



# Chamber CHATTER

355 Gellert Boulevard, Suite 138, Daly City, CA 94015 | 650.755.3900 | [dalycity-colmachamber.org](http://dalycity-colmachamber.org)

THIRD QUARTER 2011

## Daly City's Centennial Gala Dinner Celebration Captivates a Sellout Audience

The City of Daly City celebrated its Centennial in grand fashion with a gala dinner on Saturday, September 24. A sold-out crowd filled the dining room at Lake Merced Golf Club for an evening of reminiscing and storytelling. Naturally, the Daly City/Colma Chamber of Commerce was well represented at the event. More than 40 Chamber members were present, including two energetic women who worked anonymously behind the scenes to make sure the dinner went off without a hitch. A special thank you to Ross Sit and Felicia Leong who capably pinch hit for our convalescing President and CEO Georgette Sarles.

Mayor Carol Klatt served as the emcee of the dinner, keeping the program on track throughout the evening. The festivities kicked off with the presentation of colors by the Daly City Police Department Color Guard. Pianist Dick Clark of the Bohemian Club accompanied talented young vocalist Olga Gonzalez as she sang a stirring rendition of *God Bless America*. The audience listened reverently as Olga's angelic voice carried effortlessly throughout the hushed room.

City Historian Bunny Gillespie was the first of several featured speakers at the Centennial Gala. She delivered a captivating presentation about John Donald Daly – the generous benefactor and dairy rancher for whom Daly City is named. Bunny was followed by Mike Pacelli, the President of Bay Relations and the son of former Mayor and City Councilmember Frank Pacelli. Mike spoke eloquently and lovingly about



the post war boom of his hometown. He shared letters and stories from his father, who was instrumental in three major developments of his era: the construction of Seton Medical Center, City Hall, and the Daly City BART station.

Two of the evening's speakers appeared via video – former Mayor and football Hall of Famer Bob St. Clair, and the Chief Executive Officer of First National Bank of Northern California, Tom McGraw. St. Clair spoke of his days on the City Council – and of the trials of concurrently holding the office of Mayor of Daly City and Captain of the San Francisco 49ers. McGraw spoke of his father, Elton McGraw, a successful pharmacist and entrepreneur who founded First National Bank with five other businessmen in 1963.

Also on the bill for the evening was the chairperson of the event, Georgette Sarles, who spent several months planning and

preparing for the dinner along with her allies on Daly City's Centennial Committee. Unfortunately, fate intervened, preventing Ms. Sarles from attending. In her stead, First Vice President Jim Comstock took the podium to convey a few stories Georgette had planned to share.

Among the highlights of the evening was a reunion of former Daly City Mayors – including Al Teglia, Paul Hupf, Jim Tucker, Victor Kyriakis, Albert Polonsky, and Adrienne Tissier. Each of them took a few minutes to share a highlight from their respective years in office. Mr. Teglia may have taken a few more minutes than the rest, but he was entitled – he personally invited 50 of the dinner guests.

Olga Gonzalez and Dick Clark made a final appearance, leading the audience in singing *Happy Birthday* to Daly City while catering staff from the Club wheeled out a dramatically lit birthday cake fit for a centennial celebration.

By all accounts, the Centennial Dinner Gala was a tremendous success. Many of the guests lingered late into the evening as a feeling of nostalgia wafted through the grand halls of the historic Lake Merced Golf Club. Some vowed to return for the City's 200th birthday.

