We are proud to tell everyone that we ended 2009 on a positive note, and we are doing well in 2010. Even amidst the challenging times our employees are doing what it takes to make our company a success. We strive to create a working environment that allows us to do what is right for our clients while making our workplace an enjoyable one. Although the economy is not creating a great deal of optimism, we are staying positive and doing what we can to help our clients not only survive but thrive in their own endeavors.

The 2010 edition of our magazine features some of our clients who are incorporating wellness into the workplace and staying on the cutting edge of the green revolution in order to succeed in their areas of business and create great companies in the process. At Heffernan, our own wellness initiative has assisted many members of our group improve their health and one of our success stories is highlighted here. With so many innovative clients and inspiring employees, it was hard to narrow it down to just a few stories, but I’m confident you will enjoy our selections.

We are delighted to be named one of the top philanthropists in the areas we operate for yet another year, even surpassing the top philanthropic company in the Bay Area with our average donation amount per employee. We are all very proud to be working hard to give back. Our goal is to continue to grow and bring more people into a company that is financially strong, gives back, and creates a great place for employees to work. These elements are essential to our success, but none of this can be achieved without the support of our clients. We hope you like what we do for you; if so, tell a friend.

Enjoy our 2010 HG Magazine.

Thank you,
F. Mike Heffernan
Table of Contents

24 Breaking Barriers

18 Pleasing the Palate and the Soul

8 Beyond the Bottom Line Clif Bar & Company

15 Before Green Was Cool

22 Losing It
THE NEW OREGON CLEAN AND EFFICIENT
In Oregon, "green" is everybody's middle name. People would rather eat lard than throw away some potentially reusable object.

By Louise Lague

Recycling bins overflow everywhere, and collection crews can't get there fast enough. Windmills run factories, solar panels run Ben & Jerry's. In Oregon, nobody blinks at the sale of medical marijuana. Throw a coke can in the trash, however, and you're in deep trouble.
At Oregon Mutual Insurance in McMinnville, they call it the “new building.” But in true Oregon style, everything in it, just about, has been somewhere else before. Rather than order all new building materials, the company recycled wood, beams, steel, and even concrete from the “old” building to fill in the old basement beneath.

The new headquarters, completed in 2006, comes with many of the latest sustainable tricks and gadgets. “This goes back about 15 years,” says Ed McClure, general service manager for OMI, “starting with the day we had a presentation from WOW – Western Oregon Waste.” WOW is a company that has been collecting reusable rejects since 1928. “They convinced us of the efficacy of all this.” That kind of sensitivity to the environment and commitment to the community has been a hallmark of Oregon Mutual since its founding 116 years ago.

Real estate development has been almost a sideline for Oregon Mutual Insurance, founded in 1894 by a local merchants group concerned about the affordability of insurance, especially fire insurance. First named the Oregon Fire Relief association, the idea was “to pitch in, form a pool, and not pay those enormous premiums to those back East companies,” says McClure.

By 1922, the company had built its own headquarters: a tall, narrow, elegant building with trustworthy columns, looking as safe and solid as a bank. In the ‘50s, a print shop and claims office went up across the street. A tunnel, used as a fallout shelter in the ‘60s connected the two buildings.

Two decades later, OMI bought a shopping center next door, and by 1980, the company owned and operated on two-and-a-half blocks of downtown McMinnville. But, says McClure, “the problem was that it was always inefficient. It was three old box stores stuck together. Also, people were outside a lot. It rains a lot here. People and files were always getting wet. We wanted one building.”

The management considered leaving downtown McMinnville and moving to Route 99W near the Evergreen Aviation Museum, where Howard Hughes’s Spruce Goose is on display. “But no, we’ve been here 115 years,” says McClure. “This is a village. People can walk to lunch.” And it is a quaint village, with a bit of a tourist draw for its shops, wineries and tasting rooms, antique airplanes and — especially — its annual UFO Fest called Alien Days commemorating a 1950 sighting at a nearby farm.

“So we decided we were not moving. We looked around the site and said, ‘Aha! The parking lot!’ The parking lot, which had separated the old shopping mall from OMI’s antique building, could be linked to the latter with a garden for sunny days and a short overhead roof for rainy ones.

The construction yielded some surprises. The good news: “When they took down the shopping center building we were able to recycle all the wood and metal products, and reuse them in the new building,” says McClure. The bad news: “We found three old, giant oil tanks in the basement, full of gravel and oil residue.”

McClure called in the Department of Environmental Quality inspector, who “guided us every step of the way in getting rid of the tanks and all the bits of oil. That set us back a bit.” Timewise, and financially as well. CEO Mike Keyes insisted on “the most extensive, expensive way possible to dispose of the tanks and their residue,” says marketing vice president Brian Steffel. With a plan for a new green, clean building, he didn’t want to take any chances.

McClure and half the village of McMinnville marveled at the next step: twelve-inch-thick steel-frame building walls were lying flat on the ground one day, and the next day “these giant cranes came and lifted them up. So one day there’s a hole, and the next day, there’s a building with 50-foot-high walls.”

The greening of OMI turned out to be a money saver as well. Multiple layers of old heating and electrical systems were torn out and replaced with more efficient ones. The new building enabled OMI to save rent by closing its Beaverton office and putting commuters on a $1 shuttle to public transportation, thus also saving on employees’ gas money. “Mike Keyes and the OMI board,” says Steffel, “made a significant investment in our new building and wanted to secure maximum utility from it.”

Inside HQ, the floor is made up of carpeted tiles that can each be lifted. Underneath is an accessible system of electricity, plumbing and unforced air. McClure points with pride to the system that allows more efficient heating and cooling. Rather than using up energy trying to warm cold exterior air or chill hot air from the roof, the subfloor system rambles gently under the building and up through the floor vents at a steady 68 degrees all year. “It’s easy to use..."
outside air in Oregon," says McClure. “We don't have extreme temperatures.” Should the building need more vents, McClure can just lift a panel and insert a new one. Should a room suddenly need more electrical outlets, he can lift a panel and stick one in. If there's a plumbing problem, he can fix it locally through the floor.

The office space uses another very natural mode of keeping people warm: human body heat. McClure reversed the usual corporate pattern of managers in the corner offices and by the windows, with worker bees in an interior cubicle farm. Instead, McClure put the cubicle farm (moveable panels, imported from the old office) in the space between the windows, and housed the managers in an interior corridor with windows on each side. They can look out over the work space and catch some light and nature from afar.

"Some of the managers grumbled about it at first," says McClure. "But it’s good for morale." It’s also good for conserving energy. "When the day starts, the room’s a little chilly," he says. "But then the sun warms it up," (spreading its light on more people) "and the people do, too." Clearly a crowd of worker bees can warm up a space better and faster than four managers.

Just after the new building was finished, McClure and his team took on the 84-year-old building next door. "There were four different heat, ventilation and air-conditioning systems, wheezing together in there. They had just been added on to over the years. We took them out and made one large package on the roof, then installed double-paned windows to stop the leaking heat." All that gave them rebates from the Bonneville Power Administration and the McMinnville Water and Light Utility.

The power lines are all buried underground, which the utility also likes. "We didn't have to do that," says McClure, "but this is the direction the town is going in." Meanwhile, inside, the office lights run via motion detector, which switches them off if it detects no motion for 15 minutes. Hallway lights turn themselves off at 7 pm, though overrides are available for late-night workers.

The bathrooms have showers and changing rooms to encourage people to commute by bicycle. There’s a bit of health consciousness besides the greenness, too. "I’m not a hypochondriac," says McClure, "but I know there are certain things you can do to keep from getting sick. Like not touching where other people's hands were."

Hence, the water fountains and faucets are touchless; just stand close enough and off they go. The decision to use paper towels was also "green." (Air dryers, McClure discovered, "use up too much energy.") And so do hot water tanks. A single pipe below each sink heats only as much water as needed, on demand, for each handwashing or cup of tea.

Even the décor in the extensive hallways managed to save trees. The paneling is made of anigre, a chic African wood. "Every bit of this paneling was peeled off from a single log," says McClure. It’s a very thin veneer mounted on drywall. North of the chair rail, the walls are covered with pre-painted recycled paper, torn into big pieces and pasted on one piece at a time, into a sort of marbled effect. Even some of the painting, says McClure, was done with a recycled, crumpled paper bag.

