



THE LUMINARY

Brisbane's Business and Community Journal

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MAKE YOURSELF AT HOME

By: DAN CARTER, Chair of the Brisbane Chamber of Commerce, dan@lyonmc.com



Admit it, living in a hotel sounds like it has its perks. Access to a pool and fitness center, complimentary breakfast, occasional happy hour, housekeeping services, 24/7 coffee service, and a conveniently located mini store stocked with all the best snacks are just some benefits. It's so tempting that some people have adopted to hotel lifestyle permanently. And a few of them live right here in Brisbane.

Nestled among the biotech buildings at Sierra Point is one of Brisbane's only hotels, the Homewood Suites. A Hilton property, the Homewood Suites has 177 rooms, primarily studio, and one-bedroom units. The hotel does have a handful of two-bedroom suites but snagging one of those can be difficult due to limited availability. Each room has a kitchen (cooktop, microwave, toaster, dishwasher, full-size fridge, pots, pans, and dishes), a living room area, and a sizable closet. Homewood Suites welcomes guests who wish to stay for as little as a night or as long as they'd like. In fact, one guest has lived at the Homewood Suites for the last ten years. And while most of our readers aren't looking to move into the Homewood Suites permanently, it's the perfect destination for your next staycation or to put up your out-of-town guests.

I had the opportunity to tour the property the other day, guided by Maricris Ferrer, Director of Sales. She explained that just a few months ago,



all the suites in the hotel underwent renovation. Now the rooms evoke a contemporary feel while remaining inviting and warm. All rooms have either a queen or a king bed, and a full-size sleeper sofa. Larger suites can sleep up to six, with two bedrooms, two bathrooms, and a pullout couch. A complimentary hot breakfast is available

every morning with eggs, a protein such as bacon or sausage, a starch (potatoes, biscuits and gravy, waffles), assorted bread, oatmeal, cereal, and fruit. On Wednesdays, guests can enjoy complimentary snacks, beer, and wine in the lobby from 5 pm-7 pm.

Rates vary based on availability, season, demand, and day of the week. Homewood Suites' rates typically increase during the week, with the weekend being the cheapest time to stay. Now is their slow season, and rooms are available for around \$169-\$189 a night. The longer the stay, the cheaper the rate. Hilton Honors members can enjoy 1000 bonus points by booking directly. The Homewood Suites welcomes up to two pets (cats and dogs) for a non-refundable \$75 fee. For stays of five nights or more, the fee is \$125.

The Homewood Suites is the perfect place to spend the weekend with your kids. Let them burn off energy at the indoor heated pool and then BBQ and hang out around the fire pit on the patio. During



the warm summer months escape to the Homewood Suites and enjoy their air conditioning. Check out the fitness center, equipped with a peloton, treadmill, weights, medicine ball, and elliptical. The Suite Shop has a little of everything, including drinks, frozen entrees, ice cream, candy, toiletries, and snacks. The Homewood Suites also provides a complimentary SFO airport shuttle from 5 am-9 am and 5 pm-9 pm. Their business center comes with a computer, internet, and a printer. Someone is available 24/7 at the front desk, and the coffee bar is replenished throughout the day.

The Homewood Suites is also the ideal location for a meeting or event. Their 740 sq ft meeting space can accommodate an event for 40 people or a classroom setup for 16-18 attendees. The cost to rent the room for a full day is \$500, or a half-day rental is available. For questions about corporate travel, groups, extended stays, or events contact Maricris Ferrer at Maricris.Ferrer@hilton.com or by phone at (650)246-1184. If you refer guests to the hotel, book a staycation, or rent their meeting space for your next event, make sure to mention reading about the Homewood Suites in *The Luminary!*

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

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

MAYOR'S Message



A WET START TO 2023

By: MADISON DAVIS, City of Brisbane Mayor, madisondavis@brisbaneca.org, 415-706-5276

The storm that swept the Bay Area on New Year's Eve is one that had some recalling the big storm of 1982. But rather than seven feet of water in the downtown area where the Community Park is, thick layers of mud had gathered at the "5 points" intersection, the result of two separate mudslides: one from near the top of Buckeye Canyon and the other from above Firth Canyon.

