

## Embrace Life

By John DeClercq, Chairman of the Board



**Count your blessings.** Embrace LIFE and appreciate the wonderful things that happen each day – the little things. Appreciate your friends. Make new friends. Recall your fond memories. Celebrate what is unique and new.

The economy continues, stagnant and nervous. Companies continue to cut back and lay off. The City's budget crises has been postponed, but not averted. Services will suffer. Worthy non-profits are struggling to maintain their mission.

So, whatever business you are conducting, be warm, genuine, and human. Value your customers as friends and they will remain your customers. Make their concerns your concerns. Understand their fears and needs and help them solve their needs. Valuing and enhancing business friendships makes it worthwhile to go to work "one more day" and struggle to stay open.

In the same week, my partner's wife died in her struggle against cancer; my son and his wide-eyed wife became the

proud new parents of a beautiful son; my wonderfully invaluable assistant of 15 years, Janet, is heading for the Sierras ("there's just too many people here"); we closed down one office, terminating a dozen employees, and hired two new employees in another office. Transition / life changes = angst.

Our "stay-the-course" rock-solid City Manager, Weldon Rucker, has retired. Our always-there-for-you banker, Schuyler Bailey, has retired; Rosie Caplan, the warmhearted "we-need-to-help-these-families mom," of BOSS has retired. Who can replace these wonderful people and gems of our village? Our challenge is to meet the "new kids on the block" and teach them what business friendship, through networking, is about.

It's been almost a year now since Tom Bates was elected and while some things on his "to do" list have been accomplished, he is being lauded for quality of life - the mellow demeanor of the City Council – way to go, Tom!

I've learned (again) that one can spend time doing something, or spend time being with someone. I recall the '60's song refrain "do-be-do-be-do." I was recently asked, "are you a human being or a human doing?"

Embrace and Celebrate Life !! ■

## The Berkeley Factor

By Roland Peterson, Chairman of Governmental Affairs

**When retiring** City Manager Weldon Rucker met with the Chamber's Government Affairs committee on September 8, he referred to the "Berkeley factor." This factor is one of those things that we can all say we know it when we see it but can't quite define it. New Planning Director Dan Marks understands it (or so Rucker says), and others are driven from this City because of it. Now that Weldon Rucker will retire effectively November 1<sup>st</sup>, what will that factor mean?

Some say that Berkeley residents are among the most politically involved anywhere. Voting data suggest that may be true; Berkeley residents vote in higher percentages than residents in many other places do. Yet, among those who attend commission and Council meetings, one common refrain is that it is always "the same crowd" who attends. I suspect that in virtually every city, attendees at Commission and Council meetings comprise "the same crowd." But in Berkeley this can go a step further. At one Planning Commission meeting, I chatted with an attorney in the audience. I noted to her that one particular item would be heard and voted upon at three commissions, and in this case, one person had seats on all three commissions. This commissioner could vote three times on the same thing! I asked the attorney if this was legal (Maybe.) and proper (No.). Whatever the outcome, this certainly highlighted political involvement to excess. The same voices are heard officially and unofficially ad nauseam. All of this noise translates into political demands that frequently become the agenda for the city.



Weldon Rucker's strength as City Manager in this City is his ability to work with multiple constituencies with honesty and integrity. That is no small achievement in as politically loud a city as Berkeley is. That will be the challenge for the next City Manager. Deputy City Manager Phil Kamlarz has been appointed interim City Manager by the City Council after Rucker departs his post. Presumably, the post is his on a permanent basis if he so chooses to accept. Kamlarz has been an exceptional asset to the City Manager's office for his budgetary work. In various meetings at the Chamber, he has been accurate and forthright in his analyses of City budgets. Exceptional budgetary analysis will serve Kamlarz well. Management and supervision of Berkeley's many departments, commissions, and staff will be the nuts and bolts of the job. But how he handles the "Berkeley factor" will ultimately determine the quality of his work.

