust’s assets.

A Lesson on How to Defend Yourself Against a Potential Oral Contract Claim. In Bustamonte v. Intuit, Inc. (July 2006), Bustamonte had been negotiating with Intuit about a joint venture to introduce Intuit’s software into Mexico. When Intuit informed Bustamonte that it did not want to pursue the project, Bustamonte sued for breach of oral contract. Fortunately for Intuit, its communications made clear that it had

insisted upon a substantial initial investment by an outside party, which did not materialize, so there was no evidence that there was a meeting of the minds. *When you are discussing a potential transaction with a business associate, you may wish to document some of your key requirements, so that collapsed negotiations cannot readily be converted into a breach of oral contract claim.*

A New Negotiation Tool When Dealing with Insurers. In Essex Insurance Co. v. Five Star Dye House, Inc. (July 2006), the California Supreme Court held that an assignment of a bad faith claim against an insurer may include the right to recover attorney’s fees. Louis Sanchez had transported a dryer for Five Star, and the dryer was damaged en route. Five Star sued Sanchez, who tendered his defense to Essex. After Essex refused to provide a defense, Sanchez undertook a defense using his own funds, which resulted in a judgment against him for \$1.35 million plus costs. Sanchez then assigned to Five Star all of his claims and causes of action against Essex. Essex sued for declaratory relief, and Five Star filed a cross complaint for breach of contract and bad faith. The trial court awarded Five Star \$1.6 million but denied its request for attorney’s fees under Brandt v. Superior Court,

in which the California Supreme Court had held that one may recover the attorney’s fees incurred in collecting due benefits under an insurance policy. The Supreme Court overruled the trial court’s denial of Brandt fees, and thereby rejected earlier appellate court rulings. *The Supreme Court thereby raised the stakes for an insurance company when it denies a defense.*

Be Careful When Acting as an Escrow Holder. In Virtanen v. O’Connell (June 2006), a California appellate court held that an attorney violated his duties as an escrow holder when he went forward with a transaction, to his own client’s benefit, after receiving the other party’s notice of rescission. The court agreed with the attorney that an escrow holder confronted with conflicting demands must either hold the property or interplead it (that is, put it before a court). The attorney had contended that he knew the parties would litigate the matter, so he was effectively filing an interpleader action when he transferred the property. That misperception resulted in a \$2 million judgment against the attorney and his law firm. *Evaluate how to mitigate your risk if considering being an intermediary.*

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

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

Welcome New Members

All About Health Chiropractic
1040 Noel Drive, #102
Menlo Park, CA 94025
Ph: (650) 906-4209

www.AllAboutHealthChiro.com

Chiropractors

Andrea S. Braun, DDS
425 Burgess Drive
Menlo Park, CA 94025
Ph: (650) 325-1555

www.smilesdentistry.com

Dentists

The Entrepreneur's Source
100 Coquito Way
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Ph: (650) 561-9857

www.TheEsource.com/LMessina

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Fribay Corporation
1202 Meridian Avenue
San Jose, CA 95125
Ph: (650) 949-4200

www.fribay.com

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5201 Great America Parkway, #229
Santa Clara, CA 95054
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www.gevity.com

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Stanford Park Hotel
R. Glenn Kitasoe, DDS
Hoot 'N Toot Cleaners
Kepler's Books & Magazines
Calla
FastFrame & Peabody Gallery

11-19 Years cont.

Kiwanis Club of Menlo Park
Vizons Artwear & Salon
Fernmar Management, Inc.
Nak's Oriental Market
Tom Neylan Painting, Inc.
Norberg Schwerin Hatt
The Shop

6-10 Years

Peninsula Habitat for Humanity
Red Cottage Inn & Suites
Home Instead Senior Care
First National Bank of Northern California
Sheraton Palo Alto
Circle of Friends Preschool
Econosystems
Paul Collacchi
YMCA of the Mid-Peninsula
Cañada College

6-10 Years cont.

Drexel Realty Services
American Printing & Copy, Inc.

1-5 Years

Carol Bruce
Jo Ann James Interior Design, Inc.
Menlo Park Host Lions Club
Trellis Restaurant
Homestead Technologies
The Pilates Zone
InfoTech Essentials (USA), Inc.
Menlo Park Hardware
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SRI International Celebrates 60 Years of Innovation

Long a familiar fixture on Ravenswood Avenue, SRI International celebrates its 60th anniversary on November 6, 2006. Founded by Stanford University and California business executives to encourage economic development in the western U.S., the institute got its start as the Stanford Research Institute. More than 25,000 staff members have worked at the independent, nonprofit institute over the decades.

SRI addresses important issues in health, energy and the environment, information technology and communications,

national security, education, and economic development. SRI innovations touch our lives daily when we use the Internet, talk on a mobile phone, write a check, watch a movie, or mail a letter.