The final touch was a sprinkling of wall art, all portraying peaceful Northwest nature scenes, from towering evergreens to snow-capped mountains. Some are by local artists, but most, says McClure "came over in a truck from Costco."

And that is how Oregon Mutual built itself a green, clean, efficient new office building. Once the old oil tanks were hauled out, the new systems began saving money, too.

Okay, so why the free bandages dispensed in the bathrooms? Is this another inexplicable green thing? Apparently, paper cuts were an issue and "this keeps people from rooting around in the first aid kits," says McClure. Now, though, there is hardly any paper in view.

“We’re down to one garbage can per floor, and one shredder,” he says. “People here are obsessed with recycling. Sometimes we have to stop them. ‘No, you can’t recycle that!’” And why is that, does he suppose? “I think,” he says, “just because they’re Oregonians.”
“We don’t want to go where every other company has gone. We want to define business in our own way.”

BEYOND THE BOTTOM LINE

CLIF BAR & CO. MEASURES SUCCESS FIVE WAYS

By Lori Widmer
Seekers call it the white road— that is, the road less traveled. If you’re open to it, it’s also the road that can take you to some unexpected and wonderful places.

It’s a road Clif Bar & Company has taken since its inception. When owner, founder, and co-CEO Gary Erickson started the company in 1992, it was to make a great-tasting organic bar that others would enjoy. But when pondering the company’s vision, Gary and his wife, co-owner and co-CEO, Kit Crawford, kept thinking of places that inspired them. They thought of the places where they rode their bikes, places where employees spent their free time, and where the community’s needs were. In addition to producing great-tasting products, they wanted to create an inspirational place to work that was not just part of the community, but that also gave back to the community and its employees.

The result: the company’s Five Aspirations, those qualities each and every person inside Clif Bar & Company brings to work and adopts as a lifestyle. As Jennifer Freitas, human resources manager for Clif Bar & Company says, “Instead of having one bottom line that we measure the company’s success on, we have five: to integrate our business, sustaining our brands, sustaining our people, sustaining our community, and sustaining the planet.”

The company goes about aligning everything they do with these aspirations by first educating employees on what the aspirations are, what they mean, and how to integrate them into their work. The aspirations and how they’re interpreted are left in part to employees. The company also encourages the focus to be turned on those things the employees are passionate about. Freitas says employees are encouraged to organize other co-workers to support their favorite charities or participate in volunteer opportunities. The company measures things such as employee community hours donated and charitable giving. Personal aspirations are measured, as well, including visits to the gym, or how many life coaching sessions are attended, or how often nutrition counseling services are being used. They even keep track of whether or not the company is hosting enough fun events for employees.

Says Freitas, “We don’t measure productivity. We look at how we’re delivering on our five aspirations. What’s our morale like? Are our employees attending events and using the benefits we’re offering them? We’re not using traditional measurements. We’re beyond that. We’ve transcended all of that.” It’s uncharted territory, but it’s a commitment the company has made and will continue to make. Adds Freitas, “Every year we’re figuring out how to integrate the aspirations deeper into the business and the culture. And every year I’m amazed at what we come up with and the things we’re able to do.”

If it sounds like a lot more than running a business, she says. That thinking is now extending beyond the borders of Clif Bar. Freitas has talked with other companies regarding Clif Bar’s unique culture. “Companies see Clif Bar being really successful and they think, ‘Okay, they’re doing something right over there.’” That’s not to say business isn’t conducted. In fact, sustaining the business is part of the five aspirations. There’s an end result in mind. Freitas says it’s all integrated. “We need to be profitable in order to donate to the community and to provide great benefits for the employees.” Surprising to her is how integrated those aspirations really are. “Sustaining our brands is really about keeping our brand story alive. So much of our brand story revolves around Clif Bar’s commitment to the environment, our commitment to creating an exceptional work environment, and our commitment to the community, so that’s woven into sustaining our brands.”

The sustaining of business, brands and people is seen throughout everything the company does. Freitas heads up one initiative: the Sustainability Benefits Program, which encourages employees to adopt green commuting and home habits. The two parts of the program—the Cool Commute program and the Cool Home program—offer employees incentives for adopting a green lifestyle in both work and life spheres. Commuters are encouraged to take advantage of alternative commuting options—for example, each employee is offered $6,500 (taxed) toward the purchase of a high-mileage hybrid, biodiesel or natural gas fueled vehicle. There’s also a $500 incentive for commuter bike purchases. The Cool Home program provides $1,000 a year for green retrofits to the home. Anything that reduces waste or increases energy efficiency is rewarded. As part of the commuting incentive program, carpoolers, bikers and walkers can also accumulate points toward rewards, such as commuter passes.

Then there’s the Project 2080 program. The company’s initial goal was to have 2,080 hours of community service every year—the equivalent of one person performing full-time community service for one year. The effort grew so quickly that the company soon adopted a new goal—20.8 hours of community service per employee, an annual goal that’s been exceeded every year since the program’s inception.

In every aspect and at every level of the company, commitment to the five aspirations is alive and thriving. “We’re on this white-road journey,” says Freitas. “We don’t want to go where every other company has gone. We want to define business in our own way.”
Heffernan Group 2009 Premium Volume

Overall premium volume including Property & Casualty, Benefits & Life and Personal Lines

$570,772,000

$20,007,635 Personal Lines

$428,748,874 Property & Casualty

$122,015,491 Benefits & Life

National Industry Accolades

- Named Best Mid-Sized Broker to Work For in the United States, Business Insurance Magazine, 2009
- Named the Best Insurance Broker to Work For in the West, Insurance Journal Magazine, 2009
- Cover Story, Insurance Journal Magazine, 2009

Heffernan Group

Heffernan Insurance Brokers, formed in 1988, is one of the largest independent insurance brokerage firms in the United States. Heffernan provides comprehensive insurance and financial services products to a wide range of businesses and individuals. Headquartered in Walnut Creek, California, Heffernan has additional offices in San Francisco, Petaluma, Palo Alto, Los Angeles, and Orange, California; Portland, Oregon, and Chesterfield, Missouri.

Heffernan is an industry leader, ranking high for its presence in the insurance industry, and for its commitment to philanthropy in the communities it serves.
Heffernan Group Capabilities Snapshot

Heffernan Insurance Brokers, formed in 1988, is one of the largest independent insurance brokerage firms in the United States. Heffernan provides comprehensive insurance and financial services products to a wide range of businesses and individuals. Headquartered in Walnut Creek, California, Heffernan has additional offices in San Francisco, Petaluma, Palo Alto, Los Angeles, and Orange, California; Portland, Oregon, and Chesterfield, Missouri.

Heffernan is an industry leader, ranking high for its presence in the insurance industry, and for its commitment to philanthropy in the communities it serves.

**Heffernan Offerings**

**Business Insurance**
Property & Casualty, Workers Compensation, Global/Foreign Exposures, Management Liability including Directors and Officers Liability, Employment Practices Liability

**Financial Services**
Life, 401(k), Investment Planning, Money Management and Trusts

**Employee Benefits**
Group Medical, Dental, Vision, EAP

**Personal Insurance**
Home, Auto, Boat, as well as Private Client Services for affluent families and individuals

**HR Consulting**
Seminars, Employee Handbook, Crisis Support and Wellness Programs

**Claims**
Claims Consulting and Loss Control

**OCIP Placement and Administration**
Overall OCIP Management and à la carte Certificate Tracking

**Bonds/Surety**

**Heffernan Client Industries**
Heffernan built its reputation and success as a leader in niche practice business, with a foundation in nonprofits, technology, healthcare, hospitality, construction, property owners, food manufacturing, alternative energy, aviation, and architects & engineers. With 9 branch offices and 400 staff, Heffernan's reach spans almost every industry.

**Heffernan Consultative Services**
Using advanced technology and consulting expertise, Heffernan provides a variety of value-added professional services to its clients. These optional services reduce customer costs, increase efficiency and improve client satisfaction – bringing clients' risk management programs to new heights in quality and performance.

