The Daly City/Colma Chamber of Commerce exists to support and grow business in our local communities. The continued success of this wonderful community depends on a close working relationship between the customers, businesses, community and city government. Gone are the days when a business came to town, set-up shop and joined a local group, simply because it was the thing to do; they would introduce themselves, have a drink and they would assume that their businesses were on the way. At that time, it was the thing to do. Today, it is quite different. It is crucial to stand up and be involved in the larger community. Our Chamber recognizes that just like a good skipper at sea, you should always be on deck looking out for creative ways to enhance and strengthen your business. Your Chamber offers you the implements, strategic partnerships, opportunities, venues and events in which business leaders can invest their energy, gear up for challenges, and find solutions that bring success. It has become very important to take chances, show initiative, and be creative and innovative. This is what it takes now to define yourself as a business winner. Together we prosper within the local and larger community. I truly believe that the economic development and growth of the entire bay area rests securely on the shoulders of sound business management and growth.

The Chamber provides you with tools to go the extra mile to build and maintain the all-important customer base. The Chamber is your business advocate and partner. Join the Chamber today and give your business the nutritional boost and benefit it deserves. Just a $99 investment! As a business woman, all my life, I reflect back on the dues I have paid over the past 54 years. They have been the best investment I’ve ever made for my business. Being a part of the Daly City/Colma Chamber provides businesses with the opportunity of visibility, advertising and communicating with business owners, civic leaders and to the public. Join today and come to our events, mixers, and other functions. Utilize our business resources, surely find something for every business, and always an offer to help at your disposal.

Since the first of the year, we have had heard from the Mayors of both the City of Daly City and Town of Colma, at our State of Our Cities Address event, held at the Colma Community Center on January 29th. Community members, businesses and civic leaders learned about local issues and future plans. The program was well received and provided important information to attendees while providing a golden opportunity to discuss upcoming plans, opportunities and news. Next, on February 19th was the annual Major Employers Breakfast and Speakeasy, which was held at Renee’s Fine Dining in Lucky Chances Casino. Here panelists provided sought after information on topics of the day, that included Social Media, Comcast Future, Communications, and Transportation. The large gathering of business and civic leaders eagerly took part in the questions and answers period that accompanied the guest panelists. When
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.
MEET CHAMBER BOARD MEMBER

Mariana Landeros

Mariana Landeros is the General Manager at the Hampton Inn Daly City since 2001. She has over 15 years of Customer Service experience, leadership training with the Hampton Brand and a great attitude. She commented, “I am happy to be on board with the Daly City/Colma Chamber of Commerce. I hope I can be of service and looking forward to participating in the community events.”

The Hampton Inn San Francisco-Daly City is conveniently situated in Daly City off the I-280 Freeway, only 3 miles from San Francisco State University, and in close proximity to Seton Medical Center, Genesys, UCSF, and 9 miles north of San Francisco International Airport as well as biotech companies including Genentech/Hoffman Laroche and Amgen. It is within walking distance to BART station for easy access to many of San Francisco’s main attractions as well as downtown and San Francisco’s Financial District. The Inn offers 86 beautifully appointed guestrooms including Junior suites that add separate living areas and

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.

From Ashes To The Birth Of A New Church...In Daly City

We watched in disbelief as we watched the intense fire consume our beloved old church and all it meant to us. I had only been the pastor of the church for six months when an accidental fire set us on a thirteen year odyssey that led us to Daly City.

Like many older congregations we had our comfort zones but the crisis made us examine our mission as a church. After much soul searching we committed to being used of God to love and serve the community He would lead us to.

>> Meet Your Board Member Mariana Landeros, continues on p.18

>> Meet Member to Member Gateway Christian Church, continues on p.19
Law Offices of Robert L Ferris
Probate, Wills and Trusts

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• We handle probate cases anywhere in California

When Someone Dies:
Sometimes it is difficult to think clearly during the days and weeks following the passing of a loved one. Our free online booklet “HOW HANDLE THE DECEDENT’S AFFAIRS AND UNDERSTAND PROBATE provides a useful guide and checklist of what needs to be done. It can be found on our website: probateattorneysanfrancisco.com

Avoiding Probate:
The cost to probate an estate is based on the value of the estate. A $600,000 estate (gross value without mortgage deduction) will cost about $31,600 as follows: attorney fees $15,000, executor fees $15,000, and court costs approximately $1,600. If the estate were valued at $800,000 these costs would be about $40,000. A Revocable Trust sometimes referred to as a Living Trust is an estate planning tool designed to avoid probate and thus avoid paying these costly probate fees.
Valpak of the Peninsula

Valpak excels at attracting new customers, increasing how much they spend and introducing new services.

