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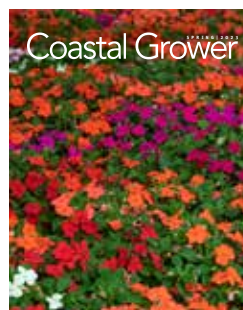
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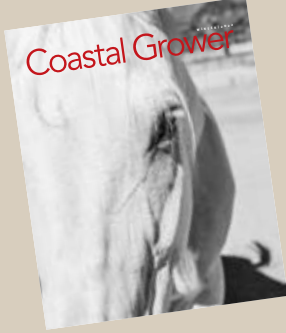


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24485 Vereda Del Valle, Salinas, CA 93908

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Coastal Grower is published by

Koster Communications, Inc.

All rights reserved by Koster Communications, Inc.

Koster Communications, Inc.

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Salinas, CA 93908

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22 Loma Avenue

La Selva Beach, CA 95076

831-521-2035

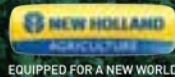
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Home

I'm often told a favorite feature of this magazine is the Home Showcase. Even my father used to say it was the first thing he would look at—but then he would go back and read the other articles later. By my count...this magazine was first published in 1988 on a quarterly basis. Through 2022 that puts us at 34 years of Coastal Grower Magazine—or by another count 136 home showcases!

I'm grateful for all the local families that have opened their hearts and homes to our readers. It's not always easy convincing them to do so. After all, your home is a sanctuary, a private place for you and your family, yet it's also an investment and shows your personal taste. A few years back we started also featuring local ranches so readers could catch a view of our beautiful area from private property in the foothills (views usually only the cows could enjoy!).

My husband and I recently completed a four-plus year demolition and remodel of a home we bought to establish as our “empty nest.” We owned a wonderful property with 3.5 acres where we raised two boys and countless numbers of their friends (our Super Bowl parties were epic...) but once they left for college like many others the property was just too large and the maintenance too much for just us.

Yes, you read that right...four-plus years. People often asked us what was taking so long and I would quote our architect, the late, great Richard Rhodes: “works of art take time.”

I contemplated featuring our home in a magazine we publish. It seems a bit ostentatious...but I want to credit and thank the artisans who helped create our home. They are a talented group of carpenters, stone workers, bulldozer drivers, painters, cabinet makers, plumbers, roofers, electricians, metal fabricators, window and glass installers...all under the helm of our general contractor, Bob Swanston. I believe my husband said he has known Bobby since they were about four years old. I'd like to thank my childhood friend, Amy Small with

Amy Small Design, who literally saved my sanity. Suffice to say I would never be in the “house flipping” business. While some people enjoy the design process, I found it overwhelming and tedious even with new tools and apps like Pinterest and Houzz. I've remodeled bedrooms and kitchens before but to take an entire house down to its nuts and bolts and put it back together again was something else. Amy quickly figured out my likes and dislikes and sourced some wonderful pieces for us. Her attention to detail is impressive. I didn't know there were so many different colors of paint and wood stains...they all looked the same to me until she pointed out the subtle variances.

Did I mention we accomplished this during a pandemic? I know some may be saying “first world problems” about my lament but, trust me, the struggle was real. We received an unanticipated offer on our old, larger home, so lived among the construction for at least two years. I'd like to thank our neighbors for their patience and thank Bill Ramsey for letting us park in front of his house most of the time.

I wish I could say we're done, but not yet. While I can park in my driveway now there's still landscaping and other finishing touches on the horizon, but for all the people that followed this journey with us, I felt it was time to share what we've been up to. I hope you enjoy the photos taken by my friend Patrick Tregenza.

While I praise the day the porta potty left my driveway, I do sort of miss the fellas (I know my dogs do because they no longer have workers sharing their lunches with them!). Thank you Bobby, Amy, Chris, Jose, Nacho, Jose and Juan, Joel, John, Hutch, Mark Dee, the Golz crew, Frank and Jerry, Gordon with El Camino, Quinn and Sabrina, Sergio and his brothers, the guys with Fleetwood Windows, Paul with Del Monte Glass, Jim and Lori with Housewires, Justin Pauly...it truly took a talented village of artisans to create and build our dream home. I can't thank you enough for your time and talent.



Contributors



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Bill is the managing partner of Hastie Financial Group (HFG), a registered investment advisory firm. He earned a B.S. in Economics from Cal Poly, an M.B.A. in Financial Planning from Golden Gate University, and holds the Certified Investment Management Analyst® (CIMA®) and Accredited Investment Fiduciary Analyst® (AIFA®) designations.



JESS BROWN

Jess serves as executive director of the Santa Cruz County Farm Bureau and the educational organization Agri-Culture. His community activities include past president of the Cultural Council of Santa Cruz County, Monterey Museum of Art, Cabrillo College Foundation and Community Foundation of Santa Cruz County. Jess served as chairman of Goodwill Industries for Santa Cruz, Monterey and San Luis Obispo counties. He served as commissioner of the Santa Cruz County Parks and Recreation Department. Currently, Jess serves on the board for Leadership Santa Cruz County, Santa Cruz Area Chamber of Commerce and chair of the Tannery Arts Center.



STEPHANIE BOUQUET

Stephanie is a registered dietitian and owner of SB Nutrition Consulting. She holds a B.S. in nutritional science from Cal Poly, San Luis Obispo and an M.S. in dietetics with a dietetic internship from Cal State University, Northridge. Since 1993 Stephanie has practiced in the field of nutrition with specialized board certifications in weight management, diabetes and sports nutrition. She offers individualized nutrition consultations, group style classes, athletic team presentations and wellness coaching services. As a native of Salinas, Stephanie returned to the area to raise her own family. For more information visit www.sbnutrition.net.



ANNEE MARTIN

Annee's background includes being a therapist, professional chef, inn owner, cookbook author, interior designer, real estate consultant, professional stager, boutique owner and occasional artist/writer (her passion). Annee took her love and passion for creating beautiful, nurturing spaces and founded Sanctuary Vacation Rentals, which allows Annee to use many of her talents and interests. She also owns a small lifestyle boutique called AmiCarmel.com. She lives with her husband David Martin and rescue dog Gracee. She wants to make the world a more beautiful place to live in.



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Lindsey Berg-James is a shareholder of Noland Hamerly Etienne & Hoss who focuses her practice on civil litigation and employment law. She is a past president of the Monterey County Women Lawyers Association and former Board member of the Salinas Valley Chamber of Commerce and IMPOWER. She currently serves on the Board of My Museum in Monterey.



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Pete Delgado is president/CEO of Salinas Valley Health, which encompasses an acute care public district hospital, 10 urgent care clinics, a group of primary care and specialty physician practices and joint venture ownership of Aspire Health Plan. Salinas Valley Health employs 2,400 plus people and its medical staff includes 322 board-certified physicians.

Named a Top Diversity Leader by Modern Healthcare in 2021 and Citizen of the Year in 2021 by the Salinas Valley Chamber of Commerce, through his leadership, Salinas Valley Health has flourished as an award-winning, thriving organization focused on quality care and community outreach.



JENNA HANSON ABRAMSON

Jenna grew up in Salinas and returned in 2007 after receiving her B.A. in Mass Communications and Journalism from CSU, Fresno. In 2013, she founded the lifestyle website, Mavelle Style, to inspire other food loving, fashionistas and in 2016 she expanded her brand and developed Mavelle Media, a marketing communications boutique consultancy. When Jenna is not working on creative campaigns or blogging about being a stylish business owner, she can be found hiking, cooking, dabbling in photography or enjoying the Monterey County food and wine scene with her husband.



JEANNETTE K. WITTEN

Witten serves as the Managing Partner of Hudson Martin PC. She has been practicing law since 1998 and is licensed in both Pennsylvania and California. With over 20 years of sophisticated transactional law experience, including business law and estate planning, Witten represents companies in business and corporate law matters and transactions, including securities transactions and issuances; Intellectual Property (IP) licensing, management, and use; Mergers and Acquisitions (M&A); entity counseling and formations; and trademark and copyright matters. She also represents individuals in estate planning and wealth management matters.



RYAN HASTIE

Ryan Hastie is a financial advisor with Hastie Financial Group (HFG), a registered investment advisory firm in Salinas, CA. His passion lies in helping clients achieve their financial goals. As an advisor, his roles include portfolio research and construction for the firm's private wealth management clients, assisting clients with retirement income planning, and managing corporate retirement plans. He holds the Certified Plan Fiduciary Advisor (CPFA®) designation, which demonstrates his expertise to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.



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DR. CHRISTINA BOLANTE

An active member of the American Academy of Dermatology and the American Society for Dermatologic Surgery, Dr. Christina Bolante graduated from the University of Washington School of Medicine, and completed her residency in dermatology at the University of Pittsburgh. She founded Parasol Dermatology in 2022 with a mission to help patients of all ages achieve healthy, beautiful skin through the latest and most advanced treatments available. Raised in the small farming community of Lynden, Wash., Dr. Bolante grew up playing sports and picking strawberries. Today she lives in Pebble Beach with her husband Javier and their two sons Jasper and Jordan.



MATT PRIDEY

Matt Pridey is a Real Estate Agent with Agency One Real Estate. He resides in Corral De Tierra with his wife Whitney and is well connected in the Highway 68 corridor, as well as the Monterey Peninsula. Matt is passionate about this area and the people that make these communities so special. After playing professional golf for seven years, he decided to pursue a career in real estate. Matt is also an avid hunter and fisherman. You can expect Matt to exhibit the same level of professionalism, preparation, and thoroughness utilized in his golf career to cater to his clients.

Contributors



PATRICK TREGENZA

Oh Salinas. It's given us Steinbeck, salad, Rodeo pronounced wrong, and, well, Patrick Tregenza. Having found out early on that jazz drumming may not be the most secure way to make a living he shifted his focus to commercial photography. His bread-and-butter jobs are sometimes literally bread and butter (or meat and potatoes) but are most often foods we were told to eat as kids. Salinas is still the lettuce center of the universe as it has been since Cal and Aron fought for their father's good graces and Patrick still does his best to entice us all to eat healthier.



ALLI PURA ELLIOTT

Alli has been in the photographic business for over 15 years, focusing her talent on food and editorial photography to the agriculture industry and businesses alike. Her background in shooting ag comes from generations of family farming, which continues deep in her roots today. Spending 10 years in the San Francisco photo community, she now runs her business here in Salinas, in studio shooting product or out on location. You can also catch her photographing portraits for personal or business needs. With a master's in photography, Alli combines her creative talent with a personal approach to capture life's moments. When she isn't photographing, she is a full time mom to two daughters along with her husband, Ryan.



BRIAN MILNE

Brian Milne is a former journalist who has worked in agriculture on the Central Coast since 2010, primarily focused on agriculture, in-field technology and sustainable soil management solutions. He is currently the Vice President of Marketing and Communications for Holloway, which provides soil amendments, agronomy and redevelopment services to California growers. Learn more at HollowayAg.com.



MAC MACDONALD

Mac McDonald was a reporter, columnist and editor of the GO! weekly entertainment and dining section for the Monterey County Herald for 22 years. He was also Managing Editor of the Carmel Pine Cone for seven years. He is currently a freelance writer and editor writing about virtually every subject under the sun, from music, art, food and sports to marketing and public relations.



EMILY BASANESE

Emily is the Social Media Manager and Head of Community at Strock Real Estate in Aptos. At Strock, she loves writing the community newsletter, spotlighting local businesses on social media, and collaborating with community members. Emily has lived in San Benito County her entire life and currently lives within walking distance to downtown San Juan Bautista with her husband Josh. Outside of work, she enjoys thrifting furniture, wine tasting, and reading with her cat Archie on the window seat at home.

Coastal Grower values the contributions of all our writers. Contributors wishing to be recognized are listed here. In some cases contributors prefer to remain unrecognized with a bio and photo, or prefer complete anonymity. In those instances articles are published with no recognition or attribution.



Growing



Glamping is the New Camping

By Emily Basanese



Spending mornings by the campfire, afternoons hiking among the redwoods, and evenings on lookout for shooting stars are all magical parts of connecting with nature while you're camping. But sometimes, you don't want nature for all 24 hours — for some of us, 16 hours will do just fine, with those remaining eight spent in a warm bed, out of the dirt, and with some good ol' fashioned electricity. Maybe even (call me crazy) a hot shower that doesn't feel like a community event? And I'm sure you're not a fan of drying your face off with paper towels once you realize you forgot to pack your hand towel (I wish I didn't know this). You, my friend, are looking for glamping (glam and camping), and luckily our counties have some stellar options.

In Monterey County, Saddle Mountain Ranch is a cozy, 89-acre campground just five miles off of PCH. Nearly a dozen safari tents range from capacities of two to eight, and each comes equipped with queen/king beds with linens, adirondack chairs, a propane firepit, BBQ, and quick access to the luxe bathrooms. And these bathrooms are basically the Four

Seasons when it comes to camping standards: stone showers, private stalls with real walls, a rain showerhead, and granite countertops. No formica or grimy drains in sight.

