Almost every day I hear from our county staff and nonprofit service providers that our aging population in San Mateo County increasingly faces a gloomy retirement. Many earn far too much to qualify for certain income seniors.

CALIFORNIA’S MIDDLE-LEVEL CRIPPLES

FEDERAL POVERTY LEVEL CRIPPLES

CALIFORNIA’S MIDDLE-INCOME SENIORS

BY: DAVID J. CANEPA San Mateo County District 5 Supervisor, dcanepa@smcgov.org, 650-363-4572

Almost every day I hear from our county staff and nonprofit service providers that our aging population in San Mateo County increasingly faces a gloomy retirement. Many earn far too much to qualify for certain income seniors.

While speaking about Mechano Garage, Bernard said, “It was natural for me to open my own business as an independent automobile craftsman.”

BY: ALISON WILSON, Brisbane Chamber Director Marketing / Sales alison@brisbanechamber.org

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The Jerry Tench, State Farm Insurance, continued from page 1

provides protection. Both Janette Orozco and Jerry Tench

and Janette Duharte speaking about exposure and in which business prospers and the community Chamber of commerce is to create an atmosphere. The purpose of the Brisbane Chamber of commerce is to create an atmosphere.

Or call (415) 640-9875.

E-mail the Editor with your article, advertisement 10th of each month Deadline for Articles and Advertisements:

Twitter.com/brisbanechamber

website: www.brisbanechamber.org

(415) 467-7283

50 Park Place, Second Floor
Brisbane, CA 94005

Published by the Brisbane Chamber of Commerce

Alison Wilson
Luminary Editor, Writer
directormarketing@brisbanechamber.org

Director Marketing & Sales
Luminary Editor, Writer
alison@brisbanechamber.org

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30 Park Place, Second Floor • Brisbane, CA 94005
(415) 467-7283
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Twitter.com/brisbanechamber

Deadline for Articles and Advertisements:

10th of each month

Email the Editor with your article, advertisement or questions alison@brisbanechamber.org. Or call (415) 640-3875.

Mission Statement. The purpose of the Brisbane Chamber of commerce is to create an atmosphere in which business prospers and the community thrives.

The Luminary is printed using recycled paper and environmentally-friendly soy-based ink.

Janette Duharte and Jerry Tench speaking about exposure and documenting property.

more about exposure. He replied, “In life, the unexpected will and does happen. Insurance provides protection. Both Janette Orozco

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Jenna Ward-Smith
BiRite Foodservice Distributors

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Treasurer of the Board
Matthew Bull
Brisbane Chamber of Commerce

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City National Bank

Richard Borgello
Recycling

Daniel Carter
Lyon Medical Construction

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Xiomara Cisneros
Universal Paragon Corporation

Jason Cranston
CBRE, Inc.

Ron Davis
Davis and Company Real Estate

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Homewood Suites by Hilton

Josh Howard
DoubleTree Hotel by Hilton

Tamarah Heath
Golden State Lumber

Judy Ng
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Purcell Murray Co., Inc.

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Mike Weisbrod
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Mitsch Burr
(415) 467-7283
mitch@brisbanechamber.org

Director Marketing & Sales
Luminary Editor, Writer
alison@brisbanechamber.org

Mechano Garage, continued from page 1

also central to many part suppliers; this allows me to complete repairs more efficiently and also allows me to provide customers with flexible appointment times.”

Mechano Garage provides complete auto repair and maintenance that includes mechanical, bodywork and detailing for both foreign and domestic vehicles. He commented, “I take pride in repairing, rebuilding and maintaining all vehicles from low-end, antiques, economy, mid- to high-end, gas and electric cars, light trucks and recreational vehicles using advanced tool technology and high-quality parts.”

Bernard commented, “I am passionate about my customers’ safety, comfort and satisfaction. While I am proficient and knowledgeable in all areas of automotive mechanics, one of my specialties is suspension and transmission work, a smooth ride is important.” A cozy waiting room is available for customers with a large TV, where they provide services such as oil changes, tires, brakes, transmission service, smog, tune ups and other needed automotive repairs.

