

# California Jobs Slowing

by Natalie Kitroeff, LA Times

## 'The yellow light is on': California loses 1,400 jobs as economy shows signs of slowing

California's economic engine quieted in June as employers reduced their payrolls by 1,400, according to a recent report by the state's Employment Development Department. It was the second month this year that the state lost jobs.

The unemployment rate stayed flat at 4.7%, the lowest rate since November 2000.

The state added jobs at a rate of 1.6% over the last 12 months, matching the growth rate in the nation as a whole. California has tended to grow faster than the rest of the country since 2012, but as the job market tightened, businesses in the state have started taking on fewer new workers each month.

A net reduction of 1,400 jobs is slight compared with the state's total employment of about 17 million non-agricultural workers. But it is another indication that 2017 could be a year of cooling for California's typically bustling job market.

In the first half of 2016, the state piled on a total of nearly 160,000 new jobs. Through the first six months of this year, the state boosted payrolls by just 65,400.

"These numbers are problematic, I think this is a wakeup call for everybody," said Chris Thornberg, co-founder of Los Angeles-based consulting firm Beacon Economics.

On the surface, California's economy seems healthy enough; the jobless rate is rock bottom and wages are growing much

faster here than in the rest of the country. But most sectors in the state have either lost jobs in the first half of the year or are growing more slowly than they had been.

Economists say that's largely because businesses cannot find applicants to fill open jobs, because rank-and-file workers can't afford to live in the Golden State.

"I have to assume this is housing," Thornberg said. "Where do you put bodies? We don't have houses. The state has run out of labor supply."

In the first half of 2016, close to 123,000 new workers joined the labor force, meaning they either found employment or began actively seeking it. In the first six months of 2017, California's labor force shrank by 28,000 workers.

California has historically grown more or less in lockstep with the rest of the country, but the state's economy was particularly hard hit by the recession and its ensuing recovery, which began in 2010, unfolded at a faster pace than the nation's.

For most of the last five years, California grew more quickly than the rest of the country. That could be changing.

"We do seem to be moving to a more moderate track ... the yellow light is on," said Lynn Reaser, the chief economist of the Fermanian Business & Economic Institute at Point Loma Nazarene University.

Growth statewide was hampered by five industries that reported job losses over

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## Housing Challenges – a Perfect Storm

by Geoff McIntosh, Capitol Weekly

### Housing suffers from low inventory, high prices, too much regulation

Either reduce the torrent of regulatory burdens on California home builders or face a future of high housing costs and stunted economic growth. So concludes Loren Kaye, president of the California Foundation for Commerce and Education, who penned one of several articles issued last month through the Center for California Real Estate (CCRE).

In *Fostering Growth and Opportunity in California for a Strong Middle Class*, Kaye nails it when he says policymakers have not adequately addressed permitting, zoning, and litigation burdens, most notably reforming the California Environmental Quality Act, and eliminating its use as a political tool to prevent much needed housing projects from being built.

Consider: For the first time, California's median home price surpassed \$550,000 in May, according to a report issued by the California Association of REALTORS®. At the same time, California's home ownership rate of 54 percent landed its last in the nation.

The perfect storm – lack of inventory and skyrocketing prices – has arrived and

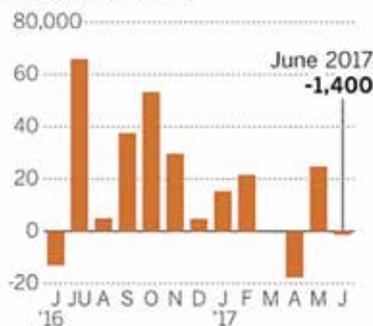


continues unabated. During the current legislative session, California lawmakers have sent Governor Jerry Brown a series of bills that raises money in a variety of ways for affordable housing projects, to provide tax breaks to renters and potential home buyers. And while that's a nice start, the real key as Kaye's piece illustrates, is to unlock supply by reducing the cost of building a new home.

Overregulation and a sea of red tape are root causes of California's current housing supply crisis. Protecting the environment is certainly important, but regulatory overweight has suffocated rental and for-sale housing production: During the last

### California June jobs report

Monthly net job gains



Unemployment rate



Source: California Employment Development Department

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JOBS - CONTINUED ON PAGE 5

HOUSING - CONTINUED ON PAGE 5

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# Mid-Term Report

by Frank Geisler, Chamber Board Chair

Just like we review employees in a business, we should periodically review the performance of the organization. So, here is the assessment that I offer after reviewing the last few months.

1. **Board:** I am very happy to report that our 20-member board of directors has been very engaged in the development of the Chamber this year. Our Nominating Committee's work has helped us welcome strong Board participants with a genuine interest in the well-being of the organization. Also, it is with great joy that I am introducing my successor as the Chamber's Board Chair-elect for 2018: Jim Bogart of the Grower-Shipper Association! Jim served on our Board over a decade ago and having him return to lead our organization, we consider something of a coup. The tight relationship between Salinas Valley Ag and our Chamber will only be strengthened with Jim at the helm. We couldn't have a better Chair-elect to help us ring in our Centennial in 2018. Welcome, Jim!

2. **Advocacy:** one of the main reasons to join a Chamber of Commerce is to be well represented as a member of the business community vis-à-vis our government officials. I strongly believe that this has been the case all

along this year, particularly because of the interventions of our President/CEO, Paul Farmer, but also thanks to the strong support of the Government Affairs Committee and its Chair, Kevin Dayton. When the Chamber offers an opinion on behalf of the business community, it is meaningful and respected.

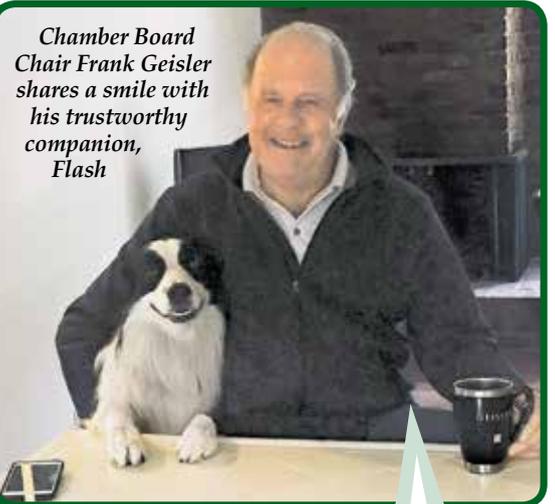
3. **Finance:** your Chamber enjoys a healthy financial foundation, particularly compared to similar organizations in the West. We own our building and have devoted regular sums of money to its improvement. It is rare to encounter Chambers of Commerce with that kind of asset equity. In addition, thanks to the diligent work of its Finance Committee under the leadership of Ba Tang, we are taking all of the necessary steps to comply with detailed financial reviews and following best industry practices.

4. **Membership:** With a devoted Membership Director and the assistance of an active committee, our membership has grown steadily over the last couple of years. However, when one considers the number of eligible businesses in our service area, we have much room to grow. Compared to other Chambers, our market penetration rate, at 8%, is in the lower 25th percentile. Obviously, there are numerous businesses in the Salinas

Valley that can benefit from our services and stellar advocacy – and that challenge is being carefully evaluated by our team.

5. **Events:** To honor our centennial, we have been actively planning a great series of events, starting with the 99th year event this fall (99 Bottles of ChamBEER on the Wall – September 9 – have you bought your tickets yet?). Come join us for what our Vice-Chair of Events, Mark Boos, and his committee (with the support of Marci Bracco of chatterbox pr) have been cooking up.