While at Saddle Ranch, you'll be faced with a decision. Opt for hikes in nearby Garland Ranch (5.6 miles away), picnics at Point Lobos (8.3 miles away), or just hanging around the campground to enjoy the pool, and private trails. Or - Hear me out. Dial up the glam part of the glamping. Drop by Folktale Winery (which is almost walking distance), wine taste in Carmel Valley Village, or make dinner reservations in posh Carmel-by-the-Sea.

If being too close to amenities is not your idea of camping, cruise down to Big Sur. Coming in at our most luxurious glamping option, Treebones Resort offers a twig hut, human nest (you read that right), yurts, and an Autonomous Tent collection. While the twig hut and nest are a small step up from tent camping (they at least get you out of the dirt), they are still very rustic. For glamping, which is why we're all here, check out the Autonomous Tent collection.

With a hefty price tag of \$895/night, this

is absolutely a splurge — but where else are you going to spend a night in a luxury tent on the edge of the world? Because that's what it feels like. Your cliffside location gives you unparalleled views of the Pacific, the wild beauty juxtaposed with the refined finishes inside. A large sail sweeps across the whole structure mimicking the waves below. The 300 square foot structure comes with a full bathroom, indoor fireplace, minifridge, and a large outdoor deck with adirondack chairs and firepit. Oh, and unbelievable sunset-facing ocean views, only rivaled by the stars at night, visible in an inky sky that isn't tarnished by light.

Spending mornings by the campfire, afternoons hiking among the redwoods, and evenings on lookout for shooting stars are all magical parts of connecting with nature while you're camping. But sometimes, you don't want nature for all 24 hours

On the other side of the Bay, Santa Cruz County sports some pretty tempting options. In south county, the Santa Cruz/Monterey Bay KOA has several Glamping Cabins that come outfitted with french doors, a queen bed, a personal patio, fire pits, and a cozy coffee bar. It's just the right amount of glam — you're out of the dirt with electricity, but you still have to walk to the bathroom. That's plenty rugged for me.

One thing we love about KOAs: they have incredible activities. Spend your day in the pool, hot tub, cruising on the campground's banana bikes, on the Fun Train, at the playground, or climbing the Coconut Tree (it's a thing). Or maybe you want to take it slow, enjoying your coffee by the firepit, then meandering over to nearby Manresa State

Beach (1.2 miles).

If you're after a campground with a little more decorum and a little less summer camp, you'll love Coastanoa. North of Davenport along scenic PCH, Coastanoa is a California eco-adventure resort, boasting a lodge, restaurant, and spa — now we're talking. But let's not forget: we're here for the tent bungalows. No two bungalows are alike, but each features electricity, a secure sliding door, and adirondack seating. We're going for the Cypress Village options, which come with down bedding, an electric blanket, a heater, bathrobes, towels, hot tub access, and daily maid service. Yes, please.

There may not be bathrooms attached, but the luxe bathrooms on site are a short walk: heated concrete floors, private hot showers, a 24-hour dry sauna, and a "Comfort Station" with lounge chairs and a fireplace. If you're able to pull yourself away from the amenities, choose from hiking, mountain biking, and kayaking nearby. Also, spa-ing is a viable activity.

One last honorable mention for Santa Cruz County: Sundance Meadows. Just a 10 minute drive to the beach and a few miles from charming Soquel Village, this Airbnb-run campground is in the perfect spot. While you're near modern conveniences, you'll

forget all about that in the middle of this redwood forest. Rather than safari tents, the Sundance style is more of a comfortably furnished teepee featuring a queen bed, spacious deck, firepit, BBQ, and seating. Pick your pace: relax at the campground, head to the beach, wine taste, run over to the Boardwalk, or take a hike!

We're fortunate enough to live in some pretty spectacular terrains — from oceanfront cliffs, to verdant valleys, to the golden California hills.

Pinnacles National Park in San Benito County is known for its incredible trails and otherworldly landscapes. After a long day of hiking or rock climbing, collapsing in a nice warm bed is probably all you have energy for. Thankfully, the Pinnacles' tent cabins offer you just that — along with electricity, three beds, adirondack chairs, and wifi. They still keep things pretty rustic though: you'll have to bring your own bedding, and the bathroom is definitely a state park bathroom (heed my warning about forgetting your hand towel). But this campground is really

for the camper who wants to play hard during the day and have a few creature comforts at night.

Last but not least, our final glamping destination is in none other than San Juan Bautista. Rancho Tranquillo is an AirBnb Plus upscale safari tent on private property that overlooks the golden foothills of San Benito County. One of many upsides of staying here is that you have no rowdy neighbors that seem to flock to campgrounds, so all you'll hear is the whirring of the wind through the trees as you completely unplug.

This eco-friendly, solar powered tent comes packed with a memory foam queen size mattress with a goose-down comforter, a stocked kitchenette with Smeg coffee pot, an indoor fireplace, and a full bathroom with a hot, outdoor shower that has gorgeous mountain views. Hang around the campsite, or head to nearby De Anza Trail for a moderate hike, Downtown San Juan for shops and restaurants, or take a tour of the San Juan Bautista Mission.

Ready to not-so-rough it? We're fortunate enough to live in some pretty spectacular terrains — from oceanfront cliffs, to verdant valleys, to the golden California hills. We just don't need to be in the Great Outdoors the entire time to know how great it is. ☺



Cypress Village at Coastanoa

Ag Community Bouncing Back from the Flood Waters

By Brian Milne



Cardozas emerge from the destruction was a beautiful sight.

Volunteering its hauling services and workers in the cleanup effort, Holloway brought in four semis that hauled away some 200 tons of dirt, which was re-used by the Santa Lucia Sportsmen's Association on its range in Atascadero, as well as for flood control and erosion repairs at vineyards in northern San Luis Obispo County.

It was amazing to see other local ag companies, community members and even a group of veterans come out to help the family farm.

"Ninety-nine percent of this flood material

This past winter was a hard one on many of our local farmers, as some areas on the Central Coast received as much rain in one season as we did in both of the previous two rain seasons combined.

came from somewhere else. It didn't come from their farm, but it all came to their farm, flooded in here, and now they're having to deal with it," said Brian Maxted, CEO of Holloway, an agriculture and environmental services company.

"We're happy to do our part," he added. "I know there's a lot of people on the Central Coast and in California, when the rains hit, that had flooding issues and we heard about this so we jumped on it."

Along with Holloway's volunteer work, Team Rubicon, a non-profit made up of veterans that provide disaster relief to communities, brought in a dozen local volunteers to help clean up debris, trash and scoop out three to four feet of mud from their stables and other areas of the ranch.

Spring is here, and many of us in the ag industry are looking forward to the new season.

This past winter was a hard one on many of our local farmers, as some areas on the Central Coast received as much rain in one season as we did in both of the previous two rain seasons combined.

I saw the wrath of the winter storms firsthand the day I wrote this piece, my Wranglers and boots still caked with mud after working with a local rancher to help clear out the muck and debris that flooded his Oceano ranch a month earlier.

The experience was a moving one, seeing the damage the flood left behind at Cardoza Farm. All 12 acres of Pat and Vickie Cardoza's ranch was flooded – by as much as 10-15 feet of water in some areas – in mid-January when storm runoff in Arroyo Grande Creek ran over a failing levee and flooded their home

and farmland.

Because the Cardozas were located downstream near where the creek meets the ocean, their ranch saw a brunt of the damage, with mud, wood, trash and debris washing onto their ranch from miles upstream.

When we showed up well before sunrise on this cold, frosty morning, we couldn't immediately understand the magnitude of the flood. But when the sun started to rise over the coastal ridgeline, the carnage was jaw dropping. High-water marks still visible some 10 feet high on buildings. Entire fence lines uprooted and cast across the field. The first floor of the Cardoza's coastal farmhouse destroyed. The roof of their shop and horse stalls still covered with mud and wood (another grim reminder of just how high the floodwaters were).

As sad as the scene was, seeing dozens of volunteers come together to help the

It was amazing to see these veterans show up on this ranch in the middle of nowhere, mobilize and go to work like the soldiers they are.

“We’re just trying to provide some help

We greatly appreciate the opportunity to help and chip in for a local ag neighbor in need. It’s what makes working in agriculture on the Central Coast such a special industry.

for Pat and his family here, because they took a big hit,” said Denny Johnson, of Team Rubicon. “We’re not self-serving at all. We feel good when we’re able to help someone else, and that’s always a good feeling. ... At the end of the day, we got something done for those people, and that’s what’s really going to matter.”

I couldn’t agree more. Cleanup and recovery scenes like this have taken place up and down the California coast, and it’s moving to see.

There’s still a long way to go before the Cardoza ranch is back in working order, Pat Cardoza told the group of volunteers from his tractor, between moving loads of mud from the stables. Cardoza and his son-in-law Jeff Ward ran the tractors that loaded mud and debris the entire day, and thanked the volunteers for coming out to help with the

cleanup.

The Cardozas said more than 50 livestock animals from the ranch were displaced by the flooding, but they’re slowly making it back to the ranch as things dry out and debris is moved, making the roads to the various areas of the ranch passable by trailer for the first time in a month.

“It hits me right here,” Ward said, patting his chest while talking to volunteers. “I know

what it takes and costs to bring in trucks nowadays, and it’s not easy getting in here, so we really appreciate the help we’ve been getting.”

And we greatly appreciate the opportunity to help and chip in for a local ag neighbor in need. It’s what makes working in agriculture on the Central Coast such a special industry. [ca](#)



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Spring Design Tips

By Annee Martin



As we transition from the long dark days of winter into the light of Spring, it is time to put away the layers of cozy, comfy winter decor and lighten up our home, surroundings and even ourselves.

Ernest Hemingway wrote in *A Moveable Feast*, “When spring came, even the false spring, there were no problems except where to be happiest.”

No matter if we spend winter in a colder climate or here on the Monterey Peninsula, where we typically experience mild winters intermixed with rain and windstorms, we can all agree that we feel a sense of hope when March arrives.

Spring is all about new beginnings and transformations — a season that symbolizes starting fresh and starting over.

We begin to look around our home and wonder how our interior spaces can reflect the changes that are happening outside. We have more blue skies, warmer temperatures, pastel pastures of green and soft spring

blossoms budding on the trees and blooms poking up from their winter’s nap.

We really don’t have to spend much or go

As we transition from the long dark days of winter into the light of Spring, it is time to put away the layers of cozy, comfy winter decor and lighten up our home, surroundings and even ourselves.

to a lot of effort to reflect the changes we see happening outside in our home.

Spring is the perfect time to introduce new life into your space and one of the easiest ways to start transitioning from winter to Spring decor in your home is to add fresh flowers. Place them in the foyer, bathroom, living room, or by your bedside. Whether it be in your backyard or at the supermarket, spring blossoms, tulips, and

hyacinths are bountiful.

There are also real-life faux flowers such as hydrangeas that can be purchased or unpacked from last year and equally enjoyed. Swapping out your front door wreath with Spring blossoms and your door mat with colorful flowers or rabbits is one of the easiest changes to make.

Try focusing on a few design elements such as color, texture, and patterns to add a sense of lightness into your home. I like to add décor in pastels with blues, greens, lilac, soft pinks because these colors remind me of fresh green grass and blossoms on the trees and the sun shining in a clear blue sky. Choose accent pillows, throw blankets and rugs in these soothing nature-inspired hues and soft pastels.

Now that temperatures are beginning to warm, you don’t need the heavy extra layers on your furniture and furnishings. Change out those velvet, faux fur and sherpa blankets and pillows for lighter fabrics such as cotton or linen. I like to swap pillow covers each season. While winter was all about texture, coziness, and warmth, Spring is about florals, pastels and lightness. You can change out lampshades, throw rugs and curtains as well. Changing artwork is also a way to add color and flowers to your overall décor theme.

I love setting the table and bringing in floral pastel-colored napkins, runners and making a floral centerpiece with Spring flowers using faux hydrangeas. Creating vignettes throughout the home is one of my most favorite ways of transitioning into the seasons. Adding a lifelike, not metal, bunny near a stack of books or on the coffee table hints that Easter, the major Spring holiday, is close by as does a ceramic bird in a nest with blue robin eggs.

In our area, while we can get occasional rain up until June, usually the heavy storms are behind us and now is the time to change out weather-beaten patio cushions and

covers and replace them with new ones.

For the super inspired, touch-up painting your home or choosing a room and painting one room a soft buttercream yellow or lilac color can sing the ode to spring.

As you begin to see Spring reflected in your surroundings, you'll feel more connected to yourself, your home and this short but magical season called Spring.

Finally, we all are familiar with the term "spring cleaning." If all we did was to declutter and lighten up our space, we would feel a dramatic shift immediately. As you begin to see Spring reflected in your surroundings, you'll feel more connected to yourself, your home and this short but magical season called Spring. *cs*



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What Winning Teams Can Teach Us About Precision Agriculture

By Erin Hightower



The championship team and the last place team all start the season with the same goal: winning. While they might share a goal, they are defined more so by their differences. What makes a winning team more successful? Is it luck? Sure! (Maybe they happened to pick up a superstar first baseman late in the draft.) Is it hard work? Likely! But, what really makes a difference between the winners and the “other guys” isn’t the goals, it’s the strategy. Farmers aren’t that different; we all want a highly productive, cost-effective year but the way we get there is what defines us and our success.

