

SEPTEMBER / OCTOBER 2023

MILLBRAE SENIORLINE

Senior Stories

1st Tuesday monthly at 9:00 a.m.



Subscribe to our Seniorline at bit.ly/millbraeseniorline
or call (650) 259-2361

September

2-3 **Art & Wine Festival** (10 a.m.)

4 **Labor Day**

5 **Senior Stories** (9:00 a.m.)

8 **Family Movie at Central Park**
feature film: **Lightyear** (7:30 p.m.)

12 **Birthday Luncheon** (11 a.m.)

12 **City Council Mtg** (7 p.m.)

16 **Relay for Life** (9:00 a.m.)

20 **Senior Advisory Committee Mtg** (9 a.m.)

21 **Beats, Brews & Vines** (6-8 p.m.)
Free Concert on Broadway

23-24 **Mid-Autumn Festival**
(10 a.m.)

26 **City Council Mtg**
(7 p.m.)

*Beats, Brews
& Vines*

FREE CONCERT!

SENIOR ADVISORY COMMITTEE

MEETS ON THE 3RD WED OF EACH MONTH AT 9:00 A.M.

The Senior Advisory Committee consists of members appointed by the City Council. Members are qualified electors of the City and shall serve of a term of two years, and may be reappointed to additional terms and serve without compensation. Members cannot hold any public office or City position while serving on the Committee.

*Upcoming
EVENTS*

October

1 **Japanes Culture Festival**
(10:30 a.m.)

3 **Senior Stories** (9:00 a.m.)

10 **Birthday Luncheon** (11 a.m.)

10 **City Council Mtg** (7 p.m.)

13 **Family Movie at Central Park**
(6:30 p.m.)

18 **Senior Advisory Committee Mtg** (9 a.m.)

19 **Beats, Brews & Vines**
(6-8 p.m.) Broadway

24 **City Council Mtg** (7 p.m.)

29 **Kids Carnival** (11 a.m.)



View the official
City of Millbrae events
page at ci.millbrae.ca.us
for more details

Members: Rochelle Mullen (Chair), Marlene McBride (Vice- Chair), Mimi Lee, Mary Ellen Pellegrini, Mimi Lin, Patrick Cheng, Doris Morse (Alternate), Vinita Ghosh (Alternate)



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feinstein.senate.gov



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San Francisco Office

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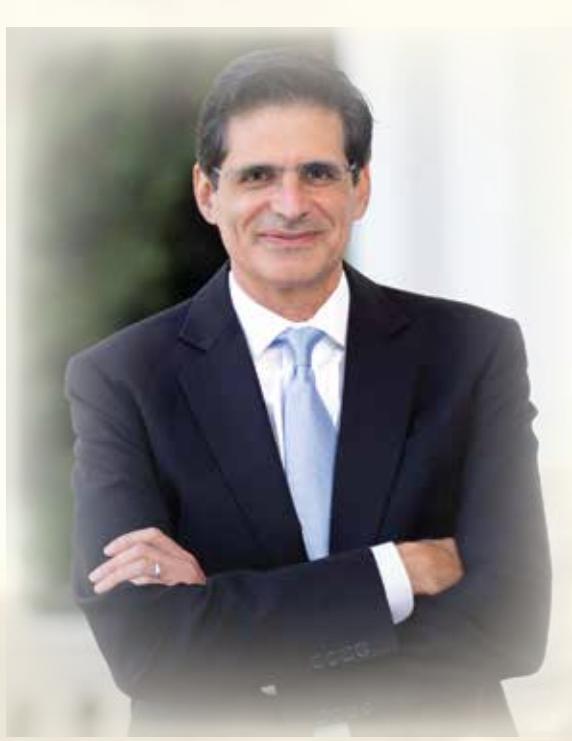
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District Office

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District Office

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assemblymember.papan@assembly.ca.gov



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(650) 363-4571

District Office

400 County Center, Redwood City, CA 94063

dpine@smcgov.org



Bank Impersonation Is the Most Common Text Scam: What You Need to Know

It can be hard to tell whether you're being contacted by your bank or a criminal

By Patrick J. Kiger,
Published August 02, 2023

Last year, Pittsburgh resident Molly Sinclair, 54, suddenly received ominous-sounding messages from two local banks where she's a customer. One warned her that her account had been locked because of unusual activity, and instructed her to click a link in order to verify the transaction. The other simply said that her account was locked, and gave her a phone number to call.

