

UMINA

Brisbane's Business and Community Journal

What's Inside. Plan Ahead Before Joining the "Great Resignation"....... Blast From Brisbane's Past ... Back To School - Again..... Should We Rename Lipman Middle School?...... Brisbane Business Bulletin We're San Mateo Credit Union.....



MAYOR'S Message

ANGING IT UP

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

- San Mateo Credit Union ~ has arrived!
- Affordable Housing and the way forward
- WATER ~ the details surrounding our water use and the Level 1 drought requirements and requests
 - The 20th anniversary of 9-11

SAN MATEO CREDIT UNION ~ has arrived

So here we have it, the perfect Public/Private Partnership has arrived in Brisbane.

This is a much-welcomed moment for Brisbane. We have approached SMCU several times over the last 20 years so this is a historical

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SUPERVISOR'S Message

SAN MATEO COUNTY FILES MAJOR OPIOID LAWSUIT

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

San Mateo County filed a lawsuit against McKinsey & Company Aug. 5, alleging that the consulting firm helped push opioid sales in the county. The complaint alleges McKinsey helped opioid manufacturers increase drug sales by serving as marketing advisor to companies such Purdue Pharma. Purdue Pharma makes

>> Continued On Page 3

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WE WANT TO GIVE YOUR BUSINESS \$5,000

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

The Brisbane Chamber of Commerce will administer the grant program on behalf of the City of Brisbane and after evaluating all applications for eligibility, will use a lottery to determine which businesses will receive funds (if there are more applicants than grants). Financial information will be kept confidential and not shared with the city. The application will open at 9 AM on September 22nd and will close at noon (12pm) on October 13. Applicants will be notified by October 27, 2021 if they were selected to receive a grant. To apply visit: grants.brisbanechamber.org. Applications will be available in English, Spanish, Chinese, and Tagalog. To stay up to date on information related to the grant program sign up for the Chamber's emails on our website: brisbanechamber.org

To be eligible, businesses must:

- Have experienced a 25% or more loss in revenues from 2019-2020
- Provide Profit and Loss Statements from 2019 and 2020
- Must have been in operation prior to March 19, 2020, still be operational today, and remain operational once funds are distributed.
- Be able to provide a valid Brisbane business license for 2019, 2020, and 2021
- Agree to give permission to the City of Brisbane and The Brisbane Chamber of Commerce to share with the public that their business received a grant
- Have no more than \$5,000,000 in gross receipts in 2019

COME AS A CLIENT, LEAVE AS A FRIEND

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

"Never go into business with a friend" is a piece of business advice I've heard repeatedly. Thankfully, Danica Cruz and JoAnn Boo ignored that all too common warning and decided to partner together to operate Brisbane-based salon, Beauty Fix Studio. High School best friends, Danica describes their relationship as being "the same person, in two bodies." Curious, I asked if they experienced any of the pitfalls people associate with businesses started among friends to which Danica replied,"never. She is my healthiest relationship and working together just feels natural. We've created a special atmosphere here because Jo Ann and I work in tandem. Everything we do is collaborative." Throughout our conversation, one thing continued to ring true, friendship is at the core of Beauty Fix.

While the love between JoAnn and Danica is evident, this extends to all their customers. Danica and JoAnn described that what sets their salon apart is the way they care about each and every client. Many salons are eager to get customers in, provide the service, and get them out the door as soon as possible in order to make room for the next appointment.

However, at Beauty Fix Studio, Danica and JoAnn spend a great deal of time consulting with the client

>> Continued On Page 6



The Brisbane City Council has allocated \$200,000 to support small businesses impacted by COVID-19. The Brisbane Chamber is assisting the City in distributing 40 grants

Details

How to Apply: Fill out an application at grants.brisbanechamber.org. Applications will be available in English, Chinese, Spanish, and Tagalog

When: Applications will be available starting Wednesday September 22nd at 9AM. The portal will close October 13 at noon. Businesses will be notified if they have been selected to receive a grant by October 27.

