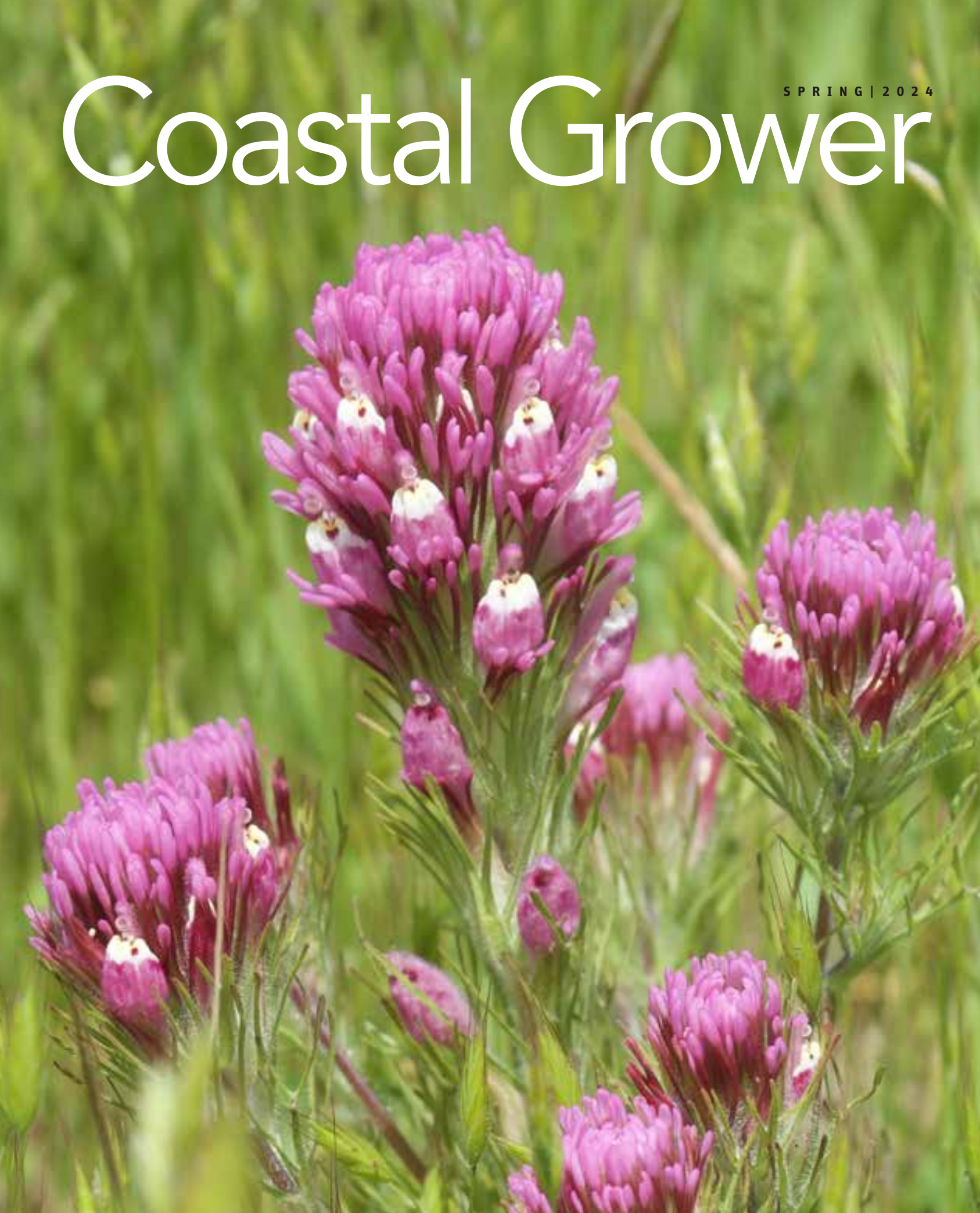


Coastal Grower

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Recently Completed Project! SLV Career Technical Education (CTE) Buildings

Ausonio completed the lease-leaseback construction of two new state-of-the-art Career Technical Education Buildings for the San Lorenzo Valley Unified School District. This project features ground up construction of two open-concept classroom buildings, covered walkway system between the buildings, and student greenhouse to complete the immersive student experience in agriculture and technical sciences.

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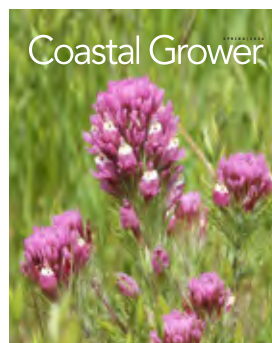
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COVER PHOTO

Purple Owl's Clover, an annual wildflower native to California. Photo Courtesy of Jo Ann Moline. © All Rights Reserved.

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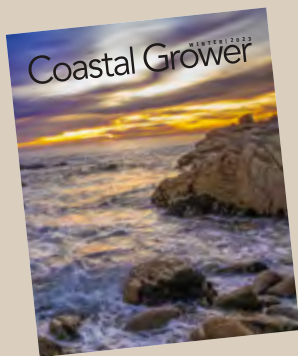
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Faithful

It was September 5, 1994, and the San Francisco Forty Niners were hosting the (then) Los Angeles Raiders at home for Monday Night football.

We were, as usual, sitting in my grandfather's seats cheering on our beloved Niners. To say following, loving, OK.... worshipping Forty Niner football is a tradition in our family is an understatement. It goes back to the Kezar Stadium days when my immigrant Italian grandparents grew up in San Francisco and became fans of the game—and the team.

I was with my family and boyfriend at the time. The Niners scored at the end of the first quarter, and I got up to go to the bathroom to beat the half time rush. As the second quarter began my boyfriend asked me to wait a few minutes. That's weird...I thought to myself as one is usually left to fend for themselves once the game begins (especially a Monday night game against our rivals). This wasn't my first rodeo at Candlestick Park. I knew I had a window to get things done and wanted to take it. For those who know me...know that I couldn't wait so he finally gave up and let me do my thing.

As I walked back to our section there was a bit of commotion going on. Was it a fight? Did someone spill a beer on their seat neighbor? Back in these days, before Internet ticket sales were a thing, everyone in the section knew everyone...it was the same crew at every home game. So, I wondered what could be going on.

As I got closer everyone, and I mean everyone, in the section turned to look up at me. "What could it be?" I thought...was toilet paper stuck to my shoe? Did I forget to buy someone a beer?

It was then the people who sat in the row in front of us cleared out...people were shouting "Do it! Ask her!" My boyfriend kneeled on the seat in front of mine and asked, "Will you marry me?" Of course, I said yes, and the entire section cheered in celebration. I looked over to my dad and he shouted "It was on the scoreboard! It was on the scoreboard!"

Note to self...in 1994 when you paid to have a birthday greeting, anniversary shout out...or wedding proposal on the scoreboard at Candlestick they could only tell you what quarter it would appear. Unfortunately for my boyfriend it was the second quarter—and I was in the bathroom.

Fortunately, someone in our section had a camera and took a picture of the message. We exchanged information and she was kind enough to send us the photo, which is framed along with our ticket stubs from that game, with a picture of Jerry Rice catching a football. We beat the Raiders that night and he broke a record, scoring his 127th touchdown.

Suffice to say I have yet to live down that infamous trip to the bathroom. On our wedding day before the ceremony, first dance or cake cutting our friends would pause, look at me...and ask if I had to go to the bathroom. Funny, very funny.

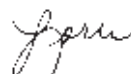
I share this memory because it is one of many I have of being a Forty Niner fan or "faithful" as we like to call ourselves. It wasn't hard to become a fan as I started attending games during the Joe Montana/Bill Walsh era. Didn't all teams come from behind to win in the last two minutes of the game? Playoffs? Of course. Super Bowl victories? You bet.

Today Candlestick Park exists only in my memories and while the team and the organization has had its ups and downs, it's been a fun ride. I've experienced the thrill of victory and the agony of defeat. I've adapted to a new stadium and a time where corporate seat ownership and Internet ticket sales have changed the faces of who you sit next to at each home game. It's a tradition my husband and I now enjoy with our children who are fourth generation "Faithfuls."

I appreciate the patience and understanding of my friends who put up with me during football season. I cherish the memories of sharing our seats with family and friends, of hosting epic Super Bowl parties, of taking road trips with the family to see some away games.

I know some may be thinking "it's just football" but to me and my family it is much more than that. There is a Forty Niner helmet on my brother's gravestone and we put my dad's favorite Forty Niner hat in his coffin when we laid him to rest. There is a memorial brick at Levi Stadium with their names on it with the caption "Some of the Faithful's Finest."

While we came up short this past Super Bowl in overtime I continue to cherish the traditions. I am looking forward to next season and look forward to creating more memories...even if they happen when I'm in the bathroom.



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.



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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.



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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.



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Diane Gsell is a Monterey-based food stylist and lifestyle writer. Dartmouth College taught her how to write, and her mother and the culinarily-gifted Golden State taught her how to cook.



PATRICK TREGENZA

Oh Salinas. It's given us Steinbeck, salad, Rodeo pronounced right, 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.



ERIN HIGHTOWER

Erin Hightower is an Agronomist for RDO Equipment Co. based in Pasco, Washington, where she consults with growers on precision agriculture adoption. She has a Master of Sciences in Agriculture, and Bachelor of Sciences in Agriculture Economics and Management from Washington State University. Email Erin at ehightower@rdo-equipment.com or connect with her on X @RDOErinH.



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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.



DOUG LARSON

With a Bachelor of Science degree in Agricultural Education from Colorado State University and over forty years of experience in the Industry of Agriculture, Doug Larson maintains both a California Pest Control Advisor and Qualified Applicators License.

Through his years as a 4th generation Colorado Farmer and Rancher, Agricultural Educator, Manager, Director, Vice President, Partner, President & CEO, Mr. Larson has developed a unique set of skills and experiences focusing on the use of precision irrigation systems to better manage critical water resources in today's regenerative production agriculture climate.



ESMERALDA OWEN

Esmeralda Owen is a broadcast journalist turned marketing consultant. A graduate of USC and NDNU, she worked as a reporter and news anchor for Spanish media for 10 years. She worked for the National Steinbeck Center, Hartnell College, and YOSAL. She is an adjunct professor of communication studies at Gavilan College. In 2020, she launched her consulting business to create marketing strategies, media relations, fundraising opportunities, video production, etc. for nonprofits in Monterey County. She is a mentor, a philanthropist, and volunteers for the Salinas Airshow board, Sunset Center board, Girls Inc., and others.



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.



DANNY LITTLE

Danny Little is a shareholder at Noland, Hamerly, Etienne & Hoss. His practice is focused on business and real estate transactions and nonprofit organizations. He serves on the Board of CASA of Monterey County, several California Rodeo Salinas committees, and was named a Young Professional of the Year in 2022 by the Salinas Valley Chamber of Commerce.

Contributors



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.



KATHARINE BALL

Katharine Ball, a UC Berkeley graduate, worked as a journalist for 30 years. She is a former editor of *The Salinas Californian*.



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Roxanne Langer, a seasoned sommelier and wine writer with extensive global experience, has explored the finest wines, Champagnes, Cognacs, and Whiskeys. With executive roles in the wine industry and as a current writer for the Carmel Pine Cone, she's set to open LadySomm Carmel Wine School and Wine Salon in Carmel, California, with her sister and business partner, Tamara Carver. Langer is also deeply involved in various prestigious wine and food organizations, underscoring her commitment to the wine community and education.

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



What To Grow and Where To Go

By Emily Basanese

Photos courtesy of Adam Bell's Photography



Our temperate Central California climate means spring gardening is virtually limitless. And even better news: our counties have plenty of community gardens, which means you can dig in even if you don't have the space at home.