- Loss Control Services
- Claims Consulting
- Human Resource Consulting
- Virtual Medical Triage
- Onsite Ergonomic Injury Prevention

**Risk Management Expertise**
Heffernan has experienced professionals in all lines of property and casualty coverage, with additional expertise in the following areas:

- Actuarial Services
- ADA Compliance
- Appraisals, Assessments and Surveys
- Business Continuity Planning
- CalOSHA / OSHA Updates
- Claims Trending Analysis
- Certificate of Insurance Tracking
- Disaster & Emergency Recovery Programs
- Employee Manuals
- Ergonomic Assessment Training

**Heffernan Culture**
For eight consecutive years, Heffernan has been named one of the Best Places to Work. With a commitment to people, Heffernan takes pride in the workplace culture it has cultivated. Heffernan's Charitable Giving offers volunteer opportunities for Heffernan staff and families. Heffernan's Employee Wellness program offers yoga, smoking cessation programs, and education on healthy lifestyles. Heffernan's Scholarship Program offers a helping hand for students in Heffernan families. Finally, in an effort to take care of the environment, Heffernan's Green initiative helps staff to reduce waste and increase environmental awareness.
**HEFFERNAN CORPORATE SOCIAL RESPONSIBILITY**

**OUR COMMITMENT**

THE HEFFERNAN GROUP HAS BEEN INVOLVED IN THE COMMUNITY SINCE ITS INCEPTION IN 1988. TO DATE, WE HAVE DONATED A TOTAL OF $2,500,000 TO CHARITY. THE HEFFERNAN GROUP BELIEVES GIVING BACK, WHETHER THROUGH VOLUNTEER OPPORTUNITIES OR DONATIONS, IS A WAY TO IMPROVE THE COMMUNITIES WHERE WE LIVE AND WORK FOR THE FUTURE. WE HAVE ESTABLISHED OUR OWN FOUNDATION AND HAVE BEEN INCLUDED IN THE TOP GREATER BAY AREA PHILANTHROPISTS SINCE 2003 AND HOPE TO CONTINUE THE TREND FOR MANY YEARS TO COME.

Community Investment—The Heffernan Group averages $1,405 in donations per employee and we sponsor four official avenues for charitable giving:

**Employee Matching**—Employees are offered the opportunity to donate to a 501(c)3 charity of their choice each year and Heffernan will provide a dollar-for-dollar match. The donation may be to one charity or to a number of charities up to the one-time maximum amount of $250 per employee/per year.

**Garee Lee Smith Scholarship Award**—Each year, the Heffernan Group Foundation awards up to five $5,000 scholarships to family members of Heffernan Group employees. Garee Lee Smith was one of Heffernan’s first employees and was instrumental in establishing Heffernan’s family-friendly culture. When she passed away, the Garee Lee Smith Award was established in her honor. The top ten candidates are interviewed to determine the winners.

**Volunteer Time**—Each Heffernan employee is granted four paid days off per year, one day per quarter, to volunteer their time at a local nonprofit. Each office selects nonprofits they support throughout the year, but employees are allowed to select other nonprofit work as approved by their managers. The current list of office-sponsored nonprofits includes:

- Walnut Creek, CA – Shelter, Inc.
- Palo Alto, CA – Silicon Valley Food Bank/ Peninsula Volunteers
- Petaluma, CA – Giant Steps Therapeutic Equestrian Center
- San Francisco, CA – Collective Impact
- Los Angeles, CA – Shelter Partnership
- Orange, CA – Casa Teresa
- Portland, OR – Lifeworks/Volunteers of America Oregon
- Chesterfield, MO – Habitat for Humanity

Additionally, Heffernan participates in the Insurance Industry Charitable Foundation’s Annual Volunteer Week. In 2009, Heffernan supported the Canal Alliance in Marin County, the San Carlos Food Bank in San Mateo County, and Project Open Hand in San Francisco County.

**Large Grant Donations**—Heffernan employees may invite local 501(c)3 nonprofits to submit large grant requests to the Heffernan Foundation throughout the year. The Foundation’s grant-making committee reviews all submissions each year in mid-December and makes grants from $1,000 to $10,000. Nonprofits that provide direct service are given priority.
Investment in Our Employees—The Heffernan Group is committed to providing a workplace that promotes and protects work-life balance for our 400 employees. This supportive work environment has been recognized by the numerous awards presented by prestigious business publications to Heffernan, including:

- Best Independent Agency to Work For in the West, *Insurance Journal Magazine*
- Best Place to Work in the United States among mid-sized firms, *Business Insurance Magazine*
- Second-Best Place to Work in the Bay Area, *San Francisco Business Times* and *Silicon Valley Business Journal* in 2009
- Ranked a Best Place to Work for 8 consecutive years, *San Francisco Business Times*

Employee Ownership—The firm believes in empowering its employees to support its successful, organic growth strategy. Fully 21 percent of Heffernan employees are shareholders, and 32 percent of those are nonmanagement employees.

Green Business—The Heffernan Group rewards all employees who participate in a carpool 75 percent of the time with a $25 gas card each month. The firm employs low-flow lavatory fixtures to save water, participates in an active recycling program, and purchases office products manufactured in an environmentally friendly manner.

Workplace Wellness—The Heffernan Group provides a Workplace Wellness program for all employees. Since its inception in 2007, the Heffernan staff has shed more than 700 pounds and director Adam Cox encourages combining the firm's commitment to philanthropy with Wellness. He shares opportunities for “active volunteering” and administers staff participation in athletic fundraising efforts such as:

- Walk the Talk Challenge, which Heffernan won for having 36 employees gather pledges for the steps they took measured by pedometer
- Avon Breast Cancer Walk, where 24 female staffers formed the “Ta-Ta Sisterhood” and raised $47,000
- Livestrong Cycling Challenge
- Best Buddies Cycling Challenge

Teen Job Training—The Heffernan Group supports the Cristo Rey Program in San Francisco, which provides a full day of work experience each week for high school students in exchange for academic credit. Students gain real-world work experience and training for entry-level jobs after they graduate.
The family atmosphere is best exemplified by the words of Ed Lau, Commercial Lines Assistant Account Manager, when he says ‘Susan (Susan Bottari, Commercial Lines Manager) is like the office mom taking care of us, Arlene (Arlene Lawson, Executive Account Manager) is like a grandmother baking for us and bringing in treats and JT (John Tallarida, Branch Manager) is the uncle you can kid around with.’

“The Petaluma branch came together to raise money for 18-year-old Danny Cox, a high school track star, paralyzed this summer. Danny’s parents own Graffiti, the restaurant next door to the office. When the bills piled up, the staff in Petaluma pitched in and helped Danny’s parents buy a van that could hold his wheelchair.”

The folks in our office have made great strides to band together and get the Heffernan name out in the community. This has been in many forms and includes quite a bit of involvement in community philanthropic activities. The staff here really cares for each other and the community where we live and work.”

Our employee benefits team works to discover the most efficient solutions to everyday issues. Collaboration, experience and structure are why our clients entrust their investments to our financial advisors. In both divisions, honesty, transparency and trust are the guiding principles we use when working together.”

“We hire from all walks of life and provide a casual working environment that allows our employees to have fun while having tremendous growth and career opportunities.”

“We care about people; we care about the employees that work at Heffernan, we care about our clients that we support, and we care about the community where we live. Having happy and satisfied employees allows Heffernan to better manage their clients’ insurance portfolios so our clients can be more focused on their corporate mission. By giving back within the community, it fulfills us while helping others in need.”

“The family atmosphere is best exemplified by the words of Ed Lau, Commercial Lines Assistant Account Manager, when he says ‘Susan (Susan Bottari, Commercial Lines Manager) is like the office mom taking care of us, Arlene (Arlene Lawson, Executive Account Manager) is like a grandmother baking for us and bringing in treats and JT (John Tallarida, Branch Manager) is the uncle you can kid around with.’

