

# www.visaliachamber.org Business Update

AWARD-WINNING MONTHLY PUBLICATION OF THE VISALIA CHAMBER OF COMMERCE

Vol. 41, No. 21 | September 2020

## INSIDE

### Growth in Visalia's Industrial Park

The COVID-19 pandemic has created massive disruption worldwide, both in a public health and economic sense. While the impacts are being felt locally, we are still seeing notable Industrial Park activity that shows promise for the future. **5**

### Leaders are always growing at every opportunity

Good leaders are always learning. This statement begs the question, how do they learn? They look for opportunities for ongoing development and collaboration. They expand their network and look to professionals that can challenge them and help them grow. **3**

### PPP loans help bank hit record assets

Bank of the Sierra's participation in the U.S. Paycheck Protection Program helped the Porterville-based bank reach a record \$3.1 billion in assets for the first half of 2020. **4**

## EVENTS

### SEPTEMBER 2

#### The State of Tulare County – Facebook Live

Time: 12:00 p.m.

### SEPTEMBER 2, 16 & 30

#### Coffee & Conversation with Your Chamber CEO – Facebook Live

Time: 8:00 a.m.

### SEPTEMBER 24

#### Ambassador Monthly Breakfast

Time: 8:00 am

Location: Visalia First Outdoor Courtyard

## TRAVEL WITH US

### APRIL 11-19, 2021

Heritage of America

### APRIL 20-MAY 3, 2021

Culinary Italy 13-Day Tour

### OCTOBER 19-27, 2021

London and Paris Discovery

### NOVEMBER 2-9, 2021

Irish Discovery



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## Visalia among best cities for first-time homebuyers

Recent study ranks Visalia tops in the Valley for housing affordability, real estate market and quality of life



PHOTO BY KETUT SUBIYANTO FROM PEXELS

Visalia ranks 28th among 300 cities as one of the "Best Places for First-Time Homebuyers." The study, conducted by personal finance web site WalletHub, compared cities for home affordability, real estate market health and quality of life.



The Visalia area is not only one of the best places to live in the Valley, it's one of the best in the nation for first-time home buyers.

WalletHub, a personal finance web site offering analysis to consumers, compared 300 cities of varying sizes across 26 key indicators of market attractiveness, affordability and quality of life. The data set ranged from cost of living to real-estate taxes to property-crime rate.

Buying a home for the first time is an exciting and important milestone for many Americans. Their purchases make up a sizable chunk of the market, too. In the fourth quarter of 2019, 39% of all U.S. single-family home purchases were made by first-time buyers. This year, though, Americans may be conflicted on whether it's a good time to purchase a first home. While many people have been financial-

ly hurt by the COVID-19 pandemic, mortgage interest rates have also hit record lows.

Kimberly Luchtenberg, assistant professor in the Department of Finance and Real Estate at American University, said it is hard to know now whether changes in the home buying process being driven by COVID-19 are going to be permanent. Much of the search for a property can be done online, but before making a final decision to buy it is still important to see the home in person. Open houses can and do still occur, but they are different today with social distancing.

"I believe it is more important than ever in these circumstances to work with an experienced professional who knows the local area and can help you find the right home for you," Luchtenberg said.

For people willing to take the risk to invest in a house this

year, the search for a first home requires careful consideration of a number of factors. Buyers must balance what they want and need with what they can afford. Often, people begin searching for their dream homes without a realistic idea of market prices, interest rates or even their eligibility to get a mortgage.

Luchtenberg said the neighborhood where you choose to buy a home is often more important than the home itself. Some factors that many homebuyers find important include safety, schools, community diversity, commute, entertainment options, noise, and many, many others.

"There are many ways to make a home your own even on a first-time home buyer's tight budget," Luchtenberg wrote. "It is less easy to change the neighborhood."

