

Chamber CHATTER

355 Gellert Boulevard, Suite 138, Daly City, CA 94015 | 650.755.3900 | dalycity-colmachamber.org

FALL **2014**

IN THE NOT TOO

DISTANT FUTURE –



Georgette Sarles, President/CEO of the Daly City /Colma Chamber of Commerce speaking at the 2014 17th Annual Business to Consumers Showcase.

As we enter this glorious holiday season, I wanted to take a moment to reflect on where we have been and to project a forcast toward 2015. True to our core values, the power of connection, education and leadership provide the necessary tools for a strong business economy. The Daly City/Colma, Colma/Daly City Chamber of Commerce has successfully

offered a multitude of events, seminars, and services. In reflecting and taking a step back to earlier 2014, I thank our business membership, profusely, that provided \$40,000 in scholarships to our young high school scholars at the Access to Higher Educational Scholarship Awards program. Many thanks for the support to the State of our Cities; Major Employer Breakfast Business Speak Easy; Business to Business Week Vignettes and Extravaganza. Dialing closer through the warmth of summer and fall, our circles of influence and knowledge grew at the Business to Consumers Showcase. Just recently, the children and parents were a sight to behold at the Halloween Spook Parade and Costume Contest. And, don't forget the joy and laughter we shared when we Golfed and Bowled together. Landing here today, our business leaders are shining their light on business, government and communication with the 13th Annual North San Mateo **County Leadership Forum**. The path to success, economic opportunity and prosperity is definitely one of learning and refreshing our skills, training and networking.

Looking forward with anticipation of this year's Holiday Soiree and Cypress Business Awards, which provides something special for everyone, I am ever convinced that the new year, 2015, will hold promise and vision with the upcoming State of Our Cities and the Major Employers Breakfast / Business Speak Easy. It is for certain that we will all be very interested to hear about the new innovations, our economy and the strengthening of our businesses and cities, as they unfold.

There are countless ways that all of us at the Chamber strive to make The Town of Colma, and the City of Daly City, great places to live and work. If you are not yet a member, give us a call and we will show you where we can assist your business or organization. I look forward to seeing and visiting with you at one of our upcoming events. Please take a moment to visit the Chamber's website, www.dalycity-colmachamber.org for information, events and photos or give us a call at (650) 755-3900.

At this special time of year, may you all discover the magic of the holiday season "When Dreams Come True, Miracles Happen every day, and Love is the Greatest Gift To All." The Board of Directors and Chamber Staff join me in wishing you a Joyous Holiday Season and Happy, Healthy and Prosperous New Year.

LIVE / WORK • SHOP / PLAY • DALY CITY / COLMA

Georgette Sarles

President/CEO

Daly City / Colma Chamber of Commerce

NEW MEMBERS

August 2014 - November 2014

COLMA POLICE DEPARTMENT
PRUDENTIAL CALIFORNIA REALTY
SKYLAWN MEMORIAL PARK
SMART AND FINAL
WEBCOM, INC.

MISSION STATEMENT



The role of the Daly City/Colma Chamber of Commerce shall be to encourage business development and networking, providing members with useful information and services. The Chamber shall take a leadership role in promoting economic, professional, commercial and civic vitality for our communities, while seeking to preserve the unique qualities that are good for business and make Daly City and Colma very special places to live, work and do business.

RENEWING MEMBERS

Renewing Members	YEAR JOINED
Al-Tone Overhead Door, Inc	1997
Atria Daly City	2000
B59 Dental	
Brisbane School District	
Children's Empowerment	2001
Colma Auto Sales and Brokers	1999
Comcast Business	2008
Cow Palace	1975
CSG Consulting, Inc	1998
Daly City Auto Repairs, Inc	1996
Daly City Partners	1996
Falcon Associates, Inc.	2002
Fisicaro-Guisti	2001
Garrison Properties	
Hills of Eternity Memorial Park	1998
Jefferson Union High School District.	
Jump for Joy Music	1999
Kimco Westlake L.P. 186	
Kollman & Sutter Monument Co	1997
LBC Mabuhay USA Corp	1989
Liberty Tax Services	2009
Mancini's Sleepworld	
Mid- Peninsula Boys & Girls Club	
Noble Fields School of Real Estate	2007
Peninsula Congestion Relief Alliance	2002
Recology of San Mateo County	
Recology of the Coast	2010
Renaissance Entrepreneurship Cente	
Sutton Financial	
The Latchkey Alternative Center	
West Bay Nephrology Associates	2011