Teamwork is the key part of the Heffernan culture in the Los Angeles operation. We are interconnected and are there for each other through good times and bad. We Band of Brothers and Sisters…”

HG Magazine asked each branch manager to tell us how the Heffernan culture is demonstrated in their office. Here’s what they said.
BEFORE GREEN WAS COOL

OFFICE SOLUTIONS WAS GIVING PRODUCTS A SECOND LIFE

By Lori Widmer
When Office Solutions’ president and co-founder Bob Mairena decided it was time the company recycled its corrugated waste, there was little interest from recycling firms in the small amount of waste material the company had. If it wanted to recycle, Office Solutions would have to pay.

But Mairena and his wife, co-founder and vice president Cindy Mairena, weren’t content with that. So they reached out to customers in 2007, offering to collect and recycle their corrugated waste as well. The result: two environmental awards and over 142 tons of materials each month rerouted from landfills to recycling centers.

It’s an effort that began in 1984 when the company first opened its doors. Internal recycling was built into the very first business model, and the green culture defines the company. “It’s interwoven into everything we do,” says Mairena. “The culture is through-and-through.” Yet it wasn’t always an easy sell for all Office Solutions employees. When Mairena first approached his sales and marketing team about promoting a green program to customers, they didn’t quite see the value and didn’t fully embrace or promote the recycling initiative. So rather than force the issue through the sales department, he thought about effectively selling it to the distribution and warehouse team by collaborating with the manager by getting drivers to promote recycling directly with the customers. The company also began recycling corrugated waste from the customers’ other suppliers.

Soon customers were raving about it – to their Office Solutions sales people. What’s not to love? Mairena says the recycling efforts reduce customers’ trash collection costs while helping them do the right thing. “New prospects were calling us to take part in this program.”

The company offers the recycling to active customers only, but is encouraged that others are interested.

His once-skeptical sales team was now sold, and they began capitalizing on the increased interest in the program. It did become a marketing tool that brought in business, but Mairena is quick to add “that was a side effect.” The goal, he adds, was to do the right thing environmentally.

The effort soon turned to electronics. Mairena was shocked at the number of electronics – old CRTs, old computers – lying in warehouses. In most cases companies can’t get electronics recycled without paying for the service, and rarely do they have the critical mass needed to get someone to pick them up. Because Mairena’s distribution team arranged the pickup, recycling became cost-effective for customers. Pooling the waste made it economically feasible for smaller companies to recycle.

“It’s amazing how much electronic waste is sitting in people’s warehouses because they don’t know what to do with it. We wind up serving some pretty large accounts picking up pallets of electronic waste.”

Like all good efforts, things tend to snowball. Mairena says the company is now recycling used batteries and, as he says “almost anything you can think of.” Recycling batteries is a pricey endeavor for individual companies, but once again combining efforts, it becomes easier.
Cost-effective recycling requires enough bulk waste, and batteries are no exception. Mairena’s group came up with a simple system. “We supply a box for recycling batteries and we charge $10 for the box. Once the customers fill it up, we recycle it.” The company charges what it costs Office Solutions to prepare batteries for shipment (one end of each battery must be taped over) and to ship them for recycling. And for 100 customers, it’s now become easier to do the right thing. There’s no money to be made here from the company’s standpoint. Mairena says the program is to the point where it doesn’t cost them anything, either.

So why do it? “It’s about being a good corporate citizen. In the end, we do hope that’s one of our differentiators. We hope, but it’s not something you can necessarily tap into,” he says, because, as he puts it, recycling and selling office products are two different, pretty disparate things. Yet sometimes the interconnection is undeniable.

About those awards – in the last five years, Office Solutions received two California Waste Reduction Program (WRAP) Awards. The annual program, part of the California Integrated Waste Management Board, recognizes California businesses that have made outstanding efforts to reduce nonhazardous waste and send less trash to landfills. Two years in a row, the award went to Office Solutions – the first company in the office products industry to receive the honor.

Perhaps it’s because of the company’s monumental efforts to encourage recycling through their own network of collections. But it’s more likely because they wrote the book on how to incorporate business and environmental responsibility – literally.

Mairena and company have put together a manual, complete with CDs, DVDs, and all the materials other companies need to launch their own recycling and green programs.

The goal was to encourage companies to launch their own green initiatives. The program manual includes information such as finding a champion within the organization to promote and drive the program, poster templates, how-to advice on launching the program, building an awareness of the program within the company, etc. The manual is provided to all Office Solutions customers. “Whether they want to recycle the product through us or by themselves, we’re there to make sure they’re doing the right thing and make it easy for them.” Next for the company is the launch of a line of environmentally friendly office furniture, carrying on the consistent tone of the company’s environmental practices. There’s also a move to consider biodiesel for the truck fleet.

Mairena says he hopes the conscious ecological efforts will make customers think twice about their consumption levels. “Being environmentally sensitive and not consumer-oriented is somewhat counterproductive from a business standpoint,” he says with a laugh. “If we’re making you more conscious about waste, you’re not buying as much paper or toner.

But in the end we think that’s the right thing to do.”
Pleasing the palate and the Soul

By Linda Wagar
Someone finally figured out how to take the guilt out of comfort food. A new restaurant is proving that, with the right chef and the right ingredients, you can indulge your appetite without inducing a heart attack.
Walk through the doors of Gather Restaurant in Berkeley, California, and you quickly realize that you’ve entered one of those chic Bay Area eateries with a devoted clientele of Baby Boomers and Gen Xers. But it’s not until you’re seated and take your second look around that you begin to understand what makes this restaurant tick.

First is the décor. Much of the restaurant’s richly colored wood is salvaged from a retired redwood water tank. The delicate lights hanging over the bar were once vodka bottles. Even the ceiling is accented with the staves of old cedar wine barrels. In fact, nearly everything you touch has had a former life.

The process of tracking down and pulling all these materials together helped give Gather Restaurant its name, says owner Ari Derfel. The name also explains the food. Derfel works hard to ensure that everything that reaches your plate was gathered only hours earlier from farms, dairies and ranches just a car ride away in the fertile lands of northern California.

For Derfel and his business partner, Eric Fenster, it’s all about balance – in business, in spirituality and in life. They’ve spent their lives preaching the gospel of sustainability where every choice – whether business or personal – helps nurture the Earth, not destroy it. And you’ll be grateful once you taste what that philosophy has produced. If you think all this sounds a little too “Berkeley flower child” for the average foodie, you’re wrong.

“The word organic doesn’t even appear on the menu,” Derfel says. “We didn’t want to make this a place where you had to be a Democrat.”

What he was aiming for was healthy home cooking. If that sounds like an oxymoron, pass your plate. The restaurant made its name with fresh, locally grown produce and vegan and meat dishes inspired by proprietors bent on creating something truly unique.

While the menu is loaded with vegan specialties, the average carnivore has enough choices to keep him happy. A friend of mine visiting the restaurant recently ordered a burger with fries. He got a hamburger made of 100 percent grass-fed beef and french fries made from organic potatoes sliced fresh that day. He declared it one of the best burgers he’d ever had.

“We chose a chef who would make food that is the farthest thing in the world from crunchy, hippie granola,” says Derfel.

But the vegan dishes are the real draw. The man in charge of your meal is Chef Sean Baker. His artistry in the kitchen was perfected in restaurants like Millennium in San Francisco, which ranks among the top vegan restaurants in the country. Even meat lovers make a mistake if they leave Gather Restaurant without trying some of his vegan creations.

Among the most popular with the diners in my group one winter evening was the vegan “charcuterie” platter. That night, the platter was a mix of four winter salads. One was a roasted vegetable bread creation with arugula. Another was radicchio blended with beets, carrots, kumquats, mint and cashew ricotta.

My friend Lori was impressed. As she licked her fork, she announced, “It almost makes me want to become a vegetarian.”

One of the keys to the rich explosion of flavor is the freshness of the food. Linda Butler of Lindencroft Farms in Ben Lomond, nestled in the Santa Cruz Mountains south of San Francisco, is one of Gather Restaurant’s local suppliers.

Butler has dedicated her life to sustainable agriculture and carefully tends everything from arugula to turnips, which she sells to some of the best restaurants in the Bay Area. But even Butler admits she never fully appreciated some of her vegetables until she tasted them prepared by Chef Baker.

