The Luminary
Brisbane's Business and Community Journal

Bringing the “Mountain” to All
BY: ALISON WILSON, Brisbane Chamber Director Marketing / Sales alison@brisbanechamber.org

San Bruno Mountain Watch (SBMW) has a passionate Program Director, Ariel Cherbowsky Corkidi. He is enthusiastic about SBMW’s programs with the vision of bringing “the Mountain” to schools, residents and businesses. Cherbowsky greeted me saying, “San Bruno Mountain is an asset for all of us. I believe the serenity of working or living at the base of San Bruno Mountain inspires us all by connecting us with the beauty of our lives on Earth. It moves us to be better family members, friends, neighbors, workers—better people all around.”

Ariel immigrated
>> Continued On Page 2

Verreos Insurance Works for You
BY: ALISON WILSON, Brisbane Chamber Director Marketing / Sales alison@brisbanechamber.org

Family owned for two generations, the Verreos Insurance Agency is an independent agency founded in 1956 on Mission Street, San Francisco with the core value of providing personal service with high integrity and thoroughness. In 1980 they moved to Brisbane. Tony Verreos commented, “This is our 38th year in Brisbane– it’s a BIG accomplishment.”

I asked Verreos how he began working in the insurance business. He replied, “48 years ago I started working for my father to earn some money for college. I found that I valued helping people solve their insurance problems became my life’s work. We’ve been putting Humpty-Dumpty back together again for over 62 years! The proof of it is in a very long list of satisfied Brisbane clients who range from small to large; both personal and businesses, and serving clients throughout California from Brisbane to Shasta, San Francisco to Tahoe, Modesto to San Diego.”

Verreos, continued, “It’s important that you tell your readers that Verreos Insurance Agency is an independent insurance agency. This means we offer a range of choices that the one company agent can’t. We provide FREE reviews, Loss Control inspections, Risk Management Planning, Consulting for a fee, and policy placement for both Personal and Business risks of most types. We represent many of the county’s top rated national insurers – Capital Ins. Group, CHUBB, Civil Service Employees, etc.”

>> Continued On Page 3
from Mexico with his family to San Diego as his mother was pursuing postdoctoral research as a plant ecologist. Ariel came to the Bay Area to earn his Bachelor of Science degree in Conservation and Resource Studies at the University of California, Berkeley with an emphasis on ecological restoration. Upon graduating he worked on the coast of San Mateo County with the Golden Gate National Parks Conservancy.

“One day I found David Schooley’s book of art and poetry about San Bruno Mountain, titled Ravines of the Heart, and it was really intriguing. Later, I learned of the opportunity to steward the mountain, immediately applied, and began working for San Bruno Mountain Watch in September 2015. It was a dream-come-true to be able to work on behalf of a storied mountain in a grassroots, community-based setting.”

He spoke with enthusiasm about the joy of singing people together to appreciate San Bruno Mountain. “I’m especially grateful for the opportunity to develop mountain education programs for youth and businesses. The mountain holds lessons for every one of us. I enjoy developing programs for students ranging from elementary school through the university level regarding the natural and cultural histories of San Bruno Mountain. Businesses find that time on the mountain really brings their employees together through teamwork and increases their well-being. My goal is to guide people in realizing the power and beauty of communally tending and caring for our local mountain.”

“Adults and students alike can connect with San Bruno Mountain during their everyday life, not just through an occasional hike. It’s all about our little corner of the planet—the views of the Bay, canyons, and fog streaming over the peaks bring everyday moments of wonder. When we get up close, we find even more astonishing curiosities—did you know there are plants that evolved here on the mountain found nowhere else on Earth, like the San Bruno Mountain manzanita?” I didn’t.

Ariel spoke about the need to increase the resilience of the mountain through continued stewardship as we all face the challenges of climate change. He said, “Thousands of people experience the beauty of the mountain on their way to work, to the store, or to school. Through restoration and education, we can empower them to get involved and contribute to the legacy of saving and stewarding San Bruno Mountain.”

