Salinas's Vision for Economic Growth

by Kevin Dayton, Chamber Board

A recent Salinas *Californian* article included some worrisome remarks from a business owner and Chamber member who is closing his operations in Salinas to focus instead on his operations in Gilroy and Reno:

- "Salinas is not a growing community."
- "You don't see any large tracts of housing being developed around Salinas."
- "You don't see any expansion of businesses in the area."

It's not surprising to read such comments, as they are frequently heard among small business owners and executives of larger businesses in Salinas (and throughout Monterey County). These comments reflect valid frustration, but they also reflect confusion and unfamiliarity with local plans for economic growth and job creation. Actually, there is an economic vision for Salinas. It sees the future of Salinas as a growing community, with appropriate and reasonable new residential and commercial developments and expansion of local businesses large and small.

The vision includes more than a dozen different plans. Some of these plans include strategies for specific industries, such as agriculture-related technology (Ag-Tech). Other plans are neighborhood-based, such as the Downtown Vibrancy Plan, the Alisal Vibrancy Plan/Alisal Marketplace, and the West Area Specific Plan and Central Area Specific Plan (both located in the North of Boronda Future Growth Area). Some plans, such as the Building Healthy Communities initiative, even focus on socio-economic challenges for the city.

This positive vision for Salinas perhaps isn't articulated as frequently, clearly, or passionately as competing visions intended to restrain economic growth and development. State regulations, competing interest groups, fiscal challenges, and adversarial political factions also hinder the vision for economic growth and job creation in Salinas. But a critical step is happening now: public deliberation over the draft environmental review of a key piece of the Salinas General Plan.

Here's a brief timeline of the ongoing legislative and executive process to create and implement the "Economic Development Element" of the vision for the future prosperity of Salinas businesses and residents.

At its April 9, 2013 meeting, the Salinas City Council awarded a contract to a planning consulting firm to develop a "Economic Development Element" (EDE). This is supposed to serve as a "comprehensive, strategic planning document" that "provides the vision, context, and focus for the community's economic development efforts." Ultimately the vision of this document is to "realize the vision of an economy that is prosperous, healthy, and environmentally sustainable."

Four purposes of the Economic Development Element were listed: 1) create a vision to achieve economic prosperity, 2) identify policies and goals to guide the implementation, 3) develop a map to illustrate the vision as it relates to the



General Plan, and 4) provide an action plan for identified projects. Implementation of a public outreach program was emphasized, and the consulting firm made presentations to numerous community groups. Fourteen months later, on June 17, 2014, the Salinas City Council accepted a completed Economic Development Element Salinas Valley

BUSINESS JOURNAL









October 2017 Issue 369

CREATING A STRONG LOCAL ECONOMY - PROMOTING THE COMMUNITY PROVIDING NETWORKING OPPORTUNITIES - POLITICAL ACTION REPRESENTING THE INTERESTS OF BUSINESS WITH GOVERNMENT



Marketing Tips	Page 6	 Changes at McSh
CA at Full Employment	Page 7	 Look What We Fo
Chamber Canna-BUS Tour		 Upcoming Events

• Changes at McShane's	Page 9
 Look What We Found 	Page 14
I In a consider a Francisco	D 10

Homeless Shelter Update

by Paul J. Farmer, Chamber CEO

Homelessness is a visible and intractable challenge that Salinas faces. When the Chamber shares updates on the topic with our members, we are invariably met with stories of how this issue impacts our community and the businesses that operate here. It is reasonable that a society should offer some level of a safety net for its

most vulnerable citizens. Of particular interest to a Chamber of Commerce, we recognize that our area's economic vitality depends, to a degree, on its resolution.

For those reasons, the Chamber Board has decided we should take a supportive role in addressing these challenges. Locally, the County of Monterey has the most resources to deal with homelessness, including federal dollars



and case management to help individuals get off the streets. The City of Salinas has been working with the County to find solutions.

Permanent Homeless Shelter

The County of Monterey, the City of Salinas, the Chamber, the Salinas City Center Improvement Association (SCCIA) and homeless advocates

have all agreed on a location for a permanent shelter. This shelter will be at 1220 Natividad Road (on the corner of Natividad and Laurel). There is an existing building on the property – once upon a time, it was used by the County's Weights and Measurements Department and more recently it housed the County's Printing Services. This property has the significant advantage of already being

HOMELESS - CONTINUED ON PAGE 5

ECONOMIC - CONTINUED ON PAGE 5



Take a Step Toward Better Health

Salinas Valley Memorial Healthcare System is launching a new program to connect you to your best life. Join our physicians on a monthly walk and talk that will inspire and inform.

October 14th, 2017; 9:00-10:00am Location: Toro Regional Park Physician Leader: Nadine Semer, MD Topic: Advance Planning Directive November 11, 2017; 10:00-11:00am Location: Paraiso Vineyards, Soledad Physician Leader: Oscar Gantes, MD Topic: Diabetes & Obesity December 2, 2017; 9:00-10:00am Location: Toro Regional Park Physician/RN Leaders: Suzanne Rosen, MD & Mary Nuki, RN, Oncology Nurse Navigator Topic: Cancer Screening

For more information and to reserve your spot, call our Health Promotion Department at 831-759-1890.



About Roundabouts

by Frank Geisler, Chamber Board Chair

Roundabouts. In recent weeks, you have heard a lot about them in the local press. First, there was the very important project at the junction of Highway 1 and Holman Highway, connecting major traffic flows from Pacific Grove to Carmel, Pebble Beach and the Peninsula. This has been a bottleneck for years and the ensuing traffic jams have become impossible at certain times of the day. After over a year of work, it is now fully functional and the improvements on the local ebb and flow in that area are very noticeable. Kudos to all the parties involved, including the traffic engineers at the City of Monterey.



Second, we are hearing that a series of new roundabouts are planned on Highway 68 between Monterey and Salinas, in addition to a couple more in the Boronda area of Salinas.

I recently received a call from one of our members requesting additional education about how to use the new roundabouts. So, here are some tips from the Transportation Agency of Monterey Peninsula (TAMC):

4 Simple Steps to Drive a Roundabout

- Step 1: **YIELD** to vehicles, bikes and pedestrians already in the intersection (look left)
- Step 2: **RIGHT IN** to enter the roundabout
- Step 3: RIGHT OUT to exit the roundabout (look for signage to find your exit and don't forget your turn signal)
- Step 4: **ROUNDABOUT** (if you miss your turn, don't panic take a lap and try again!)

Driving Tips

DO

DO yield to vehicles and bicyclists already in the intersection as well as pedestrians at crosswalks

DO use your right turn signal when entering and exiting the roundabout

DO slow your speed and stay in the driving lane

DO yield to emergency vehicles in or entering the roundabout

DO give large trucks extra space in the roundabout

DO "take a lap" around the intersection if you miss your intended exit

DON'T

DON'T come to a complete stop as you approach if the roundabout is clear

DON'T use your left turn signal, there are only right turns in a roundabout!