Bernard emphasized that his core value and vision is providing in-depth, excellent and quality service. On Yelp, Robert B stated “Recently Bernard Bassi, owner of Mechano, Brisbane, worked on my 2000 Mercedes C280. He was able to resolve two complicated problems that no one else had been able to resolve. Bernard’s courtesy & professionalism is the best, & one cannot help but notice how clean he maintains the business. This is a first-class operation which I recommend without reservation.”

Mechano Garage is located at 130 Industrial Way, Brisbane, CA 94005, telephone (415) 948-7881, e-mail mechano@mechanogarage@yahoo.com. They are on Yelp at http://www.yelp.com/biz/mechano-garage-brisbane. While appointments are encouraged, Mechano Garage is open Monday through Saturday from 9 am to 5 pm. Stop by and say hello.

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MONEY Matters

SEAT BACK FORWARD?! BY: CURTIS ROE, Treasurer and Board Member Brisbane Chamber of Commerce, CPA - Director - Finance, Purcell Murray, croe@purcellmurray.com

I have always thought that it sounds funny to say seat back forward. Let me ask you this; have you ever wondered what you will do when it comes time to retire? Do you own a home? Have you considered selling and then moving somewhere else to buy something for less money? Chances are that if you have lived in the Bay Area with a mortgage for more than a few years, this has crossed your mind. There is another way; the reverse mortgage.

At first, the concept seems odd. How can I move forward while actually going in reverse? Easy! Assuming there is equity in your home, a reverse mortgage is a loan back to you. The loan can be in the form of a line of credit, a lump sum payment, or monthly payments.

To be eligible, the youngest borrower on the title to your home must be no younger than 62. Sorry kids. If there is an existing mortgage on the home, the new loan would have to include paying that off. Most single family homes, townhomes, and condominiums qualify. There are other criteria set by HUD and the FHA.

What happens when my will matures? Then the heirs or the estate have the choice to repay the new loan or sell the property. Typically, there is no additional liability if the home sells for less than the value of the loan. The loans don’t typically start at 100% of the property value either.

There are matters to consider. The value of the estate may decline. Property taxes and maintenance don’t go away. There are fees and it might impact government aid like Medicaid depending on your situation.

If you are considering this, the best thing to do is to get a good understanding how this could fit for you. There is a ton of information on line as well as local assistance at places like the Pacific Bay Financial Corp. in Daly City. The only bad question is the one that doesn’t get asked.

The only bad time to act is when you are in a bad question is the one that doesn’t get asked.

The only bad time to act is when you are in a bad question is the one that doesn’t get asked.

In today’s super-fast-paced environment, we are all inundated with e-mails, infomercials and endless ads on our smart phones, computers and TVs, not to mention traditional newspaper and radio ads. Throw in “Valpak” coupons, door hangers and post cards and we are deluged with offers of every sort, and we haven’t even touched on those telemarketers yet…

When we look for a product or service, we try to select a provider. We usually look first to those we are familiar with or at least one they had heard of. Price may enter into the equation but generally it is hard to become a product or service provider “of choice” if no one has heard of you or your company offers.

There are several different ways to reach your target audience, making their businesses known to the extent where a consumer will consider them as a company or provider “of choice.”

We conduct seminars, publish a local map and newspaper, and compile and publish a business and residential directory/telephone book for our city. Throw in ribbon cuttings, mixers and special events and you have several ways in which a local business can help to get their name and products noticed. It’s all about “exposure”!

Later this year, we will again be partnering with other local Chambers of Commerce to plan and operate the “6th Annual Multi-Chamber Business Expo.” This event, August 9th from 4pm to 7pm at the South San Francisco Conference Center, brings citizens and companies from all over the Northern portion of San Mateo County to our “doorstep” and give our companies and merchants another avenue to reach out to potential customers that are outside the city limits. By partnering with other chambers of commerce we are providing an opportunity to widen the base of consumers that our businesses are exposed to.

In past years, the event has “sold out” and expanded from 85 exhibitors to a record of 131. In the 3+ hours of the event, merchants and service providers have the opportunity to meet with potential customers face to face and interact in meaningful way, possibly becoming that desired “vendor of choice.”