Skeptical but alarmed, Sinclair got on her laptop, and went to the website for one of her banks, just to reassure herself that her money was still there. "The first thing that popped up on its homepage was a scam alert," she recalls. It warned about fake text notifications of the sort she had received. She's glad she didn't click on that link or make that call.

You've probably received these messages, too: The Federal Trade Commission (FTC) recently reported that text messages pretending to be from banks are up nearly twentyfold since 2019. They're now the most common type of text-based fraud, costing victims a median loss of \$3,000 each. (These crimes are notoriously underreported, however, so the number of people affected and the amount lost are probably far higher.)

If you have signed up for text notifications from your bank, it's easy to mistake the scam texts for legitimate bank alerts. After all — as we all know — fraud is rampant.

"People are accustomed to getting texts from banks to prevent fraud," notes Emma Fletcher, a senior data researcher in the Division of Consumer Response and Operations for the FTC. "There's a certain irony that scammers are now using this to perpetrate fraud."

How bank impersonation scams work

Bank-impersonation scammers pretend to be security departments at banks, and send out text messages, emails and robocalls that supposedly warn people of unusual, possibly fraudulent activity that requires immediate action. In reality, they're trying to get people to provide account numbers and login information, or to transfer their funds for safekeeping into accounts controlled by the criminals. In the process, they also may steal targets' personal information, which can be used to commit identity fraud.

Some fake bank notification texts warn that an account has been locked, while others ask the target to verify a large purchase that supposedly has been made at a store. "If they reply 'no,' which many people might do reflexively, they'll get a call from someone claiming to be the bank," Fletcher says.

Fake bank messages try to create a sense of urgency

Typically, a scammer on the phone will try to alarm the people being targeted, saying that they must take immediate action to protect their accounts from being emptied.

"They will be walked through a series of steps that they've been led to believe will cause the fraudulent purchase or transfer to be reversed," Fletcher says. But the money is actually being transferred into the criminal's account.

Sometimes, the scammers will guide targets to sophisticated replicas of actual bank websites.

"Other than a different web address, you really can't tell that they're fake," explains Aaron Foss, founder of Nomorobo, a security company that specializes in blocking robocalls and spam text messages for its clients. "They use fear to get people to quickly tap on the link and not look at the URL too closely."

The object in such cases is to steal victims' login credentials and other personal data.



Bank impersonation robocalls, meanwhile, aim to connect victims to a live scammer, who then carries out the scams noted above.

Or sometimes, the criminal on the phone will tell victims to download remote-access software, which people don't realize will actually give the scammers access to their computers, Foss says.

How to protect yourself against bank text scams

Some tips from the American Bankers Association and other sources include:

- **Never click on links on texts or emails in a text or email notification.** Instead, go to the bank's website (even if you've signed up for text alerts). Use the URL listed on your statements or that you've previously bookmarked, and check for any alerts on your account.
- **If you get a robocall or call from someone claiming to be from your bank, hang up.** Then contact your bank in a way you know to be legitimate, either online or by calling the phone number on your statement or debit card.
- **Never provide account data or personal info.** As ABA's Banksneveraskthat.com website explains, "our bank will never ask for your PIN, password, or one-time login code in a text message. If you receive a text message asking for personal information, it's a scam."
- **Don't rely on caller ID.** Scammers can use technological tricks to display actual bank phone numbers or even the name of the bank.
- **Be wary of a message or caller insisting that you take immediate action.** Scammers try to put you under pressure to act quickly, to make it more difficult for you to think clearly.
- **When in doubt, seek assistance.** If you're unsure what to do in response to what appears to be an alert from your bank, stop and ask a trusted person — a friend, family member or coworker — to help you.

