



# THE LUMINARY

Brisbane's Business and Community Journal

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## BRISBANE NON-PROFIT LENDS A HELPING HAND TO SENIORS

By: SUE COCHRAN, Vice Chair-Brisbane Chamber of Commerce



BVHH board from left to right: Sherry Goodwin, Karen Latham, Tony Press, Cindy Rudolph, Elaine Porter, Nancy Colman



### MAYOR'S Message

## SIERRA POINT PARK MASTER PLAN NOT A "DONE DEAL"

By: MADISON DAVIS, City of Brisbane Mayor, [madisondavis@brisbaneca.org](mailto:madisondavis@brisbaneca.org), 415-706-5276

It was a lively evening of feedback on January 31st. Many attended the City's workshop on the master plan for open space and parks at Sierra Point to give their opinions on three proposals presented by the consultant, CMG Landscape Architecture.

The impetus for the master plan came from a 2017 agreement between the City of Brisbane and developer Sierra Point LLC. The agreement released the private interest in a lease on what we commonly refer to as Parcel R at the

>> Continued On Page 2



### SUPERVISOR'S Message

## CALTRAIN ELECTRIFICATION FULLY FUNDED

By: DAVID J. CANEPA, President of the San Mateo County Supervisors, [dcaneпа@smcgov.org](mailto:dcaneпа@smcgov.org), 650-363-4572

As a member of the SamTrans Board of Directors I'm proud to announce Caltrain will receive \$367 million in state funding to finish its electrification project.

This will be the most transformative public transportation project the San Francisco Peninsula will see in our lifetimes. This will take cars off the roads with increased service, reduce our carbon footprint and connect San Francisco and Silicon

>> Continued On Page 6

"They're more a part of my life than my own family; they are like family to me," Brisbane senior Carol Pizarro says of the Brisbane Village Helping Hands volunteers. When asked about her experience as a member, she is immediately emotional about how BVHH has impacted her life. "I have never met such kind people as long as I have been on this earth," she explains. Afraid of being a burden, Carol waited two years after the death of her husband to seek out assistance. "I was always so used to being independent and on my own, but there came a time when I needed support. Brisbane Village Helping Hands never makes me feel bad for asking for help. That's why I keep going back." For Carol, having a support network has allowed her to age in place with occasional rides to doctor appointments, companionship, trips to the laundromat, and help with small household tasks.

I sat down with Nancy Colman and Tony Press, BVHH board members, to learn more about the organization. They explained that "the mission of the Brisbane Village is to be a resource to help residents stay in their homes as they 'age in place' in Brisbane, maintain a connection with the broader community, and access needed services." A 501(c)(3), BVHH offers help with minor home repair and maintenance, transportation, friendly visits, and technological assistance. They also host occasional social events.

Through this network, members can easily ask for help and are encouraged to do so because of their membership. The request system allows seniors to maintain independence despite not being able to drive or take care of certain things around the house.

Nancy explains that 12 years ago, she and the late Moira Lukas discussed starting a Village as a resource for seniors in Brisbane after reading about the framework used in other cities. In 2013 Nancy read about the Ashby Village in Berkeley, which inspired her to explore further the possibility

of creating a Village here in town. She asked Wendy Ricks to help facilitate a meeting to gauge the community's interest. About 50 people attended, which led to the formation of a committee that, over the next three years morphed into the initial board of directors and volunteers. BVHH began offering services in the spring of 2016.

From the get-go, BVHH wanted to create a simple Village with low dues so that membership was accessible to anyone. The annual dues are \$20, which is unusually low compared to other Villages. Dues can be waived for those who are struggling financially. BVHH also receives financial support from the City of Brisbane and the Brisbane Lions Club, which helps keep costs affordable for members. Joining is simple. Prospective members fill out a two-page application, which they can access from the BVHH website or receive through email or mail. Once the form is complete, a member coordinator works with the senior to get them into the system. The coordinator works with the new member to answer their questions and teach them how to make a request. Eligible members are Brisbane residents over 55 years old.

