



The Update

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October 2007

President's Circle

Corey, Luzich, Plish,
de Ghetaldi & Nastari, LLP
*General, Civil and Criminal Trial
Practice*

Artichoke Joe's Casino

First National Bank of
Northern California

San Bruno Garbage Company
People • Service • Environment

Fisher & Bagley
Certified Public Accountants

Lullaby Lane is
celebrating their
60th Anniversary
in October

Autumn Fest
October 6, 2007
San Bruno City Park
10:00 - 4:00 pm

Executive Director Message



On behalf of the Board of Directors I am sorry to report that we have lost three Board Members this past summer. All have played an integral part in forming our organization and have helped in taking the Chamber to the next level of professionalism. We understand their need to focus on their own businesses but they will be sorely missed! So, thank you to Christine Maley-Grubl (Peninsula Traffic Congestion Relief Alliance), Reena Carvallo (Wells Fargo Bank, Marina Branch) and Shawn Mohler (BJ's Brewhouse) ~ You have all been so gracious with your time and efforts in helping build the San Bruno Chamber of Commerce. Your support and donations have helped us be where we are today. We hope to see you at an occasional mixer or event, please keep in touch!

We have been very fortunate to be able to find three people who have been willing to fill the terms of those Board Members whom had to resign. Here's a little information so you can get to know your Board of Directors!

Al Grochol - Allstate Insurance Company. Born in Sacramento and raised in the Bay Area. Attended Menlo Atherton High School and spent 4 years in the Air Force. Al has been with Allstate Insurance for 38 years. Many of you know that he just married his sweetheart, our President Danna Stevens. Al has three sons, Stephen, Bryan and Michael.

Kristine Goddard - First National Bank of Northern California. Kristine is a native Californian born in Oakland and raised in the East Bay. She graduated from college in San Francisco and began her banking career with Bank of America. She has 35 years of banking experience, having worked for several banks in the San Francisco bay Area. She is currently a Senior Vice President, Brand Administrator, overseeing the management and operations of the Bank's thirteen branches! She also serves on the Board of Managers for the Peninsula Family YMCA.

Raquel Garcia - Allstore Center Operations Manager of AllStore Center, Self Storage Solutions for the past year - has been in the self storage industry for the eight years. Raquel is a single Mom with a son, Jason who is 6 years old. Along with keeping up with him, she loves to cook and taking trips to the beach - she would love to have more time to travel! Raquel has a strong background in finance and we look forward to having her on our Executive Board!

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Executive Board

Executive Director
Laura Baughman

President
Danna Grochol
First National Bank

Vice Chair/CFO
Scott Buschman
Scott Buschman Photography

Vice Chair/Communications
Lisa Teglia
Lisa Teglia Graphic Consulting

Past President
Tammy Del Bene
San Bruno Garbage Company

Board of Directors

2005-2007
Maria Arevalo
Wells Fargo

2006-2008
Karin Cunningham
Prudential California Realty

2005-2007
Emile Hons
The Shops at Tanforan

2006-2007
Ken Ibarra
Ibarra & Associates

2006-2008
Al Grochol
Allstate Insurance Company

2006-2008
Kristine Goddad
First National Bank

City of San Bruno Liaison

Terry Jackson
Director of Library Services

Executive Director Message *continued*

Please join me in welcoming the above Board of Directors. In accepting the position of Director of the San Bruno Chamber of Commerce, they recognize that with this position comes a commitment to support the organization, its programs and policies and to do all that they can to develop and maintain the high standards of the organization. They also recognize that with this commitment come certain responsibilities and duties that require a time as well as a financial contribution.

If you would like to be nominated for a Board of Director's position, we will have two openings coming up at the end of this year. We already have two nominations, Jack Ram with RamJAJLLC Enterprises and Raquel Garcia (above) who is filling in for Reena Carvallo's position that is termed out in December.

Think about adding your name ~ Elections will be held in November and our Installation will be in January.

Laura Baughman
Executive Director, San Bruno Chamber of Commerce
laura@sanbrunochamber.com

Chamber Website

As a Chamber member, you automatically receive a free business listing on the Chamber's website. We list your business alphabetically and in categories as well, giving viewers several ways to find you.