Yet, as all Chamber members know, it is handling the "Berkeley factor" that is crucial to the success and vitality of Berkeley businesses. When I stroll our City's streets, I see signs and posters in business windows that would be unheard of in many other cities. Whether I agree or disagree with these messages (and I've done both), they all point to our ensemble of political voices—loud, persistent, and omnipresent. We live with it, thrive and suffer with it, and continue with it. Your Government Affairs committee is one of those voices. To Phil Kamlarz: *welcome to the post you've looked at for many, many years. We know you appreciate the "Berkeley factor." We wish you success and pledge to be your partner.* ■

## CRUSH FESTIVAL 2003

*A Wine & Culinary Event*



As the days grow darker and the brisk autumnal breezes descend upon the barren vine, the **Berkeley Chamber of Commerce** presents its **Annual Crush Festival Sunday, November 9**, to kindle warm spirits and pay homage to the year's bountiful harvest.

Join Crush host, renowned gourmand and affable radio personality **Narsai David**, as he conveys us through a bountiful **sampling of the very best our local purveyors of food and wine have to offer.** From Viognier\* to Chicken Satay, feast upon the diversity of flavors that have made Berkeley the Mecca of cuisine.

Festivities commence to a backdrop of live music in an atmosphere redolent of Zin and bittersweet chocolate. **Girl Talk is a long-standing Bay Area jazz quartet** created by 3 best friends. **Valerie Bach** – *guitarist*, **Nannick Bonnel** – *pianist* and **Priscilla Gardiner** – *bass*. Enhanced by *percussionist*, **Sheila Smith**, the unique music has developed from a wonderful blend of creativity and the many musical roads these friends have traveled.

Seize this opportunity to taste the wine and food directly from the source. Query the producers, the artisanal winemakers and chefs, on tantalizing subjects from terrior\*\* to technique while savoring the fruits of their labors. Indulge yourself in bids at the **silent auction** for cellars of fine wine assembled from the caves of participating wineries. But most of all - relax and enjoy your afternoon. ■

\* (vee-oh-NYAY, for the uninitiated, a California version of a succulent white wine made from grapes of Northern Rhone origin)

\*\* (the-RWAHR, French for "soil" referring to the "earthy" flavor of some wines)



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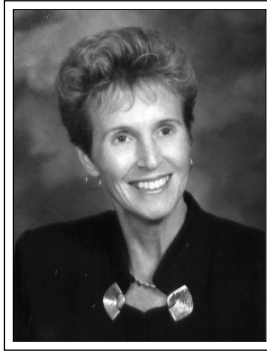
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It is the policy of *Berkeley Business Advocate* to present in a fair and objective manner information of interest to the business community in general, and to the membership of the Berkeley Chamber of Commerce specifically. Editorial opinions published are signed and reflect the opinions of the author and are not necessarily those of the Board of Directors or the members of the Berkeley Chamber of Commerce. Those of differing opinions are encouraged to offer those opinions in a Letter to the Editor. Letters must be signed to be considered for publication. Names may be withheld at the request of the writer.

*Did Someone Say Holidays?*



By Rachel A. Rupert, CEO

**This is the time** of year when the gift of giving seems to surface. And, why only at this time of year? Some say it is because, those of us that have a comfortable lifestyle, begin to feel somewhat guilty about how we do not give back to the community. So, to make us feel better, we sit down and write a few donation checks, contribute a few cans of food to a worthy organization, hand out holiday baskets or perhaps we actually adopt a family for the holiday season. All good stuff! Don't get me wrong, I wholeheartedly approve. I just wish we thought it was important

enough to do all year long. However, after the holidays are over, I believe we fall right back into what is now considered normal, "the fast-track lifestyle." Not necessarily the best lifestyle for any of us. Just listen to people when they come back to work. Comments like, "I am so exhausted from the holidays, glad I'm back at work (I need the rest), the holidays make me crazy, I'm glad the season is over, well I'm really broke now, I hate to see my next credit card bill, etc....." Whatever happened to, "I love this time of year. It's a special time to see or talk to family and friends, enjoy homemade cookies (especially if they have been made by tiny little hands) and maybe, just maybe, people could be thankful that they have been abundantly blessed in ways they don't even recognize." It's not about the gifts, folks!

Things only change or happen if we want them too. So, my challenge to you is to change just one thing that would make your holiday season and the New Year a better one. And, if you are one of the very fortunate individuals where everything is perfect, well congratulations and "happy holidays to you." Now, how about sharing your formula – after all it's the "holiday season."