**Centennial Gala Dinner**  
Event Photos On Inside Pages

## RENEWING MEMBERS

July 2011 to September 2011	Members Since
Bocci Realty	1975
Century 21 Alliance	1975
General Automotive Systems, Inc	1975
Tronoff Engineering	1975
Westlake Village Apartments	1975
Rudolph's Interiors	1982
Walgreens Westlake	1985
Epitacio Sison, D.D.S.	1988
Westlake Vision Center	1988
Sullivan Pharmacy	1992
Commerce Holding Company	1993
Italian Cemetery & Mausoleum	1993
Allied Waste Services	1995
Daly City Partners	1996
Al-Tone Overhead Door	1997
Kollmann & Sutter Monument Co.	1997
Lagomarsino Properties	1997
Crown Colony Home Owners Association	1998
Mission Villa	1999
Serramonte Center	1999
Law Office of Aubrey Weldon	2000
Law Offices of Michael P. Guingona	2001
Serra Bowl	2001
Kimco Westlake L.P. 186	2003
Southwood Plumbing	2003
FedEx Office	2004
AGS Quality Linens Sales & Rent	2005
Daly City Police Officer's Association	2005
Adrienne Tisslier	2006
Holy Angels School	2007
Professional Healthcare at Home	2007
Massage Envy	2008
Harding Park Golf Course	2009
Bruce Newman, DDS	2010
In & Out Plumbing	2010
Visiting Angels	2010

## NEW MEMBERS

July 2011 to September 2011
<b>American Workers Insurance Services</b> 851 Burlway Road Burlingame, CA 94010 Phone: (650)302-1268 <i>Insurance</i>
<b>Bay Area School Of Performing Arts</b> 824 San Antonio Road Palo Alto, CA 94303 Phone: (650)796-8288 Fax: (650) 204-6979 <i>Education</i>
<b>JMJ Medical Uniforms</b> 6789 Mission Street Daly City, CA 94014 Phone: (650) 755-6789 Fax: (650) 756-6789 <i>Uniforms</i>
<b>Mama Maria's Ristorante &amp; Pizzeria</b> 745 Hickey Boulevard Pacifica, CA 94044 Phone: (650) 359-8090 Fax: (650) 359-8092 <i>Restaurant</i>
<b>Mills Peninsula-Lifeline</b> 100 South San Mateo Drive San Mateo, CA 94401 Phone: (650) 696-4823 Fax: (650) 696-4711 <i>Emergency Response</i>
<b>New Keys For You</b> 184 North Mayfair Avenue Daly City, CA 94015 Phone: (650) 755-1075 <i>Marketing</i>
<b>Union Bank</b> 95 Southgate Avenue Daly City, CA 94015 Phone: (650) 757-5460 Fax: (650) 266-6840 <i>Bank</i>
<b>Ziba Beauty</b> 43 Serramonte Center Daly City, CA 94015 Phone: (562) 402-5131 <i>Beauty Salon</i>

## BOARD OF DIRECTORS



**President/CEO**  
Georgette Sarles  
Georgette's of Westlake

**1st. Vice President**  
Jim Comstock  
Seton Medical Center

**2nd. Vice President/CFO**  
Michael Joseph  
Walgreens Westlake

**Secretary**  
Manny Reburiano  
All State Insurance

**Immediate Past President**  
John Hui

### BOARD OF DIRECTORS

Evan Boyd  
Allied Waste

Jonathan Cano  
Comcast Cable

Jennifer Duarte CSM  
Serramonte Shopping Center

Lori DeRenzo  
Lucky Chances Casino

Rebecca C. Husted  
Better Home and Gardens Real Estate

Daisy Li  
Moonstar Seafood Buffet

Steve House  
Outback Steakhouse

Melinda Scatena  
Joe's of Westlake

Will Minnich  
De Vry University

Ross Sit  
Achiever's Real Estate & Loans Co.

