



2022 Salinas Holiday
Events Return

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City of Salinas Holding the (Water) Future

by Chamber Staff

Leonardo da Vinci is credited with saying, "Water is the driving force of all nature." And in the Salinas Valley, the City of Salinas holds that future.

As reported in the October 2022 Business Journal, the current and future irrigation needs of the Castroville Seawater Intrusion Project will depend on water from the City of Salinas. And the future drinking water needs of the Monterey Peninsula through the Pure Water Monterey/Groundwater Replenishment Project (reported in the March 2022 Business Journal) will also depend on water from the City of Salinas.

Several sources in and around Salinas are now contributing, or will contribute, much of the water that will be recycled for these projects:

1. City of Salinas municipal wastewater.
2. Stormwater from South Salinas.
3. City of Salinas industrial wastewater (see September 2022 Business Journal)
4. Drainage from the City of Salinas and surrounding areas that ends up in the Reclamation Ditch.
5. Drainage from farmland west of Salinas in unincorporated Monterey County, that ends up in the Blanco Drain.
6. A relatively smaller amount from the Boronda neighborhood in unincorporated Monterey County.
7. A relatively smaller amount from farmworker housing located on Hitchcock Road in unincorporated Monterey County.



Where Stormwater Flows: Two Watersheds

Much of the drainage water from the City of Salinas does not go to the Salinas River, it goes to Reclamation Ditch #1665, operated by the Monterey County Water Resources Agency (MCWRA). Water from Gabilan Creek, Natividad Creek, and Alisal Creek flows into the Reclamation Ditch at Carr Lake. Ultimately, the Reclamation Ditch flows west to the Tembladero Slough and to the Old Salinas River Channel near Moss Landing, and then to the Monterey Bay.

In 2020, the City of Salinas established an arrangement with two companies, Corvias and 2ndNature, a stormwater management software company based in Santa Cruz, to address challenges with stormwater in the Reclamation Ditch watershed through a public-private partnership.

Only South Salinas is located within the Salinas River watershed. Stormwater in that area of the city goes to an outfall pipe that discharges to the Salinas River. As noted in its most recent government permit for municipal separate storm sewer system discharge in the City of Salinas, "this outfall is a significant contributor to pollutants in the Salinas River and contains non-stormwater flows during dry weather."

Recycling the Stormwater Instead of Dumping It Into the Salinas River ➡

WATER FUTURE - Continued on page 18

Back at It Again City of Salinas Permit Reform

by Chamber Staff

The claim from businesses, larger corporations, and real estate investors that the City of Salinas is a relatively difficult place to get projects approved may be justified. That reputation discourages commerce, reduces tax revenue, and hinders job creation. It's time to stop hitting the Repeat button on the cycle of reform and decline in the City of Salinas permitting process.

The Cycle

Over the past 30 years the Salinas Valley Chamber of Commerce and other business groups have seen the need for the City of Salinas to improve its permitting process.

The cycle witnessed includes:

1. Business groups highlight an apparent decline in the performance and efficiency of the permitting process.
2. A plan is developed and implemented to improve performance and efficiency.
3. Performance and efficiency improve for a while and the city council and public get regular reports quantifying the improvements.
4. A distraction comes and performance and efficiency slide again.
5. Repeat.

The History

The Great Recession of the late 2000s/early 2010s was one of those distractions that coincided with numerous complaints about the permit center. There were numerous examples cited about inadequate city performance and efficiency in approving projects large and small. In the aftermath of that time, a few high-profile planned development projects were lured away from the City of Salinas to other cities that were reportedly more nimble and cooperative with their permitting process.

The City of Salinas Economic Development Element, approved by the city council in December 2017, emphasized the importance of a responsive permitting process with a reputation for performance and efficiency. New electronic permitting software was purchased and adopted.

The December 2019 Salinas Valley Chamber of Commerce Business Journal had an optimistic cover story about the city permit center changing and reforming to serve its customers. On December 10, 2019, the Salinas Permit Center hosted an open house to answer questions and improve relationships between frequent permit applicants and permitting staff.

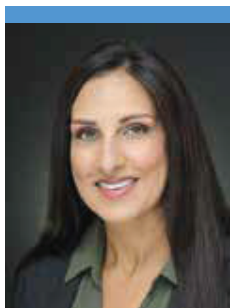
Also during that time, Salinas City Councilmembers and staff were preparing ➡

PERMIT REFORM - Continued on page 14



One Aspect of Thanksgiving Can Actually Lift Our Spirits And It's Built Right into the Holiday

by Rena Salamacha, CEO, Mee Memorial Healthcare System



The holiday season is usually viewed as a time of happiness and joy. But for some, it can be a period of sorrowful reflection.

Even people who love the

holidays can experience the blues during this season beginning with Thanksgiving. Yet clinical research suggests that one particular aspect of Thanksgiving can actually lift our spirits at a crucial time. In fact, it's built right into the holiday gratitude.

The word itself comes from the Latin *gratia*, which means grace, graciousness, or gratefulness. Doesn't that sound like a path toward a happier and healthier holiday?

Research backs up these claims. Gratitude is strongly and consistently associated with greater happiness. It helps us feel more positive emotions, relish good experiences, improve our health and build stronger relationships.

Not long ago a team of researchers from Indiana University recruited a few dozen subjects suffering from anxiety or depression. Half of this group were assigned a simple gratitude exercise (writing letters of thanks to important people in their lives). Three months later all the subjects underwent brain scans. Those who practiced the most gratitude revealed a particular pattern of activity in their brains. What's more, the participants who'd completed the gratitude task months earlier not only reported feeling more gratefulness two weeks after the task than members of the control group. Months later they still showed significant gratitude-related brain activity. Researchers described

these 'profound' and 'long-lasting' neural effects as significant.

In short, practicing gratitude seems to kick off a healthful, self-perpetuating cycle in our brains. So, as we gather for Thanksgiving as families and communities, may we all count our blessings one by one, because it makes it easier to notice them and count them later.

Personally, I give thanks for many things in my personal life, but I thought I'd share the Top 5 things I'm most grateful for in my professional capacity as CEO of Mee Memorial Healthcare System:

- **The dedicated MMHS team:** I want to thank all of our employees for their hard work, their generosity, and their willingness to go above and beyond to help ensure the health and wellness of our shared community. Each day we see the dedication and professionalism of a remarkable team that always puts the wellbeing of patients first. I thank them for standing strong and united in the face of tremendous adversity. Their love and hope keep shining through, and it's amazing to witness.

- **Sixty years of healthcare:** Back in

the early 1960s, local rancher Tom Mee donated all the proceeds from a cattle sale (more than \$150,000) to help build a hospital named after his late father George L. Mee. That was the humble yet inspired beginning to Mee Memorial Hospital. As we look back on 60 years of Mee Memorial, we realize that much has changed ... yet much remains the same.

Today we are still the only hospital within roughly 50 miles of the city, serving an area of several thousand square miles. I thank Mr. Mee and all the generous supporters through the years. It's made all the difference in the world.

- **Our rural community:** I am so very grateful for the wonderfully close-knit rural community we serve, and the spirit and resilience of the people who call South County home. There are unique challenges to living in rural areas, but so many more blessings. I try to count those blessings every day. There are many challenges in providing quality healthcare in a rural community. Sometimes it seems like an uphill battle, but we move forward, every day, to make sure people can not only survive, but thrive. To live their best lives, blessed with the knowledge, insight, respect

and care they deserve.

- **Volunteerism:** I've discovered through the years that the solution to many problems begins with someone raising their hand to say "I can help." We have strong community support throughout MMHS, led by our amazing volunteers in the Service League. I am so thankful for those who lend their time, talent and voice to make a difference in the health and well-being of our friends and neighbors in Southern Monterey County. From operating the gift shop to staffing the information desk and hosting fundraisers, our volunteers bring smiles to the faces of patients and help improve employee morale. What a gift!