To make a request, members call the BVHH phone number or send an email. One of the BVHH's six board members (Nancy Colman, Tony Press, Sherry Goodwin, Karen Latham, Elaine Porter, and Cindy Rudolph) will follow up that day or the next, depending on the time of the request, to get more information. The request is input within their software, which sends all volunteers an email with details. A volunteer can click within the message to accept the request, then contact information for the member is provided. The volunteer will then reach out to the member to confirm. Volunteering is always optional, and volunteers may assign themselves to various requests that are posted.

Brisbane Village Helping Hands is always looking for more volunteers. Now is a good time because while there are 55 volunteers in their network to

>> Continued On Page 2

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*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](mailto:madison@brisbanechamber.org).*

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**Mayor's Message, continued from page 1**

Marina in favor of the City. It also caused the developer to pay us a one-time fee of \$300,000 for park development at Parcel R and a fee paid at the time of building permit issuance of 50 cents per square foot, expected to generate another \$225,000.

Additionally, the City and Healthpeak negotiated an amendment to Healthpeak's project (referred to as The Shore) to allow approximately 20,904 square feet of additional construction by connecting on three floors two of their existing buildings. In exchange, Healthpeak paid the City a one-time park development fee of \$1.5 million. In total, the City expects to have a little over \$2 million to commence park improvements at Sierra Point.

Additional funding will come from a park development fee that the City Council will review soon, which will charge a fee against

new commercial development (proceeds can be for any location of the City's choice). A master plan helps us negotiate for the private investment of projects, still to be improved. Finally, we have Public Art Fund that each of these developments will trigger, and to the extent that the Master Plan identifies art-related projects and expenditures, these funds could be available.

The Master Plan also sets the stage for applying for various grants. The City anticipates federal and state funding in the future to deal with sea level rise, which is why the three current design alternatives propose infrastructure and connection points at elevations considered safe by regulatory agencies such as BCDC and OneShoreline, generally above the existing seventeen-foot elevation. Relocation of infrastructure and site elements is a less costly and less risky response to sea level rise than engineering solutions such as raising the overall site. The design alternatives also propose additional responses to sea level rise, including fringing wetland planting on the bay edge resilient to rising water levels and mitigating future storm surge impacts. Redeveloping Sierra Point based on the master plan will take many years, if not decades, and will be contingent on obtaining various funding sources.

The City of Brisbane aspires to develop an open space and parks master plan at Sierra Point to unite the various parts of the development and to meet the recreational needs of both Sierra Point tenants and the public. The City anticipates creating several acres of reimagined parks and open space on the eastern side of Sierra Point adjacent to the Marina. This master planning project will integrate new public spaces with existing and to-be-built private areas. The vision for the project incorporates passive and active recreational opportunities intended to engage the public and promote integration with the surrounding areas like the City's Marina, the San Francisco Bay Trail, and neighboring businesses.

After a review of fifteen qualified consultants by the Council subcommittee, four firms were shortlisted and asked to submit a response to the formal RFP (request for proposal). The RFP asked applicants to consider connectivity, stewardship, and art/recreation. The subcommittee interviewed three consultants, and CMG Landscape Architecture received the contract.

CMG Landscape Architecture is an award-winning urban design and landscape architecture practice founded on invention, creativity, and craft. At the heart of their work is attention to public space, how the built environment shapes human interaction, and the way innovation can foster a thriving natural world. Their resume includes nationally recognized public space, including Crissy Field improvements and Crane Cove Park.

A master planning subcommittee was established, with representatives from the Brisbane City Council, Parks and Recreation Commission, Open Space and Ecology Committee, Complete Streets Safety Committee, IDEA Committee, and Public Art Advisory Committee.

Initial feedback and work with the subcommittee helped develop guiding principles.

They may undergo refinement or augmentation with community input. The guiding principles are comprehensive in the breadth of concerns they address, but each is specific in its intent.

They are as follows:

1. Sierra Point will be a diverse & inclusive place that is authentic to Brisbane.
2. Sierra Point will have a unique identity, accentuated by art, that inspires community pride.
3. Sierra Point will be a beautiful, durable place to enjoy every day and in all seasons.
4. Sierra Point will include varied amenities for daily use in a natural setting.
5. Sierra Point will be a healthy, safe space of respite and a place to meet your neighbors.
6. Sierra Point will demonstrate best practices for sustainable, resilient waterfront open space.