In San Benito County, stake your claim on a plot at Vista Hill Community Garden. This spacious garden sits atop local landmark, Park Hill, which enjoys beautiful vistas of Hollister and the stunning foothills beyond - not a bad view when you're pulling weeds, right? Vista Hill Community Garden has been around since 1999, and has had a few revitalizations over the years. Most recently, Growing Hearts, a nonprofit for people with special needs, has begun gardening programs there.

Whether you're gardening at home or in the community, you're going to need some supplies. The GardenMart in Hollister has plenty to select from, with a wide variety of

vegetables, herbs, flowers, and large scale greenery. Check out their affiliate location in Downtown Hollister, The GardenShoppe, which carries plenty of gardening paraphernalia, gifts, organic home goods,

Our temperate Central California climate means spring gardening is virtually limitless.

pet products, and more. They also serve alcohol and host events, so keep an eye on their calendar. Once you have your supplies, you're ready to pick your crop. Spring is an excellent season to plant citrus, after the danger of frost and before the heat of the summer. Lemon and lime trees don't need too much room if you're planting in a shared space - but don't be afraid to go for more unique variations of citrus, like kumquat!

With a slightly saltier climate, Monterey

County's community gardens are swathed in that fresh sea air, almost as if they are being pre-seasoned. Pacific Grove Community Garden is one such pre-seasoned sanction, located just past the historic downtown and a block from the Monarch Butterfly Sanctuary. Beneath lean cyprus trees and shrouded in that coastal marine layer, you'll want to plant something that loves a cool, coastal climate. The PG Grows Healthy organization periodically holds classes in the community garden on how to grow food, if you want some guidance.

A little further north, Havana Soliz Park in Seaside has an even more collective approach for bringing the community together. In 2020, local resident Robert Daniels Jr. began revitalizing the Havana Soliz open space in his neighborhood. What started as therapeutic weed pulling has morphed into a thriving garden with produce, fruit trees, wildflowers, and bees. Rather than individual plots, the community tends to the garden as a whole, with local group Sustainable Seaside stopping by regularly to assist. A crop you could suggest to the community: strawberries. With places like Cal Giant and Driscoll's headquartered in Monterey Bay, you know that coastal



location provides idyllic conditions. Santa Cruz County may have the most options for community gardening. The Aptos Community Garden, managed by Christ Lutheran Church, offers neat plots on the sunny side of Highway One (if you know, you know). Tidy rows of raised planter beds and all of that sunlight translate to perfect gardening conditions, evidenced by the thriving produce, fruit trees, stunning flowers (like dahlias), and busy bees buzzing through it all. Reach out to Christ Lutheran Church about reserving your own plot!



Don't be afraid to get out in the community, dig in, and plant whatever is inspiring you that season.

Felt Street Park and Chanticleer Avenue County Park each have community gardens with reservable plots. Santa Cruz County is notoriously short on space, so if you live near either of these parks, it's a great way to naturally expand your backyard! Also, Chanticleer Park has an inclusive playground called Leo's Haven with accessible equipment for children of all abilities.

With all of these options for gardening, what should you grow? Spring is an excellent time of year to plant spinach and chard. Spinach is ready to harvest between six-10 weeks, just in time for your healthy summer smoothies. Swiss Chard will take a tad longer, ready to harvest around 10-12 weeks and in time for some savory dishes as fall draws near.

With these community gardens, you don't need a large yard to enjoy the bounty of the county. Don't be afraid to get out in the community, dig in, and plant whatever is inspiring you that season. ☘

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From Paper to Precision

How Farmers Improve Their Operations by Using Technology and Software in the Field

By Erin Hightower



Agronomist Erin Hightower strolls down memory lane to highlight how ag technology has improved farmers' lives.

Remember when you used only pencils and notebooks to share information? And you watched Walter Cronkite on the news. As we immerse ourselves in platforms like Twitter (or whatever it's called these days) with endless information, that feels like a distant memory. After a farm management system update, we yearn for simpler times without software upgrades. It's tempting, isn't it? Thinking about when we only aligned the tractor with the fence post and relied on the foam marker to keep a straight line. Although, if we did that, we'd lose agriculture technologies' proven results. Let's consider several agriculture equipment and technology advancements and how they've optimized operations.

Monitor Machines with In-Cab Displays: See Real-Time Work vs. Seeing Work Later

Remember those film cameras or, heaven forbid, those disposable ones? You'd point and cross your fingers, hoping the film would capture the scene. Then, weeks or months later, you'd nervously wait, praying the film hadn't endured extreme temperatures, X-rays, or some other rough treatment, only to discover Grandma blinked. Before machine monitoring and in-the-cab displays, we would plant our crop, and then we'd just...wait it out. If something went wrong with the planter setup, you'd only know when the crop finally emerged; by then, it was too late. But those "oops moments" are far less likely thanks to a farm management system.

Farm management technology, like John Deere Operations Center™, allows us to access real-time data in the cab or from our phones or tablets. We can see potential

issues within minutes of them popping up and adjust immediately instead of weeks later. Using these technologies, we can "fail fast" in other words, quickly cutting losses and pivoting to something else. This philosophy guides much of technology development and can also be applied to farming practices.

If we add sensors to our planter, like ExactEmerge and ExactShot, we increase our confidence in that seed's future growth when planting. These sensors create a "quality control map" in applying seed, allowing for a more refined view of our crop. They are only as profitable for you as the data you collect. During the National No-Till Conference, attendees discussed the future benefits of seeding populations and row width to create a cleaner field, leading to a profitable harvest. These discussions are only as profitable for you as the data you collect in the field and the management of every individual seed. While we will always plant and pray, this real-time insight allows us to plant, pray, and pivot, if necessary - for example, by adding more fertilizer mid-season.

AutoTrac and AutoPath: Set Tractor's 'Cruise Control'

I had a co-worker at my first job who used to tell us about how he used to drive 1500 miles from Alaska to Yakima, Washington, before cruise control. So, what did he do to reduce the strain on his foot? One wood block, one stick, and he would leverage it to match the speed he wanted to go. When asked if he thought this was unsafe, he explained the risk didn't outweigh the simple luxury of cruise control. Through machine control technology like AutoTrac and AutoPath, farmers experience a suite of driving improvements to reduce physical strain on their bodies and plants.

AutoTrac's steering guides tractors along predetermined paths through GPS technology to reduce overlap with each pass. AutoPath uses data sets to show secondary field passes when planting, spraying or harvesting. While every operator can steer in a straight line, AutoTrac and AutoPath optimize movements to reduce input waste, which saves money and conserves resources, while also increasing operators' comfort. For operators, this means not only a better work experience but also more decision-making power to dedicate to their kids with homework.

As farmers, we value traditions and our shared commitment to grow crops to feed the world. The tools we use to do this may change, but the commitment stays the same.

Farm Management System: Automate Data Collection for Decisive Action

Remember getting a letter? On a simple piece of paper, a person shared all their thoughts through writing, but you had to wait weeks to read them. Then, reply with your thoughts, hoping your point will still make sense later. Lick the stamp and wait. Today, we can't imagine staying on important news, sharing vital insurance or lending documents, or rental payment plans, without the ability to reply and ask, "What did paragraph five mean?" For all of us, the ability to share info and talk about it within a couple of hours contributes to daily

success.

Using a farm management system not only allows us to communicate faster but also make decisions based on accurate data. Unlike that trusty notebook and pen that can only capture static information, data stored in your system can be easily updated based on the real-time info you are automatically capturing.

One of my favorite examples of digital transformation involves a father and son who live 20 minutes apart from each other and used to do daily check-ins. The father's computer stored all the data fields, and any discussion over a specific data point occurred in his basement office. However, after switching to cloud-based software, the father and son can now view the same data fields from the comfort of their respective offices or the cab.

Data Management Software: Search Specific Data Points to Discern Insights

Now, remember how it used to be to order fertilizers? I have "X" acres, and the extension agent recommends "Y" pounds per acre, so I will order that. However, if last year hadn't been that great of a year, would you still order Y pounds per acre? We live in an age where the proverb: "Waste not, Want not" is a fundamental rule. With data points we can collect about yields, we can pinpoint specific zones of the field that are more productive and perhaps may need less fertilizer. For example, if the under the shade of a tree retained more nutrients than soil without the shade, we can adjust the "Y" pounds per acre in that specific field's zone, including the shady trees. As input costs increase, the ability to search particular data sets equals the ability to ensure we grow crops well into the future.

With software like John Deere's Data Sync, farmers can share field maps, planting prescriptions, and harvest data to tractors enabled with John Deere Operations Center and in-cab displays. Farmers can also access data from their computer or tablet and query a database to compare results year-over-year instead of flipping through notebooks. With this software, farmers find results faster, facilitate better decision-making with operators and improve overall efficiency.

I've come across farmers who have lost packing contracts in the past. As a result, they need to ask many questions quickly to save a season. One of the questions they ask is: Which fields can I plant a different crop in without violating pesticide label issues? When using John Deere's Work Analyzer in the Operations Center, farmers quickly access pesticide and application dates to discern the specific field zones, application type, date and much more information. Farmers with access to this information take decisive action and can protect their whole operation. These farmers have peace of mind to ensure they grow crops without violating any future contracts.

With connected machines, farm management systems, and software, Data Sync farmers can quickly query large data sets to take decisive action when it matters. That doesn't mean going utterly paperless (if that is what's easiest), but it means creating a backup in your farm management software to help manage data for vital decision-making.

As farmers, we value traditions and our shared commitment to grow crops to feed the world. The tools we use to do this may change, but the commitment stays the same. With a focus on progress, we can register for the new software classes and spend a few more moments learning the buttons in the tractor's display. By paying this extra attention, we discover solutions rather than what we expected: a possible frustrating delay. Just like the 1930s evolution to plant with tractors instead of horse-powered plows, we can understand that adapting at the moment may be difficult, but it's in-the-moment changes that we enter a new era where equipment technology and software are just as vital as pen and paper. ☞



Spring Cleaning Helps Maximize Irrigation System Performance

By Doug Larson



For those of us who live at elevations where snow is common through the winter months, spring takes on an extra special meaning. Although we look forward to the arrival of winter, the season can easily drag on. And those winters with heavy snowfall can prove to be even more difficult. We soon tire of bundling up in gloves and coats each time we step outdoors, and our backs welcome the relief of no longer shoveling snow.

So Spring is a particularly refreshing change for us. We welcome longer days and shorter nights, as we return to sleeping with open bedroom windows. There is nothing quite like waking to both the cool crisp morning air and the sound of birds playfully chirping in the trees just outside our windows. So, we happily wave goodbye to winter as our cool evening walks resume. With the return of spring comes a virtual rebirth, or perhaps a reawakening of all things nature. Blooming trees are some

of the first signs of the season, soon after blooms of every color and kind emerge. For the Ag Industry, spring means that the irrigation season has either already arrived or is soon to follow.

For the Ag Industry, spring means that the irrigation season has either already arrived or is soon to follow.

Yet, are these irrigation systems ready for season start-up? Has any maintenance been done through the off-season? Are filters ready for water? How about irrigation lines? Are they clean and ready to go or are they filled with sediment, biological growth, minerals or other emitter clogging obstructions? In a best-case scenario, these irrigation systems would have been flushed and cleaned at system shut-down the

previous Fall. Unfortunately, that process is often overlooked.

For systems yet to be flushed clean, it is likely that some form of flow reducing plugging remains. So just as Spring is a time of nature's rebirth, it is also a time

Not only do crops irrigated by subpar systems receive inconsistent water, but nutrients as well.

of renewal for irrigation systems. System start-up is one last chance to kick the season off right by flushing the entire irrigation system, right down to the drip lines. It's a time to ensure that emitter flow paths are free of debris, optimizing system performance and water distribution.