Reporting bank impersonation scams

If you experience a bank impersonation attempt, notify your financial institution of the occurrence. Include a screenshot of the text. If you lose money to this scam, contact your bank immediately — they may be able to halt the transaction.

File a police report. The documentation may be of value if there is some means of recouping your loss; for example, some home insurance providers offer fraud loss protection.

File reports with the federal government. The Federal Trade Commission (FTC) and the Federal Bureau of Investigation's Internet Crime Complaint Center use fraud reports to target their investigations; the more information they have, the better they can identify patterns, link cases and ultimately catch the criminals. Contact the FTC at reportfraud.ftc.gov and the FBI at [IC3.gov](http://ic3.gov).

Patrick J. Kiger is a contributing writer for AARP. He has written for a wide variety of publications, including the Los Angeles Times Magazine, GQ and Mother Jones, as well as the websites of the Discovery Channel and National Geographic.



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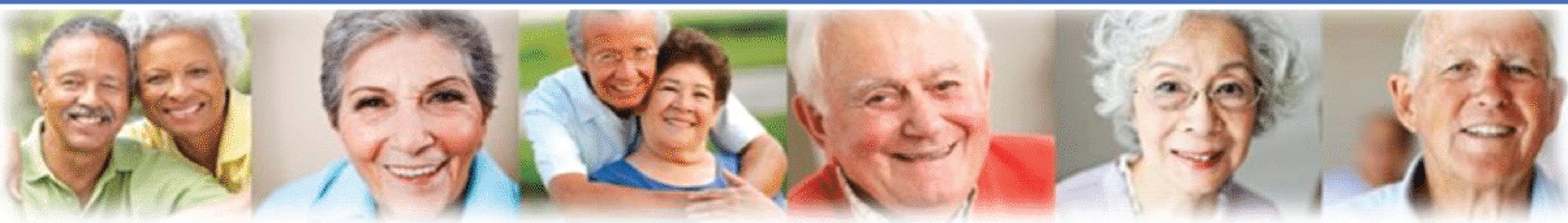
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U.S. News & WORLD REPORT

Retirees enjoy over seven hours of leisure time per day, according to 2021 data from the American Time Use Survey. They use their newfound free time in a variety of ways, including taking up new hobbies, relaxing at home, watching TV and lingering over daily activities. Many retirees also continue to work or volunteer.

Here's how American retirees are spending their days.

- Sleep.
- Watching TV.
- Home maintenance.
- Working.
- Meals.
- Shopping.
- Volunteering.
- Reading.
- Surfing the internet.
- Socializing.
- Relaxing.
- Exercising.



SENIOR GAME DAY

Join us for a fun game of Mexican Train, Pedro, and cards!

MONDAY:

10:00 a.m.-2:00 p.m.

\$3.75 per player

Location: Senior Lounge



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12 Ways Retirees Spend Their Newfound Free Time

Retirees get to slow down and linger over meals and shopping.

By Emily Brandon

May 3, 2023, at 9:06 a.m.

Sleep

Those who have spent several decades working have earned the right to some extra sleep. The oldest and youngest among us have the most time for sleep and other personal care activities. People age 75 and older spend 9.9 hours per day sleeping and engaged in personal care activities. The only age group that sleeps more is people younger than 25 who spend over 10 hours per day sleeping, bathing and dressing. The rest of the population gets slightly less sleep.

Watching TV

Watching television is the most popular leisure activity for retirees. People age 65 and older watch an average of 4.6 hours of TV each day, compared with about two hours among people ages 25 to 44, according to U.S. Bureau of Labor Statistics data. TV viewing increases in the years leading up to retirement, with people ages 55 to 64 tuning in for an average of 3.33 hours of screen time daily.

Home Maintenance

Many retirees are interested in improving their homes, and those age 65 and older spend nearly two-and-a-half hours per day doing so, the most of any age group. Older people spend significantly more time than young people engaging in activities including lawn and garden care, home repairs and improvements, cooking and housework.