CMG started outreach by meeting with the subcommittee and gathering feedback from the public through a pop-up workshop at Day in the Park and an online survey. The survey sought to understand how people currently engage with Sierra Point and their priorities for its future. Based on stakeholder engagement and community input, CMG created the guiding principles and goals to function as a framework for plan development to ensure proposals align with client and stakeholder criteria.

Based on what CMG gathered from the discovery phase, they created alternative plan concepts to illustrate opportunities and solicit stakeholder feedback to inform the preferred plan. The current phase, referred to as exploration, provides numerous public engagement opportunities, including the open house on the 31st, a paper survey, and an online survey. Additional stakeholder engagement during this phase will include soliciting input from Sierra Point Yacht Club members and boaters, the general public through onsite pop-up events at Sierra Point and an upcoming farmers market event at the Community Park, and engaging in conversations with the local business community. The input received in this stage will shape and form a comprehensive master plan explored in the last stage-Resolution. The final master plan will undergo review by the city council before being approved.

We anticipate this process will extend until at least late Spring, and while we are working on a master plan now, construction on this project is not guaranteed because funding is needed. Construction will occur in phases, likely starting with Parcel R, but the exact schedule is not determined. All current amenities and facilities like showers, laundry, bathrooms, and the Yacht Club will remain in the final plan.

We want to hear from you. Please sign up for the City's email blast to hear about upcoming ways to engage and fill out the survey available now at: [shorturl.at/kqKT5](http://shorturl.at/kqKT5). For questions about this plan or any other city council-related business, email: [madisondavis@brisbaneca.org](mailto:madisondavis@brisbaneca.org) or call me: at 415-706-5276.

through BVHH builds community. "You meet people you might not meet otherwise," Tony explains. Through the network, volunteers and members connect from all over town, leading to friendships that may not have otherwise formed. Carole explains, "by joining the Brisbane Village Helping Hands I have met someone who has become my close friend. Those connections help seniors out because we don't feel so alone."

For more information or to join as a member or volunteer, visit [www.brisbanevillage.org](http://www.brisbanevillage.org), call 415-508-2185, or email [brisbanevillagehelpinghands@gmail.com](mailto:brisbanevillagehelpinghands@gmail.com).

If you'd like to make a donation, checks can be mailed to PO BOX 734, Brisbane, CA 94005. If you reach out for more information, make sure to mention reading about Brisbane Village Helping Hands in *The Luminary*!

**BVHH, continued from page 1**

serve 58 members, only a handful of volunteers are regularly active. Prospective volunteers undergo a DMV and criminal background check and are required to fill out a short application. Forms are available on the BVHH website, or one can call or email to have the form sent to them. Those 18 and over may volunteer, but those willing to offer rides must be at least 21 years old. Volunteers receive training materials and a manual. Personalized training is also available upon request. Transportation is the number one request, with members wishing to schedule rides to medical appointments, haircuts, and the grocery store. Transit is only available to destinations in San Mateo and San Francisco counties and we are unable to provide rides for those in wheelchairs. BVHH typically receives 2-4 requests per week but demand for services ebb and flow depending on the member's needs during any given period of time.

Nancy, Tony, and Carol stressed that volunteering



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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.

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

**BRISBANE School District News****A VERY IMPORTANT RELATIONSHIP TO THE BRISBANE COMMUNITY**

By: **RONAN COLLVER**, Brisbane School District Superintendent, [rcollver@brisbanesd.org](mailto:rcollver@brisbanesd.org)

I could write about so many wonderful things about our community. I could talk about the great weather, the superb location or the caring nature of the citizens. Instead, I would like to focus on the extraordinary relationship between the City of Brisbane and the Brisbane School District. Brisbane is truly a wonderful place to live and to work.

The City and the District actually have a formal document that outlines this positive relationship. It's called a Cooperative Agreement for the Shared Use of Public Facilities and Programs. That is a fancy title to say that we get along really well. A significant part of the agreement outlines various expenses pertaining to maintenance and repairs of these facilities as well as shared costs to operating jointly sponsored programs.

