



# THE LUMINARY

Brisbane's Business and Community Journal

What's Inside.....	Page
San Bruno Mountain .....	2
Trash Talk Quiz.....	3
Brisbane Business Bulletin .....	6
Trash Talk Quiz Answers .....	6
Baylands Specific Plan.....	6
Blast From Brisbane's Past.....	7
Investment Ideas for Business Owners .....	7



## MAYOR'S Message

## 5TH ANNUAL LUNAFEST AND THE RAISING OF WATER & SEWAGE RATES

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

Brisbane, the number one fundraising LUNAFEST host worldwide since 2019, hopes to keep its title this year. As the first traveling film festival featuring short films for, about, and by women, LUNAFEST is screened in 175 venues annually and returns to Brisbane for the fifth year on May 6 at the Mission Blue Center. Created by Clif Bar, LUNAFEST raises money for female causes through ticket sales, concessions, and sponsorships. In partnership with the Lions Club, we raise approximately \$30,000 annually in scholarship money for Brisbane women, primarily through corporate sponsorships and citizen donors. Sponsorship levels are \$500, \$1000, \$1500, \$2500, and \$4000. We need a few more sponsors to reach our goal. Those interested in supporting the event can email [madisondavis@brisbaneca.org](mailto:madisondavis@brisbaneca.org).

Traditional cabaret-style seating will set the tone for this year's VIP attendees and includes table seating allowing for room to stretch. VIP tables accommodate four guests, and parties with one or two guests will be seated with others. VIP tickets include a drink ticket (or a bottle of wine for a table of 4), commemorative glassware, premium snacks, and early admission at 6:00 pm. Pricing for VIP tickets is as follows: Individual (\$75), 2 Ticket Bundle (\$140), or 4 Ticket Table Buyout (\$275). General Admission

General admission tickets will be available for \$25/per person. Doors to general admission attendees will open at 6:30 pm, and the screening will begin promptly at 7:00 pm. Alcoholic and non-alcoholic beverages and

>> CONTINUED ON PAGE 2

## KNECHTUS: WHERE BUSINESS AND DESIGN MEET

By: **FREDDY BEAMAN**, Brisbane Chamber of Commerce Board Member, US Bank

Brisbane resident and business owner Dave Reinhardt Ragouzeos loves his family deeply. He's a father to two daughters, Frances, age nine, and Eleanor, age seven, and a husband to his wife, Dana. His late grandmother Irmgard Schönknecht helped raise Dave in Brisbane in the seventies in the same house he lives in today. She's the inspiration behind Dave's business name, Knechtus.

Schönknecht translates to "beautiful servant" in German, and Dave thought Knechtus would pay homage to his grandmother and represent his mission to connect businesses with design. Knechtus helps businesses with design elements that most marketing departments cannot handle in-house. His specialties include proposals and presentations, website development and redesign, infographics, stop motion graphics, creating mission statements and core values, and running presentations/show graphics for large-scale conferences.

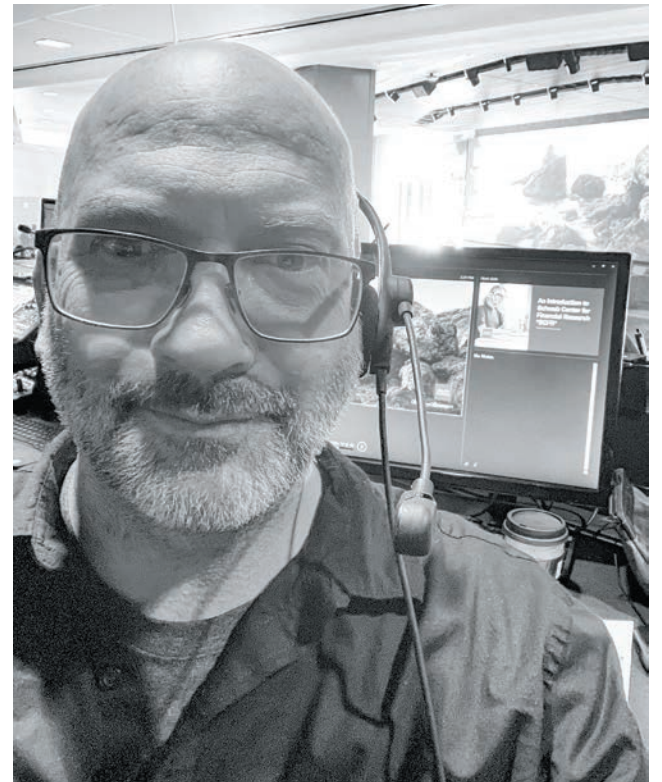
A construction management company employed Dave for over 15 years to develop graphics for proposals and presentations in the marketing department when he graduated from UC Davis. His graphics resulted in tangible results, such as contracts and eventually building projects, which made him love the field.

