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Your Chamber and County Child Care Challenges

by Chamber Staff

You may have read about child care challenges for Monterey County workers on page 14 of the July 2021 edition of the Business Journal. In that commentary, Sonja Koehler of the Bright Beginnings Early Childhood Development Initiative and Nina Alcaraz with First 5 Monterey County report that a "fragmented system of child care" is hindering economic recovery.

"Now that we are post shelter-in-place," they write, "parents who lost their job or left work to care for children at home are having a hard time finding care." While they praise the Monterey County Board of Supervisors for providing \$1.5 million in American Rescue Plan funding for child care services, they also assert that "formal, quality and affordable child care" remains elusive for many families.

To address this problem, they challenge readers of the Business Journal to pursue and support "collaboration, creativity, and investments" to "grow a child care infrastructure that meets the needs of children and supports a just economy." Your Chamber's Government Affairs Liaison took on the challenge of initial analytical and strategic insight into how the Monterey County business community could help in this mission.

Is this a public policy issue worthy of your Chamber's attention?

Lack of formal, quality, affordable child care options means some Monterey County residents are unwillingly staying out of the workplace. Absence of such workers is reportedly one of several likely causes of current worker shortages.

These shortages hinder the ability of businesses to serve their customers and to recover from coronavirus public health orders that restricted commerce for more than a year. And the long term, child care expenses - piled on top of other challenges such as high housing and utility costs - may accelerate the departure of families from Monterey County.

This situation is incompatible with the Chamber's official vision of 



The Monterey County Child Care website (<https://montereycountychildcare.org>) is the product of collaboration among several government agencies and non-profit organizations. The home page features an electronic submission form for residents looking for child care.

CHILD CARE - Continued on page 4

Chamber Honors Local Leaders



The Salinas Valley Chamber will celebrate our Legacy of Leadership gala event on Friday evening, October 8, beginning at 6pm. At this special event, we will bestow the Chamber's "Legacy of Leadership Award" on a select few who have made tremendous impacts to our area.

Tickets for this event are only \$50 and are available at www.SalinasChamber.com. Please contact the Chamber CEO for information on sponsorships and donations to the auction.

The Chamber thanks and congratulates this year's class of honorees:

"COURAGEOUS COMPANY AWARD"

Lorisa McKelvey Daye Co-owner, Zenona

Lorisa McKelvey Daye formed Zenona in 2019 with her business partner Ollie Lowe. A collection of spirits, clothing and accessories inspired by the spirit & teachings of Ollie's late mother, Sharon Zenona and his daughter Praisia Zenona. Zenona is about lifestyle set around community, family, and purpose, raising children, family and friend gatherings, exercising, sports, and relaxation.

Zenona co-founders Ollie and Lorisa were childhood friends that share a relationship that is much more like family. They expanded this friendship into business ventures and charity work that has brought them to Zenona Spirits & Zenona retail clothing and accessories.



Lorisa
McKelvey Daye

"SUCCESSFUL DESPITE PANDEMIC AWARD"

Smith Family Owners of ARCpoint Labs

The Smith family of Monterey (brothers Spenser and Bryant and their parents Belle and Randy) established ARCpoint Labs in 2018. In 2020, ARCpoint Labs of Monterey Bay became Monterey County's foremost lab for COVID-19 testing. To meet the burgeoning needs of residents and the business community, the family expanded operations and opened a 



Smith Family

LEADERSHIP - Continued on page 5

The Steinbeck House has started a phased re-opening!

Tours and Best Cellar Gift Shop

Friday/Saturday 12-3pm, visit www.steinbeckhouse.org for tour prices

Our first in-house dining will be 1st Friday dinner September 3rd followed by lunches starting September 8th (Tuesdays through Saturdays).

Restaurant re-opening celebrated with a Ribbon Cutting Grand Re-Opening event in partnership with the Salinas Valley Chamber on Wednesday, August 25th at 6pm at 132 Central Ave in Salinas



We need you! If you can donate a few hours a month or a week to volunteer, please contact us!

admin@steinbeckhouse.net



Chamber Supports Law Enforcement

by Kristy Santiago, Board Chair

Why we supported the Salinas Police and Monterey County Sheriff's Office

Recently the Salinas Valley Chamber of Commerce supported both the Salinas Police and Monterey County Sheriff's Office budget. You may ask in a time of "defund the police" why did we step into this mine field? We had very lively



debates via Zoom, in person and through email but at the end of the day we decided we should follow our Business Polices which state that the Chamber supports programs, polices and legislation that enhance the health, safety and welfare of Salinas Valley residents and businesses. We did however support these departments differently in our letters.

The Salinas Police Department has made significant progress over the last five years and strong public safety is among the foremost qualities that contribute to making Salinas a great place to live and work. In recent years, Salinas Police has made a real effort to reach out to the community and work with the community whenever possible. We asked City Council to continue to provide

them the resources needed to keep our community safe. On June 8th, the City Council voted to reduce the budget of the Salinas Police Department.

After seeing the vote on June 8th, we wrote a letter to support the budget of The Monterey County Sheriff's Office. Our concern is about how cumulative reduced police resources could make businesses and customers in Monterey County more vulnerable. County residents and businesses are already more vulnerable and do not receive the same level of services that city residents and businesses do. We were very concerned about our valuable agricultural community and the theft of fuel and equipment that they currently experience.

We do understand that community members feel that not all needs are being met for the citizens of Monterey County.

We do understand that spending money on youth will lower the future crime rate. We do understand that Police and Deputies' time is better spent on real crime and not on homeless calls and mental health calls. But without a real plan by the County or the City to transition these services to another department or trained professionals, this was not the time to lower the budgets of either of these organizations.



Kristy Santiago

2021 EXECUTIVE COMMITTEE

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- Past Chair - **Andrea Bailey** (Chevron)
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“a thriving, welcoming Salinas Valley where people, families and businesses succeed via economic growth and opportunity.” The Chamber is concerned about population decline, school enrollment decline, and the ongoing tendency of younger generations to leave Monterey County for better opportunities elsewhere.