Eligibility

- Must be a Brisbane business with a valid business license in 2019, 2020, and
- Must have experienced a 25% or more loss in revenue from 2019 to 2020
- Be able to provide a Profit and Loss Statement from 2019 and 2020
 Must have been in operation prior to March 19, 2020, still be operational today
- and remain operational once funds are distributed. • Agree to give permission to the City of Brisbane and The Brisbane Chamber of
- Commerce to share with the public that their business received a grant Have no more than \$5,000,000 in gross receipts in 2019

For more information email madison@brisbanechamber.org





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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

moment for us all and I am sure the business and public communities in Brisbane will also welcome SMCU with open arms. Over the years there have been many efforts from the residents, Chamber of Commerce and the City to invite SMCU to Brisbane including some resident initiated petitions some years ago.

www.brisbanechamber.org @brisbanechamber

MOST OF ALL I want to express my sincere thanks to the City's Economic Development Director Mitch Bull for all his incredible work in pursuing this relationship with the SMCU executives for the last 5 years. This all took on a much more urgent effort after Bank of America officially informed us their plans to close their Brisbane branch. Staff and the executives at SMCU worked at breakneck speed to get the legal contracts and ATM in place in an extraordinarily short amount of time.

As a long-term member of SMCU, I can personally attest to the excellent service provided by SMCU. SMCU is so very perfectly suited for Brisbane, great personal service and that perfect option for a small village like Brisbane. And how wonderful that we have a Financial Institution in town to serve not only our residents, but also our business community as well. How nice to know that when you call, you will be greeted by a human who cares why you are calling. Who knows? Perhaps we'll be back at this soon celebrating our wish for a full-service branch to open in town! In the meantime, welcome to Brisbane, San Mateo Credit Union, and we look forward to a long and very busy relationship with you.

AFFORDABLE HOUSING UPDATE

Please know that your entire City Council and Staff are working tirelessly on this most important aspect of life in Brisbane. To that end I want to let you know that the City is hiring a Consultant to help us navigate the future possibilities. We need a huge philosophical shift in how we view affordable housing and

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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.

how we can embrace the changes that may make more affordable places to live for our residents. From my perspective, everybody counts or nobody counts. It is going to take us all to come up with the right solutions.

WATER (or the serious lack thereof)

Over the last three years of water consumption history (2018-2020), Brisbane's water consumption by category has been relatively consistent:

- Residential Customers consume approximately 1/3 of our annual water purchases.
- Commercial Customers consume approximately 1/3 of our annual water purchases.
- Irrigation Customers consume approximately 1/4 of our annual water purchases (with the city being the largest irrigation customer using 25% of this amount).
- The remaining amount of water goes to temporary construction uses, water quality flushing and firefighting.

As we went into a drought, it became apparent that residential customers have very little opportunity to reduce their consumption, as our average is 48 gallons per capita per day (one of the lower values on the entire Hetch Hetchy system). Kudos to all Brisbane residents for their judicious use of water.

Commercial customers also have little opportunity for dialing back consumption, as most of what they use is either production water (think about bakers, etc.) or for cleaning (customers such as the laundry, or party rental outfits), with the latter category already mandated by state law to use the lowest water consuming fixtures available.

This explains why when we declared a drought stage 1, we focused on the irrigation accounts to ensure we were not wasting water. Letters were sent to all Irrigation Accounts to outline the new requirements. Requirements on irrigation include:

- Stop the application of potable water to outdoor landscapes in a manner that causes excessive runoff such that water flows onto adjacent property, non-irrigated areas, private and public walkways, roadways, parking lots, or other hardscapes and structures.
- Do not irrigate residential and commercial landscapes between the hours of 9:00 a.m. and 6:00 p.m. or during rain events.

In addition to Public Works regular inspection of water lines to eliminate leaks, prompt response to reported leaks and overwatering, and ongoing transition to more efficient fixtures in both plumbing and landscaping, we are also offering:-

- A true no-cost to the customer program for replacement of up to 200 older, inefficient toilets.
- Completion of a groundwater study to investigate the possibility of storing and reusing water within the city.
- Replacement of all sprinkler heads and irrigation controllers at Sierra Point with the current most efficient devices.