Wanting to take his career to the next level, Dave enrolled in grad school at the California College of the Arts to take their design and business program. He graduated with a DMBA in Design and Business and a MFA in Design Communications. Upon graduation, his employer was acquired, and unfortunately, a series of layoffs eliminated his job. He started freelancing, but with his first daughter on the way, he decided he needed more stability. A close friend, Emilio, gave him a personal loan, which he used to launch Knechtus.

His big break came when Webcor hired him to redesign their website and mission statement. Most designers don't have extensive experience in the construction management industry, but Dave's background set him apart. Dave repaid Emilio's loan by working with Webcor in 2013 and establishing Knechtus as a consulting firm.



A Knechtus proposal for the Lucas Museum of Narrative Art



Dave Reinhardt Ragouzeos running slides for Charles Schwab

Knechtus has worked for companies in many sectors, such as tech, construction, healthcare, and non-profits. He has completed projects for Google, Cisco, Prologis, UCSF, the Lucas Museum of Narrative Art, Perspective PV, and the International Ocean Film Festival, to name a few. Knechtus is also open to working with startups and small businesses. Most clients come to Knechtus through referrals.

As Knechtus has expanded its offerings over the years, it has been helping companies do presentations at large-scale conferences and trade shows and assisting behind the scenes. This niche skill comprises about 1/4 of the business. Knechtus works with production teams to run the slides for keynote speeches and other high-stakes presentations. Recently Knechtus assisted at the Game Developers Conference attended by 24,000 people at the Moscone Center. At the conference, Dave ran the graphics for the keynote speech by the CEO of Epic Games, creators of Fortnite. Dave compares the experience to a broadcast team explaining that "it's an intense environment like something you would expect to see in live TV."

Knechtus first ran the slides for an Oakland fundraiser for Notes & Words, and things took off from there. Since then, Knechtus has traveled the U.S., doing presentations for Autodesk University, GoogleNext, and more.

When asked about Knechtus' future, Dave commented he would like to do more conferences and trade shows and collaborate with healthcare companies on design projects. He's thankful to have the flexibility to work from home and the time to serve his community and walk his children to school in the mornings. It feels like a full-circle moment. Dave attended BES as a kindergartener, and now his children live in the house he shared

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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).*



**Knechtus, continued from page 1**

with his grandmother and are enrolled in the same elementary school. He hopes that others will take the leap and start their own business. While businesses ebb and flow, owning your own offers the freedom to dedicate time to passions and family.

To reach Knechtus, email [dave@knechtus.com](mailto:dave@knechtus.com). Be sure to mention reading about them in *The Luminary*!

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

concessions will be available for purchase, and proceeds will go to the Lions Club scholarship fund.

For those who want to support the event but wish to do so virtually, we have screening tickets available for \$20. Watch films from the comfort of your own home with a 48-hour live

access link and instructions prior.

To purchase tickets, visit [brisbaneca.org/lunafest](http://brisbaneca.org/lunafest)

**Now, onto water and sewer rates**

At the Brisbane City Council meeting on April 6, the council voted to extend the public hearing to April 20 to determine whether to increase water and sewer rates, citing the possible impact spring break, Passover, and Easter would have on the ability of the public to attend the meeting. The council wished to give those objecting to the rates ample opportunity to express concerns. A recording of the April 20 meeting is accessible on the city's YouTube channel, [youtube.com/brisbaneca](http://youtube.com/brisbaneca).