Specializing in the local Peninsula markets our products target consumers most likely to become repeat loyal customers.

As a Territory Manager for the Peninsula Mailing Area, I look forward to working with you in developing a strategy and campaign to build awareness and increase business for you. My goal is to provide the utmost care and diligence in making your business grow and thrive.

A leader in cooperative direct mail, Valpak mails over 20 billion coupons to nearly 40 million demographically-targeted households per month in more than 100 markets in 45 states and four Canadian provinces. Today, in addition to its flagship blue envelope, the brand offers its business customers an impressive portfolio of digital advertising products including Smartphone apps, which are also integrated into the Samsung Wallet, iOS Passbook, Google Wallet and Windows Phone Wallet, as well as QR codes and online coupons to reach consumers at home, and on-the-go. Cox Target Media, provider of Valpak, also owns Savings.com, a leading online source for savings and personalized deals. Working together, Valpak and Savings.com offer consumers a more extensive selection of offers and rewarding shopping experience as content is shared across platforms.

>> BUSINESS, continued from p. 1

all was said and done, the message resonated much appreciation and worthwhile information received by the guests, who enjoyed a great breakfast as well. It was gratifying to see the camaraderie between the business people of Daly City and Colma. Then, on March 12th, the Chamber did a kick off for its annual Access to Higher Education Scholarship Program with a fantastic Crab Feed at the Colma Community Center. A delicious fresh crab dinner accompanied by a wonderful Caesar salad from Steve House’s Daly City Outback Steak House, a great pasta pesto from Dennis Fisicaro and his team, along with antipasto, Raymond sourdough bread, plus a wonderful desert and ice cream provided and eloquently served by the catering team headed by Annie Chen and Daisy Li of Moonstar Seafood Restaurant. Live music was provided by George Campi and an amazing Raffle with many, many prizes completed this fantastic evening. The generosity of the guests for this event, was significantly appreciated. On behalf of the Chamber, I would like to express our sincere thanks for the exceptional generosity of all those involved that made this event truly an outstanding success.

Coming soon is our Business Extravaganza and Taste of Our Cities which will be held at Daly City City Hall on April 23rd, from 4:30 to 8:30pm. This event is Free to the Public. There will be much to see, great networking and definitely food sampling. In addition you will hear prominent people in our community and participate in an on-going raffle for prizes. This is a terrific way for businesses to generate business and learn more about their business community. It is a fine way to spend an afternoon, it offers so much to everyone.

Lastly join the Chamber back at Daly City City Hall on May 21st, for the “Scholarship Ceremony” with our deserving high school graduates. This is always a treasured evening!

So, there you have it. Remember 24/7 for your business needs. Thank you.

Sincerely,

Georgette Sarles
President/CEO
Daly City / Colma Chamber of Commerce
Access to Higher Education Scholarship Fund Drive 2015

The Daly City-Colma Chamber Educational Foundation is raising funds to help Daly City and Colma High School Seniors achieve their college dreams. Together, with the help of the business community, we can ensure that today's youth become tomorrow's business leaders. All of the Scholarship donors will receive prominent recognition in all media releases and printed materials related to the scholarship program and recognition at the awards reception that will be held on Thursday, May 21st at the Daly City Hall.

Your help is needed! Please respond by Thursday, May 21st, 2015

SPONSORSHIPS ARE AVAILABLE IN THE FOLLOWING LEVELS:

$1,000 - Senior Level Sponsorship
$500 - Junior Level Sponsorship
$250 - Sophomore Level Sponsorship
$100 - Freshman Level Sponsorship

SPONSORSHIP FORM

To provide Access to Higher Education, please fill out this form and send your check payable to:
Daly City-Colma Chamber Educational Foundation
355 Gellert Blvd., Ste. 138, Daly City, CA 94015
Or contact us for further information: Tel: 650-755-3900  Fax: 650-755-5160  staff@dalycity-colmachamber.org  www.dalycity-colmachamber.org

Business Name:__________________________________________
Contact Name:__________________________________________
Phone:_________________________  Email:_________________________
Level of Sponsorship:_________________________  Donation Enclosed:_________________________

*Tax deductible donations under Daly City-Colma Chamber Educational Foundation (EIN 20-2654808)
Decrease pain and discomfort while improving work performance. This is a free service provided to surrounding business that includes a 15 minute massage and a mini health screening. We will teach employees at your office how to increase their health and wellbeing in order to have a pain free and more productive workday.