Not seen by as many people, the Buckeye Canyon event first clogged the inlet to a critical corrugated metal pipe on Old Quarry Road. This event sent debris to the intersection of South Hill and the quarry access driveway, which became filled with five feet of mud. Mud traveled down the Crocker Park Trail at South Hill and

>> Continued On Page 2

SUPERVISOR'S Message



BOARD OF SUPERVISORS WELCOMES NEW MEMBERS

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

I'm delighted to offer congratulations to both Noelia Corzo and Ray Mueller on their swearing in as new members of the San Mateo County Board of Supervisors. I am especially proud of Corzo for making history as the first Latina to hold this position in the county's history. We know that with her leadership, San Mateo County will continue to thrive and be a place where all members of the community can succeed.

>> Continued On Page 6

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Mayor's Message, continued from page 1

overflowed for 850 feet, crossed Integrated Resources' parking lot into Valley Drive, and headed east to City Hall. Debris followed Old Quarry Road for approximately a half-mile into the heart of the community, where flooding occurred at San Francisco Avenue, the Senior Center, and across to the Community Park. This flow continued down Old County Road, stopping just short of the driveways leading into the Brisbane Village Shopping Center.

Many residents did witness the second slide from Firth Canyon. Water, mud, boulders, and trees also traveled over a quarter mile down Glen Park Way (including across all of Firth Park) and then down San Bruno Avenue to the same "5 points" intersection. On the way down, some of the debris ended up on Mendocino street, completely inundating a few homes on the 200 block with mud.

This event caused significant damage to the house at 950 Humboldt, resulting in an evacuation. The city is collaborating with local organizations to provide homeowner housing or rent assistance. Her property has been submitted to the County's Office of Emergency Services to try and receive State or local aid. If you have an in-law unit or know of a rental nearby, please contact me. We are hoping to find her a place to live in town while her house undergoes repairs.

Residents were also impacted by lane closures that morning, and Bayshore and Industrial had a total lane closure as the storm grew in intensity during high tide. Tunnel Avenue flooded around this same time, resulting in multiple cars flooding and becoming trapped.

There was also significant flooding in the lower elevations of the community, such as Tunnel Avenue from Beatty to Lagoon Way and the Public Works Corp Yard, which flooded several feet deep around the front of the building. The official count of rainfall in Brisbane on NYE was 6.76 inches!

The City's Office of Emergency Services utilized the SMC Alert on New Year's Eve to warn residents about Brisbane roadway conditions, to request residents stay home and avoid driving, and to thank those who were helping to clear clogged catch basins. Sign up for SMC Alert if you have not already at <http://smcalert.info>.

As could be imagined, we needed additional staffing in the City's public safety departments – Police, Fire, and Public Works. The Brisbane Police Department brought in extra officers on overtime to address the storm call volume (48 calls on NYE alone). North County Fire Authority activated the Emergency Command Center on New Year's Day, which houses the Incident Command Team. They are responsible for managing, planning, and coordinating the overall incident for Brisbane, Daly City, and Pacifica in conjunction with each city's executive management team. Public Works called in all Operations & Maintenance personnel (except those out of the area or quarantined with COVID-19).

Following the NYE storm, the Parks & Recreation Department extended an offer of support to the Public Works team. Starting on New Year's Day, full and part-time recreation staff assisted with clearing mud and debris from City streets, sidewalks, and storm drains, made sandbags, positioned trail closure signage, assessed damage to facilities, and provided repairs. Staff also made individual phone calls to conduct welfare checks on homebound elderly residents to ensure they were safe. Lifeguards, after-school program staff, preschool teachers, facility attendants, and senior services staff

all played a part in these efforts. I am incredibly thankful to all our employees who went above and beyond to respond to a crisis. While our staff expected to be home enjoying their holiday, they reported to work and leaped into action. We are lucky to have some of the best city employees anywhere in the Bay Area.

The City Manager's Office has been keeping updated with the County's Office of Emergency Services, joining Operation Area calls 3x/day, which includes meteorological updates from the National Weather Service. They have also been coordinating volunteers to help fill sandbags, which frees up the Public Works Crew to address needs in the field and calls for service.