Farm data captured by farm management software systems is like playing “Money Ball” with your operation. With it, you could have a 2002 Oakland A’s baseball team’s story book season instead of the 2013 Houston Astros team’s season with the longest losing streak in the baseball team’s history. Let’s deconstruct some winning strategies for creating a playbook in the upcoming planting months.

Writing the Playbook: Pre-season Data Collection

Early in the season, deciding which

information to collect may be difficult. While we may have a system to collect soil samples, we still are in farming’s early data age, so we are learning what information is valuable to support decision making. When deciding what data to monitor, my advice for farmers is to focus on weaknesses. For example, in my experience, I’ve seen that many farmers do not collect information from their tillage operations. Documenting answers to the following questions can help farmers to decide what to track.

- How many times did that tilling implement cross the field?
- At which pass did the fuel consumption change?
- When you completed that tillage pass two weeks earlier, how did it affect the presence of disease?

If tracking tillage is your data weakness and you’ve committed to capturing some basis information, it’s time now to move on to other key data points that can provide insights to help make key decisions. Tracking fertilizer rate applications can help determine when a field can afford to reduce the amount

applied. With this information, you’ll be able to manage changing prices in fertilizer, and decide if other fields need to rebuild soil nutrients.

Lastly, you will want to consider tracking even those factors that are out of your control. Capturing precipitation and temperature trends (for example: cold and wet versus cold and dry years) can help you understand how different combinations affect a crop. With this information, farmers can create a strategy playbook to manage any season’s changing conditions.

Watch the Catcher’s Signs: Adjust Based on Changing Conditions

When the planters come out, like baseball, anticipation builds in those first few weeks. The pace of a game or planting season can be determined in the first few minutes of a game as you start to assess the strategy being implemented by the other team. In the case of farming, we carefully assess the weather forecasts, as well as the availability of resources like parts and services, and possible downtime.

We all want a highly productive, cost-effective year but the way we get there is what defines us and our success.

By looking at your data in real-time, you can develop plans that are responsive to the current conditions. Don’t wait until the end of the season to start looking at your data. When everyone is on a hectic schedule during planting or harvesting, consider using Module Telematics Gateway (MTGs) to help you to wirelessly monitor work quality and settings from across the field. With a MTG, you can check your mobile device daily and


adjust as needed. For example, I visited a row crop grower who learned how to monitor equipment and use its data to forecast seed planting quality. When we used the remote display access function to check a planter tractor, she discovered the planter was set up with the wrong crop. When data is analyzed in real-time it helps manage in-the-field moments thus determining where time and resources can move to for management that is more efficient.

Post-game Analysis: Investigate Data from Previous Harvests

As the agronomist/data specialist in my dealership, I've learned the simple practices of re-formatting and post-calibrating data to reveal insights farmers can jot down for next season's playbook including a higher understanding about if a crop or piece of equipment underperformed.

During my master's degree practicum in field management of a high-value perennial crop in 2013, a grower and I looked at yields in 2011 that were attributed to cold spring and late summer. The following planting season, a record-breaking heat wave skewed the two-year project due to each season's opposite conditions. Disheartened, the grower and I reviewed both years' data sets including yields and field management practices. We didn't expect to discover any usable insights. Then, we noticed an interesting spike in data: two varieties of the 12 being evaluated outperformed the others within the two swing years showing that those varieties (in a perennial crop) would be able to withstand variable growing climates.

Data collection during the previous harvest season led to success in the fall because the grower and I had information to consider along with the willingness to spend time and energy on reviewing each year's information, including weather conditions.

A winning team needs to have a great strategy that involves having information available both in-the-moment and in the film room to develop an initial plan and respond to emerging conditions. Doing so will help achieve big wins on the baseball and farming field. 



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This Summer We're Thinking of You, Outdoor Events!

By Mac MacDonald



Summer may not technically start until the solstice on June 21. But as soon as the weather gets warmer, days get longer and kids are no longer in school, thoughts invariably turn to, “What fun things can we do outdoors?”

Fortunately, in Monterey County, there are a number of people and organizations willing to roll up their sleeves every year, and venues that are ideally suited for outdoor events. Once summer gets rolling, there are outdoor events scheduled every weekend, whether it's music, arts, crafts, food and wine, and even cars.

Some smaller events may still be in the planning stages, but there are a number of large, popular annual events that can more than fill your calendar from May through September and beyond. Here are 10 of the top events you may want to add to your list of things to do:

1. Pacific Grove Good Old Days, May 6-7

When it comes to home-grown community events that truly reflect the community that they're held in, Pacific Grove, “The Last Hometown,” has not only one of the best in

Monterey County, but one of the biggest. The 64th Annual Good Old Days Street Festival, the largest gathering of arts and crafts vendors in Monterey County, is an old-fashioned celebration, with quilt shows, a parade, games, and pony rides, but also live musical entertainment on five different stages, a diverse selection of food booths, carnival rides, a classic car show, dance performances and much more. And best of all, it's free and open to the public, no ticket needed! Details are still being confirmed, but stay informed at pacificgrove.org.

2. Monterey Winemakers Celebration, May 7

The 29th Annual Monterey Winemakers' Celebration in Carmel-by-the-Sea will take place from 1-4 p.m. on the first Sunday in May. The event celebrates the wines and winemakers of Monterey County's world-class growing region, with more than 100 outstanding wines made from 42 different varietals. Participants will be able to chat with and discuss the wines with the winemakers themselves. There will also be light bites prepared by local chefs and restaurants.

Tickets are \$75 for general admission and \$125 for VIP, available by visiting the official Monterey County Vintners and Growers Association website at montereywines.org.

3. California Roots Music and Arts Festival, May 25-28

Better known as “Cali Roots,” the California Roots Music and Arts Festival is a diverse and colorful three-day event of world-class reggae, hip-hop and rock reggae music on several stages, delicious food and beverages, creative arts and crafts, including fashion and jewelry, a sustainable, low-impact ethos and a good vibe that is hard to shake. More than 45 bands and individual musicians perform on three stages throughout the fairground's 20 acres, including major headlining acts such as Rebelution, Wu-Tang Clan, Stick Figures, Dirty Heads, Sublime with Rome, Shaggy, Michael

Fortunately, in Monterey County, there are a number of people and organizations willing to roll up their sleeves every year, and venues that are ideally suited for outdoor events.

Franti, Cypress Hill, Steel Pulse, Collie Buddz, and Matisyahu. Over the years it has not only become one of the best reggae festivals in California, it has become one of the best in the world. Word to the wise: get you tickets as soon as possible, the event sells out every year well in advance, at californiarootsfestival.com.

4. Artichoke Festival, June 10-11

The 63rd annual festival returns to the Monterey County Fair and Event Center in Monterey with the theme “Thistle be Fun: Artichoke Festival 2023.” The festival, which may be the only one that actually celebrates a

thistle, showcases the full range of tastes that the Monterey County farming community has to offer: artichoke cooking demonstrations by local celebrity chefs; a bountiful farmer's market with freshly harvested produce from Monterey County and beyond; an artichoke agricultural education exhibit; live stage entertainment; family-friendly fun activities; wine tasting; and artichokes prepared in a myriad of delicious ways. Information is available at ArtichokeFestival.org.

5. Monterey International Blues Festival, June 24

This event is a smaller, more-intimate version of the renowned Monterey Blues Festival that ran for more than two decades at the same venue, the Monterey County Fair and Event Center in Monterey. While smaller and only one day, the festival still brings top-shelf blues, R&B and gospel to the grounds. The lineup is still being developed, but look for a mix of local and regional blues acts, youth acts, and bonafide headliners, including Chris Cain, Coco Montoya, Keith Batlin, and Charlie Musselwhite. There are also food, beverages and arts and crafts vendors. Keep checking the website for lineup updates at montereyinternationalbluesfestival.com.

6. Monterey Beer Festival, July 8

Craft breweries from all over the state will be represented at the 20th Annual Monterey Beer Festival, a fundraiser for the Monterey County Fair Heritage Foundation, and the biggest beer-centric event of the year in Monterey County. In addition to literally hundreds of different kinds of ales, lagers, IPAs, porters, sours, kolschs, pilsners and more, will be the presence of three companies offering hard seltzers, reflecting that segment of the beer industry's growth in recent years. In addition



to the brewed delights will be a wide range of food, from pretzels and brats to pizza, as well as live music and a DJ. All ticket holders will receive a Monterey Beer Festival souvenir beer pilsner glass. Pro tip: buy pre-sale tickets and get a big discount from the day-of price. For a complete list of brewers on hand, go to montereybeerfestival.com.

7. Monterey Car Week and Pebble Beach Concours d'Elegance, August 12-20

Let's face it, this has become more than just "Car Week," more like Car Week and a Half! While the biggest, splashiest and most-regal event, the venerable Concours d'Elegance ends the "week" on Sunday, August 20, festivities actually begin on August 12 with the appropriately named Monterey Car Week Kick-Off. That sets off a dizzying array of events and celebrations, including car shows, races, auctions, art exhibits and lectures, parties, wine and food events and classic and modern cars not only lining the streets, but cruising said streets while auto aficionados gawk in awe. In fact, the week features more than 30 car-related events. There are so many events, that the best way to follow them all is to check out the daily schedule at seemonterey.com/events/sporting/concours/. Good luck!

8. West End Celebration, August 26-27

It started as a small arts and music street festival in the tiny municipality of Sand City in 1990 and has grown to be one of the premier music and arts events in Monterey County. Almost 20 bands on four stages, including such national touring acts such as Los Lobos, Maria Muldaur, Chris Cain, Pato Banton and Michel Nesmith. Hundreds of artists, from painters to sculptors and jewelry artisans

are featured, and food and drinks entice the hungry and thirsty event goers. It's all free and any proceeds from a raffle and wine sales, benefit Guitars Not Guns. All the details are at westendcelebration.com

9. Monterey County Fair, August 31-September 4

Break out the jeans and Stetson hats, the 2023 Monterey County Fair is channeling its inner cowboy with this year's theme, "Buckaroos and Howdy Do's!" After two years of pandemic-mandated restrictions, the 2022 Monterey County Fair showed increases in attendance, carnival and food concessions during the five-day event, and 2023 should be even more robust in all areas. As usual, all the fair's favorites will be back, live music, carnival, rides, rodeo, games, food galore, arts, crafts and novelties, home crafts, art, food and flowers on display and special days for seniors, veterans and kids. Check on updates as plans get solidified at montereycountyfair.com.

10. Monterey Jazz Festival, September 22-24

It's the longest continuously running jazz festival in the world. In the WORLD. And it's not showing any signs of aging, waning or losing its luster. In fact, among jazz fans it's rightly celebrated by introducing exciting new and emerging young artists, while paying tribute to the greats and soon-to-be-greats. It features more than 300 artists performing on five stages for three nights and two days of the world's best jazz. The lineup is still being locked down, but it has been revealed that exciting alto saxophonist, composer and arranger Lakecia Benjamin has been selected as the 2023 Monterey Jazz Festival Artist-in-Residence. Stay up to date at montereyjazzfestival.org. 



Concierge Estate Planning

By Jeannette K. Witten, Esquire, Managing Partner of Hudson Martin, PC



It's a new year, and estate planning law firms everywhere are bustling with the signings of original and amended estate plans for eclectic entrepreneur clients who are in the know. They come with wishes as specific as who to leave their prized airplane to; how to distribute their portfolio of real estate so that the future generation is housed; how to leave a namesake legacy to charity; or most simply how to get the kids to work it out so it is evenly split. One defining shared goal is to keep their hard-earned life savings out of the hands of the government.

Monterey Bay is home to a diverse group of cultured people that are uniquely sophisticated, wealthy and wise. An estate planning attorney's goal should always be to get to know their clients on a deeper level, so their plan is personalized for their lives. Many times, a relationship begins with the formation of a business and then expands to create an estate plan to protect the business assets. The foundational tales of the enterprises the wealth of the area stemmed from are as vast as the personalities. The age of the assets range from multi-century old Cannery Row

fisheries to Silicon Valley moguls to newly formed cannabis pioneers. This creates a unique challenge for future planning such that families and individuals alike can feel secure knowing their hard work will be passed on to the next generation whilst maintaining their own lifestyle in comfort.

An estate planning attorney's goal should always be to get to know their clients on a deeper level, so their plan is personalized for their lives.

As people are also living longer, these long-term estate plans tend to change and shift over time to accommodate for the growth of families and grandchildren. Estate plans have their own life and evolve as the families and laws do. An estate planner must monitor these evolutions and look out for the needs of their clients, so they always have a plan that makes the most sense for them. If there is an aunt in hospice that needs to be provided for, that

needs to be drafted in. Sometimes these factors turn up at the signing. It's not at all unusual to be drafting in special clauses last minute to ensure every aspect of a client's unique circumstances are covered. A complete estate plan will also include all of the coordinating wills, power of attorneys, health care directives and customized assignments necessary for the client's situation. The work doesn't stop there because the next step is to fund the Trust. The estate planner will instruct or assist them in re-titling their banks, homes and vehicles titled into the Trust. If it's outside of the umbrella, it's not protected. The goal is always to have everything in order well in advance. In situations when there isn't a lot of time, it is sometimes necessary to go to the hospital to have documents signed for asset transfers in the final moments to ensure they are protected and stay out of probate.