### EX-OFFICIO

Tim Guinney  
Rt. Broadmoor Chief of Police

Adrienne Tissier  
San Mateo County Supervisor

### DIRECTOR EMERITUS

Albert Teglia

### CHAMBER STAFF

Georgette Sarles  
President/CEO

Felicia Leong  
Executive Assistant

Olga Gonzalez  
Chamber Assistant

Daniel Cruey II  
IT Consultant

## MARK YOUR CALENDAR – JOIN US !

### LEAGUE OF WOMEN VOTERS CANDIDATES NIGHT

**October 20, 2011**  
**7:00pm–9:00 pm**  
Daly City Hall - Council Chambers  
333-90th Street, DC

### HALLOWEEN SPOOK PARADE

**October 31, 2011**  
**3:00pm – 6:00 pm**  
Serramonte Center - Grand Court  
3 Serramonte Center, DC

### ANNUAL HOLIDAY SOIREE/CYPRESS BUSINESS AWARDS

**December 8th, 2011**  
**5:30pm-8:30pm**  
Lake Merced Golf & Country Club  
2300 Junipero Serra Blvd., DC

### TURKEY BOWL ANNUAL TOURNAMENT

**November 4, 2011**  
**4:30pm – 9:00pm**  
Classic Bowling Alley  
900 King Drive, DC

### ZIBA BEAUTY GRAND OPENING RIBBON CUTTING

**November 30, 2011**  
**6:00pm–8:00pm**  
Serramonte Center  
43 Serramonte Center, DC

**CHAIRMAN CIRCLE**

**PLATINUM**



*Georgette's of Westlake*

**GOLD**



**SILVER**



**COPPER**

- Jonathan Cano ..... Comcast Cable
- John Hui ..... Shepherd Lithograph
- Rebecca Husted..... Better Homes and Garden Real Estate
- Mike Joseph..... Walgreens
- Will Minnich ..... De Vry University
- Owen Molloy ..... Molloy's Tavern
- Manny Reburiano..... Allstate Insurance
- Ross Sit ..... ACHIEVERS Real Estate & Loans

**NEW MEMBER SPOT LIGHT!**



**Evan Boyd**  
*Division Manager*  
 Allied Waste Services of Daly City



Hello, my name is Evan Boyd and I have recently been given the opportunity of joining the Board of Directors for the Daly City-Colma Chamber of Commerce. I am honored to have been provided the opportunity to join the Daly City-Colma Chamber of Commerce and am looking forward to working with such a great group of individuals and businesses. I came to the Daly City – Colma area approximately 3 months ago to serve as the Division Manager for Allied Waste Services of Daly City. Prior to joining Allied Waste Services of Daly City, I served as the Director of Public Works for the City of Redwood City and prior to that I served as the General Manager for Allied Waste Services of San Mateo County located in San Carlos.

In recent years, I have served on the Board of Directors for the Redwood City/San Mateo County Chamber of Commerce and the Belmont Chamber of Commerce. I have also recently been appointed to serve on the Board of Directors for the North Peninsula Food Pantry of Daly City. I am extremely excited to be able to serve the residents and businesses of Daly City, Colma and Broadmoor and I feel very fortunate to be given the opportunity to work in such a fantastic community!



**Lori DeRenzo**  
 MHRM, SPHR  
*Human Resources Manager*  
 Lucky Chances Casino



**LUCKY CHANCES**

As a recent addition to the Lucky Chances Casino team, I have been invited to serve on the Daly City-Colma Chamber of Commerce Board of Directors. Undoubtedly, I am honored to hold such a meaningful and important position in the community and feel truly privileged to function in a capacity that directly serves the wonderful communities of Daly City and Colma and its residents.

As a Bay Area native, born and raised in Los Gatos, I understand the importance of maintaining a tight-knit community and supporting local businesses. I feel extremely fortunate to be working for a flourishing, family-run business that supports the community through philanthropy, donation and a myriad of other supportive functions. Chief Executive Officer/Chairman, Rommel Medina and Vice Chairman, Ruell Medina, have welcomed me with open arms, along with the rest of the Lucky Chances Casino family.

Conveniently located just minutes south of San Francisco, easily accessible by the 280 and 101 Freeways, Lucky Chances Casino offers the most Vegas-style games in the San Francisco Bay Area. From such games as Pai Gow, Double-Hand Poker, and Baccarat to Vegas-style Blackjack and many more, Lucky Chances Casino has a game for every type of player. In addition to its vast gaming offerings, Lucky Chances Casino is also home to Café Colma, a 24-hour full-service restaurant that boasts an extensive menu featuring affordable dishes of authentic Chinese, Vietnamese, Filipino and American cuisines. With a space large enough to accommodate large parties, but a wait staff that maintains the intimate feeling of a mom and pop eatery, any time is the right time for your next visit.