6. **Membership Services:** Members join a Chamber for a variety of reasons, and some may leave if they don't see the benefits. All Chambers face this challenge and we are not immune. We know we are solid at delivering value, without you having to show up. We are always working on doing a better job of communicating that value, to our busy members. Rest assured – you, as a member of the Chamber, are helping contribute to the vitality of doing business in our community.



Chamber Board Chair Frank Geisler shares a smile with his trustworthy companion, Flash

**I welcome your feedback.**

– Frank Geisler  
2017 Chamber Board Chair,  
Frank@Geisler3.com  
831-917-2802

## Salinas Valley CHAMBER OF COMMERCE BUSINESS JOURNAL

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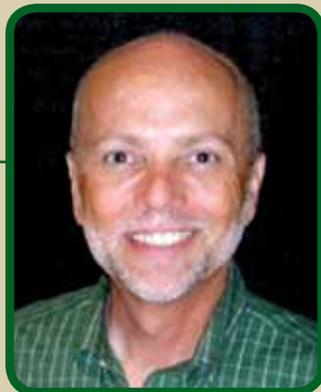


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## JOBS - CONTINUED FROM PAGE 1

the month, including manufacturing and trade, transportation and utilities.

The worst performers in June were the government sector and information, which encompasses tech firms and movie studios. The two sectors shed a combined 16,900 jobs.

June was a better month for professional and business services as well as for construction, two reliable drivers of the economy. Combined, they added a total of 17,200 employees.

Los Angeles County also had a disappointing month, with employers shrinking payrolls by 1,500. The county's jobless rate stayed at 4.4%.

Economists have cautioned for months that the state would not be able to keep up its unrelenting pace of hiring indefinitely. The current expansion has lasted more than 85 months, making it one of the longest periods of growth since World War II.

"This doesn't indicate that we won't rebound next month, but it does give pause as to whether this very lengthy period of expansion may be slowing or even ending," said Michael Bernick, who directed the Employment Development Department from 1999 to 2004 and is now an attorney at Sedgwick LLP, a San Francisco law firm.

The trouble for California is that the

slowdown appears to be touching almost every corner of the economy. Retail businesses have cut 13,900 jobs this year so far, which is about as many jobs as it added over the same period last year. The information sector is down 1,900 jobs in the first half of the year; last year, it added 25,600 jobs from January through June.

Healthcare and leisure and hospitality — two bulwarks of California's growth machine — have created fewer jobs than they did by this point last year.

On the bright side, many Californians who do have jobs have been getting solid raises. Wages have increased by nearly 4% year-over-year in the state, according to data from the Bureau of Labor Statistics, faster than in the nation overall.

That's a sign that businesses need workers — and are willing to pay more to attract them.

It also may be a sign of a deeper shift, toward an economy that favors high-wage industries filled with highly skilled workers who can afford a roof over their head in California.

"The sectors that continue to hire are the ones that are able to pay people enough to live in the state," said Thornberg, the economist.

## HOUSING - CONTINUED FROM PAGE 1

decade, California built approximately 80,000 new housing units a year, at a time when the need was 180,000 new units a year. Now, we're a million homes short, and counting.

Including local land-use fees, regulatory costs can add between \$35,000 and \$60,000 to the purchase price of each new home built in California, even before the first slab of cement is poured. Moreover, these fees become part of a buyer's mortgage and assessed property value, increasing their property taxes and monthly mortgage. Kaye's report offers a five-part, no-nonsense solution that includes the following:

Investment in transportation and water infrastructure; advancing affordable energy policies, updating labor laws and reducing litigation, and further investments in education and a skilled workforce. As Kaye writes, "the only solution to the high cost and severe shortage of housing is to increase supply, but California's environmental and land use laws undermine this imperative."

There is overwhelming evidence to support Kaye's conclusions. In San Diego County, for example, up to 40 percent of the cost of a newly-built home can be attributed to vast layers of government regulation, contends Lynn Reaser of the Fermanian Institute at Point Loma Nazarene University.

And, forcing builders to comply with government-determined prevailing wage rates (currently proposed by the Legislature), local set-aside mandates, and a host of other regulatory cost drivers on construction equipment, materials, fuels and

climate change mitigation through CEQA would produce a price increase over the 2016 median price of new homes by well over \$197,000, says a report issued by The California Business Roundtable's Center for Jobs & the Economy.

Bridging this chasm is much more than a 'supply and demand' issue. Local governments must rethink and revamp their regulatory policies to bring down the up-front costs of building new homes. Just as a shopkeeper will put items on sale to increase sales, California must put building permits on sale so that builders can increase capacity of all kinds of housing.

The time for action is now. For their part, home builders are employing an array of creative and innovative engineering technologies and products that are revolutionizing the industry. From creatively-designed, energy-efficient accoutrements to durable exterior finishes that can withstand intense sunlight and heat, new homes today are built and designed much better than their predecessors.

Relieving the regulatory burden, together with the explosion in homebuilding technologies would go a long way toward unlocking supply and restoring the American Dream for a generation of potential California home buyers.

Geoff McIntosh is President of the California Association of REALTORS®. The Center for California Real Estate is an institute from CAR dedicated to intellectual engagement in the field of real estate.

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# Marketing 101

tips & advice on digital marketing

by Phil Fisk, President  
Coastline Marketing Group



## Direct Response Marketing

Direct response marketing is one of the fastest growing marketing trends out there right now. The reason so many businesses are taking advantage of it is because it allows a measured response so that the ROI is maintained.

## What is Direct Response Marketing?

Direct response marketing generates an immediate response from people. They see an ad and they immediately take action. This could be entering a contest, clicking to get a coupon, or entering their email address to join a newsletter.

Many other forms of marketing involve slower responses. You could mail something out to people and it could take weeks for them to respond. You could spend money on a radio ad and never know if it had the intended purpose. This poses a problem because you don't know if you wasted your money or not.

With direct response marketing, you get people to take action right away, which enters them into the sales funnel so you can ultimately get their business.

As a small to medium business, you get a lot of benefits for using direct response marketing. You don't have to spend a lot of money for a campaign to be successful. Instead of throwing money at the effort of branding and hoping that it works, you can use some of that money to pass it to potential customers in the form of coupons, giveaways, and other incentives. If you can at least collect their contact information for a newsletter in exchange for a contest entry or a coupon, then it has been a success.

## What Facebook Ads Offers

Facebook ads are one of the best examples of direct response marketing. Considering there are over a billion regular users on Facebook, it's a great place to start when you're trying to reach a lot of people.

When you use Facebook, you get to set your target audience. The more you know about your ideal customer, the easier it is to set this and ensure that your ad shows to all of the right people. You can identify such things as:

- Geographic location
- Age range
- Gender
- Occupations
- Interests

Facebook will show you how many people you can reach based upon the specifics you have identified as well as the budget you want to spend. Perhaps more importantly, you get analytics that shows you the total reach, the number of impressions, as well as how many clicks a specific link was given. All of this information shows you the success of a campaign. Depending on the success, you can make changes to the next one so that it's equally or more successful than the last.

## Why is it something you should explore?

You need to be smart about the way you market. If you're like the average small business, you don't have a large marketing budget. This means that you need to try and reach as many people as possible and get them into your sales funnel.

With direct response marketing, you give out coupons or give away a product in exchange for people buying from you or at least giving you their contact information. This form of marketing makes better sense than branding, especially when you're limited on what you can spend per campaign.