This year, as we plan this year’s event, we will again offer a discount to chamber members and non-profit agencies, as well as those businesses which are operated from a home office. It’s a good opportunity to market your company, your products and your brand to every person and business representative who will be attending.

Not ready with a product, but still want to market your brand name? Sign up with us as a sponsor of the expo. Sponsorships start at $100 and your brand will be represented at the event. Although most “customers” are expected to be local citizens and businesses from Northern San Mateo County, we are expecting attendees from lower San Mateo County and other areas.

Get “EXP’Ded!” It’s a great way to be involved and help to ensure that more people know about your business; after all- if they don’t know about you, it is nearly impossible to have them purchase goods and services from you or your company. Interested? Give one of us a call at the chamber (415.467.7283) to get involved, or sign up online at: www.multichamberbusinessexpo, eventbrite.com
Summer Fruit!

Buy only what you need. Store it properly. Eat all you can. Make juice, smoothies and deserts with anything over-ripe. Put the rest in your Organics cart.

A message from

South San Francisco Scavenger Company, Inc.

650.589.4020  www.ssfscavenger.com

Know where it goes. Sort smart!

Interested in receiving more waste-related tips? Follow us! You can find us by searching for @ssfscavenger.

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Luminary — June 2018
Brisbane Chamber of Commerce

THINK BRISBANE — KEEP OUR ECONOMY STRONG!
Did you know that the EIR for the Baylands is a program EIR vs. a project-level EIR? What’s the difference, you ask? Well, a project-level EIR generally focuses on the environmental changes caused by a development project, including planning, construction, and operation. A program EIR, on the other hand, generally looks at the broad policy of a planning document, i.e., a General Plan, and may not address potential site-specific impacts of the individual projects that may fall within the planning document. That does not mean site-specific impacts won’t be studied – quite the opposite. When the developer submits a new Specific Plan, then that could result in a supplemental/subsequent EIR. A supplemental/subsequent EIR is necessary if there is a change in the project or circumstances, or new information that was not known previously indicates the project will have a significant effect on the environment that wasn’t covered in the previous EIR.

I want to reconfirm to the residents of Brisbane that this City Council remains united in its commitment to make sure that what we put in front of the voters in November will require the developer to:
1. Fully clean up the Baylands to the highest legal standard,
2. Close and cap the landfill to the highest legal standard,
3. Agree to enforceable standards to ensure the land is properly remediated and the landfill closed in compliance with law, and
4. Agree to terms that protect the City financially during and after any development.
THINK BRISBANE — KEEP OUR ECONOMY STRONG!

JUNE 2018

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Description</th>
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<tbody>
<tr>
<td>6/18</td>
<td>7-8:30pm</td>
<td>Secret of Creating Million Dollars Mary Wong Insurance Services 1838 El Camino Real, Burlingame, CA 415-793-7979 <a href="http://www.marywongins.com">www.marywongins.com</a></td>
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<tr>
<td>7/4</td>
<td>6-8:30pm</td>
<td>Concerts in the Park Tom Rigney (Cajun Music) Community Park Old County Rd &amp; San Francisco St Enjoy a Brisbane Lions Club BBQ Hot Dog</td>
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JULY 2018