What Is the Demand?

It’s always wise to check assumptions and confirm anecdotes about market demand, especially when government is asked to intervene. Here are some questions about child care demand that need statistical and authoritative answers.

1. Has any current or recent research suggested or proven that demand for formal, quality, affordable child care options exceeds supply in Monterey County?
2. What percentage (or number) of Monterey County residents say they cannot work at all or cannot work their desired number of hours because of lack of child care options?
3. How many Monterey County residents would now return to the workforce or increase their working hours if more child care options were available?
4. What are the definitions of “formal,” “quality,” and “affordable?” Are these definitions reasonable and realistic to achieve?
5. Some observers contend that the lack of child care is not a major problem. Parents who can’t find or afford formal child care programs get relatives, friends, or informal/unlicensed operations to oversee their children when they’re at work, and these arrangements in practice are generally not inferior to formal child care. Is this a valid claim?
6. Other observers claim that many people who express frustration about child care options are actually signaling that they would prefer to stay home with their children if they didn’t have to work to meet basic expenses. Government subsidies should be oriented toward “basic income” rather than child care. Is this a valid claim in Monterey County?

What Is the Supply?

Knowing about the existing child care industry may improve the future child care industry.

1. To what extent do the following factors contribute to inadequate supply?
 - inability (or unwillingness) of parents to pay for child care
 - not enough people are interested in supplying the service to meet demand
 - lack of information for parents about formal child care options
 - other conditions found in the child care industry, such as poor quality, inflexibility for local workforce demands, geographic inconvenience, lack of accessibility to public transportation or walking, etc.
2. What kind of child care options are available in Monterey County? Is there a comprehensive updated list of all the options?
3. Have options changed because of COVID-19? Are these changes permanent?
4. Who funds these options? Can options be sorted into categories-based funding sources and/or costs to users? What percentage of options are government, non-profit, for-profit, employer-run, cooperatives, or hybrids?
5. How much does each option cost per child per day - overall, and for the user?
6. How do child care options compete for users? Or does supply exceed demand to the point that child care options can charge whatever they want or operate however they want, without considering demands of the market?
7. To what extent do Monterey County employers provide or subsidize child care? What variables correlate with employer provision of child care facilities or financial support for child care?
8. Is there an “underground economy” for child care options?

What Is Being Done and What Could Be Done?

Before jumping into “investments,” it’s important to look at other variables besides government funding that could increase family access to formal, quality, affordable child care options.

1. What groups or individuals are regarded as the most informed parties in Monterey County regarding needs, resources, and solutions for child care?

2. What are government requirements that may discourage entrepreneurs from opening or operating their own child care facilities?
3. What are the non-governmental obstacles for entrepreneurs to open or operate their own child care facilities?
4. What specific regional and local public policy proposals could help supply get closer to demand for child care?
5. What are ways to increase child care options in Monterey County without new mandates, taxes, or fees on businesses?
6. Would increased government regulation and enforcement of formal child care options (and the employers and employees in child care) end up increasing, decreasing, or maintaining supply of such options? For example, how would changes in facility licensing, employee wages and benefits, employee training, and land use/zoning/siting - and the enforcement of these policies - affect child care options?
7. Would changes in regional and local dissemination of information about child care options and how to pay for child care ease the problem?

How Can We Help?

Talking about a problem is easy. Identifying actions to solve it - and then actually carrying out those actions - is difficult. But here are some potential strategies for the Chamber to consider in pursuit of formal, quality, affordable child care options.

1. Define and promote the rationale why business groups such as the Chamber have an appropriate role in promoting child care options for employees.
2. Regularly remind and encourage employers to consider child care needs of employees for scheduling, advance notice of work shifts, and other conditions of employment. Note that employer failure to address this challenge for employees could in the long-term result in governments enacting inflexible mandates.
3. Regularly encourage larger employers to consider providing child care facilities, subsidizing child care facilities, or providing stipends to employees for child care.
4. Regularly cite successful examples of local employer arrangements for child care in publications.
5. Create and maintain a public database of child care options that can be sorted by various categories (cost, location, hours, training background of employees, ratio of adult to child, etc.).
6. Support reasonable changes in land use policies to allow more flexibility in siting of child care facilities.
7. Lobby local governments to provide or fund child care options with proposals for funding sources (perhaps even including an openness for minor taxes or fees on businesses).
8. Identify industries or employers in which lack of child care options seems to be a chronic problem and act as an intermediary for these employers to meet with parties involved in child care to create, fund, and promote child care options.
9. Develop relationships with relevant personnel in K-12 school and community college districts to connect employers with child care programs to create, fund, and promote child care options.
10. Support a “community benefits” government mandate for developers or businesses to provide or financially support child care options when local governments consider approval of projects or permits.
11. Join coalitions with compatible strategies and objectives to increase employee access to child care options.

Child care is not mentioned at all in the Salinas Valley Chamber of Commerce 2020-2023 Strategic Plan. Perhaps this is an oversight and your Chamber leaders need to add it.

Your Chamber looks forward to hearing from you about our involvement in this issue. Contact Chamber CEO Paul Farmer at (831) 751-7725 or at President@SalinasChamber.com with your thoughts on child care and businesses. ■

new lab facility in Salinas. They increased their rapid testing capabilities with new testing equipment, allowing test results in just hours. This helped businesses, schools and individuals who need quick results. ARCpoint has also expanded its staff to handle the increased workload, now with 10 people working in the Monterey lab alone. More hires are planned for the Salinas lab. ARCpoint Labs has been in the drug and alcohol testing business for over 18 years, and our staff has over 60 years of combined industry experience. The Chamber congratulates and thanks ARCpoint and the Smith family for growing and scaling up their successful business to the benefit of our entire community.



Dr. Gary Grey

“LOCAL LEGEND AWARD”

Dr. Gary Grey Natividad Medical Center

After six years as CEO, another five serving in administration, and a decade or so in various clinical roles, physician Gary Gray is stepping away from the position of CEO of Natividad and retiring.