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# CA Property Tax Revenues Soar

by Dan Walters, CALmatters

Much has been said and written – mostly negatively – about the effects of Proposition 13, California’s iconic law limiting property taxes.

Its critics say that Proposition 13, which restricts taxes to 1 percent of property values and caps increases in those values at 2 percent a year, has starved schools and local governments of vital revenue.

However, the latest data on homes, farms and commercial and industrial property, compiled by county property assessors, tell a much different story.

Assessors completed their 2017-18 rolls of taxable property this month and are reporting about a 5 percent statewide gain to approximately \$5.75 trillion – yes, that’s trillion with a “t” – in taxable value. That huge figure will translate into at least \$65 billion in property taxes, including levies to repay bonds, which are exempt from the 1 percent limit.

Not surprisingly, the highest gains are being recorded in the San Francisco Bay Area, thanks to its red-hot economy and property markets, topped by a nearly 11 percent gain in San Francisco itself.

The most eye-popping number, however, is the immense growth in property tax revenue – well over 50 percent during the last decade alone and about 1,000 percent since 1978, when Proposition 13 was overwhelmingly passed by voters.

The Legislature’s budget analyst, Mac Taylor, points out that “the property tax has grown faster than the economy” since then.

“Personal income in California – an approximate measure of the size of the state’s economy – has grown at an average annual rate of 6.3 percent since 1979,” Taylor’s 2012 report says. “Over the same period, revenue from the 1 percent property tax rate has grown at an average annual rate of 7.3 percent.”

How is that possible?

While Proposition 13 limits taxes on any particular piece of property as long as it remains under the same ownership,

taxable values are upgraded when it changes hands. That, along with ever-rising market values, accounts for much of the steady increase.

Another big factor is new construction, both residential and commercial, added to the tax rolls as population increases. However it happens, property tax revenue keeps growing, currently by about \$3 billion each year.

Proposition 13’s critics – public employee unions and their political allies, mostly – have yearned for decades to repeal or modify it.

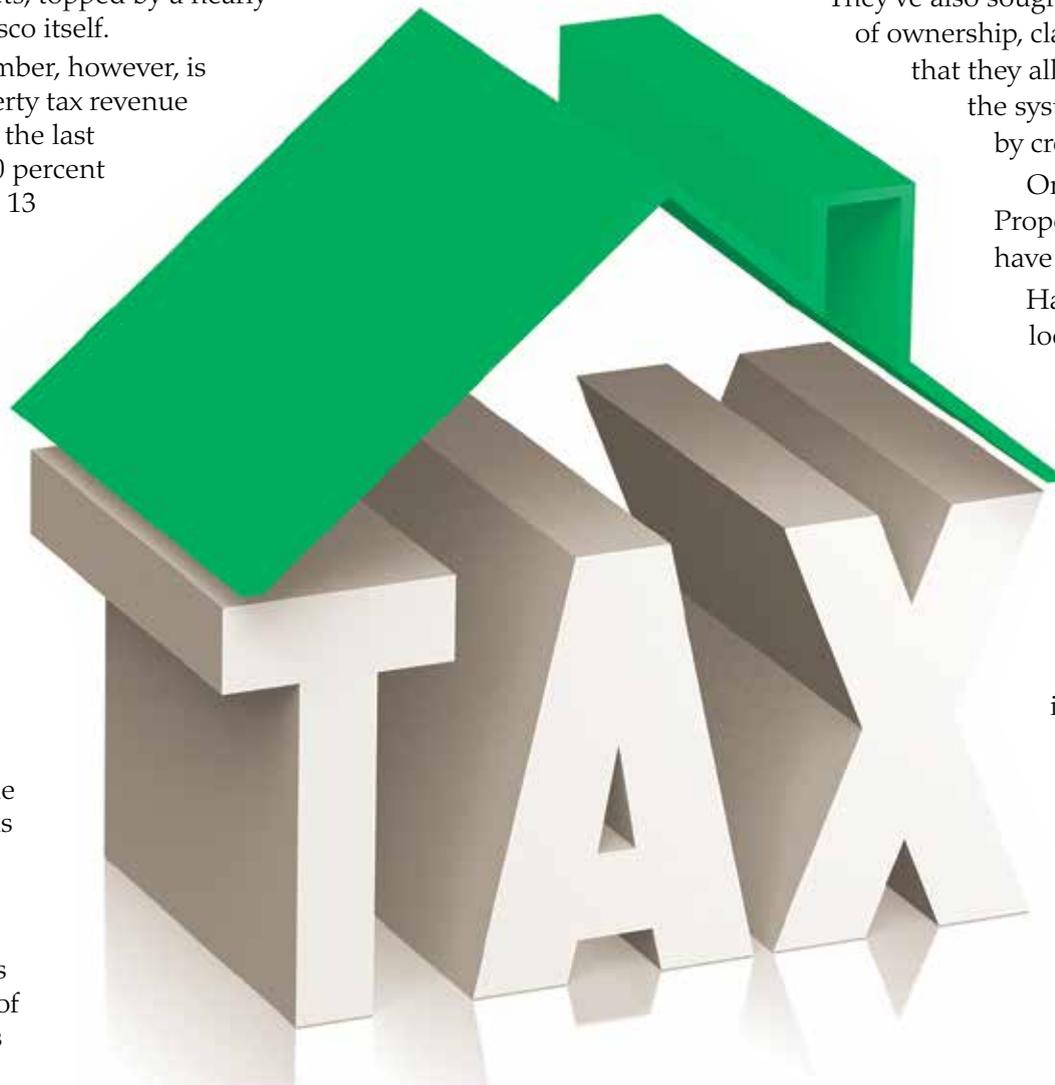
Repeal would be a political impossibility; it remains very popular with voters, most of whom are homeowners and benefit from its limits. Critics, therefore, have tried to gain traction for a “split roll” that would eliminate the limits for commercial property, arguing that it changes hands less often than homes and its owners are getting an undeserved tax break.

They’ve also sought to change laws governing change of ownership, claiming – with some justification – that they allow property owners to manipulate the system and avoid tax value upgrades by creative structuring of deals.

One could argue, however, that Proposition 13 staved off what could have been a much larger tax revolt. Had it not been enacted, and were local officials today using the same uncapped assessment practices and still taxing at the same rate as they did before 1978, property taxes would be three times as high, or about \$200 billion a year.

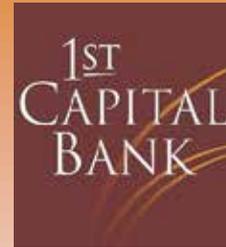
That would have been politically unsustainable, so some limit on property tax growth was inevitable. The Legislature had plenty of warning in the 1970s that a tax revolt was coming and ignored it, thus giving Howard Jarvis and other Proposition 13 proponents an opening.

The Proposition 13 debate will continue, but arguing that it has undermined vital tax revenue is disingenuous, as the latest data prove.





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# New Ag Tech Website for Salinas

by Ashley Nickle, The Packer

The City of Salinas has launched a website featuring the agricultural technology opportunities in the area.