After all, having consistent water distribution or what the industry refers to as Distribution Uniformity (DU) is the name of the game. We want the first plant and the last plant, as well as every plant, tree or vine in between to get the same amount of water...or at least as close as possible to that goal. A minimum of 85 percent DU is desired. Yet, it is common to find systems that fall far below this industry standard. Not only do crops irrigated by subpar systems receive inconsistent water, but nutrients as well. To overcome these system shortfalls, producers can be tempted to simply over-irrigate. Yet, not only does this result in an inefficient use of water, energy and nutrients, but studies have shown that over irrigating can be nearly as detrimental to plants as under irrigating. So, it is always preferred to get the system running at its maximum capabilities. Precision is the name of the game.

I learned this overwatering lesson as

teenager while tending the irrigation water for my grandfather's alfalfa fields. Barely legal to drive, I would watch over the field both day and night. It was a flood irrigated field, so with my shovel in hand, I would place canvas dams into dirt ditches to allow the flowing water to back up, flooding the field. It was a particularly imprecise process due to the fact that the field that I was irrigating was not at all flat. In fact, it was more of a gentle hillside.

After running an extra-long irrigation set to saturate a particularly difficult dry spot, my grandma stopped by the field to check on me. As she gazed across the alfalfa field she could easily see the same yellow streak of stressed alfalfa that was now plainly obvious to me. She stated, "You know Doug, if you wouldn't run the water so long in one spot, you wouldn't get that stressed yellow color in the field". Lesson learned, as even my grandma knew that it wasn't a good idea to over-water a crop. A tough lesson for a teenage boy's ego, but an important one none the less.

We want the first plant and the last plant, as well as every plant, tree or vine in between to get the same amount of water...

Last fall, those attending the California Agricultural Irrigation Association meeting in Pismo Beach listened intently as we learned that for every 1 percent drop in distribution uniformity, crops realized a .5 percent drop in yield. That number clearly lays out the economic impact of poor DU. Even homeowners routinely adjust sprinkler heads to overcome the lack of overlap, skips and other issues in lawn sprinklers, so it is easy to see how much more important this would be for producers whose livelihoods depend on maximizing efficiencies and production.

DU assessments are completed throughout the state of California by various universities and qualified professionals, such as Ag Water Chemical, based in Fresno. Companies like this can not only diagnose the problem, but more importantly prescribe and carry out protocols designed specifically

to overcome these distribution shortfalls, including performing a chemical flush. Like certified mechanics performing regular vehicle maintenance such as changing oil or performing a radiator flush, these

professionals have the equipment, training and know-how to get the job done properly so that producers can rest assured that they are getting the most out of every drop of water. ☞

**Per Acre Revenue Impact Due to Poor Distribution Uniformity
ALMONDS**

Crop Value	Distribution Uniformity Rating					
	85%	80%	75%	70%	65%	60%
\$2.00	\$125	\$250	\$375	\$750	\$1,250	\$1,500
\$2.10	\$131	\$263	\$394	\$788	\$1,313	\$1,575
\$2.20	\$138	\$275	\$413	\$825	\$1,375	\$1,650
\$2.30	\$144	\$288	\$431	\$863	\$1,438	\$1,725
\$2.40	\$150	\$300	\$450	\$900	\$1,500	\$1,800
\$2.50	\$156	\$313	\$469	\$938	\$1,563	\$1,875
\$2.60	\$163	\$325	\$488	\$975	\$1,625	\$1,950
\$2.70	\$169	\$338	\$506	\$1,013	\$1,688	\$2,025
\$2.80	\$175	\$350	\$525	\$1,050	\$1,750	\$2,100
\$2.90	\$181	\$363	\$544	\$1,088	\$1,813	\$2,175
\$3.00	\$188	\$375	\$563	\$1,125	\$1,875	\$2,250
\$3.10	\$194	\$388	\$581	\$1,163	\$1,938	\$2,325
\$3.20	\$200	\$400	\$600	\$1,200	\$2,000	\$2,400
\$3.30	\$206	\$413	\$619	\$1,238	\$2,063	\$2,475



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Proper Soil Preparation, Management the Key for a Resilient Spring Garden

By Brian Milne, Holloway Ag



Everything starts with the soil.

That's our motto here at Holloway when working with large-scale farming operations, but when it comes to your garden, the same mantra applies.

To have a successful garden through spring, the summer heat and well into the fall months, we need to understand and prepare our soil accordingly.

Here are some steps to help prepare and manage your soil for the stresses of the growing season:

Understanding Your Garden's Soil

The first step in preparing your garden for the spring season is to understand your soil. Soil testing is a fundamental practice that provides insight into its composition and nutrient levels. Armed with this information, you can make informed decisions about amendments to optimize fertility. Pay attention to pH levels and adjust them as needed to create a healthy rootzone where plants can absorb nutrients efficiently.

Soil Preparation Techniques

Clearing and cleaning your garden bed is the first step in creating a blank canvas for your plants. Double-digging and turning over the soil helps with aeration, eases compaction, promoting better drainage and root growth. Incorporating homemade or store-bought compost and manure helps bring in organic matter, nutrients and enhances soil structure content. Topping off the garden bed with gypsum and other soil amendments (depending on your soil type), followed by a couple inches of mulch will help the soil profile retain moisture, suppress weeds and regulate soil temperature come the dog days of summer. Mulching plays a dual role in water conservation, preventing soil erosion when spring and fall storms hit and reducing evaporation when summer comes along.

Water Management

Before planting, I like to set up my drip irrigation system, and make sure irrigation lines and emitters are clear, clean looking and uniform across the garden. Installing your drip system earlier, before mulch and

plants take hold, will allow you to bury or cover up lines for a cleaner look. It also helps protect the lines from the summer heat, keeping water temperatures down and critters from chewing up your hard work. I also like to give the garden a few shots of water prior to planting to ensure new plantings receive adequate moisture. As always, tailor your water retention strategies based on your soil type for optimal results.

Proper soil preparation and management is the cornerstone of a successful gardening season.

Planting Strategies

Depending on your region, you're going to want to plant resilient crops earlier in the year to survive extreme swings in weather. I like plant lettuces, swiss chard, kale, cabbage, onions, garlic, carrots and other "salad bowl" crops in the early spring, before the weather warms and when frost might still occur. When the weather starts to warm, and frost is in the rearview, I'll plant my transplants of herbs, tons of types of peppers, tomatoes, squashes, pumpkins, cucumbers, eggplant, watermelon and zucchini. When planning out your garden varieties, be sure to use proper spacing to allow for optimal root growth without competition for resources, and mix in herbs that naturally fend off pests and encourage healthy insects such as ladybugs.

Above left: Applying gypsum to break up hard soils and provide calcium for garden plants.

Monitoring and Adjusting

As plants take hold, bring in a fertilizer geared toward the crops you are growing. After a couple of weeks, and as plants mature, I like to apply another round of fresh homemade compost along with another dusting of gypsum, to both break up harder soils, improve water retention and provide calcium for tomatoes.

From there, regular soil checks help identify any imbalances or deficiencies in the rootzone, and you can make adjustments based on plant performance and weather conditions. The goal being to implement preventive measures to mitigate potential stress events, such as pests or unexpected temperature fluctuations.

Building Soil Health for Long-Term Resilience

Sustainable gardening practices contribute to the long-term health of your soil. Once my lettuces start to mature or die off in the extreme summer heat, I like to work old leaves into the soil, bringing on additional organic matter before rotating in my fall garden crops. This soil-first technique not only prevents the depletion of nutrients, but also encourages beneficial soil organisms for long-term resilience.

Proper soil preparation and management is the cornerstone of a successful gardening season. By following these steps, you'll lay the groundwork for a resilient garden that can weather the ups and downs of the upcoming year. When it comes to your soil, start prepping early, stay vigilant during the season, and you'll witness your garden flourish into a vibrant and thriving haven.

Brian Milne is an avid gardener and Vice President of Marketing and Communications with Holloway Agriculture. [ca](#)



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When Diversification Doesn't Work as Intended

By Bill Hastie



One of the longest standing principles of investing is diversification, the theory that by blending investments together in a certain way, the maximum rate of return will be achieved for a given risk level. This blending has to do with combining investments from different asset classes (types of investments, for example, large, mid and small company stocks, foreign stocks, bonds, etc.) whose prices move in opposite directions throughout various market cycles. This is referred to as “correlation” – investments having positive correlation move in the same direction, and investments with negative correlation move in opposite directions, thus achieving diversification.

The theory of diversification is a key component of Modern Portfolio Theory (MPT) which was first pioneered by Harry Markowitz in his paper “Portfolio Selection,” and published in the Journal of Finance in 1952. Markowitz was later awarded a Nobel

Prize for this work on MPT.

Here is an example of how negative correlation works – one can use MPT to reduce the risk of owning a portfolio of Treasury securities by adding a minimal allocation of a small company value stock investment although small company stocks

One of the longest standing principles of investing is diversification, the theory that by blending investments together in a certain way, the maximum rate of return will be achieved for a given risk level.

are far riskier than the Treasuries in the portfolio. This is because in certain market conditions, during periods of inflation for example, the Treasuries will perform quite poorly while the small company stocks

should perform far better. The result of adding the small company stocks is that the original portfolio's overall risk is reduced, and the expected returns can be higher.

The example above illustrates one of the most common methods of achieving negative correlation, and thus diversification, combining stocks and bonds. This is because over the last twenty years, stocks and bonds have been negatively correlated. But this hasn't always been the case. Consider 2022, for example. With inflation hitting a high of over 9 percent and the Federal Reserve hiking interest rates at a rate never before seen, the bond market posted its worst year on record. The Bloomberg U.S. Aggregate Index, for example, lost more than 13 percent in 2022, while the S&P 500 lost over 19 percent. So, when the investor combined bonds and stocks in an effort to achieve negative correlation, the bonds moved in the same direction as stocks and added to the overall losses of the portfolio. In this case, stocks and bonds were positively correlated and the result was a very rough year in the investment markets.

Markowitz made the case that diversification works as intended most of the time. But we don't need to look far to see when diversification certainly worked against the investor. Consider 2023, for example. Let's assume an investor built a diversified portfolio of large, mid and small company stocks and intermediate-term bonds in a 60 percent stock/40 percent bond combination. Other than a very small group of technology stocks, referred to as the Magnificent 7, the broad stock market was largely negative until the 4th quarter of 2023. These seven stocks produced the vast majority of the return of the S&P 500 while the remaining 493 stocks in the index, as a group, remained in negative territory much of the year. The Bloomberg bond index was

also negative until late in the year. Aside from the S&P 500 and the Russell 1000 Growth Index, most other stock indexes produced much lower rates of return because they did not hold any of those seven stocks. So, if the investor had focused just on the S&P 500, their return would have been near the mid 20 percent range (the return of the S&P 500). But because the investor diversified their portfolio into many other asset classes, including bonds, their overall rate of return was nowhere near that of the S&P 500 alone.

MPT and diversification, although shown not to be perfect, remain the best practice for any investor seeking to have the odds of a successful outcomes in their favor.

The opposite would have been the case in 2022 when the highest returning asset classes in 2023 took the greatest losses. By diversifying into other areas of the U.S. stock market that suffered smaller losses, the overall portfolio loss would have been less.

The takeaway for the investor here is that investing is an inexact science, and no mathematical theory is going to produce positive results all of the time. MPT and diversification, although shown not to be perfect, remain the best practice for any investor seeking to have the odds of a successful outcomes in their favor.