During his time at Natividad, Gray played a pivotal role in meeting the medical needs of Monterey County. In 2015, he helped receive the hospital’s designation as a Level II Trauma Center. He was also the chief medical officer and director of the Family Medicine Residency Program.

And beginning last year, he helped the hospital navigate the global Covid-19 pandemic, which not only included giving critical care to Covid patients, but also instituting policies within Natividad to keep unafflicted and staff patients safe.

“LOCAL LEGEND AWARD”

Chief Adele Fresé Salinas Police Department

Adele was born and raised in the Bay Area and graduated from Cal State Hayward. Adele is proud of her Monterey County heritage; her grandparents and great grandparents farmed south county since the early 1900’s.

Adele’s career of public service spans 30 years between Texas, California and the U.S. Marine Corps. Adele has volunteered as an Advisor to the BSA’s Learning for Life Program for 20 years and has contributed thousands of hours to her community by serving in the capacity of Board Member-volunteer to the Monterey County Domestic Violence Coordinating Council, Monterey County Rape Crisis Center, Wesley Community Center, Boys and Girls Club of the Coastal Bend, and as Coordinator of the Corpus Christi Graffiti Coalition. She is currently the President of the Monterey County Chiefs Law Enforcement Officer Association.

When Adele came to Monterey County in 2014 and later as the Chief of Police for the City of Salinas, she was passionate about reducing violent crime and instilling a community policing approach to policing.

Adele loves reading and spending time with her husband, 4 children and 3 grandchildren. ■



Chief Adele Fresé

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40 Affordable Homes for King City

Monterey Bay Housing Trust Funds 40 Affordable Homes for CHISPA King City Development



Monterey Bay Economic Partnership and Housing Trust Silicon Valley recently announced a \$680,000 acquisition loan to Community Housing Improvement Systems & Planning Association Inc. (CHISPA) to purchase property in King City and create 40 affordable homes aimed toward farmworkers in the region.

The property is currently made up of five vacant parcels. On each CHISPA plans to build an eight-unit, two-story apartment building, which will create 97 bedrooms among 40 affordable homes. The units will consist of two-bedroom and three-bedroom apartments and will be reserved for households earning up to 70% area median income (AMI) with average affordability of 50% AMI.

The project was originally planned in 2007, but the developer who owned the property walked away during the Great Recession. CHISPA bought the property from the new owner, who had acquired it out of foreclosure. The location is close to parks, a medical clinic, transit, several schools, a library, and groceries.

"We are very excited to help bring more investment to King City and South Monterey County that will help serve farmworker families who are the backbone

of our region's workforce," said Kate Roberts, President and CEO of Monterey Bay Economic Partnership. "CHISPA's future permanently affordable rental housing at Mills Ranch is part of fulfilling the Salinas Valley Farmworker Housing Action Plan's goal of creating 3,500 new homes over five years."

"We're proud to once again be part of an exciting development in Monterey County - four years after this partnership made its first loan to CHISPA," said Noni Ramos, Chief Executive Officer of Housing Trust Silicon Valley. "There is a great need for affordable homes in Monterey County and we're thankful for the opportunity to work with CHISPA, MBEP, and other partners to move projects forward quickly." ■

MST Board Approves Bus Lane - Again



On July 12, the Monterey-Salinas Transit board of directors again voted 13-0 to approve the SURF! Bus Rapid Transit (BRT) project. This is a dedicated bus lane adjacent to Highway 1 that will allow buses to bypass the congestion that develops when people with jobs on the Monterey Peninsula commute to and from their homes in places such as Salinas. A 2015 report prepared for the Monterey City Council indicated that 86.7 percent of people who work in the City of Monterey live elsewhere.

A second vote was needed because a group called Keep Fort Ord Wild threatened to sue the district based on technical arguments that the board's 13-0 vote on June 14 violated the Ralph M. Brown Act, a state law enacted in 1953 to guarantee public participation in government

meetings. This group now plans to sue the district using the argument that the district's environmental review for the project was inadequate under the California Environmental Quality Act (CEQA).

Your Salinas Valley Chamber of Commerce supported the project and decried the abuse of California's government access and environmental protection laws by project opponents. However, these tactics to stop projects are

Molly Erickson
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STAMP | ERICKSON
Attorneys at Law

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July 8, 2021

By email and by USPS

Carl Sedoryk, general manager
Jeanette Alegar-Rocha, clerk to the board
Monterey-Salinas Transit District
19 Upper Ragsdale Drive, Suite 200
Monterey CA 93940

Subject: Notice of intent to commence action or proceeding under CEQA
(see Pub. Resources Code, § 21167.5)

Dear Mr. Sedoryk and Ms. Alegar-Rocha:

This is written notice to Monterey-Salinas Transit District that **Keep Fort Ord Wild and The Open Monterey Project intend to file a petition under the California Environmental Quality Act and possibly other laws to challenge the actions of the Monterey-Salinas Transit District board on or around June 14, 2021** to approve the Surf road project in reliance on a mitigated negative declaration and claims of exemptions. MST controls the schedule and MST's decision to file the notice of determination and notice of exemption has started the clock running under CEQA.

common in California. Meanwhile, the state legislature routinely defeats any proposed legislation that would discourage parties from exploiting the state's environmental protection laws to stop projects or obtain financial concessions from project developers. ■

Why Energy Efficiency is Important

Tips for how you can reduce your energy consumption & save money



It's easy to see why we love living in California. No other state in the U.S. can match what California offers in terms of natural beauty, miles of coastline and idyllic weather. But the California we love is threatened. **Climate change** is already contributing to increased air pollution, deforestation, ocean acidification, more wildfires, droughts, heat waves and sea-level rise, which threaten the ecosystem, our health, and the future. We have to find ways to work together to make real, substantive changes to protect what we have today and preserve our natural resources for future generations.