The City and the District each own various public facilities which they make available for shared use by students attending the District schools, persons participating in recreation programs sponsored by City or District, City's recreation department staff, and members of the general public. The following facilities are included in this relationship: City-owned Swimming Pool, Tennis courts at Lipman Middle School, Lipman Middle School gym, field and blacktop, Brisbane Elementary School fields, courts and playground, City-owned bathrooms at BES, City-owned modular building at BES, BES

multi-purpose room.

The City and the District also jointly sponsor certain programs conducted for the benefit of District's students such as: BES Homework Center, Lipman Homework Center, Club Lipman, all Park and Rec sports programs, and Park and Rec Preschool and Afterschool. So many of our youth benefit greatly from these programs and it is the collaboration between the City and the District that make it all possible.

Facilities are not the only thing that is shared as this agreement also outlines the guidelines in the event that either party needs to borrow special equipment or heavy machinery. This may range from a set of shovels to help build a new playground to a skid steer loader to smooth out a piece of land. Sharing equipment and often times the workforce needed truly connects the City and the schools together.

Even though the Brisbane Chamber of Commerce is not a part of this formal relationship, I would be remiss to not mention the incredible contributions they have provided our students through such programs as End of the Year Student awards and, my personal favorite, the 8th grade Shadow program that allows our students to visit and learn about a variety of occupations in our community.

**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](mailto:madison@brisbanechamber.org)

**Join us for our February Mixer Wednesday, February 15 at Lyon Medical Construction!**

Join us on February 15 from 5pm-7pm at Lyon Medical Construction, 100 North Hill Drive #52 in Brisbane for a mixer! This is an excellent opportunity to network with local business professionals and city officials while enjoying refreshments provided by our host.

Please RSVP by emailing [madison@brisbanechamber.org](mailto:madison@brisbanechamber.org)

**Apply Now to Serve on a City Committee!**

The City of Brisbane is currently recruiting residents to serve on the Public

Art Advisory Committee and Inclusion, Diversity, Equity & Accountability (IDEA) Committee. The IDEA Committee is also open to those that work in town. The deadline to apply is Wednesday, March 1st at 7pm. To apply, please go to [brisbaneca.org/open-seats](http://brisbaneca.org/open-seats) or email [cityclerk@brisbaneca.org](mailto:cityclerk@brisbaneca.org).

**Give Your Opinion on the Sierra Point Open Space & Parks Master Plan**

The City of Brisbane is planning for the future of Sierra Point open space and parks by creating a master plan for the area. Give your thoughts at the farmers markets on 2/16 and 2/23 or stop by the pop-up workshop at Sierra Point on 2/25 from 9am-noon. Lawn games, music, and kids activities will be provided! Additionally, you can complete the online survey to share your priorities for the site: [shorturl.at/kqKT5](http://shorturl.at/kqKT5) which is available until March 1st.

**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.)**

**TRASH TALK-3 FACTS TO HELP EVERYONE CORRECTLY SORT TRASH**

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

- 1. Shelf-stable boxes commonly used for almond milk, soup, and juice and belong in the garbage.** They are typically found in the non-refrigerated section of the market, have a flat top, are silver on the inside, and are also known as TetraPak or aseptic packaging. Though these boxes often feature the recycling symbol, they are made from a combination of paper, plastic and aluminum and are not allowed in your recycling bin.
- 2. Gable top cartons commonly used for milk, cream, and juice can be partially composted and belong in your green organics cart.** This type of carton is found in the refrigerated section of the market, has a triangular top, and is white on the inside. Some gable top cartons have a plastic spout which should be removed and placed in the garbage.
- 3. Outside of South San Francisco Scavenger's service area, shelf-stable boxes and gable top cartons may belong in a garbage or recycling bin.** Where they belong is determined by processing capabilities and available recycling markets. Refer to bin labels for assistance.

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Supervisor's Message, continued from page 1

Valley to the rest of the Bay Area with virtually a seamless transportation network.

Electrification will also pave the way for the future of high-speed rail which one day will connect most of California. It's an exciting day. Go Caltrain. Choo choo!