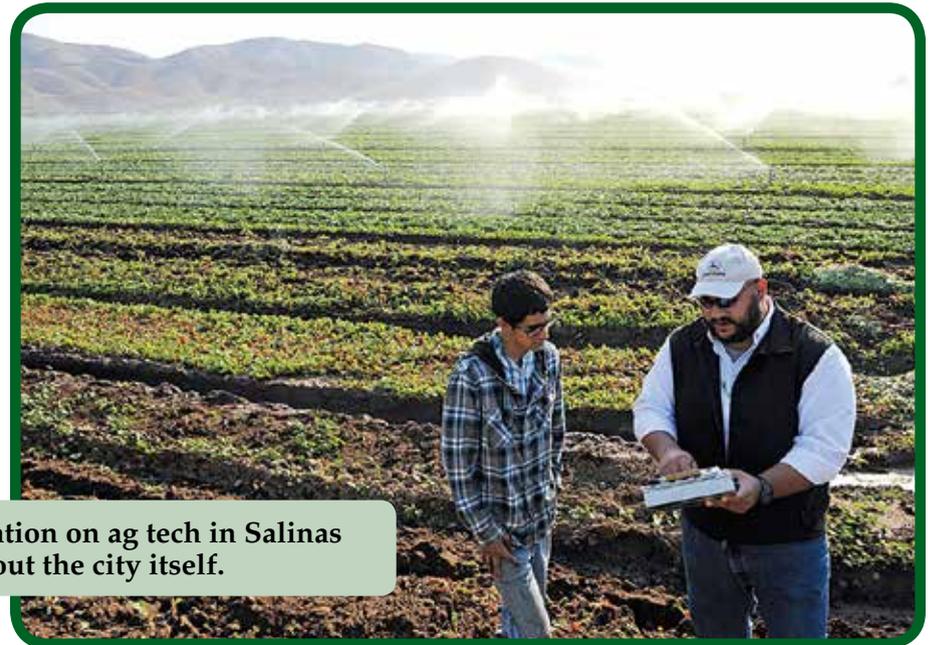
Salinas is home to many fresh produce companies as well as the Western Growers Center for Innovation and Technology, in which 41 ag tech companies are leasing space, according to a news release. Area colleges also have workforce training programs that aim to support the growing ag tech industry.

"The microsite is targeted towards showing the value of locating an ag tech startup in Salinas," Andrew Myrick, economic development manager for City of Salinas, said in the release. "We want to be able to show startups the existing resources that will support their business as

it grows, including finding the right local workforce, connecting with our existing companies, and learning about our region's amenities and quality of life."

The site includes profiles of D'Arrigo Bros., Mann Packing, Tanimura & Antle and Taylor Farms and lists contact information for each company.

Information about cultural amenities, recreation, schools and cost of living is also available at the site, [www.agtechsalinasca.com](http://www.agtechsalinasca.com).



The new website provides information on ag tech in Salinas as well as information about the city itself.

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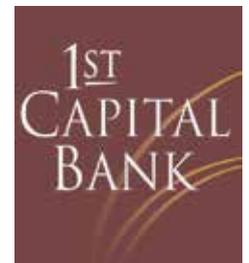
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# Checking Applicants' Criminal History

by Sharilyn Payne,  
Fenton & Keller



## Employers Should Exercise Caution in Checking Applicants' and Employees' Criminal History

When an employer advertises a job opening, it can be challenging to go through the applications and decide whom to interview. Employers often include a question about an applicant's criminal history on the job application to narrow the choices. Employers may also use criminal history information of existing employees in deciding, for example, whom to lay-off when downsizing.

The Fair Employment and Housing Commission issued updated regulations concerning consideration of criminal history in employment decisions that took effect on July 1, 2017. Some of the prohibitions detailed in the regulations are enumerated in the California Labor Code. Specifically, unless permitted by law, an employer cannot consider the following types of criminal history, or seek such history from an employee, a job applicant, or a third party when making employment decisions such as hiring, discipline, lay-off, and termination: (1) an arrest or detention that did not result in conviction; (2) referral to or participation in a pretrial or post-trial diversion program; (3) a conviction that has been judicially dismissed or ordered sealed, expunged, or statutorily eradicated pursuant to law, including sealed juvenile offense records; (4) actions including an arrest, detention, or court disposition that occurred while a person was subject to the process and jurisdiction of juvenile court law; and (5) a non-felony conviction for possession of marijuana that is two or more years old.

These restrictions leave a lot of areas into which an employer can still inquire. What can an employer do with criminal history information that it is allowed to obtain? Can it reject a candidate who meets all of the requirements of the job if the individual has been convicted of a felony that does not fit into any of the above restricted categories? California law protects job applicants and employees from discrimination based on membership in a multitude of protected categories, including gender, race, and national origin. An employer cannot consider a criminal conviction if it may have an adverse impact on the individual on a basis protected by law. The regulations state that an employer that considers criminal convictions in its employment practices must show that its policy is appropriately tailored to the job at issue and takes into account (1) the nature and gravity of the offense or conduct; (2) the time that has passed since the offense or conduct and/or completion of the sentence; and (3) the nature of the job held or sought. The regulations set forth specific methods an employer must use to evaluate its policies. Furthermore, before taking an adverse action based on information the employer obtained from someone other than the applicant or employee, the employer must give the individual notice of the disqualifying conviction and a reasonable opportunity to present evidence that the information is factually inaccurate.

Stricter provisions apply to state and local agency employers which cannot ask job applicants for any information about their conviction history until it has been determined that the applicant meets the minimum employment qualifications as stated in the notice for the position. Furthermore, if Assembly Bill 1008 passes, all employers may be subject to these stricter provisions as it prohibits an employer from including on a job application any question about an applicant's criminal history, and would prohibit an employer from asking about an applicant's conviction history until the applicant has been given a conditional offer.



Sharilyn Payne is a lawyer with the Fenton & Keller law firm in Monterey. This article is intended to address topics of general interest, and should not be construed as legal advice. For more information, please visit [www.fentonkeller.com](http://www.fentonkeller.com).

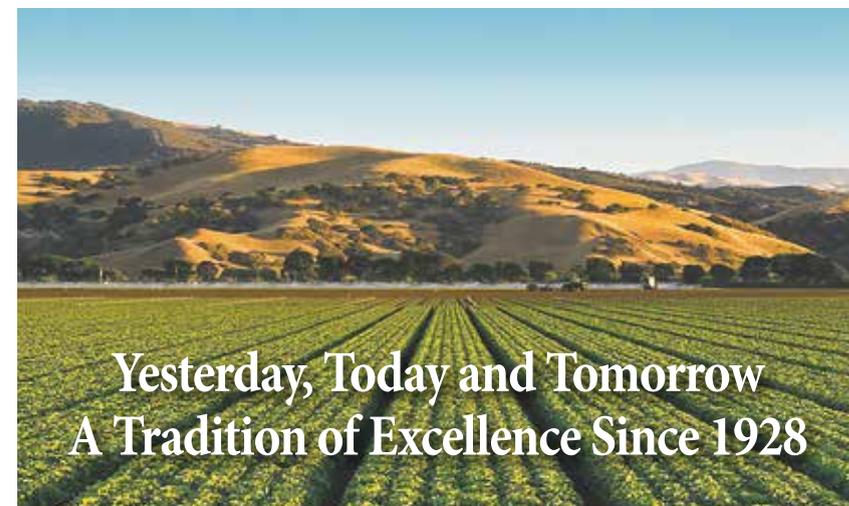
# Faster Pay Gains for Low-Income Earners

For the first time in years, pay for the lowest-income Americans is rising faster than for other groups.

Weekly pay for full-time earners at the lowest 10th percentile of the wage scale rose at a faster rate last quarter, year-to-year, than for any other group measured by the U.S. Labor Department—including those at the top of the income scales who earn five times as much.