Finance Director Carolina Yuen provided the City Council with a brief history of rate increases and steps taken leading to the hearing, including:

- The enactment of Ordinance No. 458 in 2001 set the process for determining future water and sewer rate increases, recommending passing on all cost increases from San Francisco to Brisbane customers.
- The last operational rate increase went into effect in 2012 based on a rate study from 2000 performed by a third-party consultant.

**Since 2012, the city has seen costs to purchase water, treat sewage, and maintain infrastructure increase, with a significant increase in the last 3 to 5 years for sewer treatment and disposal services. Failure to maintain and manage critical utility infrastructure can threaten public health and the environment, which is occurring across the country.**

Since April 2021, the Infrastructure Subcommittee (Councilmembers Lentz & Mackin) worked diligently with staff and the rate study consultant, Lechowicz & Tseng, on how best to meet the targets and objectives of the Water and Wastewater Rate Study, which are:

- Meet the city's debt service coverage

requirements (which we are not meeting due to the deficit). The city's utility fund had its credit rating lowered due to non-compliance.

- Have the related reserve fund target be 25% of operating expenses (an industry standard).
- For total revenues to cover the total expenses of operating the system. An enterprise fund manages the water and sewer services, which cannot use other taxes, such as sales and property taxes. Revenues raised by billing service charges must cover the related operating expenses. Over the past two years, the Utility Fund has been operating at a net loss.

At the council meeting on December 15, 2022, the council directed staff to proceed with the steps necessary to conduct a public hearing, which includes notifying all the parcel owners regarding the proposed rate increase. In mid-February, all property owners and paying customers received letters outlining the proposed changes with protest instructions.

**At the meeting on April 20, city staff is recommending the council adopt the Resolution presented in its staff report (accessible at [brisbaneca.org/meetings](http://brisbaneca.org/meetings)) and approve the proposed rates:**

- An annual increase of 9% through 2026/2027 in the water fixed charge
- An annual increase of 7% annually through 2027/2028 in the water usage rate
- A 25% annual increase through 2027/2028 in sewer charges
- Setting the discount rate for the city's Low Income Rate Assistance (LIRA) Plan to a fixed rate across all services, starting at 25%

**If adopted, the rate increases would go into effect June 15, 2023, and will reflect in the June – August bill, due in October.**

The city has developed a Frequently Asked Questions document, available on the Utility Billing page on the city's website, [brisbaneca.org/utility](http://brisbaneca.org/utility)-

*(continued on next page)*

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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.

## SAN BRUNO MOUNTAIN

By: DOLORES GOMEZ, Longtime Brisbane Resident, [brischic@sonic.net](mailto:brischic@sonic.net)

I have seen San Bruno Mountain change in spring for about eighty years. Early morning, the hilly rolling mounds, make me think of people covered by a huge blanket. The shadows, created by the myriad of small shrubbery in deep crevices, are dark, while the sun bounces off the higher sides of the mountain. Fog creates a look as if icing on a cake, and it dissipates, revealing the beauty of the hills waiting to be explored. In the early 40's there were only a couple of homes to be seen on steep sites. Now when the fog lifts, it reveals, many large homes.

For years wild fires filled our nostrils with acrid smoke. In the 40's and 50's, volunteer firemen actually got paid to burn the many vacant lots in Brisbane during summertime; their faces blackened and only the whites of their eyes could be seen. I remember they even smoked cigarettes while doing this chore!

When the higher parts of San Bruno Mountain were on fire, we'd run up there, and the firemen would give us wet gunny sacks to beat the flames. I remember a hot ember went into my boot, burning my leg and foot. I quickly tore off that boot!

We used to hike up into the canyon crevices, when spring rain water was still slowly trickling down. Even as children, we marveled at the coolness and beautiful ferns being nourished by the spring water. We'd sit on a rock and eat our sandwich. We were young so we hiked straight up the mountain to the very top.

