



THE LUMINARY

Brisbane's Business and Community Journal

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MAYOR'S Message

TAKING STOCK

By: **COLEEN MACKIN**, City of Brisbane Mayor, cmackin@brisbaneca.org, 415-529-8114

With the holidays upon us, time always seems to move more quickly. And yet, before we say goodbye to this year, it's a good time to take stock of where we are.

Though 2022 may have seemed pretty quiet at City Hall, it's actually been quite the opposite. There's a lot going on behind the scenes as things have been working their way through the City in a normal process of review. This includes the Baylands Development, the potential Quarry Development, and final projects at Sierra Point.

I'd anticipate 2023 to be like the adage, "when it rains it pours" as these projects will start to come before the public.

There's also a lot of anticipation about the Bank of America site. As you know, the City

>> CONTINUED ON PAGE 2



SUPERVISOR'S Message

MTC PRIORITIZES CALTRAIN ELECTRIFICATION

By: **DAVID J. CANEPA**, President of the San Mateo County Supervisors, dcanepa@smcgov.org,

As a representative serving San Mateo County on the Metropolitan Transportation Commission, I proud to announce the commission last week voted unanimously to adopt a new policy for prioritizing, building and delivering the next generation of major Bay Area transportation projects, including the electrification of Caltrain.

>> CONTINUED ON PAGE 2

GET YOUR HEAD ON STRAIGHT

By: **MADISON DAVIS**, Brisbane Chamber of Commerce, madison@brisbanechamber.org, 415-467-7283

I like visiting the chiropractor as much as the next person- I do. But, half the time, I'm convinced that during my adjustment, my doctor might accidentally remove my head from my body in one fell swoop. I know that's an unrealistic fear, but the swift jerks to my neck make me think otherwise in the moment, and sometimes that creates hesitancy around visiting. At The Balanced Atlas, the chiropractic office of Brisbane resident Dr. Allen Harrison, patients never undergo adjustments that make them see stars. Dr. Harrison's use of a specialized method-NUCCA allows him to adjust his patients with only gentle movements.

NUCCA stands for the National Upper Cervical Chiropractic Association. According to nucca.org, "When the craniocervical junction (head and neck) is injured, the NUCCA process reduces interference to the nervous system using a precise, gentle, non-invasive spinal adjusting technique. Using precise and objective x-rays of the head and neck, along with mathematical measurement analysis, NUCCA doctors can establish a misalignment pattern unique to every person." Dr. Harrison describes the adjustment as similar to "having your pulse taken. Movements are controlled, as the atlas of the neck is gently moved back into place."

Dr. Harrison found his way into the Chiropractic field after a series of events during his childhood and undergraduate studies at West Virginia University. His parents were avid supporters of preventative health, bringing their son to visit chiropractors regularly. In college, Dr. Harrison decided to study exercise physiology and participated in his school's crew team. Unfortunately, an injury left him unable to row, so he started investigating therapies, but nothing helped him heal enough to enter the boat again. During his healing journey, he interned as an aquatic therapist at a community pool, and one day, a patient of his came in raving about her chiropractor and how he worked wonders for her.

Dr. Harrison was intrigued and made an appointment. The adjustment was unlike anything he had encountered in his previous chiropractor visits as a child because this doctor



specialized in NUCCA. Harrison noticed remarkable improvements in his sciatica, and his regular headaches disappeared. It wasn't long before he was back in the crew boat. This noticeable improvement in his health sparked a curiosity, leading Dr. Harrison to ask his chiropractor more questions about his method. Recognizing his interest, his chiropractor encouraged Dr. Harrison to pursue chiropractic school as he had already completed all the necessary prerequisites during his undergraduate studies and allowed him to shadow his practice.

In 2006 Dr. Harrison graduated from Palmer College of Chiropractic in Davenport, Iowa. Upon graduation, he completed a residency in Oregon and worked at a practice in Virginia Beach. In 2013, Dr. Harrison and his wife Jessica moved to San Francisco and opened their practice The Balanced Atlas, on 19th Avenue. Jessica manages the business side of the practice, allowing Dr. Harrison to focus on the patients.