The shift for low-income workers—including restaurant workers and retail cashiers—who make about \$10.75 an hour, is a sign that a tightening labor market

is delivering better pay to workers who largely haven't shared in gains since the recession ended eight years ago, according to economists and government data. Last quarter marked the first time since late 2010 that this earning group's gains outpaced all others, including the 90th, 75th, 50th and 25th percentiles.



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Attorneys at Law

# IMPOWER - Overcoming Fear

On May 11th, several hundred guests enjoyed a lovely afternoon at Corral de Tierra Country Club for the second of three yearly IMPOWER luncheons. Sponsored by Comerica Bank, Salinas Valley Memorial Healthcare System, and Scheid Vineyards, the lunches provide an opportunity to connect with friends and colleagues in a relaxed setting, do a bit of shopping from the featured vendor, learn about a local nonprofit, win raffle prizes, bid on some unique live auction items, and hear thought-provoking keynote speakers. IMPOWER continues to support numerous nonprofit organizations with funds raised at the luncheons. The featured nonprofit that benefited from the May luncheon was the Monterey Peninsula College Foundation.

Keynote Speaker, Sarah Gerhardt, captivated the audience with her inspiring talk entitled *Overcoming Fear- Lessons from Mavericks and Academia*.

Gerhardt overcame tremendous personal obstacles in her early years but through grit and determination, earned a BS in chemistry from Cal Poly San Luis Obispo in 1997. As if that isn't enough of an achievement, she followed that up

with being the first woman ever to surf the monstrous waves of Mavericks in 1998. She'd been preparing for that challenge by surfing and working out relentlessly in Hawaii with her big wave partner, who is now her husband, Mike Gerhardt. Together, they paddled out to Mavericks, a big wave surf spot near Half Moon Bay. After watching Mike ride waves for a while, Sarah gathered her strength, courage and sheer will and caught waves too. Since then, Sarah has completed a Ph.D. in Physical Chemistry, surfed Mavericks many more times, had two children, completed a Post-Doc in Molecular Biology, and is now a Chemistry Instructor and Department Chair at Monterey Peninsula College. She lives in Santa Cruz with Mike and their children where they enjoy board sports and volunteering with the Ride A Wave program.

One of the live auction items included private surfing lessons from Sarah and Mike. We look forward to hearing about that adventure from the winner at our next luncheon which will be held on October 5, 2017. *Hope to see you there!*

# IMPOWER

A project of the Salinas Valley Chamber of Commerce

*Make Your Reservation Today*

**Thursday October 5th at Corral de Tierra Country Club\***  
Complimentary Valet Parking for IMPOWER attendees.

**11-12pm Registration and Wine Reception**  
**12-1:30pm Lunch & Program**

**Panel:** Don't Fear The Future ...  
The Next Generation is Killing It!

**Featured Non-Profit: Digital NEST**  
**Featured Vendor: Beefy Boys**

Enjoy lunch with wine service  
Salinas Valley Chamber Members \$50  
Prospective Members \$60

RSVP: [SalinasChamber.com](http://SalinasChamber.com)



\*Out of respect for the Country Club's dress code, no jeans please.



## Advertise in the Chamber Centennial Commemorative Calendar

2500 copies of our 16-month 2018 calendar will be distributed for free throughout the community.

This is a cost-effective way to raise your organization's visibility and show your support for the Chamber.

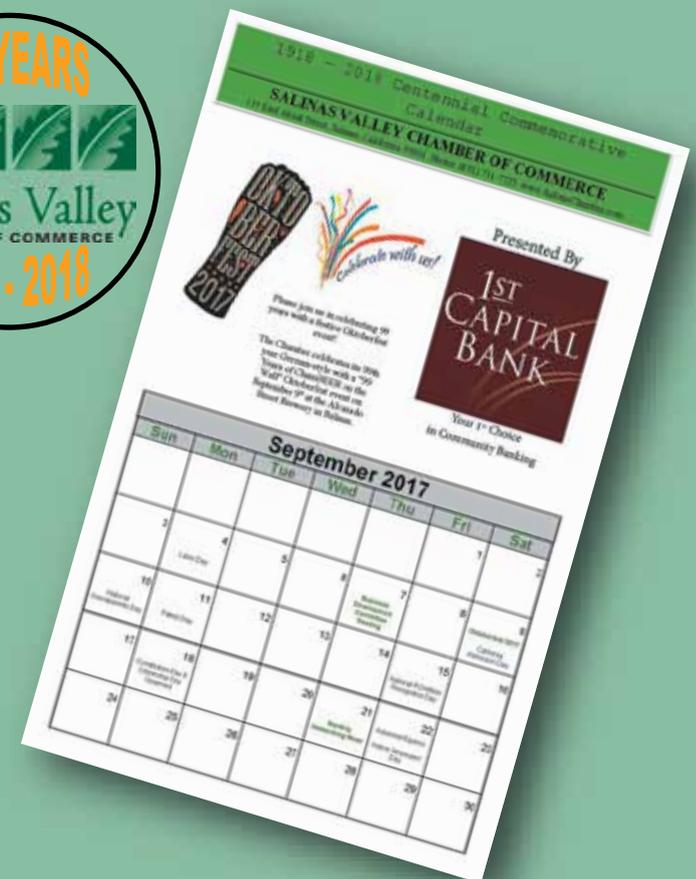
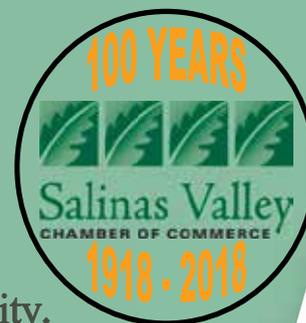
### Business Card Size Ads Available

Quantity	Rate (each)
1	\$175
2	\$160
3	\$145
4	\$130
5	\$115
6	\$100

Reserve your ad space now:

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831-751-7725



# New and Renewing Members

*The Chamber thanks our New and Renewing Members.*

*Please support them and tell them you appreciate that they're Chamber members!*

## NEW MEMBERS

Paylocity  
United Agribusiness League  
Law Offices of Bruce Julian Kitchin  
Springhill Suites Marriott  
Star Pharmacy & Gifts

## RENEWING MEMBERS

Ag Land Trust  
Altai Brands  
Always Best Care Senior Services  
Aon Risk Solutions  
Aspire Health Plan  
Batteries+Bulbs  
Big W Sales

Braga Fresh Family Farms  
Central California Alliance for Health  
DataFlow Business Systems  
European Wax Center  
Goldman Land & Development Co.  
Granberg Law Office  
Holaday Seed Company  
Holiday Inn Express & Suites  
Hospice Giving Foundation  
iHeartMedia  
INOSOT Financial and Health  
Coaching Centers  
Jeffrey Wriedt & Company, CPAs  
Kobrinsky Group  
Mann Packing Company

Mapleton Communications Radio  
McShane's Nursery and  
Landscape Supply  
Monterey County Parks Department  
Monterey County  
Water Resources Agency  
Monterey Credit Union  
National Steinbeck Center  
Pediatric & Adolescent Medical  
Association of the Pacific Coast  
PJ Grafx  
Ruggeri - Jensen - Azar  
Salinas Fire Fighters Association  
Sherman's Apothecary  
Val's Plumbing & Heating

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### Celebrating 10 Years

Holiday Inn Express  
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### Celebrating 25 Years

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Please visit the Chamber website to register for any of the upcoming events on page 19, or contact the Chamber for more info. (831) 751-7725 or [info@SalinasChamber.com](mailto:info@SalinasChamber.com)

# New Member Profiles

## LC1 PRODUCTIONS

Luis Contreras is the Salinas-based owner and videographer of LC1 Productions. Let Luis be part of your business promotion and real estate listings to make your business pop. Need assistance with capturing those special moments, event or making a music video? Video is a must have in marketing your business and he is the person to contact.