In the second major storm on Wednesday, January 4th, where 1.3 inches of rain fell overnight between the 4th & 5th, most residents in Central Brisbane experienced a 3-hour power outage that began just before 5 pm. On the 900 block of Humboldt, a tree fell from a private property above a retaining wall, which hit PG&E's lines and brought down a power pole. Two cars were damaged, but fortunately, no one was injured. Residents in this area of Humboldt were without power for approximately 27 hours, with PG&E crews working as quickly and safely as possible to restore power.

Throughout this time, Brisbane's community spirit has been on full display. Many were out on New Year's Day and in the days that followed, helping to clear storm drains and catch basins, shoveling mud onto the sidewalks and out of the driveways of neighbors, and volunteering to fill sandbags at the Public Works Corp Yard (2,000 filled in two days)! On behalf of the city council, we are so thankful to the dozens of residents who have helped. This spirit of service is what makes Brisbane so incredibly special and unique. When times get tough, there is always someone nearby eager to lend a hand. The council appreciates every act of kindness and assistance.

If you are interested in adopting a City storm drain (and receiving a free Craftsman rake in return), please visit brisbaneca.org/adoptadrain.

Today, the storm inlet for water flow from Buckeye Canyon is clear, and the City will continue to work on cleanup, but this will be a long process. It could take up to 90 days for complete recovery. In the days and weeks to come, the Public Works will inspect and repair the City's lines. If you notice an area of City Property that needs service, please complete a My Brisbane request at brisbaneca.org/contact or call the Public Works Department at (415) 508-2130. To reach me directly about anything mentioned in this article or other city business concerning you, email me at madisondavis@brisbaneca.org or call me at 415-706-5276.



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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.

THE BAYLANDS LAUNCHES REDESIGNED WEBSITE!

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

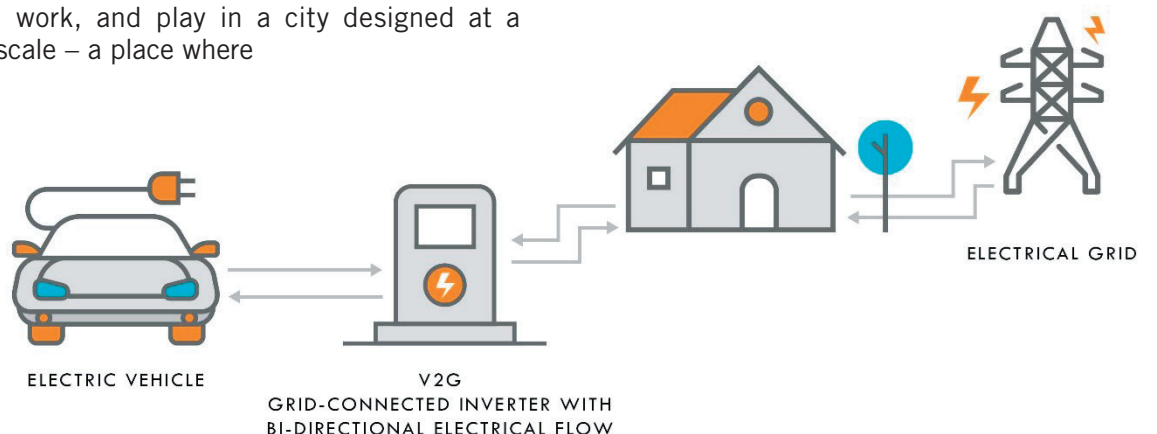
After many months of hard work, we are excited to kick off the new year by announcing the launch of our updated website! Our primary goal during the redesign process was to provide easily accessible information about The Baylands and showcase our intent to create the zero-carbon community of the future - including sharing our ideas for the world's first integrated microgrid. This visionary energy solution uses an on-site electric vehicle fleet charged with 100 percent green energy.

you can walk anywhere in just 15 minutes. To learn more about our plans to bring this vision of pedestrian living to life, we've created an "Explore The Baylands" web tool – a dynamic interactive site plan designed to offer a glimpse into the seven distinct neighborhoods of The Baylands.