- **Flu shots and vaccines:** Despite the many benefits offered by flu vaccines, only about half of Americans get an annual shot, and flu continues to cause millions of illnesses, hundreds of thousands of hospitalizations and tens of thousands of deaths. Many more people could be protected from flu if more people got vaccinated. I am thankful for the science behind these safe and effective vaccines. Our best defense is a flu vaccine, so this winter, protect yourself and your loved ones by taking one in the arm!

At Mee Memorial Healthcare System, we all stand together and proud around our quest to provide "healthcare with heart." Thank you for allowing us to serve you, and for making us ever mindful of our purpose.

As we gather with our families and friends may we give thanks for that privilege, and what it took to get there. From all of us at Mee Memorial, I wish you a very happy Thanksgiving filled with abundance, blessings and bright moments -- along with good health through the gift of gratitude. ■



Creditors Continue to Lose Their Rights to Collect Outstanding Debt

What Will This Mean to Future Access to Credit?

by Rodney Meeks, Board Chair

I recently attended the California Association of Collectors annual conference in Palm Springs. Being involved in your trade association is extremely important to stay current within your industry. At this conference we review recently passed state legislation that impacts our ability to help our clients collect their outstanding receivables. We also have an educational scholarship foundation where we award three scholarships to California high school students who plan on attending any accredited public or private college, university, or trade school within 12 months of graduation. Applicants must write an original essay on the importance of establishing and maintaining good financial credit during their college years.

It's refreshing to hear young adults articulate their story on establishing credit. Most of the students talk about how they learned about credit by watching how their parents managed money. In most cases they are learning from the poor financial decisions their parents made, but this year's first place winner talked about the sacrifices her dad made to start his own business and how that has played a part in how she now manages her own finances.

Whether good or bad the impact parents have on their kids is powerful. I was fortunate enough to be taught good money management principals by saving and never spending money if I couldn't pay it back. My first job was cutting grass. I got paid five dollars a week and had a toy cash register that I would save my money in. I opened my first checking account when I was a junior in high school and got my first credit card in college with a \$500 limit. I used it for emergencies only knowing that if I could not pay the balance off every month in full, I would not use it.

As we are experiencing inflation with the possibility of a recession it's important for businesses who extend credit to have formal a credit policy. New legislation will make it harder to recover your past due ac-

counts from your customers. California SB1200 (Skinner): Enforcements of Judgments, Renewals, and Interest takes effect January 1, 2023, and will limit the number of times a creditor can renew a judgment to one time and reduce it from ten years to five years. It will also reduce judgment interest from ten percent to five percent. In addition to SB1200, SB 1477 (Wieckowski): Wage Garnishments will exempt wage garnishments on gross earning of \$45,000 and less and permits wage garnishments on the wages above that amount on a graduated basis.

Today's businesses who extend credit are being villainized by both state and federal agencies. The director of the Consumer Financial Protection Bureau (CFPB), Rohit Copra has made advisory opinions that are affecting credit reporting and the ability of creditors to manage financial risk. The U.S. Chamber of Commerce along with the American Bankers Association, Consumer Bankers Association, and several other trade groups filed a lawsuit against the CFPB challenging the CFPB's recent update to the Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) section of its examination manual to include discrimination. The plaintiffs claim that the manual update should be set aside because it violates the Administrative Procedure Act (APA). The APA requires federal agencies to publish a general notice of proposed rulemaking allowing for interested parties to participate in the rulemaking process. If you are a business that extends credit let your state and federal representatives know how these laws will impact your business and your customers. The costs are always passed down in the form of higher prices to the customer. Soon the people who need credit the most will not have access to credit. ■



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Interest Rates and Stock Market Performance

by Bill Hastie, Hastie Financial Group

As we have seen firsthand throughout 2022, the Federal Reserve (Fed) has embarked on a campaign to combat red-hot inflation by raising interest rates. So far this year the Fed has raised rates 5 times in an effort to contain inflation levels not seen in over forty years. The Fed plays an instrumental role in shaping the interest rate landscape by setting the benchmark federal funds rate – the interest rate at which commercial banks borrow and lend their excess reserves overnight to satisfy reserve requirements. When this rate increases, it makes borrowing money more expensive and results in higher interest rates being levied on customers when getting a mortgage, a car loan or making credit card payments. Business loans become more expensive, which can lead to businesses slowing or halting growth operations. Aside from the devastating effect rate increases have had on the bond market, a rising interest rate environment can markedly affect cash flow and ultimately the valuation of companies and, ultimately, their stocks.

Growth stocks, particularly technology stocks seen in the tech-heavy Nasdaq, are especially susceptible to rising interest rates. These large growth companies are usually highly leveraged, meaning they borrow a lot of money. They use the borrowed money to expand the business, which, during times of major expansion, which can be in the millions. When their borrowing costs and existing debt increase, these companies usually slow or halt their borrowing and decrease reinvestment into innovation and growth to minimize their costs. This slowing can also negatively impact stock prices as

investors see this as a sign of economic slowdown.

Additionally, and more importantly, tech stock valuations are hit hard during times of elevated or rising interest rates. The current price of a particular stock is simply the present value of the sum of all future cash flows. Interest rates are directly linked to capital, or the rate used to discount those future cash flows. The lower the interest rate (discount rate, used in the denominator of the calculation) the higher the present value, which translates to higher stock price. Conversely, when rates are higher, that discount rate is increased, which lead to decreased valuations and stock prices. Unfortunately, this is what the market has seen for most of 2022.

Unlike tech stocks, there are some areas of the stock market that tend to fare better in higher interest rate environments. Financials, including banks and insurance companies, tend to perform better when rates are high. Banks, for example, can charge more for lending to customers, which increases their profits.

Unfortunately, this year has been an interesting introduction to advanced economics. Due to a multitude of factors including pandemic-induced supply chain issues, decades-high inflation and the war in Ukraine, all areas of the market have been affected. Assets that have traditionally performed well during times of high inflation (e.g., commodities, real estate, precious metals) have been hit hard as well. ■

Bill Hastie, MBA is the Founder of locally-owned Hastie Financial Group. If you would like to discuss your personal or company's investment needs, please contact Bill at william.hastie@hastiefg.com.



MONTEREY COUNTY **GIVES!**

Joining Together for Big Ideas

Monterey County Gives! Campaign Boosts Year-End Giving
Gifts Between November 10 and December 31, 2022 Receive a Partial Match

It's become a year-end tradition. Individuals, families and businesses give back to their favorite nonprofits and causes through the Monterey County Gives! campaign. Gifts made between November 10 and December 31, 2022 will give more than 200 participating nonprofits a partial match.

A special project of the Community Foundation for Monterey County, the Monterey County Weekly and the Monterey Peninsula Foundation, the Gives! campaign provides participating nonprofits a platform to share their big ideas and leverage end-of-year giving.

Donors view the menu of giving opportunities in a special print edition in the Monterey County Weekly, published November 10, which highlights each participating organization's mission and their 'Big Idea' for MC Gives! Giving categories include: Animals, Arts & Culture, Community & Social Services, Education & Youth, Environment & Sustainability and Health, Wellness & Food. Many people learn about the work of nonprofits they've never heard of and are inspired to support their efforts.

Donors can give securely online at mcgives.com and view individual profiles as well as in kind donations



2021 MCGives! Campaign raised \$9.7 million

Through gifts of stock or IRA Qualified Charitable Distributions (QCDs), donors can make a single gift and the CFMC will direct it to multiple nonprofits of their choice. At the end of the campaign, each nonprofit receives 100% of their donations, along with a pro rata match on the first \$75,000 raised.