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# Advising Women Returning to the Workforce

*Merrill Lynch executive Morgane McNally uses her 15-year career break to inspire clients*

By Esmeralda Montenegro Owen

About half of women take time away from the workforce at some point in their career, with the average break lasting four years according to a recent Merrill study “Women, Money, Confidence: A Lifelong Relationship.” Some may opt to stay home during their children’s early years or take time off to care for an aging parent, while others may leave work as a result of illness or job loss.

Merrill resident director in Carmel-Monterey, Morgane McNally, 54, not only advises her female wealth management clients about what to expect financially when leaving and reentering the workforce – she has walked in those shoes herself.

When McNally was a successful executive with a popular fashion brand, she and her husband together wanted her to be a stay-at-home mom when the first of their

“It was very hard to hold a job and take care of my children with all the activities and school responsibilities they had,” said McNally.

A Carmel resident, she ended up taking 15 years from her career. Like so many mothers, her life became about taking care of the home and all the activities and sports surrounding the three children. When they entered middle school, she began to think of what her life would be like if she reentered the workforce.

“The kids did not need me as much anymore, but there was an uncertainty inside of me that instilled fear and doubt and I often wondered if I was good enough to go back to work and do something meaningful,” she said.

Such self-doubt may sound surprising from someone such as McNally, who as a French native speaks five languages – French, Portuguese, English, Spanish, and German – earned a Bachelor’s in



Business Administration and a Masters in International Business.

“I considered working as a barista at a Starbucks or bagging groceries at a store,” she said. “I just did not know who would take me after being off work for so long.”

This is where the “confidence” part of the Merrill research “Women, Money and Confidence” becomes clear. No matter the reason for a career break, time away and reentering the workforce can have significant financial implications. The total financial impact of just a three-year career break for someone earning \$50,000 annually equates to over \$500,000 in lost wages, wage growth, retirement assets and benefits.

But when reentering the workforce, women can make a strong comeback.

For McNally, it was a job posting for Merrill Lynch ten years ago that caught her eye at the right time, and she applied. During the interview, her enthusiasm to go

back to work was apparent and she began her journey with the wealth management firm.

Today, she manages a team of 36 advisors, bankers and support staff, with a \$4.7 billion portfolio for Carmel-Monterey clients.

“They saw in me the people and management skills I carry, and that I had the potential to develop into a leadership role,” she said. “Besides my diplomas and past work experience, it seems all those years managing a household, budgets and different personalities also became transferable skill sets.”

Such personal experience combined with research provides valuable insights for women planning to reenter the workforce. While starting pay often is not at the same amount as when someone left their career, there are other elements to consider when pursuing a new role, advises McNally.

- Understand the total value of a new job’s financial package, including bonuses, equity compensation and benefits.
- How to maximize an employer’s retirement plan.
- Factor in new work-related expenses that affect your budget (i.e., childcare, commuting costs).
- Look for employers with a track record of career mobility, where they promote talent from within the workplace.

For McNally and many of her clients who have successfully reentered the workforce, she says “the best part is that your children can follow in your footsteps, working at Merrill as a client associate in San Francisco.

Today, McNally is living the life she never imagined, and her goal is to help all her clients achieve that same level of success and satisfaction in life and finances. ☞



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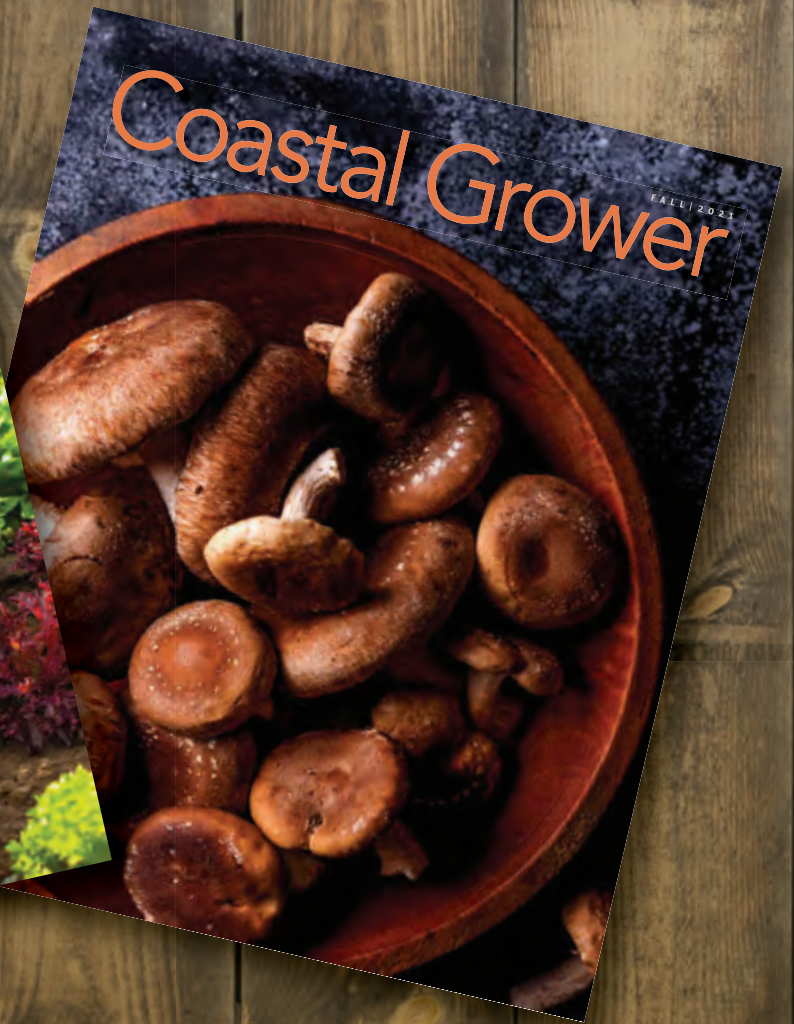
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# Creating a Spring Sanctuary That is Nurturing and Inviting

By Annee Martin



Spring is in the air on the Monterey Peninsula, conjuring images of blossoming trees with delicate pink flowers, John Steinbeck's "The Pastures of Heaven," emerald hills and baby rabbits hopping amongst the wildflowers.

There is no better way to welcome spring than to give your home a fresh makeover. Spring is all about new beginnings after winter storms, shorter days and cozying up indoors. Spring is a great time to tackle home-improvement projects, organization, decluttering and making way for a fresh new look and feel. Throw out the old and bring in the new and let spring fever take over.

Cleaning up the yard, washing windows, letting go of items that are taking up space, will all make room for the lightness of longer days and a refresh on your interior home spaces. Many nonprofit and church organizations have yard sales, so donating those not-needed-anymore items helps support a

good cause as well as becoming someone's new treasure.

Spring always signifies new growth and flowers. The daffodils and crocus are blooming, so it's time to shake off the winter drabs and welcome the promise of warm days ahead.

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***There is no better way to welcome spring than to give your home a fresh makeover.***

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Your local farmer's market, nursery or Trader Joe's offer an array of potted tulips, hyacinth, crocus, and Forsythia branches without breaking the bank. Try scattering them around your home and outside areas and these flowers will instantly announce spring has arrived. Creative containers such as watering cans, colorful pots, and woven

nies in March and this year Easter is the last Sunday of March, so time to bring out those cute rabbits and create little vignettes around the house and garden area. Many of us have hand-painted eggs, special baskets, and Easter décor that we can bring out and artfully display.

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***The best part of spring decorating is that it doesn't cost a lot or take much effort to reflect the changes we feel and see happening outside our windows.***

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By focusing on a few design elements, adding color and texture, you can instantly change the look and feel of a room. Try refreshing curtains, throw pillows, rugs and sheets using spring hues of buttery yellow, robin egg blue, lavender, mint, pinks, and peach pastels. Using light neutrals over dark will not only help the interior of your house feel lighter, but the interior of your being as well.

A favorite room to welcome spring and give a refresh is the bedroom, especially after a long winter sleeping on flannel sheets under a heavy duvet comforter. Wash all bedding, heavy curtains and put them away, swapping them out for lighter bedding that you can layer. Try choosing lighter fabrics, textures, colors, and patterns for both sleeping comfort as well as the ease of adding pastel colors for accents on pillows, throws and rugs. Less is more, so by removing clutter on nightstands and dressers, you can create a sanctuary that is nurturing and inviting.

For the bathroom and kitchen area, a simple replacement of last year's dingy and

soiled towels with new bright white or pastel towels is worth the cost and minimal effort.

Setting a colorful spring tablescape using layering is a great way to switch things out and add new decorations. Starting with a table runner in pastel colors and building a spring theme down the center of the table, adding small birdnests and colored spotted eggs, vases filled with assorted spring blossoms or tulips (fresh or faux) displayed in various heights and shapes adds interest and announces spring has arrived.

The same layering technique can be used to decorate your mantel with branches, nests, and painted eggs.

Spring is all about change and transformations — a season that symbolizes starting fresh and starting over. The best part of spring decorating is that it doesn't cost a lot or take much effort to reflect the changes we feel and see happening outside our windows.

Or as one author once said: "Spring: a lovely reminder of how beautiful change can truly be." ☾



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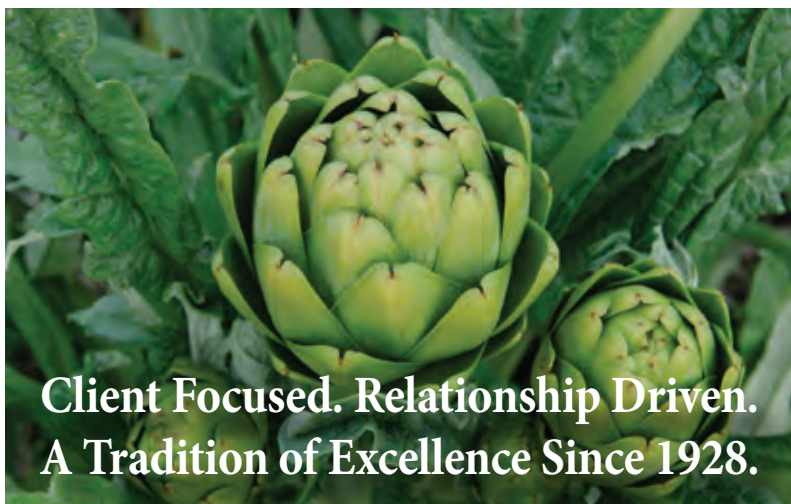
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# Sustainable Slice of Heaven

*By Diane Gsell, Photography by Patrick Tregenza*





When most of us think of passion projects, our minds conjure images of perfecting sourdough, dabbling in ceramics, or perhaps finally learning to play that musical instrument that you put aside in your youth. But what does a passion project look like when it's the brainchild of two dynamic, strategic thinkers with seemingly tireless energy, a deep appreciation of nature, and a profound understanding of technological possibilities with respect to the principles of modern-day sustainability? Well, it might look as magical as Carmel Valley's Merk Family Vineyards.



Like so many things in Dr. Hanna Tikkanen Merk's and Axel Merk's lives, it all started with a spreadsheet. The land they were seeking eight years ago had to check some very specific boxes. "Surrounded by nature" and "two hours or less from Silicon Valley" were pretty easy to achieve, while the sum total of the remaining non-negotiables narrowed the options considerably. Their parameters for the future parcel included stunning views, an

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***The delightfully remote, yet just accessible enough, 100-acre property that the pair acquired after a yearlong search had been in the same family for nearly half a century.***

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independent water source, solar potential, fertile soil, ample space for quality family time, and the ability to foster creative ideas through expansion and improvements. Clearly, they weren't looking for a finished, turnkey property where they could kick back and binge-watch *Breaking Bad*. Rather, they were ready to roll up their sleeves, and the sleeves of their four children, to create a legacy tribute to their "slice of heaven."