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THE ULTIMATE BRISBANE GIFT GUIDE

By: **MADISON DAVIS**, Brisbane Chamber of Commerce, madison@brisbanechamber.org, 415-467-7283

This year, more than ever, spending money at our local businesses is incredibly important and impactful. Many of our businesses have struggled in the wake of the COVID-19 pandemic and supporting them during this time helps ensure they can stay open. As you plan your holiday gift giving, consider seeking out items from businesses in town. Below are some ideas. Please note, some of these businesses may not offer gift cards or certificates but we encourage you to inquire:

Gift Cards for Restaurants

- Ichika Sushi House
- Madhouse Coffee
- Brisbane Lunch Truck
- Julie's Deli

- Chef Reina
- Mama Mia Pizza

Personal Care Services

- Pro Nails
- Beauty Fix Salon- They also have an incredible selection of plants, pots, and other gift items
- Skin Body Zen- Brisbane Spa offering facials, massages, hair & nail treatments, and a spa retail section. Who couldn't use the gift of relaxation? They also carry lip and nail gifts sets, candles, cards, jewelry, crystals, soaps, smudge kits, and other misc items, aka-perfect stocking stuffers!

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 Integrated Resources Group
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Peninsula Clean Energy
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 South San Francisco Scavenger Co., Inc.

The Chamber Circle is a special group of members that have committed to support the Brisbane Chamber of Commerce through sponsorships.

If your business would like to become a member of the Chamber's Circle, please contact Madison Davis, President/CEO at 415-467-7283 or e-mail madison@brisbanechamber.org.

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Mayor's Message, continued from page 1

purchased this property, recognizing the key importance of its location. It also represents opportunities for economic revitalization. Decisions for the future use of this site will only happen after thorough community engagement.

As for the holidays, you won't want to miss our Festival of Lights, Sunday December 4th in the Community Park. While I can't guarantee a new holiday tree, I'm told there will be a special surprise in store.

Warmest wishes to you and yours for a most pleasant holiday season and a lot of rain!

Supervisor's Message, continued from page 1

Officially known as the Major Project Advancement Policy (MAP), the new investment framework marks the first overhaul of the Bay Area's transit expansion policy since 2008.

Designed to support implementation of Plan Bay Area 2050, the MAP balances the sequencing of new projects with limited available funding, prioritizing those that already have received significant grants of state or federal dollars and are either now under construction or poised to begin construction soon.

These include the ongoing electrification of the Caltrain corridor between San Jose and San Francisco, BART's Core Capacity initiative to expand service frequencies through the Transbay Tube linking San Francisco and Oakland, and the extension of BART service from Berryessa/North San Jose through downtown San Jose to a new terminus in Santa Clara.

The MAP also prioritizes projects readying for construction, including a Caltrain extension to the Salesforce Transit Center in downtown San Francisco and the Valley Link Rail Project to connect the Dublin/Pleasanton BART station with

communities in San Joaquin County.

The MTC also in October approved \$3.83 million go to Caltrain and \$1.46 million to SamTrans from the 2021 American Rescue Plan Act and the state's taxes on fuel and diesel fuel to use for issues around fare coordination and integration between agencies, regional mapping and wayfinding, and accessibility.

**Get Your Head on Straight, continued from page 1**

As a NUCCA-focused chiropractor, Dr. Harrison focuses on the alignment of the head, top vertebrae, and neck. Patients visit the Balanced Atlas primarily seeking relief from migraines/headaches, TMJ, neck pain, and vertigo/dizziness. During the first visit, referred to as "Day 1," Dr. Harrison conducts an initial assessment for about 60 minutes and discusses the health history and goals of the patient. Dr. Harrison does a postural exam, posture photos, and if NUCCA is determined to be a good fit, three x-rays of the head and neck.

The second visit is 90 minutes, and results from the previous visit are reviewed. The bulk of the visit focuses on the NUCCA adjustment. A patient lies on their side on a table low to the ground while Dr. Harrison stands beside them and uses the physics of the skull, like its center of gravity and weight, to guide small movements. These feel similar to a neck massage and allow the atlas of the neck to move gently back into place. During the session, x-rays are taken after each movement to evaluate how the neck moves. Dr. Harrison describes the process as making braces or a key for his patient. Every person has unique needs which require precise customization. Once Dr. Harrison figures out a patient's formula, he can complete future adjustments in 15-20 minutes without taking additional x-rays.