For more information, please visit our website at [www.luckychances.com](http://www.luckychances.com) or call us at (650) 758-2237.

The Daly City-Colma  
Chamber of Commerce presents

# 28th annual Spook Parade & Costume Contest

**Monday, October 31st**  
**3:00 pm to 6:00 pm**  
**Serramonte Center**  
in the Grand Court

## Come One, Come All...

Children 12 years and under, will visit "Wilhelmina, the Witch" receive Halloween Candy and compete for Great Prizes!

**Special 8ft. Stocking**, will be filled with toys and candy (**\$250 value**) and will be awarded to the **1st, 2nd and 3rd place Winners** of the **Best Costume Contest + Many Additional!**

The cast includes: **Wilhelmina**, the Witch, **Mr. Shap** (the Ballon Sculptorist) and **Silly Lilly**.

First come first served, line cut off time 5:30pm for judging.

**For more information!** Please call:  
The Daly City-Colma Chamber of Commerce  
at **(650) 755-3900** or check our website - **[www.dalycity-colmachamber.org](http://www.dalycity-colmachamber.org)**

## Going Green With Your Business? Ask Greenbound!

In these economic times we need to be aware of the value of savings money. Greenbound is here to help you improve your living by green certifying your home or business. We can quickly evaluate your situation and provide a check list that will reduce the consumption of energy and water, and reduce your carbon footprint.

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Gustavo Samayoa, President | Call us at 650-922-9246 or send us an e-mail at [Gustavo@greenbound.net](mailto:Gustavo@greenbound.net).



As one of the largest Toyota dealerships in Northern California, City Toyota has significantly grown from our humble beginnings. Expansion is often thought to correlate with a depreciation of customer satisfaction. However, it has served as our motivation to continue our unyielding commitment toward excellence and superior customer service. In fact, the change has allowed us to better our services, expand our resources, and further affirm our determination to become your one-stop shop.

City Toyota has an extensive inventory of both New and Previously Owned vehicles. If you would like to try before you buy, our onsite

Toyota Rent A Car has a full line of Toyota vehicles available for you to test drive at your leisure. Our goal is to provide you with a car you would be proud to own for years and years to come! An integral factor in making this happen is through regular maintenance. Our Service Department is fully equipped with Toyota Certified Technicians specifically trained to accurately and efficiently maintain your car according to its factory recommendations. With most parts available at our Parts Department, we can complete your maintenance service in one day. However, should you ever need a special order part, we can get it shipped over-night priority – especially for you!

As an extra measure of our appreciation, your drink and pastry is on us! We aim to make your visit as comfortable as possible, hence we offer free wi-fi for all your portable devices. Did we mention that your car wash will always be FREE?

We understand that in this fast-paced world we currently live in, convenience is the driving factor. Therefore, we've structured our services to cater to your diversifying needs. We are intent on keeping you as our life-long customer. Interestingly, our best employees were once our customers and we look forward to the possibility of sharing with you our vision.

Conveniently located just off Highway 280 in Daly City, and directly across from the Colma BART station, at 255 San Pedro Road.



**maria cruz**  
206a school street  
daly city, ca 94015

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# Daly City-Colma Chamber of Commerce Photo Gallery

## 14th ANNUAL Business to Consumers SHOWCASE



Business to Consumers Showcase  
September 10, 2011





Daly City Centennial Gala Dinner  
September 24, 2011



See All Event Photos at [www.dalycity-colmachamber.org](http://www.dalycity-colmachamber.org)

# Activities for Homebound Elders

By the year 2030, 26 states will have experienced a doubling of their 65+ year old population, with the majority of those elders still living at home. Chronic illnesses, disabilities, and any number of forms of dementia will require those afflicted elders to become nearly homebound.