The reward was breathtaking; a view of the bay,

ships around Hunter's Point, plus the whole bay area. Cows from Hansen's Ranch grazed around the tall towers, but we avoided going there as we didn't want to step on cow dung and deal with the flies.

During WWII, the US Army had a camp right on top of the mountain; we always saw army trucks buzzing up and down going by our house at 406 Humboldt Road. The Army used it for an observation post. It had to be one of the coldest and windiest places to be stationed in California.

San Bruno Mountain is covered primarily in grass with a variety of shrubs dotting areas. Now around town can be seen blossoms in beautiful colors, trees bursting with buds, bright yellow daffodils, standing like trumpets, announcing the new beginning again.

Early morning at the gazebo and looking up at San Bruno Mountain, she is at her best. Still sprouting green grass, sun glimmers off of the large windows from many hillside homes, shadows exposing the canyon crevices, wildflowers peeping up into the grass, life goes on each spring.

The mountain encompasses us like a cape, and we must keep in mind the mountain constantly needs our protection! I was appreciating the beauty of San Bruno Mountain, it was chilly, the sun came up suddenly and I felt warmth like someone poured warm water over my back. It felt so good and the thought popped into my head, its spring on beautiful San Bruno Mountain.

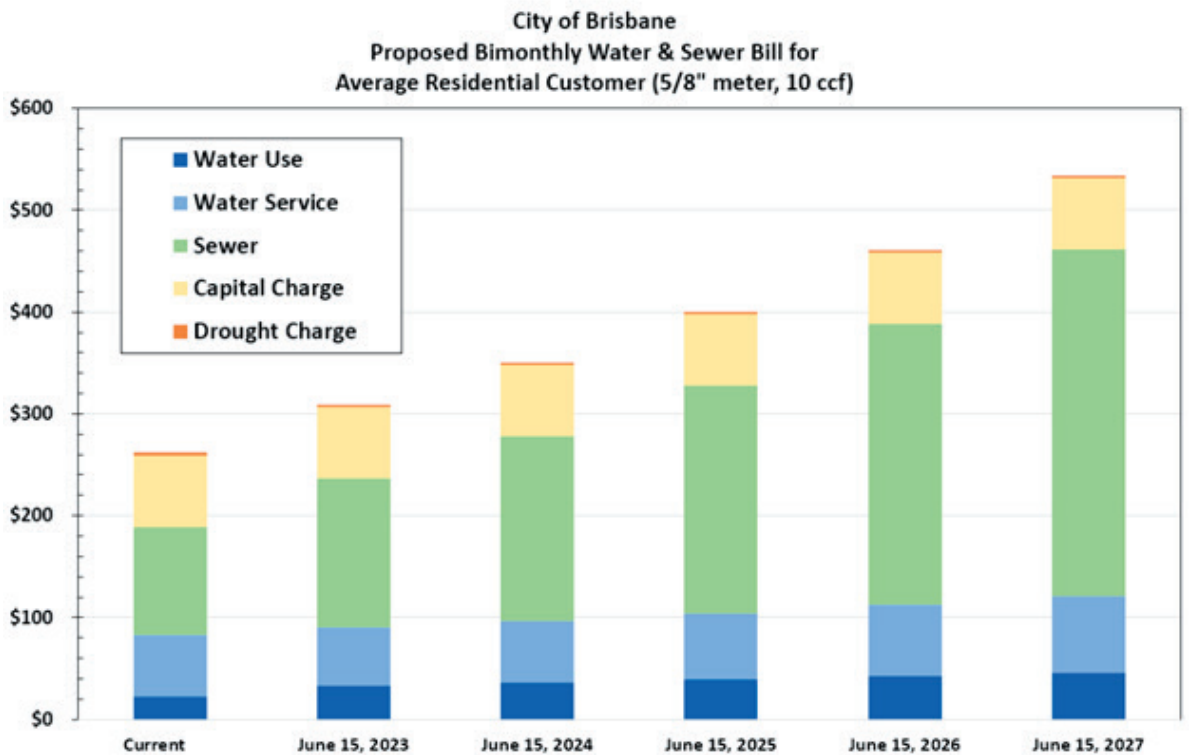


billing, including information on the state's newly-expanded Low Income Household Water Assistance Program (LIHWAP). As of March 14, utilities participating in LIHWAP – which the City of Brisbane is one – have raised the maximum benefit for LIHWAP Arrearage Assistance from \$2,000 to \$15,000. Additional information on the state's program is available at [csd.ca.gov/waterbill](http://csd.ca.gov/waterbill).