“The way he cooks chicory makes me proud,” Butler says, who notes that you won’t find chicory on the menu unless it’s in season.

“Most restaurants tell you that they use fresh and local whenever possible,” says Baker. “But it’s always possible.”

Much of Gather Restaurant’s eclectic feel stems from its owner. Ari Derfel is a study in contrasts. He’s a healthy eater who can whip up a killer cheese steak. He’s a Philadelphia kid who hated city life. After graduating from college, Derfel fled to California, where he could easily indulge his penchant for backpacking and nature.

“I wasn’t very comfortable as a young person,” he recalls. “I was always happiest when my family went camping.”

So it’s no surprise he eventually landed a job as a professional outdoorsman, leading expeditions everywhere from California’s glaciers to its deserts. But after a few years, Derfel wanted to do more than just help people explore the outdoors. He wanted to help them explore their souls.

“What was missing was a spiritual perspective,” Derfel says. That’s when he and college friend Eric Fenster decided to form a company called Back to Earth.

“We would take people to practice yoga in really amazing places in the desert or Yosemite Park,” Derfel recalls. “We tried to get people to experience things that changed their perspective.”
The two men also prepared meals on those back-to-nature trips. “We were self-taught personal chefs,” recalls Derfel.

Apparently they were pretty good. The enthusiastic response to their cooking encouraged them to expand into food service and open a second business: Back to Earth Organic Catering. Derfel said the first year was rough. The business grossed $24,000. Both he and Fenster hung on to their day jobs in order to pay the bills.

The next year, business doubled as the organic boom took off. Suddenly, everyone from social justice organizations to brides wanted organic catering. In fact, in 2006 Modern Bride magazine named Back to Earth Organic Catering one of the top 25 trendsetters in the United States. Now the business grosses more than $1 million a year, with six full-time and 150 part-time employees.

Their catering success encouraged Derfel and Fenster to open a restaurant. But they knew they were undertaking a high-risk business just as California’s housing bubble was beginning to deflate.

In 2007, ground was broken on what was touted as the greenest building in the Bay Area – the David Brower Center in Berkeley.

The people behind the Brower Center had initially pursued world-renowned Chef Alice Waters of Chez Panisse fame to open a restaurant in the building. When she declined, Derfel knew his moment had arrived.

He cancelled his first vacation in six years and “spent the entire time writing a 55-page proposal explaining why we would be the best restaurant,” says Derfel.

That proposal was one of many the Brower Center received. Quite frankly, Derfel and Fenster were a risk. They had never owned a restaurant and they didn’t have a fat bank roll to finance their ideas. Their proposal could have been easily dismissed. But fate intervened: Derfel landed on the national news. Did we mention that Derfel had spent the previous year saving his garbage?

“I was trying to challenge myself to see a part of myself I couldn’t see very clearly,” says Derfel. He figured he’d have a better idea of how he was living if he saved all of his garbage for an entire year. “It was a very private thing,” Derfel says. But you know how friends can talk. A reporter with the San Francisco Chronicle got wind of his project and wrote a story on New Year’s Eve 2008. “AP picked up the story and by that night every media market on the whole planet was calling and wanting to talk to me,” says Derfel. He even made an appearance on CNN.

That media attention helped propel Derfel and Fenster to the top of the list as prospective restaurant candidates for a building being promoted for its greenness.

The two still had to raise the money to make it happen. The $2 million project required investors. They adopted a classic strategy, approaching clients, friends and fans from their catering and outdoor businesses.

“I had to network with hundreds and hundreds and hundreds of people,” says Derfel. “It had an overall marketing effect that was viral.”

Within a few months, Gather Restaurant had 60 investors. Forty-five of them live near the restaurant. Derfel and Fenster, however, maintain a controlling interest.

Among Gather Restaurant’s biggest fans is Stephanie Reilly with Heffernan Insurance Brokers. She helped Derfel insure his businesses for the last year. And she admired the way he lives the lifestyle that he champions.

“He is so incredibly committed to sustainability in his personal life and his business life,” says Reilly, who shares Derfel’s passion for all things green.

It’s a passion that appears to be spreading. It can be tricky these days to get a table at Gather Restaurant on the weekends, as gourmands across the Bay Area realize that eating organic isn’t a trade off. It’s a trade up.

As Derfel puts it, “Don’t think of it as organic. Think of it as comfort food done awesomely and done right.”
The skies were finally clear and there was a slight breeze in the air when I laced up my sneakers and joined Luann Watkins on the walking path just steps away from Heffernan’s Walnut Creek office. Joining us was Katie Riedel, another Heffernan employee who has been Luann’s friend and confidant on Lu’s year-long journey to improve her health, get fit and shed some weight.

I’d been talking to Lu since January by phone and email, but this was the first time I had a chance to meet her. At 5’9, Lu is striking, with dark hair and a peaches and cream complexion. Always warm and personable since the first time we chatted on the phone, Lu greeted me with a hug before we headed out on the three-mile loop that Katie and Lu try to walk whenever it’s not raining. California has seen more rain than usual this year – just one more obstacle that Lu has had to overcome along the way.

Lu has struggled with her weight for more than a decade. It was a battle that she started seriously losing a few years ago when a back injury – at the gym – left her nearly immobile and in pain for months. As her weight continued to climb, every aspect of her life was soon affected. She developed asthma and began needing medication to control her blood pressure. She was showing early signs of diabetes. And she struggled to complete tasks as mundane as tying her shoes.

“It was hard to bend over,” she recalled. But what really concerned her was she could no longer enjoy hanging out with her husband if it involved any physical activity. A trip to the mall could be overwhelming. “I would get to one store and I couldn’t walk anymore,” said Lu.

That was not the life she wanted. Although she prefers not to reveal her weight, she knew she needed to lose at least 80 pounds. The problem was how. She had never had much success with diets and she was afraid to head back to the gym and risk another back injury. Two years ago, she came across the South Beach diet, which emphasizes whole grains and lots of fresh vegetables. To her surprise, she lost 30 pounds and has kept it off for more than a year. She and her doctor were thrilled. It was that first sign of success that convinced her to embark on her latest weight-loss campaign in hopes of reaching her ultimate goal.

“I know I’ll never be 22 again in a tight little black number,” said Lu, now 54. “I don’t care about that. What I want is to be able to take a picture with my friends here at work and not look like the side of a barn.”

Lu’s weight-loss mission was a well-guarded secret at Heffernan’s headquarters in Walnut Creek. She did not want to start her diet under everyone’s compassionate, but watchful, eyes.

Adam told Lu to focus on her goal and not worry about minor bumps or the occasional potato chip binge. As Adam put it, dieting is a marathon, not a sprint. He also encouraged her to start working out again. He gave her a list of exercises to do at home and also supported her idea to make the Walnut Creek walking trail part of her routine.

But most importantly Adam reminded Lu to not focus on her daily weight but on eating healthy every day. Adam said many people get discouraged if they feel a diet is dictating how they live their lives. The real problem isn’t the diet, but that they are trying to do too much at once. They are either trying to follow an exercise regime that is unrealistic for someone their age or a food plan that leaves them feeling constantly deprived. He said small steady steps toward a healthy lifestyle are much more sustainable than dramatic changes.

Lu’s other secret weapon is her husband, Jeremy, who is also the cook in the family. One night last spring when I called for an update, Jeremy had just finished making dinner. He was serving broiled fresh sturgeon with a light sour cream parmesan sauce, a side of asparagus and what he described as a monster salad.

Even better than his cooking skills is his attitude. Jeremy is happy to help Lu stick to her diet, but he insists (and Lu says it’s true) he’s never had a problem with her weight. “We’ve been married 17 years and I still look at her the same way,” Jeremy said. “She hasn’t changed much.”
To provide an accurate chronicle of Lu’s weight-loss efforts, I decided to check in regularly, starting on January 15, the beginning of the second official week. In an email message, she said the news was good. In her own words, here is the view from the weight-loss trenches:

**WEEK 2**

I’m doing the (walking) trail - the one I want to master. But for now I go 30 minutes one way, then turn around and come back. Next week it’s supposed to rain every day, so I’ll be doing cardio from home. I weigh in for the first time next week.