While his practice is in San Francisco, Dr. Harrison and his wife Jessica enjoy living in sunny Brisbane at Viewpoint at the Ridge. After hearing from his patients about how wonderful Brisbane was, they decided to visit. They moved here in 2020 to escape the San Francisco fog and purchased a home in 2021, permanently establishing their roots in Brisbane.

Dr. Harrison loves his career because he heals and transforms the lives of his patients. "To help patients return to living life to the fullest again, free from pain, is incredibly rewarding. I can't think of a better way to spend my life," Harrison explains. The Balanced Atlas doesn't have a single negative review on Yelp with patients describing Dr. Harrison as honest, genuine, and always acting with his patient's best interests at heart. Most reviews sound like this: "I owe my healthy, active, and PAIN FREE lifestyle to Dr. Harrison. Adjustment after adjustment, Dr. Harrison proves his immense knowledge of the human body and his patients' needs." Several reviews indicate patients sought many treatments with other doctors and therapies, only gaining relief from Dr. Harrison.

The first appointment (Day 1) is \$490, and the second appointment (Day 2) is \$315. Follow-up appointments are \$105. Dr. Harrison recommends weekly visits for 6-8 weeks to retrain the body, and the frequency of visits often reduces. Reviewers comment that Dr. Harrison will suggest reducing visits as soon as possible and doesn't over-recommend alignments. His focus is on long-term stability and maintaining alignment. The Balanced Atlas is located at 2121 19th Avenue (Suite 100) and has four dedicated parking spots on-site for patients. For more information, visit thebalancedatlas.com, and to make an

appointment call 415-242-1472. Mention this article in *The Luminary* and take \$50 off your first visit.

Ultimate Brisbane Gift Guide, continued from page 1

- Saint Studio- New Brisbane business offering lash, brow, and waxing services

Clothing, Jewelry, Gifts & Handmade Goods

- The Mad Moiselle-Browse their selection of curated vintage and modern clothing, shoes, and accessories. The Mad Moiselle also has an assortment of one of a kind pieces of jewelry, brooches, purses, and handcrafted soaps that are sure to delight.

- Stagger Lee Goods- New Brisbane business, Stagger Lee Goods is your source for handcrafted leather goods, custom-made aprons, and artisan products such as candles, body wash, and coffee. Many items can be personalized for free!

- Lloyd's Jewelry

Misc Gifts

Brisbane Hardware and Supply- Think flashlights and multi-purpose tools. Brisbane Hardware has an assortment of unique and practical items, worth checking out!

Midtown Market- Grab a bottle of wine or champagne and a card and you're done! Midtown Market may also carry small gifts, pop in and see what they have. They also have stocking stuffers such as small toys or candy for kids and lotto scratchers for adults.

Mission Blue Nursery- For the gardener in your life, consider gifting them a native plant! All proceeds benefit San Bruno Mountain Watch. Volunteers can give you recommendations about which plant to purchase if you are unsure, or purchase a gift card and allow the recipient to pick their own plants!

Brisbane Farmers' Market- While many of these vendors may not live in Brisbane, they are still small business owners. We recommend purchasing a jar of honey, artisan handicrafts, or a bag of kettle corn for a gift basket.

Tala Wine Co- Founded by Brisbane resident Tala Drzewiecki, Tala Wine Co. is bringing you an ever-changing selection of thoughtfully curated wines available for delivery to your door via subscription or a la carte. All of the wines sourced have a focus on stewardship of the land, agricultural transparency, expression of terroir, food-friendliness, and sometimes a punk rock vibe. Drink what you like, or try something new. Visit their website: tala.wine or email owner Tala Drzewiecki at tala@tala.wine for recommendations. Order a bottle for a holiday party hostess gift, to serve at your next dinner party, or purchase a subscription as a gift for a friend.

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E-mail your article, advertisement or questions
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Mission Statement: The purpose of the Brisbane Chamber of Commerce is to create an atmosphere in which business prospers and the community thrives.



