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		Bris	Brisbane's Business and Community Journal			

WINDOWS NEVER LOOKED THIS GOOD! By: MADISON DAVIS, Brisbane Chamber of Commerce, <u>madison@brisbanechamber.org</u>, 415-467-7283

If you're like me, spending an unusual amount of time at home during the pandemic might have caused you to look around and think, "this place needs an upgrade." One surefire way to give your place a new look is to start with the windows. Often forgotten, window treatments bring together a room. They can give a space personality, cohesion, and a luxurious feel. But window coverings don't just pay off in the aesthetics they provide, they're an important investment in the preservation of a home. Window treatments can shield floors, furniture, artwork, and paint from damaging UV rays. Ever place a rug on hardwood floors only to remove it a few years



later and notice a discoloration from where the rug had been? That's sun exposure for you. Investing now in window treatments not only upgrades the looks of your home, but protects the integrity of what's inside—a win-win shall we say.

If all this window-talk has you intrigued, look no further than Brisbane's very own window covering specialist, Jolynn Rodriquez of Drapery Works. Jolynn is a longtime Brisbane resident and one of the most skilled drapery consultants in the country. Jolynn got her start in fabric arts at the prestigious North Alberta Institute of Technology where she gained a wealth of knowledge about design, construction, and manufacturing. She continued her education at the University of Alberta where she mastered the art of using a fabric's color, texture, weight, and characteristics to transform light and space. With all of this expertise in fabrics, Jolynn then worked in costume design for over a decade for many Canadian theatrical companies and festivals.

In time, Jolynn wanted a change that allowed her to continue to work with textiles. She saw the opportunity to expand her father's upholstery business to include window coverings and the rest is history. What sets Drapery Works apart from other window treatment vendors is her expertise in design and interiors that help guide customers into finding the most optimal solution for their home.

When a client reaches out with interest in working with Drapery Works, Jolynn asks for a few photos and a rough measurement of the windows so she can provide an estimate. From there, a consultation is scheduled and Jolynn brings the showroom to her customers, which includes all of the fabric and blind samples. Jolynn explains that this has a major impact because "clients can see the true colors of the materials in the comfort of their home." This also allows her the opportunity to take note of the lighting, the sun, the surrounding furniture, paint and decor to make suggestions about which window treatments will achieve their goals and compliment their space. She explains that, "in a showroom you'd be hard pressed to find that level of consultation. Plus, the colors of the fabrics under showroom conditions will never transition the same way

>> Continued On Page 3



THE BRISBANE CHAMBER DEBUTS A NEW WEBSITE & DIRECTORY By: MADISON DAVIS, Brisbane Chamber of Commerce,

madison@brisbanechamber.org, 415-467-7283

After months of work we are excited to officially announce our website has undergone a complete makeover. Easy to navigate, the Chamber's website is here as a resource for you to access the critical business information you need to know. New to our website is our online directory and properties section.

The directory allows you to see all of the registered businesses in Brisbane and filter by name, business type, or view only chamber members. The directory will be updated on an annual basis in accordance with the business licenses on file and those in our chamber database. While the Chamber produced directories dating back to the forties, our goal is to focus on media and print that people engage with regularly. Therefore, we decided to take our directory digital, giving businesses the ability to link to their website, social media accounts, include a description about their business, and upload photos or coupons. This interface will allow businesses to include much more information than we could allow in a printed directory.

 Thank You To The Lunafest Sponsors
 3

 Windows Never Looked This Good
 3

 Star Decorating Workshop
 3

 Brisbane 101 Now Taking Applicants
 3

 Brisbane Bulletin
 7

 Trash Talk
 6

 Back To School In A New World
 7

 Blast From Brisbane's Past
 7



THE EXCITEMENT OF NEARLY NORMAL

By: KAREN CUNNINGHAM, City of Brisbane Mayor, <u>kcunnningham@brisbaneca.org</u>, 415-312-2662

- Day in the Park
- Sea Level Rise
- Desalination and Water Treatment (moving forward)

Day in the Park

It was such a delight to be able to celebrate the Day in the Park this year, starting with the much loved early morning derby race. I think many of us are just celebrating the "Excitement of Normal" and wow doesn't it feel good to be returning to some semblance of normal life.