As for me, I love this time of the year. I am a gingerbread or ginger cookie type of gal. And, I couldn't be happier than when I have a cup of good coffee or tea to complement my gingerbread or cookie. Ah yes, the simple joys of the season. Sometimes getting back to the basic side of life is not only renewing, but also necessary to understand less is really more.

In closing I would like share with you one of my favorite sayings: "Happiness is like a kiss – in order to get any good out of it, you have to give it to somebody else."

Who will you give happiness to this holiday season? ■

**Betty Loftness Retires**



**Long-time friend and advocate** of the Berkeley Chamber of Commerce retired on Friday, September 26<sup>th</sup>. For 13.5 years, Betty was the familiar voice on the telephone and helped make the Chamber what it is today. As I told Betty, we had hard times, sad times and happy times, but with all of that, we can say the good times far exceeded all others.

I am sure Betty will stay in touch with the Chamber and assist us in our special events. But for now, Betty says her time is needed closer to home. And, we can all relate to the importance of that statement. During her time with the Chamber, all of Betty's family was her constant support team, whether it was an Irish Derby, Casino Night, Crush Festival or Crab Feed, they were there for her.

So, we bid a fond everyday adieu to Betty, but don't be surprised to see her now and again when you least expect it. ■

## K.I.S.S. (Keep it Short and Sweet....)

By Carolyn Henry-Golphin, First Vice-Chair



Carolyn Henry-Golphin

**As our summer** season slowly yields to the "back to school" time of year, it reminds us of our commitments that give us the summer off. You

know how certain groups, boards, and some organizations "go dark" for the summer months. Well it's time to "ring the bell" and continue the agendas from the last meetings of the spring.

It's back to the agendas of old business of the business & residential communities and city issues. Revisit some issues and perhaps now a new outlook will help generate a solution that wasn't thought of before. Or a new opportunity is available that wasn't apparent before. Old business can generate some new possibilities and opportunities. Parking (yes the old

"p" word) is high on the list of priorities and still a "touchy" discussion.

And, the new business agenda generates new ideas and new interests. Congratulations to Berkeley's new International Marketplace (I'm sure someone has it as "old" business on his/her agenda). It highlights our many cultures and offers the many merchants the opportunity to be successful business people.

I hope that the fall season will draw more Berkeley residents and non-residents to do more business in Berkeley and enjoy more of the arts and social activities that Berkeley has to offer for the entire family.

This time of year also reveals the final decisions of retirement. Farewell and "life's best" is in order for the pillars in our community who will be greatly missed and very hard to replace. I know of two in particular.

Congratulations to Mr. and Mrs. Chairman of the Board and family to your newest addition to your family tree. Being a grandparent is really fun!!

Keep it Short and Sweet... ■

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## Fiscal Responsibility - A Delicate Balance

By Ann Hogan, City Auditor

**The job** of the City Auditor is to recommend ways to make Berkeley's programs and services more efficient and effective - more "business like," if you will. With reduced services and increased taxes ahead, these audit issues are of special concern to the business community:

**Workers' compensation costs:** as bad for the City for your businesses? In a word - worse. Human Resources staff, a Labor-Management Committee, an outside consulting firm, and the auditors are all involved in developing and monitoring systems and practices aimed at reducing the City's claims.

**Employee salaries:** could the work be done more efficiently by private sector? My educated guess is that we are contracting out some work that employees could perform more efficiently and effectively, and we are doing some work with staff that the private sector could effectively compete for. My staff auditors' cost is lower than the private consultants the City uses, and we believe our quality is significantly higher. Elsewhere in the City,

opinions run rampant about which is cheaper, but facts are in short supply. A dedicated effort to improve City cost accounting and performance measurement could allow us to answer the question; but there's a cost. See the two Budget Monitoring audits on the City Auditor's web site for the blueprint.

**Increasing taxes:** An alternative way to bring in more revenue is to make sure that everyone is paying their fair share. It would be helpful to the business community, as well as to the City coffers, if the Chamber could aggressively educate new businesses about the need to get a business license and to report receipts accurately on the annual tax return. Newly available software is enabling the City to find the folks who aren't paying at an accelerated rate; and those who comply right from the beginning can avoid the pain of the audit (and the penalties).