We review our website statistics monthly and we're thrilled at what we find! We consistently average nearly **1,000 unique visitors every month**. The average viewer looks at more than a dozen pages. This means that they come to the site to look around and get information - these are not idle visits - these viewers mean business!

The most popular pages viewed:

Index page - from here it's just amazing to see how many look at the various events pages. Nearly one-third of viewers go to the main page and then click on the links to go check out the photos of events. When the Rib Shack was the top event listed, it was the most popular link clicked from the home page, closely followed by Worldwide Chiropractic and Kids Cuts, & Kicks. In fact, when Worldwide Chiropractic hosted a Chamber event, the "W" listings zoomed up to 60 viewers! Obviously, hosting a Chamber event is GREAT for business!

Calendar - *the most views of any single page!*

Alpha Order (*business listings*)

Category Order (*business listings*)

Chamber Application

Newsletters - *perennial favorites - even older PDFs are getting over 20 hits per month*

Events - *always popular*

*Kate Benton
Golden Ideas*

Mission Statement The mission of the San Bruno Chamber of Commerce is to promote and enhance the economic growth and vitality of San Bruno businesses and the community.

Chamber Events

Dr. Benson Wong's Mixer



San Bruno Balloon Art Grand Opening



World Wide Chiropractic Grand Opening and Ribbon Cutting



Rib Shack Grand Opening and Ribbon Cutting



Members in the News

Membership Drive!

One of our newest members (**Susan Kuang**) with *Eichen's Lighting* has agreed to work on the Membership Committee. (Any of you would be welcome to join in!) It will be a fun time gearing up to the Drive and arranging the events that will hi-light its success! Call Deborah at our office to sign up!

We will run the Drive for October-December! Let's end the year with our biggest drive yet.

Welcome Back

Danna Grochol (First National Bank of Northern California) **Eileen Reimoneng** (Rolling Pin Bakery) and **Carolyn Livengood** (San Mateo Times) all underwent major surgeries this past summer. Danna and Carolyn are now back to work and doing excellently! Good job at following Dr.'s orders girls! Eileen is still recovering - hopefully she is doing well and will be back to her lovely self soon!

Bruce Moore is undergoing surgery this month - our thoughts and wishes are with him for a speedy recovery!

(If you know of any member receiving a promotion or any other member news, please let us know!)

Measure F

We are attaching factual information about an upcoming Ballot measure in San Bruno. The San Bruno Chamber of Commerce is endorsing a 1/2 cent sales tax increase within the city limits of San Bruno. Balanced budgets at City Hall mean a healthy business climate for local businesses and improved services for residents.

Vote YES on Measure F!

There is also a campaign for this measure - please visit www.half-a-penny-for-a-better-san-bruno.com for more information. "

"Is How You Talk Really as Important as What You Say?"

No, actually, it's more important. I have found this to be true in many places in my own life. Have you ever felt so overwhelmed with a situation that you just scream "I need help here?" How on edge or reluctant is that "helper" going to come to your aid?

A friend of mine sent me this article from Personal Coach, Grace Judson (www.svahaconcepts.com) who offers a variety of communication tips you can try out at home and at work.

- How you talk about yourself dictates how others will communicate with you. Do you put yourself down? Call yourself names? If you disrespect yourself, others will too.
- You don't have to agree with someone to understand their viewpoint. Seeking to understand another demonstrates respect, and gives you insight into how to support and please them.
- Your personal style choices send a message. This includes the color, fit, and cut of your clothing, your favorite shoes, hairstyle and jewelry, makeup, favorite perfume or after shave, your teeth and fingernails.
- Don't assume that your audience hears and understands you. Confirm understanding by asking open-ended questions that require your listener to paraphrase your message.
- Consider what your tone of voice, volume, pace, and inflection reveal. Ask a few trusted friends what they like most and least about your voice.
- Courtesy, keeps interpersonal relationships gliding along. Start unexpected conversations by asking, "Is this a good time to speak, or should I call/come back later?" Tell the person how much time you think you'll need.
- Be quick to pass on a genuine compliment, verbally or in a personal acknowledgement note.

As my friend said - If we all take some time to think about how we communicate, we'll all be on our way to becoming tip-top communicators!