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BRISBANE School District News**BEING THERE EXPERIENCES**

By: **RONAN COLLVER**, Brisbane School District Superintendent, rcollver@brisbanesd.org

The Brisbane School District feels very strongly about the educational benefits of taking our students to locations off of our campuses and away from our classrooms to enhance our students' educational experience.

Our district's vision statement is Building Thoughtful Citizens. Getting out of the classroom and seeing the world that we are a part of is the best way for the students to experience what it is like to be a citizen of a community. Part of our Mission Statement is that students will engage in and learn from the real world, participating in and contributing to their communities.

I recently had the opportunity to go on a kindergarten field trip to Ardenwood Farms in Fremont. It felt good to have parent volunteers participating again in our district, it felt good to have our students actively engaged with our local history and most of all it felt good to have field trips back in our lives as the district firmly believes in what we call "Being There" experiences.

"Being There" experiences are rich in sensory interaction in real-world locations where our senses and neurons can be activated. "Being There" locations anchor the curriculum for students by illustrating how the concepts and skills appear in real life and how those who work at or visit the location interact with the environment and perform tasks with resources that are available to them.

We have an exciting lineup of trips across all grades in our district already this school year with many more to come.

Some of our outdoor adventures include an overnight camping trip to Pie Ranch in Pescadero, an overnight stay at Marble Quarry RV Park and Cabins; day trips to Fitzgerald Marine Reserve, SF Botanical Gardens, Los Trancos Open Space Preserve, Folger Stable Historic Site, Coyote Hills Regional Park, and of course our very own San Bruno Mountain.

A list of field trips would not be complete without exploring many of our local museums such as De Young Museum, Children's Discovery Museum, Monterey Bay Aquarium, Oakland Museum of California, Bay Area Discovery Museum in Sausalito and San Mateo County History Museum. Many of these locations offer hands-on experiences; however, we also go to some locations that are all hands-on such as The Tech Interactive for a Roller Coaster Workshop, the Exploratorium in San Francisco or CuriOdyssey to study the science standard of sound.

We recently added to the list a trip to the Millbrae Community Center so our students can participate in a peer educator training sponsored by our Tobacco Use Prevention Education Program as well as a musical production field trip to Cañada Theatre for our performing arts students.

Not all of our trips require getting too far away from our classrooms as we regularly take trips to the Daly City Government Center and Theatre, Brisbane Police and Fire Departments as well as our very own Town Hall.

I hope many of you get the opportunity to discover some of the local resources with your child's class; these experiences are very rewarding and become a cornerstone to many of their childhood school memories.

BRISBANE BUSINESS BULLETIN

"The Brisbane Business Bulletin" allows Brisbane Chamber of Commerce members to communicate brief bits of news to the public such as change of hours, new product offerings, upcoming events, etc. If you are interested in listing a news item next month, please contact Madison Davis at madison@brisbanechamber.org

Donate a Toy to Security Public Storage's 25th Annual Toys for Tots Drive!

Security Public Storage is hosting their 25th Annual Toys for Tots Drive from November 1 to December 2, 2022. Help the dedicated U.S. Marine Corp Reserve and local volunteers make this holiday special for less fortunate kids in our community. Drop off your new, unwrapped kids' toys and gifts at 1101 Carter Street, Daly City.

You're Invited: San Bruno Mountain Watch's A Guide to The Flora and Fauna Book Release Party- Saturday November 19 from 4pm-8pm at the Mission Blue Center

Join San Bruno Mountain Watch in celebrating the release of San Bruno Mountain: A Guide to the Flora and Fauna! A \$75 ticket to the event includes a signed copy of the book (retail price of \$55). If you'd like to attend the event without receiving a signed copy of the book, a \$40 ticket price is available. Food is included in both ticket levels.

Pre-order your ticket online at: www.mountainwatch.org/bookrelease

Authors Doug Allshouse and David Nelson will deliver presentations detailing the exciting nine-year journey to produce this beautiful book. Hear riveting stories about rare plant discoveries on the mountain, the photographic process that produced 2,000 color images for the book, and more!

The 2022 State of the City will Take Place In-Person on Wednesday, November 16th at City Hall.