Working

Many people continue to work after age 65. Those ages 65 to 74 spend an average of just over an hour each day working for pay. Side projects that generate income are included in this estimate, including selling home-made crafts, babysitting, maintaining a rental property or having a yard sale. But most older people eventually stop working, and the time spent earning money tapers off for seniors age 75 and older.

Meals

Retirees don't need to rush through breakfast while heading out the door to work. Those who no longer need to work long hours have plenty of time to seek out healthy meals or meet up with friends for lunch. Retirees spend 1.3 hours each day eating and drinking, lingering a few minutes longer over meals than the overall population. The amount of time spent eating and drinking increases gradually but steadily as people age.

Shopping

Retirees have the time to comparison shop and go to several stores to get the best deal. And for those on a fixed income, finding necessities at an affordable price is increasingly important. People between ages 65 and 74 spend about three-quarters of an hour per day shopping in person, on the phone and online.

Volunteering

Some people use their free time in retirement to give back to the community. Retirees spend an average of a little under a half-hour volunteering each day or engaged in other civic or religious activities, significantly longer than other age groups spend helping others. This estimate includes time spent volunteering for an organization, attending religious or spiritual services and participating in government processes such as voting, town hall meetings and jury duty.

Reading

Retirement can be a time to tackle the interesting books you have always meant to read or to lose yourself in the latest thriller. Older people have more time for reading than their younger counterparts. People ages 75 and older spend about 41 minutes per day turning pages, the most of any age group. The overall population reads for less than half that amount of time on a typical day, or about 16 minutes per day.

Surfing the Internet

Older people may now be surfing the internet as much as their younger counterparts. Retirees spend about the same amount of time as the overall population using a computer for entertainment and leisure. Retirees also spend about 15 minutes per day communicating with others via telephone calls, mail and email.

Socializing

Maintaining a social life can help you feel connected to the community in retirement. Older people spend about 30 minutes per day interacting with friends and neighbors, which is about the same amount of time as younger people. This includes face-to-face social interactions as well as hosting or attending social functions. People age 75 and older additionally spend an average of 30 minutes per day playing games, which could have a social component if you play cards or board games with others.

Relaxing

Stepping away from the workforce provides opportunities to finally relax. Retirees are fortunate to spend more time relaxing and thinking than any other age group. People age 65 and older spend almost 30 minutes each day relaxing. One of the best things about retirement is having the time to reflect and do things at your own pace, or to choose to do nothing at all.

Exercising

Retirees have few excuses not to exercise, but most retirees aren't spending an increased amount of time staying in shape. Time spent exercising accounts for an average of 17 minutes per day for those 65 and older.

Updated on May 3, 2023: This story was previously published at an earlier date and has been updated with new information.

ENJOY LUNCH & BINGO WITH FRIENDS

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Monthly Birthday Luncheon

11:30 am-1 pm at the Rec Center Great Hall

\$5 per person



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(RSVP deadline is the Thursday before the event)

Transportation Guide

SamTrans Redi-Wheels

SamTrans operates the paratransit service called Redi-Wheels on the bayside of the county. Paratransit buses, vans and sedans serve most of the county and will come to your home and take you to your destination. Trips can be reserved up to seven days in advance and as late as one day in advance.

Service Type: Request a ride

Service Area: Bayside portion of San Mateo Co. plus Pacifica and Daly City

Days and Hours of Operation: Monday to Sunday: 5:30 am–midnight; 24 hours in some places

Fare Amount: \$4.25

Accessibility Description: Wheelchair accessible vehicles

Eligibility: Unable to ride buses due to a disability. Must be certified to use the service

Trip Purpose Restrictions: No restrictions

Reservations: Call from 7 days ahead up to 5 pm the day before

Phone Number: 650-508-6241

Website: <https://www.samtrans.com/accessibility/paratransit>



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Service Type: Request a ride

Service Area: Daly City, Colma, Brisbane, Pacifica, Broadmoor, Millbrae, San Mateo, Burlingame, Hillsborough, Foster City, Belmont, San Carlos, Redwood City, Menlo Park, & SFO.