>> Continued On Page 2

... Page



SUPERVISOR'S Message

INDOOR MASK MANDATE CONTINUES

By: DAVID J. CANEPA, President of the San Mateo County Supervisors, <u>dcanepa@smcgov.org</u>, 650-363-4572

Many of you have probably heard our regional Health Officers extended the indoor mask mandate Oct. 7.

Eight Bay Area counties worked together established criteria for when we can take the masks off indoors.

>> Continued On Page 2

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POSTAL CUSTOMER BRISBANE, CA 94005

Volume 31 Number 10 November 2021 Our properties section lists all of the commercial spaces available for rent or purchase in Brisbane (that we know of), categorized by office buildings, research and development/life science, and warehouses. This will allow businesses seeking a new spaces in Brisbane to use the Chamber as a resource to find a location that meets their needs.

In our news and events section, we have recent Luminaries available for view, past chamber newsletters, and a schedule of our upcoming events. Our membership tab allows you to get a sense of the benefits we offer and submit a request for more information. Lastly, our about tab will give you a history of the Brisbane Chamber and our mission as well as a list of all of our board members, staff, and their bios. We hope you will spend a few minutes to check out our new site and give us feedback about what you would like to see.

CHAMBER CIRCLE MEMBERS

Baylands Development Inc BiRite Foodservice Distributors City of Brisbane Golden State Lumber Integrated Resources Group Lyon Medical Construction Peninsula Clean Energy

Recology

South San Francisco Scavenger Co., Inc.

The Chairman's 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 Chairman's Circle, please contact Madison Davis, President/CEO at 415-467-7283 or e-mail madison@brisbanechamber.org.

Mayor's Message, continued from page 1

We really must all thank our incredible Staff for putting on a great event this year and the new track idea was so well received by the adults and kids alike. I am certain that this will be a highly requested addition for next year and also for our Crocker Trail expansion, which has also had requests for a mini outdoor theater, full blown outdoor gymnasium, highline and several other outdoor recreation and artistic choices. Keep the great ideas coming.

Our incredible Lions Club also did such an amazing job again (as usual) with their fundraising offerings. It was such an honor to reward long time Lion and volunteer extraordinaire, Sharon Boggs with the volunteer of the year award for 2021-2022. Congratulations again to Sharon.

SEA LEVEL RISE

Until recently sea level rise was measured at 1inch every 15 years. That is scary enough on its own. Most recently sea level rise has dramatically accelerated to be 1 inch every 2 years. I know you can all imagine what that means in the next el nino. Our current king tides already have high tide levels very close to our roadways and homes. Please check here to see what OneShoreline.org is doing in our region to help protect our Communities

DESALINATION AND FUTURE WATER USAGE

Options for Future Non-Potable Water Use in Brisbane

General Plan Amendment No. GP-1-18, which was approved by Brisbane voters as Measure JJ, included the following language:

"G. The required specific plan for the Baylands shall include a sustainability program for new development consistent with the principles of the Sustainability Framework for the Brisbane Baylands, Final Report accepted by the City Council on November 5, 2015. Baylands development shall be designed so as to be energy neutral on an ongoing basis."



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Published by the Brisbane Chamber of Commerce 50 Park Place, Second Floor Brisbane, CA 94005 (415) 467-7283 Chapter 6 "Sustainable Water" of the Framework included these commitments under Summary Approach:

"In our effort to use water in a more efficient manner and to establish greater local control over sewer treatment rates, we will investigate the construction of a local sewage treatment plant on site at the Baylands that would serve all of Brisbane. Whether sewage is treated on site or elsewhere, reclaimed water will be used for all non-food irrigation, commercial toilet flushing and other non-potable uses. Landscaping will follow the Bay Friendly Landscape Guidelines to promote water conservation, soil health and other environmental outcomes."

In the meantime there are many things that we can do in our own homes such as installing low flow toilets and installing safe rain barrels to capture our roof water where possible.