California laws assign any estate valued over a certain limit to probate which is an expensive and lengthy process for a family to bear. That value is set to \$166,500 with a current provision to increase that to \$184,500 for decedents passing after April 1, 2022. This is the total value of all assets including real estate. All amounts over that will be decided by a judge in probate court which sadly leads to hard earned funds being tied up in courts and paying off expensive lawyers rather than to supporting future generations as intended.

There are multiple instruments to avoid probate court and protect the assets that were so hard fought. A "Living Trust" provides for tax free protection of about \$12 million dollars in assets under our current administration with the careful use of sub trusts. The most common instrument used is a "Revocable Living Trust" with a portion becoming irrevocable upon the death of the first spouse; if for a couple. This means that the couple is free to make changes to beneficiaries and trustees as long as they are living. Once the first spouse dies, a portion of that Trust is preserved as they intended and cannot be

modified. The surviving spouse is able to utilize a sub trust after that time called a "Surviving Spouse's Trust" in which they may move a portion of the assets (usually half) and maintain freedom to amend that portion.


For clients that are at a higher risk of liability because of having a high net worth, careers with high rates of litigation, or past dealings with creditors, "Irrevocable Trusts" are best as they protect their assets even while living. The Irrevocable Trust is unamendable as soon as it is signed and therefore has a much higher level of protection and security. A Federal EIN number is used instead of a social security number and a professional trustee is generally utilized to serve in the fiduciary role of maintaining the Trust.

With the future uncertain as far as the government and the maximum allowance for Trusts, now is the best time to get organized and plan for future generations.

"Spendthrift" provisions protect the future assets of beneficiaries from government agencies and creditors in the event that they owe money, and the creditor learns of a pending inheritance. The Trust has the ability to protect these assets for them, so the creditors are not able to collect on them with a standard clause which is a part of most Trusts. Occasionally, special circumstances will dictate that a specific "Spendthrift Trust" is created if a beneficiary is at risk of losing their inheritance due to long term illness expenses or lifestyle concerns.

"Special Needs Trusts" are another great tool to use for a family member that may need care beyond a client's lifetime. This enables them to ensure their family is covered financially with specific instructions as to their housing and wellbeing. They can provide for long term care facilities as well as set aside funds for property maintenance so the trustee can manage the inherited property of the disabled beneficiary for years to come. A good estate planning attorney will work with the client to ensure that each concern and need is captured and that a backup plan is in place.

In all of these cases, careful listening and



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planning always provides the answer needed for each client and estate planning attorneys are constantly faced with a new and unique challenge to solve for their clients. Meeting and exceeding a client expectations as an estate planner can set up a relationship that will continue for decades. In many cases, this will extend to multiple generations within one family. With the future uncertain as far as the government and the maximum allowance for Trusts, now is the best time to get organized and plan for future generations. Estate planners cherish the relationships developed through this work and feel a deep sense of satisfaction knowing their client’s future generations are protected as they intend. ☞



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# Eating Healthy in a Fast Food World

By Stephanie Bouquet, MS, RD, CSSD, CDCES, SB Nutrition Consulting



The average American eats foods prepared outside the home between four to five times per week. Not surprisingly, this frequency has steadily increased over the years as more individuals enter the workforce (particularly women) and families are involved in multiple activities outside the home. Consider how many stops are made to coffee shops or the number of cars that travel through drive-up windows daily. Unfortunately, quick and convenient food choices not only drain the wallet but also add extra calories and fat to the diet.

Having a busy schedule doesn't mean you have to sacrifice your health! Try this "1-2-3" strategy for eating on the run:

## 1. Prioritize Meals

Think of the three main meals (breakfast, lunch, and dinner) as the anchors of the diet. Keeping these feedings no more than four to five hours apart is important to avoid large peaks and drops in blood sugar levels. Combining lean protein, complex carbohydrates, and healthy fat sources ensure a balanced intake. It may take a little creativity, but fast and healthy meals can be accomplished. Keep in mind that meals can be interchangeable depending on schedule demands. There is no rule that states breakfast foods can only be eaten in the morning or sandwiches must be consumed during the lunch hour.

## Fast Meal Ideas:

- Spread nut butter, banana and a drizzle of honey on a whole grain tortilla. Roll it up and take this portable meal with you.
- Place smoothie ingredients (such as Greek yogurt, fresh fruit, vegetables and flax or chia seeds) in a blender container in the refrigerator the night before and blend just before leaving the house in the morning.
- Make a packet of unsweetened instant oatmeal using milk instead of water. Toss in raisins (or other dried fruit) and chopped nuts. This is a great breakfast if you eat at work as it can be made in a coffee mug!
- Top a toaster waffle with ricotta cheese and fruit.

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## Having a busy schedule doesn't mean you have to sacrifice your health!

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- Make a breakfast sandwich by placing lean ham and low fat cheese inside a toasted English muffin or mini bagel.
- Scramble an egg (on the stove or even in the microwave) and place in a whole wheat pita bread pocket with salsa and low fat shredded cheese.
- Make lunch sandwiches for the week (this works best with lunch meat varieties) and freeze individually in plastic bags. Take one bag out in morning and add vegetable condiments (lettuce, tomato) to it the day you will eat it. The sandwich will be defrosted by lunch!
- Buy pre-cut vegetables and fruits (or set aside time to prepare a week's worth) and portion into sandwich or snack size plastic bags. Add a single serve container of hummus, cottage cheese, or yogurt to

it. Have whole grain crackers or baked tortilla chips on the side.

- Create a one pot meal in bulk. Set aside time on a weekend day or one evening in the week to make stews, soups, or chilis. Measure out one cup servings into plastic containers and freeze. This is an easy dinner that can be defrosted and heated via the microwave if returning home late.
- Create a whole meal in a salad: Place cooked whole grains (such as quinoa or barley) and canned beans atop a bed of lettuce and other vegetables. Sprinkle sunflower seeds or add ripe avocado chunks. Drizzle lightly with olive oil and balsamic vinegar.

### 2. Snack Sensibly

Snacks or “mini feedings” are necessary when mealtime is delayed. For a snack to do its job and provide satiety, it must contain a protein source. In addition, pair protein with a carbohydrate source for best blood sugar results. It’s a good idea to have a few non-perishable items on hand to fill desk drawers, car glove compartments or handbags to ensure a snack is available when needed. A good rule of thumb for keeping a trim waistline is to limit snacks to no more than 200 calories.

#### Non -Perishable Snack ideas:

- Spread individual packages of nut butter on whole grain crackers.
- Measure out commercially prepared trail mix into plastic bags or containers. Watch the portion size and calorie amount as some varieties are loaded with dry fruit and chocolate pieces.
- Invest in a package of granola or cereal bars. Check the nutrition label and keep each bar to 15 to 20 grams total carbohydrate and 7-8 grams protein.
- Try various flavors of prepared bottled protein or nutrition supplement drinks.
- Place canned tuna or chicken on whole wheat crackers or in a pita pocket.

#### Perishable Snack Ideas:

- Dip raw vegetables into 1/4 cup hummus.
- Slice a hardboiled egg and tomato atop a small flatbread or large wafer cracker.

- Mix 1/2 cup dry cereal into Greek yogurt for a crunchy flair.
- Enjoy an ounce of cheese (such as prepackaged varieties of string cheese, cheese wedges, or cheese rounds) with a piece of fruit.
- Look for Individual containers of cottage cheese and add fruit chunks.

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***Implementing dietary changes isn't always easy, but making lifetime healthy habits will pay off in the long run.***

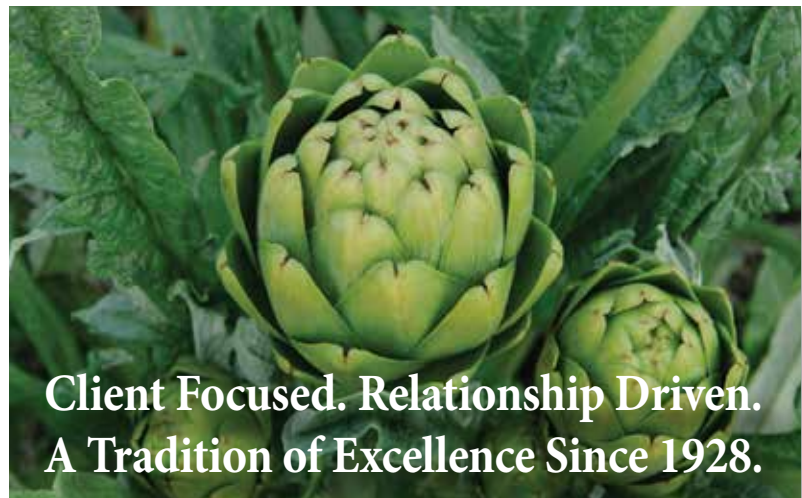
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### 3. Make Wise Choices Away from Home:

The major pitfall of dining out is that portion sizes are large. Prepared meals at a restaurant can be as much as 50 percent larger in volume than meals eaten when at home. If you have grown up in the “clean

your plate” era, then it is difficult to leave food uneaten. Sharing an entrée with a dining partner or requesting a doggie bag at the beginning of the meal will ensure better control of portion sizes. Current research also recommends consuming a broth-based soup or green salad at the beginning of the meal as it will help to reduce the portion of higher calorie foods that are part of the meal.

If possible, think ahead and plan where you will eat and what meal options are available. As a paying consumer, you are entitled to make special requests (such as ordering sauces on the side or asking to have a meal cooked without the addition of sodium or extra fats). Boost the nutrition in any meal by adding additional vegetables (such as extra lettuce and tomato on a sandwich or substituting cooked vegetables in place of French fries). Implementing dietary changes isn't always easy, but making lifetime healthy habits will pay off in the long run. ☪



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# How Rising Interest Rates Affect Stocks and Bonds

By Ryan Hastie



Over the course of the past year, we have been inundated with the term inflation. It has been ever-present in our lives and the hot topic of most news broadcasts, social media posts, and economic white papers. We have, unfortunately, seen inflation rise to levels not seen in over 40 years. To combat this, the Federal Reserve relies on their policy-making arm, the Federal Open Market Committee (FOMC), to utilize its two tools for fighting inflation – open market operations (selling bonds in the open market to decrease the money supply in the economy) and raising interest rates. Last year and into 2023, we have seen a meteoric rise in interest rates, the fastest rate increase campaign in history. With rates rising in 2022, the stock market plummeted, and the bond market had its worst year on record (bond performance tracking began in 1794). Financial advisors and other investment professionals are often asked why – why do

interest rates affect both stocks and bonds? Although both have been negatively affected, changes in interest rates affect stocks and bonds differently. Let's take a closer look at each to see how and why stock and bond prices decrease in an increasing interest rate environment.

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***Although both have been negatively affected, changes in interest rates affect stocks and bonds differently.***

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When interest rates increase, the cost of borrowing money also increases. As the FOMC raises interest rates, it costs financial institutions more to borrow money. In turn, these institutions increase the rates they charge their customers on loans. With increased cost of credit, companies pay more

for leveraging (borrowing) which leads to companies slowing/halting reinvestment into innovation and growth. These higher costs can and often cut into corporate earnings – lower earnings are typically reflected in lower stock prices.

Stocks are affected by interest rates in another way. When you purchase a stock of a particular company, you are more accurately buying a stream of future cash flows based on profits. To determine the value of that stock now, those future cash flows are discounted by the current interest rate to arrive at the present (current) value. As rates rise, the current price or value of the stock decreases. Bonds, like stocks, are also affected by rising interest rates, albeit for different reasons. Interest rates and bond prices have an inverse relationship – when interest rates rise, bond prices decline, and vice versa. This is due to bond prices reflecting the value of the income received from coupon (interest) payments. When interest rates are declining, older bonds that offer higher interest payments become more attractive. Therefore, investors who hold these bonds can charge more than face value (\$1,000) when selling in the market, known as trading at a premium. Conversely, when interest rates are rising (as seen in 2022 and into 2023), older bonds with lower yields (paying less interest) are less attractive to investors. Therefore, the price of the older, lower yielding bonds must decrease in the market to become more competitive, known as trading at a discount.

Another unique concept related to bonds also exists with changes in interest rates. The duration of a bond is the weighted-average amount of time (measured in years) that it takes to collect a bond's principal and interest payments. Duration gives us a measure of the approximate price volatility for a particular bond. As such, it is a measure of



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interest rate risk. Duration allows us to look at bonds beyond just the yield and compare the interest rate risk of bonds with different coupon rates and maturities. The longer a bond's duration, the more sensitive the investment is to changes in interest rates.