WalletHub attempts to do that for the consumer with the ranking of "Best Places for First-Time Homebuyers." Visalia ranked 58th on the list, the highest of any Central Valley city ahead of Clovis (100), Modesto (141), Fresno (175), and Bakersfield (160). To determine the most favorable housing markets for first-time home buyers, WalletHub compared a sample of 300 U.S. cities (varying in size) across three key dimensions: 1) affordability, 2) real estate market and 3) quality of life. Visalia ranked 78th in affordability which included factors such as median house price, median household income, cost of homeowner's insurance, cost per square foot and real estate taxes.

Visalia fared well for both real estate market and quality of life. The city's real estate market ranked 111th and included factors such as rent-to-price ratio, share of homes sold, home price appreciation, foreclosure rate, buyers vs. renters, building permit activity, agents and lenders per capita, and homeownership rate for millennials. Visalia was tops among Central Valley cities in this category even edging out the state capitol, as Sacramento ranked 114.

Visalia's quality of life came in on the top half of the list at No. 131. The measurement takes many factors into consideration including recreation, weather, schools, driver friendliness, job market, home energy costs, as well as property and violent crime rates. The only Valley city to rank higher was Clovis at 119.

Bakersfield made the top five for the highest home-energy costs along with New Haven and Waterbury, Conn., Corpus Christi, Texas and Honolulu, Hawaii, as well as the lowest rent-to-price ratio, along with four other California cities Fremont, San Jose, Santa Clara and Sunnyvale.

## PRESIDENT'S CORNER

### Legislation local businesses should know



Gail Zurek  
 President and CEO  
 Visalia Chamber

For so many of us, the world stopped in March. Our businesses were dramatically changed or closed. Business life, as we knew it, seems to be forever altered. Hardly a conversation happens that the topic of COVID and its impact

is not at the forefront. Responding to the changing recommendations and regulations while keeping businesses profitable has undoubtedly kept us at the Chamber busy. Legislators in Sacramento are busy too.

Below is a small sampling of current proposed bills. As you will read, these would be devastating to local businesses. These bills will cost local employers precious time, resources, and ultimately jobs. Our Government Affairs Committee and Visalia Chamber of Commerce Board of directors took action opposing these bills.

#### SB 1383 (Jackson)

SB 1383 will significantly harm small employers requiring any employer with only five employees to provide 12-weeks of protected leave each year and threatening them with litigation for any unintentional mistake.

SB 1383 is not limited in scope to only address COVID-19 and will place a significant burden on employers at a time when they can least afford it. Now is not the time to be putting such burdens on employers who are struggling to reopen and rebuild.

#### AB 398 (Chu)

AB 398, would create a statewide tax on jobs by imposing a new "headcount" tax on California employers who have more than 500 employees. The tax rate would be \$275 per employee.

Jobs are vital for individual California workers and our state economy – especially in light of the COVID-19 pandemic. Every new job created provides income for a local family. As we begin

to recover from the current economic downturn, employers must start to rehire workers. Any disincentive to hiring will impede our recovery.

#### AB 1066 (Gonzales)

AB 1066 would shorten the time employers have to respond to an EDD claim to ten days. If an employer does not respond in that time, the employee will be given the maximum reward. Additionally, if the employer does not respond during the ten-day timeframe, the employer loses their ability to file an appeal. This bill is also problematic, allowing an independent contractor to submit an unemployment claim. If an employer does not respond in the ten-day timeframe, the unemployment claim would incorrectly be granted. However, since this claim would establish an independent contractor as an employee, this action would potentially open the employer to be responsible for back payroll taxes and potential fines. Additionally, if an employer is late on one claim, all open claims are considered resolved with employees given the maximum reward.

#### AB 685 (Reyes)

AB 685 would require employers to give five kinds of notice, within 24 hours, to employees if an employee has tested positive for COVID-19. The notice would be required regardless of cause, location, or place of employee's exposure. Failure to follow noticing requirements would result in a report to Cal-OSHA and listed on the Cal-OSHA website as having a violation. This problematic bill currently does not specify which five types of notice are included or if the 24-hour clock starts when the employer is notified, or the employee tests positive. The punitive report on the Cal-OSHA website will unnecessarily harm businesses.