DON'T drive on the truck apron or attempt to pass vehicles in the intersection

DON'T stop in the roundabout, instead, exit the roundabout and then pull over when safe

DON'T be alarmed if trucks and large vehicles mount the central truck apron – that's the purpose of the truck apron

DON'T stop or reverse direction in the roundabout

For more information about some great driving tips for personal and large vehicles visit TAMC's website: http://bit.ly/RoundaboutTips



I welcome vour feedback.

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

Salinas Valley **BUSINESS JOURNAL**

The official publication of the Salinas Valley Chamber of Commerce 119 E. Alisal Street, Salinas, CA 93901 (831) 751-7725

PROFESSIONAL STAFF

Roxanne Noble Boss, Membership Director

Shin Sano,

Member Services Coordinator

Dolores Tompkins,

Operations Manager

Thom Taft,

Finance Manager

Paul Farmer,

CEO & Chief Member Advocate

2016 EXECUTIVE COMMITTEE

Chair of the Board, Frank Geisler (Geisler3)

Past Chair,

Kevin Saunders (CSU Monterey Bay)

Vice Chair - GRC,

Kevin Dayton (Labor Issues Solutions)

Vice Chair - Events,

Mark Boos

(Girl Scouts of California's Central Coast)

Vice Chair - Membership,

Jeff Lamb (Farm Fresh Deli & Café)

Vice Chair – Finance, Ba Tang (Union Bank)

Chair-elect

Jim Bogart (Grower-Shipper Association)

At Large,

Abby Taylor-Silva

(Grower-Shipper Association)

2017 BOARD OF DIRECTORS

George Anzo

(Alisal Union School District)

John Bailey

(Alternative Dispute Resolution)

Lindsev Berg-James

(Noland, Hamerly, Etienne & Hoss)

Kalah Bumba

(Consultant Community/Health)

Norm Groot

(Monterey County Farm Bureau)

John Haupt (Blach Construction)

Sherrie Isaac (Hayashi Wayland)

Adrienne Laurent

(Salinas Valley Memorial Healthcare System)

Rodney Meeks

(Credit Consulting Services)

Esmeralda Montenegro-Owen

(Hartnell College)

Cody Ramsey (Mann Packing)

Pete Wevurski

(Salinas Californian)

Raymond Costa

(RHC Management - McDonald's)

CHAMBER LIAISONS

Peter Kasavan (SPARC)

LEGAL COUNSEL

Matt Ottone

MISSION STATEMENT

As association of businesses, organized to build a strong local economy by promoting sound government, & an informed membership & community.









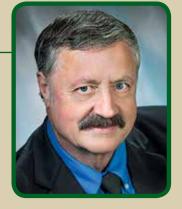


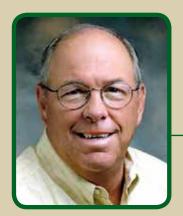
Your Chamber Team

Meet several volunteers on the Chamber Board of Directors

Jeff Lamb

(Chamber Vice Chair, Membership) Farm Fresh Deli & Café





John Haupt



Kalah Bumba Consultant Community/Health



Kevin Dayton

(Chamber Vice Chair, GRC) Labor Issues Solutions



George Anzo
Alisal Union School District



Polar Service Co. Inc.

307 W. Market Street

Salinas, CA 93901 (831) 424-3988

Charles T. Chrietzberg, Jr., MCB President/CEO; Jim Hayes, Owner; Polar Service Company; Clarissa Rowe, MCB Community Relations Officer; Kathy Torres, VP MCB SBA Loan Officer

Polar Service Co, Inc. offers refrigeration

sales, service and installation throughout Salinas, Monterey, Santa Cruz, the Santa

Clara Valley and San Benito Counties. We are

also an authorized dealer and warranty service

provider for all major refrigeration equipment

ECONOMIC - CONTINUED FROM PAGE 1

as a key strategy for the city to guide future policy decisions. It focuses on three priorities: (1) Workforce and Education, (2) Land Use and (3) Quality of Life and Public Services. It includes 46 priority policy areas for an initial five-year action plan, 17 goals, 8 strategies/topic areas, 97 policies and 337 actions.

The ambitious plan won three awards from environmental review and planning professional organizations. However, the City of Salinas cannot add many parts of the Economic Development Element into the city's General Plan without doing an environmental review required under the California Environmental Quality Act (CEQA). CEQA review is a long and sometimes costly process with numerous opportunities for the public to provide both positive and negative feedback.

On January 6, 2015, the Salinas City Council authorized solicitation of an environmental consulting firm to prepare the review, and on July 21, 2015 it hired a firm to proceed with the review. Fourteen months later, the city has released the



completed Draft Program Environmental Impact Report (EIR) for the City of Salinas Draft Economic Development Element.

Public comment began on September 5, 2017 and ends at 5:00 PM on Thursday, October 19, 2017. The Salinas Valley Chamber of Commerce will be holding dedicate its Business Development Committee meeting to discussing the EIR for the EDE (I know, acronym soup!). It will be held on October 5 from 8:30am-9:30am at the Chamber. You are encouraged to join us to offer your input. If you can't find the EIR on the City's website, please contact the Chamber and we will get it to you. (831) 751-7725 or info@salinaschamber.com

HOMELESS - CONTINUED FROM PAGE 1

owned by the County.

The property at 1220 Natividad Road is sufficiently far from the Salinas City Center (downtown) and is located beside the County's Department of Social Services, which provides services to the homeless. It makes sense to locate a shelter here. To be sure, there will be resistance from residents in the area; no one wants a homeless shelter beside them. But if we don't have a coordinated, long-term solution to this problem – we see what the result is. When the City has performed "sweeps" of the homeless in the Chinatown area, homeless residents simply disperse throughout the community. The problem does not go away; it simply moves.

It is no small achievement that we have achieved consensus that the solution should be dealt with in a coordinated way, as opposed to wasting millions of dollars with bandages that do not get at the heart of the matter. It is also no small achievement that consensus has been achieved on the location of the permanent shelter. The current challenge is that it will take time and money for the County to rehabilitate the building at 1220 Natividad. It may take a year or longer, but it certainly will not be ready for this winter.

Temporary Homeless Shelter

Last year, the Transportation Agency for Monterey County (TAMC) allowed a building it had purchased at 20 W Market St to be used as a temporary warming shelter for the homeless. This location was very controversial as it is right across the street from the Salinas City Center and right beside the First Mayors House (which welcomes thousands of schoolchildren). The Chamber opposed the renewal of a lease, as this property needs to be used for the transportation purposes for which it was purchased. Because other authorities had not dealt effectively with the homeless issue, it was being foisted onto the Transportation Agency, some of whose Board members were indignant and this politicization.