The abysmal stock market performance last year was the worst since 2007. Coupled with the worst overall bond performance on record, where long-maturity bonds (bonds that have the highest duration and greatest sensitivity to interest rate changes) had their worst year since the Napoleonic War era of 1803. These horrific events combined to give mixed-asset investors (i.e., the common 60 percent stock/40 percent bond portfolio) the worst year since 1932, during the depths of the Great Depression. The average 60/40 portfolio lost almost 20 percent last year, according to BlackRock (the world's largest asset management company). This was especially tough for investors because the 60/40 portfolio has averaged about 7 percent between 1999 and 2022. Despite last year's carnage, optimistic investors can look for history to, hopefully, repeat itself – following every major market downturn or economic crisis, the market has gone on to not only recover, but to reach new highs. [es](#)



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# The Current State of the Market

By Matt Pridey, Agency One Real Estate



The year 2023 has brought about copious amounts of uncertainty leaving a variety of questions lingering, waiting to be answered. The reality in front of us is that we are in a market that is continually fluctuating and changing the perception of buyers and sellers on a weekly basis due to various factors surrounding the economy and arguably more impactful, interest rates. What remains true is that whether buying or selling, it's important to understand your market in order to allow yourself the best opportunity for success, whatever your goals may be.

One of the primary concerns that I discuss regularly with clients in the current market is interest rates. In talking with a number of lenders on a regular basis, the general

consensus is that we will not return to the rates that we grew accustomed to during the pandemic. Therefore, the perspective of buyers is changing and adjusting to the new normal as it relates to changing interest rates and how that will impact affordability. According to the California Association of Realtors (CAR), "Mortgage interest rates climbed for the fifth consecutive week as the average 30-year fixed-rate mortgage nears 7 percent — the highest level since November

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***What remains true is that whether buying or selling, it's important to understand your market in order to allow yourself the best opportunity for success, whatever your goals may be.***

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of last year." Typically, this will impact mortgage applications, which have increased slightly per the latest report issued by the Mortgage Bankers Association, which is a testament to buyers adjusting to the current market, albeit applications are still down 42 percent compared to last year. This data goes to show that we are beginning to see more consistent declines post pandemic in factors that tend to have the greatest impact on the market. (This information is intended to be informative, please confer with your lender as it pertains to your personal situation).

The direction of the market as it relates to sales, housing sentiment, and pricing continues to trend downward, but remains very localized. Specific markets are being impacted on varying levels which is why it is important to have a Realtor that understands the market you are pursuing and is able to get creative to help reach your goal. Per Aculist, average sale price and number of homes

sold within Monterey county continues to decrease, primarily as compared to last year. We are inching toward a market that we were more familiar with pre-pandemic and it is important to note that during that time we saw nearly a 30 percent increase in sale price in a large portion of markets throughout the country. As a whole, the market is also less competitive as we have seen less multiple-offer situations and prices being driven up, presenting more opportunities for buyers. The fact remains that many home owners, especially those who owned a home prior to the pandemic, have a great deal of equity in their home.

Housing sentiment is nearing an all-time low, according to the Fannie Mae Home Purchase Sentiment Index® (HPSI) as concerns over jobs and interest rates remain focal points for consumer confidence. Fears over lost jobs and looming interest rate hikes are the driving force behind a lack of confidence among both buyers and sellers.

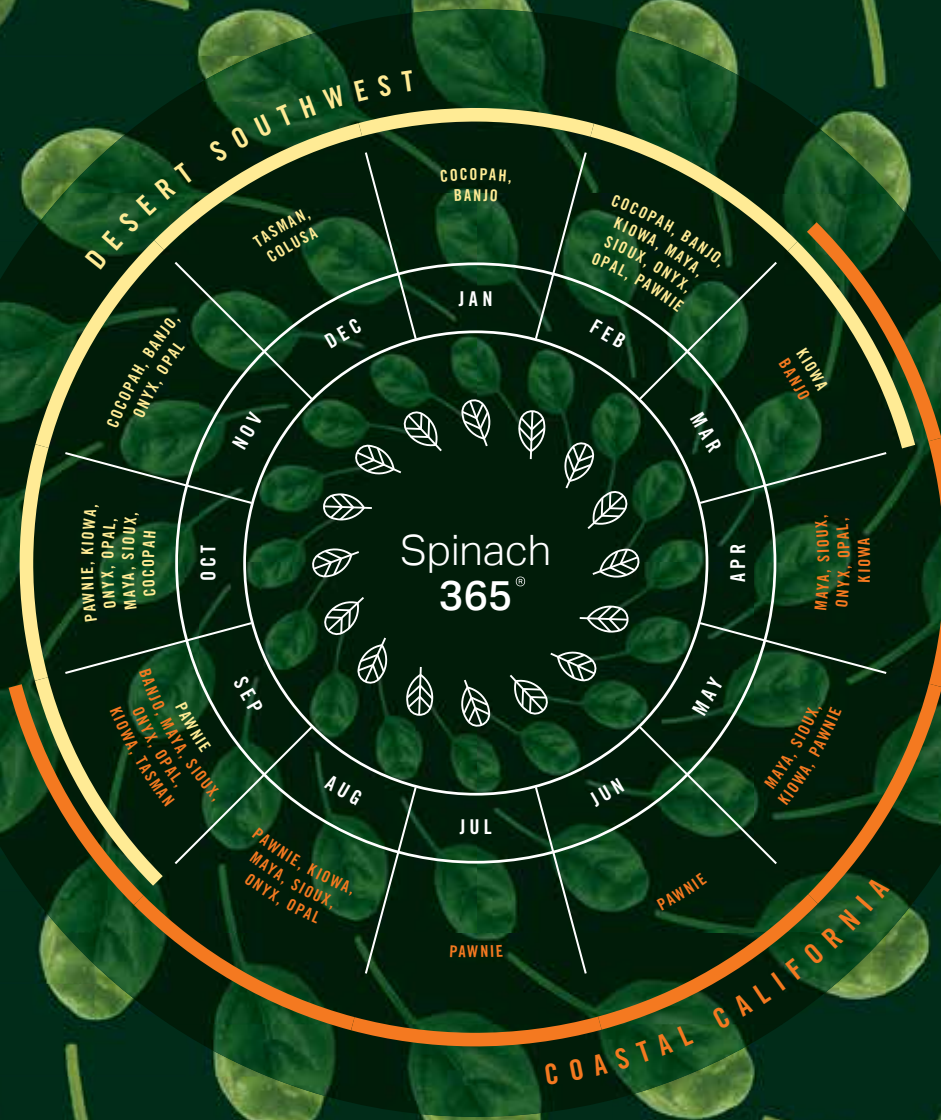
No matter the state of the market, there will always be opportunity. While on the surface the factors impacting the market may appear to detrimental to success, a comprehensive understanding of the areas you are pursuing accompanied by a sound strategy orchestrated by your Realtor and lender can prove to be the key to accomplishing your goals. ☞

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***Specific markets are being impacted on varying levels which is why it is important to have a Realtor that understands the market you are pursuing and is able to get creative to help reach your goal.***

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| HOME SHOWCASE

# Tom & Lorri Koster

*By Alli Elliot, Photography by Patrick Tregenza*





**B**uying a home and tearing it down to the studs can seem overwhelming to most, but it becomes a blank canvas, a space to create your own piece of art. The Kosters have done just that. Originally built in 1982, the home formally belonging to the Barsotti family was one of Tommy Koster's favorite homes in the area. So, one could only imagine the excitement when they had the opportunity to buy their dream home in 2018. After raising their two sons in The Corral de Tierra Oaks for 25 years, the Kosters began to build their custom sanctuary. Nestled in the hills of El Rancho Corral, many have watched this home transform. Taking years, permits, a pandemic and everything in between, the Kosters can finally call this place home.

*The Koster's remodel created a level entry for the home with a Richard Rhodes designed half-circular lpe wood cantilever deck with custom metal railing by El Camino Machine & Welding. The deck cantilevers over a Bocci Ball court. New stairs were added for convenient access to the new addition "Mancave."*

*The main entry door, designed by Richard Rhodes, is a custom, stainless steel door fabricated by Metal Specialties with patterned art glass inserts made by Del Monte Glass.*





*Dining Room: Espresso colored wood flooring by Carpet Caravan. A free standing wood and metal open shelving unit from Oly Studio and custom frosted glass inserts from Del Monte Glass, tuck shelves also serve as a room divider, bolted on top of the custom base cabinets with custom stain. The overhead beam was built out to hold a blackened metal cascading chandelier from Lodes. Gregorius Pineo wallpaper was mounted on top of custom dray wall boxes and hung to create an asymmetrical wall feature. Custom crimped and woven metal railing from The Western Group. Painting by Illusions Painting. The table is a custom design with Morten metal base and glass top by Terri Fleming with Hawthorne Gallery. Dining room chairs are from Arudin, with custom upholstery.*

*Entry: Custom tongue and groove cedar ceiling built and installed by Medalist Construction. Custom stain by Illusions Painting. Exterior furniture by Harbour Furniture, West Elm and umbrella from Lumens. Round travertine top and metal base by Palecek. Custom wall unit 3-sided wood designed by Amy Small, with display shelves and TV cabinet on the reverse side. Built and installed by Medalist Construction.*

*Kitchen: Custom white oak cabinets made by David Snyder, Leathered quartzite countertops from Carmel Stone Imports, Signature Stonework design and installation. Duquesa cement tile backsplash from Walker Zanger/ The Tile Studio. Semi flush ceiling lights from the Shade Store, custom metal oven hood and island base designed by Amy Small and fabricated by Metal Specialties. Plumbing and kitchen appliances from BID and Del Rey Plumbing.*

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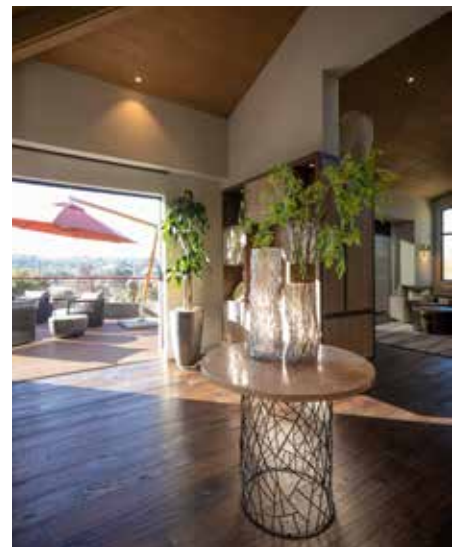
***The Kosters had an all-star team when it came to the design and build on their home.***

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The Kosters had an all-star team when it came to the design and build on their home. It all started with the great visionary architect Richard Rhodes, whom was a dear family friend for over 40 years. One of Richard's beautifully crafted designs is the front door, a custom metal and glass door which leads their guests into what is just the beginning of well planned spaces.

Richard's nephew, Justin Pauly, took on Richard's work after his passing, but kept his design and passion alive. New walls, plumbing, electrical, landscaping, and square feet added, this house was elevated and modernized to capitalize on its view. One of their favorite design features can also be found outside. The cantilever deck was thanks to the master engineers at El Camino Machine and Welding. San Francisco's Golden Gate Bridge was the inspiration for the orange-red metal deck railing giving an earthly contrast to the custom green formula exterior paint from Illusion Painting. Their son Jack helped create a serene outdoor space that is just as breathtaking as it is relaxing with custom containers and plants. More outdoor landscaping is to come as soon as Spring arrives.

Not only did they work with Bob Swantson, a childhood friend that owns Medalist Construction with his brother Marty, but many engineers were involved as well as bulldozers from Golz Construction, moving a lot of earth to construct this masterpiece. This team came together







*Man Cave: Custom leather wall panels by Herrera's Upholstery with custom stained oak millwork. Ceiling and paneled woodwork by Medalist Construction. Paint and staining by Illusions Painting. Marble bar top, backsplash and fireplace surround by Carmel Stone and fabricated by Signature Stoneworks. Leather barstools from Denver Modern. Leather lounge seating from SB design center and RH Modern. Custom plaid wool carpet by Ulster /Floors and More.*

and brought their expertise and talent in the design of this home. Metal Specialties well-appointed metal work can be seen on the outside as well as the inside (a custom hood over the stove was designed to mimic the shape of the light fixtures). Jim Staples, with Housewires, an entertaining and tech specialist, was able to create a TV and sound system of their dreams. John Chevell with JW Electric handled all electric and lighting solutions that elevates the home in every room. Herrera tailored upholstery did pillows and a custom headboard in the primary bedroom. The hardwood floors and area rugs were provided by the Flores family at Carpet Caravan.

Amongst this dream team was another childhood friend Amy Small, with Amy Small Design. Amy and Lorri Koster drew inspiration from Pinterest and torn pages from design magazines. This was a complete 360 from Lorri's previous Mediterranean style home. Together they created a contemporary yet casual, cozy home. A home that truly reflects where the Kosters are in their lives: empty nesters. Blues and neutral tones were the base of their design process, as they wanted to use colors that could help harmonize throughout. The kitchen, which is a favorite room in the house, is the heart of this home. It's where the family gathers on holidays and provides functionality daily. It was the Walker Zanger tile that started the design process to this completely custom kitchen. Woodwork and kitchen cabinets were done by the talented David Snyder.