So how do we achieve such an ambitious goal? It will take effort and dedication from every Californian and company doing business here. We all need to play a part in successfully **increasing energy efficiency**, embracing clean energy and supporting clean technology. Besides fighting the effects of climate change, our collective efforts can boost our local economy by keeping clean-energy investments, jobs and innovation in California. There are things each of us can do to minimize our environmental impact. In California, our biggest areas of individual impact are related to **reducing our energy use in homes, cars and businesses**, while better leveraging the cleaner energy resources available across the state. Energy Upgrade California® is making it easier for you to **reduce your carbon footprint** by providing you with a variety of ways to save energy and water. It doesn't take much to make a huge difference if all of us get involved. Below are some manageable ways you can start making a difference today and see an immediate reduction in your energy bills at home and at work.

HEATING

During colder months, heating is often the number-one home energy expense. Heating your home can account for about 40-60% of your monthly gas bill. You can save money and increase your comfort by properly maintaining (or possibly upgrading) your heating equipment. Insulation, air sealing and simple thermostat resetting could lower your energy costs by as much as 30% while reducing greenhouse gas emissions. You can save about 2% of your heating bill for each degree that you lower the thermostat. For example, changing your thermostat's setting from 70°F to 65°F would save about 10%.

WATER HEATING

Water heating is the **second largest energy expense** in your home, accounting for about 18% to 25% of your energy use. The average family spends between \$400 and \$600 on water heating each year. The simplest thing to do: Use less hot water! Another great option is to install low-flow showerheads and faucets. Employing energy-saving strategies and choosing an energy-efficient water heater can help save you money. Follow the manufacturer's recommendations for ways to insulate your water heater tank and pipes and fix any leaks in the system.

AIR CONDITIONERS AND HOME COOLING

Two-thirds of all homes in California have air conditioners. Air conditioners use about

4% of all electricity produced in California. As a result, roughly 585 million metric tons of carbon dioxide are released into the air each year. Regularly clean and replace the filters in your cooling unit(s). Install ceiling fans and turn off or lower the air conditioning. This summer Consider using an outdoor grill instead of your stove or oven on hotter days. Install energy-efficient window coverings to prevent solar heat gain. All of these actions combined can keep your home cool and could reduce energy use for air conditioning by a whopping 20% to 50%.

INSULATION

Insulation provides resistance to heat flow, and the more heat flow resistance your insulation provides, the lower your heating and cooling costs. An insulating material's resistance to conductive heat flow is measured or rated in terms of its thermal resistance or R-value. Check your insulation and install where missing, or replace it if it's below these "R" values: R-30 for ceilings; R-11 for walls; and R-19 for floors. Many energy providers offer rebates to help cover the cost of insulation as well as programs that offer insulation at no cost for income-qualified customers

Air Sealing and Weatherization

Air leakage through doors, windows and walls not only leads to uncomfortable drafts, it also wastes energy and increases your costs. Adding insulation and filling gaps around doors and windows with caulk, spray foam and batting are some of the quickest and most cost-effective ways to reduce wasteful air leakage. Proper ventilation is important, but unwanted air drafts make your home less comfortable. Sealing reduces leaks and drafts in which treated air can escape from your home, making your air conditioner or furnace work even harder. Sealing creates a controlled barrier between inside and outside air.

LIGHTING

An average household dedicates about 5% of its energy budget to lighting. You can save up to \$75 each year by replacing your home's five most frequently used light fixtures or bulbs with models that have earned the ENERGY STAR® rating. Switching to energy-efficient lighting in your home is one of the easiest ways to save energy and reduce carbon emissions. The most energy-efficient light bulbs available today are LEDs, which offer many choices that typically use 75% less energy.



ENERGY-EFFICIENT APPLIANCES

You can make a difference in your home's energy efficiency by choosing the right appliances. When you invest in ENERGY STAR® products, you're making a choice to save energy, save money, reduce carbon emissions and help save the planet. It's no small thing. ENERGY STAR® products are independently certified to save energy without sacrificing features or functionality. Look for the ENERGY STAR® label next time you're shopping for new appliances. Every appliance comes with two price tags: the purchase price and the cost of operating the product. ENERGY STAR®-certified appliances help consumers save money on operating costs by reducing energy use without compromising on performance.

Learn more about simple choices you can make to reduce your energy costs and carbon footprint at www.energyupgradeca.org/home-energy-efficiency/upgrading-your-home. ■

Rounding Meal Breaks Is Unlawful

by Lucina Rios-Garcia, Attorney
Noland, Hamerly, Etienne & Hoss

California Supreme Court Finds Rounding Meal Breaks Unlawful

Employers round employee time to calculate hours worked and wages due. Time rounding streamlines the payroll process especially among employers who do not process payroll with sophisticated time-keeping software. Rounding can turn seven hours and thirty-three minutes of time worked time into seven hours and thirty minutes, making it mathematically simpler to calculate the wages due.

A recent California Supreme Court case provides new guidance on how time rounding violates California's meal period requirements for non-exempt employees.

California law generally requires employers to authorize and permit non-exempt employees to take an uninterrupted meal period of not less than 30-minutes after a work period not more than five hours in a workday. Employees may waive their meal period if the workday is less than six hours. Also, employees may waive the second meal period if the workday is no longer than 12 hours. The penalty for not providing compliant meal periods is one hour of wages ("meal premium") for each workday a compliant meal period is not provided. Employers must record meal periods time in/out and employer's time-keeping policies and practices must prove the employees receive compliant meal periods.

In Donohue v. AMN Services, LLC. (2021) 11 Cal.5th 58, the California Supreme Court looked at whether an employer's time rounding policy was consistent with California's meal break law. In Donohue, the employer used payroll software that rounded employees' clock-in and clock-out time, including meal break time. For example, a 21-minute lunch from 12:04 p.m. to 12:25 p.m. was recorded as a 30-minute lunch from 12:00 p.m. to 12:30 p.m. The software recorded meal breaks less than 30-minutes as compliant 30-minute meal breaks and did not trigger meal premium pay for those meals. Furthermore, the software recorded meal breaks received after the fifth hour of work time as compliant. For instance, if an employee's start time of 6:57 a.m. was rounded to

7:00 a.m. and the employee took his meal break at 12:00 p.m., the meal break was non-compliant because it was taken after the fifth hour of work time. However, the meal break was recorded as a compliant meal break taken no later than the fifth hour of work time. The Court found the rounding policy unlawful for failure to pay premiums for non-compliant meal periods (i.e.

when meal periods were less than 30-minutes and or taken after the fifth hour of work time).