The search for a more appropriate temporary homeless shelter brought community leaders, including the Chamber, to visit different possible sites which included some in Chinatown, the old Natividad Hospital and more. In late September, the County was set to move forward on a lease at 321 N. Main St. (near the Harley Davidson shop)

The City of Salinas, SCCIA and the business community were not in agreement with this location – largely because it is a few blocks from downtown and because it

would represent an expense of millions for a"temporary" solution. If that much were spent, the concern is that the investment would be much less temporary than hoped for. It would relieve much of the pressure to prepare 1220 Natividad as soon as possible, and indeed might have resulted in years of that site being used "temporarily." For these reasons, Mayor Joe Gunter stated before the County Board of Supervisors that the City would not agree to a 50/50 cost share at that location. The Mayor advocated on behalf of two other possibilities.

A Compromise Location

One option was to work out an agreement with Dorothy's Place that would enable them to serve more homeless at their facilities in Chinatown. An agreement was not reached in time.

Mayor Gunter supported another alternative for a temporary shelter, which is to use portable buildings at 111 W. Alisal St. These portables have been used by the Monterey County Public Defender's Office, but they will be vacated when these personnel move to the County Administration building at 168 W. Alisal St.

The portables facility is roughly 8,300 square feet and is proposed to be open from Nov. 1 to May 31. The Monterey County Board of Supervisors agreed to this option with Mayor Gunter asserting that the City of Salinas would agree to share costs.

The Salinas City Center Improvement Association is not in agreement with this alternative. Their leadership is concerned that this site contributes greatly to the "Skid Row" atmosphere of Lincoln Street between Gabilan and San Luis. They are also aggrieved that the Salinas City Council voted to grant \$500k to the Methodist Church in order to expand services to the homeless in the downtown area. SCCIA is not opposed to the service, but they are opposed to the location of those services. In their view, putting more homeless services in the Salinas City Center will bring more homeless and works at odds with their efforts to revitalize downtown.

The Chamber understands and empathizes with the concerns of the Salinas City Center - a vibrant downtown should be the precious jewel of any community. At the same time, we must understand that homelessness is a community-wide problem and not limited to any part of the city. Let's all work together to ensure that the long-term solution at 1220 Natividad Road becomes a reality as soon as possible. The Chamber will stay engaged with stakeholders and we will keep you, our members, apprised of developments.

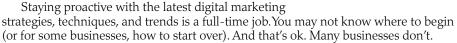


Marketing 101

tips & advice on digital marketing

by Phil Fisk, President Coastline Marketing Group

Internet marketing is an ever-changing landscape. One approach to online marketing you used last year might not necessarily work this year — or you might not get the same results. You may be left wondering, "What will work for my business?" Well, we're here to help answer that question.



At a glance, the different strategies that go into marketing a business online can look complicated. The terminology can leave you scratching your head. A big part of our philosophy is centered on making your life easier, answering your toughest questions, and giving you a comprehensive education on all things digital marketing — all which come together to give you and your business an advantage in that everchanging digital landscape.

To that end, we're in the process of launching a new initiative dedicated to educating local businesses on just about everything related to internet marketing. Our goal is to help businesses stay informed and up-to-date on the strategies and methods that go into marketing a business online. Through a series of workshops, you'll have access to everything, from the internet marketing basics all the way up to the advanced stuff. No stone is left unturned.

We believe a solid education in digital marketing is crucial to a business's online marketing endeavors. Many businesses that come to us for help have already been inundated with sales pitches and solicitations from a number of digital marketing companies. Many of these companies, based all over the world, can be relentless. At the same time, they can leave you uncertain and confused. Who is legitimate? Who is not?

When you understand the terminology and techniques that are being pitched, or that you may encounter during your own independent research, you can make

Marketing 101 Workshops Coming Soon! informed decisions about your online marketing. Making informed decisions can make a world of difference.

For example, a marketing company may come to you promising results through search engine optimization, SEO. You may have tried SEO in the past with mixed results, but you're willing to give

it another try. The problem is, SEO isn't a one-size-fits-all solution — which is how many marketing companies treat it. Depending on where your business is located or what industry you serve, SEO can get you very different results. The same can be said for many of the digital marketing strategies that are used today.

Plus, SEO and digital marketing, in general, is very different in our neck of the woods. We've seen many local companies employ marketing strategies that have had success elsewhere in the country (and even the state), only to be left in the dust by

their competitors. They didn't realize they needed to use techniques tailored to their location in central California.

With our new initiative focused on education, we hope to alleviate these kinds of issues. We are excited to unveil our Marketing 101 Workshops and in the coming months, you can expect to learn more about these workshops — and learn more about the digital marketing landscape.

We'll see you then!



Advanced Solutions from your locally owned business neighbors.

Interactive Touch
Display Simply touch
a TRUTOUCH display
and experience an incredible presentation
platform.



From large copiers to small laser printers!



Document Solutions with leading edge technology for your growing office needs.

- Air Print Wireless
- Scan Solutions





BUSINESS SYSTEMS

Phone 831-759-8760 startdbs.com 540 Work St. Suite E, Salinas, CA 93901

Call us to schedule a no obligation presentation in your office or our showroom.

Full Employment Slows CA Economy

by Kevin Smith, Southern California News Group

California's full employment and high housing costs slowing down the state's economy

California has been one of the fastest growing states in the nation for most of the post-recession era, but its momentum has slowed in recent months due to the high cost of housing and a lack of available homes, as well as a workforce that's effectively at full employment.

That's the conclusion of a new report from Beacon Economics.

A Robust Economy

From early 2012 through mid-2016, the Golden State added jobs at about twice the rate of the U.S., often exceeding 3 percent year-over-year growth, the report said.

That whittled down the state's unemployment rate, which dropped from 12.2 percent in 2010 to 5.4 percent in 2016. More recent readings from the state Employment Development Department have placed it as low as 4.7 percent, although it edged back up to 5.1 percent in August.

Meanwhile, California's annual growth rate has slipped to 1.6 percent, putting it roughly on par with the rest of the nation. And with the state at full employment, future job growth and economic gains will be blunted by the availability of workers.

That's good news for employees who may be in line to receive pay hikes in the coming months. But it presents a challenge for businesses that are looking to grow but can't because they are unable to find the workers they need.

The root of the problem

The root of California's problems, according to the report, are high home prices and the f act that not enough homes are being built. The study advocates easier underwriting standards (but not as loose as in the 2000s), reduced down payments and special finance programs for would-be buyers, as well as rent subsidies for qualified households.

But economist Robert Kleinhenz, Beacon's executive director of research who authored the report, said the fundamental problem is still a lack of inventory.



"All you would do with these programs is increase the demand for housing in an already tight and high-priced marketplace," he said. "Until we actually come up with supply-side solutions we are going to have this problem. The solution would be coming from government agencies, but they are not addressing the heart of the problem."

