





As a boy standing on a crate to reach the kitchen sink, Dante Serafini would peel his way through a 35-pound bag of potatoes at his parents' San Francisco restaurant, Guido's North Beach. He got a penny for each spud and saved most of what he earned, splurging only on the occasional soft drink.

"And then I'd return the bottle," said Serafini, whose early business acumen has served him well.

Now 64, Serafini owns nine restaurants with business partner and boyhood friend Jerry Dal Bozzo. Last year, their restaurants sautéed, grilled, baked and roasted their way to \$42 million in revenue.

It's a success story that Steve Williams, the president of Heffernan Financial Services and Heffernan Employee Benefits, has witnessed firsthand. Serafini and Dal Bozzo have been clients for more than 20 years.

"They are a phenomenal team," Williams said. "Jerry is good at understanding the mix and the ambiance of a restaurant and Dante is good at making it all work."

As their restaurant empire has grown, so have their insurance needs. Serafini credited Williams with helping them manage their risks and liabilities and keeping down ever-rising workers' compensation costs.

"We trust Steve Williams to do our bidding for us," said Serafini. "He's an expert. I know restaurants. He knows insurance."

The Truth about Garlic

There are few better places to talk insurance or any other business than in a comfortable booth at Serafini's most popular restaurant, the Stinking Rose. The name comes from the Italian word for garlic and if you are a lover of that odoriferous plant, you won't be disappointed. Every month, the restaurant plows through 1.5 tons of the stuff and (thankfully) hands out 12,000 mints.

At the Stinking Rose, garlic hangs from the rafters. Signs proclaim, "We season our garlic with food." One of the restaurant's most popular dishes is its 40-clove garlic chicken. And diners start their meals with a basket of fresh-baked rolls to dip into bagna calda, a sauce that, according to a recipe, contains a whopping 2.5 cups of garlic for every bowl served.

But take it easy on the bread. Save room for garlic ice cream, a chocolaty concoction that you can love even if you don't like garlic. The Stinking Rose was a hit from the day it opened. Not long after, Serafini and Dal Bozzo opened a second one in Beverly Hills that's become a favorite of Hollywood stars.

Serafini said the concept of a garlic restaurant was carefully researched long before the first menu was printed. Dal Bozzo was a fan of the Gilroy Garlic Festival and was confident that if he opened a restaurant dedicated to garlic, the devotees that flock to Gilroy would follow their well-trained noses to San Francisco. A University of Pennsylvania study on garlic seemed to support that dream.

"We discovered that garlic is very accepted in a positive way," Serafini said. "Garlic is cross-cultural. So many people who come into the Stinking Rose come from all over the world."

If garlic isn't your thing, Serafini can point you toward one of his other establishments, including Osso Steakhouse (try the bone-in filet mignon), Calzones, Salitos Crab House and the Dead Fish. Serafini said he tries to visit at least two of his restaurants weekly, preferring to pop in and surprise some of his 600 employees.

"I can tell whether everything is running smoothly just by the way the hostess stand is operating and the employees are behaving," Serafini said.

What does Serafini think his late dad would have said of his son's success in the restaurant industry?

"He'd be pleased," said Serafini. "Although he kept telling me not to go into the restaurant business. It's too much work."



The Stinking Rose restaurant is a long-term client of Heffernan's San Francisco office.