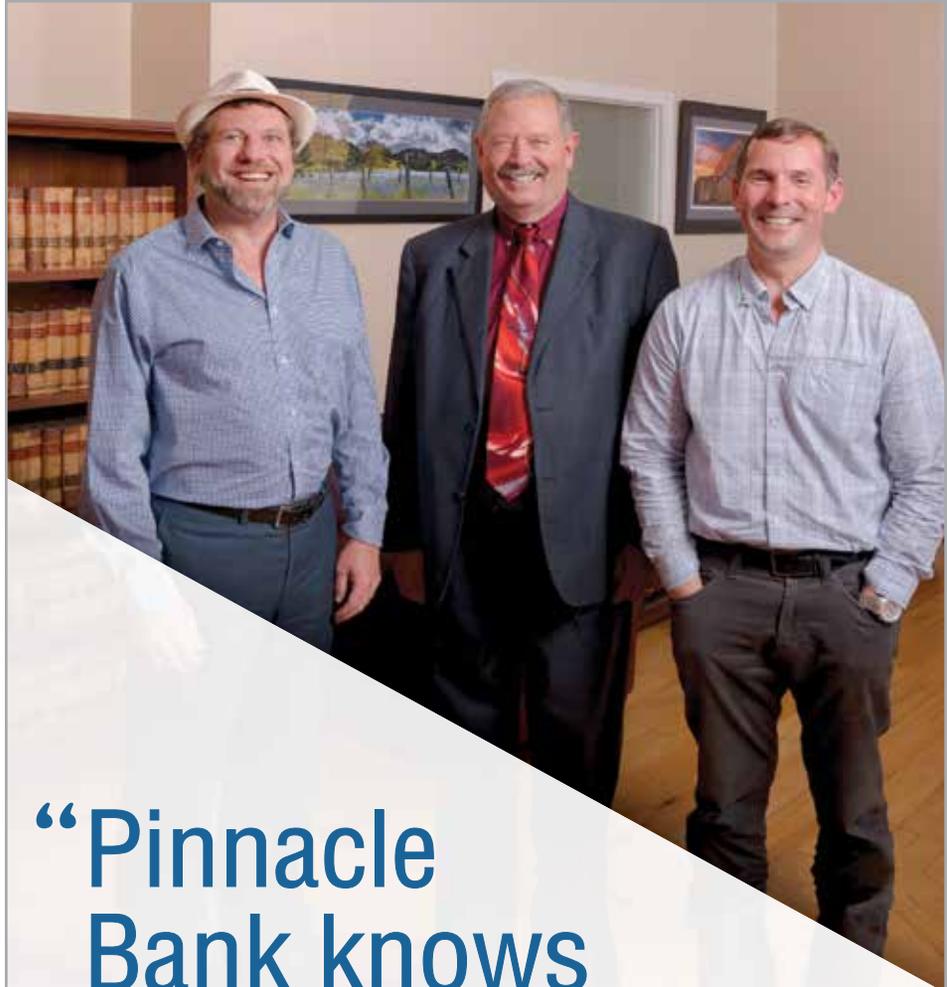
California law is more protective of employees than federal labor law.

Because California does not have a rounding statute or regulation, California applies the federal standard on time rounding. (29 C.F.R. § 785.48) Federal law allows neutral time rounding policies that favor neither underpayment nor overpayment of wages. However, rounding policies that consistently underpay wages and that only round down are unlawful.

Before Donohue, employee actions against employers involving rounding policies focused on whether the rounding policy failed to compensate employees for all hours worked. Often, the employer avoided liability by proving that its rounding policy was neutral. With Donohue, the California Supreme Court essentially makes rounding meal break time unlawful. Employers rounding meal break time should modify their time-keeping and payroll practices to stop rounding meal break time and ensure employees receive 30-minute meal breaks at the required time intervals based on actual work time. ■

This article is intended to address topics of general interest and should not be construed as legal advice. © 2021 Noland, Hamerly, Etienne & Hoss

Ms. Rios-Garcia recently joined NHEH's business practice group, focusing on employment law and civil litigation matters. She is a graduate of Hastings College of the Law in San Francisco and a Monterey County Native.



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Inflation is Rearing its Ugly Head

by Bill Hastie, MBA



For the last couple of years, the U.S. economy has experienced inflation well below the average annual rate of 2.95% since 1980. The combination of low inflation and low interest rates helped the economy survive the COVID-induced recession during the first quarters of 2020. The Federal Reserve (Fed) has stated that its long-term inflation target is 2 – 2.2%, and until last May was successful at maintaining it within that range. May's reported year-over-year consumer price index (CPI) came in at 4.2%, and June's at 5.4%; this has changed the conversation.



Inflation is simply defined as too many dollars in the economy chasing too few goods and services. Last year's recession and partial recovery has created the perfect storm for reigniting inflation – enormous amounts of money have been injected into the economy through direct stimulus packages and monetary policy while much of the work force has been idled due to COVID. The Federal Open Market Committee (FOMC), through monetary policy, has played a key role in keeping money going into the economy by purchasing different types of bonds in the market at the rate of \$120 billion per month, known as federal open market operations.