#### AB 1552 (Ramos and Limon)

AB 1552 seeks to include pandemics in coverage under business interruption insurance retroactively. Insurance payments to local businesses affected by COVID could be helpful. However, setting the precedence of rewriting agreed on contracts is beyond troubling. Everyone wants to help local business but rewriting the rules of

See CORNER on page 2



SUBMITTED PHOTO

In light of the extended pandemic and devastating impact it has had on businesses and nonprofits, the Visalia Fox Theatre has made the decision to close and ask for the community's support heading into 2021.

## The Visalia Fox closes doors on 2020

For 90 years the historic Visalia Fox Theatre has provided arts, culture, entertainment and education to the Central Valley. However, in mid-March, following state orders, the theatre was forced to close its doors and cancel and/or reschedule shows for the rest of the month. As time has gone on and further restrictions enforced, The Fox made the difficult decision to close for the remainder of the year.

The decision came on the heels of their 90th Anniversary Celebration, which saw great success for the venue. The Fox had seen a steady momentum build of community involvement and exposing new patrons to the historic place. Their partnership with The Enchanted Playhouse Theatre Company saw great growth as well. With over 2,500 students visiting the theatre with their schools for a performance of Cinderella, to record number of attendees (over 500 in one night) for the same production. The film series saw record numbers also, The Nightmare Before Christmas screening in December had close to 700 attendees.

The estimated revenue loss, due to the closure is over \$400,000. And to keep up basic maintenance throughout the rest of the year, The Fox needs to raise at least \$100,000. De-

See FOX on page 5

**AMBASSADOR SPOTLIGHT**



SUBMITTED PHOTO

**Name:** Deanna Saldana  
**Company:** Habitat for Humanity of Tulare/Kings Counties  
**Title:** Resource Development Director

**How has the Chamber and the Ambassador Program helped you or your business to grow?**

Most non-profits work very closely with the local community by raising funds, hosting events, and recruiting volunteers. The Chamber gives members an opportunity to meet with business leaders, engage in conversations and create partnerships that are mutually beneficial and often long-term. Starting a conversation and discovering more about those who live and work locally, allows non-profits to tell their story to people who may not be aware of the totality of what they do, and the non-profit can learn more about a company's mission and interests. It's discovering the unknowns that can really be exciting.

**Why is it important to employees to get involved in the Visalia Chamber programs and events?**

Being a member of the chamber and utilizing the programs and events helps grow your organization. Interacting with members of the community where you work is always an opportunity to create a partnership. You get to know someone you don't know. This brings our community closer together.

**The best part of working for your company is?**

Habitat for Humanity has been working locally since 1994 and has turned community partnerships into members of a larger family.

Every day we see the difference it makes having a decent and affordable place to live. Families have the ability to build strength, create stability for their children and invest in their future through education. Many of our stories include sentences like "our son is the first in our family to go to college" or "because of Habitat we could afford to start our own business".

Having volunteers working on a job site is a very special time in our mission. Swinging hammers and painting walls together with the future Habitat homeowners and a team from a business down the street, is unique to Habitat and a very special way to empower volunteers, families and staff alike.

**Where is your favorite place to go in Visalia with friends and family?**

Visalia is unique and has a great downtown. Walking along the streets and often running into people you know is special and a reminder that working and supporting local is so important. There are very few cities with "Hearts" and Visalia's downtown is one of them.

**CORNER**

Continued from page 1

the game after they start do not benefit anyone longterm.

Sometimes well-intending business leaders will mistake chamber involvement with chamber value. We do offer, even during these distance times, a whole host of resources and events to attend. These events do provide value to our members. But do not confuse involvement with value. Even if our members do not attend a single webinar or networking event, the Visalia Chamber is a tremendous value. We fight for our members. Stopping these bills brings immense value to our members. It saves them time, money, and aggravation.

If you would like to attend a Government Affairs Committee meeting or become engaged in our legislative work, please contact us. We are stronger together.