Roadblocks to housing construction

Under California's current building standards, a proposed housing project that complies with a city's

general plan can still be subject to planning commission approval and can also be open to CEQA lawsuits, which can impede or block development.

The California Environmental Quality Act requires state and local agencies to provide a full analysis and public disclosure of environmental impacts associated with proposed projects. They are required to adopt all feasible measures to mitigate those impacts.

Kleinhenz said multi-family developments, in particular, are often slowed by concerns from residents who don't want high-density housing in their neighborhoods. Projects are also slowed by the high fees developers are forced to pay to gain entitlement to properties.

Jordan Levine, a senior economist with the California Association of Realtors, said many potential homebuyers would jump into the market if they were better informed.

He said a recent CAR survey showed 75 to 80 percent of California renters would buy homes if they could afford the down payments.

"A lot of them are thinking they'll have to come up with \$100,000 to \$110,000 for a down payment," Levine said. "Only 20 percent of the people we surveyed knew about FHA or other low down payment loans."

Despite all of these problems, California's economy will continue to grow, according to the Beacon report.

Most of the job gains will occur in health care, leisure and hospitality and construction.

Nestle Acquires Sweet Earth

Moss Landing-based Sweet Earth, a plant-based foods manufacturer with a line of nearly 50 products, is being acquired by Nestle, the world's largest food company, for an undisclosed amount. Sweet Earth will continue to be run by its founders and will remain independent with support from Nestle.

"In the United States, we're experiencing a consumer shift toward plant-based proteins," Paul Grimwood, Nestle USA's chairman and CEO, said in the statement. "One of Nestle's strategic priorities is to build out our portfolio of vegetarian and flexitarian choices in line with modern health trends. With unique and nutritious food for all times of the day, Sweet Earth gives Nestle a leading position in this emerging space."

Sweet Earth, which makes frozen meals, burritos, breakfast sandwiches and chilled plantbased burgers and proteins, uses ingredients such as seitan, tofu, lentils, chickpeas and beans. Its products are sold in more than 10,000 stores, including independent natural grocers, Whole Foods, Target, Kroger and Walmart. The Associated Press reported Sweet Earth posted \$25 million in revenue last year. With cash-rich Nestle's global marketing and distribution reach, the company should gain an even bigger presence in the frozen food aisle. Moss Landing-based Sweet Earth, a plant-based foods manufacturer with a line of nearly 50 products, is being acquired by Nestle, the world's largest food company, for an undisclosed amount. Sweet Earth will continue to be run by its founders

and will remain independent with support from Nestle.

"In the United States, we're experiencing a consumer shift toward plant-based

proteins," Paul Grimwood, Nestle USA's chairman and CEO, said in the statement. "One of Nestle's strategic priorities is to build out our portfolio of vegetarian and flexitarian choices in line with modern health trends. With unique and nutritious food for all times of the day, Sweet Earth gives Nestle a leading position in this emerging space."

Sweet Earth, which makes frozen meals, burritos, breakfast sandwiches and chilled plant-based burgers and proteins, uses



From Monterey County Business Council. Source: The Salinas Californian

ingredients such as seitan, tofu, lentils, chickpeas and beans. Its products are sold in more than 10,000 stores, including independent natural grocers, Whole Foods, Target, Kroger and Walmart. The Associated Press reported Sweet Earth posted \$25 million in revenue last year. With cash-rich Nestle's global marketing and distribution reach, the company should gain an even bigger presence in the frozen food aisle.



"Canna-BUS Tour"

Friday, October 13, 2017

1:00pm - 4:30pm

Go behind the scenes on a tour of all aspects of the cannabis industry

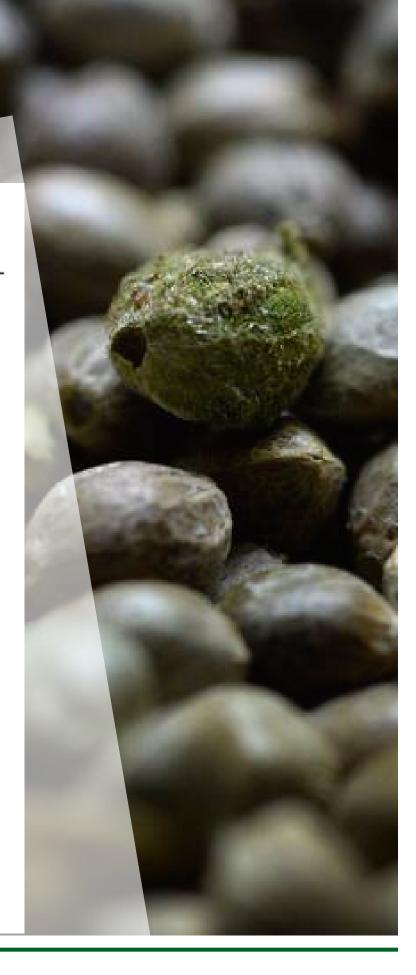
4:30pm - 5:30pm

Reception at The Flying Artichoke Restaurant at the Salinas Airport

Buses will pick up and return to the Salinas Airport \$25 per person

**Seating is limited and RSVP is required.
Priority seating for Chamber Members.

RSVP at www.SalinasChamber.com



Staying Profitable in Change

by Steve McShane

My Dad used to say that, "Every business has a market. If it does not, it's a hobby." I asked my Dad a few months back, what do you do when the market changes on you? He correctly said that, "You need to change with the market or fall victim to it." I'm living proof that it's possible to overcome change. I am a believer that three things I've observed can apply to almost every local business out there:

1.) On-line vs. Brick & Mortar:

This is no new concept. More than ever, our small businesses must compete on price and have as much information available on-line. We can and must compete with "In Store Pick Up."

2.) Traditional Hobbies in Danger:

This is one of the most fascinating things I've observed as a nursery owner. Folks just don't garden like our parents used to. The same can be said about hobbies like golf, outdoor activities, and even pastimes such as painting. Ultimately, it boils down to

time and money. Never in the history of man has there been more competition for our attention. The most creative, easy to get into, and cost effective time sink will win.

3.) Quickening of Retail:

It's worth mentioning that customers want service and satisfaction faster than ever. Transactions must be available online, over the phone, or even via text. Patience is just not what it used to be and if your business is still operating on NCR paper and drawn out hand-written receipts, your days are numbered. Recently, my business went through a

major overhaul as we scrapped our nursery operation. My own experiences and decision to focus on landscape sup-

ply tie directly to the three lessons above. At the end of the day, the market calls for easy

installation, low cost, and easy maintenance. I'm following exactly what my Dad said about the market. These are dynamic times and only the dvnamic will survive.