Days and Hours of Operation: Taxi 24 hrs / Wheelchair 7:00 a.m.–5:00 p.m. (reservation only)

Fare Amount: Cost base on distance travelled (10% Senior Discount)

Accessibility Description: Wheelchair accessible vehicles

Trip Purpose Restrictions: No restrictions

Reservations: Wheelchair Service 7:00 a.m.–5:00 p.m. (reservation only)

Phone Number: 650-991-2345 or 650-340-9999

Website: <http://www.serrayellowcab.com/>



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Service Type: Preregistration is required for all users by calling 650-272-5006

Service Area: San Mateo County

Days and Hours of Operation: Mondays-Fridays 9:00 a.m. to 4:00 p.m. or 24/7 with prescheduling

Fare Amount: Rides are at no cost, however voluntary contributions are requested to help support the program

Accessibility Description: Please call

Eligibility: San Mateo County residents age 60+

Trip Purpose Restrictions: Destination boundaries are within a 5-mile radius of your residence
Due to geographic constraints, the Pescadero region is not covered.

Reservations: Mondays - Fridays 9:00am to 4:00pm

Phone Number: 650-272-5040 or 650-272-5006 to preregister

Website: <https://1pvi.org/ridepvi/>



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Great Hall (Thursday)



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6 Tips for Traveling With Friends or Couples — and Why You Should Have the tough conversations before you book the trip

By Cheryl Maguire,

Get on the same vacation page

Everyone's definition of a vacation may be different, so it's important to discuss how each person defines a vacation. "What's the goal of the trip?" asks Avigail Lev, a clinical psychologist in California.

You also can ask your travel buddies other questions, like:

- Do you want to relax?
- Do you want to sightsee?
- Do you want to meet new people?
- What does a vacation mean to you?

While you are talking about your vacation goals, you should discuss budget and possible destinations along with types of accommodations.

"You need to think through the kind of trip you want to take and make sure that everybody's comfortable with that," says Irene S. Levine, a travel friendship expert and clinical psychologist in New York.

Figure out your travel personalities

People have different travel personalities that might not mesh well in close quarters. "If you have a person who's spontaneous with a person who needs to have everything planned out, then that's very hard to negotiate," says Lev. If that's the case, you might want to reconsider traveling together. If you still want to go on vacation together, have a conversation about these differences ahead of time and figure out how you can compromise.

Darley Newman, age 44, the host and executive producer of *Travels With Darley*, suggests having everyone in the group take a travel quiz before their trip. You can search online for "travel personality quizzes" that can help you figure out what your "travel traits" are and how you tend to interact with other people. After you and your travel companions all take the quiz, share your results. This will help generate discussions about possible issues so you can resolve them before your trip. A quiz can cover areas such as energy level, cultural exploration and structure (planning and organization preferences).

Confer about alcohol, drugs and gambling

If your friends normally don't engage in drinking, drugs or gambling, you might wrongly assume that they won't on vacation either. Sometimes people view a vacation as a time to let loose, which may involve partaking in heavy drinking, drug use or gambling.

"We've been around people where vacations were an excuse to drink," says Tami Zak, 54, a marriage and family therapist in Tucson, Arizona. They also might expect you to party with them. It's important to have a conversation about their plans during vacation related to alcohol, drug use and gambling before you travel.

Appoint a group leader

Usually there is someone in the group who considers themselves a planner. It's helpful to have one person who is the group leader. This go-to person is usually the one who communicates with the travel agent and the group about important issues. For example, Jacquie Whitt, 67, cofounder of Adios Adventure Travel in Virginia Beach, Virginia, says that she tells the group leader to ask every single person in the group to double-check their passport expiration.

Avoid being hangry

When you travel you might forget to eat or be so busy touring you don't have time to eat, but it's important to plan meal breaks into your vacation. "It sounds so basic, but it's a huge thing when people get hangry," says Newman. "Hangry" is when you become irritable or angry from not eating. "I've been on trips when people get hangry and then they get upset and it's a downward spiral," says Newman. If you become hangry, you won't enjoy your vacation and you'll bring the mood down for the rest of your travel companions. It's also important to stay hydrated, so bring your water bottle.