That change in life style will result in a lack of physical activities, some withdrawal from the social aspects of their previous lives, and an overall deterioration of their health (both physical and emotional).

We at Visiting Angels have the good fortune to have an opportunity to intercede on this elder group's behalf; yet how best should we move forward? We know through our current work that assisting with the elder's personal needs is a solid way to allow them to remain in their own homes, which certainly is good for them emotionally. However, what about the other aspects of their life? What can we do to make their life at home better?



It may be surmised that homebound seniors may feel alone and unsupported by not only their family, but by friends and perhaps the community at large. Even if their basic needs for meals, clothing, hygiene, and medical areas are covered; the senior may still need to fill voids in both physical and mental activities once filled by out-of-the-house activities.

One way to bridge the gap from being a fully functional, community involved individual to that of a housebound, isolated aging hermit is to get involved in some sort of Tele-window activity (such as Skype). This use of computer technology brings outside people into the home of the elder by means of a computer screen and a couple of speakers. This is not only innovative, but actually working.

Virtual senior centers can be a part of a homebound elder's daily routine with such activities as Reminiscing, playing bingo, having casual conversations, and even so simple as bird watching.

These are all available means of bringing the outside world into the elder's house when that person can't get outside to experience that world directly.

There are also telephone conference calls that can

link several homebound seniors together with outside resources providing hours and hours of satisfying activities via a simple telephone. If the senior can get out of the house, even briefly, aquatic activities (exercise class for seniors in

a local pool) are tremendously positive for both mind and body.

Viewing the homebound person from a holistic perspective can open up avenues for enhanced activity selection too, such as performing exercises at home with instruction from an online instructor, or playing puzzle games or mind games (such as Nintendo's "Brain") on handheld game boards or even via the computer. Many of our families are playing Wii with their caregivers, doing meditation, mild yoga or a lively round of Wii bowling. Remember, when combating isolationism it's important to remain open minded and creative.

At Visiting Angles we perform a very necessary function in the lives of our seniors, especially those that are homebound, yet we can always do more. Together with our community we can offer more in the way of mind and body activity support. And, the bottom line is, by offering such homebound activities to our elders, we provide a means of enriching their lives, which then makes their choice to remain living in their own homes the right choice.

If we have a Elder in our life we should all take an active role in finding out what is available in our community in terms of alternative activities and implement some of those into our elder's life...*Everyone will benefit.*

*This article is not an endorsement of any of the products or services mentioned, and as always please consult with your family and your Doctor before attempting or engaging in any of the aforementioned activities ...Best wishes Heather Curry Owner Visiting Angels Living assistance Services 650-873-4803 Heather@homewithangels.com www.visitingangels.com/southsanfrancisco*

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# Farmers Insurance Agency



# FARMERS®

After working as a Police Assistant for Daly City Police Department from 1990-1998, Ana Alvarado is back in Daly City and here to Stay!

When Ana left DCPD it was to pursue a Real Estate Career with RE/Max Dolphin Real Estate; and loved her position there; but when the Real Estate Market turned in 2007. Ana was faced with the tough decision of changing careers. Ana feels blessed to have been offered to join Farmer's Insurance. She knew this is where she is needed. Farmer's stands as a symbol of superior service to her customers at every stage of life, and provides a secure future for her and her family.

Ana has always enjoyed working with the community and prides herself in delivering excellent customer service. For years she helped many families make their dreams come true and is now showing Families and Business Owners, how to protect those dreams. "As a business owner, you have enough on your mind without having to worry about your insurance needs; our skills, coupled with our experiences and backgrounds are what continues our strong company name; and what the customers can depend on" says Ana.

"Since 1928, Farmers prides itself in delivering excellent customer service and making sure its Agents can help and accommodate every insurance need a customer may have, not only

can the customer depend on Farmers to better prepare them and their family's future. In addition, the Farmer's Insurance is the third-largest insurer of homes and automobiles in the United States. Its strong position in the market place enables agents to provide the widest available range of insurance products and services for everyone."