Where inflation goes from here is up for debate among economists. The chair of the Federal Reserve, Jerome Powell, has testified that the current inflation is "transitory," and should settle in at about a 2% rate. Treasury Secretary, Janet Yellen, has stated that she agrees that inflation will soon subside and return to a more normal long-term level. Conventional wisdom is that the Fed will begin to "taper" its bond-buying program by the end of 2021 and be altogether ended by late

2022. It's at that point that the Fed may begin to raise interest rates to keep the economy from overheating.

Some economists disagree that this inflation is transitory and believe it is here for a longer period of time. They typically cite two reasons. First, although the Fed is likely to taper its bond-buying program within the next few months, the Biden administration is proposing a \$3 - \$4 trillion infrastructure bill that will keep the flow of money into the economy. Second, several industries, namely hospitality and airlines, cannot find

sufficient labor to fully operate. With a lack of available labor, these industries cannot produce the goods and services they otherwise could. Many suggest the federal enhanced unemployment benefits as the reason workers are choosing not to return to the job as they are making more money by not working and continuing to receive unemployment benefits. These benefits are scheduled to terminate in September, but until then, there are more jobs available than there are workers to fill those positions.

Regardless of the reason for the current inflation, prices for groceries, gasoline and airline tickets have jumped in recent months. Manufacturers of a variety of goods have announced they have planned price increases as their cost of labor has increased. The July CPI report will be a telling sign of things to come. ■

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

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Member News

New GM for Tarpy's

Colleen Balzano has been named general manager of Tarpy's Roadhouse, the popular restaurant owned by Coastal Roots Hospitality. Originally hired in 2013 as bar manager, Balzano worked her way up the ladder, taking over as Tarpy's GM in June from Debbie Edwards, who was promoted to Vice President/Area General Manager for CRH.

Monterey-born and raised, Edwards came to Tarpy's in 1993 as a server, then was promoted to manager in 1996 and general manager in 2000. In her new role, Edwards will work to maintain the CRH brand consistently through all three restaurants (Tarpy's, Rio Grill, Montrio Bistro) and new acquisitions.



Colleen Balzano

Grand Canyon University

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Chávez to Lead LFC

Loaves, Fishes & Computers (LFC) recently announced that their Founder and Executive Director, Christian Mendelsohn, was leaving his leadership role after 12 years. His successor is Gabriela López Chávez, who was born and raised in South Monterey County. Gabriela is a visionary with an excellent reputation in the community. With the new leadership, LFC is poised to address the new and existing gaps to technology access, and they've already begun. Digital literacy instruction is gaining momentum, which includes a new program focused on supporting seniors. They're in the beginning stages of expanding to new geographic areas. With the support of our local funders, LFC continues to offer free and low-cost computers to Monterey County families.



Gabriela López Chávez

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Leadership Monterey County is back in session

LEADERSHIP MONTEREY COUNTY

The June class was "Infrastructure Day," where participants saw first-hand how our county organizations are making ground-

breaking contributions to everyday challenges. We started the day with a less-is-more educational review from Tim Flanagan, GM of the Monterey Regional Water Management District (MRWMD), before taking a guided tour of their state-of-the-art Materials Recovery Facility. In 2019, MRWMD impressively diverted more than 50% of the 472K tons of material that they received.

Next, we visited Monterey One Water, the sewer treatment provider in northern Monterey County that serves more than 250K residents and 7K businesses by cleaning our wastewater and safely reintroducing it into the environment.

We then travelled to the Monterey Regional Airport where we learned from Mike La Pier, ED of the Monterey Peninsula Airport District, and Matt Wright, GM of Monterey Jet Center, about what make these non-incorporated entities economic engines for Monterey County and the Central Coast Region of California. They operate with an entrepreneurial mindset, but have a big and positive impact.

Last but certainly not least, Todd Muck, Deputy ED, of the Transportation Agency for Monterey County, educated the LMC class on countless multi-modal projects that our county has embarked upon, including plans to improve safety and congestion along HWY 68, US 101 South of Salinas improvements, and the Fort Ord Regional Trail & Greenway (FORTAG), part of a larger effort to connect communities in and around the former Fort Ord to each other and to education, employment, community, and recreation centers. Todd shared some **Fun Facts about Roundabouts**. *Check them out here: www.tamcmonterey.org/fun-facts-about-roundabouts* ■



Our LMC class visits with Monterey One Water



TAMCs Todd Muck gives a tour of a Highway 1 overpass in Marina.

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Katherine Healthcare Center 2013

Red Lobster 2020

Duda Farm Fresh Foods 1981

Monterey Peninsula Surgery Center 1993

TAMC 1996

A Tool Shed Equipment Rentals 2015

Episcopal Diocese of El Camino Real 2016

HUB International Insurance Services 2018

State Farm Insurance—Tracy Bellem 2020

Ingraham & Associates CPA's 1975

California International Airshow 1982

Monterey County Business Council 1997

Interim Inc 2002

McShane's Landscape Supply 2006

Alzheimer's Association of Monterey County 2008

Barlocker Insurance Agency 2010

Monterey County Sheriff's Advisory Council 2011

JNM Company 2011

Girls Inc of the Central Coast 2012

Housing Authority of the County of Monterey 2014

Greenfield Village 2014

Property Restoration Services 2016

State of California, Department of Rehabilitation 2016

ARIEL Theatrical 2016

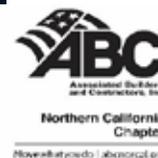
Farmers Union Pour House 2016

Platinum Tax, Payroll, and Bookkeeping 2017

IMPOWER Inc 2018

El Pajaro Community Development Corporation 2019

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Sewer Rate Increase Update

Sewer Rate Increase Hits Businesses on August 6, But Increase Not as High and Abrupt as Originally Proposed

Your Salinas Valley Chamber of Commerce has been part of a business coalition that opposed a plan from the regional wastewater control district (Monterey One Water) for an abrupt, substantial increase in sewer rates. The rate increase would mainly pay for infrastructure improvements, although some of the new fee revenue would help build reserves and pay unfunded employee pension liability. The City of Salinas is one of the ten local governments in this wastewater district.

Your Chamber felt that such a dramatic immediate increase was foolhardy and excessive at a time when businesses are trying to recover from coronavirus public health orders. An initial unanimous board vote

on March 29 to seek the proposed increase floundered when public opposition intensified after a board vote at its June 7 meeting to put it into effect as of July 1. On June 28, the board approved a more gradual sewer rate increase. And on July 6, the board implemented the modified increase and had it take effect as of August 6, after rejecting a proposal to have it take effect immediately on July 6.