At the opening of the public hearing on April 6, the city received twelve letters from property owners protesting the rate increases. The city delayed implementing new rates during the COVID-19 pandemic.

Property owners and customers may submit written protests against the proposed water and sewer rates through the close of the public hearing scheduled for April 20, 2023. Protests must be submitted in writing and must: a) identify the affected property or properties, such as by address, assessor's parcel number (APN), or customer account number b) include the name and signature of the customer or property owner submitting the protest and c) indicate opposition to the proposed water and sewer rates. Only one protest per property will count. Property owners and customers can mail written protests to Attn: City Clerk, 50 Park Place, CA 94005. The City Clerk will also accept written protests delivered in person to her office or at the public hearing on April 20.

For questions or concerns about anything mentioned in this article, email me [madisondavis@brisbaneca.org](mailto:madisondavis@brisbaneca.org) or call me (415) 706-5276



Proposed Bimonthly Water & Sewer Bill for Average Residential Customer (5/8" meter, 10 ccf)						
	Current	June 15, 2023	June 15, 2024	June 15, 2025	June 15, 2026	June 15, 2027
Water Use	\$22.67	\$33.35	\$36.17	\$39.23	\$42.55	\$46.28
Water Service	\$60.18	\$56.68	\$60.84	\$65.31	\$70.10	\$75.24
Sewer	\$106.67	\$147.09	\$181.33	\$223.61	\$275.86	\$340.33
Drought Charge	\$2.32	\$2.32	\$2.32	\$2.32	\$2.32	\$2.32
Capital Charge	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00
Total Bimonthly Bill	\$261.84	\$309.44	\$350.66	\$400.47	\$460.83	\$534.17
% change year over year		18%	13%	14%	15%	16%

The chart and corresponding table above show the forecast for the bimonthly bill for the average residential customer over the next five years if the new rates are adopted and include all charges (water, sewer, capital charge, & drought surcharge).

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## TRASH TALK-DO YOU KNOW WHAT HAPPENS TO YOUR RECYCLABLE AND ORGANIC WASTE? TAKE THIS SHORT QUIZ TO FIND OUT!

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

### 1. Things I put in my blue recycling cart:

- A. Are collected by trucks with two compartments: one for paper and cardboard, another for containers (bottles, cans, tubs, and jars).
- B. Are sorted over two different lines: one that uses lights and sensors (called "optical sorters") to separate paper and cardboard, another that uses magnets, eddy current, and robots to separate metals, glass, and plastic.
- C. Do not need to be sorted so that paper and cardboard are separated from bottles, cans, tubs and jars.
- D. Are all recycled into new products.

### 2. Materials I put in my green organics cart:

- A. Are taken to an anaerobic digestion facility where they are used to make renewable, fuel for SSF Scavenger's collection vehicles.
- B. Are taken to a composting facility where they are turned into soil amendment.
- C. Are screened to remove things what aren't a desired ingredient of quality compost.
- D. Do not end up in a landfill.

Answers on Page 6

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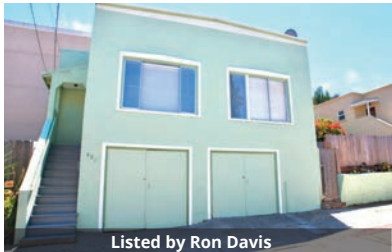
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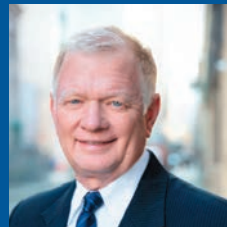
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E Z C Y D R J T R E  
R E G I F T B K E H  
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R E C Y C L E B S W  
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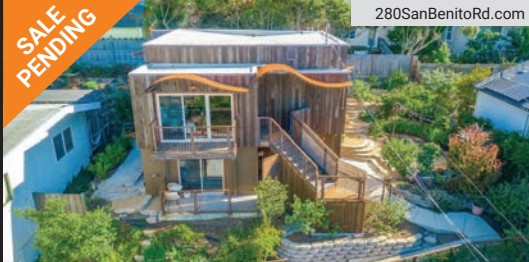
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## BRISBANE BUSINESS BULLETIN

“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 April Mixer Wednesday, April 19 at Golden State Lumber!