The American Dream is owning a home, an automobile and for many, their own business. Farmers insures these dreams plus the smaller everyday dreams such as owning a boat, a jet ski or a motorcycle.

Farmers Agents are about people, and the Life Events they may be undergoing ...Events like getting married, buying a home or starting a family require a change in life planning. Farmer's has gathered a variety of information, tips and handy guides to help you through these important decisions. Farmers Agents are proud to serve the neighborhoods in which they live and work. Farmers, understands the importance of roots and community, and has a workforce and business practices that reflect this.

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**Ana Alvarado**  
16 Washington Street  
Daly City, CA 94014  
(650) 758-2868

Farmer's offers a full range of insurance products for Homes, Autos, Commercial Property, Specialty Vehicles, Life Insurance and Surety Bonds.

As a company, Farmers has a long-standing tradition of community outreach and support. From scholarship programs to educational resources to supporting the arts. Farmer's community involvement is truly as diverse as its customers and its' agents.

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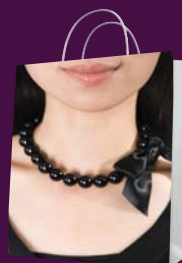
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# Juicing Your Heart

By and large, vegetable and fruit juices are much better for your heart than soft drinks.

In February, 2008, researchers from The London School of Medicine published a study showing that drinking just slightly over a pint a day (500 milliliters) of beet juice can lower blood pressure significantly. The findings, which appeared in the online journal *Hypertension*, were that study participants' blood pressures dropped within an hour of drinking the beet juice, that the "peak drop" occurred three to four hours after drinking the juice, and that some degree of blood pressure reduction was still evident even 24 hours after the juice had been consumed. The researchers attributed beet juice's blood-pressure-lowering qualities to dietary nitrate contained in the juice. Dietary nitrate can also be found in most green leafy vegetables. Lead researcher Professor Amrita Ahluwalia noted that "drinking beetroot juice, or consuming other nitrate-rich vegetables, might be a simple way to maintain a healthy cardiovascular system."

Other studies have reached similar conclusions about various fruit juices. In 2005, research conducted at the University of Naples in Italy and at the University of California in Los Angeles found that pomegranate juice can help prevent atherosclerosis, thanks to the large amounts of antioxidants and polyphenols that the juice contains. Other juices, such as orange and cranberry juice, are also rich in antioxidants, while purple grape juice is very high in polyphenols and may also help prevent or mitigate coronary artery disease. And at last year's WINEHEALTH 2007 conference



in Bordeaux, France, physicians from the Universite Louis Pasteur de Srasborg presented laboratory research showing that simple Concord grape juice, by virtue of stimulating the production of nitric oxide in the endothelial cells that line the arteries, relaxes the blood vessels more effectively and for longer periods than wine does.

Meanwhile, the news about soft drinks is less heartening. In July, 2007, researchers from Framingham, MA published the results of a study on the health impacts of soft drinks in *Circulation: Journal of the American Heart Association*. The study, which was conducted on more than 2,400 middle-aged residents of Framingham, determined that multiple

cardiovascular health risks are attendant to drinking even a single can of regular or diet soda per day, including increased likelihood of developing high LDL cholesterol and triglycerides, low HDL (good cholesterol), high blood pressure, glucose intolerance, excessive abdominal fat, and elevated levels of C-reactive protein. Taken together, these conditions are known as the metabolic syndrome. The Framingham study concluded that daily soda drinking adds to the risk of developing metabolic syndrome by a factor of 44%.

A major culprit is the fructose used to sweeten many soft drinks. In 2007, a study by researchers at the University of California in Davis found that fructose sweetener can significantly elevate blood triglycerides and LDL cholesterol, which in turn contribute to the development of arterial plaque deposits. The researchers concluded that fructose sweeteners are more unhealthy than glucose, or "table sugar."