This event is hosted by the Brisbane Chamber and sponsored by South San Francisco Scavenger Co. Refreshments will be served at 5pm and Mayor Mackin will give the address around 5:30pm. A Zoom option will also be available to join starting at 5:30pm at brisbaneca.org/sotc2022.

Save the Date! The Festival of Lights always falls on the 1st Sunday in December

This year's event will be taking place on Sunday, December 4, 2022! Sign up for The Blast at brisbaneca.org/subscribe for more details.

The Sierra Point Open Space and Parks Master Plan Survey Closes Nov. 18th

Please take a moment to complete the online survey, found by visiting brisbaneca.org/SPsurvey to share with the city how you engage with Sierra Point and your priorities for its future by November 18th. The information collected will be collated and published in the final Sierra Point Open Space & Parks Master Plan as part of the public engagement process summary and used to inform the content of the Master Plan document

itself.

BDW's Annual Holiday Arts & Crafts Fair will be held on Saturday, December 10th at the Mission Blue Center

Featuring approximately 35 artists & crafts persons showcasing and selling their wonderful handmade items in the midst of a festive holiday market atmosphere and a full concessions stand serving coffee, tea, hot apple cider, lunch/dinner items and sweet treats & snacks to enjoy while you shop. There will also be a Santa/Holiday Photo studio, taking great holiday photos including families, friends, kids, and pets! Don't miss this festive holiday event! Shop local and handmade!

Brisbane's Core Service Agency, the YMCA Community Resource Center, is once again partnering with the Brisbane Police Department to host the Annual Holiday Food & Gift Distribution.

Please bring new, unwrapped toys to City Hall during public walk-in hours – M: 9-4, W: 9-7, and Th: 9-4. If you'd like to participate in the distribution event, be sure to register in advance! Thank you to the YMCA Community Resource Center and the Brisbane PD who are working together again this year to provide food and holiday gifts to Brisbane residents who may need a little help this season.

Get City Hall in the palm of your hand! Get the free app, My Brisbane, to access information, submit service requests, and receive notifications. (Note: GoRequest is now My Brisbane but you will need to download the new, My Brisbane app.)



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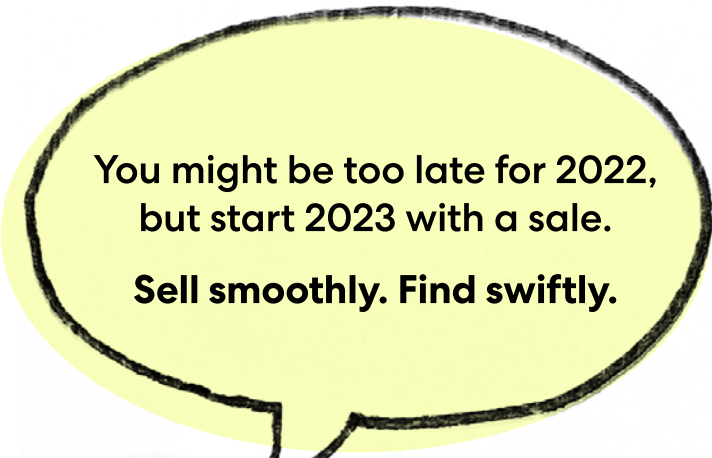
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COMMUNITY SURVEY!

The Sierra Point Open Space and Parks Master Plan is a compelling opportunity to reinvigorate a remarkable section of the Bay shore and Brisbane's waterfront for the next century of use: by creating a welcoming and resilient place to play and recreate, engage with the outdoors, and foster connections across generations and communities. We want your input!

Please take a moment to complete the online survey to share with us how you engage with Sierra Point and your priorities for its future. The information collected in this survey will be collated and published in the final Sierra Point Open Space & Parks Master Plan as part of the public engagement process summary and used to inform the content of the Master Plan document itself. The survey can be found at: bit.ly/SierraPointSurvey01.