Governor Brown and the Legislature did not get around to addressing the housing crisis they helped create until 2017, when they agreed on 15 new housing laws which took effect January 1, 2018. The Legislature had the opportunity to restore citizen control over local land use decisions, a part of this package, but failed to do so. The Legislature also passed Senate Bill 35 (Weiner – San Francisco) that further erodes the power of cities to make local land use decisions over housing, and Governor Brown signed it despite the protests of the Governor’s own housing task force.

SB 35 has already had a dramatic impact on one of our neighbors, the City of Cupertino. In 2016, the owner of the old Valco Shopping Center put a locally negotiated, City-approved plan to redevelop the shopping center before the voters for approval and lost. In March 2018, the owner of the shopping center cut the City out of future planning for the site by invoking SB 35. SB 35 allows the landowner to bypass the City’s voters for approval and lost.

Please follow San Bruno Mountain Watch on Instagram and Facebook, visit their website www.mountainwatch.org, and email questions to Ariel at ariel@mountainwatch.org or call (415) 467-6631. Don’t forget you can buy native mountain plants at Mission Blue Nursery, open quarterly or by appointment!

This action by the Legislature and the Governor took away the key vehicle that cities had to provide affordable housing, housing programs, and economic development. For example, Brisbane’s Redevelopment Agency had utilized its affordable housing funds to purchase the property and build the Visitacion Garden Apartments – 14 apartments for low- and moderate-income seniors, along with the adjacent Senior Sunrise Room, to provide funding for seven Habitat for Humanity single-family homes, and to provide silent loans up to $200,000.00 for first-time home buyers. Brisbane, along with most cities, used these funds to directly provide affordable housing. The Legislature and Governor Brown created a vacuum for affordable housing all across the state.

Then in 2014, Leslie Aplton-Young, the Chief Economist for the California Association of Realtors called attention to the “concern brewing about the strength and vitality of the California housing market.” She reported that California had a “housing affordability crisis” due to median home prices growing while mortgage interest rates were rising, effectively pricing 70% of first-time home buyers out of the California market.

The California State Auditor confirmed the burgeoning housing crisis in its March 17, 2015 report, “California’s High Housing Costs: Causes and Consequences.” The State Auditor identified the loss of redevelopment funds as a contributing factor in limiting cities’ ability to help combat the crisis.
AUTUMN APPROACHES AS THE YEAR WINDS DOWN... ...

BY: MITCH BULL, Brisbane Chamber President and CEO, mitch@brisbanechamber.org, 415-487-7293

Autumn is here... as I sit here writing, I cannot quite believe that we are in the latter stages of September and that autumn is upon us. It just seems like the “Spring Thing” was here and we were looking forward to summer. Now, summer camps are over, school is back in session, and we are already looking at the dates and making plans for the holiday season.

As we plan for the end of the year and 2019 (how did that happen?), it’s a good time to look ahead to the 64th birthday, or up to three months past the Medicare system. For Medicare, you have to plan for the end of the year and 2019 (how did that happen?)

A major expense for many of us is health insurance. The dates for health insurance planning are particularly critical as each of us has a relatively small window available to make changes or enroll in either the Affordable Care Act or if you are near 65, the enrollment into the Medicare system. For Medicare, you have to enroll in a six month window, three months prior to your 65th birthday, or up to three months past the date for those covered by providers under the ACA, there is a short window in January to make your enrollment changes. Be ready and don’t wait until the last minute.

Dates to look forward to... We have several events planned for the fall season, starting with the annual “State of the City”, which is currently planned for Tuesday, November 13, at the Community Room at City Hall. The 7:00 PM event will feature Mayor Clarke Conway giving a talk on the state of things in Brisbane. In December, the Brisbane Chamber is holding its annual holiday mixer event, on December 12. Mark your calendars for these two fun events.

Cow and bulls in Brisbane... Well, not in Brisbane, but pretty close, as the Grand National Rodeo returns to the Cow Palace (on Geneva Avenue) in October. The rodeo will be held on two weekends in October, on the 12th and 13th and the 19th and 20th. For more information, you can contact the Cow Palace office at 415-404-4100.