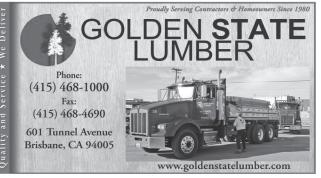
THE 20TH ANNIVERSARY OF 9-11

For those of you old enough to remember this day, I am certain that the memories of that time and date are burned into your psyche. May we continue to do whatever we can to ensure there is never another moment like the events of that day ~ "Lest we forget".

And finally, as the kids are back in school and we are slowly winding our lives back to some semblance of normal, I take the time to thank you all for handling this last year and a half as real troopers and people truly capable of such strength in the face of adversity, caring for yourselves and each other as family. May the remainder of our year bring much good health and joy to us all.

- Karen





Supervisor's Message, continued from page 1

OxyContin, a prescription pain medication commonly involved in opioid overdose deaths. The law firm Cotchett, Pitre & McCarthy LLP is representing the county in this case.

We know that just one pill can kill. But imagine when you flood the nation with millions of these pills. You get death by overdose. This county has spent millions of dollars for expenses related to drug treatment, visits to the emergency room, on social services and police who care and protect children whose parents are addicted to opioids.

This is a public health crisis and a silent epidemic, but McKinsey continued to market these drugs as safe and that's why we are suing. They must be held accountable.

San Mateo County is the first in the state to file such a lawsuit.

The lawsuit was filed a few weeks before I kicked off a drug overdose motorcycle run from San Francisco to Pacifica (pictured above), an event organized by north county resident Bonnie McNamara, who lost her son to an overdose. I joined McNamara again a few days later for a vigil she has held for the past five years at Mussell Rock in Daly City on International Overdose Awareness Day Tuesday Aug. 31.

September is National Recovery Month and Suicide Prevention Month, a time to raise awareness on the dangers of drugs and its deadly aftermath. We have all been touched by addiction and owe its survivors and victims' families and friends compassion and understanding.

FINANCIAL Focus

PLAN AHEAD BEFORE JOINING THE "GREAT RESIGNATION"

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

It's been called the "Great Resignation" – the large number of Americans voluntarily leaving their jobs. If you plan to be part of it (ideally with another source of employment lined up), you'll need to make the financial moves necessary to keep making progress toward your long-term goals.

Here's some background: After a year in which the pandemic caused so many people to lose their jobs, the economy is opening back up, but the "quit rate" – the number of jobs people have voluntarily left – has been breaking records. Some economists say this high quit rate is because people are confident of getting better jobs, with higher pay and more flexibility to work at home, or because they are preparing to start their own business or join the gig economy.

If you're thinking of joining this temporary migration from the workforce, how can you help ensure that you'll be financially stable and can continue to make progress toward your long-term goals?

Your first move is to look clearly at your financial situation. As mentioned above, it's best to have new employment in hand before you quit your job. Alternatively, perhaps you have a spouse or life partner who earns enough to sustain the two of you, or you've built up an emergency fund that gives you a cushion.

However, if your short-term income is less than you previously earned or you need to go without a paycheck for a while, could you still pay your bills? If you are strapped for cash, you might be tempted to tap into your 401(k) or other employer-sponsored retirement plan. But this move will generally result in taxes and, if you are younger than $59 \frac{1}{2}$, a 10 percent penalty as well. Because of this, and because your retirement accounts are designed to be a financial resource after you retire, think twice before dipping into these funds if you leave your current employer.

If your employer allows it, you can leave your money in the 401(k) so you'll still be accumulating resources for retirement. You also have the option to roll those funds into an individual retirement account (IRA) or a new employer's retirement plan.

And if you plan to work for yourself as a freelancer, consultant or business owner, you'll still want to save toward retirement. Possible retirement plans for the self-employed include an "owner-only" 401(k), a SEP-IRA or a SIMPLE IRA, all of which may be relatively easy to establish and offer tax benefits. A financial advisor can help you find a retirement plan that's appropriate for your needs.

Here's something else to keep in mind – an emergency fund. As mentioned above, if you already have one, you'll have some breathing room if you're thinking of leaving your job and might have a temporary gap in income. But as the name suggests, an emergency fund is there to help cover unexpected costs, such as a major home repair, without forcing you to take out a loan, or cash out part of your longer-term investments. So, if you are planning to tap your emergency fund, work to restock it as soon as possible.