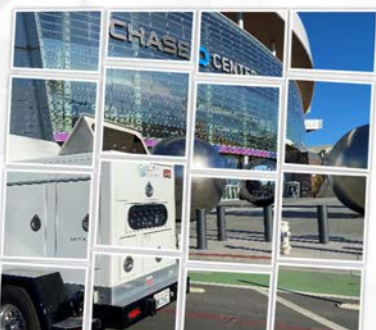
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BLAST FROM BRISBANE'S PAST

By: MADISON DAVIS, Brisbane Chamber of Commerce, madison@brisbanechamber.org, 415-467-7283

The following article is transcribed from an issue of *The Brisbane-Bee Democrat*, printed November 29, 1973.

Brisbane Bygones

By: Dorothy Radoff

On a clear morning in August, 1775 two young Costanos gathered acorns as they wound their way up our wooded canyon now bearing their name. From the top of the Indian Rock they looked down on their sleepy little village nestled at the foot of the mountains.

Suddenly, one youth pointed toward the Bay. Both stared in wonder as the Spanish supply ship San Carlos, made the first entrance into the lost port of the Conquistadors.

During the next six weeks, villagers caught occasional glimpses of the sailing vessel as it surveyed the Bay. One afternoon they spotted the crew members rowing a longboat into Seashell Point (now Hunters Point). When the Spaniards set foot on shore a few braves from Brisbane and Visitation Valley ventured forth to meet them and proved to be the only inhabitants the white men encountered.

Half a year later Captain Juan Bautista de Anza skirted the Indian village in Brisbane on his way from Monterey to San Carlos. Traveling over the route of today's El Camino Real, he trotted through the present cities of South San Francisco, Colma, and Daly City. In search of wood and timber, the bearded pathfinder scaled the ridges of San Bruno Mountain which a predecessor, Captain Bruno Hecata, named in honor of his patron saint.

Anza arrived in San Francisco on March 28, 1776 and set up two crosses to mark the locations of the future Presidio and Mission Dolores.

Our curious Costanos journeyed to the Mission chapel and viewed its crudely hewn redwood timbers and roof of tule reeds. Some remained and became willing wards of the Padres. However, the arduous tasks of making adobe bricks and tilling fields held little appeal for most, and they soon returned to the languorous life of their Brisbane hamlet.

Here they need to make bricks for houses. Their dome-shaped dwellings of boughs and tules kept them cozy and the San Bruno Mountains provided shelter from the fog and winds of the west. Nor did they need to cultivate the land. Squaws gathered watercress in neighboring marshes, hills teemed with rabbits and deer and a leisurely stroll on the shores of the Bay netted an abundance of shellfish.

Through the long drowsy years which followed, the glens and ranges surrounding the Indian settlement became dotted with the roving horses, sheep, goats and longhorn cattle belonging to the Mission and the Spanish San Franciscans.

With the coming of the Mexican regime however, the Mission-controlled property was released for private enterprise and Jacob Leese became grantee of the land where the Indian village once stood.

Many moons have passed since the Costanos dwelt in our valley. But high in Costanos Canyon the Indian Rock remains—a monument to two young Costanos who scrambled up its stony face and beheld a "Great White Bird with Giant Wings."

THE BAYLANDS WELCOMES ARBORIST NICK WAGES

By: Stephanie Shakofsky | Vice President Government Affairs, Baylands Development, Inc., sshakofsky@thebaylands.com

Nestled between the Bay and the San Bruno Mountains, the Baylands is committed to restoring the natural promise of the 700 acres at the Southern End of San Francisco and the City of Brisbane.

In 2021, the Baylands received approval from the Brisbane Planning Commission for an on-site tree nursery. To assist us in executing this vision, we are delighted to welcome arborist Nicholas Wages to the Baylands team. Nick brings a wealth of experience executing multi-year site plans for clients in the Bay Area and beyond. A graduate of the University of Nebraska Omaha, he received his arborist certification from the International Society of Arboriculture.

Nick will establish the on-site tree nursery to provide trees for the Baylands development and surrounding community. Priority will be given to locally native trees and drought tolerant species. Nick will oversee the

selection, maintenance, and evaluation of all the trees.

An avid ecological preservationist, Nick believes in creating landscapes similar to what was originally there. He said, "Our footprint should be minimal. Trees know what they want. We just need to help them reach their potential."

Please send a note to NWages@thebaylands.com to learn more about the nursery or schedule a visit.