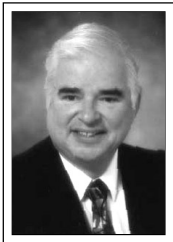
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## New Members' BBQ at the Yatch Club



Members enjoy the excellent cuisine prepared by Berkeley Firefighters. The event always offers members a chance to acknowledge just how valuable these men and women are to the City of Berkeley.

## Medical Insurance That's Dangerous to Your Health



Dennis Kuby is a Professional Financial Advisor. The views expressed in this column are not necessarily those of the Berkeley Chamber of Commerce. Mr. Kuby welcomes all comments.

**The writer,** Nelson Algren, once advised, "never eat at a restaurant named, 'Mom's' and never play cards with a guy who calls himself, 'Doc'." I would add, never buy health insurance from companies with patriotic sounding names like, "American Benefit," or "Employers Mutual," especially when they're offering incredible low rates with a seven day open enrollment with no health questions. You know the rest, if it sounds too good to be true, it's probably a sham by some slick operator giving you a con job.

When our California legislature passed a law mandating that employers must, between now and 2007, pay 80% of their employees health care costs, charlatan insurance will be the unintended consequence. Coincidentally, I received a solicitation from an obscure firm called, AMI & Associates, offering full medical and dental coverage for only \$89 per month. If I signed up before Friday, the company will accept all pre-existing conditions, put no limitations on usage, and what's more, there would be no age restrictions! Now I asked myself this simple question, how can they offer me the moon and charge me less than \$1,100 a year when that's the hourly rate at Alta Bates Hospital for an overnight stay?

Unfortunately, many small employers may be tempted to bite the bait as they leave established carriers and scramble for cheaper rates. Last year, health premiums climbed 13%, medical malpractice an ungodly 65%, and Workers comp in California went into the stratosphere. To compound the problem, legitimate

insurance companies are charging more because their investments are being whacked by the bear market and tort litigation continues veering out of control. It's not a healthy climate to control health care costs. As a presidential election approaches, every politician will be espousing universal health care coverage. That's like being against crime and for education. While our politicians pontificate, the small business owner is being squeezed.

Relief is on the way for workers' comp but if you're buying health care, make sure the insurer and the broker are licensed by the California Insurance Department. Every solicitation for insurance coverage MUST contain the number of the California license. Without this license number, don't even think about purchasing medical insurance outside California. There are some states that don't even impose criminal penalties for illegal health insurers or purveyors of counterfeit policies. These scammers can be perversely creative. When ordered to stop their illegal activities, some merely move to a different office in the same building, change their name, telephone number, and letterhead and keep the same marketing materials.

So, when contemplating health coverage for your employees, make certain the insurer and broker have a California license. Let your fingers do the walking, and call the Department of Insurance to check on complaints; then after sending the check and waiting ten working days, insist on a written receipt verifying your enrollment. ■

## Crush Festival

**Sunday, November 9, 2003**  
 DoubleTree Hotel Berkeley Marina  
 2:00 PM to 5:00 PM • \$40 per person

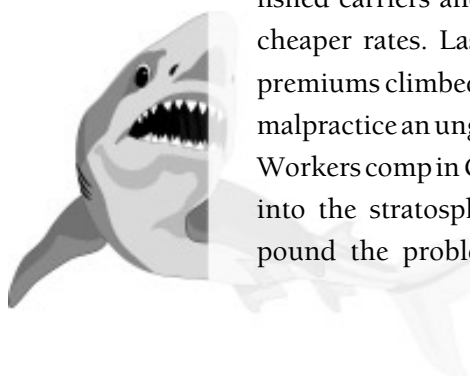


Mark your calendars now for an afternoon of sampling the best in culinary dishes and wonderful wines! See cover article for more information.

- December 2nd, Tuesday, 12:00 Noon  
**Grow Your Business**  
 Lunch at Spengers  
 Speaker – Police Chief Meisner
- December 11th, Thursday, 7:30 a.m.  
**Costco Breakfast Mixer/Shopping**
- January 15th, Thursday, 5:30 p.m.  
**Chamber Mixer**  
 Salem Lutheran Home in Oakland
- January 29th, Thursday, 6:00 p.m.  
**Crab Feed**  
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Breakfast mixer at Skates on the Bay



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