Membership Matters

Welcome New Members

Things Remembered

The Shops at Tanforan
1150 El Camino Real
San Bruno, CA 94066
650-872-0128
Fax 872-0285

www.thingsremembered.com

Bayhill Gym & Fitness

851 Cherry Avenue #21
San Bruno, CA 94066
650-583-2582
Fax 583-2514
Straughter25@aol.com

Excellent Driving School

3127 Shelter Creek Lane
San Bruno, CA 94066
Ricardo Robles
650-307-2313
xlntcat@aol.com

State Farm Insurance Companies

Maureen B. Colliss
738 Kains Avenue
San Bruno, CA 94066
650-588-4810
Fax 588-2855

South Seas Market

612 San Mateo Avenue
San Bruno, CA 94066
650-873-2813
Fax 873-1564

Hema Pombra DDS

797 Jenevein Avenue
San Bruno, CA 94066
650-873-4776
Fax 873-4790
hpombra@yahoo.com

Kenmark

2450 So. Cabrillo Highway #200
Half Moon Bay, CA 94019
650-565-0500
Fax 560-9198
www.kenmark.com

Eichens Lighting

580 El Camino Real
San Bruno, CA 94066
Adam & Susan Kuang
650-583-6938
Fax: 583-7460
info@eichenslighting.com
www.eichenslighting.com

Guarantee Mortgage

180 El Camino Real
San Bruno, CA 94066
Dean Rizzi, Owner
415-694-5533
Fax 694-5501
loans@deanrizzi.com
www.gmwest.com

San Bruno Eye Care Center

Dr. Connie Ha
931 West San Bruno Avenue #4
San Bruno, CA 94066
650-588-7701
Fax 588-7797
www.sbecc.com
sanbrunoeyes@yahoo.com

American Heart Association

1710 Gilbreth Road, Ste. 100
Burlingame, CA 94107
Morgan Holland
650-259-6807
Fax 259-6890
Morgan.holland@heart.org
www.americanheart.org

Renewing Members

August - September

BJ's Restaurant	2005	Mollie Stones	1997
Cahill's Judo Academy	1999	Red Robin	1996
Cameo Floors	1999	Rolling Pin Bakery	2000
Cold Stone	2005	Rotary Club of San Bruno	2003
DaFloppmeistah Productions	2006	San Bruno Lions Club	2002
Dream Dinner	2006	Scott Buschman Photography	2002
Flowers Electric Service Co.	2000	Sheila In Home Care	1998
G&P Tools/Photovoltaic Design	2005	SMC Peninsula Works	2002
Leland Allstate Insurance	2004	TGI Friday's	2006
Lovely Bump	2006	Tribu Grill	2006
M. Ali George Accounting Assoc.	2003		
Mario Benavente, DDS	2001		
Martin Regis San Bruno Assoc.	2004		

Federal minimum wage goes up

Minimum wage questions and answers from the U.S. Department of Labor

What is the federal minimum wage?

Under the Fair Labor Standards Act (FLSA), the federal minimum wage for covered nonexempt employees is \$5.85 per hour effective July 24, 2007; \$6.55 per hour effective July 24, 2008; and \$7.25 per hour effective July 24, 2009. Many states also have minimum wage laws. Where an employee is subject to both the state and federal minimum wage laws, the employee is entitled to the higher minimum wage rate.

Various minimum wage exceptions apply under specific circumstances to workers with disabilities, full-time students, youth under age 20 in their first 90 consecutive calendar days of employment, tipped employees and student-learners.

What is the minimum wage for workers who receive tips?

An employer may pay a tipped employee not less than \$2.13 an hour in direct wages if that amount plus the tips received equal at least the federal minimum wage, the employee retains all tips and the employee customarily and regularly receives more than \$30 a month in tips. If an employee's tips combined with the employer's direct wages of at least \$2.13 an hour do not equal the federal minimum hourly wage, the employer must make up the difference.

Must young workers be paid the minimum wage?

A minimum wage of \$4.25 per hour applies to young workers under the age of 20 during their first 90 consecutive calendar days of employment with an employer, as long as their work does not displace other workers. After 90 consecutive days of

employment or the employee reaches 20 years of age, whichever comes first, the employee must receive a minimum wage of \$5.85 per hour effective July 24, 2007; \$6.55 per hour effective July 24, 2008; and \$7.25 per hour effective July 24, 2009.

To whom does the minimum wage apply?