At long last... at long last, the steel framing for the first building in the HCP biotech project is being erected at Sierra Point. The project will bring new life-science space to Sierra Point and has been in the planning and regulatory stage for years. It’s great to see the next phase of Sierra Point start to take shape.

Congratulations... Big congratulations to the Brisbane Lions Club on reaching a milestone, their 70th Anniversary as a civic club. From 1948 to the present our local dedicated

Lions have worked tirelessly within and outside of Brisbane to make the city (and everything they touch) better and brighter. While many civic clubs are flagging due to lack of interest, it is a great testament to the members of the Brisbane club (past and present) that the club continues to thrive and be relevant 70 years on from their founding. Best wishes on your anniversary and good luck on continuing your good work for many years to come!

Election Day is near... Election Day is nearly here, and there are many national, statewide and local issues to consider and to vote on. As citizens, we may differ on our choices and ideologies, but the most important thing is that we have the ability to vote and make our choices known. It’s easier and more convenient than ever before to cast a ballot, so there is no excuse not to register and participate in our democracy.

A vibrant community has to have a balanced and vibrant business sector to ensure stable revenue for the community, and to be good corporate citizens who help to create an environment where we all can benefit.” Our businesses have always been involved in many facets of Brisbane life and contribute to the community in many ways. Please remember to shop local when you can and support the brands and businesses that we have as friends and neighbors.

We are interested in ideas of what you would like to see in future issues of the Luminary and want to hear your thoughts. You can email us at: mitch@brisbanechamber.org, or send us a note at the chamber office.

Hagerty, Hartford, Kemper, Liberty Mutual, Mercury, Nationwide, Progressive, and Travelers are just a few of them.” While speaking with Verreos, I was impressed with his breadth of knowledge that includes Classic Cars, Life, Medical, Homeowners, Landlords, Contractors, HOAs, Business, and Automobile insurance. He commented that his core value is to treat each person and company with the care of the “old general practitioner doctor.” He explained that by being an independent agent he can offer a wider choice to his clients rather than only one company while applying decades of learning and claims settlement experiences to each client’s individual case.

“My company takes the time required to ensure that before a policy is purchased, the client understands the legal terms and coverage are what they think is right for them. Our specialty is language: translating the complicated insurance language and processes. This way before a client chooses, they have all the information they need in clear English they can understand. We are often asked for examples, and we always provide them.

Verreos Insurance Agency supports many Brisbane activities, and charities. Tony is a 35 year active member of the Brisbane Lions Club. This is a green business dedicated to using less, and wasting less, and recycling much: mindful of water and power usage. Tony continued, “I am an environmentalist. I love San Bruno Mountain, working on the foot of the mountain, preserving and improving the mountain, walking/running our Huskies on the Old Quarry Road, the Crocker Trail, and from 2000 to 2010 personally trimming the 1,100+ trees for the Viewpoint At The Ridge HOA as it’s volunteer Landscape Chair.

In closing, Verreos said, “Verreos Insurance Agency it’s all about being out client’s most trusted financial advisor. If we don’t deliver, they don’t need us, so we are always studying to stay ahead of the competition. People don’t stay with you for decades unless they are very satisfied, and trust that you’ll be there if they ever need you. We don’t take that trust for granted. That’s why they refer their family and friends to us. It’s an honor to serve all of our clients no matter new or old, small or large. In case someone needs a product we don’t offer, we never hang up on them as they tell us others have. And if we know someone else has a far better deal for you than we can offer, we will just tell you who it is. Verreos Insurance Agency’s mission is to provide you with the best coverage for your situation. Our initial consultations for a policy review are FREE, but always very valuable to you. Some save many hundreds just applying our FREE advice without buying anything. Others are saving many thousands per year due to our better coverage and pricing – you could too. Shouldn’t you check that out?