If you're participating in the "Great Resignation," it means you're feeling positive about your future employment prospects, which is great. But you'll want to support that optimism with a strong financial foundation.

BLAST FROM BRISBANE'S PAST

By: MADISON DAVIS, Brisbane Chamber of Commerce, $\underline{madison@brisbanechamber.org}$, 415-467-7283

The following is an article from the **first** *Brisbane Bee-Democrat* newspaper issue, printed September 28, 1961

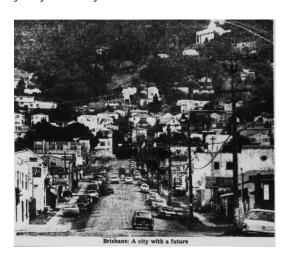
First Things First as Brisbane Prepares For New City Status

Appointment of a temporary city attorney will have to be the first order

of business for the new city council of the City of Brisbane.

According to county clerk John A. Bruning, before incorporation can be complete a series of temporary emergency ordinances must be prepared to replace the present county laws governing the city.

In discussions with Bruning, John E. Turner, high man in recent elections and probably destined to be Brisbane's first mayor, learned



that incorporation will be delayed until the city council can name an attorney so that all legal steps will be taken prior to the official filing with the State.

"It is a very delicate situation," Bruning explained. "You see immediately after I file incorporation papers with the State, Brisbane will be without any ordinances because all the present county laws will not be in effect. That is why it us so necessary to have all the required emergency ordinances prepared so they can be enacted immediately after the incorporation is filed," the county clerk continued.

Turner and the other members of the council are scheduled to hold preliminary sessions to select a temporary city attorney and to direct the required emergency ordinances.

The speed with which the preparatory stages can be completed will guide Bruning in filing and the actual establishment of Brisbane as a city in the county of San Mateo.

In the recent election Turner was a high man with 624. Other elected city councilmen are Jess C.Salmon (534), Ernest D. Conway (512), James E. "Red" Williams (391) and Edward Schwenderlauf (375).

Incorporation won by a 3 to 1 majority with 694 yes votes and 262 opposing the city move.

Brisbane's history dates back to 1840 when it was known as Canada de Guadalupe. Jacob Leese, a pioneer American, built an adobe hut as Brisbane's first building. He also had a corral and acres of brush fence to keep his cattle in.

Much of the color of Brisbane's early years centered around the notorious Mexican bandit, Three Finger Jack. Using the area as his hideout, Three Finger Jack was finally caught and hanged by a posse from an oak tree in the valley.

The name of Brisbane was adopted in 1929 when developer Arthur Annis honored the late Hearst columnist Arthur Brisbane.

The city's 4,500 residents are happy and pleased with their city. It has had its ups and downs, but community pride is evident everywhere.

A community recreation center is the product of cooperative effort by the citizens. Through work and donations this needed building was accomplished.

The two schools are growing and progressing under the new superintendent Robert Lloyd and more and more families are looking to Brisbane as home.

October 2021

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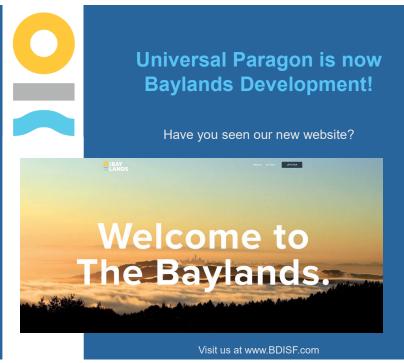




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Come As A Client, Leave As A Friend, continued from page 1

to ensure that once a service begins, the results will be exactly what the customer envisions. Therefore, clients are asked to provide photos of their current hair, photos of the hair they want, and photos of what they don't want. Danica and JoAnn will consult with the client about what is and isn't possible for the client's hair. Danica and JoAnn will never risk the health of someone's hair in order to accomplish a certain style. Prior to the service, Danica and JoAnn say they plan how to achieve exactly what the client wants. After the service they will provide the client with styling a lesson so they know how to keep their locks looking incredible at home.