The pro rata match each gift receives is made possible by donors to the matching fund including



CFMC President/CEO Dan Baldwin reviews an MC Gives! special issue

the Gunde & Ernie Posey Family Foundation, Neumeier Poma Investment Counsel, Cannery Row Company, The David and Lucile Packard Foundation, the Colburn and Alana Jones Fund of the CFMC and CFMC donor advisors.

Special grants are made by the CFMC following the campaign including: a \$2,500 ingenuity grant for creative approach in resolving challenges, a \$1,000 award to the nonprofit with the most overall donors, a \$1,000 award to the nonprofit with the most donors 18-35, and the \$1,000 Florence Haspel Zeve Award for Women, Families and/or the Arts.

"Gives! has become an enormous initiative. Lots of donors look to it as the portal they are going to use for year-end giving, whether they are supporting a single or multiple nonprofits," said Dan Baldwin, CFMC President/CEO.

"Gives! has become such a remarkable facilitator of giving to the nonprofit community and really helps to generate impact."

The 2021 Monterey County Gives! campaign raised \$9.7 million from over 7,000 generous donors, a 23% increase from the 2020 total. Since launching in 2009, more than \$45 million has been raised and granted to hundreds of Monterey County nonprofits. ■

Monterey County Gives! is a special project of the CFMC, the Monterey County Weekly and, the Monterey Peninsula Foundation Thanks to the Gunde & Ernie Posey Family Foundation, Neumeier Poma Investment Counsel, Cannery Row Company, The David and Lucile Packard Foundation, the Colburn and Alana Jones Fund of the CFMC and donor advisors for their generous support of the match.



Navigating the Permit Center

FREE WORKSHOP!

November 22nd at 11:00am

In-person in Salinas or via Zoom

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Bereavement Leave Mandate

by Bradley J. Levang, Fenton & Keller



On September 29, 2022, Governor Newsom signed Assembly Bill 1949 ("AB 1949") making it unlawful for an employer to refuse to grant an employee's request for up to five days

of bereavement leave upon the death of a family member. A family member includes a spouse, child, parent, sibling, grandparent, grandchild, domestic partner, or parent-in-law. AB 1949 applies to employers who employ five or more persons, as well as the state and any political or civil subdivision of the state, including cities and counties. AB 1949 takes effect on January 1, 2023.

Under AB 1949, California employers must allow an employee five days off for bereavement leave. Employees are eligible for bereavement leave if they have been employed with the employer for at least 30 days prior to the commencement of the leave. The days of bereavement leave do not need to be consecutive. However, employees must complete their bereavement leave within three months of the family member's date of death. The law does not limit how many times an employee may request and take bereavement leave.

Bereavement leave must be taken pursuant to any existing bereavement leave policy of the employer. An employer's existing bereavement leave policy may provide an employee with paid or unpaid bereavement leave. If the employer's existing policy provides for less than five days of paid bereavement leave, then the employee is entitled to the number of paid leave days under the employer's existing policy, and the remainder of the bereavement leave days may be unpaid. If an existing leave policy provides for less than five days of unpaid bereavement leave, then the employee shall be entitled to no less than five days of unpaid bereavement leave. If the employer has no existing bereavement leave policy, then

the bereavement leave may be unpaid. For those days of unpaid bereavement leave, employees may elect to use other paid leave balances such as vacation, personal leave, and paid sick leave.

An employer may request documentation of the death of the family member within 30 days of the first day of an employee's bereavement leave. Examples of documentation include a death certificate, a published obituary, or written verification of death, burial, or memorial services.

Employers are required to maintain the confidentiality of employees who request bereavement leave.

Employers cannot refuse to hire, discharge, demote, fine, suspend, expel, or discriminate against an employee because the employee seeks bereavement leave or provides information or testimony regarding their own bereavement leave or another's bereavement leave. Moreover, employers cannot interfere with, restrain, deny, or the attempt to deny an employee's exercise of any right provided under AB 1949.

The law does not apply to employees covered by a collective bargaining agreement if the agreement provides: 1) a bereavement leave policy equivalent to AB 1949 requirements; 2) for wages, hours of work, and working conditions; 3) for premium wage rates for overtime hours; and 4) for regular hourly rates of pay for those employees of not less than 30 percent above the state minimum wage.

Employers should review their existing bereavement leave policies in view of the requirements under recently passed AB 1949. Similarly, employers who have no bereavement leave policy should consider whether or not to they want to create a bereavement policy. ■

Bradley J. Levang 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.

Opening Soon in Salinas



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Santa Cruz County Bank to Open Salinas Branch – Coming Soon!

Santa Cruz County Bank has been busy renovating its eighth full-service banking office. The new Salinas branch at 480 S. Main Street, built in 1970, has undergone a comprehensive and striking remodel over the past year and will be open to the public very soon. The new full-service banking office will have a secure ATM/Night Depository, safe deposit boxes, and will be home to an amazing team of experienced bankers who are eager to serve the community.

Instrumental in the Bank's extensive renovation are Swenson (Construction) LKD Design (Interiors), William C. Kempf (Architect), Triad Electric, Monterey Signs and many more local area experts.

In 2019, having served area clients for many years, Santa Cruz County Bank announced its plan to open its first branch in Monterey County. The Bank hired Rich Aiello, SVP Regional Manager of the Salinas/Monterey Region, to lead the team, and in January of 2021 Santa Cruz County

Bank opened its Monterey office.

Rich Aiello will also lead the Bank's Salinas team, which includes: Jay Gines, AJ Flores, and Jade Lacuata, along with additional team members. This community-focused team will continue to serve existing clients and will also support the development of new relationships in Salinas and contiguous market areas. Jay Gines will also be serving as a Salinas Valley Chamber of Commerce Ambassador.

"We have been eagerly awaiting this opening to broaden our ability to serve individuals and businesses in Monterey County. We look forward to welcoming and serving the community of Salinas at our eighth full-service banking office," President and CEO, Krista Snelling

The Bank currently operates full-service branches in Aptos, Capitola, Cupertino, Monterey, Santa Cruz, Scotts Valley and Watsonville. For more information: www.sccountybank.com. ■



Bringing Entrepreneurship Home Through Family Child Care

by Sonja Koehler & Laura Keeley-Saldana,
Bright Beginnings Early Childhood Development Initiative

There are about 300 family child care businesses in Monterey County, bringing economic opportunity home to about 30 new entrepreneurs every year.

Featured here is the story of a local family child care provider who fulfilled her American dream - to open her own business. Dina Burciaga is from Jalisco, Mexico, where she visited nearby ranches and helped children with their education, seeing first hand how important this was for the wellbeing of kids and the community. Burciaga decided to make children her life's work. Immigrating to the US at 26, Burciaga went back to school to take early childhood education courses and became a preschool teacher.

Motivated by long waitlists for child care for her own children, she decided to fulfill the aspiration of owning a business. In 2019, and with 12 years of teaching experience, Burciaga renovated and licensed her home according to state standards in order to open a child care business.

Starting small, Burciaga first licensed for up to 8 children. As her waiting list continued to grow, she knew there was a need to open her doors to more children. "The biggest challenge is saying 'no' to parents, because I know how desperate they are to have quality child care, and there is just not enough out there."

So she decided to grow her business. With the support of her family, who work on marketing, operations and sometimes caring for children, Burciaga made the needed adaptations, and can now serve the

maximum of 14 children in a licensed child care home.

Burciaga's passion is creating early childhood environments and nurturing spaces for young children. She knows that the early years are critical to their education, emotional well-being and health. She also knows she could do more to meet the child care needs of families in her community.

"My next dream is to have another, bigger space outside of my home, with a designated staff for infants and toddlers. A beautiful space where they can crawl and have an opportunity to grow and learn. I love all my babies and always want to give my best to them. They deserve the best and more." We hope she can find the right place to do just that.

Learn more about Dina's program at www.thenestfcc.com.