Schedule daily check-ins

During your vacation it's helpful to schedule a daily meeting with the group at breakfast or dinner. "Have a little bit of a moment for a check-in," says Zak. During this time, you can make sure that everyone is feeling included and participating in the activities they want to do. You also could discuss plans for the following day or any possible changes.

Zak offers an example of how one person might feel tired and not be able to go on a planned tour. "Be open to things changing," she says. Newman also stresses the importance of being flexible during check-ins and when traveling. "Travel is all about rolling with it and just being ready for situations that come up and things you didn't expect," she says.

Benefits to traveling with friends or couples

Besides fun, there are some benefits to traveling with those outside your immediate family.

Sharing the cost

If you are traveling with your family (kids and partner), typically you are paying for everyone in your family, which can be expensive. But if you are traveling with friends, you are paying for yourself and maybe your spouse. Renting a house with your friends might be less expensive than booking a hotel room.

Less responsibility

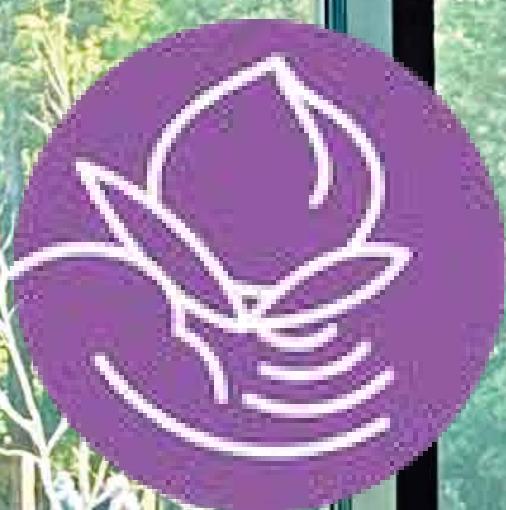
When you travel with your kids (even if they are grown) or if you travel with your parents, then you are going to feel some sense of responsibility for their safety and well-being. But when you travel with your friends, there isn't that same caretaking role you have with your children or your parents. "You're not trying to be an example," says Zak. "When you're with your peers, you're all doing your own thing and can be fairly independent."

Bonding

When you travel with friends who are around the same age, you all share similar lived experiences. "These are people that you have common interests with," says Zak. Newman explains that traveling with friends also helps you learn about them in a new way. "You're going to create awesome memories. And then it's fun when you're back at home [because] you can meet up with them and talk about it."

Cheryl Maguire is a freelance writer whose work has been published in The New York Times, National Geographic, The Washington Post, The Boston Globe, Parents Magazine, Healthline and many other publications. She is a professional member of the American Society of Journalists and Authors.





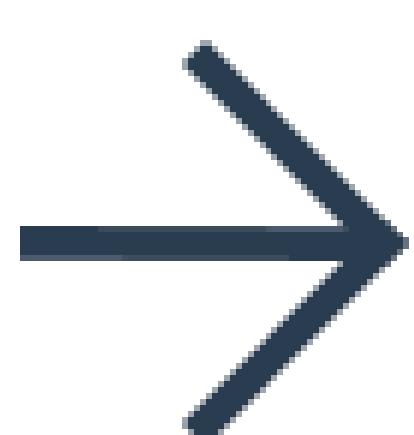
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Preventing Fraud, Financial Abuse & Common Scams
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ACCREDITED
BUSINESS

Older Adult & Senior Activities

Senior Game Day - \$3.75

- **Monday** 10:00 a.m. - 2:00 p.m.