- Video Production
  - Promotional/marketing video
  - Drone video
  - Realtor listings
- (831) 444-1082  
[LC1productions.com](http://LC1productions.com)



## GRUPO FLOR

A family of cannabis companies where visionary entrepreneurs have access to the entire cannabis supply chain. Grupo Flor was founded in 2016 by Salinas Valley entrepreneurs who shared a passion for their community and its unique opportunity to become a dominant California cannabis business ecosystem. The founders use their expertise in commercial real estate, cannabis laws, ag technology and relationship building to help shape California's emerging cannabis market. (831) 753-9999 • [www.GrupoFlor.com](http://www.GrupoFlor.com)



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## LA MEXICANA MARKET

# New Member Profiles

## GRAINGER

Grainger is a leading distributor of industrial supplies, MRO equipment, tools and materials. With access to over 1.5 million industrial supply products available online and in our print catalog, we provide maintenance, repair, and operational solutions for your business. MRO, manufacturing, supply chain, tools, and more – for the ones who get it done.

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(831) 757-0991 • (800) 472-4643 • [www.grainger.com](http://www.grainger.com)



## MAX FIT MEALS

Max Fit Meals is a meal prep and nutrition store in Salinas and Monterey. Max Fit Meals incorporates flavorful gourmet options like tri-tip and salmon, and even introduced an organic line of prepped meals. Owner Kris Spencer's motto is: "food for the soul and fuel for your workouts." He preaches this mantra to his team and customers because he deeply feels that Max Fit Meals is not just a healthy choice but a lifestyle that is based on results and convenience.

[www.MaxFitMeals.com](http://www.MaxFitMeals.com)



## PROVIDER'S MERCHANT SOLUTIONS

Provider's Merchant Solutions is a solution-as-a-service approved by VISA MasterCard in all 50 States that eliminates all credit card transaction fees and allows merchants to process all major credit cards with no minimum purchase, unlimited transactions and dollar volume for a low flat monthly fee. This breakthrough solution became law as part of the Durbin Amendment to the Dodd Frank Act. Contact us to learn how it will benefit your business.

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[www.merchantservices.providers.direct](http://www.merchantservices.providers.direct)



## H&R BLOCK

H&R Block is a global consumer tax services provider, having prepared more than 680 million tax returns since 1955. We have local offices in almost every local community and prepare personal and business return taxes. We have a very experienced local team to help with any additional services - IRS letters, past returns, amendments and FREE review of prior year returns.

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# Noland Hamerly Creates Scholarship

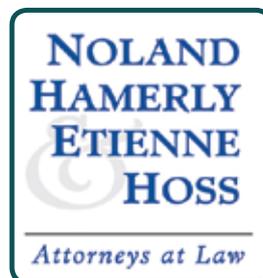


*Christine Kemp, Noland Hamerly; Elizabeth Welden-Smith, Jazz Festival;  
Colleen Bailey, Jazz Festival Executive Director;  
Terry O'Connor, Noland Hamerly & Jazz Festival Board Member.*

Noland Hamerly has created a Scholarship Fund in memory of its late partner, Myron E. "Doc" Etienne, to be known as the Doc Etienne Scholarship Fund at the Monterey Jazz Festival. Doc Etienne was one of the founders of the Festival in 1958 and remained actively engaged on the Board of the Festival for over 50 years.

The Scholarship Fund will support scholarships for high school musicians who participate in the Monterey County All Star Program. The scholarships will be needs-based, and will underwrite student recipients' participation in the year-long program, which includes attendance at the Monterey Jazz Festival Summer Camp regional, national or international tours and playing at the Next Generation Jazz Festival and the Monterey Jazz Festival in September of each year. For those recipients who are high school seniors, travel expenses to and from college to attend the September Festival may be supported.

Each year Monterey Jazz Festival Board will select a student for the scholarship based on the recommendation of the Festival's Education Director. The Fund awardee will be recognized at the Next Generation Jazz Festival when Monterey Jazz Festival Board will acknowledge Doc Etienne's many contributions over the years to the Monterey Jazz Festival.



# State Cap & Trade Bill Advances

*by Norm Groot, Farm Bureau*

The saga of the Cap & Trade component of the state's greenhouse gas (GHG) program continued to play out this week as the Legislature approved a heavily modified Cap & Trade bill this week. The Governor is expected to sign the bill quickly.

Last year, SB 32 was enacted, extending California's Global Warming Solutions Act to 2030. It is important to note that SB 32 extended ARB's authority to use command and control mechanisms to regulate greenhouse gas emissions (GHGs) into the future, with little consideration given to the costs of that measure to California's citizens, consumers and economy. SB 32 was opposed by the agriculture industry and the larger job creation community in California because it did not attempt to balance its mandate with its economic impacts.

The bill to extend Cap & Trade, AB 398, finds this balance by creating a market-based mechanism that allows food processors regulated under SB 32 to meet their compliance obligations for reducing GHGs in a cost effective manner. Specifically, AB 398:

- Maintains current industry assistance levels that help food processors affordably comply with California's GHG reduction mandate;
- Develops a mechanism to establish a price ceiling to contain the cost of the sale of allowances purchased by food processors to meet their compliance obligations and limit the increased cost of the Cap and Trade Program to the agricultural industry and consumers;
- Develop a Compliance Offset Protocol Task Force to create new offset opportunities in California, including in the agricultural industry;
- Improve accountability of the California Air Resources Board by mandating additional oversight including an annual economic impact report by the Legislative Analyst's Office;
- Prioritizing spending of money collected through the Greenhouse Gas Reduction Fund by creating a specific order of projects to prioritize, starting with reducing air pollutants from stationary and mobile sources, sustainable agriculture and short lived climate pollutants.

AB 398 also suspends the State Responsibility Area (SRA) fee as of July 1, 2017, until January 1, 2031. Since July 1, 2014, the SRA fee has been levied at the rate of approximately \$150 per habitable structure unless their property is already covered by a local fire department, in which case the fee is \$117 per habitable structure. This fee has been disproportionately placed on rural areas of the state and the suspension will greatly benefit rural residents of the state.

Further, AB 398 extends and expands the Manufacturing Sales and Use Tax Exemption that includes an exemption for research and development (R&D) equipment purchases from 2022 to 2030 benefiting food processing facilities.

# Chamber Ambassador

*Michael Laroco*

Michael Laroco is the CEO of INOSOT Financial and Health Coaching Centers, a company that he created with President Rosalie Laroco and COO Daniel Philpott to help their clients understand how to build wealth and create optimal health. INOSOT stands for "Infinite Number Of Solutions Over Time."