Interested in opening your own child care business? There are two agencies that can help. Call Maria Ortiz at the Child Care Resource and Referral at 831-757-0775, or Carmen Herrera at the El Pajaro Community Development Corporation at 831-722-1224. ■



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Helping Individuals Reach Self-Sufficiency Through Goodwill Central Coast's Prosperity Platform

by Jaime Reynolds, VP of Workforce HR & Administration

The average American debt level has been rising for decades, with the total combined personal debt now at an all-time high of \$14.96 trillion. Sadly, fewer than 25 percent of American households live debt-free, with the average debt per U.S. adult at \$58,604. Furthermore, only 5 percent of Americans have savings accounts that range between \$10,000 and \$20,000.

Learning to tackle debt and manage personal finances is critical to achieving "the American dream"

Through collaboration with a broad network of community partners, Goodwill Central Coast continues to make a difference through a program that helps individuals work toward self-sufficiency. GCC's Prosperity Platform helps Monterey County residents reach self-sufficiency at 125 percent or below the federal poverty line by working one-on-one (in-person or virtually) with an expert. Prosperity Planners help individuals navigate through vulnerable situations, chart a path toward stability, and reach individual goals.

Prosperity Platform Program Manager Linda Sanchez states that the goal is to move participants from crisis into thriving. "We are trained to provide support to help individuals meet their financial goals, earn job security, increase their income, build credit and reduce burdensome debt," Sanchez said. "Our advisers can also connect individuals with other trustworthy organizations and services through our Active Referral Network."

Removing barriers to financial success

A primary goal of the program is to determine what barriers to self-sufficiency exist and how to help remove them. "My Prosperity Planner met with me privately about my situation, my goals, and what I could do in the future," said Katrina, a Salinas resident who did not want to divulge her full name. "I was so happy to share my concerns with somebody listening to me. I even cried. She knew that I couldn't think too far into the future because I needed some stability before I could make big plans."

The Prosperity Planner connected Katrina to community resources that, in effect, changed the course of her life. "With her help, I was recently able to move into a two-bedroom place, which made all of our lives better," she said. "And I've been able to move on to my next goal — buying a car. She has gotten me moving in the right direction."

Planners assist with household budgets, opening checking or savings accounts, credit repair, getting the training needed to get a better job, applying for FASFA or Dreamers, job search, connecting individuals with other resources, and so much more.

Roots in Equal Opportunity Act

In 1964, Pres. Lyndon Johnson launched a groundbreaking "war on poverty," announcing a goal "not only to relieve the symptom of poverty, but to cure it and, above all, to prevent it."

Johnson's Equal Opportunity Act aimed to eliminate poverty by improving living conditions for residents of low-income neighborhoods and helping the poor access long-denied economic opportunities. Pres. Johnson's

initial efforts still resound nearly 60 years later. Today, approximately 1,000 Community Action Agencies across the nation serve as a focal point to coordinate and plan for the provision of community services that support, assist and empower low-income people and improve their quality of life.

Operated publicly under the Department of Social Services, the Monterey County Community Action Partnership (MCCAP) works to reduce poverty in the community by funding a network of local providers who specialize in addressing specific barriers to achieving self-sufficiency.

Goodwill Central Coast serves as a critical cog in this machine. MCCAP contracts with GCC to provide free services to help individuals define plan and achieve their career and financial goals.

The relationship fits within Goodwill Central Coast's philosophy to help lift others through the power of employment and economic opportunity. Currently, GCC provides services to community members with the following:

- Getting a job or advancing in their current career.
- Reducing debt and increasing savings.
- Enrolling in school and upgrading skills.
- Providing opportunities and education for kids.
- Connecting with housing and homeownership programs.
- Accessing resources to improve income.
- Helping individuals realize their worth and value.
- Assisting with goals and helping individuals get to where they want to be.

The partnership shows that Goodwill Central Coast's mission goes far beyond its retail stores.

GCC's goal is to ensure all community members know their worth and gain skills and confidence to land jobs that could turn their lives around. Goodwill helps thousands of job seekers return to work and reclaim financial and personal independence each year. This is achieved by providing a positive learning environment that creates brighter futures by connecting people to meaningful work.

Prosperity Platform services are available in both English and Spanish. GCC's prosperity advisers can also personally connect people with other trustworthy organizations and services through its Active Referral Network. Membership is free, and counseling is confidential.

Goodwill Central Coast also offers free assistance with tax preparation. They are eliminating the high cost of predatory providers, and experts can help residents determine which benefits they are eligible for and how to claim them. In addition, GCC's Income Tax Assistance (VITA) volunteers are trained and certified by the IRS to review and process taxes for free.

Community members interested in starting their journey toward financial security should make the first step by emailing Sanchez at LSanchez@ccgoodwill.org. ■



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Inflation: Employers Beware

by Spenser Smith, Lab Manager, ARCpoint Labs of Monterey Bay & Salinas



Inflation has been impossible to miss recently. Whether it's a gallon of gasoline, a head of lettuce, or a nice dinner out, we've all felt the pinch of rising prices. Yet surprisingly, despite rising prices across the economy, the healthcare industry has so far seen only modest inflation. That is set to change soon, according to new projections, which foresee healthcare costs rising by 10%-25% in the coming months and years. Consumers and employers will bear the brunt of these cost increases. Adopting strategies to find quality care options at lower cost, and for choosing

preventative care over expensive emergency care options, will be increasingly valuable in the coming years.

Inflation is a measure of how much prices have increased over the prior year. In 2022, general inflation across the economy has been around 7.5% to 9.1%, according to the Bureau of Labor Statistics (BLS). In the same period, healthcare has experienced only around 4.8% price inflation. This is an inversion of historical trends; for the last 30 years, healthcare cost increases have typically outpaced increases in the wider economy by .5% to 1.5%.

Healthcare prices are usually decided in advance by contracts between providers and insurers or government payors. Most agreements cover an entire calendar year and are updated annually. As a result, rising costs to healthcare providers in 2022 will begin to show up as increased prices to payors in 2023 and 2024.

When healthcare price hikes do arrive, they are likely to be dramatic. The cost of medical labor has risen by 25% since 2019. Costs of drugs have risen 21% in the same time, and supplies by 18%. In addition, stimulus payments and subsidies provided by federal and state governments to local healthcare providers and insurers during the pandemic are expiring. A report by the Federal Reserve Bank of Dallas projects healthcare inflation to double between 2022 and 2023, with most of those increases paid for by consumers (patients) and employers.

Insurance premiums are rising, too. Premiums are expected to rise by about 6-10% in California, but for certain private plans it may approach 25%. For plans subsidized under the Affordable Care Act (ACA), the future is even more uncertain. Congress passed emergency pandemic subsidies for low-income individuals, which are set to expire at the end of the year. According to analysis by the Kaiser Family Foundation, low-income individuals could see their premiums double or more in 2023 if the subsidies are not renewed. Given the divided nature of the current Congress and the drama of the upcoming midterm election, this possibility is very real. Such a dramatic rise in premium costs for the most vulnerable could force millions out of insurance entirely and curtail employers' ability to rely on ACA exchanges to provide healthcare coverage for their employees.

The number of people on "high deductible" plans, or who go uninsured or under-insured, is likely to rise. A high deductible plan is any plan with a \$1,300 or more per year deductible for an individual, or \$2,600 for a family. In reality, the average high deductible plan requires \$2,295 in individual medical expenses before insurance kicks

or \$4,364 for a family, according to the Kaiser Family Foundation. Over 50% of workers in California who receive healthcare coverage through their workplace in 2022 are enrolled in a high deductible plan according to the California Employer Health Benefits Survey, and that number is projected to rise. Most plans available on ACA exchanges also qualify as high deductible plans.

Having to spend \$4,400 in healthcare costs before receiving tangible benefits, on top of the cost of monthly premiums, can obviously be a serious burden for families. Fortunately, there are strategies to reduce out of pocket healthcare costs for people on a high deductible plan.