Caltrain Electrification will electrify the corridor from San Francisco Caltrain Station to the Tamien Caltrain Station. Electrification improvements include converting diesel-hauled trains to electric trains, increasing service to six trains per peak hour per direction, and maintaining operating speed up to 79 mph.

The primary purpose of Caltrain Electrification is to improve Caltrain system performance and curtail long-term environmental impacts by reducing noise, improving regional air quality, and lowering greenhouse gas emissions. This is a win for all the cities along the corridor and for the future of the Brisbane Bayshore Caltrain station as the Baylands project will be developed.

In other news, as a member of the Metropolitan Transportation Commission Board of Directors, I'm also proud to announce the agency approved a \$300 million One Bay Area Grant Program, including a \$34 million investment in San Mateo County to support several pedestrian and bicycle improvements from Colma, South San Francisco, Burlingame, Redwood City and Menlo Park.

Leveraging these state and federal funds to the Peninsula will improve the lives of commuters and for our children who walk or ride their bicycles to school and for older adults who may find it difficult to cross some of our busiest corridors. I will continue to fight for regional dollars to improve our transportation corridors in San Mateo County.

## TAX-RELATED 1099s IN THE MAIL

By: CAROLINA YUEN, Finance Director, City of Brisbane, (415) 508-2152, cyuen@brisbaneca.org

The City of Brisbane has mailed out tax informational IRS forms 1099-NEC to businesses that received payments from the City in 2022 for services rendered. Any businesses who received payment in 2022 as part of the COVID-19 Small Business Grant Program should expect to receive an IRS Form 1099-G. The City of Brisbane does not offer tax advice and encourages each business to consult with a tax accountant on how to treat information provided on these forms.

The forms were mailed out at the end of January and those expecting to receive 1099s should contact the City's Accounts Payable desk at [brisbaneca\\_ap@ci.brisbane.ca.us](mailto:brisbaneca_ap@ci.brisbane.ca.us) if tax informational forms have not been received by February 15th.



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**SIERRA POINT**  
Open Space & Parks  
Master Plan

### PUBLIC INPUT OPPORTUNITIES!

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

*Farmers' Markets* 2/16 & 2/23  
Swing by our table at the Farmers' Market on Thursdays between 3-6pm at the Community Park!

*Pop-up Workshop at Sierra Point* 2/25  
Join us out at Sierra Point for a special event workshop on Saturday, 2/25 from 9am-Noon! We'll have lawn games, music, and kids activities!

*Online Survey* OPEN THROUGH MARCH 1ST!  
Complete the online survey to share your priorities for Sierra Point's future. The information collected in this survey will be 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 accessed at the link below or by scanning the QR code.

Scan this QR code to complete the survey online!

**FOR MORE INFORMATION REGARDING THE PROJECT, VISIT:**  
[www.brisbaneca.org/community/project/sierra-point-open-space-and-parks-master-plan](http://www.brisbaneca.org/community/project/sierra-point-open-space-and-parks-master-plan)  
If you prefer to complete a hard copy of the survey or need translation assistance, please contact Parks & Recreation at (415) 508-2140.

**CITY OF BRISBANE**

**MAKE A DIFFERENCE**

Apply for Open Seats for the following City Council Commissions & Committees by Wednesday, March 1, 2023 at 7pm

- Public Art Advisory Committee (3 seats for terms until 2025)
- Inclusion, Diversity, Equity & Accountability (IDEA) Committee (1 seat for one year term until 2024 and up to 3 seats for two year terms until 2025)



TO APPLY, GO TO: [BRISBANECA.ORG/OPEN-SEATS](http://BRISBANECA.ORG/OPEN-SEATS)  
OR EMAIL: [CITYCLERK@BRISBANECA.ORG](mailto:CITYCLERK@BRISBANECA.ORG)



## BLAST FROM BRISBANE'S PAST

The following article is from the "Brisbane Bygones" series by Dorothy Radoff, published in the *Brisbane Bee-Democrat* on July 25, 1974.

### The Year of Heroism and "30"

Two events highlighted the year 1935 in Brisbane. One was the heroism of teenager George Ludlow who risked his own life to save another in the chilling waters of San Francisco Bay. The other was the untimely death of fifty-six year old Arthur Gledhill, editor and publisher of our first newspaper the *Brisbane Sun*.