To read more about The Baylands guiding principles of urbanism and sustainability, we invite you to explore our new website at www.thebaylands.com and share your thoughts with us!

The 15-Minute City

Live, work, and play in a city designed at a human scale – a place where



BRISBANE School District News

ART AND MUSIC IN THE BRISBANE SCHOOL DISTRICT

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

I am happy to announce to the community that the Board of Trustees approved a spending plan last month for a new Arts, Music, & Instructional Materials Block Grant that became available. These funds are aside from the Parcel Tax G funds that this community has so generously passed since 1999. The Parcel Tax Funds are primary used on salaries so that we can offer these programs to our students. This new block grant is one-time funds that we will use to significantly boost our art and music supplies.

The Block Grant funds will be spent to increase storage areas for our equipment, improve technology and purchase art and music supplies. While art and music are offered all year long at Lipman Middle school, the art and music programs rotate between Brisbane Elementary School and Panorama Elementary School which causes wear and tear on equipment and supplies. BES does not currently have a dedicated art and music room so supplies need to be moved from room to room throughout the day. The improvements at these two sites will greatly improve the functionality of the program as well the longevity of the supplies.

Additional art supplies include paints, drawing material, tag board, specialized paper, brushes, oil pastels as well as new rolling carts and drying racks. Our art program will also be able to move into the digital age with ipads and the art software needed for our students to explore this new medium. A new ceramic kiln will be a much-needed piece of equipment to replace the aging ones we are currently using.

In music, we will be adding new violins, violas and cellos. We will be able to purchase storage areas to protect these investments as well. Additional equipment that we will purchase includes chairs, music stands, tuners and a portable PA system. We will also be supplying all our schools with music books for our aspiring musicians to use and to learn from.

These funds present our art and music teachers with the ability to significantly boost their programs and expand the options for our students. The District is very pleased to assign these funds to these programs as this community has been very supportive of the arts in the Brisbane School District.

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

Celebrate 7 Mile House’s 165th Anniversary on February 4th!

To commemorate 165 years in business, 7 Mile House will have a big celebration and you’re invited! The festivities on Saturday, February 4th will include the launch of their 7 Mile eBook, a QR code history tour, Annual Adobo Giveaway for the first 200 people in attendance, and 7 Mile History Talk. Hope to see you there!

Artists’ Evening of Sharing is Saturday, January 28!

The City of Brisbane invites you to attend this inspiring showcase of local artists, musicians, performers, filmmakers, and writers. No admission fee and all ages are welcome! The event starts at 7:30 PM at the Mission Blue Center.

Join Sierra Point Yacht Club for a Book Signing and Celebration on January 22, from 1-4pm

Author Carol Bradan will be signing her book, Ahead of Our Time-Reflections on Diversity which takes snapshots of the lives of 41 people who intersected at Jefferson High School between 1968 and 1972. John Worley & the Mo-Chi Ensemble will be performing. There will also be readings of the book and a Q & A. Refreshments will be provided although the bar is no host. The Sierra Point Yacht Club is located at 500 Sierra Point Parkway in Brisbane.

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.)



JOIN US FOR A MIXER!
 Wednesday, Jan 18 from 5-7PM
 Hosted by 7 Mile House
 2800 Bayshore Blvd
 RSVP TO: madison@brisbanechamber.org



ARTISTS' EVENING of SHARING

saturday
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HERE'S A LOOK AT OUR BUSINESS LAST YEAR

SOLD! \$2,250,000



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

SOLD! \$1,300,000



Ron Davis Represented Buyer & Seller
670 Humboldt Rd, Brisbane
3 bd| 2 bth| 1320 sq ft Home

SOLD! \$500,000



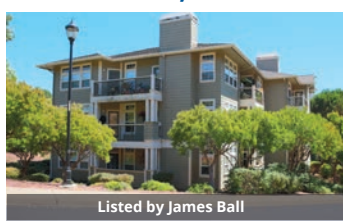
Michele Jauregui Represented Buyer
120 W Carolyn Dr, American Canyon
3 bd| 2 bth| 1558 sq ft Home