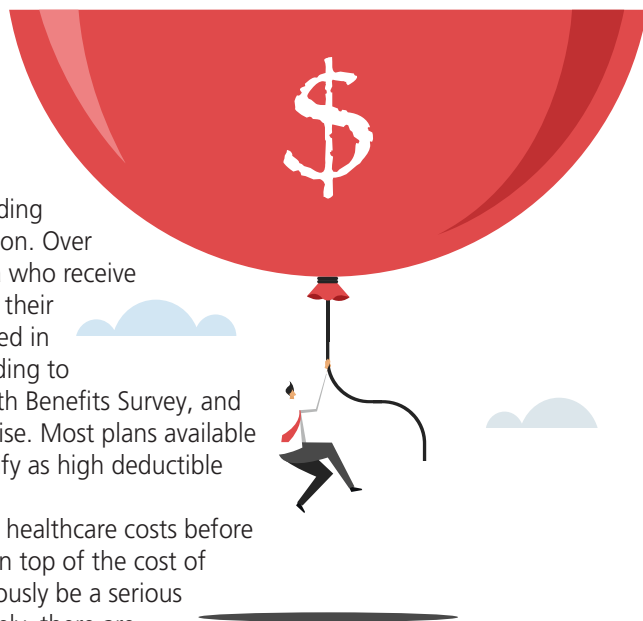
Shop around for healthcare services. This applies for routine medical needs such as yearly exams and routine blood tests, but also for acute care such as x-rays and COVID-19 testing. Resources such as the online Fair Health Consumer or Healthcare Bluebook provide information about the costs for different services in your area, to give you a baseline. Local practitioners, independent laboratories, and even online services often offer much lower costs for routine tests and procedures than you will find through hospitals.

Look for the option to pay in cash. Some services may be discounted, often quite substantially, if paid for up front with cash. For example, according to the Healthcare Bluebook site, the in-network cost in Monterey County of a simple blood panel testing for cholesterol levels, blood count, and comprehensive metabolic chemistry is \$464 (using average hospital pricing data). Out of network cost exceeds \$700. At ARCpoint Labs, the cash price for these same tests is \$65, and there are other private laboratories that likewise may offer a substantially reduced price for cash pay testing.

Get the right level of care. Emergency rooms and hospitals are expensive, so choose another option if possible. Urgent care clinics are a good option for non-emergency injuries or illnesses. If you have a minor health issue or one that does not require immediate attention, consider a drug store clinic or a telehealth visit from your home, both of which may cost less than an office visit. Preventive health services are covered without charge on ACA plans and can prevent more expensive emergency visits in the future.

Healthcare inflation is here, and the costs to employers and citizens of California will be a shock. ■

The article is intended to offer information by Chamber member, ARCpoint Labs and is intended to address topics of general interest and should not be construed as business or legal advice. ARCpoint Labs of Monterey and Salinas are available to serve many facets of Salinas business industries.



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astoddard@hartnellcollegefoundation.org for
more information about sponsoring this event.

➡ **PERMIT REFORM** – Continued from page 1

to resurrect and appoint business and community leaders to a Business Development Committee. This committee would share information between permit applicants and the city Community Development Department to identify obstacles and eliminate them.

Then the COVID pandemic hit.

Reforms and plans came to a stop with closures and chaos in commercial and governmental operations. Permit concerns shifted from the fundamentals of projects, to the issuance of emergency outdoor dining and retail permits. This process generally went well and more than 70 businesses and groups of businesses, quickly obtained emergency Temporary Use of Land Permits (TULPs) and Sidewalk Café Encroachment Permits (SCE).

At the same time, the city was granting an increasing number of permits to build Accessory Dwelling Units (ADUs). This is one creative strategy implemented among many cities in California, and in the City of Salinas, to increase the supply of housing affordable to ordinary residents. (The Salinas Valley Chamber of Commerce plans to focus on promoting opportunities for Accessory Dwelling Units in the coming months.)

While these successes deserve praise; other aspects of the permit process appear to have declined. The city has struggled to maintain its workforce, with 80 vacancies on record as of mid-October. The Community Development Department has not been immune from managerial and administrative workforce shortages plaguing Monterey County. We once again hear frequent anecdotes about delays and hassles in getting permits.

Admittedly, objective evidence about the status of the permitting process is lacking. Since the end of 2019, the Community Development Department has only provided one report to the city council and the public about the performance and efficiency of the permitting process.

Request For Change

We know this is impacting existing businesses, as well as opportunities for growth and development, and there are some simple steps to facilitate change. Your Salinas Valley Chamber of Commerce would like to see the Permit Center resume its progress and performance reports to the city council and the public, with charts and tables that show trends over time and identify problematic categories of permits. This would provide accountability, allow for objective analysis of the city's permitting process, and help interested parties to devise solutions.

In addition, the Chamber has asked the city council and staff to restore the Business Development Committee that addressed permitting problems a dozen years ago. This would be a clearinghouse of information between the business community, applicants for smaller residential permits, and the permit center.

There are cities out there that are doing well with a consistent record of excellence in their permit process. We encourage the City to seek out those best practices, implement the suggested small steps towards change and be a part of the solution for encouraging commerce, increasing tax revenue and helping to create jobs for our community. ■

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Community Favorites Return in 2022

Salinas Parade of Lights - It is with great excitement that the Salinas Downtown Parade of Lights will return this November 27, 2022 from 6-9PM. The event occurred for more than ten years prior to being suspended due to COVID-19. Sponsors, volunteers and participants are needed. More information can be found at www.fiestasalinas.org.

Christmas in Closter Park - Held in the heart of the Alisal community on December 9, 10 and 11th, 2022. Closter Park will be transformed into a Winter wonderland that includes music, exhibits, holiday lights, a large community tree, and there will even be a snow park with real snow!! Decorated Christmas trees throughout the park that will be provided through sponsorships. Each tree will be decorated and donated through a raffle to local families on December 11, at the conclusion of the Christmas in Closter Park celebration. This is a free event. For more information look us up on Facebook, Instagram and Twitter- Christmas in Closter Park. ■



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- Upcoming - NON-PROFIT EVENTS

For an updated list of Non-profit events and more visit salinaschamber.com

- Center for Community Advocacy 29th Annual Día De Los Muertos Banquet**
November 4, 8:00 PM - 11:00 PM, New Otter Student Union, 100 Campus Center, Seaside
 CCA Annual Banquet & Awards ceremony. This year to Honor Ben Heller Award Recipient State Sen. Bill Monning and Dana Kent M.D. CCA will honor Monning's efforts to create a safe and equitable work environment.
- California Women for Ag, Annual CWA Bus Trip**
November 5, 8:30 AM, Santana Row, San Jose
 The Bus Trip is the primary fundraiser for CWA and provides members and guests with networking opportunities, while promoting women in agriculture.
www.salinascca.org.
- Alzheimer's Association, Salinas & Pacific Grove Caregiver Support Group**
November 9, 12:30 PM, 1130 San Vicente Street, Salinas
 If you have a family member who has been diagnosed with Alzheimer's disease or a related dementia disorder, a caregiver support group can offer you an opportunity to find out about available resources, and learn from others going through similar experiences Our Pacific Grove caregiver support group meets monthly, on the 2nd Wednesday of the month, without a fee.
- Active Seniors, Inc, Monthly Luncheon**
November 10, 11:45 AM - 1:30 PM, 100 Harvest Street, Salinas
 \$12 for members and nonmembers. Lunch prepared by chef Michael Gaines, and his crew of volunteers. There is always a program following lunch. Lunch is served at noon but come early and have a social time with friends. Please call 831-424-5066, email asi@activeseniors.org , or come in to make a reservation. www.activeseniorsinc.org for info on menu and programs.
- Active Seniors, Inc, Veterans Day Parade with POW-MIA Founder Ann Mills-Griffiths**
November 11, 10:00 AM, Vietnam Memorial Monument, Salinas
 A multitude of events in honor of the sacrifices made by all who serve including veterans, their families, survivors, supporters, and caregivers on Friday, November 11. Keynote speaker Ann Mills-Griffiths, Chairman of the Board/CEO of National League of POW/MIA Families giving a tribute at the Vietnam Memorial Monument in Salinas. There will be a Veteran's Day parade following and an evening reception at the Active Seniors facilities, from 6:00-7:30 p.m., inviting everyone to come in honor of the veterans in our community.
- Meals On Wheels, SOCOS Social**
November 17, 11:00 AM - 1:00 PM, 116 South Belden Street, Gonzalez
 Launched in 2021, MOWSV created a congregate meal program for those seniors who are able to leave their homes and meet others for a monthly luncheon/social. The socials combine a fresh lunch (provided by local restaurants/organizations), live music and/or an activity, a produce box from the Food Bank for Monterey County and senior resources presented by local agencies.