Steve McShane is owner of McShane's Landscape Supply. www.mcshaneslandscape.com

John Deere Buys Agtech Startup

John Deere is purchasing Blue River Technology, a Californian startup that makes machine learning tools for agriculture and one of the companies featured at the 2016 Forbes AgTech Summit in Salinas. The acquisition is worth \$305 million, and is part of the tractor company's multi-decade quest to automate farming. In the case of Blue River, what it's buying is cutting-edge machine vision tools that help famers scan fields, assess JOHN DEERE crops, and get rid of

weeds — all at the same time. Blue River's key technology is called "see and spray." It's a set of cameras that fix onto crop sprayers and use deep learning to identify plants. If it sees a weed, it'll hit it with pesticide; if it sees a crop, it'll drop some fertilizer.

All these parameters can be customized by the farmer, and Blue River claims it can save "up to 90 percent" of the volume of chemicals being sprayed, while also reducing labor costs.



From Monterey County Business Council. Source: The Verge.

Ag Industry Housing

Collaboration is behind the recently announced plan to build a \$17 million housing project on the outskirts of Salinas. Casa Boronda, expected to house up to 600 employees, is the result of cooperative efforts between three agriculture clans -- the Nunes, Hibino and Rodrigues families -- the support of local elected officials and the backing of organizations and agencies including the Monterey Farm Bureau, Grower-Shipper Association and the Community Housing

Improvement and Systems Planning Association (CHISPA).

Without workers, the Salinas Valley's \$9 billion ag industry couldn't function.

Modeled after the successful Tanimura & Antle (BCM) housing project known as Spreckels Crossing, Casa Boronda is projected to be completed in time for harvest season in April 2018.

Another major agricultural company, Ocean Mist (BCM), is also working on a farmworker housing project.



From Monterey County Business Council. Source: The Salinas Californian

Trump's Decision to End DACA

by Lindsey Berg. Attorney with NHEH

How it Impacts Your Workplace

On September 5, 2017 the Trump Administration announced its decision to end the Deferred Action for Childhood Arrivals

program (DACA). Enacted during the Obama Administration, DACA protected certain undocumented immigrants brought to the United States as children from deportation and allowed them to receive employment authorization. Over 800,000 work permits were granted under this program, and many workplaces have employees who are currently covered by the DACA program. DACA is set to expire on March 5, 2018, although Congress may enact new legislation before that time. DACA recipients with Employment Authorization Documents (EAD or work permits) expiring before March 2018 have until October 5, 2017 to file a renewal application under DACA, possibly extending their work eligibility until early 2020.

Once an employee's work permit expires, he or she will no longer be eligible to work in the United States. Employers can (and should) continue to employ DACA recipients with valid work permits, but once the permit expires it will be unlawful to do so. Employers should expect to lose employees who are only authorized to work in the United States through DACA.

DACA recipients do not have an obligation to inform their employer whether they are a DACA recipient or are working pursuant to a work permit issued on that basis. Employers also cannot ask employees whether they are DACA recipients or how they obtained their work permits. If an employee voluntarily informs an employer about this status an employer may then discuss these issues.

Employers may face civil fines for knowingly hiring or continuing to employ someone who is not authorized to work in the United States. In order to protect themselves, employers should speak with employees whose work permit is set to expire and let them know that they will need to show proof of their work authorization when the permit expires. The employer should request acceptable I-9 documents but should not specifically mention DACA or nationality. Employers also should not conduct random or selective checks on employees who are immigrants or whom they perceive to be immigrants.

While it is illegal to employ DACA recipients after their work permit expires,



employers should not terminate DACA recipients before the expiration date on the basis that their work permit is expiring at a future date and cannot be extended. Employers also should not decline to hire an employee or rescind an outstanding job offer because that person's work authorization is set to expire in the future.

Copyright 2017 by Noland, Hamerly, Etienne & Hoss. Lindsey Berg-James is a civil litigation and employment law attorney with Noland, Hamerly, Etienne & Hoss law firm in Monterey and Salinas. This article is intended to address topics of general interest, and should not be taken as legal advice. For more information, visit www.nheh.com, or contact the author at lbjames@nheh.com.



Agriculture Law
Business & Taxation
Construction
Creditor's Rights
Estate Planning
Labor & Employment
Litigation
Personal Injury
Public Agencies
Real Estate & Land Use

333 Salinas Street Salinas, CA 93901 831.424.1414

470 Camino El Estero Monterey, CA 93940 831.373.3622

nheh.com

NOLAND HAMERLY ETIENNE HOSS

Attorneys at Law



#SHOPSMALL ON NOV 25

FOUNDING PARTNER

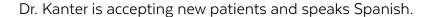




EXCEPTIONAL CARE. EXTRAORDINARY PHYSICIANS.

Salinas Valley Medical Clinic welcomes Gregg Kanter, MD

Dr. Kanter is fellowship trained in Female Pelvic Medicine and Reconstructive Surgery and he is the only urogynecologist in Monterey County.





SALINAS VALLEY MEMORIAL HEALTHCARE SYSTEM

250 San Jose Street, Salinas • 831-758-8223 svmchealth.com

CALLING ALL LANDLORDS AND PROPERTY MANAGEMENT COMPANIES

Join us to find out how you can help families gain access to safe, affordable housing. LEARN ABOUT INCENTIVES FOR THE HOUSING CHOICE VOUCHER PROGRAM.



RENTAL SUMMIT WEDNESDAY, OCTOBER 18, 2017

6:00 PM to 8:00 PM



Major General William H. Gourley V.A. Clinic 201 9th Street, Marina, CA 93933

Reservations required by October 13, 2017 leasingdept@hamonterey.org or by telephone at (831) 775-5066

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

Chartwell School
Contreras Insurance Agency
Furey's Old Town Barber
Knowmad Law
Monterey County Cannabis
Industry Association
Pro View Property Inspection
Silicon Valley Advisors
Turner's Outdoorsman

RENEWING MEMBERS

A & O Clinic Pharmacy
Alvarez Technology Group
American Supply Company - Salinas
Associated Services Heating
Solar & Air
Aurum Consulting Engineers
Monterey Bay

Bay Property Management

Bengard Ranch Brandman University California Rodeo Coastal Wine Services Comerica Bank California State University Monterey Bay Daniel Insurance Agency Dawn Transportation Diane Ausonio Dole Fresh Vegetables Door to Hope Firestone Business Park First Mayor's House Gateway Center of Monterey County Gin's Super Market Ingraham & Associates, CPAs Leavitt Central Coast Insurance

Lopez Tax Service Markon McCune Audio/Video/Lighting Mexican American Opportunity Foundation Mission Trails Regional Occupational Program Monterey Herald Monterey Museum of Art Monterey Regional Airport Pacific Valley Bank Republic Services S.C.O.R.E. Monterey Bay Chapter Salinas Police Activities League Sambrailo Packaging Smith & Enright Landscaping South County Newspapers Steinbeck Real Estate

The Maynard Group

The Salvation Army Valley Yellow Pages/AGI Publishing Wells Fargo Northern & Central California Region

SPECIAL ANNIVERSARIES

Celebrating 10 Years

Lopez Tax Service Mission Trails Regional Occupational Program The Salvation Army

Celebrating 15 Years

Valley Yellow Pages/ AGI Publishing

Celebrating 30 Years

Bengard Ranch Dawn Transportation Firestone Business Park

New Member Profiles

CHARTWELL SCHOOL

Chartwell School was founded in 1983 to provide students who think and learn differently with the skills and confidence to succeed in school and life. Chartwell specializes in addressing the needs of students with dyslexia and other language-based learning variations. The school's specially trained

teachers and small class sizes specialize in reading comprehension, decoding and spelling skills, self-advocacy and study skills. The school offers financial aid and provides afterschool sports, art, music, and much more.