By the way, Jer does terrific stir fry, and he did that a couple nights with chicken and steak, tossed with a little olive oil and various veggies.

---

**WEEK 8**

My knee problems slowed me down on the cardio. But I’m doing what I can. I’m watching my foods and just being smart about what I eat. I walk the 3-mile trail once or twice/week, which is so wonderful. I met one other goal… down one pant/top size! I’m down 2 sizes since March of last year. Someone I hadn’t seen in several months came into the office today and commented on my “smaller figure.” I was so happy to hear that! People you see every day don’t always notice, so it’s good to hear that.

---

**WEEK 12**

It’s so true that personal problems can affect your weight and weight-loss progress! My son was visiting from Iraq (he’s in the Army) since March 8. I had to take him to the airport, to go back into Iraq, last Wednesday. The last week before he left was very emotional for me, and needless to say my eating and exercise has suffered. Somehow, it just didn’t seem that important to me anymore. I’m feeling better now, and I’m back on track as of today. I’m walking the trail with Katie at lunch. Wish me luck, and if you are a “praying person,” please pray for my son’s safety.

---

**WEEK 15**

Let’s see, I’m down another pant size. I’ve lost more weight. My face looks different too! I think it’s weird. Why is it when you lose weight, you lose it in your feet and hands first, then your face? At least, that’s how I am. The butt’s always the last to go.

I’ve joined a 7-week weight-loss group at Heffernan, “Ivanna Lose A Lot”, which is a group of girls trying to lose weight for the Reward Event, which is May 22 this year in Lake Tahoe. I don’t expect to win (they choose the highest percentage of weight loss), but it’s keeping me on track and accountable! My knees are doing much better - now my back is giving me trouble (getting older isn’t all that much fun, you know). But, I’m working my way through it.

---

**WEEK 18**

I love the Ivanna group - it has kept me focused and on track. I’m on a plateau right now, as far as weight goes, but I’m smaller, which tells me I’m putting on muscle now and replacing the fat. I hate the scale because it isn’t a true reflection of what you are doing - but - since I have still a lot to lose, it does keep track of my downward trend.

I looked through my old notes with my doctor and since March of 2009, I’ve lost a total of 52 lbs., which doesn’t seem very much, but when losing it the “right” way, it’s a good number.

---

**WEEK 4**

I’m almost up to an hour on the treadmill. I did 50 minutes yesterday, and felt great! I love getting over the “hump” during exercising, when you just feel like you cannot go another step, then the energy kicks in and I take off! Another high… lost 8 lbs! The best dish was probably the smoked sturgeon salad my husband made. Yum. And, yes, I’ve noticed a difference in my clothes. My tummy isn’t as big, so my shirts are looser up front. And, my jeans are a little baggy. [But Lu also wrote that she’d discovered a weakness and it was small, green and salty.]

I cannot have pistachios in my house! I just cannot say no. We bought two big bags, because I can have nuts within reason. But I just couldn’t stop eating them, and I wasn’t even hungry! Thank goodness my husband ate the rest… I’ve got to just get on the scale once/week or every other week. If I look every day, my weight fluctuates by as much as 2 lbs, and that got me really down for a couple days - thus the pistachio insanity - but I didn’t stop exercising.

---

**WEEK 10**

I walk the trail with Katie at lunch. Wish me luck, and if you are a “praying person,” please pray for my son’s safety.

---

**WEEK 12**

It’s so true that personal problems can affect your weight and weight-loss progress! My son was visiting from Iraq (he’s in the Army) since March 8. I had to take him to the airport, to go back into Iraq, last Wednesday. The last week before he left was very emotional for me, and needless to say my eating and exercise has suffered. Somehow, it just didn’t seem that important to me anymore. I’m feeling better now, and I’m back on track as of today. I’m walking the trail with Katie at lunch. Wish me luck, and if you are a “praying person,” please pray for my son’s safety.

---

**WEEK 15**

Let’s see, I’m down another pant size. I’ve lost more weight. My face looks different too! I think it’s weird. Why is it when you lose weight, you lose it in your feet and hands first, then your face? At least, that’s how I am. The butt’s always the last to go.

I’ve joined a 7-week weight-loss group at Heffernan, “Ivanna Lose A Lot”, which is a group of girls trying to lose weight for the Reward Event, which is May 22 this year in Lake Tahoe. I don’t expect to win (they choose the highest percentage of weight loss), but it’s keeping me on track and accountable! My knees are doing much better - now my back is giving me trouble (getting older isn’t all that much fun, you know). But, I’m working my way through it.

---

**WEEK 18**

I love the Ivanna group - it has kept me focused and on track. I’m on a plateau right now, as far as weight goes, but I’m smaller, which tells me I’m putting on muscle now and replacing the fat. I hate the scale because it isn’t a true reflection of what you are doing - but - since I have still a lot to lose, it does keep track of my downward trend.

I looked through my old notes with my doctor and since March of 2009, I’ve lost a total of 52 lbs., which doesn’t seem very much, but when losing it the “right” way, it’s a good number.

---

**WEEK 8**

My knee problems slowed me down on the cardio. But I’m doing what I can. I’m watching my foods and just being smart about what I eat. I walk the 3-mile trail once or twice/week, which is so wonderful. I met one other goal… down one pant/top size! I’m down 2 sizes since March of last year. Someone I hadn’t seen in several months came into the office today and commented on my “smaller figure.” I was so happy to hear that! People you see every day don’t always notice, so it’s good to hear that.

---

**WEEK 12**

It’s so true that personal problems can affect your weight and weight-loss progress! My son was visiting from Iraq (he’s in the Army) since March 8. I had to take him to the airport, to go back into Iraq, last Wednesday. The last week before he left was very emotional for me, and needless to say my eating and exercise has suffered. Somehow, it just didn’t seem that important to me anymore. I’m feeling better now, and I’m back on track as of today. I’m walking the trail with Katie at lunch. Wish me luck, and if you are a “praying person,” please pray for my son’s safety.

---

**WEEK 15**

Let’s see, I’m down another pant size. I’ve lost more weight. My face looks different too! I think it’s weird. Why is it when you lose weight, you lose it in your feet and hands first, then your face? At least, that’s how I am. The butt’s always the last to go.

I’ve joined a 7-week weight-loss group at Heffernan, “Ivanna Lose A Lot”, which is a group of girls trying to lose weight for the Reward Event, which is May 22 this year in Lake Tahoe. I don’t expect to win (they choose the highest percentage of weight loss), but it’s keeping me on track and accountable! My knees are doing much better - now my back is giving me trouble (getting older isn’t all that much fun, you know). But, I’m working my way through it.

---

**WEEK 18**

I love the Ivanna group - it has kept me focused and on track. I’m on a plateau right now, as far as weight goes, but I’m smaller, which tells me I’m putting on muscle now and replacing the fat. I hate the scale because it isn’t a true reflection of what you are doing - but - since I have still a lot to lose, it does keep track of my downward trend.

I looked through my old notes with my doctor and since March of 2009, I’ve lost a total of 52 lbs., which doesn’t seem very much, but when losing it the “right” way, it’s a good number.

---

**WEEK 2**

I’m doing the (walking) trail - the one I want to master. But for now I go 30 minutes one way, then turn around and come back. Next week it’s supposed to rain every day, so I’ll be doing cardio from home. I weigh in for the first time next week.

By the way, Jer does terrific stir fry, and he did that a couple nights with chicken and steak, tossed with a little olive oil and various veggies.
At a recent Washington, D.C., conference on energy and climate change, Terry Clark walked away lamenting that Americans are still hesitant about jumping onto the energy conservation bandwagon.

“Awareness,” Clark says, “doesn’t always equal change.”

Clark is the chief executive of Finelite Inc. of Union City, California, a lighting systems manufacturer whose products combine state-of-the-art sensors, controls, interconnection cables and lighting for businesses and classrooms.

When Clark and his employees explain to potential customers that Finelite will help them cut their electricity bills, people are skeptical. The challenge is that the businesses have already heard the claims about “going green,” says Marc McMillan, Finelite’s director of marketing and education.

“We need to make being green real to our customers,” McMillan says. “So you have to show them that you are proven; that you can show them how to do it.”