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<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Description</th>
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<tbody>
<tr>
<td>7/7</td>
<td>7:30pm</td>
<td>Brisbane School District Board Meeting Lipsan Middle School 1 Solano Street, Brisbane 94005</td>
</tr>
<tr>
<td>7/8</td>
<td>7-8:30pm</td>
<td>Wealthy Fit and Healthy Mary Wong Insurance Services 1838 El Camino Real, Burlingame, CA 415-793-7979 <a href="http://www.marywongins.com">www.marywongins.com</a></td>
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<tbody>
<tr>
<td>6/19</td>
<td>3-4am</td>
<td>Commercial Street Sweeping Includes Visitacion Avenue Vehicle citations</td>
</tr>
<tr>
<td>6:15pm</td>
<td>Brisbane School District Board Meeting Lipsan Middle School 1 Solano Street, Brisbane 94005</td>
<td></td>
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<tr>
<td>6:30am</td>
<td>Councilmember Cliff Lentz’ Office Hours 8pm 50 Park Place Bring your questions</td>
<td></td>
</tr>
<tr>
<td>6/21</td>
<td>7am</td>
<td>Brisbane Farmers Market Community Park Info: (650) 290-3549</td>
</tr>
<tr>
<td>7:30</td>
<td>City Council Mtg Final Environmental Impact Report, as well as the General Plan amendment text and proposed budget measure language Community Meeting Rm 55 Park Place Info: <a href="mailto:agarino@brisbanecity.org">agarino@brisbanecity.org</a>, 72 hrs. prior</td>
<td></td>
</tr>
<tr>
<td>7-8:30pm</td>
<td>Treasure Your Wealth Mary Wong Insurance Services 1838 El Camino Real, Burlingame, CA 415-793-7979 <a href="http://www.marywongins.com">www.marywongins.com</a></td>
<td></td>
</tr>
<tr>
<td>6/23</td>
<td>10am</td>
<td>Author Talk – Vanessa Garcia Sat - 11am Brisbane Library 250 Visitacion Ave. Info: (650) 467-2866 <a href="http://www">www</a>. cls.org</td>
</tr>
<tr>
<td>6/24</td>
<td>9am</td>
<td>San Mateo County Board of Supervisors Tues - 12pm Fiscal Budget 2018-2019 400 County Ctr, Redwood City</td>
</tr>
<tr>
<td>7:30pm</td>
<td>Planning Commission Community Meeting Rms 55 Park Place Info: Alberto Viana <a href="mailto:aviana@brisbanecity.org">aviana@brisbanecity.org</a></td>
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</tr>
<tr>
<td>6/27</td>
<td>3-4am</td>
<td>Commercial Street Sweeping Includes Visitacion Avenue Vehicle citations Information: <a href="mailto:dcranen@brisbanecity.org">dcranen@brisbanecity.org</a></td>
</tr>
<tr>
<td>6:15pm</td>
<td>Brisbane School District Board Meeting Adopt LCAP and Budget Lipsan Middle School 1 Solano Street, Brisbane 94005</td>
<td></td>
</tr>
<tr>
<td>6:30pm</td>
<td>Open Space &amp; Ecology Committee Community Meeting From 55 Park Place Info: Adrienne Etherton <a href="mailto:aetherton@brisbanecity.org">aetherton@brisbanecity.org</a></td>
<td></td>
</tr>
<tr>
<td>6/28</td>
<td>7am</td>
<td>Brisbane Farmers Market Community Park Info: (650) 290-3549</td>
</tr>
<tr>
<td>7-8:30pm</td>
<td>Wealthy Fit and Healthy Mary Wong Insurance Services 1838 El Camino Real, Burlingame, CA 415-793-7979 <a href="http://www.marywongins.com">www.marywongins.com</a> eventbrite.com</td>
<td></td>
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<tr>
<td>6/29</td>
<td>6-8:30pm</td>
<td>Concerts in the Park Rolling Heads (Party Music) Community Park Old County Rd &amp; San Francisco St Enjoy a Brisbane Lions Club BBQ Hot Dog</td>
</tr>
<tr>
<td>7/2</td>
<td>6pm</td>
<td>Discuss Brisbane Baylands Status Mon</td>
</tr>
<tr>
<td>7/4</td>
<td>All Day</td>
<td>Happy 4th of July Fireworks not allowed in the City. Closed City Hall and Chamber of Commerce</td>
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JULY 2018