2511 Numa Watson Rd., Seaside 831-394-3468 • www.chartwell.org

THE WHOLE ENCHILADA

The Whole Enchilada opened in 1981. With its south-of-the-border atmosphere, the restaurant brought new life to the corner of Highway 1 and Moss Landing Road. This Monterey County landmark continues to serve exciting dishes inspired by the flavors of Italy, Spain, and Mexico, created by Executive Chef Luis Solano. Owner Ray Retez, "the Mayor of Moss Landing," has become famous for his hospitality,

always greeting with his big smile. The Enchilada offers dining indoor and outdoor on their covered patio, and can accommodate guests for wedding dinners, parties or other private occasions.



7902 California Highway 1, Moss Landing (831) 633-5398 • www.wenchilada.com

MONTEREY COUNTY CANNABIS INDUSTRY ASSOCIATION (MCCIA)

The Monterey County Cannabis Industry Association (MCCIA) works to advocate and promote all aspects of the cannabis industry in Monterey County, with an emphasis on professionalism, collaboration, and safe access. MCCIA brings together members and stakeholders providing needed industry representation, education, and leadership. MCCIA strives to create a sense of community in the industry, providing a

responsible outlet for sharing resources and talents and lobbying for the industry as a whole.

Monterey County Cannabis Industry Association

www.mccia.com 108 Webster St., Monterey • (831) 402-4275 info@mccia.com

New Member Profiles

KNOWMAD LAW

Knowmad Law delivers knowledgeable, cost-effective legal counsel to small and mid-sized businesses, start-ups and creative professionals. Like nomadic cavalry cutting through the obsolete defenses of their sedentary neighbors, we offer a nimble and innovative alternative to the traditional law firm. Our services include copyright and trademark registration, business contracts, licensing, regulatory compliance for contests

and sweepstakes, defamation and reputation management, and patent, trademark, copyright and domain name disputes.

484 Washington St., Monterey (831) 275-1401 • chris@knowmad.law



SVA has a distinguished history of crafting collaborative strategies for a myriad of public sector and private development entities. In short, we understand the critical relationship between the private sector and local government.

Our services include: Government Relations and Advocacy • Advancing our clients' interests in the local, regional and state governmental arena • Providing advocacy and political strategy for legislative, administrative, budgetary and regulatory matters

• Conducting issue management, research, message development and strategic communications • Land Use and Planning • Formulating redevelopment strategies for infill properties • Structuring reuse and acquisition deals

for surplus public lands • Securing land use entitlements and governmental approvals.

Pete Carrillo at Pete@siliconvalleyadvisors.com or 408-999-7350



More Affordable **Housing in Chinatown**

The Monterey County Housing Authority Development Corporation (HDC) has just begun the third phase of a Haciendas III, an affordable housing project located at the corner of E. Rossi St and E. Lake St in Chinatown. This phase includes 3 buildings, totaling 50 units of housing for low-income families. The 3 story, multi-family development will feature a mix of 1, 2 and 3 bedroom units for a range of

income affordability levels.

With the first modular units being put into place in late September, the project is expected to be ready for occupancy within several months. When completed, the four-phase Haciendas Housing Development will be a 190 unit community with landscaping and grass areas throughout, adjacent recreational areas and a three story commercial building.







Salinas Valley Chamber of Commerce







We never miss an opportunity to serve.

Serving our community is a core part of our business. Comerica is proud to lend a helping hand and give back to the local community.



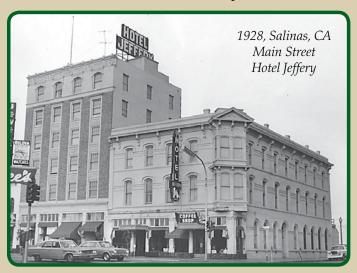
RAISE YOUR EXPECTATIONS

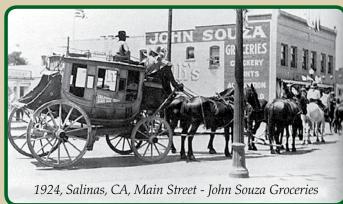
MEMBER EDIC FOLIAL OPPORTUNITY LENDER



Look What We Found!

We've started preparing for the Chamber's 100 year anniversary next year. Check out what we've found in our vault!





Our First Chamber Board Chair

On Saturday, October 18, 1919, the Salinas Chamber held dinner for its members in the new grill room of the Abbott House.

During the dinner, the Salinas local band played and solos were given by the following: Misses Adeline Richardson and Mayme Benson, Mrs. Wilbur Larkin, Henry Smith and Roy Alexander.

The meeting was presided over by John Souza, who had been president of the chamber for six years. It was decided to elect a new president every three years instead of every year, and William Jeffery was chosen for the office. Many rousing talks were given by prominent members.

Unions Flex Power in California

by Jim Miller, Sacramento Bee

Union power on display in California's just-completed legislative session

From family leave and clean-air cars to job applicants and the construction industry, organized labor left its stamp on the just-completed California legislative session.

Unions' efforts sent to Gov. Jerry Brown measures that give their leaders access to employees' emails, restrict ports from expanding automation that could displace workers and expand prevailing wage requirements for housing construction.

Labor is a major player at the Capitol, where Democratic lawmakers are sympathetic to its issues and some are

.

former union members themselves. The party achieved two-thirds' control of both houses of the Legislature last fall with the help of millions of dollars in union campaign contributions and get-out-the-vote efforts.

Even as fewer than 1 in 5 California employees has union representation, labor engaged on many of the more than 2,500 bills introduced this year, supporting some and opposing others - and often achieving the desired outcome.

Rob Lapsley, president of the California Business Roundtable – a group frequently on the wrong side of labor's goals – said unions see a "window of opportunity" after helping Democrats pad their legislative margins.

2017 Domestic Violence **Awareness Month** Luncheon

Friday, October 27, 2017 11:30 am to 1:30 pm Intercontinental The Clement Monterey, CA **Keynote Speaker: Taylor Armstrong**

TV personality, "The Real Housewives of Beverly Hills", philanthropist, author and survivor.