With a host of awards and nods from energy, business and design authorities, Finelite is doing this by using the latest technology in light emitting diodes, known as LEDs. Finelite designs systems that are easy enough for the custodian to use, but sophisticated enough to solve several lighting problems at once.

LEDs, which are typically used in traffic lights and many consumer products, have the potential to be the “most revolutionary change in lighting in the last 100 years,” Clark says. LEDs are semiconductors. But when you turn them on, Clark explains, they don’t compute like a central processing unit or store data like a memory chip. Instead, they emit light. The LEDs in Finelite’s products have the potential to reduce energy lighting consumption by 50 percent. Finelite’s products can give offices a lighting density as low as 0.50 to 0.65 watts per square foot.

The other behavior Finelite is trying to change is the way businesses shop for lighting. Three kinds of lighting are usually found in a workplace: task, as for a desk; ambient, or surrounding light; and vertical, which may highlight art or other objects. Shopping for these kinds of lighting separately isn’t always the best solution, says Jeannine Fisher, marketing director of green buildings and a professional engineer with special certification in lighting.

“Looking at task, ambient, and vertical separately doesn’t allow businesses to achieve the goal of a harmonious overall setting conducive to working,” she says. “You can’t separate how people will feel and function in the environment. There’s a shift in making the customer think about a whole package.”

The company’s 14,200-square-foot main office space is a laboratory and client showroom where light sensors turn on LED task lighting when someone steps into an individual’s office space, and features a wall with 13 rectangular and square cutouts that emit soft light across the entire area. On the opposite wall the company is creating a “wall wash” to create a bright and open space.

As a result of this design and lighting, Finelite is using 56 percent less power for lighting than is allowed under the strictest building code currently in force.
In individual cubicles, undercabinet light fixtures are held magnetically under office shelving with six 1-watt LED bulbs the size of the tip of a pinky finger. A sleek, black desk lamp illuminates as well as a clunky, double-armed, 18-inch-long, $500 desk lamp with a regular 26-watt fluorescent bulb, but is one-third the cost and uses one-fourth the energy.

Finelite has also faced a tough economy in recent years. About 60 percent of Finelite's customers are in the private sector, while 40 percent come from schools. Lighting industry sales for new construction fell 30 percent in 2008. Additionally, "the U.S. lighting industry was challenged by a devastating year in 2009," says Clark.

Although Finelite expects upcoming years to be difficult, employees point to efforts to educate its independent sales agents and work with the California Energy Commission and New York State Energy Commission to relight existing offices as ways they can gain momentum over competitors.

One of its LED desk lamps won a design award at the Next Generation Luminaries annual design competition this year, co-sponsored by the U.S. Department of Energy. Finelite's was the only desk lamp recognized by the judges and the highest-ranked entry in the entire competition.

"By giving people more control over energy use, you give them more responsibility, which (behavior research on energy use shows) leads to them to reducing their energy use and environmental footprint in other ways," Howlett says.

Finelite is also leading the industry by practicing what it preaches. Its recycling efforts have led to a year-over-year reduction in overall waste. For example, in 2009 its landfill contribution was 74 percent less than 2005. Recycling e-waste and other materials eliminated 55 cubic yards from the waste stream. Its manufacturing plant tries to make sure that only things that will be 100 percent used enter the factory door. In addition, the Wall Street Journal has rated Finelite as one of the country's top 35 small places to work.

Clark believes Finelite's future is bright as long as it can keep getting its message out.

"Change is hard," says Clark. “But every time you eliminate a barrier to change you can grow your marketplace.”

Finelite is a client of Heffernan's Palo Alto, CA, office.
For Coffee Roaster,
Environmental
Responsibility
Starts At Home.
Roasting and packing 15,000 pounds of coffee every day, Java City’s operations have the potential to create a tremendous amount of waste. But the company has found ways to make staying friendly to the environment pay for itself.

Shawn Hamilton, the company’s coffee buyer and vice president of plant operations, showed how the company uses a cardboard baler to compress and bundle loose pieces of cardboard into forms that are sold to a recycler.

Without the baler, these cardboard scraps would have gone into a 40-yard trash bin that used to be emptied five times a month. Now the same bin is emptied once every six weeks.

“We’re constantly looking for unique and creative recycling and waste reduction techniques,” says Hamilton, who has been with the 25-year-old company for 22 years.

As a result, Hamilton can point to nearly every spot in the 45,000-square-foot warehouse where materials are being recycled, from the nearly invisible shell around the green, unroasted beans, to the travel mugs made with sustainable materials.

On the ceiling, fluorescent lights were replaced with more energy-efficient bulbs throughout the warehouse. In addition, automatic sensors dim the lights when the sun shines through, resulting in a 45 percent reduction in electricity.

Nearby are the machines that roast the beans to their aromatic, glossy black-brown color. Two 40-pound bags of chaff — an invisible skin over the bean that falls off when it’s roasted — are waiting to be driven to a local dairy farm for composting. Burlap coffee bags that have traveled from coffee farms across South America will go to the orangutan and gorilla dens at the Sacramento Zoo. Sacramento Zoo spokesperson Lauren Kraft says she figures the zoo picks up more than 200 bags a week.

Five-pound vacuum-sealed bags of beans ready to go to one of Java City’s ten cafes or wholesalers are piled up in a bin near the roasting machines. Because foil can’t be recycled, Java City found a way to use less of it.

“If we can’t recycle it, we try to reduce it,” Hamilton says.

Java City’s bag supplier figured out a way of cross-weaving the packaging materials to include the unrecyclable foil. The new film uses thinner layers of each material. To keep the original strength, the supplier applied an outer layer in a cross-biased way, making the bags just as strong but 20 percent thinner with less waste to throw away.

Naturally, Java City also has a recipe for sustainability when it comes to sourcing all of their coffee beans. The company is dedicated to its ecoGrounds™ program that promotes a sustainable social, ecological and economic model for the cultivation and harvesting of coffee.

When considering the initial positioning and design for the ecoGrounds program, Java City was careful not to veer from its first mission: to provide a great cup of coffee.

“Consumers aren’t willing to sacrifice taste and quality for sustainability,” says Brett Zugnoni, Java City’s director of marketing.

EcoGrounds initially launched in 2003 when one of Java City’s largest licensees had a client who wanted to specifically sell Rainforest Alliance certified coffees. Rather than developing a program tied to only one tenet of sustainability, Java City seized the opportunity to create a branded program that served as an umbrella under which a variety of certified coffees could be marketed and sold, thereby addressing a wider range of critical sustainability issues. Under this “umbrella” of sorts, the ecoGrounds brand offers Fair Trade Certified™, Rainforest Alliance,
direct relationship, and even organically certified coffees. The ultimate mission of ecoGrounds is to preserve the environment and improve the livelihood of coffee farming communities with each and every sip of coffee.

Perhaps the most widely known sustainability model is Fair Trade. Fair Trade rules guarantee farmers a minimum price for their coffee, helping them afford healthcare, education, and housing assistance.

When farms aren’t paid a fair wage for their coffee, “the entire process breaks down. If farms don’t receive the revenue they need to maintain a strong operation, they’re forced to make difficult cuts. The employee base shrinks, the community suffers, and ultimately quality and production suffers,” Zugnoni says.

Coffees receiving the Rainforest Alliance certified seal are also offered as part of the ecoGrounds brand. The company will buy coffee from areas where the natural habitat of the farm and techniques used for irrigation, crop rotation, and other growing elements are centered around preserving the land’s biodiversity and natural integrity.

Many of the Fair Trade Certified and Rainforest Alliance coffees within the ecoGrounds portfolio are also certified organic, which are grown without synthetic chemical pesticides or herbicides, using only natural fertilizers and sustainable agricultural methods. Beans sold with this label must be from a certified organic farm and roasted in a plant like Java City’s that is also organically certified.

Zugnoni notes that the coffee business is “all about relationships,” so some farms that Hamilton works with may not be certified. By investing directly into certain farms and their communities, Java City is ensured a long-term supply of coffee that meets stringent quality standards, while the farmer is guaranteed a fair price and long-term sustainability of the farm.