While there will always be business concerns about any tax or fee increase, the Monterey One Water board did make some changes to the original proposal that will delay some of the burdens of the sewer fee increase. We understand that wastewater infrastructure deteriorates and becomes outdated over decades, just like equipment deteriorates in our own businesses. ■



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Small Businesses Primed for Rebound

Tips for Monterey Bay Region's Business Owners

by Bill Tebbe, President, Bank of America Monterey Bay

Small business owners in the Monterey Bay region and across the country are slowly but surely regaining their footing after a uniquely challenging year. In fact, our region is beginning to navigate new business regulations during the recent reopening.

According to research from Bank of America, business owners' economic confidence and revenue expectations have bounced back significantly since last fall. We found that 60% of small businesses nationwide expect their revenue to increase over the next 12 months, and one-in-five business owners plan to hire. Nearly 80% attribute the confidence to increasing availability of covid vaccines.

The region's businesses are preparing for recovery coming out of the pandemic. For example, the Salinas Business Economic and Recovery Taskforce is helping local businesses bounce back from their pandemic losses through initiatives driven by marketing support and customer engagement strategies. The taskforce aims to address economic impact and help local businesses emerge from COVID-19 as strong, healthy, thriving, and connected within the community.

While these signs of progress are encouraging, we know that the journey to full recovery can be a long one. Below, are some key insights and tips to help business owners navigate the path forward as COVID-19 restrictions continue to lift and the economy safely reopens:

Hiring New Talent

Last year, businesses were forced to reevaluate their budgets and make tough decisions around employee headcount. However, this summer, as more businesses across America have reopened – in the Monterey Bay area, this is especially true. Now more than ever, it's important to ensure your business is attractive for top talent.

- **Create an application that is easy to navigate.** With businesses open again, more job opportunities are expected to become available. Create an application process that is quick and easy, but still screens for the experience level you're looking for. Make your application mobile-friendly, too.
- **Get everyone to recruit.** Tapping into your current employee base can be one of the most powerful and cost-efficient strategies to find and recruit talent. Your current employees have familiarity with your company culture and the necessary skillset to thrive at your organization. Consider offering bonuses to staff who successfully refer new employees.

Reevaluate Short and Long-term Goals

Business owners took advantage of many resources and programs throughout the last year to navigate the pandemic, from leaning on friends and family to one-quarter applying for a business loan or line of credit over the past year. While only 16% say they will seek financing in 2021, consider these strategies:

- **Prioritize your business plan.** Sit down with your small business banker to take stock of your business' current situation and business



plan. Your small business banker can help you set realistic goals as your business' recovery continues.

- **Explore available resources to meet your goals.** The Bank of America team wants to ensure small business owners have access to the tools and resources needed to secure needed funding based on what new goals require additional financing. Are you looking to boost your headcount? Do you anticipate structural or technological enhancements? Bankers can also help connect business owners who may not qualify for traditional bank financing to local CDFI partners.

Operational Shifts

Business owners adapted their business for the health and safety of their employees last year. In fact, 62% anticipate that the operational changes they made in response to the coronavirus - enhancing their sanitation practices, reevaluated community impact and building a digital sales strategy - will continue beyond the pandemic.

- **Consider a digital transition.** Businesses across the country have adjusted aspects of their operations, changing primary revenue streams and shifting to online sales. As we continue to adjust, consider digital banking to limit in-person interactions and enhance client convenience.
- **Proceed with purpose.** If you are a part of the 53% of business owners who indicated they are committed to advocating for social change through their business, be sure to set clear and attainable goals. Consumers are sharp, and will be able to tell the difference between platitudes and substance.

Overall, we're seeing encouraging progress for the small business community across the Monterey Bay and we're looking forward to helping business owners thrive in 2021 and beyond. ■



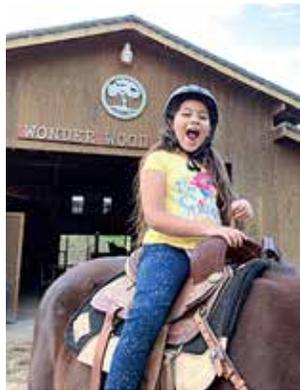
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Through our various group events, camps, and individualized equine therapeutic programs, Wonder Wood Ranch serves around 1,000 kids/youth per year in Monterey County. One such kid was sold by a parent for drug money, but now after our extensive equine therapeutic services, has been adopted by a loving family



and is thriving in a new home. Another youth chose to come to Wonder Wood Ranch instead of being involved in a gang shooting. That youth is now finding success in alternative educational programs while another youth who didn't come

to the ranch is behind bars. Yet another youth from a foster group home is currently learning to lead with confidence and bringing those ranch-acquired skills back to the others in the group home. The stories go on and on -- the youth covered in scars from cutting who learned to laugh and believe in themselves, the little kid who learned to read on the branch overhanging the goat pen, the young adult who chose a job and family over involvement in a gang.

That is just a glimpse of what we're all about at Wonder Wood Ranch. We seek to see each kid, each person, as a unique, valuable, amazing, beautiful human, and to use our over 20 horses (and nearly 60 animals) to help each one heal hurts and become the happy, kind, hopeful, and inspiring person they are meant to be.

But we need your help! We are looking for businesses to partner with us to help sponsor our life-changing programs and to give those who need it most Hope on Hooves.

For more information, visit www.WonderWoodRanch.com or email our executive director at marlo@wonderwoodranch.com. ■

NON PROFIT EVENTS CALENDAR

Artist Spotlight—Arts Council for Monterey County

August 4th 12:00PM

Tune in to meet Alejandro Gomez, Arts4MC Teaching Artist and Self-Proclaimed Genre Fluid Musician as he shares his new album and more. Live Presentation at www.Facebook.com/ARTS4MC. Learn more at www.arts4mc.org.