George Ludlow lived with his mother Mamie Ludlow. Mamie operated a tiny dress shop at 284 Visitacion Ave. For four years her son had been a member of Scout Troop 134. Financial difficulties forced him to drop out of Jefferson High School. He thought about joining the Civilian Conservation Corps.

One cold November day our volunteer fire department received a call to come to the rescue of two boys in danger of drowning off Sierra Point. Because George was a junior fireman he went along.

But when the fire truck reached the town's limits it came to a grinding halt. A fire commissioner ruled that regulations prohibited the removal of vehicles from the fire district.

The volunteers quickly commandeered a passing auto into which they transferred their first-aid equipment.

"Let me go!" Pleaded George. "I'm a good swimmer."

The car whisked him to within one mile of Sierra Point. He ran that last mile. Hundreds of gaping motorists stood on the shore. They watched the exhausted boy strip off his outer clothing, grab an uprooted twenty foot sign pole and swim toward the two struggling figures in the Bay. Fireman Roy Edwards plunged in, too, but was unable to reach the one boy in time. George managed to tow the other to shore. Then while firemen administered first aid to the save youngster, the brave Boy Scout quietly returned home. That night he slipped off alone to a neighborhood show.

In the next issue of *The Enterprise* George was nominated for the Dale Carnegie Life Saving Medal. But he wasn't around to read the editorial. Friends had made up a going-away fund of thirteen dollars and in a C.C.C. camp at the Willows the modest hero went unrecognized.

Several nights later Arthur Gledhill rose to his feet at a meeting of the San Mateo County Firemen's Association held in the Brisbane Social Club (now the Catholic Church). The editor lauded the heroism of George Ludlow and heartedly criticized the fire commissioner for not allowing the fire truck to cross over the district's line. He concluded his remarks with, "That's all!" A few seconds later he was dead, the victim of a heart attack.

Gledhill came to Brisbane in 1931. Recognizing the community's need for a hometown newspaper, he began publishing the *Brisbane Sun* in early 1933. He was an enthusiastic member of the Social Club and an ardent supporter of the volunteer fire department. Together with his wife, Lorene, he helped establish the Chamber of Commerce in 1934.

The crusading editor proved a formidable opponent. He once brought assault charges against druggist William Jonas, the business manager of a rival newspaper published by the Voters League. Although he lost the case, he continued writing scathing editorials against certain members of the Voters League.

The last issue of the *Brisbane Sun* appeared on November, 30 1935. In a black-bordered editorial, the editor's son Donald Gledhill, wrote the following:

"Dad was a game little chap and liked to finish what he started. So we are printing this final issue of the *Brisbane Sun* for him, printing it to write after his name the "—30—," which by newspaper tradition is the mark that an editor will write no more. Dad was looking to the future. He saw clearly that in a few years Brisbane will be as it should be—a self-respecting community of homes, proud of its schools, libraries, newspaper service, and civic improvements. The ideal of that future seemed to him to justify the work of pioneering. I have not the slightest doubt that his day after day efforts to develop a better community spirit wore down Dad's health and that the petty attacks against him contributed to his fatal illness. I don't think that I would have had as much courage to keep on working just out of faith in the future, but he did have that courage. More than that, he really enjoyed doing it, and he died in harness, active, full of kindly humor and a high sense of personal independence. So we write "—30—" for personality which you as his friend will sincerely miss, a personality whose loss will be felt by the entire community, now and as the years bring on that progress which my father did more than his full share as a man and as a citizen to hasten."

# YOU'RE INVITED TO A MIXER!

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## FINANCIAL Focus

### TAKE ADVANTAGE OF HIGHER IRA LIMITS

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

Over the past year, the rising cost of living has certainly been challenging. But for investors, there's at least one silver lining to inflation — a higher IRA contribution limit.

IRAs have been around for nearly half a century, but they've only been pegged to inflation since 2001. Since then, the contribution limit has risen every few years, with the last increase coming in 2019. Now, in 2023, the annual IRA contribution limit has moved to \$6,500, up from \$6,000 last year. If you're 50 or older, you can put in up to \$7,500 a year, up from \$6,500 in 2022.