Join us on April 19 from 5pm-7pm at Golden State Lumber, 601 Tunnel Road 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)

### LUNAFEST Film Festival Returns May 6 at Mission Blue!

Join us for an evening of short films created by women as we raise money for The Brisbane Lions Scholarship Fund. VIP cabaret-style table seating is available, individual (\$75), 2 Ticket Bundle (\$140), or 4 Ticket Table Buyout (\$275). VIP tickets include a drink ticket (or a bottle of wine for a table of 4), commemorative glassware, premium snacks, and early admission at 6:00pm.

General admission tickets will be available for \$25/person until capacity is reached. Doors to general admission attendees will open at 6:30pm, and the screening will begin promptly at 7:00pm. Alcoholic and non-alcoholic beverages as well as concessions will be available for purchase with all proceeds being donated to the Lions Club scholarship fund.

Virtual tickets are \$20 and you'll be able to screen the films from the comfort of your own

home. Virtual attendees will be sent a 48-hour live access link and instructions prior.

To purchase tickets and to learn more about the event visits: [brisbaneca.org/lunafest](http://brisbaneca.org/lunafest)

### San Bruno Mountain Walking Group

Paul Bouscal will be leading San Bruno Mountain walks on paved and shaded trails for the City of Brisbane. Participants will meet at City Hall and will be driven in the city van to the drop-off location. Participants are encouraged to dress in layers, bring water, and wear comfortable walking apparel, shoes, and a hat. A signed waiver is needed to participate. Note: Space is limited to 7 participants per trip and intended participants are ages 55+! To sign up, please call the Parks and Rec Front Office at (415) 508-2140.

### The City of Brisbane is Hiring!

The City of Brisbane is Hiring for the following positions: Assistant Engineer I/II (Utilities), Firefighter/Paramedic, Lifeguard, Recreation Leader (Summer/Youth Programs), Police Officer, Police Officer Trainee. Apply at [brisbaneca.org/jobs](http://brisbaneca.org/jobs)

### Airplane Noise Over Brisbane

The City is aware many residents in the southern end of Brisbane have been impacted by the airplane noise over town the last couple of weeks and has been in contact with SFO and Congressman Mullin's Office regarding this noise issue. The Airport has advised that they are repaving two runways, with construction expected to be completed by May 25th, if not earlier. Crews are working around the clock so that the project can be completed as quickly as possible. Thank you for your patience.

### Wildfire Awareness Event at The Community Park on May 6!

Join North County Fire Authority, BPD, and County and State representatives to learn wildfire

preparedness strategies to help ensure you're ready for the next emergency. Soft-serve truck Mister Softee will be at the Park starting at 11am with their delicious frozen treat offerings and farmers' market vendor California's Crêpe will be there the entire duration of the event. Try savory, try sweet, or make your own crêpe to satisfy your own unique tastes!

### Now Accepting Volunteer of The Year Submissions

Do you know someone who has tirelessly given of their time for the betterment of the community? We want to hear about them! Please send your submissions for the 2023 Volunteer of the Year and Youth Volunteer of the Year to Noreen Leek at [nleek@brisbaneca.org](mailto:nleek@brisbaneca.org). These special individuals will be announced at the 2023 Day in the Park event.