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Upcoming CHAMBER EVENTS

- **Monterey Touring Vehicles Joint Mixer**
Wednesday, November 9, 5:00 PM, 2228 Del Monte Avenue, Monterey
Join us for a fun-filled evening of activities with a band, food, drinks, beautiful cars, trailers, a photo booth, and more with the Salinas, Carmel, and Pacific Grove Chambers of Commerce. Purchase tickets through Salinaschamber.com.
- **Joint Ribbon Cutting – Disaster Kleenup Specialists**
Thursday, November 10, 5:00 PM – 6:30 PM, 567 Ortiz Avenue, Sand City
Join the Salinas Valley Chamber of Commerce and the Monterey Peninsula Chamber of Commerce for a ribbon cutting ceremony with Disaster Kleenup Specialists as we all celebrate their 40+ years of being in business. Enjoy hor d'oeuvres, wine, and come have a great time.
- **Joint Ribbon Cutting – Mee Memorial Healthcare System**
Monday, November 14, 11:30 AM, 809 Broadway, King City
Join the Salinas, King City, and Soledad Chambers of Commerce for the NEW pediatric clinic groundbreaking ceremony. Construction is beginning on the new Mee Memorial Children's Health and Wellness Center. Mark your calendars, save the date, and see you there!
- **Connect at Lunch- 201 Main/James Dean Restaurant**
Tuesday November 15, 12:00 PM – 1:00 PM, 201 Main Street, Salinas
Join us at the James Dean Restaurant for an opportunity to network over a meal with Chamber members, local business owners and community leaders at this wonderful lunch event! We will also have special guest speakers from The Blue Zones Project.
This is not a sponsored event. Attendees must pay for their own meals.
- **Ribbon Cutting – Alvarado Street Brewery**
Friday, November 18, 2022, 4:00 PM – 6:00 PM, Salinas
Join the Salinas Valley Chamber of Commerce for the Alvarado Street Brewery grand opening and ribbon cutting to celebrate their new location in Downtown Salinas. More details to come at Salinaschamber.com.
- **Lunch and Learn with Monterey County Business Council**
Tuesday, December 6, 12:00 PM – 1:00 PM, 119 E Alisal Street, Salinas
The Monterey County Business Council will be hosting a lunch and learn in partnership with the Salinas Valley Chamber of Commerce! Enjoy a meal while pertinent information is shared to Chamber members and members of the community.
- **Children's Shopping Tour**
Saturday, December 10, 7 AM – 12 PM, 290 Northridge Mall, Salinas
The Salinas Area Chamber Foundation looks forward to taking hundreds of local, low-income children shopping for new clothes. Support the children's shopping tour today by volunteering or donating! If you are interested in volunteering at this event, please contact Jennifer Russell at events@salinaschamber.com by December 2.

Worklight Ministries Annual Mayor's Breakfast

On Wednesday, October 12, Worklight Ministries and Salinas Mayor Kimberly Craig hosted the annual Mayor's Breakfast for the faith community. 150 people were in attendance and delicious catering was provided by Sun Street Centers. There were six speakers from a wide variety of backgrounds and traditions associated with the faith community. The overlying message was unity, peace and strength for all people in Salinas. ■



Father Tyler Harris joins with Tomas Henry of Worklight Ministries.



The congregation from New Hope Baptist Church in Salinas



Salinas Mayor Kimbley Craig is joined by pastors throughout the Salinas Valley.

Bring a Smile to a Local Child's Face this Holiday Season

DONATE HERE ---> [GOFUND.ME/3DC38E52](https://gofund.me/3DC38E52)

THE SALINAS AREA CHAMBER FOUNDATION LOOKS FORWARD TO TAKING HUNDREDS OF LOCAL, LOW-INCOME CHILDREN SHOPPING FOR NEW CLOTHES ON DECEMBER 10, 2022.

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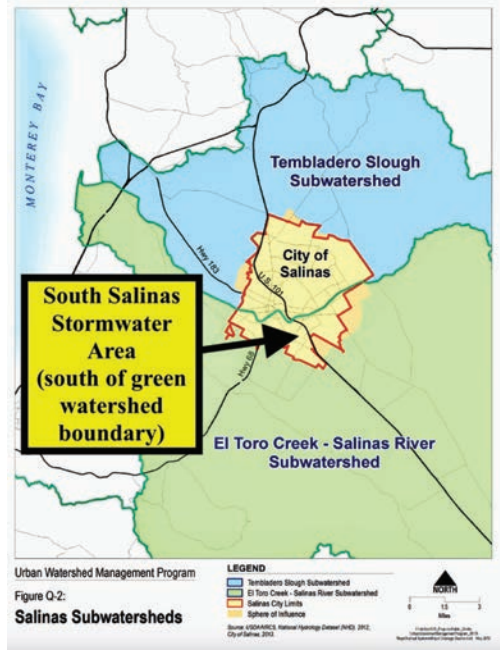
The State of California awarded grants to the City of Salinas in 2017 and 2021, from a Storm Water Grant Program funded by Proposition 1, a ballot measure approved by California voters in 2014. These grants have paid for construction projects meant for “capturing and conveying storm water, dry weather runoff, and agricultural tile drain water” to the Monterey One Water Regional Treatment Plant for recycling.

This diverted city stormwater will no longer go to the Salinas River. Instead, it will go to the Salinas Pump Station at the non-operational Salinas Municipal Treatment Plant No. 1, on Hitchcock Road near the Blanco Road/South Davis Road intersection. From there, the stormwater will go via pipeline to the Monterey One Water Regional Treatment Plant or to the Salinas Industrial Wastewater Treatment Facility.

Phase 1A of the project was focused on “Dry Weather Flow Diversion” and included construction of diversion structures, flumes, and pipelines to divert dry weather flow (such as landscape irrigation runoff) and first flush wet weather flow to the Salinas Pump Station. From there, the wastewater goes either to an interceptor pipeline that connects to the Monterey One Water Regional Treatment Plant or via another pipeline to the Salinas Industrial Wastewater Treatment Facility.

Phase 1B of the project installed a pump station and pipeline to convey wastewater from Pond 3 of the Salinas Industrial Wastewater Treatment Facility to the interceptor pipeline to the Monterey One Water Regional Treatment Plant.

The latest construction work entails new and improved pumps at the Salinas Industrial



Wastewater Treatment Facility, flood protection for electrical components, a trash capture unit, and additional improvements related to stormwater conveyance.

Three Water Objectives for the Salinas Valley Chamber of Commerce

The Chamber will be urging the Salinas City Council to hold a study session on the various sources of water within and near the city that will end up as crop irrigation or drinking water in northern Monterey County. Chamber leaders believe city leaders and the public, need to get a better understanding of what is happening and recognize the importance of the City of Salinas to the water future of northern Monterey County.