Fructose sweetener is also added to many fruit juices, so buyers beware! Read labels and stick with pure natural juices, the fresher the better. And if soft drinks are a regular component of your daily diet, consider scaling back, or substituting juices at least every other day. As Harvard Medical School instructor Ravi Dhingra, M.D., lead author of the Framingham study, noted, "Moderation in anything is the key."

## Join the Chamber of Commerce

Your involvement gives the Chamber and you a stronger, more effective voice in the community. This is your opportunity to participate in city wide business activities and to contribute to the positive business climate

### DALY CITY-COLMA CHAMBER OF COMMERCE

355 Gellert Boulevard, Suite 138  
Daly City, CA 94015

(650) 755-3900 Phone  
(650) 755-5160 Fax  
staff@dalycity-colmachamber.org



\* Introductory Special is \$99.00 for the first year with a two year membership commitment.



**Jose Antonio**  
Vice President  
Branch Manager  
Daly City Office



Union Bank, N.A. opened a new branch in Daly City, located at 95 Southgate Avenue in the Westlake Shopping Center. The full-service banking office is overseen by Branch Manager Jose Antonio, who is responsible for cultivating an overall customer base, developing new relationships with consumers and small businesses in Daly City’s community, and leading the team of locally based bankers with strong ties to the community, and many years of service in banking and in the region.

To meet the needs of Union Bank’s Priority Banking customers in Daly City, Maggie Kabajouzian serves as the branch’s senior relationship manager. In her role, she focuses on managing and advising Union Bank’s Priority

Banking clients on complex banking and investment needs, and issues such as succession planning.

“As part of our expansion strategy in Northern California, we are pleased to open this new branch in Daly City to better serve our existing clients in the area as well as to meet the banking needs of this growing and diverse community,” said Union Bank Northern California Market President Elaine Genevro. “Jose and our entire team of bankers understand the needs of Daly City’s multicultural community and are committed to fostering relationships with individual clients and area businesses. We are proud to be a part of Daly City and actively engage in the local community through volunteer service,” she added.

**CONVENIENT HOURS:** Open Monday through Friday from 9 a.m. to 6 p.m., and Saturday from 9 a.m. to 2 p.m  
**CUSTOMER SERVICE:** Union Bank Daly City representatives are available to handle consumer or business banking requests. The branch team speaks several languages including Cantonese, Mandarin, Spanish, Tagalog, and Vietnamese

Branch Phone: 650 756 2676 | Fax 650 757 5476 | Union Bank | 95 Southgate Ave MC 1-983 | Daly City CA 94015

# REBECCA SAYS.....

Regular Real Estate Tips, Tidbits & Resources *provided by Rebecca C. Husted*

## Real Estate is the I.D.E.A.L. Investment

This month I’m sharing the Secret to success in owning Real Estate and why NOW may be a historical time to scrape some \$\$\$ together to buy something: Real Estate is the I.D.E.A.L. Investment. As my Broker shared the other day: “Old School + GUTS + a pinch of Digital Spice and there you have the recipe for Real Estate Success in 2011/12!”



virtually tax free! E=(Equity Build-up) This is key to Real Estate today – interest rates are at a 60 yr. low. Each month a payment on principal is roughly a 22-40% pay down on the loan over time. A=(Appreciation) Each year the property value will increase a conservative 1-3%

due to cost of living and inflation on materials to replace the structure. Finally, L=(Leverage) Use Other People’s Money (OPM)! History shows from the recent real estate “Boom & Bust”, Bad Leverage was refinancing property to go on vacations, buy SUV’s or purchase other homes in Las Vegas & Arizona to become “rich”. Good “Old Fashioned” Leverage means today you can borrow in real estate with a good down payment and have tenants pay the rent to make your rich.

Here’s why: I=(Income) Current Rents are high, less people qualify to Buy. Savvy investors will use income to finance their investment. D=(Depreciation/Deductions) Current tax code allows homeowners to deduct interest+taxes from both Fed & State returns & investors also get to deduct expenses and depreciate the property over 27 years – this makes the income



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