### Peninsula Restaurant Week is May 19-27

Peninsula Restaurant Week is happening again this year from May 19-21, and is sure to be an awesome 9 days for restaurants up and down the Peninsula (from Brisbane to Sunnyvale) that will be offering specials during PRW. If you'd like to get involved with PRW as a participating restaurant, please sign up for a webinar they're hosting on March 16th at 10am. Register at [brisbaneca.org/webinar-PRW](http://brisbaneca.org/webinar-PRW)

**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.)**

## THE BAYLANDS SPECIFIC PLAN

By: Stephanie Shakofsky | Vice President Government Affairs, Baylands Development, Inc., [sshakofsky@thebaylands.com](mailto:sshakofsky@thebaylands.com)

We want to thank the many Brisbane residents who attended our March community meetings (in person and/or virtually) to learn more about the recently released Baylands Specific Plan and who shared their input on the plan with the Baylands team. BDI provided a comprehensive overview of the plan's key components – including development standards, sustainability framework, conservation and open space, circulation, and infrastructure. A video of the virtual meeting can be found on our website at [www.thebaylands.com/news](http://www.thebaylands.com/news).

Over the next year, BDI we will be providing a summary of each section of the Plan in the monthly edition of the Luminary. Please be sure to check out next month's edition of the newsletter for an introduction to the plan. The community will have additional opportunities to weigh in on the plan and the related Environmental Impact Report (EIR) through an official public review process. The City is currently in the process of preparing their Draft EIR study and, while a final schedule for public release has yet to be established, it is anticipated that the draft EIR will be published in late 2023, with public hearings commencing in 2024.

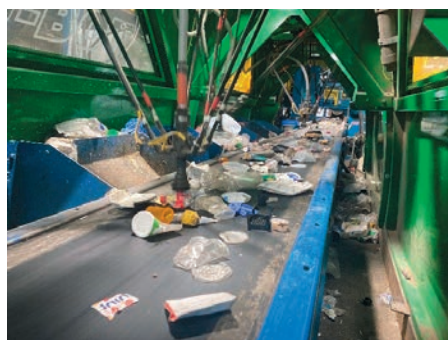
Stay up-to-date about the plan and the public process by visiting the City of Brisbane's website or visit our website at [www.the.baylands.com](http://www.the.baylands.com).



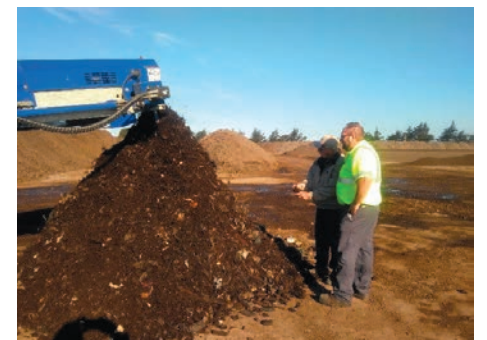
Community Meeting at Brisbane Community Center, March 18, 2023.

## TRASH TALK QUIZ ANSWERS

1. A and B. It's important to sort your recyclables into two streams. This keeps paper and cardboard from becoming contaminated with traces of food, liquids, and broken glass. Anything placed in a recycling cart that doesn't belong, cannot be sorted and transported to a recycler, or that no recycler wants will end up taking a convoluted and expensive trip to the landfill.



2. A, B, and C; maybe D (if you sort 100% correctly). The yard trimmings, food scraps and food-soiled paper collected from green carts are anaerobically digested and then trucked to a composter where it is screened, processed using windrows, and eventually turned into nutrient-rich soil used primarily for agriculture. During the screening process, plastics (including those sold as compostable or biodegradable) and other problem items are removed and sent to a landfill—adding cost.





## BLAST FROM BRISBANE'S PAST

The following article is from the *Brisbane Bee-Democrat*, printed August 22, 1974.

### Gus Won't Be Down

By: Lola Garcia

"He's pigeon-toed and bowlegged," Holly Williams grinned, "But Gus is as smart as they come."

The subject was Holly's pet, "Gus the Goose." A familiar sight on Brisbane streets is Holly strolling along and Gus heeling like a well-trained canine. A neighbor purchased Gus at a local pet shop for \$9 and after a time grew tired of the duck, so Holly took over. That was three years ago. Although Williams has never read any books on the care of geese, he feeds Gus lettuce, bread and scratch and makes sure to see every television documentary on geese. Gus takes a bath in one of the tubs in the yard at the drop of a hat. When Holly works in the garden, Gus honks and trails behind, gathering twigs and blades of grass into neat little mounds. "I don't know why he does that," Holly puzzled.