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***Taking years, permits, a pandemic and everything in between, the Kosters can finally call this place home.***

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*Primary Bathroom: Quartzite countertop/ tub accent wall and shower walls from Carmel Stone Imports, fabricated by Signature Stone. tile installation by Mark Dee. Custom stained oak vanity designed by Amy Small, built by David Snyder. Custom stain and Venetian plaster walls by Interior Illusions. Chandelier by Lumens. Plumbing fixtures, custom round lit mirror from Del Rey Supply and Fergusons.*

*Office -Custom white oak millwork designed by Amy Small; built by Medalist Construction; paint and stain by Illusions Painting.*



With Viking appliances, leathered honed granite countertops from Carmel Stone, and two custom islands with every detail and drawer thought out, this kitchen is where Lorri spends the majority of her time. Amy also curated custom art for their home including a creative diptych of wallpaper mounted to dry wall to help support and not take away from the elevated living and dining room space. Lorri learned that “it’s all about spending money where it matters and showcase the important pieces in the home.” Another special piece being Lorri’s friend Terry Fleming’s dining room table which she designed with David Hawthorne of the Hawthorne gallery in Big Sur. An Annieglass piece of art sits center.

Adding square footage to the home gave

*Primary Bedroom: Curved “bow” glass window designed by Richard Rhodes. Installation by Del Monte Glass. Custom window treatment fabric from Pindler, custom, curved curtain rod, installation by Sterling Custom Window Coverings.*

*Guest Bedroom: Cedar tongue and groove ceiling designed, built and installed by Medalist Construction, custom stain by Illusions Painting.*

*Guest Bathroom: Travertine tile floor, countertops, shower floor tile, shower wall tile, and backsplash from Carmel Imports. Custom oak vanity designed by Amy Small, built by David Snyder; custom stain by Interior Illusions. Custom frosted glass panel by Del Monte Glass. Lit wall mirror by Madelli, plumbing fixtures from Del Rey Supply. Vision Plantscaping orchid and greenery.*







Guest Bedroom: Vintage Mid Century modern desk from Lorri's father's childhood bedroom. Custom area rug by Carpet Caravan, custom art over bed designed and painted by Amy Small. Metal night stands by Made Goods, Table lamps from Arteriors, Accent mirrors from Renwil. Leather ceiling fan from The Modern Fan Company, drapery by RH.

Living Room: Karin Richardson sculpture from Hawthorne Galleries, sofa and lounge chair from RH Modern, coffee table by Williams Sonoma Home. Custom accent pillows by Holly Hunt, fabricated by Herrera's Upholstery. Custom 3-sided wall unit and base cabinet designed by Amy Small. Custom stained beams by Interior Illusions. Wall divider/tuck shelves unit by Oly.





*Back Patio: Sectional sofa, console, coffee table by West Elm, lounge chairs by Harbour Furniture, bar tables and barstools by Pottery Barn. Umbrellas from Lumens, Custom outdoor lumbar pillows by Sutherland and fabricated by Herrera's Upholstery. Painting by Interior Illusions.*

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*The Kosters have built not only a new home  
but a work of art.*

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the Kosters a total of three bedrooms, and three bathrooms and two half baths, which also includes a classic “man cave.” As you make your way through the textures and layers of the home you look up at the 20-foot ceiling and see stained cedar and peaked roofs. The custom wood beams hold majestic chandeliers made of iron and glass. A neolith stonework fireplace from Tim Stewart accompanied with timeless Kelly Wearstler light fixtures sits in the main living space. Custom shelving holds family heirlooms mixed with contemporary art, bringing personal reflection to their style. The master bedroom displays a rounded convex window draped in luxurious custom curtains. A master bath with floor to ceiling grey slabs of marble, stunning light fixtures and mirrors bring warmth to this sky lighted haven.

As you make your way down the stairs of Hall of Fame memorabilia of Bay Area sports teams on your left and right, you find yourself transported to a Scottish pub. Inspired by The Tap Room at the Lodge at Pebble Beach, a green plaid rug, wood and leather wall details, and a bar provide comfort as you enjoy the views of the golf course. Tucked away on the 12th hole of Corral de Tierra Country Club it only seemed fitting to make this retreat golf inspired. The games don’t stop there. You can enjoy a game of bocce ball while sitting in family heirloom stadium seats which the Koster family was able to acquire once the San Francisco 49ers left Candlestick Park. On the backside of the home, you will find a concrete and flagstone outdoor living space. Guests can convene on cement bench seating and gather around a modern fire pit and lounge area. Amy sketched this space with entertaining in mind and included a custom outdoor kitchen and pizza oven. A true entertaining abode.

The Kosters have built not only a new home but a work of art. They have so much gratitude for the people that helped build their dream home and express, “it’s a home that was designed and built by friends and family.” ☪



# Revamp Your Skin for Spring

By Dr. Christina Bolante



**A**s we emerge from a particularly dreadful winter, Spring brings great hopes of rejuvenation, renewal, and lots of spring cleaning. When it comes to your skin, the spring is a great time to revamp your skin care routine, start shedding off the winter and prepping for summer events.

## Skincare

The dryness of the winter has passed and other environmental factors, such as forced air ventilation, tend to lighten up in the Spring. In terms of skincare, this is a great time to change up your moisturizer and to initiate or increase the strength/frequency of topical retinols or retinoids. While heavier moisturizers are often needed in the winter months, they may feel too heavy on the skin as the weather warms. In terms of emollients, ointments tend to be the most moisturizing followed by creams, then lotions. Lotions often feel lighter on the skin and are more recommended in the Spring, however, if your winter skincare

routine consists of ointments, it may be best to switch to a moisturizing cream to avoid dryness. Spring is also a great time to initiate or increase the use of topical retinols or retinoids. Topical retinols and retinoids help turn over the skin and treat everything from acne to discoloration to fine lines and wrinkles. As always, talk to your dermatologist about the precautions and proper instructions for starting prescription strength retinoids.

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***When it comes to your skin, the spring is a great time to revamp your skin care routine, start shedding off the winter and prepping for summer events.***

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## Spring Cleaning

Cleaning and reorganizing during annual spring cleaning should include an inspection

of your skincare products, both over the counter and prescription. All prescription products have an expiration date that is located on the tube or bottle and should be heeded. This is also true for sunscreens and, if a sunscreen has expired, best to toss it out—it will be too late once you realize it doesn't work!

As the heavier winter clothing makes way for a lighter wardrobe, it is also great time to examine the skin that has been covered up the past several months. I recommend looking for any new or changing moles or spots that do not tend to heal. In the event a worrisome spot is discovered, make an appointment with a board certified dermatologist.

## Rejuvenation

Spring is the prelude to the glorious summer months when many of us will be traveling, attending weddings, school and family reunions. While some procedures provide nearly instantaneous results such as hyaluronic acid fillers and botulinum toxins, others can take months to see the full results. If there is an upcoming event where you would like to look your best, start planning now. ☺



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# ADA Accessibility: Is Your Business Compliant?

By Lindsey Berg-James, Attorney, Noland, Hamerly, Etienne & Hoss



**T**he Americans with Disabilities Act (ADA) prohibits disability-based discrimination by all places of public accommodation. Places of “public accommodation” generally refers to businesses and nonprofit organizations that are open to the public, including but not limited to retail stores, restaurants, hotels, recreational facilities, gas stations, and professional services businesses. A business can be deemed to have violated the ADA by failing to comply with the accessibility standards, such that persons with disabilities may have more difficulty accessing and patronizing a business than people without disabilities.

The ADA is a federal law that requires remediation of the ADA violation as well as payment of the plaintiff’s attorneys’ fees.

The ADA does not require notice of an alleged violation prior to filing suit and often businesses do not realize they are in violation until they are sued. While businesses should aim for ADA compliance so they are accessible to all customers, another financial incentive to comply is California’s Unruh Act. The Unruh Act makes any violation of the ADA a violation of the Unruh Act, and subjects violating businesses to a minimum \$4,000 penalty if a violation exists and a disabled person sues the business.

This provision of the Unruh Act has made California a hotspot for serial ADA plaintiffs who actively seek out non-compliant businesses to sue, some even traveling to California from out of state. Some high frequency litigants file hundreds of suits each year, and travel to different counties just to drum up more lawsuits. Provided these plaintiffs are correct and an ADA violation exists, which is often the case, the suits are not frivolous and the Unruh Act entitles them to compensation, plus their attorneys’ fees. The bulk of these serial plaintiffs are represented by the law firm Potter Handy, which files thousands of boilerplate ADA lawsuits primarily against mom and pop small businesses.

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**Monterey County has seen a massive upswing in recent ADA lawsuits in the last year as serial ADA plaintiffs are electing to sue in state court, rather than federal court.**

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Monterey County has seen a massive upswing in recent ADA lawsuits in the last year as serial ADA plaintiffs are electing to sue in state court, rather than federal court. Local businesses should take steps to make

sure they are ADA-compliant before a suit is filed. One way to do so is to hire a Certified Access Specialist (CASp), an individual certified by the State of California to inspect buildings and sites for compliance with the ADA’s accessibility standards. A CASp can

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**Local businesses should take steps to make sure they are ADA-compliant before a suit is filed.**

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inspect your business and advise regarding changes that need to be made to bring the business into compliance. If your business undergoes a CASp inspection it will receive special protection in the event an ADA plaintiff alleges they encountered a violation of the ADA, including a possible stay of the lawsuit and a penalty reduction in the event violations exist.

Don’t wait until you are sued before ensuring your business is ADA-compliant. Take affirmative steps now to make your business accessible to all customers, and to protect yourself from litigation. ☞





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# Salinas Valley Health

*A New Chapter in Our Legacy of Leadership*

By Pete Delgado



## Seven Decades

Entering our seventh decade of service to the community, our healthcare system does so with a new name: Salinas Valley Health. As President and CEO, I am excited about this new chapter in our legacy of leadership and the opportunities it represents.

Our staff has dedicated itself to the health of our community since 1953. Our updated name expands on that commitment. Enormous changes have taken place since opening day. Medical advances have transformed the healthcare landscape. New ways of thinking have reshaped systems and changed processes. What has not changed is our leadership in the community, our expert and compassionate healthcare, and our outstanding internal culture of dedication and innovation that both defines us and drives us forward.

## Our Founders and Veterans

It took years of perseverance for Bruce Church and other early civic leaders – many from the agriculture industry – to realize their dream

of building a hospital for the people of the Salinas Valley. Their goal in doing so was to provide a modern resource to support the health needs of a rapidly growing community.

With agriculture remaining Monterey County's major industry, we take seriously our duty to the tens of thousands of men and women whose work on our farms brings fresh fruits and vegetables to kitchen tables around the world. Our healthcare system has been proud to serve as a resource for local agriculture leaders who are setting new standards as technical advances continue to shape the industry.

While our modernized name is shorter, our recognition of Veterans – to whose memory the hospital was dedicated – remains fundamental. We are expanding how we honor Veterans – those who come to us for care, and those who serve on our team. Rising to a future with a greater focus on the connection between community and individual well-being, we not only celebrate the memory of those who have died while serving our nation,

but also pay real-time tribute to the Veterans who live and work alongside us.

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***Our healthcare system has been proud to serve as a resource for local agriculture leaders who are setting new standards as technical advances continue to shape the industry.***

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## Individual and Community Health

We believe our community's overall well-being is the foundation of individual well-being. Our change in name to Salinas Valley Health announces our bold and optimistic goal in which the well-being of all people we serve is prioritized in every sector, from business to education, to social activities and more – where a focus on well-being is woven into everyday life.

Salinas Valley Health further redefines the idea of a hospital from a place you visit for emergencies to a place that is a comprehensive care system and an everyday resource for better health. Access and inclusivity are a big part of our opportunity. We want to be here for everybody. Deep local roots, collaboration and partnerships support what we achieve already in outreach beyond our medical center. We want to bring that to the next level.

## Helping Our Community Rise in Good Health

Salinas Valley Health is undertaking an ambitious goal in transforming the future of the Salinas Valley – to help everyone rise through good health. Our new vision statement is “A community where good health grows through every action, in every place, for every person.”

We have big ideas and we're excited about



the future. Good health doesn't happen in a vacuum. We build our health — as individuals, as families and as neighbors. If you've ever worked to help someone improve their health, you know the journey is about more than facts — it's about feelings, familiarity and comfort.

Good health begins in the smallest ways, every day, everywhere. The easy changes that make all the difference are often right in front of us. When we see those changes and lead our community in doing them, everything else changes too.

Community involvement has been key to our success since building efforts began in the 1940s. Perseverance and ingenuity were as vital then as they are now. By amplifying existing efforts to bring the people together

in events that support good health and well-being, we extend our outreach even further beyond our campus footprint and broaden how people think about health.

For 70 years our staff has wrapped its expertise in the warmth of good nature — welcoming and reassuring patients to make memorable connections and we continue to

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***Good health is the foundation of a thriving community.***

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raise the bar. While routinely receiving high marks for exceptional patient outcomes and for hospital safety, we are proud of other recent accomplishments:

- We achieved Magnet designation in 2021 — the gold standard of nursing care and recognition shared by only 10 percent of hospitals nationwide
- Our healthcare system earned national recognition from the Lown Institute in 2022 as one of the top five most socially responsible medical centers in the nation
- We received prestigious acclaim from the American Hospital Association last year for collaborative work with Montage Health to address the diabetes crisis in our community

**Long-Term Investment and Commitment**


Our new name of Salinas Valley Health sets our sight on the long view: an inclusive approach to community health combined with the delivery of advanced medical treatments, state-of-the-art technology and specialized care.