The minimum wage law (the FLSA) applies to employees of enterprises that have annual gross volume of sales or business done of at least \$500,000. It also applies to employees of smaller firms if the employees are engaged in interstate commerce or in the production of goods for commerce, such as employees who work in transportation or communications or who regularly use the mails or telephones for interstate communications. Other persons, such as guards, janitors, and maintenance employees who perform duties which are closely related and directly essential to such interstate activities are also covered by the FLSA. It also applies to employees of federal, state or local government agencies, hospitals and schools, and it generally applies to domestic workers.

What happens if state law requires payment of a higher minimum wage than federal law?

Where state law requires a higher minimum wage, that higher standard applies.

LABOR POSTERS - ARE YOU UP TO DATE?

As a service to our members, we are passing along a link to help you download a required poster. As of July 24, all employers are required to post the Federal minimum wage poster (even though California's minimum wage is higher than the Fed's). Click on this link, download the poster, print it and post it and you are up-to-date! <http://www.calchamber.com/NR/rdonlyres/4D940270-1233-4C10-A5C3-5874D9A9BC62/0/minwagebw.pdf>

Source: U.S. Department of Labor

Marketing Opportunity

Join the President's Circle

Click here for details

San Bruno Chamber of Commerce Winter Office Hours!

**Monday - Thursday
10:00 a.m. - 3:00 p.m.**

Closed on Friday's

SAN BRUNO GARBAGE COMPANY HELPS BUSINESSES **GO GREEN!**



You can't read a newspaper or watch the news these days without some reference to global warming, preserving the environment or being "green". Whether it's solar energy, hybrid cars or my favorite ...recycling, all of these topics are just a sign of the times.

Let's face it, we live in a fast paced, high-tech world...and the faster we go, the more high-tech we become. Unfortunately, that also means we are generating more waste. From old cell phones and batteries to outdated computers, we are all contributing to the growing problem of "universal waste" and the need to dispose of these items properly is more important than ever.

Another responsibility we have as a society is to produce less waste. Waste reduction efforts, such as buying items with less packaging, making 2-sided copies and providing reusable mugs and dishware in our company lunchrooms, may not seem like much, but over time, can really add up. So can the amount of "recyclables" that are being tossed in the garbage. Capturing recyclable materials from the waste stream is the easiest way for us to reduce waste, at home and in the workplace. That's where San Bruno Garbage Company can help!

San Bruno Garbage Company offers a Single-Stream Recycling Program to the residents and businesses in San Bruno. What does that mean for you? It means no more separating paper from bottles and cans. ***One cart does it all...its just that simple!***

If you are not recycling at your workplace, or would like to recycle more, call San Bruno Garbage Company for your free waste analysis. We can help you capture more recycling, reduce your waste stream...and become a little "greener" in the process. Who said it wasn't easy being green?

Tammy Del Bene
San Bruno Garbage Company

For more information about recycling and waste reduction, call San Bruno Garbage Company at 583-8536 or visit us online at www.sanbrunogarbage.com.

The Changing Face of Banking *First in a Series*

Because of 9/11 and heightened federal regulations—USA PATRIOT Act, Bank Secrecy, and OFAC— we are required, like all banks, to collect more information from our customers. We know this has created more work for you, and we don't want you to think we're being disrespectful of longtime customers or trying to make life difficult for new ones. So, over the course of the next year, we will include a series of articles in our newsletter to explain what is happening—and why.

Regulatory crackdown, in the wake of 9/11 and the USA PATRIOT Act, requires all financial institutions, such as First National Bank, to "know your customer." We must now act as the first line of defense both to detect and prevent money laundering, which includes screening customers more carefully. Whether it's a big bank that deals with large, foreign transactions or a small, community bank, where the odds of money laundering are very slim, everyone is expected to follow the same rules and do their part.

Unfortunately, the time when things like loans and lines of credit were done on a handshake is part of the past. This is also a symptom of the general tightening up after 9/11 and a move toward performing more due diligence with our customers. Federal bank examiners scrutinize our loans and deposits more carefully and want to make certain that we know our customers. We believe that we do know our customers well and have for the past 43 years. That said, First National Bank of Northern California will continue to comply with these heightened regulatory requirements. We appreciate your understanding and patience as we do our part to keep our banking system safe.