The Chamber has also asked the city to prepare maps that show the current and planned infrastructure for municipal wastewater, stormwater, and industrial wastewater flow out of the city. It's difficult to visualize where everything is located in the context of well-known landmarks. For example, do you know where the Reclamation Ditch diversion to Monterey One Water is located?

Finally, the Chamber believes that the Monterey County Board of Supervisors should have invited the City of Salinas to make a presentation along with water and wastewater agencies and

companies at the second water forum on September 20, 2022. Hopefully this oversight will not be repeated.

The fact is that the City of Salinas is pivotal to the issue of water in Monterey County and specifically the success of the Pure Water Monterey/Groundwater Replenishment Project. It's important that the community as a whole, understand and that elected officials bring in all agencies, including the City of Salinas. ■

Attract & Retain A More Satisfied Workforce

How can you, as a business, attract and retain a more satisfied workforce? Certify as a Family Friendly Business through the countywide Bright Beginnings Early Childhood Development Initiative.

We'd like to welcome the newly certified Natividad Medical Center as a family friendly business! You too can join the dozens of businesses in Monterey County that have already certified, like the Central Coast Federal Credit Union and Post Ranch Inn.

In response to the pandemic, workplaces have to be more flexible than ever so parents can earn a living, contribute to a recovering economy, and take care of their families, all while ensuring a business thrives. This might mean an employer offers options to work remotely, flexible schedules to accommodate classroom closures or COVID exposure, or helping parents find child care for their young children.

What's good for families is good for business. Visit www.brightbeginningsmc.org to learn more and to certify. It's quick and easy, you'll see! ■



Lessons learned from Nobel Laureate James Heckman's visit to Monterey County

Thank you to those who attended the October 7th breakfast, Dollars and Sense: Investing in Early Childhood Development with Nobel Laureate Economist Professor James Heckman.

Professor Heckman is one of the most quoted economists today and his ground breaking research demonstrates the return on investment (ROI) in early childhood programs to the individual, the family, the economy, and the community. Some of the key points of his presentation include:

- New research that highlights how quality early childhood services has impacts lasting for generations. With up to a 14% ROI, investments in quality early childhood supports such as home visiting and child care pay dividends now and into the future.
- Building skills creates dignity, agency, and engagement in society. Supporting social emotional growth is as important as supporting cognitive development.
- It takes a whole child approach to ensure children

reach their unique potential and supporting their parents is critical.

- Fragmented solutions are not the most effective strategies and it is important for communities to work together both in service delivery and in policy.
- A child's future success is NOT connected to the socioeconomic status of their family. With the right early childhood community supports, every child can shape their own destiny.

First 5 Monterey County is pleased to be supporting the kinds of programs Professor Heckman noted are making a difference for children, our families, our economy and our communities.

To learn more about the work of First 5 Monterey County, visit: www.first5monterey.org ■



"There's always new things you can learn."

- Valentina, First 5 parent

Valentina is a mom to four children and connected with First 5 Monterey County funded Home Visiting services for her third child, Eli. Home Visiting Teacher Josie, modeled behavior and skills that were helpful for Valentina as a parent. After observing some of the activities of Teacher Josie and Eli, Valentina was inspired to apply some of the communications skills with her 9 month old daughter Elizabeth. "I just watched the way that she was communicating and I was like, 'Hey, maybe I should make a point to that.'" Valentina recognizes that raising children is challenging, but is able to continually learn, grow, and find her own way as a parent. "There's always new things you can learn."

Learn how F5MC helps
parents find their voice:

First5Monterey.org



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INICIACIÓN PARA PROMOVER EL DESARROLLO INFANTIL | EARLY CHILDHOOD DEVELOPMENT INITIATIVE

Traveling With SVCC

by Steve McShane



A group photo with the Melbourne skyline in the background.

The Salinas Valley Chamber of Commerce was proud to host 32 travelers, who returned home last month after a chamber exploration tour to Fiji and Australia. The diverse group represented all areas of the Salinas Valley and bonded beyond measure. Fiji was a beautiful Nation complete with stunning beaches and a growing economy largely based on agriculture and tourism. There was a terrific meeting held with leadership of the Nadi, Fiji Chamber of Commerce and Industry. There were remarkable parallels to the Salinas Valley Chamber membership including downtown expansion, regulatory pressures and workforce development needs. The group also made it to Melbourne and Sydney in Australia. Australia is a vast country the size of the United States with less than 35 million people. The group was drenched with rain while in Sydney. Sydney was experiencing a la nina and has received more rain in 2022 than any other year on record. There were additional meetings with local government and the local Chamber of Commerce. It was found that reopening and transitioning to a five-day work week has been very difficult in Australia. As a result,



A crowded elevator shot capturing some of the travelers.



Chamber travelers in transit at the airport in Fiji.

hospitality and a variety of other industries have been negatively impacted. Overall, the group was impressed with this trip of a lifetime.

The Salinas Valley Chamber of Commerce has been doing exploration trips for decades and hopes to continue them in 2023. Please stay tuned to the Salinas Valley Chamber of Commerce website and Business Journal for more information. Should you have suggestions on 2023 destinations or be interested in future travel, please contact Chamber of Commerce CEO Steve McShane, at president@salinaschamber.com. ■



Travelers photographed at sunset in Fiji.

Member News

Bay Federal's eStatement Campaign Generates over \$9,400 for Local Non-Profit

In its most recent move to be increasingly eco-friendly, Bay Federal Credit Union ran a campaign that invited members to switch from paper statements to electronic communications this summer. The incentives? An easy way to protect our environment, a chance to win cash prizes, and a \$5 donation to the Monterey Bay National Marine Sanctuary Foundation for each member who opted-in. Combined, members generated \$9,405 for the Foundation. Because of financial industry regulations, members need to proactively enroll themselves to receive eStatements. Between July and August, 1,881 members made the switch. "This is a true win-win scenario for the environment and for our members," said Carrie Birkhofer, Bay Federal's President and CEO. "All our cost savings, such as paper and postage, are reinvested so we may better serve our members — and the Foundation is doing vital work to help protect this beautiful place we call home."



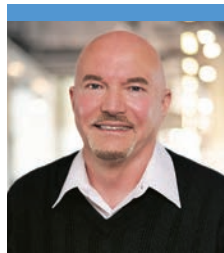
Central Coast Community Energy Expands Customer Programs

Central Coast Community Energy (CCCE) today announced the launch of its first two energy programs for the fiscal year 2022-2023. The Reach Code Program and the Electrify Your Home Program will improve upon previous offerings with the goal of facilitating cost-effective building electrification on a regional scale. "The path to zero-emission buildings and transportation is fraught with challenges," said Jon Griesser, Director of Energy Programs for Central Coast Community Energy. "Our local communities are committed to improving air quality, safety, and protecting the environment for the families, residents, and businesses of the Central Coast. But they've also let us know they need a helping hand with some of the heavier-lift items. We're excited to be able to offer this opportunity for partnership that promises immediate and meaningful benefits."



Santa Cruz County Bank CFO set to retire after 14 Years

Santa Cruz County Bank announced the future retirement of Executive Vice President and Chief Financial Officer, Vic Davis. Mr. Davis will continue to serve in his current role with the bank to support a successful transition to his successor. Krista Snelling, President and CEO commented, "Vic has been a valued member of the bank and our executive team for over 14 years. Under his leadership, the bank has grown significantly and our accounting has also grown in complexity, which necessitates ongoing education, regulatory monitoring and evolving financial acumen. Vic's vast experience and auditing background have been instrumental to his role. He will be greatly missed by our entire team."



Community Human Services Receives Grant Recognition

Community Human Services (CHS) has been awarded a general operating grant of \$80,000 from the Monterey Peninsula Foundation. The 2-year grant will support a variety of behavioral health and family safety net services for the residents of Monterey County.