The delightfully remote, yet just accessible enough, 100-acre property that the pair acquired after a yearlong search had been in the same family for nearly half a century. Nestled in the Cachagua area of Carmel Valley, the property checked all of the couple's boxes and then some (the then some included a 280-year-old oak tree

named “The General,” a private hiking trail leading to a glimpse of the Pacific, the absence of light pollution allowing for a stunning display of the Milky Way, and a distant view of the historic Jamesburg Earth Station’s 98-foot satellite dish which was built to transmit live feed of Apollo’s first steps on the moon). Hanna and Axel were thrilled to find that the circa-1969 main house on the property was, from an interior design perspective, like an artful time capsule. As with many properties that

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***With their choices informed by the resolve of being mindful stewards of the land and its existing structures, Hanna and Axel set about bringing the ranch into the modern era.***

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have passed through very few hands, many original features remained beautifully intact.

With their choices informed by the resolve of being mindful stewards of the land and its existing structures, Hanna and Axel set about bringing the ranch into the modern era. Determined to stay true to the intent of the original architecture, they opted for gentle upgrades when it came to aesthetics. On the keep list was the living











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*Determined to stay true to the intent of the original architecture, they opted for gentle upgrades when it came to aesthetics.*

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room's original un-painted redwood paneling that lined the walls and the dramatic redwood beams that defined the ceiling. The three-sided fireplace would continue to separate the living room from the dining area in retro style. Natural elements like wood and stone were favored, while synthetically produced particleboard was shunned. Although the kitchen would be updated with high-end, modern appliances and lighting fixtures, two touches would fall under the soft upgrade category. Rather than rip out sturdy original redwood cabinetry, they just replaced the doors and left the legacy interiors intact. And while they could have easily brightened the space by painting the redwood, they instead figured out how to open up the kitchen a bit to let the natural light do the work.

The quest to brighten the interiors also cleverly employed exterior adjustments. A dark brick patio surrounding the pool in the internal courtyard transitioned into a light stone. Painting the outside of the pool house in an off-white hue allowed light to bounce off of an exterior wall and into the main house's living area. Much in the same way that the clean slate of white walls allows art to stand out in galleries, the brightness upgrades of their patio drew attention to the refurbished swimming pool, now a stunning show-piece feature lined with jewel-toned mosaic tiles.

Meanwhile on the tech front, while the architectural aesthetics were being preserved and gently upgraded, the Merks dove into the hard science side of the project. Infrastructure upgrades included



installing solar panels, switching to an energy-efficient hot/cold electric pump system, employing smart meters throughout the structures and the fields, and achieving ultra-fast internet connectivity. On the sustainable agricultural front, soil samples were taken, microclimate data were reviewed, and viticulture classes through UC Davis were completed. When all was said and done, the numbers seemed to point to a conclusion that Hanna poetically describes as “the land calling for something more.”

As of this writing, the “something more” includes 13.5 acres of organic pinot and chardonnay vines, adding to the pre-existing .5 acres of legacy merlot grapes, and serving as the lifeblood of an active boutique winery. A creative stretch of a milestone birthday’s no-gift policy (no gifts except...maybe a seedling for every year?) resulted in the early stages of a 50-tree olive orchard just across from the vines. All of the above benefit from the upgraded water collection system with smart irrigation features that can sync with weather forecasts and be adjusted remotely should the couple be in their home base up north.

Just south of the planted acreage sits a classic red barn, a charming façade that discretely masks an enormous event space while housing a tasting room and additional guest lodging quarters. Other structures include a horse barn and a small, but charming, artist’s studio. And while no one can completely tame the natural disasters that are an inevitable part of living in the Golden State, there are steps that can be taken to mitigate vulnerability. The Merks were



extremely fortunate that firefighters were able to save their structures when wild fires threatened to destroy their dream a few years back. Their water collection and irrigation systems, as well as the pool, proved quite handy to those keeping the flames at bay. Their practice of mowing meadows and working with a forester to methodically trim the abundant oaks dramatically reduced the potential fire fuel so encroaching disaster was able to be subdued.

At this point, the winery is up and running, the structures mostly refurbished, and all four of the Merk children have contributed to this dynamic playground over the years by helping with weeding, harvesting grapes, and bottling wine as a nature-rich counterbalance to the sometimes intense pace of San Francisco Bay Area life. Are Hanna and Axel now ready to kick up their feet, slow down, up their pickleball game, and perfect their homegrown apple crumble recipe (hint: it’s already perfect)? Or are they acquiring a forest in Finland to practice sustainable forestry, creating a non-profit equine therapy institute to help emotionally challenged children while collecting and publishing data-driven research, and continuing to oversee their robust namesake investment firm? What do you think? ☺



# Corporate Transparency Act

By Danny Little, Attorney, Noland, Hamerly, Etienne & Hoss



In 2021, Congress passed a new law called the Corporate Transparency Act (“CTA”) as part of the Anti-Money Laundering Act of 2020, aimed at increasing the transparency of small companies throughout the country.

The CTA requires most small business entities (called “reporting companies”) to report certain information about key individuals related to the reporting company (called “beneficial owners”) and for new reporting companies, their creators (called “company applicants”), to the Financial Crimes Enforcement Network (“FinCEN”) of the U.S. Department of Treasury. This beneficial ownership and company applicant information will be stored in a FinCEN database and utilized to combat the use of shell companies for money laundering, terroristic activities, and other unlawful and fraudulent purposes.

Reporting obligations under the CTA begin January 1, 2024. Reporting companies formed on or after January 1, 2024 must report all required information within 90 calendar days after formation of the entity (beginning January 1, 2025, new entities

will only have 30 calendar days after formation). Reporting companies formed prior to January 1, 2024 must report their information by January 1, 2025.

As noted above, reporting companies must disclose certain information regarding “beneficial owners” and “company applicants,” including, but not limited to, their names, birthdates, residential addresses, and a government-issued identification number (e.g., a driver’s license or passport number) with a scan or photo of the identification.

So what do these terms – “reporting company”, “beneficial owner”, and “company applicant” mean?

A “reporting company” includes any domestic entity created by filing a document with the secretary of state (or similar office) in any US state or any foreign entity that is formed under the laws of a foreign jurisdiction and has registered to do business within the United States. This includes corporations, limited liability companies, limited partnerships and limited liability partnerships. Certain entities that are already subject to regulations

requiring disclosure of beneficial ownership information are exempt from the “reporting company” definition, including, but not limited to, publicly traded companies, public utilities, tax exempt entities, banks and insurance companies. In addition, certain “large operating companies” are exempt if they have more than 20 full time employees, have a physical presence in the United States, and filed a federal tax return or informational return for the prior year reporting more than \$5 million in gross receipts or sales.

A “beneficial owner” is any individual who directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise: (i) exercises substantial control over the entity; or (ii) owns or controls at least 25 percent of the ownership interests of the entity. This can include a large number of persons, including shareholders and directors for corporations, members and managers for limited liability companies, and officers and other key decision-making employees for all types of entities. A settlor, trustee or beneficiary of a trust can be considered a beneficial owner if the trust holds an interest in a reporting company. Because so many individuals may be required to report, you may want to update your governing documents to reflect that all beneficial owners will provide their required information.

A “company applicant” is an individual who files a document to form a domestic entity or registers a foreign entity to do business in the United States. Often, this will be the attorney, paralegal, or accountant that filed the articles of incorporation, articles of organization, or other formational document for the entity. If you form a new entity, be sure to ask the company applicant for their information (or their FinCEN identifier) so that you can include it in the reporting company’s

beneficial ownership report.

In addition to the initial reporting, all reporting companies must also update their beneficial ownership information within 30 days after any change in beneficial ownership or the information relating to a beneficial owner or the reporting company. Further, a reporting company is also obligated to correct inaccuracies in the information previously reported within 30 days after the reporting company becomes aware of the inaccuracy.

It is critical that all reporting companies complete and keep current their beneficial ownership reports: The CTA implementing regulations make it “unlawful for any person to willfully provide, or attempt to provide, false or fraudulent beneficial ownership information . . . or to willfully fail to report complete or updated beneficial ownership information to FinCEN.” **Failure to timely, accurately, or fully complete a report or provide an updated report may subject the company and its beneficial owners to penalties, including daily civil penalties of up to \$500 per day, a criminal fine of**

**up to \$10,000, and imprisonment up to two years.**

For more information about the beneficial ownership report, you can visit FinCEN’s website at [fincen.gov/boi](http://fincen.gov/boi). The website has thorough FAQs, tutorials for completing the report, and both an online portal for completing the report and a PDF version of the report if you prefer to review or complete it offline.

This article is intended to address topics

of general interest and should not be construed as legal advice. ☞

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# Nutrition For Life

By Stephanie Bouquet, MS, RD, CSSD, CDCES

SB Nutrition Consulting



I am thankful to have just celebrated another birthday. Although none of us can stop the aging process, we can slow down its effects through healthy lifestyle behaviors. Along with regular physical activity and adequate sleep, good nutrition is the best defense against age-related disease development.

Since the human body does not manufacture all needed nutrients, they must be brought into the body. It might seem easier to take a handful of supplements to improve health, but we are fortunate to live in an area of abundant produce fields and marine waters that produce many nutrient-filled foods.

Make sure to regularly include these necessary nutrients in your diet:

## Omega 3 Fatty Acids

Omega 3 Fatty Acids are essential to the human body but can't be internally manufactured. A diet rich in Omega 3 Fatty Acids has been linked to reducing

blood clotting, lowering triglycerides (a type of fat in the blood), and minimizing inflammation ("oxidative" damage) leading to reduced incidence of heart disease. The best food sources of these fats are found in fatty, cold water fish (salmon, mackerel, anchovies, sardines and tuna). Ingestion of Eicosapentaenoic Acid (EPA) and Docosahexaenoic Acid (DHA) are the main two fish oils linked to cardiovascular benefits. Alpha-Linolenic Acid (ALA) is the Omega 3 Fatty Acid housed in plant foods (like dark leafy vegetables, canola oil, walnuts, and flaxseeds), but it does not provide the same potency or functionality as fish sources. The American Heart Association recommends consuming 1 gram (or 1000 mg) of Omega 3 Fatty Acids per day or in larger therapeutic quantities with known heart disease. As little as 3 ounces of salmon (the size of a deck of playing cards) will provide this daily recommendation. If you choose to use a fish oil supplement, the EPA and DHA oils must contribute the 1 gram (or as close as possible) in the supplement.

**Although none of us can stop the aging process, we can slow down its effects through healthy lifestyle behaviors.**

## Calcium

Calcium is a mineral that keeps bones strong, helps regulate heart function, and maintains muscle mass. It's important to consume calcium at any age, but bones only store calcium until about age 30. After that, the bones start to thin naturally. Continuing to consume a calcium rich diet, performing weight-bearing exercises, and maintaining strong muscles will help slow the aging

is unable to absorb more than 500-600 mg of supplemental calcium at one time, so splitting doses throughout the day is advised. Different forms of calcium (most commonly calcium carbonate or calcium citrate) are available in supplements, but current research advocates use of a citrate based supplement for best absorption.

**The bottom line is to consume food first in your quest to better health and longevity. Now that's something worth chewing on.**

## Vitamin D

Vitamin D is a fat-soluble vitamin that is naturally present in very few foods. It is known as the "sunshine vitamin" as it is synthesized within the body when ultraviolet rays from the sun strike human skin. Vitamin D plays important roles in bone health, cell growth and immune function. Because Vitamin D is naturally occurring in a limited number of foods (salmon, swordfish, cod liver oil, egg yolks), foods fortified with the vitamin (such as milk, yogurts, cheeses, margarines, and cereals) provide the highest percentage to the American diet. Older adults, individuals with limited sun exposure, and darker skinned individuals are at greatest risk for vitamin D deficiency. The RDA for vitamin D ranges between 400-800 IUs (international units) per day with higher intakes recommended in older populations. Supplementation may be necessary if diet intake is inadequate but should only be done after deficiency confirmation with a blood test. Excessive Vitamin D supplementation can lead to toxicity and health risks.