It's been said "that we spend our youth to achieve wealth, and then we spend our wealth to achieve our youth." By taking simple steps to understand the dynamics of wealth and health and their impact on an

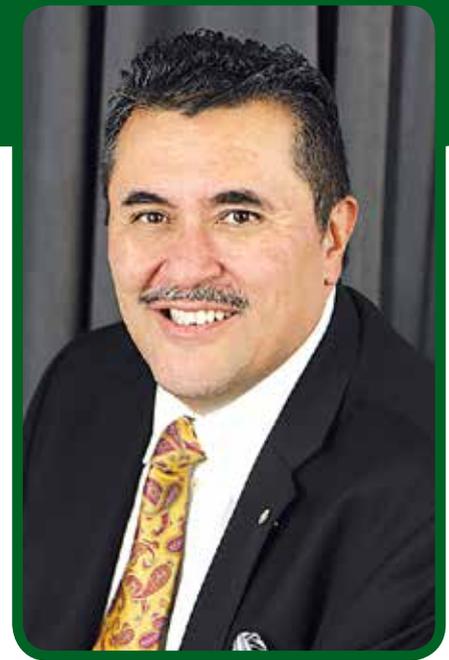


individual, family or business, you can avoid the pitfalls most Americans have endured. We work with those who are just starting their journey or who are in the middle of it and who want to create a sustainable legacy.

Most goals are achieved by having support and accountability. Our coaches help you through planning and implementation of your INOSOT Financial and Health Blueprint. The Blueprint is like a road map on achieving your life's goals. Complete information is the key to make life decisions. Call Michael at INOSOT Financial and Health Coaching Centers (831) 449-6800.

Michael is an Ambassador with the Salinas Valley Chamber of Commerce, Planning Commissioner for the City

Of Soledad for more than 15 years, a Salinas Steinbeck Rotarian, a member of two dynamic women's groups including the Salinas Valley Business Women's Network, where he was the first male board member. He is also a member of its sister organization Professional Business Women's Network of the Monterey Peninsula. He is past member of Salinas Host Lions, President of the Soledad Chamber of Commerce, Salinas Jaycees, Kiwanis of Carmel Valley and LeTip of Salinas.



Call Michael at  
INOSOT Financial and  
Health Coaching Centers  
(831) 449-6800

*Michael  
Laroco*

## Special Chamber Benefit Train Tour

*Close your eyes and imagine -*

it's Friday, August 4...you're completely caught up with work because you stayed late the night before (stop laughing and close your eyes - I told you we're imagining!). You're allowing yourself the morning to get out of the office to join some of your Chamber friends on a cool train ride.

***A ride with a purpose.***

You've heard about the commuter train eventually making its way to Salinas. Well, this tour is intended to give you a sneak peak of that route. We'll meet at the Chamber, take a bus up to San Jose's Diridon Station, where we'll board the "Coast Starlight" train to make our way back to Salinas.

The route will follow the existing train tracks, taking us from Santa Clara County, through Watsonville and Santa Cruz County and ending back home in Salinas. For a mere \$20, you'll get some snacks and the bus and train rides. Sounds like a deal. This is the part where we say sign up early because there is limited space, but you knew that.

SalinasChamber.com/events or 831-751-7725

New Commuter Train Tour  
with TAMC

Friday August 4, 2017

7:15am-12pm

Departing Salinas Amtrak Station  
11 Station Place, Salinas at 7:15am  
bus ride to San Jose's Diridon Station

Ride the Coast Starlight  
on commuter route to Salinas.  
Tour of Salinas Intermodal to follow

Seats are limited  
Reserve your spot at  
[SalinasChamber.com/events](http://SalinasChamber.com/events)  
\$20 for Chamber Members

Transportation Provided By:



# Digital NEST

Mario was first in line for the April grand opening of Digital NEST in the Cesar Chavez Library. Only a month later, he was recognized by the NEST staff as "Member of the Month" for his dedication to his web design skill development, commitment to creating a safe, welcoming community for his peers, and willingness to help wherever needed.

Mario's experience is at the heart of the mission of the Digital NEST - to empower predominantly Latino youth and young adults from the Salinas and Pajaro Valleys, high school age to 24 years old, to become the future leaders of the 21st century economy, by providing equity and access to technology, fostering youth-led innovation and entrepreneurship, and driving workforce development.

Between its Watsonville and Salinas centers, hundreds of Digital NEST youth and young adults gain technology skills, on-the-job experience, exposure to tech industry career-track jobs, and mentoring from adults and peers. As they gain knowledge and master technical skills, they become eligible to do work for clients of bizzNEST, our low-cost tech consultancy serving small businesses and nonprofits. The young Member-Consultants of bizzNEST are hired



Students at the NEST, hard at work

as part-time junior NEST staff, earning wages as they manage and complete projects in web design, videography, photography, and graphic design. To date, bizzNEST's twenty Member-Consultants have worked on more than two dozen client projects, with more in the pipeline.



## Digital NEST

**Visit Digital NEST  
Monday through Thursday,  
from 1 PM to 6 PM.  
Learn more at  
[www.digitalnest.org](http://www.digitalnest.org)**

# Non-Profit Calendar

DATE	TIME	LOCATION	NON-PROFIT	EVENT	CONTACT	WEBSITE
8/4, 8/11, 8/18	7pm	320 Main Street	ARIEL Theatrical	Joseph and the Amazing Technicolor Dreamcoat	831-775-0976	arieltheatrical.org
8/5, 8/12, 8/19	2pm & 7pm	320 Main Street	ARIEL Theatrical	Joseph and the Amazing Technicolor Dreamcoat	831-775-0976	arieltheatrical.org
8/12-8/13	7am-5pm	Mazda Raceway Laguna Seca	SCRAMP	Monterey Pre-Reunion	831-242-8200	www.mazdaraceway.com
8/17-8/20	7am-5pm	Mazda Raceway Laguna Seca	SCRAMP	Rolex Monterey Motorsports Reunion	831-242-8200	www.mazdaraceway.com
8/24	11am - 7pm	Bayonet & Black Horse Golf Courses, Seaside	Monterey County Farm Bureau	Bill Barker Memorial Golf Tournament	831-751-3100	www.montereycfb.com
8/27	10am-2pm	Rancho Cielo Youth Campus 710 Old State Road	Rancho Cielo	7th Annual Family Fun Day	831-444-3533	www.ranchocieloyc.org
8/16	10:30 am- 12:00 pm	21 Lower Ragsdale Drive, Monterey	Alzheimer's Association	Memory Loss: Early Diagnosis is Key	800-272-3900	www.Alz.org/NorCal
8/22	1:30-3:00 pm	21 Lower Ragsdale Drive, Monterey	Alzheimer's Association	Effective Communication Strategies	800-272-3900	www.Alz.org/NorCal
8/28	2:30 - 4:00 pm	21 Lower Ragsdale Drive, Monterey	Alzheimer's Association	"Musical Memories"	800-272-3900	www.Alz.org/NorCal
9/30	5pm	Tanimura & Antle Barn (Spreckels Sugar Factory)	Monterey County Farm Bureau	100 Years of Fresh Ideas Centennial Celebration	831-751-3100	www.montereycfb.com

# Chamber Events



*1st Capital Bank CEO Tom Meyer & Crew at Monterey Coast Brewery Mixer.*



*Membership Director Roxanne passes Rodeo tickets to raffle winner Tony Caldera at the Rodeo Mixer.*



*Members ride the networking train at Connect at Lunch at Loose Caboose.*

# Ribbon Cutting



*Hastie Financial cuts the ribbon at their new Salinas home.*

**“I’M INTRIGUED –  
TELL ME MORE!”**

Please visit the Chamber website to register for any of the upcoming events on page 19, or contact the Chamber for more info. (831) 751-7725 or [info@SalinasChamber.com](mailto:info@SalinasChamber.com)

# Choosing the Right Trustee

by Robert Simpson, attorney  
with Noland, Hamerly,  
Etienne & Hoss



When creating a trust, a trustee is named to administer your trust assets as provided in the trust instrument and according to California law. Typically, you (and your spouse if you are married) serve as trustee of your trust until you die or cannot serve. Sometimes, selecting a successor trustee to serve after you are unable to do so is a critical and stressful decision. After all, it is your trustee who will take control of your assets, communicate with your beneficiaries, pay creditors, distribute property to the beneficiaries, and file tax returns, among many other duties. A trustee effectively “steps into your shoes” when you can no longer do it yourself. A tall order, no doubt!