Desalination is going to be front and center on many minds moving forward. There is an excellent partnership in progress with Santa Clara County which will most likely spread rapidly throughout the region as water usage becomes of greater concern. Please read here to learn more about this innovative program https://www.valleywater.org/your-water/water-supply-planning/desalination

I am looking forward to moving into the Holiday Season of 2021 with a much lighter load on our minds than last year. Let's plan to make it as much fun as possible in the safest way we know how.

- Karen

Supervisor's Message, continued from page 1

The criteria includes COVID-19 hospitalizations be low and stable, in the judgment of the health officer and that 80 percent of the region's total population is fully vaccinated with two doses of Pfizer or Moderna or one dose of Johnson & Johnson (booster doses not considered).

Now, even though San Mateo County is at a 94 percent vaccination rate for eligible residents, that does not include children 5 to 11, which are not eligible yet.

So, our county's total population vaccination rate is 74 percent. We cannot hit that 80 percent threshold until the vaccine is approved for children which Pfizer has petitioned the FDA and CDC to allow.

Therefore, it is unlikely the county will hit that 80 percent mark until possibly December. It might seem like a ways away but I'm fine with it considering COVID is not quite gone yet.

In fact, I will continue to wear my mask indoors for as long as it takes and will rely on the health experts for guidance.

Many in our community, however, do not get their information from the health experts. They get it from social media which often spreads myths and lies about the vaccine.

Misinformation is rampant which prompted the Board of Supervisors to pass a resolution my office crafted to declare COVID misinformation a public health crisis.

We are incredibly lucky in San Mateo County to have the nearly 94 percent vaccination rate we have today for eligible residents.

But let's be honest, there is still skepticism across the United States and even here locally about the safety of COVID-19 vaccines.

Misinformation is causing doubt and reluctance across the country.

Consisting of false narratives, conspiracy theories, distortions and outright lies, misinformation and disinformation is often created by special interest groups for political and/or financial gain or even by Internet trolls who seek nothing more than to cause chaos.

e-mail: <u>brisbane4business@brisbanechamber.org</u> website: <u>www.brisbanechamber.org</u> Facebook.com/brisbanechamberofcommerce Twitter.com/brisbanechamber Instagram.com/brisbanechamberofcommerce Linkedin.com/company/brisbanechamber

Deadline for Articles and Advertisements: 2nd Wednesday of each month

E-mail your article, advertisement or questions madison@brisbanechamber.org (415) 467-7283.

Advertisements are interactive on the Luminary posted to the web and on social media.

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.

Some statements by celebrities such Nicki Manaj can literally scare you away from taking the vaccine out of fear you might contract some "outlandish" side effects.

There is even a series of TikTok videos in which people are pretending to experience terrible COVID-19 side effects from the vaccine to discourage people away from getting the shot.

These false statements then spread through social media like a wildfire and is one reason I believe why some parts of the country and even California are far behind the Bay Area's vaccination rates.

It may even contribute to why some of the ZIP codes in our county are lagging behind in getting vaccinated.

Health misinformation is a public health crisis and it requires all of us to fight against it together.

Let's get the right information and learn how to dispel the misinformation as booster shots have become available and children ages 5 to 11 will soon be eligible for the vaccine.

In the meantime, continue to wear your masks indoors until the health experts say we can take them off.

THINK BRISBANE — KEEP OUR ECONOMY STRONG!

THANK YOU TO THE LUNAFEST SPONSORS By: NOREEN LEEK, Director, Parks & Recreation, <u>nleek@brisbaneca.org</u>, 415-508-2141

On September 25th the City of Brisbane in partnership with the Brisbane Lions Club, hosted the third annual screening of LUNAFEST, a film festival featuring films for, about, and by women. The event raised over \$34,000 for scholarships for women pursuing degrees in male-dominated fields, totaling over \$86,000 raised over the past 3 years.