*Continued on page 52*

# Advice for what matters most, when you need it most

Congratulations to the **GGPR Wealth Management Group** for being named consecutively to the 2023 and 2024 *Forbes* “Best-in-State Wealth Management Teams” lists, *published annually in January. Rankings based on data as of March 31 of prior year.*



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# Monterey County Real Estate

## *Navigating Inventory, Interest Rates, Insurance and Affordability*

By Matt Pridey



The Monterey County real estate market has always been a competitive one, but in recent years, it has become even more challenging for buyers. Low inventory, rising interest rates, insurance availability, and concerns about affordability are all factors that are impacting the current market. However, there are still opportunities for buyers who are willing to be patient and strategic.

### **Inventory: A Seller's Market**

One of the biggest challenges facing buyers in Monterey County is the lack of inventory. The number of homes for sale has been steadily declining for several years, and this trend is expected to continue in the near future. This is due to a number of factors, including:

- **A strong seller's market:** With more buyers than sellers, homeowners are less likely to list their homes for sale.
- **The high cost of living:** The high cost of living in Monterey County makes it difficult for some homeowners to afford to move, even if they want to.

- **Short-term rentals:** The popularity of short-term rentals, such as Airbnb, has taken some properties off the market that would otherwise be available for purchase as sellers opt to "convert" their homes to an income producing property.

The low inventory has led to a situation where homes are often selling for well above their asking price. Per the California Association of Realtors (CAR), as of January 2024, the median sale price of a home in Monterey County was \$825,000, which is down 2.9 percent from the previous year. However, the median sale price per square foot was \$548, which is up 5.2 percent from the previous year. This means that buyers are still paying more for less space.

### **Interest Rates: A Balancing Act**

Arguably the most impactful factor in today's real estate environment, interest rates are limiting many buyers ability to own a home. After several years of historically low rates, interest rates began to rise in 2023. This has made it more expensive to borrow money to buy a home, which has put a damper on demand. In turn, rising interest rates have also helped to cool off the housing market, which has made it somewhat less competitive for buyers.

The current interest rate environment is a bit of a balancing act for buyers. On the one hand, higher interest rates mean higher monthly payments. On the other hand, higher interest rates have also led to a decrease in competition from other buyers.

### **Insurance: Understanding your options**

Insurance has increasingly grown into a major issue for home buyers and home owners. Anyone been dropped by their insurance provider recently out of nowhere? Most major carriers are exiting the state when it comes to home owners insurance and in particular, fire insurance. If you are

pursuing a home in a high fire risk zone, prepare to pay a premium and expect the policy to take some time to arrive. California Fair Plan is inundated with policy requests for fire coverage as it is now serving as the life line for many current and future home owners. Be sure to have an agent that is familiar with the scope of the insurance market and potential concerns relating to the location you want to call home.

### **Affordability: A Growing Concern**

The combination of low inventory and rising interest rates has made homeownership increasingly less affordable in Monterey County. According to the California Housing Partnership, the median home price in Monterey County is now more than 10 times the median household income. This means that the average household in Monterey County cannot afford to buy a home.

### **Looking Ahead**

The Monterey County real estate market is likely to remain challenging for buyers in the near future. However, there are still opportunities for buyers who are willing to be patient and strategic. Here are a few tips for buyers in today's market:

- **Work with a qualified real estate agent:** A good agent can help you navigate the complexities of the market and find a home that meets your needs.
- **Be prepared to make an offer quickly:** In a competitive market, homes often sell quickly. Be prepared to make an offer as soon as you find a home that you love.
- **Consider all of your options:** There are a variety of loan programs available, so be sure to shop around to find the best interest rate and terms for your situation.
- **Be patient:** The right home for you is out there, but it may take some time to find it. Don't get discouraged if you don't find the perfect home right away. ☺



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# Bold Floral Prints and Bright Colors on Trend For Spring

By Katharine Ball



“In 2024 spring fashions, look for bright pops of color—orange, turquoise, pink, lemon yellow—and bold floral prints where you might not expect to see them, such as the back panel of a denim jacket”, said Tracy Delaney Odle, owner of Augustina’s in Carmel-by-the-Sea.

Oscar de la Renta has created spring dresses with graphic flowers emblazoned on long stems climbing from skirt to bodice in shades drawn from Impressionist paintings. He also offers floral dresses in bold black-and-white designs.

“Oscar de la Renta is for ladies who want a special dress for an occasion,” Odle said. Meanwhile, Jimmy Choo has chimed in with mule-style shoes adorned with sparkling crystals. They’re easy to slide on and special-event ready.

“If you’re looking for something in a solid color, the Chiara Boni collection offers a lot of choices”, Odle said, “in becoming wrap styles with wide belts.”

Because our coastal region can’t count on balmy temperatures, she suggests pairing both dresses and more casual ensembles with cashmere sweaters. They come in solid

colors from Rabanne and Iris. Others in hip-length southwestern motifs from Alanui are knit in double cashmere that will keep you cozy at an evening barbecue as the fog creeps in.

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***Because our coastal region can’t count on balmy temperatures, she suggests pairing both dresses and more casual ensembles with cashmere sweaters.***

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And what, you may ask, is an outfit without some jewelry to accent it? Sylva & Cie.’s intricate creations with dozens of small diamonds will twinkle beautifully in candlelight. Need something lower key and calming? Paul Morelli’s meditation bell necklaces “ring joy and happiness,” Odle said. Pomellato, a company featuring women designing for women, has a line of stackable rings in colors of the ocean off Carmel Beach.

In casual wear, jeans are trending in boot-cut or wide-leg styles this spring. She also offers a collection of Sophique Milano suede loafers in a multitude of bright colors.

“They make great driving shoes,” she said.

MZ Wallace nylon purses, made in New York, “have a cult following,” she said. Each




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***In casual wear, jeans are trending in boot-cut or wide-leg styles this spring.***

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month the company releases some new designs of its washable handbags. Also on trend are lambskin leather jackets. They can be custom-made for anybody in any size. For spring, she is stocking the store for lighter-weight lambskins, all sourced in North America, “which is important to us,” Odle said.

For men who may be stumped for gift ideas, Odle said, she can help.

“A man can find perfect a gift for his wife, his daughter, an employee.” She also noted. Odle is renowned for her gift-wrapping prowess. Gifts should be presented not just in a bag with some tissue paper stuffed in, but a box with a big bow. What more could you ask for! ☺

*Clockwise from top left: 1.) Oscar de la Renta Dress, Jimmy Choo Bag. 2.) Horsenbuhs Earrings. 3.) Sylva & Cie Ring.*

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# The Ocean Stirs the Heart, Inspires the Imagination

*Interview with Tracey Weiss, Executive Director, O'Neill Sea Odyssey*

By Jess Brown



JESS: Where were you born and raised?

TRACEY: I was born and raised just over the hill in San Jose, California.

JESS: Did your childhood involve a lot of outdoor activities?

TRACEY: Absolutely. My summers were spent driving over the hill to enjoy Capitola Beaches or camping along the Stanislaus River in Calaveras County. I was fortunate to have been provided with the opportunity to explore different environments from the redwoods to the sea. I grew up in the Girl Scouts. Each summer I would attend different camps - and these experiences helped to form who I am today.

JESS: What did you do professionally prior to O'Neill Sea Odyssey?

TRACEY: I worked leading and supporting local nonprofits. I served as the Executive Director with Exploring New Horizons, an outdoor school providing residential environmental education for Bay Area Youth. I have been fortunate to work for the Girl Scouts both domestically and

internationally and help participate in the founding of Camp SEA Lab - a regional program that provides day and residential programming for youth focused on science, education and adventure. Most recently, I worked with the team at the Elkhorn Slough Foundation. In addition to my professional background, I worked with the Statewide Association of Environmental and Outdoor Education (AEOE) to design the first statewide Certification program to support the professional development of naturalists across the State and strengthen the network of informal education organizations and providers.

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***You are never going to remember your best day on YouTube, but an experience on the ocean is a memory that lasts a lifetime.***

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Today, (besides my professional job) I am excited to be stepping into a leadership role with the California Marine Sanctuary Foundation (CMSF) Board of Directors.

JESS: How long have you been Executive Director at O'Neill Sea Odyssey (OSO)?

TRACEY: I joined the OSO team two years ago. I've lived in Santa Cruz for over 20 years, and I've raised my children in this community and am thrilled by the opportunity to lead such a local organization. As I have been out in the community, I love hearing the stories of friends, colleagues and other parents about their experience onboard with the OSO program.

JESS: For those who do not know about O'Neill Sea Odyssey, what is your elevator

speech?

TRACEY: You are never going to remember your best day on YouTube, but an experience on the ocean is a memory that lasts a lifetime. The O'Neill Sea Odyssey works to eliminate barriers to create equitable access to our ocean ecosystem. For 25 years we have been providing students with free access to environmental education field experiences onboard a 65-foot catamaran in the Monterey Bay. It provides a multi-sensory experience that takes students out on the water to learn navigation, marine biology and marine ecology through a series of hands-on lessons.

JESS: When was O'Neill Sea Odyssey formed?

TRACEY: It was founded in 1996 by wetsuit innovator and philanthropist Jack O'Neill.

JESS: What type of programs do you offer students?

TRACEY: The O'Neill Sea Odyssey works to eliminate obstacles to increase access and provide equitable opportunities for all to learn about the Monterey Bay. Our traditional program provides 4th through 6th grade youth with free, hands-on opportunities to learn about marine biology, marine ecology, navigation principles and watershed science. This all takes place onboard our floating classroom — a 65-foot catamaran and in our shoreside education center at the Santa Cruz Harbor.

Most of our work involves the core program: a one-day field trip supplemented by standards-based marine science curriculum for participating classes to use

*Clockwise from top left: 1.) Tracey Weiss. 2.) The community strongly supports the O'Neill Sea Odyssey. 3.) Students learning first hand about the ocean.*

before and after the field trip. Additionally, in 1999 we founded the Adam Webster Fund that opens the door for individuals living with physical, social, intellectual, and emotional barriers. The program offers the Adam Webster class participant with the opportunity to learn and enjoy a multi-sensory experience that comes from feeling the rolling motion of the ocean as the wave movement stimulates a body and a sensory system that has been immobile and confined to a wheelchair for years. It is never known what new experience will create a new learning opportunity, intellectual or social milestone in the special need individual's journey toward opening the next door. Finally - we are working to ensure that no student is prohibited from participating in a field experience due to lack of transportation funding.

**JESS:** Annually, how many students engage in your programs?

**TRACEY:** Each year, we strive to serve 200 classes from Santa Cruz, Monterey and Santa Clara Counties. We focus on serving 4th through 6th grade students primarily as this aligns with the standards being taught. This equates to providing over 5,000



students with a comprehensive marine science education. Since our inception 25 years ago, we have served over 125,000 students! We focus on those communities that are directly connected to the Monterey Bay through their local watersheds, this connection helps to provide students with the direct connection that their actions at home impact our one ocean.

**JESS:** In the past few decades, the public has

become more aware of environmental issues affecting the oceans. What are the top three issues that the students learn about?

**TRACEY:** The health of our planet, and of our community, is tied to the ocean ecosystem. While the basic principles of marine science remain the same, we see more students asking questions and more drive to learn about the following environmental issues:



**Plastics** - With every class we collect a plankton sample during the field experience. Frequently we are finding micro-plastics in the samples we observe each day. The increase of plastics throughout the water column is impacting the health of marine life, and our lives!