SRI is famous for many of its inventions, but there are others with which you may not be familiar. For example, you may know that SRI researchers invented the computer mouse, but did you know that SRI revolutionized banking in the 1950s with the creation of the first automatic check processing system? Called ERMA, for electronic recording machine accounting, the system was developed for the Bank of America to replace laborious manual recordkeeping. ERMA incorporated another SRI innovation, "magnetic ink character recognition", or MICR – those little numbers you can still see across

the bottom of checks. You may also know that the area around the "Dish" radar facility in the hills above Stanford University is a popular place for hiking and running. But did you know that SRI built and operates the Dish for the U.S. Government? Among its other uses today, the Dish provides the first calibration for GPS satellites put into orbit.



A local landmark, the "Big Dish" was built and is operated by SRI engineers for the U.S. Government.

SRI has had a hand in how people are entertained, too. In the 1950s, Walt Disney hired SRI to analyze locations and the economic feasibility for his theme park concept. SRI recommended Anaheim,

California, for Disneyland, which is now visited by millions from around the world. To help save and improve lives, SRI invented telerobotic surgery in the 1990s, and spun off Intuitive Surgical, Inc. in 1995 to bring the technology to market. Today, surgeons throughout the U.S., Europe, and Asia use Intuitive's da Vinci Surgical System to operate on patients through minimally invasive "ports", which helps patients recover faster and with less pain.

SRI was once dubbed "The Soul of Silicon Valley". Since its beginnings 60 years ago, the institute has created a wealth of innovations that help transform governments, businesses, and people's lives.

Source: Marty Mallonee, *SRI International*

Sequoia Hospital Opens Health & Wellness Center

Sequoia Hospital is proud to present our new Health & Wellness Center facility conveniently located in downtown Redwood City at 749 Brewster Avenue. The Health & Wellness Center provides educational programs, support groups and health screenings to people of all ages.

For more information, please call:
(650) 367-5998

Source: Louise Della Maggiora

San Mateo County 2006 Heart Walk

Start to finish heart disease & stroke!

September 14th at Electronic Arts in Redwood Shores from 11:00am - 1:00pm

September 17th at Coyote Point Recreation Area in San Mateo from 9:00am – 1:00 pm

For more information please call:
(650) 259-6807

or

email Justin.Woodard@heart.org
www.heartwalksmc.org

Source: Justin Woodard

CERT Continues to Grow

The Menlo Park Fire Protection District has graduated over 300 local citizens in the past three years. Each has been presented *Certificates of Completion* to graduating **Citizen Emergency Response Team**. The 2006 series of FREE six week sessions will begin Thursday, 21 September 2006 and will be conducted at the Menlo Park City Council Chambers, hosted by the Menlo Park Police Department.

This is an exciting opportunity for citizens to be trained for emergencies of any type, enabling them to help their neighbors. Each of the free sessions consists of six modules covering items like Basic Disaster Skills, Light Search & Rescue, Communications, Team Skills & Management, Medical, Emergency Mitigation & Awareness. Each evening is

Continued on pg. 8

Meeting & Events Calendars

September:

- 4 Chamber Office Closed, Labor Day
- 6 Golden Acorn Awards Committee Meeting, 8:00 am
- 11 Bread of Life Golf Tournament
- 11 Ambassadors Committee Meeting, 1:00 pm
- 12 Executive Board Meeting, 7:30 am
- 12 Board Orientation, 9:00 am
- 13 Golden Acorn Awards Committee Meeting, 8:00 am
- 20 Board Orientation, 5:00 pm
- 21 Board of Directors Meeting, 7:30 am
- 21 Golden Acorn Awards Banquet, 6-9 pm
- 26 Downtown Group Meeting, 8:30 am
- 28 Transportation Committee Meeting, 12:00 pm\
- 28 San Mateo County Business Expo & Mega Mixer, 1-7:30 pm

October:

- 9 Ambassadors Committee Meeting, 1:00 pm
- 10 Executive Board Meeting, 7:30 am
- 19 Board of Directors Meeting, 7:30 am
- 20-22 Fall Festival of Arts & Crafts, 10-6 pm
- 26 Transportation Committee Meeting, 12:00 pm
- 28 Merchant Trick-or-Treat, 12-3 pm
- 31 Downtown Group Meeting, 8:30 am

November:

- 10 Chamber Office Closed, Veterans Day
- 13 Ambassadors Committee Meeting, 1:00 pm
- 14 Executive Board Meeting, 7:30 am
- 16 Board of Directors Meeting, 7:30 am
- 23-24 Chamber Office Closed, Thanksgiving
- 28 Downtown Group Meeting, 8:30 am
- 30 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

Continued from pg. 7

CERT Sessions

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 any questions or to sign up individuals or groups, contact Carol Parker at (650) 688-8415 or go to www.menlofire.org/cert or email cert@menlofire.org Source: Jon Mosby, CERT Instructor

2006 Last Session

- Sept. 21 - Welcome to CERT, Earthquake Awareness
- Sept. 28 - Fire Safety, Basic Disaster Skills
- Oct. 05 - Medical
- Oct. 12 - Light Search and Rescue
- Oct. 19 - Communications, Team Organization & Management
- Oct. 26 - Skills Development & Application, Graduation

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