SOLD! \$1,828,000



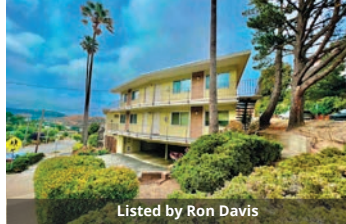
Michele Jauregui Represented Buyer
1030 Humboldt Rd, Brisbane
4 bd| 3 bth| 2650 sq ft Home

LEASED! \$3,500/month



Listed by James Ball
125 Elfin Ct, Brisbane
3 bd| 2 bth| 1663 sq ft Condo

FOR SALE: \$1,998,000



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

LEASED! \$3,800/month



Listed by James Ball
56 San Benito Rd, Brisbane
3 bd| 1.5 bth| Home

FOR LEASE: \$4,475/month



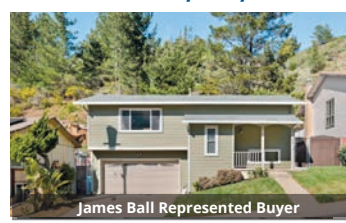
Listed by James Ball
20 Inyo St, Brisbane
4 bd| 2 bth| 1300 sq ft Home

LEASED! \$2,600/month



Listed by James Ball
347B Alvarado St, Brisbane
1 bd| 1 bth| 600 sq ft Apartment

SOLD! \$1,570,000



James Ball Represented Buyer
762 Prairie Creek Dr, Pacifica
4 bd| 2 bth| 1360 sq ft Home

SOLD! \$1,360,000



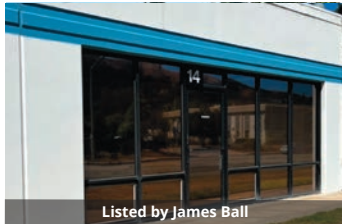
Listed by Michele Jauregui
828 Linda Mar Blvd, Pacifica
3 bd| 2 bth| 1540 sq ft Home

FOR LEASE: \$2,300/month



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

LEASED! \$2,500/month



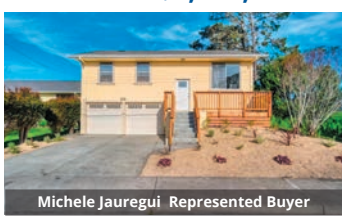
Listed by James Ball
200 Valley Dr #14, Brisbane
1680 sq ft Commercial Condo

SOLD! \$1,650,000



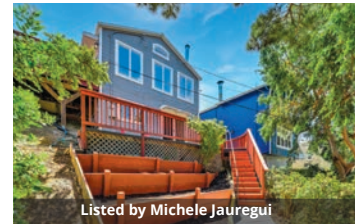
Listed by Ron Davis
432 Alvarado St, Brisbane
4 bd| 3 bth| 1700 sq ft Home +ADU

SOLD! \$1,250,000



Michele Jauregui Represented Buyer
525 Metzgar St, Half Moon Bay
3 bd| 1 bth| 1370 sq ft Home

SOLD! \$950,000



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

SOLD! \$668,000



Michele Jauregui Represented Buyer
Visitacion & Mariposa, Brisbane
Vacant Lots

SOLD TWICE!



Listed by Michele Jauregui
3231 Ida Dr, Concord
3 Bd| 2 bth| 1167 sq ft Home

SOLD! \$1,000,000



Listed by Ron Davis
119 Florentine St, San Francisco
2 bd| 1 bth| 768 sq ft Home

LEASED! \$5,300/month



Listed by James Ball
213 Fox Sparrow Ln, Brisbane
3 bd| 2.5 bth| 2363 sq ft Townhome

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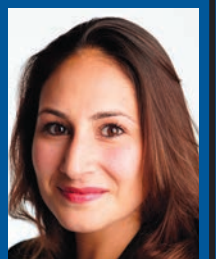
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An important message from



TRASH TALK-3 FACTS TO HELP EVERYONE CORRECTLY SORT TRASH

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

- 1. Recyclables should be put directly into your blue recycling cart. Plastic liner bags are prohibited from use.** A paper bag may be used to contain shredded paper, but all other recyclables should go into your blue cart loose. Plastic bags cannot be easily recycled and often damage processing equipment.
- 2. Pizza boxes and other paper takeout containers can be composted but**

not recycled. They belong in a green bin for organic/compostable materials. Takeout containers are almost never totally clean and dry. Any grease, cheese or sauce makes them impossible to recycle into new paper products.