Williams advises visitors, "call out his name before you come into the yard. If you don't, he won't be friendly. He lowers his head, hisses and charges. If he's molting, he's mean. He's not afraid of cats, dogs, or people. He's the biggest bluffer in the world."

You take Williams advice and call out, "Good morning Gus. How are you today?" There is a honking response as Gus emerges from another bath and waddles up the garden path to the front grate.

He weighs about 15 pounds and his snow white plumage is a contrast to his orange-rimmed blue eyes.

Gus regards each visitor for a moment then a clucking conversation begins. He comes closer and closer and lofts a long proud neck to look you in the eye.

"Don't be afraid," Williams said. "He only attacks brooms. You told him he was pretty. He loves flattery. He'll follow you all over the place."

A widower, native of New York State and 38 year resident of Brisbane, Holly owned a mallard duck, Pete, for 21/2 years. He recalled, "Pete was a pretty smart duck but he couldn't hold a candle to Gus."

"When Pete was a little over 2 years old, raccoons came down from the hills one night and killed him.

Unlike Pete, Gus has teeth and fought off one attack by raccoons. Teeth marks on Gus; neck told Holly the whole story so he isn't taking any chances. He locks Gus in the cellar every night.

"I whistle out the front door and call his name," Williams said. "Gus answers and meets me at the cellar door. He knows it's time to turn in."

## FINANCIAL Focus

### INVESTMENT IDEAS FOR BUSINESS OWNERS

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

By definition, business owners put a lot of their financial resources into their enterprises. But as an owner, you may need to invest in more than inventories and payroll to help achieve the future you've envisioned.

Here are a few investments you may want to consider:

- **Retirement account** – Depending on the nature of your business and how many employees you have, you can choose from a variety of tax-advantaged retirement plans, such as an owner-only 401(k), an SEP-IRA and a SIMPLE IRA. By contributing regularly to one of these accounts, you can avoid being entirely dependent on the sale of your business to pay for your retirement years.

To fund your 401(k) or other retirement plan, you'll have many investment options — stocks, bonds, mutual funds and so on. And if you "max out" on your retirement plan, you may even be able to build a separate investment portfolio. In any case, keep in mind that you're already putting a lot of money into your business, so, to achieve a level of diversification, you may want to concentrate your investment choices in areas outside your industry. However, while diversification can help reduce the impact of market volatility on your portfolio, it can't guarantee profits or protect against losses in a declining market.

- **Property** – Your physical space is a key part of your business' success. So, you may want to invest some time in comparing the pros and cons of renting versus owning. Of course, owning your building may require a big financial commitment, and it may not be feasible, but it could free you from worrying about untimely rent increases.
- **Disaster protection** – If a fire or a weather-related disaster should strike your business, would you be prepared? It's important for you to create a disaster recovery plan, which can include business interruption insurance to pay for your operating costs if you're forced to shut down for a while.
- **Emergency savings** – While a disaster protection plan with appropriate insurance can help keep your business afloat, it's unlikely to cover other types of emergency needs, such as a major medical bill or an expensive repair to your home. For these unexpected costs, you may want to build an emergency fund covering at least a few months' worth of living expenses, with the money kept in a liquid account. Without such an emergency fund, you may be forced to dip into your 401(k), IRA or other long-term investment vehicle.

You'll also want to invest the time and energy into creating a business succession plan. Will you keep the business in your family? Sell it to outsiders or a key employee? If you do sell, will you do it all at once or over time? Clearly, the answers to these types of questions will make a big difference in your ultimate financial security.

Finally, invest in help – Enlist the services of a financial advisor and business-planning professional, so you'll be able to make the decisions that work best for your business and you.

Your business may well be a lifelong endeavor — so make sure you're investing whatever it takes to earn a lifetime of benefits.



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\*\*APY = Annual Percentage Yield as of 2/1/2023; 3.00% 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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