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**Community Outreach**

This is our way of giving back to the community we have served for years.

The benefits of Onsite Chair Massage, which has been utilized in the work-place for more than 20 years, has resulted in enormous cost savings, increased productivity, and higher morale. Stress is the number one cause of poor work attendance. Employers pay millions of dollars every year on lost productivity and healthcare costs. Onsite Chair Massage is easy to set up and run, can last any time between 5 - 15 minutes, leaves them feeling refreshed and ready to take on the remainder of their work day, and as it uses no oil, takes place with the employee fully clothed.

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1500 Collins Ave. Colma, CA 94014
The Daly City/Colma Chamber of Commerce
Celebrates National Small Business Week
April 20th - 23rd

Business Networking

THURSDAY
APRIL 23, 2015
4:30 PM - 8:30 PM
Daly City Hall
333 90th St.

Featuring:
Business 2 Business Extravaganza and Taste of Our Cities

Free to the Public!

This event is in conjunction with the Daly City/Colma Chamber of Commerce in celebration of National Small Business Week, from April 20-23, 2015.

Please call (650) 755-3900 or email us at staff@dalycity-colmachamber.org or visit our website at www.dalycity-colmachamber.org for more information.

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61ST ANNUAL CYPRESS BUSINESS AWARDS, AND INSTALLATION
OUR NORTH POLE SHINDIG HOLIDAY SOIREE
December 4, 2014

NORTH SAN MATEO COUNTY LEADERSHIP
FORUM COMMENCEMENT DINNER
January 13, 2015
STATE OF OUR CITIES ADDRESS
January 29, 2015

MAJOR EMPLOYERS BREAKFAST
FEBRUARY 19, 2015

CRAB FEED SCHOLARSHIP FUNDRAISING DINNER
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Where can businesses reach over 35,000 consumers in one day? Serramonte offers a range of mall advertising opportunities to fit your budget and needs. Advertising at the Center allows you the opportunity to place your brand, message, product and more in front of millions of consumers with expendable income.

Contact:
Marie Villarosa
(415) 799-2100
mvillarosa@equityone.net
Many buyers consider whether to buy move-in ready or a Fixer. What sets Fixers apart is lower price; because they’ve been poorly maintained or abandoned.

Determining if a property is a wise investment requires work. You’ll need to figure out what the average home in the area sells for, as well as the cost of the most desirable ones. Get a comparative market analysis (CMA) to see what price similar properties sold for and the listing price of those on the market. Remember, a home price that looks too good to be true probably is. Find out why before pouring hard-earned money into it.

Experts suggest novices avoid run-down properties needing extensive work and recommend starting with a property that only needs minor cosmetic work—like paint, new floors, window coverings, landscaping & appliances. It’s important to examine the Fixer carefully and figure out how much it will cost to fix any defects or repairs.

When looking for a Fixer, some experts suggest you follow this basic strategy: find the least desirable home in the most desirable neighborhood. Then decide if the expense that’s needed to repair is in your budget.

So-called “bad” areas—described as residentially unstable or poor—have offered affordable homeownership for many young, 1st time buyers and low/moderate income families wanting a home to call their own. Whether right for you to buy a Fixer depends on your threshold for risk and level of tolerance. That said, many run-down neighborhoods are experiencing a residential resurgence as an influx of newcomers jump-start what were once staid, unsafe, or depressed areas.

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

Allied Waste proudly serves the communities of Daly City, Colma and Broadmoor with a dedicated focus on environmental sustainability and stewardship that 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.

Meeting the community’s environmental needs and delivering the highest level of customer service has been our number one priority since 1953. We look forward to continuing to provide you with the most responsive and responsible waste collection and recycling services in the years to come.

On behalf of our dedicated local employees, thank you for being an Allied customer. At the curb and in your neighborhood, we’re proud to be your environmental and community partner.