3. Broken and unwanted window glass, mirror glass, and glass kitchenware/houseware belong in the garbage. They contain plastic, metals, or borosilicate which make them resistant to breakage and to melting down for recycling. The only glass items that belong in your blue cart are empty bottles and jars like from wine, soda, pickles, and jam.

Thanks for doing your best to sort smart. Your efforts matter and are appreciated!

Supervisor's Message, continued from page 1

I would also like to extend congratulations to Dave Pine, who was appointed President of the Board of Supervisors, and Warren Slocum, the Vice President of the Board.

Supervisor Pine said his goal for 2023 will be to "facilitate a highly effective and productive culture among the Board of Supervisors that will enable us to make the best decisions possible for the good of the county." I couldn't agree more.



While we have two new members, the Board's goals remain to reach functional zero homelessness, create more affordable housing opportunities, foster economic development, protect public health, prepare for climate change and potential disasters and care for the most vulnerable in our community with a focus on equity and social justice.

I'm excited to get to work with my new colleagues to improve the lives of all of the county's residents.

In other news, I was proud to be sworn-in to the SamTrans Board of Directors on Wednesday, Jan. 4 and am ready to work with my fellow board members to improve public transit for the people who need it the most, older persons and individuals with disabilities and of course our students in Brisbane who rely on it to get to high schools in Daly City and Pacifica.

As you may already know, residents in north San Mateo County comprise the largest chunk of ridership and without SamTrans would be unable to get to work, the grocery store or medical appointments.


My mission is to make this public transportation agency the most efficient and greenest in the Bay Area, with an eye on increasing ridership, especially along the El Camino corridor near job centers and the Caltrain line.

Speaking of Caltrain, as a board member on the Metropolitan Transportation Commission, I was proud to vote in March on the approval of a Regional Grant Strategy that added three critical Peninsula projects to our regional list including the electrification of Caltrain and grade separations in Burlingame, South San Francisco and San Bruno. The plan maximizes Federal investment in our critical regional projects from the Biden Administration's Infrastructure Investment and Jobs Act.

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BLAST FROM BRISBANE'S PAST

The following article is taken from the March 4, 1976 issue of *The Brisbane Bee-Democrat*

Fire Plugs Bicenten Celebration

The Federated Womens' Club will get another bicentennial show on the road this Saturday when members prepare 25 city fire plugs for a transformation into miniature bicentennial patriots.

Bernice Delbon, president of the FWC, said the women have obtained permission to paint fire plugs on Visitation Ave., San Bruno Ave., and Old County Rd.

The club obtained the designs and color schemes from a housewife in Indiana who has provided them to service clubs in cities across the country.

The fire plug painting is the third bicentennial project the FWC has brought to fruition. Mrs. Delbon said the women have done the bulk of the work needed to proclaim Brisbane's honoring of the United States 200th anniversary.

The club has already held a successful Bicentennial Ball and has sold almost 2,000 silver and gold bicentennial necklaces.

Mrs. Delbon said the sale of the necklaces has exceeded their greatest expectations. They have reordered several times.

Proceeds from the sale will go toward the Independence Walkway, down a path from Klamath St., to Solano St., which the FWC hopes to build with the cooperation of the Brisbane Lions Club.

Mrs. Delbon said the builders hope to pave the path with natural rock and construct a bench at the half-way point. Construction is expected to start soon.

"We're anxious to get going," Mrs. Delbon said, "The FWC is a group of very ambitious women."

Last year, they ramrodded the construction of the mini play area at Lipman school and improved it this year.

The women will display their trophies and awards at the Beauty Nook on Visitation Ave., Mrs. Delbon said. In return for the display space, members washed and painted walls and hung new curtains.

Mrs. Delbon said she expects it to take about a month to paint the 25 fire plugs. They have to be washed and allowed to dry before they painted.