BOARD OF DIRECTORS

PRESIDENT / CEO

GEORGETTE SARLES

GEORGETTE'S OF WESTLAKE

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WALGREENS 2ND VICE PRESIDENT / CFO

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ROSS SIT

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MARIE VILLAROSA

SERRAMONTE CENTER

Ex-Officio

Hon. Adrienne J. Tissier

DIRECTOR EMERITUS

HON. ALBERT TEGLIA

CHAMBER STAFF

FELICIA LEONG

SALES DIRECTOR

CECE BARROS

CHAMBER ASSISTANT

ALISON WILSON

PHOTOGRAPHER, IT CONSULTANT

West Bay Nephrology Associa MARK YOUR CALENDAR - JOIN US !*

ANNUAL HOLIDAY SOIREE 61ST CYPRESS BUSINESS AWARDS & INSTALLATION CEREMONY

DECEMBER 4, 2014 5:00 PM - 9:



2300 Junipero Serra Boulevard, Daly City, CA 94015





13TH NSMC LEADERSHIP COMMENCEMENT DINNER

DECEMBER 11, 2014 5:30 PM - 8:00 PM

LAKE MERCED GOLF CLUB

2300 Junipero Serra Boulevard Daly City, CA 94015

STATE OF THE CITIES ADDRESS

JANUARY 29, 2015 11:30 AM - 1:30 PM COLMA COMMUNITY CENTER 1520 HILLSIDE BOULEVARD COLMA, CA 94014

MAJOR EMPLOYERS BREAKFAST BUSINESS SPEAK EASY

FEBRUARY 19, 2015 8:30 AM - 11:00 AM

RENE'S FINE DINING AT LUCKY CHANCES 1700 Hillside Boulevard Colma, CA 94014

Check out the Daly City /Colma Chamber Website <u>www.dalycity-colmachamber.org</u> for more information, dates plus photographs of past events. * All dates subject to change.



FOCUS ON HOLIDAY SAFETY



Chief of Police Kirk Stratton Colma Police Department

The holidays are upon us and that means more people will converge to our local stores and shopping centers. Unfortunately, criminals take advantage of this time of year as well. On behalf of the Colma Police Department I would like to provide you with holiday shopping tips and vehicle burglary prevention tips: 1) Secure your vehicle while shopping; (2) If you must shop at night, go with a friend or family member; and (3) Park in well lit areas. Beware of people selling items, such as gift cards or asking for assistance involving large sums of money. If it's too good to be true,





it probably is. (4) Remove all valuables from your vehicle (i.e. laptop computers, electronics, etc.); (5) Do not leave any items in plain view that could be identified as potentially valuable (6) If you have to leave packages in your vehicle secure them in your trunk; (7) Do not leave spare keys in the vehicle; andd (8) Promptly report any suspicious activity.

For more information on safety tips and other related information, please visit our website at www.colma.ca.gov. Have a safe holiday season.

> by Chief of Police Kirk Stratton Colma Police Department

MEMBERS TO MEMBERS

A benefit of membership is being featured in the Member to Members Column. The Daly City-Colma Chamber of Commerce encourages business development and networking, provides members with useful information and services to maintain economic vitality and quality of life.



John Leland Allstate Agent

John Leland, Allstate

John Leland became an Allstate Agent in 1966, beginning his career in The Linda Mar Shopping Center. In 1971, John had the good fortune of being chosen to open the first Allstate Office in the brand new Serramonte Plaza, just south of The Serramonte Shopping Center.

This location enabled John to serve the community and families, and to fashion a career where he was honored with many prestigious

awards and accolades and inducted into The Allstate Financial Hall of Fame in 2007.

As a multi-line insurance company agent, John suggests that the best way to save money is to use one insurance company for your auto, home, and life insurance needs. He commented, "If you have had one company for many years, and you are pleased with their service, keep that company.