One Source, One Solution: Allied Waste Services of Daly City
Proudly serving Daly City, Colma & Broadmoor for more than 60 years. alliedwastedalycity.com 650-756-1130
Save Energy and Money with a Free Energy Audit

The City of Daly City and Town of Colma has partnered with San Mateo County (SMC) Energy Watch to provide local businesses with free energy audits or assessments that could help save on utility bills, lower maintenance costs, and reduce our impact to the environment. Any small commercial PG&E customer on A1, A6, A10, or E19-v rate schedules can apply for the energy assessment.

How It Works:

1. Sign up for a free energy assessment – With no obligation ever, Energy Watch identifies and provides a recommendation on energy efficiency upgrades and appliances such as lighting, refrigeration, HVAC systems, vending machines, and occupancy sensor updates.

2. Approve the proposal – Energy Watch reviews the proposal with the business including rebates, projected utility bill savings, and any minimal co-pay amount. Installations usually pay for themselves in less than 24 months.

3. Schedule the install and enjoy the upgrades and savings – Energy Watch selects and manages the approved contractor and schedules the job when convenient to the business, performs post-install inspection, handles the rebate paperwork, and pays rebate directly to contractor.

The PG&E rebates generally cover 30-100% of the total cost. The rebate is issued directly to the contractor so the participating business only pays out of pocket for the non-rebated portion of the project cost.

To learn more about the program and to schedule a free audit, contact SMC Energy Watch at (650) 599-1403 or at http://www.smcenergywatch.com/get-energy-audit. The SMC Energy Watch program is a partnership between PG&E and the City/County Association of Governments of San Mateo County.
Grand Opening

Peninsula Reflections, a Senior Care Community

Please Come Visit Us

205 Collins Avenue, Colma, CA 94014
650-731-4670  OpenColma@hotmail.com
Farmers Insurance, Panos Agency

Are all insurance agencies the same? No they aren’t. So what makes The Panos Insurance Agency different from all the other local insurance agencies in the Bay Area? A lot! First of all we insure over 300 small businesses and restaurants in the Bay Area. The word of mouth regarding our superior customer service from our commercial clients has been spreading! We insure a variety of clients from Gary Danko’s to wonderful neighborhood corner taco shops and everything in between. Protecting the future for our clients is our number one goal.

In a nutshell is what sets us apart:

1. We offer Employee Practice Liability insurance in our policies which helps to protect our valued clients from harassment and discrimination issues. We do not broker this out EPLI, it’s an option on our policy.

2. We are in the Top 15 for Commercial Insurance across 15,000 agencies in the United States. That’s not easy! This means our customer service and pricing is outstanding!

3. We are in the Top 25 for Personal Lines Insurance out of over 15,000 agencies. Why? Because we listen and help to keep you and your family protected.

4. Our dedicated team all grew up in the Bay Area. We love having our office conveniently located in Daly City. Play the 6 degrees of separation game with us. We bet we know your neighbor, cousin or Aunt Sally!

5. We habla espanol in our office. Yep...have Spanish speaking licensed team members.

6. We want to save you money while keeping your assets protected. We will look for ways to keep your costs down but your protection up.

7. We are funny but take our job seriously and want only the best for our clients.

8. We have a unique approach to insurance and look for gaps in your insurance coverage. Gaps can be very costly and we don’t ever want to see our clients uncovered in a time of need.

9. We like people! We will review your policies as often as you want in person. That’s our job. Call us today to see if we can save you money!

Nothing feels better to us than protecting your business, your personal assets, and your family from life’s mishaps. We value each other on our team at the Panos Insurance Agency and we truly value our amazing and diverse clients! We look forward to meeting you. Please stop in and say hello or grab us at an upcoming Chamber event. We want to protect your tomorrow!

Michele Scott
Farmers Insurance
Panos Agency
295 89th Street, Suite 208
Daly City, CA 94015
office 650-763-8850
cell 650-438-1158
OFFICE HOURS
Monday - Friday
9:00 am to 6:00 pm
michele.jpanos@farmersagency.com
www.panosinsurance.com

pull-out sofas. All guestrooms are equipped with mini refrigerators, flat panel TVs with HD channels, plus custom designed beds, and desks. A newly renovated extended fitness center, a NEW media/game room, meeting rooms and a business center are available for our guests’ convenience.