If you've already established an automatic investment plan for your IRA, you could consider bumping up your payments to accommodate the new, higher limits. However, if you can afford it, you may want to fully fund your IRA as soon as possible, so the money can potentially be growing throughout the year. But you can contribute to your 2023 IRA any time from now until April 15, 2024. (And it's also not too late to contribute to your 2022 IRA — you've got until April 18 of this year.)

If you haven't yet opened an IRA, you might want to do so now to take advantage of the higher contribution limits. Depending on your situation, you could contribute either to a Roth or traditional IRA. Here are the basics for each one:

- **Roth IRA** – When you invest in a Roth IRA, your earnings and withdrawals are free from federal taxes, provided you've had your account at least five years and you don't start taking money out until you're 59½ or older. In 2023, you can contribute the full amount to a Roth IRA if you are single and your modified adjusted gross income (MAGI) is less than \$138,000; above that amount, your contributions will be reduced until they are phased out completely at \$153,000. If you're married and file jointly, this "phase-out range" is \$218,000 – \$228,000.

- **Traditional IRA** – Generally, you can invest in a traditional IRA regardless of your income level. If you and your spouse don't have a 401(k) or similar employer-sponsored retirement plan, your contributions are typically tax deductible; if you or your spouse do have such a plan, the tax deductibility will depend on your income level. But regardless of whether your contributions are deductible, your earnings can grow on a tax-deferred basis.

If you have a choice, which IRA should you pick? The decision largely revolves around this question: Would you benefit more from the traditional IRA tax deduction (assuming you qualify for it) or the tax-free withdrawals of a Roth IRA? And the answer mostly depends on whether your tax rate will be higher or lower during your retirement. If you are confident you'll be in a higher tax bracket when you retire, the Roth IRA, with its tax-free withdrawals, might be the better choice. But if you think you'll be in a lower tax bracket, you might benefit by taking the upfront tax breaks of a traditional IRA.

Of course, if you're still many years away from retirement, it can be difficult to estimate your future tax bracket. Your tax advisor may be able to provide some guidance.

An IRA is one of the most popular retirement savings vehicles around — and for good reason. Consider putting one to work for you in 2023.

~SAN MATEO~  
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\*Requirements to receive checking cash bonus: Open a new San Mateo Credit Union (SMCU) Premium Checking account (no other account types are eligible) from 1/3/2023 - 3/31/2023. During the full calendar month immediately following the month in which the account is opened, have ten (10) or more PIN or signature-based purchases or payments for at least \$100 in spend using the SMCU debit card(s) associated with the new checking account. ATM and ACH transactions are not eligible. In the case of a joint account, purchases and payments from multiple debit cards will be added together. SMCU employees, affiliates, and their families are not eligible. Offer may change or be discontinued at any time without prior notice. Limit ONE bonus per eligible Premium checking per individual membership account. Cash bonus for the month will be paid to the open, eligible checking account within 31 days after the qualification period ends. The account must have a positive balance at the time of payout to receive the bonus. SMCU will classify the bonus as interest paid to the checking account where the bonus is credited. Any applicable taxes associated with the bonus are the responsibility of the SMCU account holder. To the extent required by law, SMCU will report the total value of this bonus to the IRS on Form 1099-INT for the tax year in which the bonus was paid.

\*\*APY = Annual Percentage Yield as of 10/1/2022; 2.00% APY paid on the first \$50,000 in average daily balances and 0.05% APY paid on any average daily balances above \$50,000 if three monthly (statement cycle) requirements are met, as follows: (1) TEN (10) or more debit card purchases or debit card payments are posted (ACH/bill pay payments and ATM transactions are not counted toward the monthly requirement), (2) ONE (1) direct deposit, payroll deposit, or external ACH transfer is received, (3) eStatements are selected. All requirements must be applied to the Premium Checking account. If the monthly (statement cycle) requirements are not met in their entirety, the APY paid will be 0% for that statement cycle. Limit ONE (1) Premium Checking account per membership. Rates subject to change. Conditions and restrictions as well as membership eligibility requirements apply.

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