>> Member to Member, continues on p.14

CHAIRMAN'S CIRCLE

PLATINUM







GOLD









SILVER







COPPER

Jonathan Cano	Comcast Business
John Hui	. Skylawn Memorial Park
Rebecca Husted	Better Homes and
	Garden Real Estate
Mike Joseph	Walgreens
Will Minnich	DeVry University
Manny Reburiano	. Allstate Insurance
Ross Sit	. Achievers Realty Group

Daly City's Environmental Partner



A REPUBLIC SERVICES COMPANY

Allied Waste has proudly served Daly City and Colma businesses for more than three decades. Our focus on environmental sustainability and stewardship is reflected in all areas of our local operations.

Working in partnership with our commercial and residential customers, Allied's commitment to

reuse, reduce, recycle and renew results in increased diversion, reduces the volume of waste to landfill, lowers greenhouse gas emissions, generates clean energy for local communities, and keeps waste collection rates low.

Together, we can do even more! To learn more about Allied's cost-beneficial recycling and composting programs for local businesses, visit **alliedwastedalycity.com** or call us at **650 756 1130**.





The Daly City / Colma Chamber of Commerce Congratulates The Class of 2014

The Daly City/Colma Chamber of Commerce proudly salutes the Business Leaders, listed below, who successfully completed the North San Mateo County Leadership Forum on November 21, 2014. The graduates will be honored during at a commencement program with their families on December 11, 2014 at Lake Merced Golf Club 2300 Junipero Serra Boulevard, Daly City, CA 94015.

Maya Alberto Allied Waste

Thomas Bunarjo Hyundai Serramonte

Annie Chan

Moonstar Seafood Buffet

YoYo Chen

Moonstar Seafood Buffet

Otacilio DeSousa Astound Broadband

Matthew Fox

Daly City Police Department

Michael Gersovitz First National Bank

Cathy Graham Recology

Rebecca Husted **Better Homes**

and Garden Real Estate

Iohn Leland Allstate Insurance

Jeannene Minnix

Allied Waste

Kevin Nishita Colma Police

Police Office Association

Yolanda Ponce Allied Waste

Amber Porter First National Bank

Ross Sit

Achievers Realty Group

Holland Tromblee Astound Broadband

Victoria Wong

Moonstar Seafood Buffet

Cassandra Woo Town of Colma

Affable Zabat First National Bank

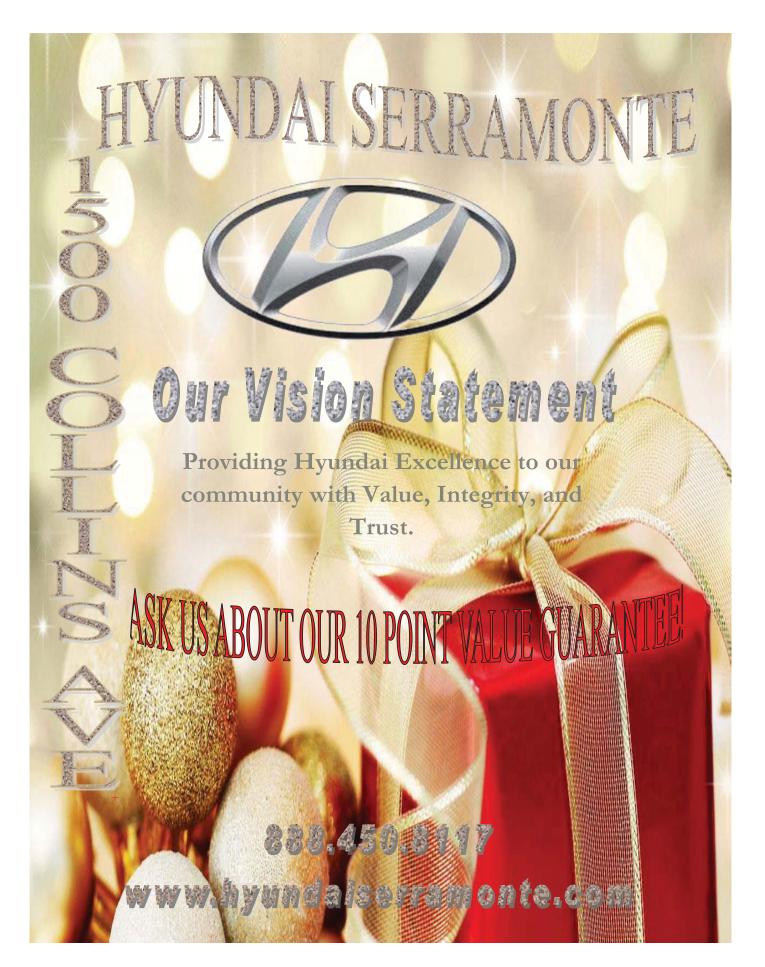
For additional information contact Daly City/Colma Chamber of Commerce at 650.755.3900 • e. staff@dalycity-colmachamber.org • www.dalycity-colmachamber.org