For example, Java City is working closely with Finca Oriflama, a fourth-generation family farm in western Guatemala. This relationship has resulted in Java City getting great coffee beans and, in turn, the farmers benefit from a program that provides nutritional supplements to them and their families.

“We’ve spent a considerable amount of time working with that farm because there was a mutual benefit that arose from this relationship,” Zugnoni says.

Zugnoni sees the demand for sustainable coffee rising, especially at college campuses where Java City is served. He sees the company responding: Java City has new roasts coming out every two months, and many will be part of the ecoGrounds program.

“We continue to increase the amount of coffee we source that is sustainable,” he says. And all the while, Java City continues to provide a great cup of coffee.
Cultivating a Dream Farm

By Louise Lague
“I want to give kids a respect for nature, and help them understand how to eat healthy.”

Erin Shea
Although the motto at Heffernan Insurance Brokers is “Answer the phone and have fun,” Erin Shea, with her degree in sustainable agriculture from UC Santa Cruz, was not happy working there as an administrative assistant, her starter job after college. She had been promoted from part-time to full-time and was doing well, but wanted to be doing something in her field of study. When she went to quit, CEO Mike Heffernan, who had known her since she was four years old, had another idea.

“He asked me to help him start a farm on his land,” Shea recalls. “He wanted to grow organic produce, and sell it in co-op fashion.” Heffernan’s thought was “to get more active in the whole sustainable movement.” As for Erin personally, Heffernan says, “Well, I enjoy seeing people fulfill their dreams.”

And so, five years ago, they began Collective Impact in Healdsburg, where Shea, as farmer-in-chief, produced healthy organic vegetables that were sold at farmers’ markets, to restaurants, and to local subscriber families who found a motley bunch of veggies on their doorstep each week. Says Heffernan, “I believe the way we produce food now is not efficient. The community can be changed with local produce and commerce, and I’ll do anything to assist in the process, rather than be detached and fly bananas in from Tahiti. Not everything modern is good.”

But that farm has gone to lavender for now, which will be sold for the benefit of a new project: what one might call “farm lessons for kids.” The idea combines Mike Heffernan’s two favorite causes: organic farming and educating kids. Heffernan calls it “a joint idea”; Shea calls it her “dream farm.” Originally, it was to be a learning place for the teenagers from Opportunity Impact, the Heffernan-sponsored after-school program for students from low-income housing in San Francisco. But the transportation from San Francisco to Sonoma County was too complicated, so the first young visitors to the farm will be local county kids.

“It’s not bad for kids to understand more about food sources as they get farther and farther away from the land,” says Heffernan. “Primarily it’s about the education of children. I think if you address kids and make their lives better, the world’s a better place.”

Shea explains: “We wanted to give back to the community in ways other than providing healthy, fresh food, and so I started looking at educational programs. I want to give kids a respect for nature, and help them understand how to eat healthy. I wanted to use the farm as a learning lab where they can connect the classroom with real land.”

And thus began Cultivating Impact – a nonprofit program that connects children with their food source and promotes sustainable agriculture. This summer Shea will welcome children of all ages for day visits to learn about food, farming, and to have fun too.

The farm lessons will range from how to plant a seed, to calculating lettuce-heads-per-acre, to how to sell vegetables to restaurants. The site, in Santa Rosa, is called Cultivating Impact at Patchwork Farm, and it shares land with a small private high school. But Shea, her staff, and her little helpers will work all five acres of tillable land.
The site also boasts solar panels, a biodiesel filling station, a chicken coop, a greenhouse, and an outdoor kitchen built with cobs, which are bricks made from a mixture of clay and straw.

Shea spent the spring getting the farm and the program into shape, on several levels. She made plant beds and started seeds in the greenhouse, planting tomatoes, flowers, and herbs. She contacted the five schools located nearby to set up site visits, plus other schools further afield.

She planned out what would hopefully spring forth from the earth, and started contacting local restaurants about purchasing produce. Restaurants are the preferred customer, as they buy lots of produce in one delivery. If there is not enough produce successfully grown, or not enough interested restaurants, Shea can sell at farmers’ markets, though that requires an additional outlay of booth money and by-the-hour pay for the salespersons.

Don’t tell the kids, but the expertise she shares with them will be fairly new, and learned through a challenging, condensed, hands-on immersion course. When Heffernan first asked her to help with his farm, Shea, then just 25, wasn’t sure she could do it. She protested that in spite of her fancy agricultural education, the coursework had been largely theoretical. Although she had helped her father with his backyard vegetable garden, she didn’t know how to farm, exactly.

Heffernan replied: “Oh, you can figure it out.” She feels that this is “the way he runs the business with all his employees. It’s sink or swim.” Shea admits that “so far it’s worked out well.” Heffernan says he wasn’t worried. “She’s young; she has energy. It’s pretty obvious that she’s trustworthy, and she’s totally dedicated to the land and sustainable agriculture. She lives and breathes it.”

At first, though, Shea says, “it was really scary and daunting to be at the will of the weather. It’s so much work. There are days when you get frustrated. You can’t control anything. But then, there is so much satisfaction when you do something right. I look down a row of plants and think: ‘I did this.’”

Now aided by employees (all women) for the first time, Shea is working out a tailored curriculum for the different age groups, according to their abilities and interests. “For pre-schoolers,” she says, “we’ll walk them through the farm, pick some strawberries and carrots, or whatever is growing, visit the chickens and feed them. We’ll explain their role on the farm, and learn about compost. We’ll do some art projects. Maybe we’ll find some beneficial bugs and look at them under a microscope, maybe plant some seeds.”

For older children, Shea plans to do a more advanced version of all that, and also to get restaurant chefs to come in and do cooking demonstrations from fresh food. “Vegetables, fruit, salads and also pizza made on the wood fire,” which, she says, is “pretty fancy for a farm.”

For the oldest kids, “we start tying in more of the science and math involved in farming.” Besides plant biology and horticulture, there is also business involved. For example, “figuring out how many heads per acre, what it cost you, what to charge for it,” says Shea. “Those kids will help us with harvesting and packaging, make sales and deliver to restaurants. We’ll teach them to really connect to the customers, whether they are restaurants or shoppers at the farmers’ markets.”

At every level, the kids will study the local ecology and how it works as a system. “We’ll learn about the environment surrounding the
farm,” Shea says. “What are these trees you see everywhere? What’s the creek for? And how does organic farming help protect what’s living in the creek and the trees around here? Hopefully when they grow up they’ll understand the importance of protecting this delicate system.”

And there are other lessons as well. Working with the variable land and the weather, Shea says, “you learn that you can’t freak out when things don’t go your way. You can only try your best and plan for the worst.” She recalls writing a newsletter for her former co-op farm, explaining to the customers “the successes and the failures, and why there were seven pounds of tomatoes being delivered this week, but no zucchini.”

This wisdom about serenity in the face of uncontrollable conditions will come in handy for Shea’s other great project: the care and raising of Magnolia Shea Sullivan, her toddler daughter. Already, “Maggie” has proven herself unpredictable. “I tried to time the baby’s birth with the end of the growing season, but she came a month early.” As a new mom and farmer-in-chief, Shea describes herself this way: “Soggy overalls, pitchfork, baby in backpack.”

Maggie may come to enjoy the mud, seeds, and veggies at the farm her mother runs, especially if Cultivating Impact becomes, someday, a real day camp or sleepover camp. Or maybe she will find it all tedious and just want to go to the mall. Either way, like hundreds of lucky children and teens in the Bay Area, she will learn to treasure beneficial bugs and locally grown organic produce, and most especially, as her farmer-mom says, that “food does not come from a grocery store.” Not the good stuff, anyway.
We protect the people who make California work.

The gears of California don’t just turn in Sacramento; they turn in the fields, on the job site, and at “the shop.” And when hard working Californians turn to you, you can turn to us. After all, we’ve been providing workers’ compensation insurance uninterrupted for 96 years. State Fund has never pulled out of the market due to an economic downturn, and we never will. That’s stability you can count on.

Together, we’ll help keep California working.

statefundca.com
Named the #1 Mid-Sized Broker in the U.S. to Work For by Business Insurance Magazine, 2009.