Verreos Insurance Agency can be reached at: 415-664-9690, or statewide by 800-564-1397, website: www.verreos.com and www.mininsurancebroker.com, Email: info@verreos.com, and on the net: Facebook, LinkedIn, YELP*, and YP.com. Call or email Tony to say hi!
As we go through life, we find manuals for everything. From how to paint a room to changing a flat tire, the internet has you covered. How did we make it before Google? How did our parents and grandparents survive? Each year technology advances, but are we really getting smarter? How many of us know our spouse’s cell number without looking it up on our phone? Preparing our youth to be better than us is my goal.

These are things I ponder going into fatherhood. No pressure, right?! With what’s going on in the news I also worry about our son living through diversity. He will be a mixed race and I fear he will not fit in. I guess all new parents go through these emotions and there’s so much to think about bringing a child into this world. We all want the best for our kids and I hope we give him the strength to not shy away from actions that are not right. Treat everyone as you want to be treated and show respect to those who gained it.

I can only hope to give him a perfect foundation for success in whatever he decides to do.
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**THINK BRISBANE — SHOP LOCALLY!**
Supervisor Canepa’s Message, continued from page 1

In my power to maintain Seton as a full-service acute care hospital with an emergency room.

For the record, San Mateo County has contributed $25 million to Seton since 2013 for patient care and has committed another $15 million to the hospital for seismic upgrades. The Health Plan of San Mateo, a board I also sit on, loaned the hospital another $20 million in 2017 to keep the doors open.

When the struggling Daughters of Charity sold its six hospitals to a hedge fund call Blue Mountain in 2015, the state Attorney General’s Office approved the sale on a number of conditions. They included that Seton for 10 years must operate as an acute care hospital and offer emergency services. The conditions also included that Seton must continue to provide charity care for needy patients at historical levels and that essential health care services must continue. The Daughters of Charity was rebranded Verity Health and its new operator is called Integrity Healthcare, which is primarily owned by billionaire Dr. Patrick Soon-Shiong.

When Dr. Soon-Shiong invested in the operator last year, he said he wanted to revitalize the entire system. A year later, however, the doctor said the system could not be saved and that Verity was looking to sell some or all of its assets.

Both Blue Mountain and Dr. Soon-Shiong knew the financial turmoil the hospitals were in and the conditions of approval set forth by the Attorney General’s Office. That’s why it is so frustrating they have decided to go bankrupt not even three years into the sale.

Why is Seton important? Because it provides health care services to the neediest among us. It sees about 280,000 patients in its ER every year, with about 85 percent of them being on Medicaid or Medi-Cal. It also provides skilled-nursing beds which are lacking in San Mateo County.

Another concern, of course, is about the 1,500 jobs the hospital supports. Seton is Daly City’s largest employer and many of its employees have worked at the hospital for decades.

This is a fight for quality patient care for vulnerable patients and the nurses, doctors and staff who care for them. The Daughters of Charity cared for our community and its people. The goal now is to find another operator that continues on that same caring path.

David J. Canepa serves District 5 on the San Mateo County Board of Supervisors.
FOCUS On Education

WELCOME BACK TO A NEW SCHOOL YEAR!
BY: SUPERINTENDENT, ROHAN COLLIER, Brisbane Elementary School District, rcollier@brisbanesd.org

The schools in the Brisbane School District are bustling with children and I couldn’t be happier. I hope that your summer was full of fun and plenty of family time. I am excited about the start of the school year and eager to get on our very important job of educating our youth. Every year brings new challenges and new rewards and this year will be no exception.

DISTRICT UPDATES:

Professional Development: Many of our teachers were very busy this summer expanding their pedagogy by attending a variety of trainings and classes. Many teachers attended Teacher’s College in New York, some for the first time and some repeat attendees. We also had a group of teachers who attended a weeklong training through the Silicon Valley Math Initiative, which was paid for through a grant we received from the Silicon Valley Community Foundation. This grant will also assist with funding our Math Leads, Math Coaches and teacher release time for collaboration. We also had some staff members attend a wonderful program in Los Angeles called Teaching Tolerance. Thanks to some great work by Panorama’s principal, Ms. Neidhart, we received a grant that will allow us to take our entire teaching staff to this training in January 2019. Teaching Tolerance goes right along with the goals of our Equity Team that was developed this past school year to increase support for many of our sub-groups. Our two elementary schools have adopted the Bridges math curriculum and have been receiving Professional Development on this program. The program falls perfectly in line with our district’s educational philosophy. I am so happy that so many of our teachers took their personal time to help improve their teaching knowledge as well as improve our District.