We sincerely thank and acknowledge our member businesses and individuals whose financial support made the North San Mateo County 2014 Leadership Forum possible.

THANK YOU TO OUR SPONSORS

DeVry University • Georgette's of Westlake • Lucky Chances Casino • Moonstar Upscale Seafood Buffet **Seton Medical Center • Westlake Village Apartments** Dennis & Helen Fisicaro Family Trust • Colma Police Officers Association



BevMo

915 Junipero Serra Blvd Colma, CA 94014 650.757.0196

Happy Holidays!

Tis the season for adult beverage gift giving, receiving, and parties!

Q: I'm giving 2 bottles of wine as gifts for Christmas. What should I give? -Joyce

A: The best gift is something they like, you like, or that sounds interesting. So, ask them, a friend, or a family members a few questions: (1) What type of wine you / they like? (2) What do you/ they typically drink wine with? Food? Snacks? Crackers? Cheese? (3) What have you/they wanted to try? After you have these answers, get a small basket (dollar store, thrift store, target, etc.), then a bottle or two of the suggested wine. And some extras- crackers, cheese, summer sausage, dried fruit and nuts that match the wine. Put everything in the basket and "voilà", instant memorable gift.

Now, what foods match the wines? Rule of thumb. Think about your tongue. Your tongue has five distinct areas. Sweet, Salty, Sour, Bitter. The last is called "Unami". This is where all four of the other areas mix. We will call this the tongues "happy spot".



Cheers! Ben Bongers - Sommiler Wine questions? Write me at: Benbongers@yahoo.com!

Daly City/Colma Chamber of Commerce cordially invites you to enjoy

Our North Pole Shindig" Annual Holiday Soiree 61st Cypress Business

Awards & Installation

Thursday, December 4, 2014 5:00 to 9:30 p.m.

Lake Merced Golf Club 2300 Junipero Serra Boulevard Daly City, CA 94015

Please join us for "Our North Pole Shindig at the 61st Cypress Business Awards & Installation which shall include:

Sing-a-Long, Delicious Food and Beverages, Melodic Music, Raffle with Cornucopia of Prizes and Camaraderie for all.

5:00 - 6:00 p.m. • No Host Cocktail Hour

Dinner shall commence at 6:00 p.m. Holiday Attire admired but not required, \$75 per person • \$700 per table of ten

Please RSVP For details and/or payment, please call the Chamber Office at (650) 755-3900







This holiday season we hope you will Reduce Reuse Recycle Recologize!











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Discover new business opportunities!

Daly City / Colma **Chamber of Commerce**

355 Gellert Boulevard, Suite 138 Daly City, CA 94015 Tel: 650-755-3900 Fax: 650-755-5160 E-mail: fleong@dalycity-colmachamber.org www.dalycity-colmachamber.org

Daly City-Colma Chamber of Commerce

355 Gellert Blvd., Suite 138 • Daly City, CA 94015 • (650) 755-3900 • E-mail: fleong@dalycity-colmachamber.org

APPLICATION FOR MEMBERSHIP

Company Name:	y Name:		Business Type:	
Address:		City:	Zip Code:	
Contact:		Title:	No. of Employees:	
Phone:	Fax:	Email:		
Website:				
Commerce. I understand th	at this is a special introductory rate w ject to approval of the Board of Direc	vith a 2 year commitment. I will be b	vities of the Daly City-Colma Chamber of billed for the second year at standard mem- BLE item. Membership shall be continu-	
Signature:		Date:	DCCCC/09	