October 2021

Danica and JoAnn say that while people "enter as clients, they leave as friends." They describe the salon as a safe haven where their clients can escape the chaos of their life for a few hours. Both Danica and Jo Ann reiterate — "They're family to us. We'll laugh with our clients, cry with our clients. Hair is the medium we work with but ultimately, we're in the business of helping people fall in love with themselves."

I asked both JoAnn and Danica to walk me through their journey as cosmetologists and business owners. Danica tells me that she always had an interest in hair and makeup and while she wasn't sure exactly what she wanted to do, she took her courses and realized that not only did she love cosmetology, she excelled at it. She found the perfect line of work to utilize her knack for conversation and ability to make others feel comfortable. Eventually the opportunity came available to rent her current space from her family and the rest is history.

JoAnn found her way into cosmetology a little differently. She explains that she started her career in corporate finance, but after 12 years, she left to pursue more creative endeavors. She found her way into graphic design as she wanted to make a living doing work that inspired her. One day, Danica asked if she could assist her at the salon. After spending time at Beauty Fix, JoAnn realized she loved the work and began taking cosmetology courses, eventually graduating from the California Cosmetology Apprenticeship Program. JoAnn enjoys color and styling the most and says that when she applies hair color she feels as though she enters a meditative state. Each stroke of adding the color to the hair reminds her of painting a canvas.

JoAnn and Danica describe Brisbane as having an incredibly supportive community. During the pandemic when the business was closed, many customers offered to pre-pay for services and tried to offer support in any way they could. Through the periods of shutdowns Danica and JoAnn came away with a renewed sense of empathy and appreciation for their community.

What this duo has created feels like a slice of magic. Thick green curtains line the windows and plants fill every corner. Down the middle of the salon, three stations of chairs and mirrors wait to embrace clients. The salon feels like an oasis. This in part comes from JoAnn and Danica's pivot during the pandemic. Although they weren't permitted to engage in salon activities at times, they began selling plants and pots as a way to help make extra income. Many of their clients had adopted plant care hobbies during the pandemic, so the marriage of plants and hair services seemed like a natural



fit. Positioned on the corner of Visitacion and Monterey, the salon has a steady stream of visitors popping in to say hello. Danica characterized the space like Cheers, where anyone can stop in for a chat.

Danica and JoAnn tell me that they're excited for everything on the horizon. This means a commitment to a stronger worklife balance but also an interest in expanding the business to hold classes such as "how to do

a blow out at home" or a mini makeover event for their youth clients.

Danica and JoAnn are equipped to bring your hair dreams to life. They specialize in cuts, color, and styling for women, children, and men. They also provide makeup services and can help you look your best for an interview, special event, photo shoot etc. Danica and JoAnn also have extensive experience providing wedding hair and makeup services.

To book an appointment at Beauty Fix Studio call: 415-508-9045 or email thebeautyfixteam@gmail.com. Appointment times are flexible and can be booked between 8:30am-7pm. Pop in and say hello at 201 Visitacion Ave and pick up a plant while you're there. As always, don't forget to mention you read about this business in *The Luminary*.



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BRISBANE School District News

SHOULD WE RENAME LIPMAN MIDDLE SCHOOL? SEND US YOUR THOUGHTS AND IDEAS

By: KAREN LENTZ, Brisbane School District Trustee, klentz@brisbanesd.org

The exciting renovation of our middle school is heading toward completion. Four updated classrooms are already in use, and within a few months we will be ready to hang a new sign on our completed modernized school. At a recent school board meeting, we discussed reaching out to our community to ask if our students, District parents and Brisbane residents would like to take this opportunity to give our intermediate school a new name.

Lipman Middle School is named after the superintendent of our District in the 1950s, Natalie Lipman. She headed up the District when our current intermediate school was built; it was given her name while she served as superintendent.

What are your thoughts? We would like to hear from our Brisbane community. Should we keep the current name, or do you have a suggestion for a new one? Send your ideas to SchoolName@brisbanesd.org. Our survey will remain open until September 13th. We will base our decision on public interest and response, and provide you with the result of our survey in a future Luminary article. Looking forward to hearing from you!