The majority of this money was generated through corporate sponsorships from Brisbane businesses. Sponsorships came from the following: Bronze sponsors: South San Francisco Scavenger, Golden State Lumber, Terry O'Connell, Karen and Emmett Cunningham, Voyage Real Estate, Madhouse Coffee, Furnish, and Sound Productions. Silver sponsors included Recology, Midtown Market, and two anonymous donors. The Gold sponsor was Baylands Development Inc. Platinum sponsors included Prologis, Anna Sweeney and Brett Crockett, Orchard Partners, and an anonymous donor. Diamond sponsors were Phase 3 Properties, Healthpeak, and Amazon. We also had donations for concessions made by Jasama Patel, Sharon Boggs, and Iron Horse Vineyards. Audio and visual services were provided by Sound Productions.

We sincerely thank all of the businesses for their support of LUNAFEST.

Windows Never Looked This Good, continued from page 1

because the lighting conditions are not identical in someone's home."

At the consultation Jolynn will analyze the windows together with her clients and determine why they want to coverings. Some clients are looking for privacy, others want sun control, or to increase energy efficiency, or enhance the aesthetics of the space. The ultimate goal behind the window coverings is crucial in selecting the appropriate solution. "This is what makes an in-home consultation priceless because my clients are able to take advantage of my design expertise and I can see exactly where the problem areas are that we need to address," Jolynn explains. Once the goals for the windows are determined, measurements are taken, materials are selected, and the final design is crafted. Drapery Works handles the process from consultation to installation. Average delivery time for coverings range from three to six weeks but can be impacted by the supply chain.

I asked Jolynn to tell me what she loves most about working in the window treatment trade. She responds that she enjoys meeting new people and problem solving with them in a way that utilizes her creativity. "Anyone can put up white blinds, but it takes someone with an eye and a sense of design to put up something with the correct form and function that is also beautiful," she says. In addition, she enjoys helping the home live up to its highest potential and bring out its personality. Jolynn is clear, she's "not an order-taker," but an interior designer, there to help you make the best choices for your space.

I asked Jolynn to tell me why she enjoys living and working in Brisbane. She describes that she initially lived in San Francisco but when her children reached school-age, she looked for more of a residential environment with great schools. She found Brisbane and has called this city home for the last 16 years. She loves Brisbane for its small-town feel, sense of community, breathtaking mountain, and easy access to the city and freeway.

Drapery Works serves residential and commercial clients from San Francisco all the way to San Jose. To learn more, visit their website: draperyworkssf.com. To schedule a consultation call: 415-330-9130 or email <u>drworksO1@gmail.com</u>. Follow them on Facebook: @DraperyWorks. If you schedule an appointment, be sure to mention you saw this article in *The Luminary*!

BRISBANE 101 NOW TAKING APPLICANTS

By: CAROLINE CHEUNG, COMMUNICATIONS MANAGER, CITY MANAGERS OFFICE ccheung@brisbaneca.org

BRISBANE 101 is an opportunity to engage in a learning event with local

leaders on important City issues. Connect with your local government and earn a certificate of completion!

The City is excited to host 20 members of the community at Brisbane City Hall on Saturday, November 6, 2021 from 9:45am - 2:30pm for a deep dive

STAR DECORATING WORKSHOP

By: NOREEN LEEK, Director, Parks & Recreation, nleek@brisbaneca.org, 415-508-2141

SUNDAY, NOVEMBER 14, 2:00-4:00PM @ MISSION BLUE CENTER

One only needs to take a short walk around town to realize why Brisbane is known as the "City of Stars". The wooden stars perched atop houses and in front of businesses are hard to miss! Many of these stars are decorated with holiday lights to shine throughout the Winter season. The result is a magnificent starry hillside which residents and cars driving along 101 can admire. This year, we want to encourage every home in Brisbane to participate in this longstanding tradition and we're going to help you make it happen! In partnership with the Brisbane Chamber of Commerce and Star Maker Bob Wilson (who provides the wood-framed stars at no cost) we are offering a star-decorating workshop. The workshop will include free wooden star frames, light fasteners, craft supplies, and staff to assist you with attaching your lights. While stars are offered for free, we ask you consider making a donation to the chamber's scholarship program. To keep event costs to a minimum, we encourage you to bring your own light strands if desired. We will also have miniature stars for kids to decorate and place proudly in their homes. Have a star already? Consider decorating one for a neighbor who doesn't! Or heck... no one's saying you can't spread cheer by having more than one! Advance registration is required. Please visit www.brisbaneca.org/starworkshop to sign up or call Parks & Recreation at (415) 508-2140 with questions.



into the workings of city government, as well as hear your perspectives and ideas for how to improve your community. Coffee, pastries, and lunch will be provided.