Mrs. Delbon will soon be a past president of the FWC. Nominations of her successor have been made, the votes will be counted in April, and the installation of the new officers is scheduled for May.

"It's been a pleasure being president of this enthusiastic group." She said. "It's kept me busy but it's been fun and I've had a lot of really good help."

Come! & Celebrate!

AHEAD OF OUR TIME
Reflections on Diversity

Carol Badran

Sunday Jan 22, 2023 1 to 4pm
Music by John Worley & the Mo-Chi Ensemble
Book Signing, Readings, Q&As, Refreshments, No Host Bar
Sierra Point Yacht Club
500 Sierra Pt Pkwy, Brisbane CA

Join us in celebrating author Carol Badran!
Carol will discuss how today's struggle with racial inequity inspired this book and how we can shape a better future. "Storytelling is important. These stories are snapshots of the lives of 41 people whose lives intersected at Jefferson High School between 1968 to 1972..."

Did you Know...



You can join public meetings live via Zoom, or view the livestream on the City's YouTube channel: youtube.com/brisbaneca. The City Council and each Commission and Committee have their own custom URL redirect (that's easier to remember) for you to join as an attendee. The URLs are also listed on the meeting agendas, found at: brisbaneca.org/meetings.

- City Council: brisbaneca.org/cc-zoom
- Complete Streets Safety Committee: brisbaneca.org/cssc-zoom
- Inclusion, Diversity, Equity & Accountability Committee: brisbaneca.org/idea-zoom
- Open Space and Ecology Committee: brisbaneca.org/osec-zoom
- Parks & Recreation Commission: brisbaneca.org/pr-zoom
- Planning Commission: brisbaneca.org/pc-zoom
- Public Art Advisory Committee: brisbaneca.org/pa-zoom

Note: the URLs will also work in March 2023 when the City Council, Commissions, and Committees start having hybrid meetings.



FINANCIAL Focus

TIME FOR NEW YEAR'S FINANCIAL RESOLUTIONS

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

It's that time of year when many of us promise ourselves we'll go to the gym more, or learn a new language, or take up a musical instrument, or any number of other worthy goals. But this year, when making New Year's resolutions, why not also consider some financial ones?

Here are a few to consider:

- *Don't let inflation derail your investment strategy.* As you know, inflation was the big financial story of 2022, hitting a 40-year high. And while it may moderate somewhat this year, it will likely still be higher than what we experienced the past decade or so. Even so, it's a good idea to try not to let today's inflation harm your investment strategy for the future. That happened last year: More than half of American workers either reduced their contributions to their 401(k)s and other retirement plans or stopped contributing completely during the third quarter of 2022, according to a survey by Allianz Life Insurance of North America. Of course, focusing on your cash flow needs today is certainly understandable, but are there other ways you can free up some money, such as possibly lowering your spending, so you can continue contributing to your retirement accounts? It's worth the effort because you could spend two or three decades as a retiree.

- *Control your debts.* Inflation can also be a factor in debt management. For example, your credit card debt could rise due to rising prices and variable credit card interest rate increases. By paying your bill each month, you can avoid the effects of rising interest rates. If you do carry a balance, you might be able to transfer it to a lower-rate card, depending on your credit score. And if you're carrying multiple credit cards, you might benefit by getting a fixed-rate debt consolidation loan. In any case, the lower your debt payments, the more you can invest for your long-term goals.

- *Review your investment portfolio.* At least once a year, you should review your investment portfolio to determine if it's still appropriate for your goals, risk tolerance and time horizon. But be careful not to make changes just because you feel your recent performance is not what it should have been. When the financial markets are down, as was the case for most of 2022, even quality investments, such as stocks of companies with solid business fundamentals and strong prospects, can see declines in value. But if these investments are still suitable for your portfolio, you may want to keep them.

- *Prepare for the unexpected.* If you encountered a large unexpected expense, such as the need for a major home repair, how would you pay for it? If you didn't have the money readily available, you might be forced to dip into your long-term investments or retirement accounts. To prevent this, you should build an emergency fund containing three to six months' worth of living expenses — or a year's worth, if you're retired — with the money kept in a low-risk, liquid account.

These resolutions can be useful — so try to put them to work in 2023.

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

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