> Tickets \$60 Tables of 10 \$500. Sponsorships available

Attending this luncheon is one of the best ways to support domestic violence awareness efforts in our community!

eliminating racism empowering women

monterey county

For tickets contact Jamie Miller jmiller@ywcamc.org or call

Eventbrite link: goo.gl/GVzjdg

Chamber Ambassador

Clarita Cortes

Clarita Cortes has been working with GRID Alternatives since 2015. She relocated from Fresno to Salinas 2 years ago, with her husband and 3 children in search of better air quality. Clarita attended California State University, Fresno where she graduated with a B.S. in Engineering. While she was a student at Fresno State, she worked for the University Outreach Department and it was there where she got her first experience as an outreach coordinator. Clarita learned from her first job that she enjoyed and felt passionate about

helping others, so she started working in the nonprofit area.

GRID Alternatives is a nonprofit organization that focus on bringing solar technology to moderate-income homeowners. By working with this nonprofit organization, Clarita has had the opportunity to help many families in the Central Coast get solar panels at no cost. She has helped families save money by not paying high electric bills, and do their part towards our environment at the same time by using clean and renewable energy.



Clarita enjoys being part of the Salinas Chamber of Commerce because she has the opportunity to network with other nonprofits, businesses and community leaders.



Chamber Member Orientation



Members join the Chamber to learn about our work and the many benefits they receive



And here those same members practice saying Cheese

"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

Active Seniors, Inc.

Did you know that Active Seniors, Inc. is the best kept secret in Salinas?

We want all seniors in Monterey County to enjoy social activities, to be mentally stimulated, stay physically fit and active. We are totally staffed by volunteers.

We currently have over 500 members who enjoy a wide variety of activities: Yoga, Tai Chi, Zumba, Ballroom dancing, line dancing, Western dancing (we've been told that we have the best dance floor in Monterey County.), bridge, cribbage and mahjong, quilting, knitting and fabric arts. We also offer classes in technology and photography. Our members enjoy local and international trips such as trips to San Jose and San Francisco for baseball games and theatre, adventures to Alaska, Canada, Europe and Tahiti to name just a few. We have a lunch meeting every month, on the second Thursday, where we

serve a delicious, nutritious meal cooked in our own kitchen and have great programs that are educational, inspirational and entertaining.

We are open to members and non-

members alike and support and host several other organizations' activities. People are encouraged to come in, sit and enjoy coffee and cookies, share camaraderie with friends, select a magazine, a DVD or book from our free library.

Our purpose is to provide a stimulating environment where all seniors in Monterey County can enjoy whatever type of activity they desire to keep them active and social. We like to stress the "ACTIVE" in Active Seniors!



Contact us at (831) 424-5066, activeseniorsinc@gmail.com or www.activeseniorsinc.org

Non-Profit Calendar

DATE	TIME	LOCATION	NON-PROFIT	EVENT	CONTACT	WEBSITE
10/7	6 pm - 10 pm	Hyatt Regency, 1 Old Golf Course Rd, Monterey	Foundation for Monterey County Free Libraries	23rd Annual Words & Wine Fundraiser	831-424-3564	www.fmcfl.org
3rd Thurs	5:30-7 pm	486 Washington St, Monterey	Harmony At Home	Break the Cycle Evening Cycle	805-305-1058	www.harmony-at-home.org
10/6, 13, 20	7 pm	320 Main Street	ARIEL Theatrical	You're a Good Man, Charlie Brown	831-775-0976	arieltheatrical.org
10/7, 14, 21	2 pm & 7 pm	320 Main Street	ARIEL Theatrical	You're a Good Man, Charlie Brown	831-775-0976	arieltheatrical.org
10/8	11am to 4pm	20 Custom House Plaza, Monterey	Jacob's Heart Children's Cancer Support Services	Kidrageous Golden Gallop 5k + Celebration	831.975.4416	www.jacobsheart.org/gallop/
10/13	5:30-7:30 pm	710 Old Stage Road	Rancho Cielo Youth Campus	Opening for Friday Night Dinners (Reserve Req'd)	831-444-3521	www.ranchocieloyc.org
10/17	12 - 1pm	242 East Romie Lane	Central Coast Builders Association	Mechanics Lien Lunch and Learn	831-758-1624	www.ccbabuilds.com
10/20-11/3-12/1	1pm	2511 Numa Watson Rd, Seaside	Chartwell School	Free Parent Workshop	831-394-3468	www.chartwell.org
10/25	11am - 12:30pm	242 East Romie Lane	Central Coast Builders Association	Learn the Basics of the Online Plan Service	831-758-1624	www.ccbabuilds.com
10/27	11:30 am-1:30 pm	Intercontinental The Clement, 750 Cannery Row, MRY	YWCA Monterey County	October Domestic Violence Awareness Luncheon	831-422-8602	goo.gl/GVzjdg
First Tuesdays	10:30 AM	2511 Numa Watson Rd, Seaside	Chartwell School	Tuesday Tours & Open House	831-394-3468	www.chartwell.org
11/11	7 am-7:30 pm	San Francisco	California Women For Agriculture	2017 San Francisco Shopping Spree	bustrip@salinascw	a.org salinascwa.org
11/12	4-6 pm	318 Union Street, Watsonville	Digital NEST	Birthday Party and Youth Work Exhibits	831-722-6378	www.digitalnest.org

Chamber Events



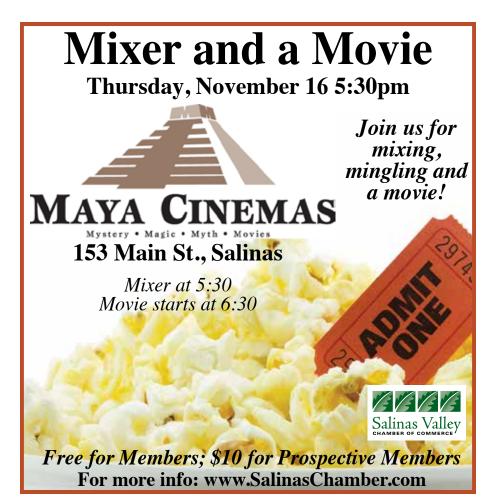
Go in and meet Anne Marie's team at Castle Rock Coffee on Salinas/Monterey Highway (beside Toro Park Café).



Ed Durkee from Goodwill Central Coast cuts the ribbon on their shining new facility on Moffett Street. Goodwill has brought 100+ jobs to Salinas.



Mazda Raceway's annual all-Chamber mixer brought over 200 people to the track. A lucky 30 got to ride with race card drivers on the track. No, not in the Chamber's Lamborghinis - those are just for show.