If you or someone you know is interested in signing up, please do so by October 22, 2021.

>> Apply for Brisbane 101: <u>brisbaneca.org</u>

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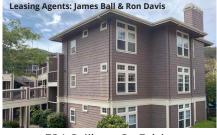
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THINK BRISBANE — SHOP LOCALLY!

TRASH TALK

With Chamber Member Teresa Montgomery, Sustainable Programs Manager at South San Francisco Scavenger Company

Q: Is there a new law requiring participation in organics recycling (composting) programs?

A: Yes. California's Short-lived Climate Pollutants Law (Senate Bill 1383) passed in 2016. Implementation has already begun and will soon be enforced locally. The bill aims to feed hungry people and reduce greenhouse gas emissions. It requires the separation of organic waste from garbage, and it applies to everyone, everywhere in California: at home, work, school, parks, venues, and events. The law sets the following targets:

- Reduce statewide disposal of organic waste 50% by 2020 and 75% by 2025 (based on 2014 levels); and
- Recover a minimum of 20% of surplus edible food for human consumption by 2025.

Q: How does SB 1383 impact me?

A: Residents of single-family homes must correctly sort organic waste like yard trimmings, food scraps, food-soiled paper, and clean paper from the rest of their waste. Green organics (compost) carts and blue recycling carts have already been provided to Brisbane homes. If you are missing a cart, please call us at 650.589.4020.

Businesses and multi-family residential properties are required to:

- Provide collection containers for organic waste and recyclables to employees, contractors, tenants, and customers. Collection service must be arranged so that access to an adequate number, size, and location of containers with correct labels is available.
- Provide indoor containers for organic waste and recyclables in all areas where disposal containers are provided except in restrooms (multi-family

properties are exempt).

• Annually provide educational information about the legal requirements to compost and recycle including how to properly sort.

Most commercial properties in Brisbane already have bins for traditional recyclables (paper, cardboard, bottles & cans, etc.) but may not yet have one for the collection of compostable organics. Please call 650.589.4020 to get one.

Food service businesses have additional requirements to recover edible food. "Tier One" food generators must comply by January 1, 2022. The County of San Mateo's Office of Sustainability is organizing a regional effort and providing guidance. Tier One includes supermarkets and grocery stores with a total facility size of 10,000 square feet or more, food service distributors, and wholesale food markets.

Ready to add organics collection service? Have a question about recycling? Interested in waste-related tips?

Follow us on Facebook @ssfscavenger

Send an email to info@ssfscavenger.com or call 650.589.4020

Use the Sort Smart Recycling Guide at ssfscavenger.com



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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

San Mateo Credit Union

San Mateo Credit Union will be present at Brisbane City Hall once a month to assist people in opening accounts. Meet with their team starting on Tuesday, November 9th from 1 PM-5 PM to learn more about becoming a member of San Mateo Credit Union. When you open a checking account, not only will you be able to take advantage of the new ATM at City Hall, you'll also be eligible for a \$100 bonus! Mention you read this in *The Luminary*!

Brisbane's 60th Anniversary

Gather on the eve of October 23rd at the new Brisbane Library at 7 PM to celebrate 60 years of incorporation! This adult-only event will provide tours of the new library, refreshments, music, dancing, and a free giveaway at the end of the evening. Capacity is limited to ensure the health and safety of attendees so please reserve your tickets today on Eventbrite!

*If you need childcare, look no further than Brisbane Parks & Recreation as they have aligned their Parent Night Out event so that adults can enjoy a kid-free event while the kids enjoy an adult-free one.