Tom McGraw
Chief Executive Officer
First National Bank of Northern California

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The San Bruno Chamber of Commerce in partnership with
The San Bruno Culture & Arts Commission presents:

The 4th Annual

Autumn Fest

Saturday, October 6th 10-4 pm
San Bruno City Park

Music!

Food!

Games!

Live Entertainment!

Meet Rocky of
Rocky Cologne's
Comedy
Traffic School!



San Bruno
Library
Foundation
Coloring Contest!
Pie Eating
Contest!

Raffles,
Drawings and
more!

Don't miss this fun opportunity to meet San Bruno's great people, businesses and organizations!

Special collection of canned foods for North Peninsula Food Pantry and new or gently used children's costumes for HIP Housing and Shelter Network Programs.

President's Circle:

**Conroy, Larnach, Flisko, & Ghobadi
& Nostadi, LLP**
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EXCELLENT
HAIR SALON & SPA

THE HOUSE OF
TANFORAN

Sally Day
CHILDREN'S
BIBLIOTHECAIR

DOROTHY BANN ACUPUNCTURE

FREQUENTLY ASKED QUESTIONS RELATED TO MEASURE F

Q What is the purpose of Measure F, the half-cent sales tax measure?

A The City Council placed Measure F, a general-purpose half-cent sales tax measure, on the November 2007 ballot for consideration by the voters. The proposed tax increase would support general municipal purposes such as maintaining police, fire, paramedic, and disaster preparedness; building a new library with access for the disabled and space for children's programs; maintaining and improving streets and sidewalks; maintaining recreational facilities and the Senior Center; and other City needs as designated by the City Council.

Q What is a local sales tax, and how does it differ from the existing state sales tax?

A A local sales tax must be approved locally and adds to the state sales tax rate. The local sales tax application and allocation for most retail sales will not differ from the state sales tax. The most significant difference is for the sale or lease of a vehicle, vessel, or aircraft. A local sales tax is charged and allocated based on the location in which a vehicle will be registered.

Q When will Measure F be on the ballot?

A San Bruno will be holding a Municipal Election on Tuesday, November 6. The offices for Mayor and City Council (2 seats) and Measure F are the local matters on the ballot.

Q What tax rates may be imposed?

A Only a city or a county has the ability to impose a local sales tax. The combined tax rate for all local sales taxes imposed in a city may not be more than 2%. Generally, rates may be imposed at a minimum rate of 0.25% and in 0.25% increments. Currently, retailers in San Bruno collect the state sales tax at the rate of 8.25%--including the 0.50% local sales tax for the San Mateo County Transportation Authority (Measure A).

Q What revenue does the City receive from the existing state sales tax?

A Currently, the State collects the entire amount and forwards 1% to the City. The remaining 7.25% is allocated to the state and county.

MuniServices, a consultant on revenue issues, reports that their client cities that have approved an additional local sales tax experience no decline in revenue from the state sales tax.

Q Why does the City need this tax?

A If approved, Measure F will provide needed revenue to maintain and enhance City services. Many City buildings and facilities were constructed in the 1950's, and the City has no means to replace them. For example, the Library, which is heavily used by the community, does not have access for the disabled. It has only 15,600 square feet of space—space for a community this size should be 42,000 square feet.

Today, the 187 employees in General Fund activities are 14 fewer than in 2002-03. The overall number of employees is also less. In 2007-08, the Police, Finance, Public Works, Community Development, Parks and Recreation, and Library departments all operate with fewer personnel.

Q Does the City have a balanced budget?

A In order to balance the annual budget, cuts have been made to street maintenance, traffic enforcement, non-emergency Police response, and other City services. The City has successfully dealt with balancing a difficult budget since the most recent economic downturn, but faces challenges with the changing needs of the community and aging infrastructure. As recently as three years ago, budget projections showed an anticipated 10% General Fund deficit. The City Council undertook significant actions to reduce expenditures across all departments and successfully narrowed the deficit to approximately \$500,000.

Q Does sales tax apply to everything I buy?

A No. Sales tax applies to all retail sales of tangible personal property, including items such as household goods, books, and clothing. Exempt from sales tax are most services such as haircuts, auto repair, and dental work, and items like food groceries, tickets to sporting events, and lodging.

Q Is there an oversight process for this tax revenue?