Real Estate Lease Option Agreements

by Patrick Casey

A real estate lease option agreement is a contract between the property owner and a third party in which the third-party both leases and has an option to purchase the real property. A lease option agreement may be useful if the third party does not have enough money to purchase the property now or if they want to use the property for a while and then determine if they want to purchase it.



Casey

There are certain key requirements to any lease option agreement. The first is that it must contain the usual terms and conditions of any lease, such

as identifying the lessor and lessee, the monthly rent, the lease term, any renewal options, the maintenance and repair obligations and other such customary terms. The agreement will then have a separate provision in which the lessor grants the lessee an option to purchase the property. This provision must clearly address certain issues, such as: (i) when the lessee can exercise the purchase option (e.g. at any time during the lease or only after a certain amount of time has elapsed) and when the purchase option expires; (ii) the consideration for the purchase option; (iii) what the lessee must do in order to properly exercise the purchase option; (iv) the purchase price for the property; and (v) the terms and conditions of the purchase.

On this last point, the lease option agreement needs to address the usual terms and conditions of the real estate purchase, such as the down payment, the total purchase price, the due diligence period and escrow closing date, the conditions to closing (such as approving the condition of title and any inspection or other contingencies), the escrow company and other such provisions. It is not uncommon for the parties to attach a real estate purchase agreement as an exhibit to the lease option agreement. The purchase agreement will contain the specific terms and conditions of the real estate sale to which the parties have agreed. The lease option agreement may state that the lessee can exercise the purchase option by signing and delivering the real estate purchase agreement to the lessor.

The parties can negotiate whether any portion of the lease payments will be applied to the purchase price if the lessee exercises its purchase option. A lease option agreement customarily states that the lessee cannot exercise the purchase option if the lessee is in default under the lease option agreement. If the lessee cures the default before the expiration of the permitted time to exercise the purchase option, then the lessee should still be able to exercise the purchase option.



The parties have great flexibility in negotiating the lease option terms, which makes a lease option agreement an appealing possibility for certain situations.

This article is written by Patrick Casey, who is a business attorney with the L&G, LLP law firm in Monterey. You may reach the author at (831) 269-7114 or at patrick@lg-attorneys.com.

Member News

COWDEN JOINS HARTNELL

Hartnell College recently announced the appointment of Dean of Career Technical Education (CTE) and Workforce Development, Clint Cowden for the East Alisal Campus.

Born and raised in Cody, Wyoming, Clint moved to the Central Valley in 2003 to start his precision agriculture and irrigation consulting company. Clint later worked at West Hills, developing their new Farm of the Future.

As Director at Farm of the Future, Clint was in charge of visioning the future needs of the educational facilities and working closely with regional industry partners. Clint worked on increasing



Cornden

agriculture technology in the Valley as a founding member of the Apps for Ag hack-a-thons and as a member of the Ag Tech Roundtable tasked with increasing broadband access to rural areas.

SVMHS OPENS DIABETES CENTER

People living with diabetes now have a comprehensive community resource to treat and manage their disease. The Salinas Valley Medical Clinic Diabetes & Endocrine Center recently opened at 355 Abbott Street in



Salinas. The 10,000 square foot center expects to serve hundreds of patients on a monthly basis, including 600 follow-up patients and 260 new patients just in the month of September.

"Diabetes is the number one community health need in Monterey County," says Pete Delgado, President/CEO of Salinas Valley Memorial Healthcare System. "Fifty-seven percent of the population in Monterey County has diabetes or pre-diabetes. With the newly expanded Diabetes & Endocrine Center our Board Certified endocrinologists, nurse practitioners, physician assistants, diabetes educators, and nutritionists will be treating more people living with this disease."



Upcoming Events

DATE	TIME	EVENT	LOCATION
4-Oct	11:30 am-12:30 pm	Connect at Lunch - Flying Artichoke Restaurant	40 Mortensen Ave
5-Oct	11 am-1:30 pm	IMPOWER Luncheon	81 Corral de Tierra Rd
11-Oct	11:30 am-1 pm	Government Relations Committee	Chamber Office
12-Oct	4:30-6:30 pm	Ribbon Cutting - Hospice Giving Foundation	80 Garden Ct Suite 201, Monterey
13-Oct	1-5:30 pm	Canna-BUS Tour	Meet at Salinas Airport
1-Nov	12-1pm	Connect at Lunch - The Steinbeck House	132 Central Ave
2-Nov	5:30-7:30 pm	Joint Chambers Networking Mixer - Haute Enchilada	7902 Moss Landing Rd, Moss Landing
8-Nov	11:30 am-1 pm	Government Relations Committee	Chamber Office
8-Nov	5-6:30 pm	Ribbon Cutting - Geisler3	445 Reservation Rd Suite F, Marina
16-Nov	5:30-7 pm	Networking Mixer - Maya Cinemas	153 Main St
6-Dec	12-1 pm	Connect at Lunch - Chef Lee's Mandarin House	1616 N Main St
8-Dec	7:15 am-12 pm	Future Commuter Train Tour w/ TAMC	Salinas Amtrak, 3 Station Pl

Connect @ Lunch



The Steinbeck House 132 Central Ave. Salinas

Wednesday, November 1st 12-1 pm Reservations Only Preset Menu \$20 all inclusive SalinasChamber.com

Experience a little of Salinas' History while enjoying a tasty no-host lunch and networking with colleagues.







Part of your community.

Helping Californians achieve their financial goals for over 50 years



Full range of services.

Everything you need for all of your personal and business banking needs



Bank anytime, anywhere.

Online & mobile banking and ATMs & branches statewide

Contact us for outstanding customer service and professional guidance.

Capitola-Santa Cruz

3555 Clares Street, Suite X Capitola, CA 95010 (831) 475-5412

Castroville

10601 Merritt Street Castroville, CA 95012 (831) 633-3302

Gilroy

805 First Street Gilroy, CA 95020 (408) 842-1938

Gonzales

400 Alta Street, Gonzales, CA 93926 (831) 675-3637

Hollister

1730 Airline Highway, Suite 310 Hollister, CA 95023 (831) 638-4861

King City

532 Broadway King City, CA 93930 (831) 385-4144

Monterey

439 Alvarado Street Monterey, CA 93940 (831) 242-2000

Pacific Grove

561 Lighthouse Avenue Pacific Grove, CA 93950 (831) 649-5010

Salinas Main

301 Main Street Salinas, CA 93901 (831) 737-1213

Salinas Westridge

1285 North Davis Road Salinas, CA 93907 (831) 784-7700

Seaside

1658 Fremont Blvd. Seaside, CA 93955 (831) 394-6900

Soledad

2149 H. De La Rosa Sr. Street Soledad, CA 93960 (831) 678-7338

Watsonville

1915 Main Street Watsonville, CA 95076 (831) 768-2668





Visit us at www.rabobankamerica.com