Acorns from the Coast Live Oak Tree

HOLIDAY WASTE REDUCTION

By: TERESA MONTGOMERY, Chamber Board Member and Sustainability Manager at SSF Scavenger, and ADRIENNE ETHERTON, Sustainability Manager at City of Brisbane

Q: How can I reduce holiday waste?

A: The best way to reduce is to plan ahead. Here are several tips:

- If you enjoy sending traditional greeting cards, make sure they are made from recycled content and can be recycled again. Avoid cards and envelopes with glitter and foil.
- Avoid excess packaging by shopping for gifts and groceries locally. Be sure to bring your own reusable shopping bags.
- Give gifts that are durable or consumable (such as performance or sporting event tickets, zoo or museum memberships, a promise to babysit or to make a favorite meal). Stay clear of items that are sure to quickly end up in the landfill.
- Wrap gifts in something reusable. Avoid single-use gift wrap, bags, and ribbon—especially those that are not recyclable.
- If you are hosting a holiday meal, don't over-buy at the grocery store. Need help figuring out how much to buy? Use the dinner party calculator at SAVETHEFOOD.COM (<www.savethefood.com/guestimator>).
- Set your holiday table with reusable linens, plates, cups and silverware. If you think there may be leftovers, ask guests to bring reusable containers to fill.
- Do not decorate a live Christmas tree with anything you can't remove when the holidays are over. Trees that have been flocked or covered in tinsel end up in the landfill instead of as valuable mulch.

HOSTING A HOLIDAY FEAST? Please plan to minimize waste!

I love turkey bones and potato peels!

- Don't prepare an over-abundance of food. Have a plan for any leftovers.
- Set your table with reusable plates, cups, utensils, and linens. Avoid disposables.
- Include Ozzy the Organics Cart on your guest list. He's happy to eat what your friends and family won't.



Visit ssfscavenger.com/sort-smart for additional tips.

An important message from



SOUTH SAN FRANCISCO
SCAVENGER
— COMPANY, INC. —



BDW'S TWELFTH ANNUAL

Holiday Arts & Crafts Fair

Saturday • December 10 • 11am-4pm

Featuring a huge assortment of wonderful handmade items by over 30 local artists and craftspersons.

Check our FB page for full event/artist details:
www.facebook.com/BDWholidayFair

MISSION BLUE CENTER
475 Mission Blue Drive • Brisbane

Just south of SF on 101 – near the Cow Palace and (what was) Candlestick Park. Easy access also over Guadalupe Canyon Road from Daly City.

*Free admission and parking!
We will be following all city/county Covid mandates.*

FINANCIAL Focus

WHAT TO KNOW ABOUT SUSTAINABLE INVESTING

By: SVEN GEFFKEN, Financial Advisor, Edward Jones, Sven.Geffken@edwardjones.com, (650) 355-1365

You may have heard about “sustainable investing.” But if you’re not familiar with it, you may have some questions: What does it involve? Is it right for me? Can I follow a sustainable investing strategy and still get the portfolio performance I need to reach my goals?

Sustainable investing can be defined in different ways, with different terminologies. However, one way to look at a sustainable approach is by thinking of it as investing in a socially conscious way which may involve two broad categories: environmental, social and governance (ESG) investing and values-based investing.

As its name suggests, ESG investing incorporates a broad range of environmental, social and governance risks and opportunities, along with traditional financial measures, when making investment decisions. This approach may have a neutral impact on performance because it maintains a focus on managing risk, traditional fundamental analysis and diversification. Here’s a quick look at the ESG elements:

- **Environmental** – Companies may work to reduce carbon emissions, invest in renewable energy, decrease pollution and conserve water resources.

- **Social** – A business may promote gender and pay equality within its workforce, and maintain positive labor relations and safe working conditions for employees.

- **Governance** – Companies distinguished by good governance may institute strong ethics policies, provide transparent financial reporting and set policies to ensure it has an independent, objective board of directors.

You can pursue an ESG investing approach through individual stocks, mutual funds or exchange-traded funds (ETFs), which hold a variety of investments similar to mutual funds, but are generally passively managed – that is, they do little or no trading. As an ESG investor, you don’t necessarily have to sacrifice performance because ESG investments generally fare about as well as the wider investment universe. Some investments may even gain from the ESG approach. For example, a company that invests in renewable energy may benefit from the move away from fossil fuel sources.