Some people quickly assume their trustee should be their oldest child or a loyal friend. While they may be worthy candidates, it would not be wise to pick a trustee simply because of seniority or loyalty. Your trustee should get along with your beneficiaries, have financial experience, be dependable, and most importantly, be honest. In some situations, it is appropriate to appoint a professional trustee, such as a bank. Make sure to consult with loved ones and your attorney as part of the selection process.

After identifying potential candidates to serve as trustee, make sure your trust does not set them up for failure. For example, let’s assume your trust provides the following:

a) Upon your death, the trustee can make distributions to your children for health and education purposes for each child’s lifetime;

b) When all of your children are

deceased, the trust assets will be distributed to their children (your grandchildren); and

c) Your oldest child is the trustee.

Although this scheme seems harmless, it has strong potential to create conflict between dueling family members. For example, your oldest child, may be seen as the “favorite” if chosen as trustee. They may experience a falling out with a sibling if a distribution of assets is viewed as unfair by one beneficiary. A child who doesn’t require distributions for health or education may feel slighted if other siblings receive substantial payouts for such needs. Likewise, this trust could incite your grandchildren to discourage the trustee from making distributions to your children, because every trust payment to a child means less money available for the grandchildren.

Examining potential problems in the planning stage will help you select the right person as trustee. If you anticipate any of the issues above, consider choosing a trustee without an emotional connection, such as a professional trust company, who can make decisions without being swayed by family politics. Perhaps your trustee should be a close friend that is familiar with your family dynamics, but is not a part of it. Of course, if you don’t foresee family drama surrounding your trust, a devoted child can be a great trustee. With a little foresight and proper planning, you can be confident the trustee you select will execute your wishes in a fair and proper manner.

*Mr. Simpson’s practice focus is estate planning, probate, trust and estate administration and litigation, conservatorships and business matters. He has extensive experience in all phases of planning, administration and litigation, and is certified by the State Bar of California Board of Legal Specialization as a specialist in probate, estate planning and trust law. For more information, contact [rsimpson@nheh.com](mailto:rsimpson@nheh.com).*



# Member News

## SV HALF MARATHON RETURNS

The Salinas Valley Half Marathon, a scenic 13.1-mile run through the vineyards and rich agricultural lands of ‘Steinbeck country,’ returns on August 5 after it was cancelled last year due to unhealthy air quality from the massive Soberanes fire.



After starting at the historic Soledad Mission, the course includes the River Road Wine Trail which features numerous wine tasting rooms along the route. The race ends at Pessagno Winery with a festive finish celebration complete with wine tasting, beer, music, a recovery zone, no-host barbecue and awards presentation.

Approximately 1,000 runners from more than two dozen states and a half-dozen countries are expected for the eighth annual event. Registration for the Salinas Valley Half Marathon is \$95. [www.salinasvalleyhalfmarathon.org](http://www.salinasvalleyhalfmarathon.org).

## L+G WELCOMES De Young

L+G, LLP, Attorneys at Law, has welcomed Helen De Young to its team as Director of External Affairs and Executive Assistant to Jeff Gilles. A resident of Salinas, De Young is active in the local community. She is currently on the Executive Leadership Team for the American Heart Association’s 2018 Go Red For Women Luncheon. She was formerly the Regional Director for the American Heart Association, American Stroke Association, and was Alumni & Community Relations Coordinator at CSU Monterey Bay. She and her husband have one son, with another child on the way. In her spare time, De Young enjoys working out with her favorite group, Stroller Strong Moms, running half marathons, gardening, being creative, hiking, and exploring the Central Coast.



De Young

## allU.S. CREDIT UNION GOES GREEN

The allU.S. Credit Union has been awarded the Green Business Certification by the Monterey Bay Area Green Business program for exceeding environmental regulatory requirements, preventing pollution, and conserving natural resources. Launched in 2004 by Santa Cruz and Monterey County public agencies and nonprofit organizations, the Green Business Program assists, recognizes



and promotes businesses that choose to operate their businesses in a more environmentally responsible way. Businesses like allU.S. seeking to be certified “green” must meet or exceed environmental standards for conserving resources, preventing pollution and minimizing waste, and comply with all environmental regulations. Practices include reducing water consumption, retrofitting lights and other equipment to conserve energy, reducing solid waste and increasing recycling, and implementing practices that reduce pollution and protect worker safety.

# Upcoming Events

DATE	TIME	EVENT	LOCATION
3-Aug	12-1pm	Connect at Lunch - Wild Thyme Deli & Café	445 Reservation Rd Suite U, Marina
3-Aug	5-6pm	Ribbon Cutting - United Ag @ Pinnacle HealthCare	947 Blanco Cir
4-Aug	7:15am-12pm	Commuter Train Tour from San Jose to Salinas (with TAMC)	3 Station Pl
16-Aug	11:30am-1pm	Government Relations Committee	Salinas Chamber Office
28-Aug	2-3pm	Ambassador Committee Meeting	Salinas Chamber Office
6-Sep	12-1pm	Connect at Lunch - Quail Lodge	8205 Valley Greens Dr, Carmel
9-Sep	6-9pm	Oktoberfest - 99Years of ChamBeer on the wall	Alvarado Street Brewing, 1315 Dayton St, Salinas
21-Sep	5:30-7:30pm	All Chamber Mixer at Mazada Raceway	1021 Monterey-Salinas Hwy 68



## BREAKFAST MEMBER ORIENTATION

Join us for Bagels, Coffee,  
and Networking  
Plus, learn about your Chamber Benefits  
Thursday, August 31, 7:30-8:30am



**Salinas Chamber office**  
**119 E. Alisal St. Salinas**

- Current members - Learn about updates or changes to membership
- Prospective members - Learn some reasons why you should join this great organization
- New members - Also receive your Chamber plaque!



**RSVP**  
[www.SalinasChamber.com](http://www.SalinasChamber.com)

## Connect at Lunch Wednesday September 6th 12-1pm



**8205 Valley Greens Dr, Carmel**

**Come join us and meet the Chamber's Board members,  
have lunch,  
and make new connections.**

**Join us for great food and great connections.**

**Your cost is your lunch.**  
Visit  
[SalinasChamber.com](http://SalinasChamber.com)  
**For more info.**





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1915 Main Street  
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(408) 842-1938

#### King City

532 Broadway  
(831) 385-4144

#### Salinas Westridge

1285 North Davis Road  
(831) 784-7700

#### Castroville

10601 Merritt Street  
(831) 633-3302

#### Monterey

439 Alvarado Street  
(831) 242-2000

#### Seaside

1658 Fremont Blvd.  
(831) 394-6900

#### Gonzales

400 Alta Street  
(831) 675-3637

#### Pacific Grove

561 Lighthouse Avenue  
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#### Soledad

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