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<tbody>
<tr>
<td>7/9</td>
<td>7:30pm</td>
<td>City Council Mtg Community Meeting Rm 55 Park Place Info &amp; agenda: brisbanecity.org, 72 hrs. prior</td>
</tr>
<tr>
<td>7-8:30pm</td>
<td>Wealthy Fit and Healthy Mary Wong Insurance Services 1838 El Camino Real, Burlingame, CA 415-793-7979 <a href="http://www.marywongins.com">www.marywongins.com</a> eventbrite.com</td>
<td></td>
</tr>
<tr>
<td>7/20</td>
<td>6-8:30pm</td>
<td>Concerts in the Park Sang Matiz (Latin World Music) Community Park Old County Rd &amp; San Francisco St Enjoy a Brisbane Lions Club BBQ Hot Dog</td>
</tr>
<tr>
<td>7/21</td>
<td>All Day</td>
<td>Blue Flag Day To Volunteer 4 Work Days, Work from Home Info: Cris Hart (415) 254-7931 <a href="mailto:cris@fostercitymoms.org">cris@fostercitymoms.org</a></td>
</tr>
<tr>
<td>9am</td>
<td>-</td>
<td>City Wide Yard Sales &amp; BBQ in the Park 3pm Sales around town Brisbane Lions BBQ @ Community Park Info <a href="http://www.brisbayinfo.com">www.brisbayinfo.com</a></td>
</tr>
<tr>
<td>10am</td>
<td>-</td>
<td>Community Resource &amp; Health Fair 2pm Free Hpy B, Vision, Diabetes &amp; Cholesterol Screening Salsa Band, Food, Dancing Sponsored by California MENTOR Foster City Community Center 1000 E. Hillsdale Blvd, CA 94044</td>
</tr>
</tbody>
</table>

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mechanogan@yahoo.com

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mechanorgen@yahoo.com
Whatever gets built out there on the Baylands needs to feel and look like a real community. And by that, I mean it needs to be safe to have schools, hospitals, daycare facilities, etc. It’s what our residents expect and all of us on the Council are committed to ensuring that type of development standard is achieved (i.e. NOT what happened at Schlage Lock!).

THANK YOU

I want to thank those of you who have continued to be engaged in this very lengthy planning process. If you want to keep informed on planning developments, please sign up for our Baylands E-Mail Notification List at: http://brisbaneca.org/baylands-email-list-sign-up-form.

ISSUE ON THE RIDGE

Another topic of interest to a number of our residents was the issue on the Ridge in the Landmark neighborhood. Our Police Officers, including Sgt. Garay and Sgt. Garcia, attended a community meeting on Friday the 15th where residents were happy to receive factual information from the Police Dept. More than anything, they were relieved to learn that the cases being investigated were not of criminal activity occurring in Brisbane, but elsewhere. Still, our Police Officers will be conducting extra patrols until the house is completely unoccupied by the tenants. I want to encourage the residents to contact the Police Dept. if you see anything suspicious in your neighborhood. The Police oftentimes rely on the residents to be their eyes and ears and have brought bad guys to justice based on a lead from a community member. So remember, if you see something, say something to a police officer.

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Welcome to the Brisbane Village Shopping Center

American Tibetan Health Institute Inc.
Bethel Church of California Christy's Donuts
DAISY’S Taqueria Dry Cleaners & Super Laundromat
Eldorado Limo & Car Service Epic Limousine Service
Fitzgerald Dental Green Spa
House of Thai Restaurant

Iris Gallagher E. A., Taxation Kang’s Home Corporation L & D Bistro
LAVA Restaurant Lloyd’s Custom Jewelry
Magellan-Solutions USA, Inc. Martial Arts Development Nie Yang Architects
Pro Nails Saigon BBQ
Subway Sandwich Teryuki House Restaurant

Monday-Friday: 8 am - 6 pm Saturday by appt: 9 am - 2 pm
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Rental Information, Call (415) 656-3528

Brisbane Village Shopping Center
Corner of Bayshore Avenue & Old County Road, Brisbane 94005

Community Conversations

Monday, July 2nd
6:00 – 7:30pm
Project Information Center
132 Visitacion Ave, Brisbane

The City is moving forward with a plan that includes housing on the Baylands! But now what?!

Join the Brisbane Baylands team and your neighbors for an informal discussion:

- What are the differences between the original proposal and the potential land use program for the Baylands?
- What is “placemaking” and what makes a neighborhood “home”?
- What do YOU think about the Baylands?

RSVP by June 27 to xcisneros@brisbanebaylands.com