Now, let’s move on to values-based investing. When you follow a values-based approach, you can focus on specific themes where you may choose to include or exclude certain types of investments that align with your personal values.

So, you could refrain from investing in segments of the market, such as tobacco or firearms, or in companies that engage in certain business practices, such as animal testing. On the other hand, you could actively seek out investments that align with your values. For instance, if you’re interested in climate change, you could invest in a mutual fund or ETF that contains companies in the solar or clean energy industries.

One potential limitation of values-based investing is that it may decrease the diversification of your portfolio and lead to materially lower returns due to narrowly focused investments, prioritization of non-financial goals and too many exclusions.

Ultimately, if you choose to include a sustainable investing approach, you will want – as you do in any investing scenario – to choose those investments that are suitable for your goals, risk tolerance and time horizon.

If sustainable investing interests you, give it some thought – you may find it rewarding to match your money with your beliefs.

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SOLD! \$2,250,000



Ron Davis Represented Buyer & Seller
398 Alvarado St, Brisbane
4 bd| 3.5 bth| 2663 sq ft Home

FOR SALE: \$1,898,000



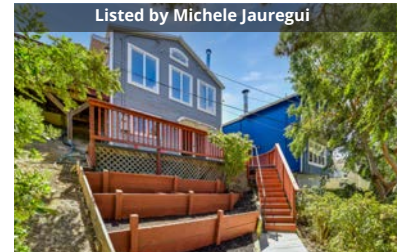
Listed by Ron Davis
685 San Bruno Ave, Brisbane
4 Unit Apartment Building

FOR SALE: \$1,398,000



Listed by Michele Jauregui
828 Linda Mar Blvd, Pacifica
3 bd| 2 bth| 1540 sq ft Home

FOR SALE: \$988,000



Listed by Michele Jauregui
221 Tulare St, Brisbane
2 bd| 2 bth| 1392 sq ft Home

SOLD! \$1,300,000



Ron Davis Represented Buyer & Seller
Sold for \$100,000 over asking!
670 Humboldt Rd, Brisbane
3 bd| 2 bth| 1320 sq ft Home

LEASED! \$3,500/month



James Ball Represented Lessee and Lessor
125 Elfin Ct, Brisbane
3 bd| 2 bth| Condo

FOR LEASE: \$2,300/month



Listed by Ron Davis
685 San Bruno Ave, Brisbane
1 bd| 1 bth| Apartment

SOLD! \$668,000



Michele Jauregui Represented Buyer
Visitacion & Mariposa, Brisbane
Vacant Lots

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Join Us for the 2022
State of the City

November 16, 2022
5:30pm



With:
Mayor Coleen Mackin

In-Person Attendance: 50 Park Place, Brisbane
Zoom Webinar Link: brisbaneca.org/sotc2022



Sponsored by SSF Scavenger



The CRC Invites you to:
**The Annual Holiday
Food and Gift Distribution!**

How to Register:
Brisbane Residents

When: Starting **October 10th, 2022**
Where: 1486 Huntington Ave. #100 South San Francisco, CA 94080
In Person: Monday 8am-12pm & Tuesday/Thursday 12pm-4pm
Via Phone/Email: Monday-Friday 8AM-4PM
crc@ymcasf.org & 650-276-4101 ext. 4

Requirements to Register: Please bring your IDs, proof of address, and birth certificate/or school registration/or ID card of minors in household

Day of the event:

- Monday November 21, 2022 10AM-2PM - Fernekes Building 781 Tennis Dr. South San Francisco
- Tuesday Dec 20th, 2022 3PM-5PM - Brisbane City Hall 50 Park Pl. Brisbane

DRIVE THRU

YMCA Community Resource
Center 1486 Huntington Avenue,
Suite 100 South San Francisco,
CA 94080
Phone: (650) 276-4101 Ext. 4
Fax: (628)-239-0525
crc@ymcasf.org



**HAPPY
Thanksgiving**

Brisbane Chamber of Commerce