**Watershed** - Upstream thinking for downstream health. It is important for students to understand how individual actions can and do impact the health of our local watersheds. Each of us have the power and responsibility to make small changes to improve the health of our community and watersheds.

**Climate Change** - A healthy ocean is inextricably connected to our individual and collective health. We are seeing larger weather events along the Central Coast, and as storms continue to increase in magnitude, we need a plan to protect our shoreline from sea level rise and storm surges. We hope to create new learning opportunities for youth that promote awareness while decreasing the Climate Anxiety felt by many of our youth today.

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### ***Time outside supports human connection, mental health, curiosity and spirituality.***

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**JESS:** How has O'Neill Sea Odyssey made an environmental difference?

**TRACEY:** One unintended benefit of the pandemic was a reminder that the natural world provides a safe respite for us all. Time outside supports human connection, mental health, curiosity and spirituality. At the O'Neill Sea Odyssey we provide this experience to youth every day. The OSO environmental education program measures each student's knowledge of our subject matter with pre and post trip student surveys and teacher surveys. Prior to the pandemic, we worked with Masters candidate, Lauren Hannenman and completed a peer-reviewed long term impact study. The study concluded that 75 percent of the youth surveyed who had participated in OSO five to seven years beforehand retained knowledge and stewardship values relative to preventing non-point source pollution taught during



*Tracey with the California Association of Environmental & Outdoor Education Executive Leadership Team in Summer 2019.*

the Ecology lesson. The study also found that outdoor environmental education is a valuable tool for increasing youth sensitivity to the natural environment, compelling them to take part in protecting it. Additionally, outdoor experiences early in a child's development were found to be the most important in the development of an environmental ethic, the length of the field trip is not necessarily a determining factor in the lasting effects of the experience, thus a one day trip can be impactful, and also that outdoor environmental education is a valuable tool for English Language Learners.

**JESS:** Where do you see O'Neill Sea Odyssey in 20 years?

**TRACEY:** In 20 years we will have more than doubled the number of students we serve to over 350,000!

**JESS:** Let's talk about you...If you could have dinner with three people (alive or deceased), who would you invite?

**TRACEY:** Brene Brown - I'd love to discuss how we can bravely work to lead a movement.

**Julie Packard** - let's talk about how she has been instrumental in leading the way in ocean protection and conservation.

**Mary Oliver** - the American poet who has helped to build emotional connections to our natural world through many of her poems. She is the first to say "I got saved by the beauty of the world" - and in *Wild Geese* helps us see, "Whoever you are, no matter how lonely, the world offers itself to your imagination, calls to you like the wild geese, harsh and exciting - over and over announcing your place in the family of things."

**JESS:** What is the best piece of advice you have been given in your life?

**TRACEY:** It's all connected. We are connected to each other, to the ocean, to all of the living creatures that make up the natural world. Each of us play a role and it's important to consider how our decisions can have large and small impacts on the living things in our world. When we realize that we are part of something bigger, we start to realize that we have the power to improve our surroundings. It takes all of us to make it possible.

**JESS:** Thanks Tracey! In summary, I think you've captured the famous quote, "With every drop of water you drink, every breath you take, you are connected to the sea, no matter where on earth you live". ☺

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# Monterey County is a Vital Element of a Global Industry

By Roxanne Langer



Wine has a history going back 8,000 years to 6,000 B.C. and appears to have originated with our Neolithic ancestors in what is present-day Georgia. According to experts at the University of Pennsylvania, the only beverage to date that is considered older is a mixed fermented drink of rice, honey, and hawthorn fruit and/or grape drink produced in China (c. 7,000 B.C.).

But the jury is not out on wine's prehistoric existence as new evidence of fermented grape pips from an even more prehistoric period could be discovered at any time. A beloved drink by the elite of early Egypt to the ancient Greeks and Romans to current day imbibers, wine is an amazing beverage with a global reach.

With over 43,000 acres of wine grapes, Monterey County grows 50 different grape varieties and brings in a whopping \$1.4 billion in revenue to the county (grapes plus the finished product), making wine one of the county's most important commodities. The county's grape supply has a significant impact in other regions of California as well due to the purchasing of the county's grapes by wineries in other California regions, such as Napa and Sonoma.

One way to experience and savor the bountiful wines of the county is to visit the many tasting rooms in the Salinas Valley, including the renowned Santa Lucia

Highlands, Carmel Valley, Carmel-by-the-Sea and Monterey, especially on Cannery Row. Another way to learn about the wines of the county is to take a class, such as the "Wines of Monterey" class offered by the recently launched LadySomm Carmel Wine School & Wine Salon, co-founded by sommelier, wine writer, author and international wine judge, Roxanne Langer, with her business partner and sister, Tamara Carver.

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***The county's grape supply has a significant impact in other regions of California as well due to the purchasing of the county's grapes by wineries in other California regions, such as Napa and Sonoma.***

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Of course, the wine world doesn't stop at the county's border, nor is the county the largest producer of wine in the state — the San Joaquin Valley takes that honor. In fact, every state in the country now has at least one winery, with vibrant and award-winning wine industries thriving in Oregon, Washington, New York, Virginia and Texas.

Mark Chandler, a grape grower in Lodi, California (the most prestigious and most northerly part of the San Joaquin Valley wine grape region), has been both the mayor of Lodi and the executive director of the Lodi Grape Commission and currently holds the distinction of Chief Judge for the California State Wine Competition and is also a co-owner of Burlington Chandler winery in Lodi.

Chandler has a long history in Monterey County as he is related to the Boronda family, which was granted Rancho Los Laureles by the Mexican government back in 1839.

In addition to the "Wines of Monterey" class, LadySomm is launching an evening program series titled, "An Experience With," with Chandler as its first "tutor," on Saturday, March 23, 2024 at the Salon.

And then there is the rest of the world. To become a wine certified expert via a program such as Wine and Spirits Trust of the United Kingdom, commonly known as WSET, one needs to understand the wine regions of France as it is the template for so many other wine regions, especially when it comes to wine laws even here in the United States.

Any comprehensive wine class will start with an overview of France and its renowned wine regions, including Bordeaux, Burgundy, the Rhone Valley, Loire Valley, Champagne and much more. Additional European wine classes would include the regions of Spain, Portugal, Italy, Croatia, Slovenia Germany, Austria and even tiny little Liechtenstein. And then there is South America wine industry, with Argentina, Chile and Brazil leading the way. Staying in the Southern Hemisphere, classes on New Zealand, Australia and South Africa should be on a wish list for any wine aficionado.

Little did our Neolithic ancestors 8,000 years ago realize that their rudimentary beverage kicked off a massive industry that now spans the globe and counts millions and millions of wine drinkers in every country. ☞





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# Chocolate Budino with Red Wine Whipped Cream and Olive Oil

*Makes Six 4 to 6-ounce small ramekins*



## INGREDIENTS

2 cups half-and-half  
1 cup whole milk  
3/4 cup hearty red wine  
2 tablespoons cocoa powder  
1/2 cup sugar  
1/2 teaspoon sea salt  
2 tablespoons cornstarch  
1 large egg  
3 egg yolks  
4 ounces dark chocolate  
4 ounces 72% chocolate  
2 tsp vanilla paste  
1 teaspoon extra-virgin olive oil, plus extra for drizzling

## PROCEDURE

1. In a medium saucepan, whisk together the half-and-half, wine, whole milk, cocoa powder, 1/4 cup of the sugar and 1/4 teaspoon of the salt. Place over medium heat and bring just to a simmer, whisking occasionally, for 3 to 5 minutes. Remove from the heat.
2. In a large bowl, whisk together the cornstarch, whole egg, egg yolks and remaining 1/4 cup sugar until thick and pale
3. While whisking vigorously, slowly ladle in about half of the hot milk mixture into the egg mixture to temper the eggs. Keep whisking to avoid creating scrambled eggs. Pour the egg mixture back into the pot with the remaining milk mixture. Place over medium-low heat and cook, stirring constantly, until thickened, approximately 6 minutes.
4. Place the melted chocolate in a medium bowl. Place a fine-mesh strainer over the bowl. Pour the custard through the strainer into the melted chocolate, pressing it through the strainer. Remove strainer and whisk together, adding the olive oil and vanilla paste. Whisk until combined
5. Evenly divide the pudding between six 4- to 6-ounce ramekins. Cover with plastic wrap and place into the fridge to chill, 3 to 4 hours until set

## BROWN BUTTER CARAMEL

*Makes 2 cups*

4 tbsp unsalted butter  
1 1/2 cup sugar  
1 cup heavy whipping cream  
2 tsp vanilla paste  
1/2 tsp salt

## BROWN BUTTER

1. In a small saucepan on medium heat, add butter and melt
2. Once butter is melted, it will start to foam and sizzle, stir to ensure the milk solids are evenly toasted and the water is cooked out, 5-7 minutes
3. When the butter is done sizzling, the milk solids are toasted and the butter has a nutty aroma, place strainer over small bowl and pour the butter in, separating the milk solids from the ghee. Set aside.

## BROWN BUTTER CARAMEL

1. In a medium saucepan over medium heat, place sugar and mix until completely melted and dark amber
2. While the sugar is melted and deep golden brown in heat proof bowl, add the heavy cream and vanilla paste and heat for 1 to 2 minutes until hot, this will prevent the sugar from seizing
3. Gradually add cream and vanilla to the sugar, whisking vigorously, cook for 8-10 minutes until deep caramel color forms. Add brown butter and salt stir for another 1-2 minutes
4. Pour caramel in a bowl and set aside to cool

## RED WINE WHIPPED CREAM

*Makes 1 cup*

1 cup red wine  
1 cup sugar  
1 cup heavy cream  
1 tsp vanilla paste

1. Combine wine and sugar in a medium saucepan, cook until syrup like consistency, about 8 minutes, set aside to cool
2. In a stand mixer with the whisk attachment, combine cream, 1/2cup of the wine syrup, and vanilla paste
3. Mix on medium until stiff peaks form, avoid letting to much air in the cream, do not over whip. Set aside
4. Assembly
  1. Remove budinos from the refrigerator
  2. Pour a layer of caramel, about 3-4 tablespoons
  3. Dollop the whipped cream on the edge
  4. Finish with shaved chocolate, olive oil, merlot, or flaky salt
  5. Serve by itself or with grilled ciabatta ☞

# Young Farmers and Ranchers 19th Annual Crab Feed

Central Coast Young Farmers and Ranchers held their 19th Annual Crab Feed on Saturday, January 27th at the Salinas Sports Complex. This event has built a reputation as the premier Crab Feed dinner event in Monterey County as tickets sold out in just 15 hours!

Over 340 attended and enjoyed an all-you-can-eat Crab dinner with risotto, salad, garlic bread, and a variety of desserts. After dinner, a DJ played dance music and the dance floor was filled with line dancers and a wide mix of different music for all to enjoy.

Young Farmers & Ranchers holds this event each year for their scholarship fund; each year scholarships are awarded to local college students majoring in agricultural curriculums. In 2023, scholarships of \$16,000 were awarded to 11 college students. Young Farmers & Ranchers is proud to offer scholarships to deserving students who seek careers in local agricultural operations.

In addition to the Young Farmers & Ranchers volunteers, the 4-H Council of Monterey County generously provided volunteers to help with the dinner service; a donation to the 4-H Council was made from the event proceeds.

A fun event for all involved; we look forward to the 2025 event on January 25, 2025 ... look for tickets to go on sale in November!