Veggie Box Fundraiser—Rancho Cielo

Support Rancho Cielo by ordering \$20 Veggie boxes packed full of the Salinas Valley's freshest fruits and veggies. Order for yourself or sponsor boxes for families at the Salvation Army Salinas, Food Bank for Monterey County, and Boys & Girls Clubs of Monterey County. Don't miss out! Place an order today at ranchocieloyc.org/veggiebox2021.

SVMH Foundation Selling Charity Drawing Tickets

Thanks to the generosity of the Pebble Beach Concours d'Elegance® and Genesis, you have an opportunity to win a 2022 Genesis GV70 3.5T AWD Sport. Tickets are \$100 each and no more than 2000 tickets will be sold. 100% of proceeds benefit the SVMH Foundation's Comprehensive Cancer Care Fund. For tickets visit www.svmhfoundation.org/genesis

Sip and See Fundraiser—Wonder Wood Ranch August 13th (three 1.5 hour time slots from 4:00-8:30pm)

For \$40 a ticket, you'll get to meet our animals, get a tour of the ranch, take a hay ride, see a horse trick training demonstration, participate in a silent auction and much more all while tasting wine from local wineries. Tickets can be purchased at <https://bit.ly/3h4jT71>.

Veggie Packing Day—Rancho Cielo

August 17th – 18th, 8 am – 12 pm

Help us pack produce for Monterey County's most in-need families! Lunch will be provided. Contact Marisol Diaz for more information at mdiaz@ranchocieloyc.org or 831-269-2927.

Location: Rancho Cielo, 710 Old Stage Rd. in Salinas

BBQ Tri Tip Lunch Fundraiser—Rancho Cielo

August 20th, 11:30 am – 2:00 pm

Treat yourself to a yummy BBQ tri tip lunch at Rancho Cielo on Aug. 20! \$15 gets you tri tip, salsa, ranch beans, Caesar salad, a roll, and a sweet treat. Take your lunch to go, or stay and eat at one of our socially-distant picnic tables on the lawn. Visit ranchocieloyc.org/BBQ2021 to order.

Location: Rancho Cielo, 710 Old Stage Rd. in Salinas

Monterey Zoological's Annual Fundraising Gala ~ Christmas in September September 25th 4pm-10pm

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Chamber Events



Our New Member Orientation welcomed many new faces.



In July, the Chamber held our first in-person luncheon since the pandemic (but now we're back to outside events).



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Periodic Review of Corporate Records

by Patrick Casey, JRG Attorneys



Business owners form corporations, partnerships and limited liability companies ("business entities") to manage and operate their businesses. The business owners will meet with their attorney (and possibly their accountant) to determine the correct form of business entity. Then, the attorney will draft the formation documents, which the business owner will sign and promptly file away and usually never look at again until they are needed. This can cause unanticipated problems in the future. Therefore, each business owner should periodically review their business entity documentation to ensure that it is correct and accurate.

There are various examples of what can occur by not taking this step. A business owner may initially be the sole owner of a business entity and then bring in one or more additional owners over time. In doing so, the business owner should have the new owners sign a buy-sell agreement that gives all owners a right of first refusal if one or more of them desire to sell their ownership interest. If the business owner fails to do so, then one of those owners may sell their shares to a competitor or some third person with whom the owner does not want to do business.

An even more important example is when several business owners initially form a business entity and sign a buy-sell agreement at that time. As the



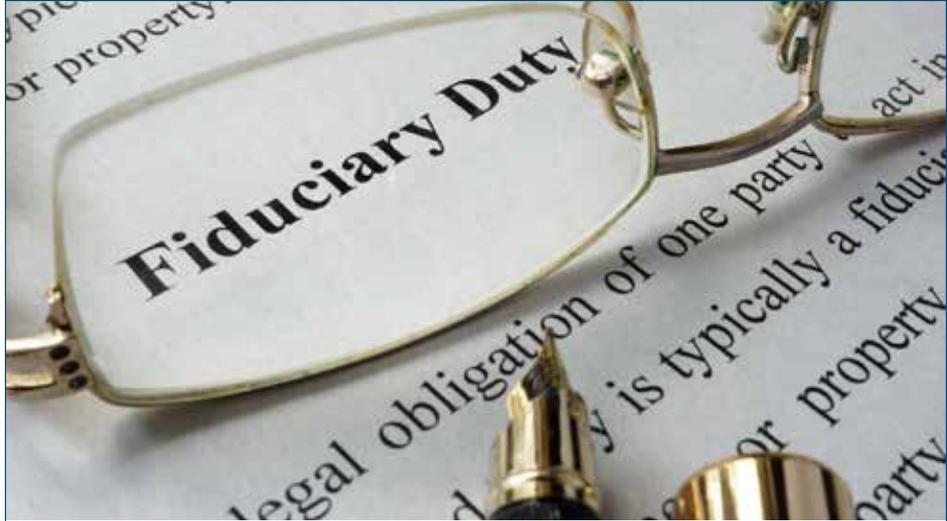
business grows and expands, the terms and conditions of the buy-sell agreement may not be accurate or reasonable. For example, the buy-sell agreement may calculate the purchase price as though it was a start-up business (such as attributing no value to goodwill), which may be totally inapplicable in the future if the business has significant goodwill.

On occasion, an owner will agree to transfer partial ownership of a business entity to new owners but fail to reflect it in the corporate records. The owners may then allocate profits and losses, and even file tax returns, based upon the new ownership structure but the entity records do not reflect it. This can cause significant problems if there is an IRS or third-party audit of the company or if the owners want to sell the company or obtain commercial financing for the business.

There have been other occasions where the owners have reflected the correct ownership interests in their corporate records but fail to notify the appropriate government agencies that issue permits to the business of the ownership changes. This failure to report the ownership changes can be a violation of their permit conditions and can cause significant problems in maintaining or renewing their permits when the government agency finds out about the unreported changes.

For these reasons, each business owner should periodically review their business entity documentation. This could be done annually or every two years, but the owners should do so. ■

This article is written by Patrick Casey, who is a business attorney with the JRG Attorneys At Law firm in Monterey. You may reach the author at (831) 269-7114 or at patrick@jrgattorneys.com.



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