**Community Loyal Members** | *A thriving community starts here!*

**NEW**

The Visalia Chamber of Commerce would like to welcome our newest members. We encourage individuals and businesses to support chamber member businesses.

- Small Business Members:**
- Boot Barn

**UPGRADE**

The Visalia Chamber of Commerce thanks the following companies for upgrading their membership and boosting their commitment to the community of Visalia.

- Business Builder:**
- World Wide Sires
- Business Connector Non-Profit:**
- Assistance League of Visalia\*

**RENEWING**

The Visalia Chamber of Commerce thanks the following companies for renewing their commitment to the community of Visalia.

- Visionary Members:**
- Kaweah Delta Health Care District

**Cornerstone Members:**

- Employer Driven Insurance Services (E.D.I.S.)

**Community Investor Members:**

- Graphic Packaging International, LLC
- Visalia Times-Delta\*
- Visalia Unified School District - Administration Department

**Business Connector Members:**

- Chukchansi Gold Resort and Casino
- Pena's Disposal
- Tri-Anim Health Service, Inc.

**Small Business Members:**

- Component Coffee Lab, LLC\*
- Courtyard Aesthetics\*
- Darrel's Mini Storage
- Lane Engineers, Inc.\*
- Megan Ide, DDS & Shirley Lei, DDS\*
- Paloma Development Co.\*
- Sutton Hague Law Corporation\*
- Tulare County Health & Human Services Agency\*
- Valley Oaks Golf Course



VISALIA CHAMBER OF COMMERCE

- Visit Visalia
- Business Connector Nonprofit Members:**
- Central Valley Regional Center\*
  - Tulare-Kings Dental Society\*
  - Visalia Public Cemetery
- Small Business Nonprofit Members:**
- Visalia Fire Assoc. Local 3719

\* Indicates membership in the Visalia Chamber 110% Club.

**BUSINESS SPOTLIGHT**

**Name:** Dereck Mendoza  
**Company:** Bueno Beverage Company  
**Title:** Director of Marketing

**Provide a brief overview of your business.**

We take pride in offering new and innovative brands from both Anheuser-Busch Inc. (Budweiser, Bud Light, Michelob Ultra and many other brands including Craft Beers) & Constellation Brands, (Corona Extra, Modelo Especial & Pacifico and many others also) to all retail accounts in the Tulare & Kings County and small portion of Fresno County (Coalinga). We are dedicated to the quality in the way we work, the services we provide and the products we sell.

**News to Share? List the latest awards you've received, new products your business has launched, etc.**

Corona Extra Hard Seltzer, Bud Light Seltzer, 2015 Constellation Brands Rising Star Award and again in 2019.

**Tell us something interesting about your business or product(s).**

Bueno Beverage Company has been a locally family owned and operated business for over 15 years. All 6 kids along with their parents, Dan & Rose Bueno and 4 of their grandchildren work closely together on a daily basis to maintain success & leadership in the beer industry.

**How does your company get involved in the local community?**

Through various charitable contributions of almost a million dollars per year in cash, media and signage. We promote and ser-



SUBMITTED PHOTO

vice over 350 special events throughout the year, with the bulk of them April through October. We proudly support Earth Day, Water Conservation, Recycling programs, Social Responsibility with Designated Drivers, Stopping Underage Drinking, and Human Trafficking. We take pride in supporting and giving back to our community that we live and do business in.

**The best part of working for your company is?**

Who doesn't want to be the "Beer Guy or Beer girl"! Meeting

and working with so many different people, from planning and setting up events to building a beer display at the local market. Mostly working for a true family owned business that include, opportunities for advancement with great benefits and compensation.

**How has the Chamber and/or the Ambassador Program helped you and/or your business?**

We have enjoyed our partnership with the Visalia Chamber and there staff, also being a part of their annual events. The Visalia Chamber has been great for constant updates with our current situation and supporting local business during this time.

**Top thing you wish Visalia knew about your business?**

Our dedication and willingness to give back and actively support our community. And that we are the only local Beer Distributor in Visalia and our tax dollars stay in Visalia.