A Yes. The measure calls for a five-member citizen committee to review the expenditures of tax revenue. If the tax were approved, a committee would be created by March 18, 2008.

FOR MORE INFORMATION REGARDING CITY FINANCES,
PLEASE CONTACT FINANCE DIRECTOR, JIM O'LEARY AT
(650) 616-7023 OR joleary@sanbruno.ca.gov

The Changing Face of Banking

Second in a Series—The Personal Touch Remains

The first of our articles on the changing face of banking (Winter 2006 newsletter) looked at the regulatory crackdown in the wake of 9/11 and the fact that all financial institutions, such as First National Bank, are required to “know your customer.”

In the second of our series, we asked one of FNB’s experienced employees to help explain how the new and existing federal regulations affect you directly in personal banking.

Edith Hom, a highly-regarded customer service representative, has been in banking for eight years—five with a Bank working in customer service and operations, and three with First National Bank where she focuses on opening new accounts and handling account problems.

She will walk you through the basics in opening a new personal account.

EDITH: Since 9/11, we are required to ask for two forms of unexpired, government- issued ID such as a passport, state ID, or driver’s license. This would be the primary ID. The secondary ID could be any major credit card or a utility bill. We also need a social security number. In the old days, it was much more relaxed.

Next, we run the potential customer’s name through ChexSystems. It’s a consumer-reporting agency that tells us if the potential customer has a record of abusing their accounts with other banks...writing bad checks and things like that.

We also have to submit the potential customer’s name to OFAC, the government’s Office of Foreign Assets Control, so it can be screened against their watch list of terrorists, money launderers, and narcotics traffickers.

Once the name is cleared, we move ahead to find out what product best meets the customer’s needs, such as a checking account, savings account, or money market account.

We know that heightened federal regulations and bank compliance have created more work for you, and we sincerely appreciate your patience as we all do our part to keep banking safe. The face of banking may be changing, but we remain the “family bank” with a commitment to the personal touch.

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Advertise your Business In the Bimonthly Update Newsletter

Business Card Size AD

1 issue	\$20.00
2 Issues	\$35.00
3 Issues	\$50.00

Flyers - 1 Issue

\$50.00 Mail & Scan Flyer

(Please Provided 250 Copies, when mailing)

\$25.00 - Scan only for E-Update

\$20.00 - Mailing Labels sent to you
for your own mailing.



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OFFICE: 1396 MAHSTEIN RD. • BURLINGAME, CA 91010 650-583-8536
TRANSFER STATION: 101 TANFORD AVENUE • SAN BRUNO, CA 94066
www.sanbrunogarbage.com

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Ken Ibarra
Architect

100 Lucia Court
San Bruno, CA 94066
650.589.4613
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kenibarra@yahoo.com



The 2nd Annual

San Bruno Community Golf Tournament



Hosted by the *San Bruno Lions Club* and the *San Bruno Rotary Club*
to benefit *San Bruno programs and organizations.*

- Where:** Crystal Springs Golf Course
- When:** Wednesday, October 17
- Time:** 1:00 pm Shotgun Start
- Format:** Four-person scramble
- Cost:** \$150.00 per golfer

Cost Includes: Golf & cart, lunch, dinner, prizes, raffle, auction and more!

Deadline for Registration – October 10, 2007

I want to participate in the San Bruno Community Golf Tournament.

Yes! Sign me up to Golf. _____
(enclose payment) *Name and Phone Number*

I have a Foursome! List all golfers: _____
(enclose payment) *Name and Phone Numbers – see back of page if needed*

I have a raffle prize to donate. Please contact me: _____
Name and Phone Number

I would like to sponsor a hole for \$100.00. Please contact me: _____
Name and Phone Number

I'm only available for the 6:00 pm dinner for \$35.00: _____
(enclose payment) *Name and Phone Number*

Please make your check payable to: **San Bruno Lions Golf Tournament** and mail with registration to:

The San Bruno Community Golf Tournament
c/o Ken Ibarra or Amy Fink
100 Lucia Court
San Bruno, CA 94066

Questions? Contact Lion Frank Seydel at (650) 589-0589 or Lion Ken Ibarra at (650) 827-1005 or
Lionkenibarra@yahoo.com

Contact Amy Fink @ the Rotary 650-624-8252 FAX 650-873-4500
amyefink@yahoo.com