State of City Address with Mayor Cunningham

The Brisbane Chamber of Commerce invites you to join Mayor Cunningham as she delivers this year's State of the City Address on November 17th at 5:30 PM at Brisbane City Hall. Refreshments are provided courtesy of our sponsor, South San Francisco Scavenger.

Star Decorating Workshop

The City of Brisbane, The Brisbane Chamber of Commerce, and Star-Maker Bob Wilson have partnered to bring you our annual star decorating workshop on November 14th at Mission Blue Center from 2 PM-4 PM. The cost of the event is \$10 for adults and \$5 for children. Stars are provided at not cost although we ask you consider making a donation to support the Chamber's Scholarship Fund.

Mixer at Beauty Fix Studio

Join us Wednesday, October 20th from 5PM-7PM at Beauty Fix Studio (201 Visitacion Ave) for a Brisbane Chamber of Commerce Mixer. Meet with owners Danica Cruz and JoAnn Boo and learn about their salon! This is an excellent opportunity to network with other members of the business community. Light refreshments will be provided. Kindly rsvp to madison@brisbanechamber.org

BRISBANE School District News

BACK TO SCHOOL IN A NEW WORLD

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

Like many of you, my mind is still struggling with what we have been through over the past year and a half. COVID has consumed a tremendous part of all of our lives and it is clear that it isn't going to go away anytime soon. All three schools in the District are well underway and working very hard to normalize our return with a focus on balancing the health and safety of our students and staff along with analyzing and creating an educational experience that fills in any gaps that Distance Learning may have created.

We have had five positive Covid cases in the District in the first two months of school. We had a few connected cases right out of the gates and quickly made some adjustments to our protocols. Until vaccinations are approved for our students, we have had to enhance our only line of defense which is increased masking, hand washing and maintaining a healthy distance from each other. Keeping kids apart, especially on the playgrounds is a very daunting task as children naturally gravitate towards each other and struggle giving each other personal space. Our students are happy at school, they have adjusted very well to wearing masks and are comfortable with our protocols.

When a positive case is discovered at school, we must conduct extensive contact tracing to determine all possible mask and maskless contact that may have occurred. When it is determined that maskless contact occurred, the close contact must be guarantined at home whereas mask to mask contact allows us to keep the contacts at school and conduct testing which we do on site. Our goal is to keep everyone safe and at school. Our protocols are working as we have been able to identify, in conjunction with the health department, that the few cases that have shown up at school are not the result of individuals contacting the virus on our campuses.

We are all anxious to return to "normal"; however, I want to remind you that we are moving forward to a new normal; what that exact normal is has not been defined. The goal of the Brisbane School District is to Build Thoughtful Citizens, and this has not changed. We encourage all families to continue proper mitigation strategies in the community to prevent transmission. This includes wearing masks, handwashing, and vaccination for those who are eligible. At any time, if your child tests positive or exhibits symptoms consistent with COVID-19, please notify your child's school and contact your healthcare provider. If you have questions or need additional information, contact me at rcollver@brisbanesd.org.

The following article is from *The Brisbane Bee-Democrat*, printed on November 30. 1972

Council Adopts Pet Ordinance

Brisbane's long discussed and, according to most council members, longneeded animal control ordinance was finally adopted Monday, 4 to 1.

Councilman S.J. Guardino was opposed to the measure but offered no explanation for his stand.

The 14-page ordinance deals with control of all types of animals and incorporates former measures which applied to certain types of pets only.

Councilman Jess Salmon reminded the audience that "this ordinance is no better than its enforcement."

"We need community support," he said. "We as the city council can't sit up here and keep all the dogs in check."

Also solicited was the support of the police department and City Manager Gene Aiello, who will contact the San Mateo Society for Prevention of Cruelty to Animals (SPCA).

"We will try to get them to come more often," Aiello said, "According to the police chief, they come less than three times per week, and only stay for about 30 minutes at a time."

The SPCA is most needed for the curbing of stray dogs in the city which have become "a serious problem."