BRISBANE BUSINESS BULLETIN

"The 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

Brisbane Library

Come see Brisbane's first Public Art installation at the Brisbane Library, paid for by the Public Arts Ordinance. Created by renowned artist Michele Gutlove, over 30 glass butterflies are suspended from the ceiling. The piece represents the connection between the Mission Blue Butterfly and Lupine. Due to the nature of the glass and its positioning, the piece creates different reflections of light throughout the day. At night, special lighting creates magnificent displays of color across the ceiling and walls. Stop into the library to have a look! We recommend visiting in the evening.

LUNAFEST is now an Outdoor Event!

LUNAFEST was the first all-women traveling film festival to hit the circuit and amplify the voices of strong women everywhere. This year Brisbane will host two screening options: an evening "under the stars" at Brisbane Elementary School's small field and a virtual screening. The inperson event will be outdoors to allow for better social distancing. Although this is an outdoor venue, we have chosen an area that is as protected as possible from the elements to provide the most ideal movie-watching conditions. Light concessions and beverages will be available for purchase.

Attendees must be 18 and over. Tickets are \$20. Please bring your own seating. For more information visit: brisbaneca.org/parksrec/page/lunafest. All proceeds from ticket sales, concessions, and sponsorships will go to The Brisbane Lions Club scholarship fund and awarded to women pursuing degrees in male-dominated fields.

Peninsula Clean Energy

Peninsula Clean Energy is offering San Mateo County residents a rebate of up to \$4,000 when they purchase a used electric vehicle (EV). For more information and to complete a pre-application, visit: PenCleanEnergy.com/usedev-brisbane

Concerts in the Park

Brisbane's annual Concerts in the Park Series have started! This year concerts will take place on Sundays at 2pm and are fun for the whole family

Reduced Speed Zone at Brisbane Elementary School

New signage in front of Brisbane Elementary School along San Bruno Ave has been placed to remind drivers to drive no more than 15mph when children are present.

New Sign Board

Brisbane has a new sign board at the entrance to town and Ridge development. Similar to the screen of a Kindle, the sign can be programed remotely and can display several messages throughout the day. This new sign is better for the environment and equipped to communicate even more information than our last sign board.

WE'RE SAN MATEO CREDIT UNION, AND WE'RE DELIGHTED TO BE PART OF THE BRISBANE COMMUNITY

By: CYNTHIA HELD, Marketing Manager, cheld@smcu.org

We're excited to announce our new full-service ATM in Brisbane City Hall. We firmly believe conducting day-to-day financial transactions should be easy and accessible to everyone, so we're doing our part to make sure that happens. This newest ATM joins a complement of 22 San Mateo Credit (SMCU) ATMs located at our branches and other locations. And that's not all. Our members have access to an additional 30,000-plus free ATMs nationwide.

San Mateo Credit Union has been meeting our members' financial needs for nearly 70 years. We've helped them thrive financially by offering a full range of financial products and services, including:

- Checking and savings accounts
- Auto and home loans
- Credit and debit cards
- Online and mobile banking
- Mobile payments and remote deposits
- Investment services (this will require CFS review/approval as well as disclosure)
- Retirement planning
- Financial education

Our membership is currently more than 100,000 strong, and we serve them by providing financial solutions for every stage of life. Whether you're



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just launching your career, gearing up to buy your first home, or looking for ways to maximize your income, SMCU has the products and services that make it easier to rise to each new challenge.

Strong corporate citizenship is also part of the SMCU equation. Our goal is to help keep the communities we serve vibrant and resilient, because those qualities define the future. To that end, we maintain an active involvement that includes sponsorships, monetary contributions, and volunteerism.

Quite simply, we are here to provide the convenience, value, and personal attention that our members want and deserve.

If you are not currently an SMCU member, we invite you to join our financial family. To get started, simply log on to smcu.org or visit our closest branch at 150 El Camino Real in South San Francisco.