Facilities: Our custodial crew worked very hard this summer to repair, clean and improve all of our facilities. In conjunction with the City of Brisbane, we were able to fully refinish the gym floor at Lipman. Panorama, Brisbane was fully paved this summer; a much needed project similar to the needs of Lipman last year. The good news here is that these expenses were charged to funds we received under Developer Fees and had no impact to our school budget. Lipman School, Brisbane Elementary School PTO and Ms. Katatkis, PTO’s Principal, have been working very hard to get new shade structures installed on the playground.

Technology: We evaluated our technology needs last year and determined that new projectors and white boards were needed across the District. The teachers and students are very happy with these upgrades. Funds were taken from a variety of places to make this project a reality. We also had a group of teachers who attended a weeklong training through the Silicon Valley Math Initiative, which was paid for through a grant we received from the Silicon Valley Community Foundation. This grant will also assist with funding our Math Leads, Math Coaches and teacher release time for collaboration. We also had some staff members attend a wonderful program in Los Angeles called Teaching Tolerance. Thanks to some great work by Panorama’s principal, Ms. Neidhart, we received a grant that will allow us to take our entire teaching staff to this training in January 2019. Teaching Tolerance goes right along with the goals of our Equity Team that was developed this past school year to increase support for many of our sub-groups. Our two elementary schools have adopted the Bridges math curriculum and have been receiving Professional Development on this program. The program falls perfectly in line with our district’s educational philosophy. I am so happy that so many of our teachers took their personal time to help improve their teaching knowledge as well as improve our District.

Special Education: We are excited to welcome Michael Chun-Hoon as our new Resource Teacher at BES. This program was much needed to meet the needs of many of our students. Molly Khan, our new school psychologist/program coordinator has been hard at work learning about our students and our schools. I look forward to working with her in improving all aspects of Special Education. Miranda Calkins is our new Resource Teacher at Panorama. Miranda taught many years ago in our District and we are happy to have her back at Panorama.

PTO: We are so lucky in the district to have such wonderful support from the community and parents. I encourage you to contact the following PTO presidents and get involved. Our PTO is an extremely valuable part of the education we are able to offer our children.

- Lipman Middle: Sarah Lee (rahalsee@gmail.com)
- Brisbane Elementary: Tonya Pavone (mommytonya27@gmail.com) and Jenny Needham (Tonya.b.needham@gmail.com)
- Panorama Elementary: Kate Goka and Makiko Kitago (panpto@gmail.com)

Generally accepted accounting principles suggest that we need to recognize our rent on a straight lined basis. That is to say, even though we paid only four thousand for the first month, since the later months run higher, we should do some math and even it all out.

Next, we take the total rent we will pay over the life of the lease and divide it by the length of the lease. In this case, we take $180,000/36 months so our monthly rent will be $5,000. On our books for the first month, we would reduce our cash by $4,000, increase rent expense by $5,000, and post $1,000 to our deferred rent account on the liability side of our balance sheet.

In the third year when recognizing rent each month, we would reduce cash $6,000, increase rent expense by $5,000, and reduce deferred rent $1,000. To keep things interesting, we expense rent on a cash basis for tax purposes. At the end of the first year, rent expense would be $12,000 higher on our books than on our tax return. That difference would go on the tax return’s Schedule M.

Who knew running a lemonade stand could get like this? At least we no longer need to ponder deferred rent at night.
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Epic Limousine Service            Pro Nails
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House of Thai Restaurant          Subway Sandwich
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For Rental Information, Call (415) 656-3528