



KEEGAN & COPPIN COMPANY, INC.

ONCOR INTERNATIONAL

COUNTY PROFILE

Marin County

Marin is immediately north of San Francisco. It is easily reached by the Golden Gate Bridge, or by ferry service from Sausalito, Larkspur or Tiburon. To the east, Highway 37 connects with I-80 to Sacramento. Highway 101 connects with Sonoma to the north, while Marin is linked to the East Bay by way of I-580 and the Richmond Bridge.

Bordered by the Bay and the Pacific, Marin is one of the most scenic counties in California. The shelter of Mt. Tamalpais protects most of the developed areas from coastal fog and cold. Quality lifestyle and the easy commute to San Francisco make Marin a favored location for executives and professionals.

Though housing costs in the county are high, Marin's population is highly educated and provides a solid professional base. Some of the higher housing costs are also offset by a household mean income in 1990 of \$62,700. Even with a number of wealthy residents in the county, San Rafael and Novato, Marin's most populous towns, remain generally middle class.

The main industries in Marin are start-up entrepreneurial firms, service businesses, light manufacturing, retail trade and high-tech companies. The software industry, in particular, has blossomed in Marin. Software companies such as Autodesk, Inc., Fair, Isaac and Companies, Inc., Software Toolworks, Symantec, Wordstar International and the like are now major employers in Marin. The county's close proximity to major research universities and a highly skilled work force have helped make Marin County one of the fastest growing high-tech locations in the Bay Area.

Marin County is economically diverse and this has enabled it to weather the current national recession better than most areas in California. An example of this diversity includes companies such as Fireman's Fund Insurance Companies, LucasFilm Ltd., American Express, Harding-Lawson Associates, National Surety Corp., Memory Chips, Birkenstock and WestAmerica Bank. Marin is not dependent upon any single industry.

Environmental concerns rank very high in Marin and therefore new growth is often slow. There is a strong commitment by local residents to preserve the high quality of life in the county.