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## Iron

Iron is a mineral that is necessary in the blood to transport oxygen to muscles. A poor blood concentration of iron can cause fatigue and an inability to regulate body temperature. Iron deficiency is common, especially in women (all ages), athletes (both sexes), and vegetarians. The RDA for iron is 8-18mg per day. To boost iron intake in the diet, include some of the following foods daily:

- **Animal sources:** These contain the most absorbable form of iron (heme): lean cuts of beef, fish chicken, eggs.
- **Plant sources:** These foods contain a less absorbable form of iron (non-heme) but are still good options. Choose green leafy vegetables (like spinach, kale), legumes and nuts, dried fruits (prunes, raisins).
- **Fortified breakfast cereals:** many hot and cold cereal varieties

To further increase the absorption of iron in a food, pair a food that is high in Vitamin

C with it (a bowl of iron fortified cereal with a glass of orange juice for example). Cooking foods in an iron skillet will leach additional iron into the diet. Caffeine interferes with iron absorption so plan to have your morning cup of coffee after consuming an iron rich breakfast. The only sure way to know if you have a true iron deficiency is to have serum ferritin levels checked. Fortunately, iron is one mineral that will respond quickly to supplementation if it is warranted.

The federal government's publication, *2020-2025 Dietary Guidelines for Americans*, states that "Foods in nutrient-dense, mostly intact forms contain not only the essential vitamins and minerals that are often contained in nutrient supplements but also dietary fiber and other naturally occurring substances that may have positive health effects". The bottom line is to consume food first in your quest to better health and longevity. Now that's something worth chewing on. ☺

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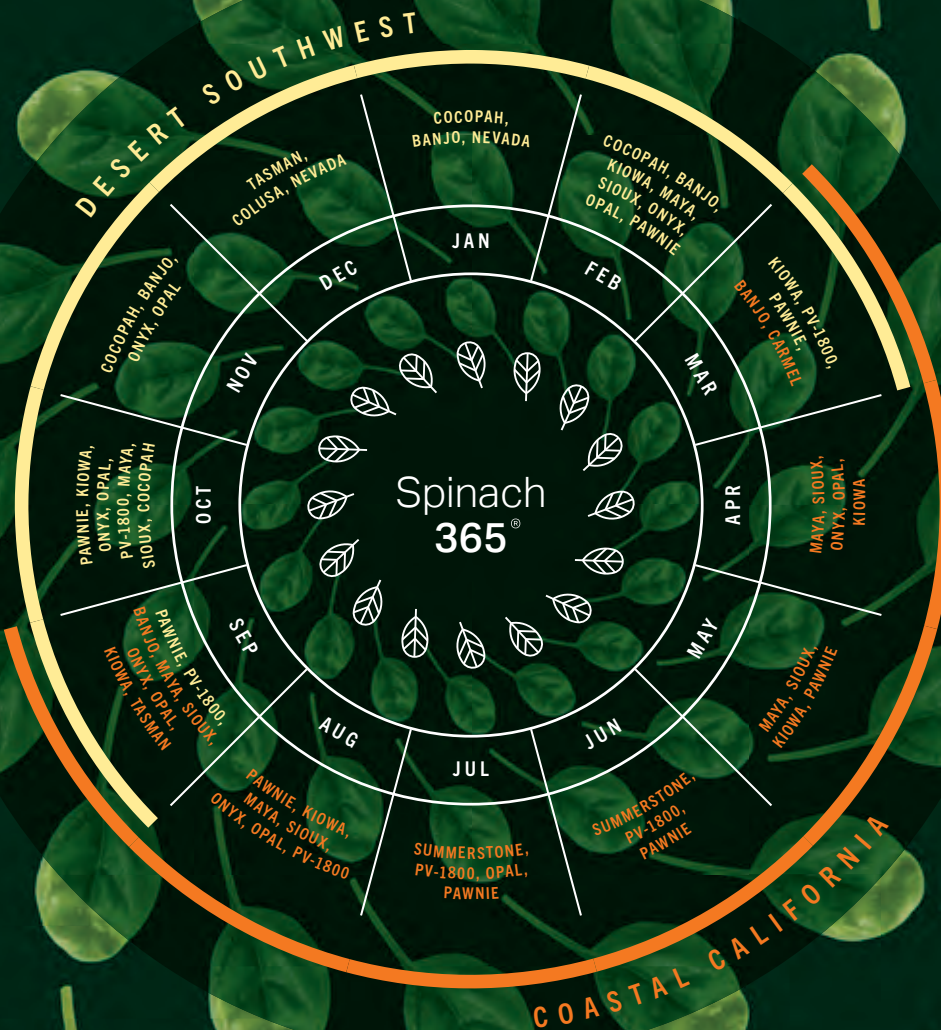


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# Natividad Open House for County of Monterey and Natividad Staff

**O**n February 14, Natividad hosted an open house for Natividad Staff and County of Monterey staff. We offered cholesterol and blood pressure testing and consults with our cardiologists. Staff from our lab, outreach and diabetes education teams also participated.

We depend on our hearts for life itself. But, as strong as the heart is, it's also subject to disease that can weaken its ability to do its job. Did you know that cardiovascular disease (CVD), also known as heart disease, isn't just an older person's problem? More and more younger people are dealing with heart disease.

"Each risk factor increases your chance of developing heart disease. The more risks you have, the higher your overall risk," said Natividad Cardiologist Dr. Nicholas Chee. "Some of these risk factors cannot be changed such as age, sex or family history. But there are many important factors you can change, like choosing a heart-healthy diet and being physically active."

Heart disease is the #1 cause of death in the United States for both men and women. But you can do a lot to protect your heart and stay healthy. Preventing heart disease starts with knowing your risk factors and what you can do to reduce them. There's much in your control when it comes to matters of the heart. So please don't wait until it's too late. Natividad's cardiologists are here to listen, help and inspire you to live a healthier, longer life. Our experts will work with you to give you the knowledge, support and tools you need to meet your heart health goals.

## Top 10 Risk Factors for Heart Disease

1. High blood pressure
2. High blood cholesterol
3. Overweight
4. Diabetes or prediabetes
5. Smoking
6. Lack of regular physical activity
7. Family history of early heart disease
8. A history of preeclampsia (a sudden rise in blood pressure and too much protein in the urine during pregnancy)
9. Unhealthy eating habits
10. Age 55 or older for women; 45 or older for men







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# Rancho Cielo's Annual Culinary Round Up

Since 2010, Rancho Cielo's annual Culinary Round Up has provided a unique opportunity for guests to meet and see the Ranch's culinary students in action. It's an evening of fun, food, and libations with a Western flair, including an exciting raffle and live auction.

This year's Round Up was held in late February at the Portola Plaza Hotel and Spa in Monterey, California. Proceeds from the event benefit the Drummond Culinary Academy program at Rancho Cielo, where the students have a pathway to earn their high school diploma while gaining hands-on culinary training and earning industry certifications. All the food and beverages, as well as raffle and auction items, are generously donated by local businesses and help generate additional funds needed to serve students.

For foodies, oenophiles, and beer enthusiasts alike, there's nothing better than an evening filled with elegant food and beverages, especially when the cuisine is prepared by some of the finest chefs from across the Monterey Peninsula and the up-and-coming culinary students of the Drummond Culinary Academy.

Set the scene in a beautiful ballroom where guests strolled at their own pace, sampling some of the finest local wines and craft beers to pair with innovative small plates, each composed of ingredients fresh from the bounty of the Monterey Peninsula and Salinas Valley. This is always an exciting networking event for everyone — most importantly for the students, who connect with expert chefs from local restaurants who may be willing to hire them after they graduate.



1. Joseph DeRuosi (Rancho Cielo Senior Director of College, Career & Career Technical Education), Kate Daniels (Monterey County Supervisor Candidate), Kimbley Craig (Mayor of Salinas).

2. Chris Devers (Rancho Cielo CEO), Judge John Phillips (Rancho Cielo Founder), Ted Balestreri (Cannery Row Company Chairman & CEO), Kevin (Rancho Cielo Auto & Deisel Repair Student).

3. Chef Carl Ashurt (Jack's Restaurant at Portola Hotel & Spa), Samuel (Rancho Cielo Drummond Culinary Academy student), Carlitos (Portola Hotel & Spa)

4. Bert Cutino (CEC, AAC, HOF, WCMC, American Academy of Chefs Chair and Rancho Cielo Honorary Board Member).

5. Pete Scudder (Owner, Scudder Roofing & Scudder Solar Energy Systems and Rancho Cielo Board Member), Karen Scudder, Bill Hayward (Hayward Lumber President/CEO and Rancho Cielo Board Member), Zeke Rodriguez (Rancho Cielo Assistant Instructor - Construction & Sustainable Design Academy).



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The Grower-Shipper Association Foundation is a non-profit 501c3 organization founded in 2003 serving the Central Coast counties of Monterey, San Benito and Santa Cruz.



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# Big Sur Foragers Festival A Culinary Extravaganza for a Cause

Photo Credit: Jim Pinckney

The Big Sur Foragers Festival showcased culinary excellence with its highly anticipated Fungus Face-Off, People's Choice Ballot, and Judges Award, attracting a community of food enthusiasts and supporting the Big Sur Health Center. This spectacular event along with the Fungus Walk and Talks successfully raised an impressive \$35,000.

Participating in this culinary extravaganza were renowned establishments, including Alta, Big Sur River Inn, Cafe Carmel, Coast Big Sur, Deetjen's Big Sur, The Pocket, Sammich'd, Sierra Mar, Solstice Big Sur, Ventana, Wild Plum, and Sander Drink Duo.

## People's Choice Award

Big Sur Lodge secured the coveted People's Choice Voting Awards, Sierra Mar claimed a close second, with Sammich'd and The Pocket following suit.

## Judges Awards

The winners, as determined by the esteemed judges from Edible Monterey Bay magazine, are as follows:

### 1. Best Use of Foraged Ingredients: ALTA

1. The Best Use of Foraged Ingredients award went to Chef Erika Nearing of ALTA for her culinary masterpiece – Black Sage Financier, Duck Mousse, Big Sur Chanterelle, Black Truffle Vinaigrette, and Wild Watercress.

### 2. Best Taste: Sammich'd

1. Chef David Pasculi of Sammich'd claimed the Best Taste title with a Shroom Melt featuring Brown Butter Black Trumpet Bechamel, Truffle Pecorino on Ad Astra Bread, and a kick of Candy Cap Fermented Hot Sauce.

### 3. Most Creative: Sierra Mar

1. Sierra Mar, under the culinary direction of Chef Reylon Agustin, won Most Creative with a Mushroom Parfait with Big Sur Porcini Confit, Celery Root, Bay Laurel Espuma, Pickled Big Sur Chanterelles, California Wild Rice with Black Trumpet Mushroom "Soil."



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Our goal is simple: To constantly evolve as a Multiple Employer Plan (MEP) and enhance the appropriate retirement plan options. Our partnership with NWPS and Charles Schwab allows us to add investment options and expand flexibility in the plan's design.

NWPS is the largest Multiple Employer Third Party Administrator in the country with a wealth of experience and tenure among their ownership and employees, and they offer a diverse range of Qualified and Non-Qualified plans with highly competitive fee structures.

Charles Schwab, the largest custodian in the retirement industry, brings substantial market expertise, cutting-edge technology, unmatched investment options, and favorable fees and expenses.

Together, their unparalleled benefits will allow us to meet your investment needs and ensure the retirement security of your employees.

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A close-up photograph of several heads of Imperial broccoli, showing their dense, dark green florets and thick stalks.

IMPERIAL

A photograph of three heads of Emerald Crown broccoli, which are characterized by their heavy, rounded crowns and thick stalks.

EMERALD  
CROWN

A photograph of a single head of Green Magic broccoli, showing its dense, green florets and surrounding leaves.

GREEN  
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