Taijiquan - \$ inquire

- **Monday** - 6:00 - 7:00 p.m.
- **Wednesday** 11:00 a.m. - 12:00 p.m. intermediate



Line Dancing - \$5.00 (\$8.00 combo class)

- **Monday** 9:30 - 10:30 a.m. beginners
- **Monday** 10:30 - 11:30 a.m. intermediate
- **Thursday** 6:00 - 7:30 p.m. progressive (\$7.50)
- **Friday** 9:00 - 10:00 a.m. beginners
- **Friday** 10:00 - 11:00 a.m. intermediate

Ballroom Dance - \$3.75

- **Tuesday** 10:00 - 11:00 a.m. level 1
- **Tuesday** 9:00 - 10:00 a.m. level 2

Chinese Line Dance - \$3.75

- **Tuesday** 9:30 - 11:00 a.m.
- **Thursday** 9:00 - 10:30 a.m.

Mahjong - free for a limited time

- **Tuesday-Friday** 9:00 a.m. - 2:00 p.m.

Quilting - \$3.75

- **Tuesday** 12:30 - 4:00 p.m.



Painting - \$3.75 (\$11.25 for adults)

- **Wednesday** 1:00 - 4:00 p.m.
- **Thursday** 1:00 - 4:00 p.m.

Senior Aerobics - \$3.75

- **Thursday** 10:30 - 11:30 a.m.

Music In Motion - \$5.00

- **1st Thursday** 12:00 - 1:00 p.m.

Sunday Social Dance - \$10.00

- **1st Sunday** 1:00 - 4:00 p.m.



September



3 Francis E. Axiaq
5 Marie McCoy
5 Maria Vega
5 Wei Zhou
5 Win Hsiao
5 Vinita Ghosh
6 Ann Schneider
8 Noel Ruane
9 Sharyl Scully
10 Marci Leong
13 Hisae Cartier
13 Sophia Ng
15 Antonios Sferidis
16 June Palmer
17 Tillie Panattieri
19 Phyllis Fanell
19 Theresa Wilson
19 Bernard Sinclair
21 Fernando Saucedo
21 Roberta Young
22 Maryann Sappa
23 Angeline Shin
25 Kay Sferidis
25 Jack Shamiya
26 Phyllis Kilgore
27 Rene Sinclair
27 Bud Bowman
28 Jeanne Steenberg
29 Gloria Borruso
29 Esther Johnson
30 Lucille Tromborg

O C T O B E R

HAPPY BIRTHDAY

2	Florence Vassar
2	Olga Petrella
3	Ernest Souter
4	Alvin Beale
5	Mildred Weston
6	Janett Saleh
7	Leland W. Lou
8	Elliot Toporek
11	Rose Gallegos
11	Mary Ellen Pellegrini
13	Beverly Crisfulli
14	Tess Parazo
14	Rose Cefalo
14	Nick Cannuli
15	Irma Fasenfist
15	Tali Turtanake
17	Jane Richardson
19	Beth Margaret
20	Ann Jones
21	Nina Orlando
21	Trudy Strambi
21	Juanita Jay Franz
21	Henry Ernest
21	Emmy Kaufman
21	Joy LeBaron
22	Mike Havan
26	Walter Johnson
27	Felicia Watson
31	Theresa Jalocha

If you or someone you know would like to be added or removed from this list, please contact (650) 259-2338



Please join us for our 6-week "Tech Sessions"

August 10th - ~~Google Maps~~

August 17th - ~~Social Media~~

August 24th - ~~YouTube~~

August 31st - ~~Online Shopping~~

September 7th - ~~Email Uses~~

September 14th - ~~Online Banking~~

**OPEN TO
ADULTS 55+**

**Presented by:
Peninsula Family Service
www.peninsulafamilyservice.org**

Location: Millbrae Recreation Center (Senior Lounge)

477 Lincoln Circle, Millbrae, CA 94030

Date: Held Every Thursday for 6 weeks

Time: 9:30 - 11:00 a.m.

Dates: August 10, 17, 24, 31, September 7 & 14

Email: helpathand@peninsulafamilyservice.org

Phone: (650) 403-4300 ext. 4366

Mailing Address

**Millbrae Recreation Dept.
Senior Program**
477 Lincoln Circle
Millbrae, CA 94030
Phone: (650) 259-2478

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