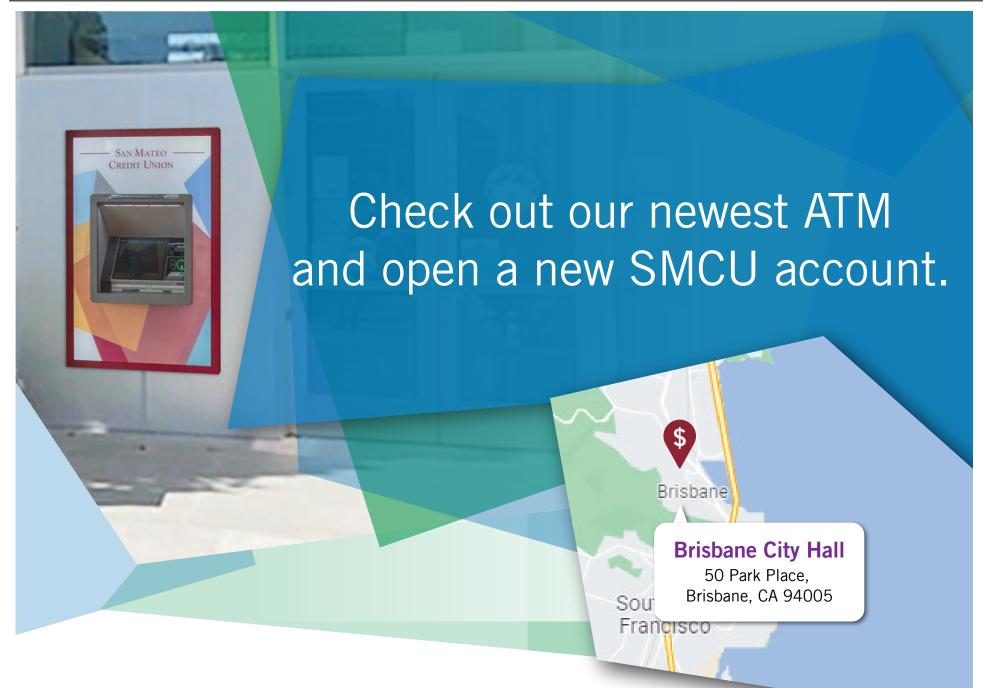
"According to the Wall Street Journal, dogs in cities and small town are causing a problem comparable to traffic congestion and air pollution," Aiello told the council. "Our chief of police just received a letter from a stranger who was in Brisbane for several hours and during that time was attacked once and otherwise frightened twice by dogs running loose."

The new ordinance explicitly forbids owners of dogs to "let them remain upon any public street or place in the city without being securely fastened or held by a leash, chain, rope or cord and led or held by some person or otherwise securely fastened or held."

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We'll be on-site to open new accounts on Tuesday, November 9, 2021.

Join us on Tuesday, November 9, 2021 from 1:00 to 5:00 pm, at Brisbane's City Hall. SMCU representatives will be available to open new membership accounts and answer any questions you have about becoming a member of San Mateo Credit Union. *Plus,* when you open a new checking account, you'll be eligible to earn a \$100 bonus^{*}.

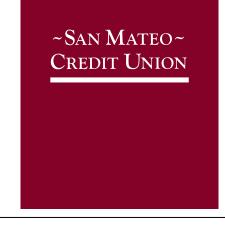
Tuesday, November 9, 2021 When: 1:00 to 5:00 pm Where: **Brisbane's City Hall** 50 Park Place Brisbane, CA 94005

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- Conduct 10 or more debit card purchases in December
- Make at least one direct deposit, payroll deposit or external ACH transfer

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*Open a new San Mateo Credit Union (SMCU) Free or Premium Checking account (no other account types eligible) on November 9, 2021. During the full calendar month immediately following the month in which the account is opened, conduct 10 or more personal identification number (PIN or signature-based purchases or payments 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. Membership eligibility requirements apply. Must be age 18 or older. Offer is not available for existing SMCU members who have an open checking account as of November 8. Existing SMCU members who do not have a checking account as of November 8 may qualify for the offer. Conditions and restrictions may apply. Limit one (1) bonus per individual membership account. Federally issued by NCUA.



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