Advertising Opportunities

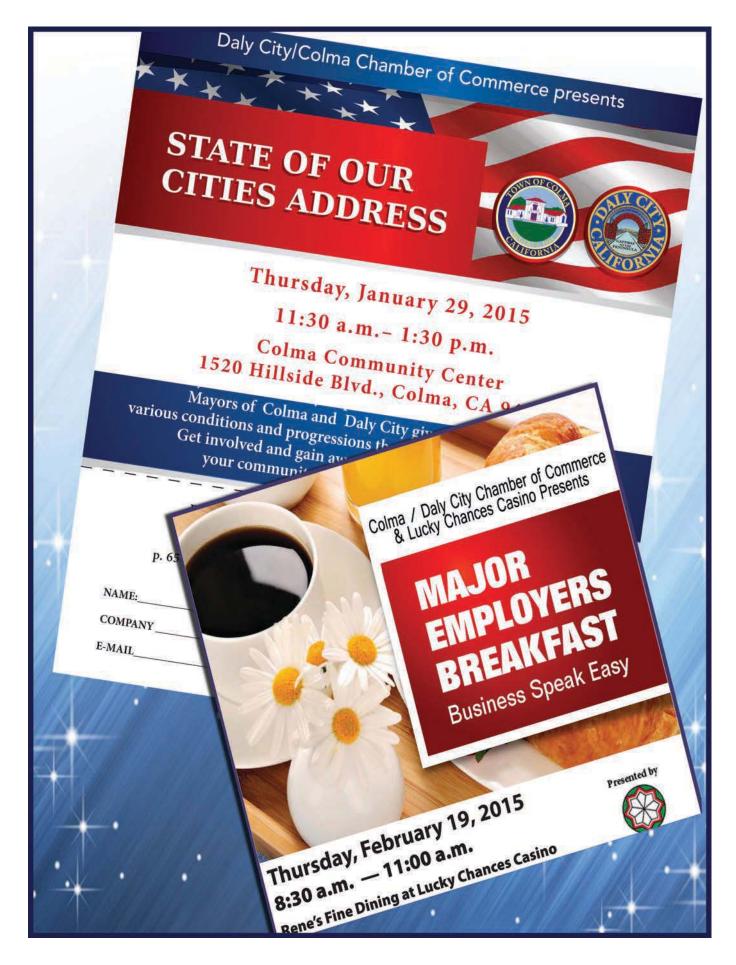
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> Call Marie Villarosa at (415) 799-2100 or send an email to mvillarosa@equityone.net

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The longer you are with that company, the more money you will save, plus you will be treated better."

Contacting your insurance agent directly is the best way to get the best deal on your home and auto insurance. In this day and age of buying on the web or the 800 number, it is all the more important to have a trusted, local agent, in your area to handle your insurance needs. You will develop a relationship over time and get a better understanding of your coverage.

Remember, that sometimes "you get what you pay for." The truth is that no insurance company has the lowest price for everyone, and prices do fluctuate. Some companies may "buy the market" with low prices to gain new customers only for their prices to gradually or immediately go up.

Life insurance planning is critical and should be undertaken only with a trusted life insurance agent who can advise you and assist in choosing the policy best suited to protect your family and loved ones. Term Life is meant to meet temporary needs. Permanent Life is life-long protection. Permanent Life is more expensive initially, but can be more cost effective with the passage of time, and the buildup of cash values, coupled with the locked in initial premium.

It is impossible to say which type of life insurance is better because the kind of coverage that is right for you is dependent on your life style and financial goals.

The best way to figure out the amount and type of life insurance that makes sense for your particular needs is TO MEET WITH YOUR LIFE INSURANCE AGENT.

Stop by and say hello to John at 333 Gellert Blvd Suite 228 Daly City, CA 650-994-6666, and 1777 Borel Place Suite 400 in San Mateo, Ca. Phone 650-341-0222, johnleland@allstate.com.

Jonathan Cano Area Manager

1485 Bayshore Blvd. San Francisco, CA 94124 T 415 715 0537 M 415 264 7238 F 415 715 0582



Jonathan_Cano@cable.comcast.com business.comcast.com



It All Starts With Your DREAM. We HELP You GET THERE

New Opportunities for California Homebuyers.