Alvarez Technology Group Approved as Registered Provider Organization

Alvarez Technology Group, Inc. (ATG) announced it has been approved as a Registered Provider Organization (RPO), by the Cyber Accreditation Body (CyberAB), enabling the firm to provide consulting services to defense contractors and suppliers seeking to obtain the mandatory new Cybersecurity Maturity Model Certification (CMMC), which will be a requirement starting as soon as March 2023. ATG employs CyberAB certified Registered Practitioners (RP) and CMMC Certified Professionals (CCP) who are trained to assist clients with complying with the CMMC requirements. In addition to providing readiness assessments to CMMC candidates, ATG provides a comprehensive set of products and services companies will need to implement to get ready for CMMC certification.



VNA Receives \$120,000 Grant from Hospice Giving Foundation to Greater Serve Hospice Patients & Families

Central Coast VNA & Hospice (VNA) is pleased to announce it has received a grant in the amount of \$120,000 from Hospice Giving Foundation. With grant funding, VNA will be able to ensure that residents of Monterey County have access to their hospice program. VNA hospice care is a service that supports individuals in need of emergency care within 24 hours. VNA has continued to create an impactful effect on personal, physical, and emotional support for our community members.



KSBW Reporter Phil Gomez Retires after 25 Years

After nearly 25 years at KSBW Action News 8, reporter Phil Gomez has retired. Gomez started at KSBW in October 1997. During his tenure at KSBW Action News 8 he has covered countless storms, wildfires, and breaking news stories and has been an instrumental voice for residents on the Central Coast "During his career, Phil has built a remarkable level of trust with our viewers," said KSBW News Director Jillian O'Brien. "Phil tells their stories with the care of someone who is more than a reporter; he is a member of the community and a friend. The Central Coast and KSBW have been lucky to call Phil one of our own."



New Member Profiles

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Wendy Brickman Consulting

After working at Paramount Pictures and other video companies in Los Angeles, Wendy Brickman, MBA, MA, established her award-winning marketing firm, Brickman Marketing, in 1990. The firm provides targeted digital marketing campaigns, public relations and advertising services to hundreds of non-profit and for-profit clients, locally and throughout the United States. Wendy's background in the Hollywood entertainment industry with large marketing budgets, as well as her work with smaller organizations, have enabled her to devise creative cost-effective marketing and public relations campaigns for her clients. Her relationships with other businesses to set up beneficial collaborations, and her longtime work with the media, are invaluable.



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Newsom Reprises Old, Disproven Narrative on Gas Prices

Governor Newsom's recent rhetoric on California gas prices hasn't aged well.

"Greed and manipulation, that's all this is," he said.

CalMatters columnist Dan Walters couldn't let that stand. The longtime statehouse journalist pushed back in his October 11 commentary:

"Newsom is only the latest governor to promise a crackdown on oil companies when pump prices spike. Over the years, there have been numerous investigations into why California's prices are markedly higher than those of other states, but there's never been any conclusive proof of collusion.

Rather, it's been repeatedly demonstrated that California's relatively high gas prices are largely, if not completely, explainable by unique factors such as the state's particular refining recipe meant to minimize smog-producing emissions, its high taxes, and its overall high cost of doing business."

Others joined the fact check chorus.

An energy markets expert from the University of Houston disputed the governor's claims of price gouging, telling the Los Angeles Times:

"The real issue is you've lost several hundred thousand barrels a day of refining capacity. And to make up that supply, people are having to shift supplies from other parts of the nation, and that just costs money."

Valero, a refinery operator in California and four other states, noted in a letter to the state's Energy Commission that energy policies in the Golden State have created the conditions for price spikes at the pump.

The company wrote that "California policymakers have knowingly adopted policies with the expressed intent of eliminating the refinery sector" and explained in detail how "California is the most challenging market to serve in the United States" given its isolation, environmental requirements, and restrictions against increasing refinery capacity.

The letter put the blame for high gas prices on years of policymaker decisions, concluding:

"California cannot mandate a unique fuel that is not [readily available] outside of the West Coast and then burden or eliminate California refining capacity and expect to have robust fuel supplies."

Valero also noted that claims of price manipulation haven't stood up in court, pointing out how a federal judge "yet again" threw out a case alleging price conspiracies by the fuel industry, finding no basis for the allegations.

Separately, three energy experts who sat on the state's Petroleum Market Advisory Committee in 2015 told the Los Angeles Times that the recent price spikes at the pump are due to poor planning by policymakers, not coordinated manipulation by oil companies.

One said the current crisis should serve as an "early warning" for officials, arguing simply: "The state has set aspirational goals for the energy transition, but it's not very well planned."

Severin Borenstein, the director of the Energy Institute at the University of California at Berkeley, agreed: "We've got to make longer-run plans and not just wait until the crisis is upon us."

The third, Amy Myers Jaffe, a former executive director for energy and sustainability at UC Davis, said gas price volatility is the result of the state pushing to shut down its current energy infrastructure too quickly:

"Do I have the new infrastructure fast enough before I retire the old infrastructure, and what happens if you're in the middle? ... The way we're doing it now is you just let the fuel costs go up and then we leave poor people with no ability to get anywhere. And then [politicians] grandstand against the oil companies — that's not a solution."

Governor Newsom could take responsibility for his failed energy policies, listen to the experts, and correct course. Instead, he's scapegoating — and Californians are paying the price.

We need solutions, but right now it's clear Newsom only cares about rhetoric.

This is a paid placed ad by Californians for Energy Independence



Ribbon Cuttings • Chamber Events



201 Main & James Dean CMG Worldwide Ribbon Cutting

201 Main and SVCC were delighted to welcome the community to the ribbon cutting ceremony for the James Dean Restaurant.



7th Electric Vehicle (EV) Ride & Drive Event

The Salinas Valley Chamber of Commerce (SVCC) sponsored event attracted over 500 people where attendees enjoyed seeing several environmental organizations and businesses, test drove EV models and bikes.



Lunch and Learn with Salinas Regional Sports Authority

SVCC hosted a Lunch and Learn in partnership with Salinas Regional Sports Authority where they shared an organizational history, reviewed activities happening at the Soccer Complex, and discussed new developments.



United Way Monterey County Ribbon Cutting

The Salinas Valley Chamber of Commerce, Monterey Peninsula Chamber of Commerce, dignitaries, and community members attended the ribbon cutting ceremony for the new United Way Community Impact Center in Downtown Salinas.



Halloween Mixer with the Chamber & Topes Garden Center

Topes Sustainable Garden Center hosted a Chamber Halloween mixer. Guests came in costumes and prizes were given to Ashton Holtzinger of Credit Consulting Services and Drew Tope for best dressed. Guests were treated to food and music. Topes remodeled and reopened a full-service Garden Center where McShane's Nursery used to be on Hwy. 68. They'll be offering Christmas trees for sale this holiday season.

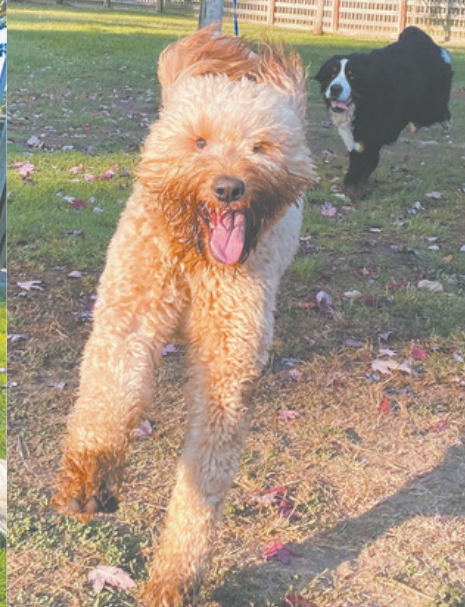


Lunch and Learn with PG&E

SVCC was thrilled to host a Lunch and Learn in partnership with PG&E where pertinent information was shared for businesses on how to upgrade their operations, including energy efficiency.

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