This long-term investment in a modernized name, new look and new vision

is not simply a “refresh,” it is a reflection of how we have grown. It represents our commitment to broad, bold and holistic approaches to do more than deliver healthcare where and when it is needed — and to instead cultivate good health in the everyday lives of everyone we serve.

Good health is the foundation of a thriving community. Our team of 2,000 plus works each day to make this a reality for the people of our region, from the high-quality care in our hospital and clinics to partnerships like Aspire Health, Blue Zones Project Monterey County, and outreach such as that provided by our Mobile Clinic that opens access to care.

Our culture of continuous improvement, driven by our dedicated physicians, clinical staff and employees creates excellence in all we do. Our new brand honors the vision of those who laid the foundation of our healthcare system, the heritage of our diverse region and our many accomplishments — while leaning into the exciting work ahead of us as we expand our commitment and grow our impact to help our community rise in good health.

The Salinas Valley is a place like no other. It is rich in natural beauty, boasts extraordinary natural resources and an outstanding climate. Yet most importantly, it is rich with a strong sense of community — with people who collaborate, donate, innovate, and work to help their neighbors rise. Salinas Valley Health is here to support that community. 



# Service Above Self

## Questions for Erica Padilla-Chavez, CEO, Second Harvest Food Bank

By Jess Brown



Erica Padilla-Chavez

JESS: Where were you born and raised?

ERICA: I was proudly born and raised in Watsonville, CA.

JESS: What was your childhood like?

ERICA: My childhood was a fun one. I remember being outside a lot. Early in my childhood, I recall spending a lot of time with family who lived at the Santa Maria Ranch on the outskirts of Watsonville. I loved running around the ranch with cousins and I recall marveling at the hills. They are still my favorite hills. Sometime before I became of school age, my parents rented their first home in the city's center. My neighborhood had a lot of children. I began my schooling at Mintie White Elementary and in the third grade, transferred to Moreland Notre Dame.

JESS: Were you interested in helping others while you were growing up?

ERICA: Yes. My parents were always of service whether at church, school or in our neighborhood. I grew up watching them working with others to implement activities, usually for our church or community organizations. In fact, I recall being 11 years old and helping pack bags of food at the food bank. Being of service was a family core value. All my siblings are dedicated to serving others and I believe that is by design, thanks to the values our parents instilled in us.

JESS: Where did you go to college? What was your major?

ERICA: I almost didn't go to college, because I didn't know I could! If it weren't for Mr. Wong, my British Literature teacher at Watsonville High I would not have applied and been accepted to UC Berkeley where I majored in Sociology and minored in Public Policy. After Berkeley, I attended Golden Gate University in San Francisco where I received a master's in public administration.

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***Second Harvest is committed to helping every individual in our community have an opportunity to thrive.***

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JESS: You are now the CEO of Second Harvest Food Bank. What did you do prior to assuming that position?

ERICA: I returned to the Pajaro Valley after being away for two decades. Before integrating into leadership roles in nonprofits, I worked for the County of Monterey Health Department, where I administered various programs. I consider

myself a public health advocate that believes that every person should have optimum opportunity to thrive in life. Prior to coming to Second Harvest, I was leading a nonprofit organization that offered therapeutic and social services to children, youth and families in the Pajaro Valley. During COVID, I worked to organize a pantry within that organization and partnered with Second Harvest to hold regular food distributions at that site. I am proud that this partnership still exists as most families served by that organization are food insecure.

JESS: What is the elevator speech that explains Second Harvest Food Bank?

ERICA: Second Harvest is committed to helping every individual in our community have an opportunity to thrive. We do this by inviting our community to help us ensure that every neighbor has access to healthy nourishment.

JESS: When did Second Harvest become an organization in Santa Cruz County?

ERICA: Second Harvest was formed in 1972. We are proud to be the first food bank in California and second in the nation!

JESS: At Second Harvest, what is the ration of fresh foods provided versus processed foods?

ERICA: We strive to have 65 percent fresh food distributed. We are particularly focused on ensuring distribution of fresh produce because we are committed to promoting health and wellness. It is becoming more challenging to meet this goal for a myriad of reasons but our partnerships with our friends in ag are the key to helping us meet this objective.

JESS: Recently, you have had to increase your capacity to serve food to people in need due to the floods. How did you ramp up for such an occurrence?

ERICA: I recently noted that our food bank has experienced emergencies of various kinds. From floods to earthquakes to cannery closures, Second Harvest has developed the ability to respond to the needs of the community as they arise—it's in our organizational DNA. During the most recent floods, Second Harvest responded by coordinating access to warm meals for the evacuation centers throughout the county. In addition, our team held door-to-door food distributions to households within the flooded areas and we have expanded our distribution sites and volume of food.

JESS: How many families do you normally serve in one month? And how many did you serve during the floods?

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***Borrowing from the Rotary motto, I really relate to the 'service above self' motto. It's truly how I strive to live my life.***

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ERICA: We averaged 57,000 people per month prior to the floods. In January, that number climbed to over 63,000. We get to see first-hand the impact of the crisis in our neighbors, and we will always be ready to provide them with nourishment. We are always prepared.

JESS: The organization, Ag Against Hunger, was founded to help facilitate an easy method for growers and shippers to donate extra produce to the Food Banks. Is Ag Against Hunger still an important partner of the food banks?

ERICA: I have learned that the Ag Against Hunger was born out of our food bank with a desire to better coordinate distribution of fresh produce to food banks throughout the central coast. I am interested in working with our agricultural partners and fellow colleagues of our central coast food bank to figure out how to re-establish the model that Ag Against Hunger once held. The idea of coordinating distribution so that all central coast counties have access to fresh produce in an equitable fashion makes a lot of sense to me.

JESS: Provide an example of how Second Harvest has changed the lives of those you served.

ERICA: Recently a team of Second Harvest volunteers and staff went door-to-door to the neighborhoods impacted by the floods. One of the stories that left an impact was that of a family that had lost their refrigerator due to water intrusion into their kitchen. The family had been away during the weeks of rain and floods and returned to what appeared to be a ruined home. It sounded like they were in shock but when the Second Harvest team showed up to their door, the family expressed gratitude for the help. Imagining the stress that the family held at that moment and the feeling of being supported by our team is why we do what we do. We are here to support our neighbors, especially in times of need.

JESS: Who has been the most influential person in your life?

ERICA: My mother. My mother left her country at the early age of 17 to help support her mother when she became a widow. My mother single-handedly provided financial support for her family of eight siblings back in her home country of Mexico. She's bar none the most focused and dedicated woman I know. She is my inspiration.



Erica with her family. (L-R) Sister June, Dad, Mom, Erica and her husband, Alejandro



Erica receiving a donation from Graniterock

JESS: What is your motto?

ERICA: Borrowing from the Rotary motto, I really relate to the 'service above self' motto. It's truly how I strive to live my life.

JESS: Which words or phrases do you most overuse?

ERICA: I am known to often say these words: "let's be intentional". I know I may overuse it, but frankly I really believe in this phrase. I believe I live with intention and as such I

constantly invite others to live, work and play with intention. There's one life to live!

JESS: You live in Soledad, are you and your family involved in that community?

ERICA: I do live in Soledad now and hoping to make the return to the Pajaro Valley. The Salinas Valley has been the place where my husband and I raised our family. It's an amazing and bountiful valley full of lovely people. Just like my parents did with me, we raised our children to be of service to others. As a family, we have been involved in many community initiatives at schools and in the community at large. I am proud that my children have grown up to understand that if we want healthy and prosperous communities, we must contribute. I am proud of many things but most of all, I am very proud that we designed and built a Hartnell Community College Center here in Soledad. I've served on the college board for over 13 years, and I recognized that for many individuals, access to higher education can be a barrier. By bringing a college facility

into Soledad, children grow to understand that going to college is the next natural thing after high school.


JESS: When and where are you the happiest?

ERICA: I think growing up in Watsonville was among the most cherished moments of my childhood. Clearly, raising my children in the Salinas Valley has been among the most fulfilling decades in my adult life. Now that we are empty nesters, I am ready to discover a new life chapter.

JESS: If you could have dinner with three people (alive or deceased), who would you invite?

ERICA: Great question! I think I would want to hold a conversation with Martin Luther King, Kobe Bryant and Sister Teresa of Calcutta.

JESS: Where do you see Second Harvest in 10 years?

ERICA: I see Second Harvest being present and visible in the communities that need our presence. I see our agency working to expand partnerships with organizations that are in the business of helping people thrive in all ways. I see Second Harvest celebrating the incremental wins that we are collectively taking to reduce hunger insecurity in our communities. 




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# The Perfect Pear Cocktail

*Courtesy of Sea Root Bar*



## Ingredients

- 1 oz. Bourbon (such as Buffalo Trace)
- 1 ¼ oz. St. George Spiced Pear Liqueur
- ½ oz. Averna Amaro
- ¾ oz. lemon juice
- ¾ oz. simple syrup
- ½ oz. zinfandel float

## Instructions

1. Combine Bourbon, St. George Spiced Pear, Averna Amaro, Lemon and Simple Syrup in a shaking tin
2. Add ice and shake vigorously 8-10 times or until chilled
3. Strain into a rocks glass over fresh ice
4. Top with a zinfandel wine float ☞





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# Women’s Education & Leadership Institute Holds Inspirational Spring Soirée

With the day dressed in pinks, lilacs and all the colors of the rainbow, the Women’s Education & Leadership Institute (WELI) held its Spring Soirée on Saturday, February 25 at Hartnell College in Salinas.

WELI strives to increase college completion rates among female students in the Salinas Valley. Since its inception, the program has graduated more than 250 scholars and granted approximately \$500,000 in scholarships.

The Soirée featured several inspirational speakers, including emcee Andrea Bailey, Public Affairs Representative in Corporate Affairs at Chevron. Speakers Alla Zeltser (Alla & Co.) and Tama Bistran (Taylor Fresh Foods) shared their experience with forging friendships. Lina Gomez (Maid in America and Genesis Freightlines) spoke about her experience as a woman entrepreneur. Esmeralda Owen (Precious Stone PR) spoke on mentoring, and Drea Blackwell (KSBW Sports Director) spoke on breaking barriers as a woman in a male-dominated industry.

Perhaps the highlight of the day was a heartfelt speech delivered by WELI Scholar Alumna Maricarmen Gonzalez, 22, from Soledad.

As a first-generation Latina student, Gonzalez said she encountered many obstacles on her academic journey.

“WELI provided me with a supportive environment where I connected with other women who shared similar experiences and aspirations,” she said.

Gonzalez graduated with degrees in business administration, communication studies, and economics from Hartnell in 2021. She is currently at Sacramento State University majoring in business marketing.

Gonzalez described WELI as not just financial support, but a community where she found “comfort and friendship in facing challenges and seeking personal growth.” ☪



1). Smiling group representing Taylor Farms while enjoying the event. 2). Hartnell College Superintendent/President Michael Gutierrez and his wife Ligia Gutierrez joined by Hartnell College Foundation Board President, Kerry Varney and Hartnell College Board of Trustee President, Aureilo Salazar Jr. 3). WELI supporters share a smile for a photo. 4). KSBW Sports Anchor, Drea Blackwell talks about Breaking Barriers. 5). Hartnell College Foundation WELI Spring Soirée Committee and Supporters.