The Hampton Inn is surrounded by renown golf courses; Lake Merced Golf Club which is within walking distance, Harding Park Golf Club, and Olympic Club. For Shopping enthusiasts, there are many shopping centers nearby, Serramonte Center, WestLake Shopping Centers, Metro Center, and Stonestown Mall to name a few.

The Hampton Inn San Francisco-Daly City is located at 2700 Junipero Serra Boulevard, Daily City, CA 94015 Phone: (650) 755.7500. For more details regarding services, amenities, and directions, please visit us at www.dalycity.hamptoninn.com
Two years ago we bought the old abandoned Moose Lodge on Mission Street and we are in the process of renovating it into a beautiful community church. We asked then Mayor Canepa what we could do to serve the community. He challenged us to do a street cleanup of Mission. As a result several other churches and over one hundred volunteers invested sweat equity in beautifying the community.

Recently we adopted Susan B. Anthony school so we can help it succeed in its mission to help the children in our neighborhood. Most recently, we decided to support our Daly City Police Department so we served them homemade cookies, Starbucks coffee and thanked the staff for their vital work.

I believe that great cities begin with people being great neighbors to one another. We still need to raise funds and finish our building but we are not waiting to be good neighbors. We join the efforts of the Colma-Daly City Chamber of Commerce in making our communities a wonderful place to work, live and do business.

Pastor John Grussi of Gateway Christian Church of Daly City E-mail: gateway@gccodc.org Website: www.gccodc.org ph. 650.589.2888 Soon to be at: 7535 Mission Street.

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**BevMo!**

915 Junipero Serra Blvd Colma, CA 94014
650.757.0196

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I have some cheese …

Got some wine?

Q: I had some nice cheese at home and a friend came over. We decided to sit out on the deck and have a bottle of wine with it. IT WAS AWFUL! I had always heard cheese and wine go together? Where did I go wrong? –Mary Lou

_A: Well Mary Lou, you’re part right and part wrong. Cheese and wine DO always go together! But, it must be the RIGHT cheese with the RIGHT wine. What we’re trying to do is play “go fish”. The sizes and flavors and sharpness of the cheese are on one card, and the size, dryness and tannic acid are on the other. Sound confusing? It’s not. Let me take it a part a bit._

_Big, beefy, dry wines need big sharp, hard cheeses. Conversely, delicate, light, and smooth wines need light, creamy and salty cheese._

**Here’s a cheat-sheet that might help:**

**LIGHT CRUMBLY OR CREAMY CHEESE: Brie, Camembert, Chèvre, Feta**

> Goes with <

**LIGHT WHITE WINES:** Albariño, Un-oaked Chard, Chablis, Chenin Blanc, Gewürztraminer, Riesling, Sparkling Wine

**SEMI SOFT OR LIGHT HARD CHEESE:** Cheddar (young), Edam, Emmental, Gruyère, Havarti, Jarlsberg, Monterey Jack, Manchego

> Goes with <

**WHITE:** Bordeaux, Burgundy, Chard, Gewürz, Pinot Blanc, Riesling, Viognier

**RED:** Barbera, Beaujolais, Dolcetto, Merlot, Zin, Yng. Tawny Port, Amontillado Sherry

**“BLUE” CHEESE: Cambozola, Gorgonzola, Roquefort, Stilton**

> Goes with <

**PORT & SHERRY:** Tawny, Aged Vintage, Oloroso

**HARD CHEESE:** Cheddar (aged), Gouda (aged), Gruyère (aged), Asiago, Cheshire, Manchego, Parmigiano, Pecorino, Reggiano

> Goes with <

**WHITE:** Bordeaux (aged), Burgundy (aged), Champagne (vintage) Rhônes, Riesling (sweet), Viognier

**RED:** Barolo, Barbaresco, Bordeaux, Burgundy, Cabernet Sauvignon, California Blends, Nebbiolo, Petite Sirah, Rhône Blends, Zinfandel

**PORT & SHERRY:** Tawny, Vintage, Madeira, Oloroso

_RED: Barbera, Beaujolais, Dolcetto, Merlot, Zin, Yng. Tawny Port, Amontillado Sherry

_IF you had a spread of all these cheeses and were pressed to get only ONE WINE of all of them... A nice bottle of Riesling!_

_IF you have any questions or comments E-mail me at: BenBongers@yahoo.com_