**THE LAW AT WORK**

**New laws on the horizon for California employers**



**Brett T. Abbott**  
 Attorney  
 Gubler & Abbott



ATTORNEYS AT LAW

While many businesses and industries have had to slow down or stop all together because of the COVID-19 global pandemic, California's legislature continues to move ahead. The legislature is considering a number of bills this term that deal with personnel policies, risk management, and employment litigation. As usual, some can be considered harmful to employers, as they create additional risk for employment litigation. Here are some notable bills that are pending:

**SB 385 (Employer Headcount Tax):** This bill would impose a new "headcount" tax on private, for-profit businesses with more than 500 employees who perform any part of their duties within California, at the rate of \$275 per employee.

**AB 2999 (Bereavement Leave):** This bill would require employers to provide up to 10 business days of unpaid bereavement leave to employees.

**AB 3056 (Warehouse/Distribution Center Employees):** This bill would provide protections for warehouse and distribution center employees who have performance quotas. Specifically, the bill would require employers to exclude reasonable amounts of time that an employee spends (1) accessing and using a restroom or hand-washing station, or accessing hydration; (2) taking rest, recovery, or meal breaks; and (3) documenting and reporting to the employer or a government agency a claim of a Labor Code violation. Employers who violate this requirement

would be exposed to a penalty of \$250 per employee for an initial violation and \$1000 per employee for a subsequent violation.

**AB 1066 (Unemployment Claims):** This bill would provide that if an employer fails to supply the EDD with requested records regarding an unemployment claim within 10 days, it shall be conclusively presumed that the claimant is entitled to the maximum amount of unemployment compensation benefits allowable.

**AB 685 (COVID-19 Reporting):** This bill would require employers to take specified actions within 24 hours after the employer knows "or reasonably should have known" that an employee has been exposed to COVID-19. The employer would be required to (1) notify all employees at the worksite where the exposure occurred that they may have been exposed; (2) notify the employees' exclusive representative, if any; (3) notify all employees and the exclusive representative, if any, of paid and unpaid leave options available to the employees; (4) notify all employees and the exclusive representative, if any, of the employer's cleaning and disinfecting plans for the worksite; and (5) notify Cal-OSHA, the California Department of Health, and the county health department of the number of employees by occupation with a positive COVID-19 test, diagnosis, order to quarantine, or death that "could be" COVID-related.

This article is for education and information purposes only; it should not be construed as legal advice. If you have an employment law question for inclusion in a future article, contact Brett T. Abbott at Gubler & Abbott (brett@thecalifornialawyers.com). For specific employment law advice or other legal assistance, contact Gubler & Abbott (559) 625-9600, 1110 N. Chinowth St., Visalia, CA 93291 (www.thecalifornialawyers.com).

**ABOUT THIS PUBLICATION**

Business Update is the official monthly publication of the Visalia Chamber of Commerce, 222 N. Garden St., Ste. 300, Visalia CA 93291, (559) 734-5876. Periodicals, Postage Paid at Visalia, CA 93277; Publication No. USPS 494-660. Annual Subscription rate \$15. Postmaster: Send address changes to Visalia Chamber of Commerce, 222 N. Garden St., Ste. 300, Visalia, CA 93291. Advertising information, call Jena at (559) 734-5976 or email info@visaliachamber.org.

**Editor** ..... Gail Zurek  
**Layout** ..... The Sun-Gazette

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Congratulations to **Kuubix Energy Inc.** who were ranked 47 on Inc. magazine's 5000 fastest-growing companies in 2020! They have experienced 5,899% growth over a three-year period.

**Valley Children's Hospital** was gifted \$4 million by the estate of Donald Emil Gumz. The hospital will be naming a planned outpatient center after Gumz.

Stacy Morris of **Employer Driven Insurance Services** was recently profiled in **The Business Journal**



SUBMITTED PHOTO

as their "Executive Profile".