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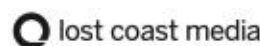
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# ‘Sip, Savor, Salute’ Benefit for Veterans Transition Center

*Photos Courtesy of Ronnie Esparza Photography*

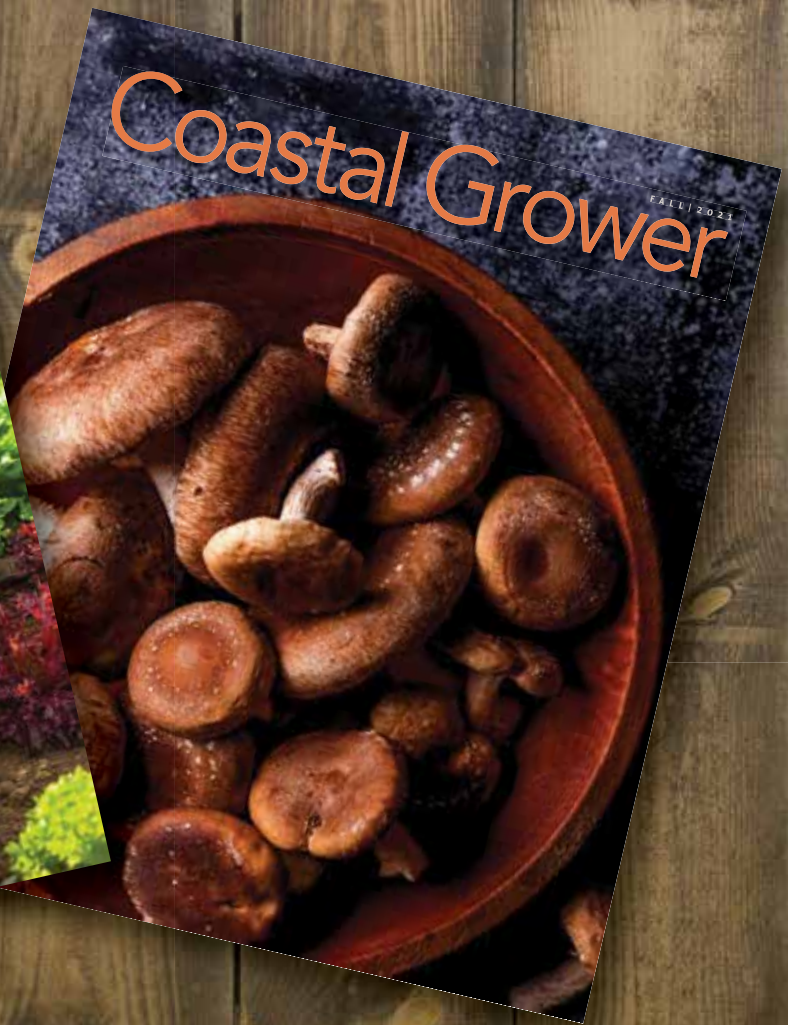
**O**n November 10, 2022, The Heinrich Team, one of the Monterey Peninsula’s leading real estate firms and a top Coldwell Banker team, raised \$5,000 at its “Sip, Savor, Salute and Support the Veterans Transition Center” fundraising event at Twisted Roots Tasting Room in Carmel Valley.

The evening fundraiser featured award-winning Twisted Roots Wine and Cider, appetizers from Tarp’s and housemade pizzas from Chef Brandon Miller, as well as live music. Those in attendance were also able to purchase tickets to a drawing that included stays at the Hofsas House Hotel in Carmel, dinner at Lugano’s Swiss Bistro, bottles of Twisted Roots Wine and paella by Chef Brandon.

One hundred percent of the proceeds of the event benefitted the Marina-based Veterans Transition Center, whose mission is “to empower veterans to transition from crisis to self-sufficiency.” Since 1996, this 501C3 non-profit has operated on the old Fort Ord complex to provide homeless veterans and their families with food, clothing, case management, life skills, substance abuse counseling, benefit enrollment, medical referrals, employment training, and housing. Under the Department of Veteran Affairs (VA) guideline of “Housing First,” VTC operates multiple housing programs through three federal agencies. ☪



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# CCA Annual Banquet and Awards Ceremony

The Center for Community Advocacy's (CCA) 29th annual "Día de Los Muertos" tardeada banquet and awards ceremony, which took place November 4, 2022, raised more than \$50,000 for CCA and its programs to help the farmworker community.

CCA's 2022 Ben Heller Award for Leadership and Courage recipients were State Senator Bill Monning (D-Ret) and Dana Kent, M.D. CCA honored Senator Monning's efforts to create safe and equitable work environments for agricultural workers. Senate Bill No.1087 continues to be a key piece of legislation that protects farmworkers and creates a safe work environment. CCA also honored Dr. Kent for providing the required medical care and improving the health conditions of all her patients, which included the farmworker community.

Farmworkers also honored Hugo Morales of Radio Bilingüe, who received CCA's 2022 Hero of the Year Award. Radio Bilingüe is nationally known among the farm working community for broadcasting important public affairs the community needs to be aware of. Morales' award-winning journalism keeps the farm working community informed, and his diverse music keeps everyone dancing.

CCA bestows the award annually to a member or members of the community who have shown courage, leadership, and a strong commitment to the farmworker community.

The Sam Karas Farmworker Leadership Award went to Emmy-winning NBC Bay Area News reporter, host and producer Damian Trujillo, who also served as event emcee. A Greenfield native, Trujillo worked with his family in the agricultural fields of the Salinas Valley, picking garlic, broccoli, cucumbers and strawberries. Trujillo's life is depicted in the 2012 half-hour documentary "From the Fields: An American Journey."

CCA has become recognized statewide for its innovative approach, and more than ever CCA needs the community's support to stay active in supporting farmworkers in their efforts to educate themselves and their communities and allow CCA to continue its good work. ☪





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# Rancho Cielo's Culinary Round-Up

With its 13th edition, Rancho Cielo's Culinary Round Up event has grown to be known as the social event of the year, according to attendees. Through the support of more than 70 sponsors, the event continues to attract younger audiences who are interested in learning more about local cuisine and giving back to their communities. The Portola Hotel & Spa was the perfect setting for the almost 500 guests who attended the event. Everyone had the unique opportunity to meet our Drummond Culinary Academy students and see them in action. Throughout the event, there was a constant sense of how delightful and skilled the youth are.



Local chefs worked with Rancho Cielo's culinary students to prepare exquisite dishes that guests enjoyed. This event brought together 20 restaurants, 13 wineries, and two breweries donating their time, talent, and goods to give everyone an unforgettable culinary experience. Guests marveled over and invested in the multiple raffles and silent auction items, but the highlight of the evening was the live auction that included some unique experiences. All items were generously donated by the community members to generate funds needed to serve the youth.

Thanks to the generosity of everyone who attended, Rancho Cielo raised almost \$500,000 to continue serving young people facing challenges to success through diploma education, vocational training, counseling, and life skills development.

With the support of the community, they are able to execute their mission and accomplish their goals. Know that as you support the youth at Rancho Cielo, you are investing in the success and strength of our future community. One of the upcoming opportunities to help students and community families is through their Annual Veggie Box and BBQ Event which will be the week of August 7-11, 2023. Please visit [ranchocieloyc.org](http://ranchocieloyc.org) or call 831-444-3530 for more information.







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–Steve Bruemmer, Shark Bite Survivor and Natividad Trauma Center Patient



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# Big Sur Foragers Festival 2023

The 2023 Big Sur Foragers Festival, which was held January 21, was a rousing success, raising almost \$10,000 for the non-profit Big Sur Health Center, which was founded to meet the needs of a rural community by providing quality comprehensive medical care to all in Big Sur.

The festival featured two separate events this year, two “Wild Foraging Walk and Talk” hikes guided by mushroom experts, and an at-home event in which participants select one of three meal kits to prepare along with a professional chef.

In spite of the atmospheric storms that left hiking trails in Big Sur flooded and dangerous, hikers were pleased that the last-minute change of venue to the Monterey Peninsula rewarded them with a delightful hike and many beautiful specimens.

One hike was led by Mark Gillespie from the Fungus Federation of Santa Cruz, while the other was guided by Anthony Gerbino, owner of Julia’s Vegetarian Restaurant. They, along with hike coordinator Lisa Haas, Maryia Crabbe-Hryharenka and Patrice Ward, shared their expertise and treated hikers to a bounty of mushroom varieties.

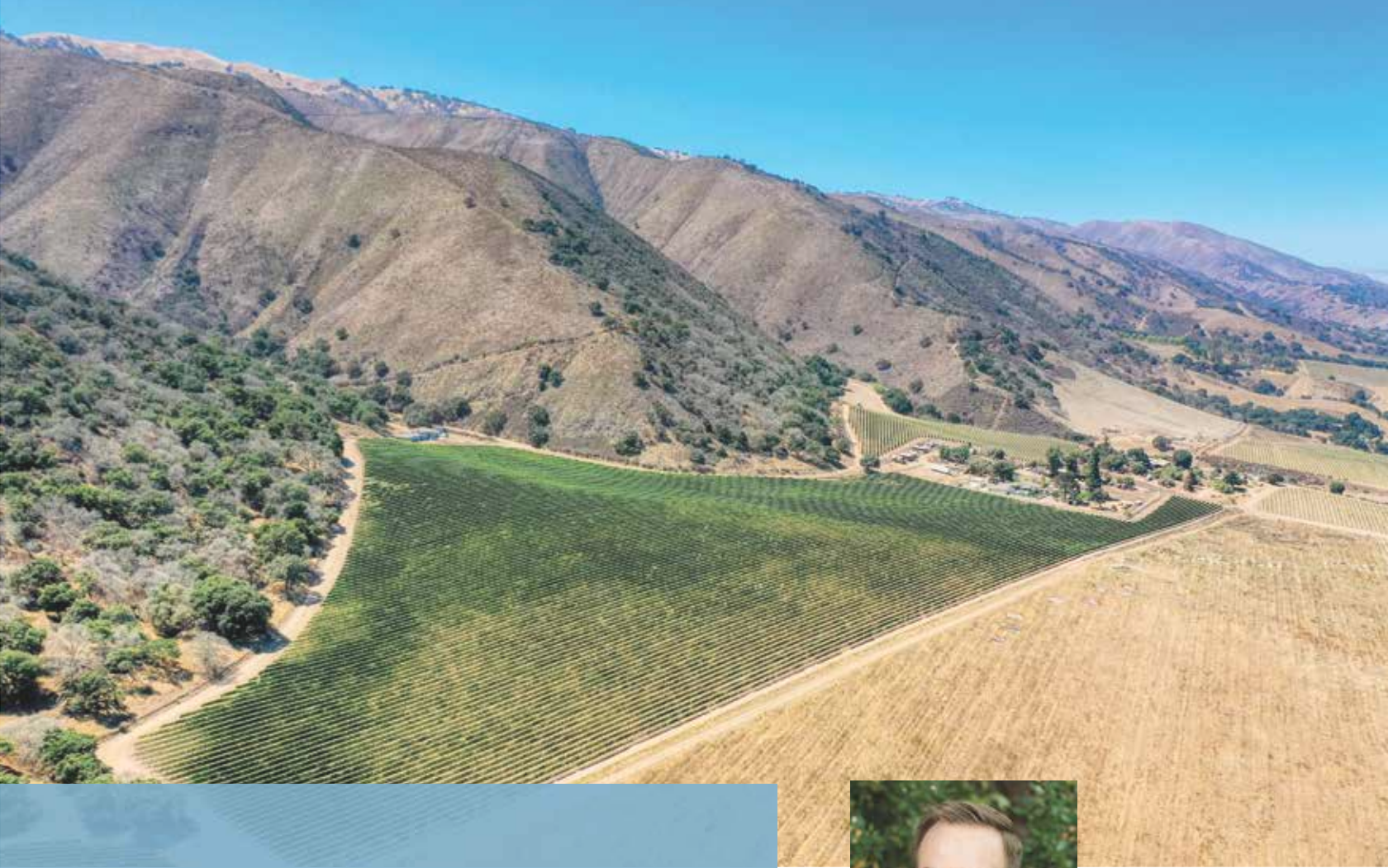
Haas and Crabbe-Hryharenka, the ultimate “backyard mycology” team, provided a display of wild mushrooms and discussed the wide variety they had on hand prior to the hikes.

Following the hike, foragers were treated to a delicious lunch on the warm sunny deck at River Inn. Guests enjoyed fried mushroom appetizers, Noelle’s salad, a scrumptious chanterelle pasta, and a sea salted caramel and chocolate brownie.

The festival partnered with Acquire, a hospitality company that curates virtual and in-person food and wine experiences, and chef Gavin Schmidt from The Morris in San Francisco, with participants preparing a multicourse meal along with him in their own kitchens.

The Foragers Festival hopes to return to Big Sur for its popular Foragers Face-off in 2024. Check out the official website at [bigsurforagersfestival.org](http://bigsurforagersfestival.org) for updates. ☪





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# Salinas City Regional Heritage Center Honors Joanne Taylor

An evening to honor Joanne Taylor for her lifelong dedication to our community and her role in creating the new Heritage Center at the California Welcome Center was held on February 23, 2023.

A small ensemble featuring YOSAL's (Youth Orchestra Salinas) premier students and faculty members performed for the Taylor family with close friends in attendance. YOSAL is a non-profit organization committed to social change in our youth and communities through the inspiration, discipline, and performance of classical and ensemble music.

The new Heritage Center is in the oldest surviving commercial building in Salinas. The historic Southern Pacific Depot was built in 1872 and opened to the public on January 4, 1873. The Heritage Center features an exhibit titled "Post Cards, Passengers and Produce — The Story of How Southern Pacific Company Created the Salad Bowl of the World". The Center is in the Intermodal Transit Center of downtown Salinas, near the Amtrak Station. The Salinas Valley Tourism and Visitors Bureau (SVTVB) are the proud stewards of this piece of California history.

The SVTVB mission is to lead community efforts in creating economic development through the promotion of tourism for the tri-county region of Monterey, Santa Cruz and San Benito, as well as surrounding areas.

A special thank you to 1st Capital Bank, Don and Barbara Chapin Foundation, Church Brothers Farms and CLA (CliftonLarsonAllen) for the event festivities. ☺



1). Warren Wayland and Susan Merrill. 2). (l to r) Linda Taylor, Bruce Taylor, Joanne Taylor, Carrie Taylor. 3). Ted Englehorn and Joanne Taylor. 4). Butch Lindley and David Gill. 5). Karen Fano and Steve Church. 6). Members of YOSAL.



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