With stricter lending policies and higher down payments, many families wonder how they will ever be able to purchase a home. Now there is a solution. Together with the California Rural Home Mortgage Finance Authority Homebuyers Fund (CHF), W.J. Bradley provides homebuyers with local loan programs like CHF Platinum.

The CHF Platinum loan program is designed to help California homebuyers. The program's benefits include:

- A down payment assistance grant for up to 5% of the first mortgage loan that does not need to be repaid;
- The down payment assistance grant may be used for a down payment or closing costs;
- A variety of loan options to choose from, including FHA, Conventional, VA, and USDA.

The following are eligible for the CHF Platinum program:

- Borrowers purchasing a primary residence in the State of California;
- Eligible properties include condominiums and planned unit developments that may be new or existing construction; and
- Borrowers are not required to be fi rst-time homebuyers.

Income and purchase price limits apply. Ask your loan officer to review these with you. Discover how W.J. Bradley can help make you make your dreams a reality by finding you the home financing best-suited for your needs.

*CRHMFA Homebuyers Fund (CHF) is a duly constituted public entity and agency. Contact us today to discuss the many benefits of the CHF Platinum Loan Program.



Submitted by Ross Sit, Realtor phone number 605.302.1268 Agent with Achievers Realty Group Specialties: REO/Bank Owned, Short Sales, Residential Sales. License Number: DRE #01501661





REBECCA Says.....

Regular Real Estate Tips, Tidbits & Resources provided by Rebecca C. Husted, Realtor/Real Estate Consultant with Better Homes and Gardens Real Estate, Daly City . E-mail rebecca@tlcollect.com. Website: www.RebeccaHusted.com 415.706.4722.

You made the Decision it's time to Sell your Home-GREAT! But do you have **Excessive Attachment to your Home?!?**

As a Realtor who sells dozens of homes each year, it's easy to see them as commodities. To a Seller, though this is the place where a daughter took first steps, he carried his bride over a threshold, maybe even a place parents built with their bare hands. So, it's my job to have a conversation with sellers to help them mentally transition their home and to think of it as a Product to bring to market in the best position possible.

One must remember that, at the moment they made a decision to sell it, their family's precious place became an asset which, like any other good one would sell in the course of business, must be wisely marketed and priced and transacted for.

Signs that you may be excessively attached to a home are likely to see you: overprice it; ignore market data, like the recent sales prices of comparable homes nearby; disregard your agent's staging advice; improperly prepare the home for the market, failing to update or neutralize the decor; be irrational in negotiations around price or repairs; refuse to respond appropriately to market feedback, like no showings or offers even after it's been on the market for weeks or months.

When I run into a sellers who are overly emotionally attached to home, I try – gently- to make these points: "Buyers don't know the emotional value your home holds for you. Nor do they care—and they certainly have no interest or intention to pay for it. If you want to stay attached to your home, keep it—no harm, no foul. But if you truly want to sell it, you must release yourself from your emotional attachment to it."

As a Member of the Top 5 in Real Estate Network®, I have a wealth of real estate and homeownership information that may be of help to you. Feel free to contact me any time to learn more about this important information, and be sure to forward this article on to any friends or family that may be interested as well.

Colma Police Officer Kevin Nishita

Police Officer Kevin Nishita joined the Town of Colma Police Department in 2012 after having served in that same capacity with San Jose Police Department. Since joining the department, Kevin has worked in a variety of assignments that include; Field Training Officer, Officer in Charge and Detective.

Kevin is currently attending the 2014 North San Mateo County Leadership Program with the goal of meeting and collaborating with other chamber members in keeping the Town of Colma and the City of Daly City safe, vibrant and welcoming for its residents, businesses and visitors.

Under the leadership of Colma Police Department Chief Kirk Stratton, Kevin along with the men and women of the Colma Police Department and the Town of Colma, share in the vision of giving back to the community by volunteering at the North County Food Pantry and Dining Hall serving meals to attending Colma/Daly City Chamber of Commerce events that benefit our residents, and promote our business and economic growth in our area.



Police Officer Kevin Nishita Colma Police Department

Please welcom Officer Kevin as the newest member to the Colma-Daly City Chamber of Commerce.





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