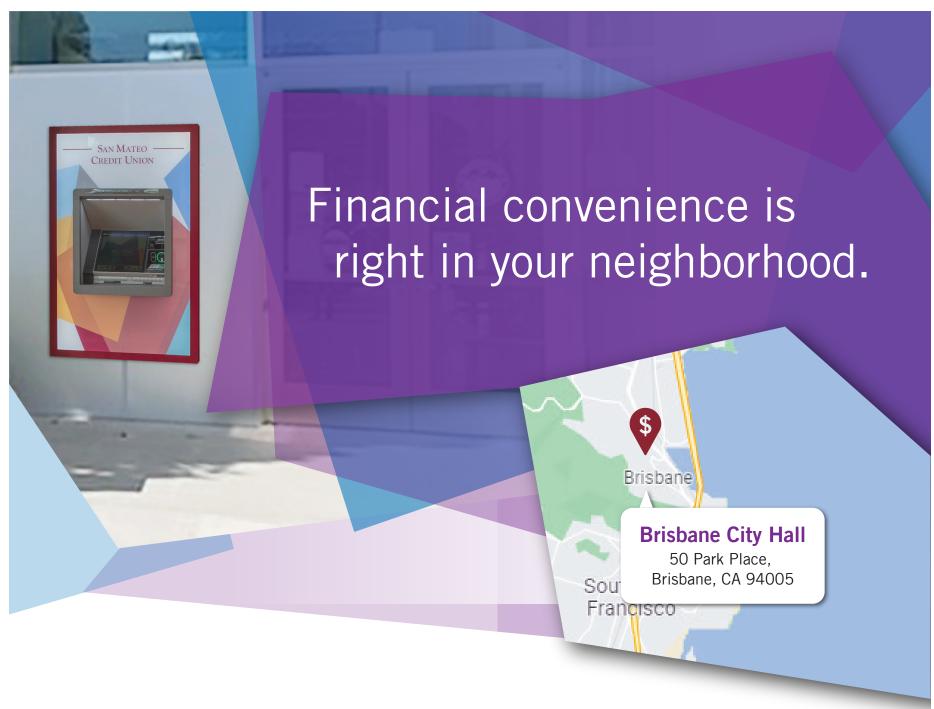
BACK TO SCHOOL --- AGAIN

By: DOLORES GOMEZ, Brisbane historian, brischic@sonic.net

August 29, 2012, was a sunny morning as I sat looking out the window; I smiled as I could see the students, evidently in new clothes and backpacks, heading to Lipman Middle School, after their summer vacation. The boys were in packs, clusters of four or more, while the girls walked mostly in threes, side by side, laughing and talking. Fond memories flooded back of going back to Brisbane Elementary School, after summer vacation. Anxious to return to school, I missed my friends; I was curious and wanted to hear what they did in summer. In the 1940's we didn't have those handy colorful backpacks. Books were stacked on a binder to carry, plus our bag lunch, created a hefty weight. Backpacks allow students to hold and poke at their I phone. Years ago we were lucky to have a landline.

Shorts, cutoffs, long pants weren't worn back then, dresses and skirts were the norm. No name brands for us, some of the clothes we wore were "donated." Now students make more choices when dressing for school. I love the colorful shoes that they wear now. We had black, brown or those popular "saddle shoes" if your parents had the money to afford them.

This was written seven years ago, soon students will return again to Lipman after over a year of Zoom classes and being home. Once again they will enjoy a social life with their peer group, most likely wearing a face mask. I don't' think that will stop them from talking and enjoy interacting with their friends. Kids are resilient. In years to come they will have stories to tell their children and grandchildren about the days they walked to school with their friends, wearing a mask, hearing about their friends summer vacation and sharing their own fun times.



Our newest full-service ATM is now at Brisbane's City Hall.

We're excited to offer a new full-service ATM in Brisbane. In addition to basic withdrawal and deposit options, SMCU's ATMs offer many great features to allow you to access more of your accounts and perform more transactions. Save time with these options:

- Access all your SMCU checking and savings accounts
- Make loan payments by cash, check or transfer (available for most loans)
- Pre-select your language preference (English or Spanish)
- Select your preferred receipt printing option
- Customize your "My Fast Cash" amount

We hope you'll join us. We can help you achieve your goals with banking tools that deliver great value. And members enjoy free access to 30,000+ CO-OP Network ATMs and more than 20 local SMCU ATMs.

Bank with San Mateo Credit Union (650) 363-1725 I smcu.org

~SAN MATEO~ CREDIT UNION

Federally issued by NCUA.