Dr. Beth Grafon-Cardwell received the **Tulare County District 1 "Good Samaritan"** award for her research, which has created strategies benefiting the citrus industry, including cutting edge studies on invasive pests such as the Asian citrus psyllid.

**Eagle Mountain Casino** recently was approved to move forward on their new location for their new hotel and



casino. The project is expected to bring approximately 400 construction jobs and 300 or more full-time and part-time jobs.

**Central Valley Community Bank** recently announced Wendy Parlavocchio as Vice President, Mortgage Relationship Manager in the Real Estate Department serving, Fresno, Madera and Tulare counties. She is an accomplished mortgage loan originator with over 20 years, eight of which were with Central Valley Community Bank, in residential and second home

lending expertise in the San Joaquin

Valley. Through the Sierra Grant program, **Bank of the Sierra** awarded over \$25,000 to Central Valley nonprofits during their second quarter.

**Personnel Solutions Unlimited** welcomes Tracy Orton-Khachigian as their newest Business Development Specialist. Tracy is a creative spirit turned Sales and Marketing Executive with over 30 years of experience in client relationships and customer service in today's marketplace.

**Rise Fitness & Performance** hosted a Ride As One Ride & Run Event to support local businesses in May. All proceeds were dispersed back to Visalia businesses in need by a drawing at the end of the race.

**Assistance League of Visalia** is filled with incredibly generous and imaginative member volunteers who make their

organization remarkable. Even during these unique times, member volunteers continue to rise to the challenge and are finding ways to continue to serve those in need in communities. Across the country chapters and members are working to ensure food essentials are met for children in need while school is closed, making fabric face masks for those without protection, supplying books for children suddenly homeschooled, and picking up groceries for people who might be immune-compromised or unable to leave their homes.

**Happy Trails Riding Academy** announce they received a grant from SoCalGas in the amount of \$15,000. Grant money will be used directly to provide program services.

The Tulare County Sheriff's Department and **Sheriff Mike Boudreaux** have continued to serve the community with food and mask giveaways.



SUBMITTED PHOTO



**LEADERSHIP VISALIA**

**Leaders are always growing at every opportunity**

**Stacy Heaton**  
California Dairies  
Steering Committee Member for Leadership Visalia

Good leaders are always learning. This statement begs the question, how do they learn? They look for opportunities for ongoing development and collaboration. They expand their network and look to professionals that can challenge them and help them grow. They get out of their comfort zones and engage with others who are doing the same. This development and growth is what the Visalia Chamber of Commerce's Leadership Visalia program offers to our community - it ensures effective leadership in our workplaces, community organizations and more.

Leadership Visalia is a program that focuses on developing effective leaders by refining their leadership styles, networking with local leaders, and discovering opportunities for community engagement and involvement. Participants feel empowered and engaged with the local community. That confidence is then carried back to their workplaces and is infused into all that they do, creating better employees and leaders.

The nine-month program



may seem like a daunting time commitment; however, the time is divided into monthly day sessions and evening sessions. During the day sessions, class members explore pertinent and timely topics such as state and local politics, education, water and regional planning. The evening sessions explore various topics relating to leadership styles, conflict, public speaking and more. Each class collaborates on a community project, which provides teamwork, fundraising, project management skills and more. The class project allows participants an opportunity to see first-hand, how their role impacts the community.

Each participant is matched with a mentor, who is a local leader. Participants meet with their mentors at least three times during the course of the program. These mentor relationships provide a valuable sounding board and open the door to other networking opportunities.

A Leadership Visalia alumna, Raquel Garcia, serves as the program facilitator. Raquel

has worked with adult learners in higher education for over 20 years and currently works at Fresno Pacific University. She has an extensive background in coaching and educating professionals in all sectors and backgrounds and is trained in Leadership Management. Raquel is active in the community, working with several nonprofits. Her unique skill set and experience make her a perfect match to facilitate the course.

The Visalia Chamber of Commerce is committed to advancing leadership for our community, and the Leadership Visalia program is an excellent conduit for developing our next community leaders. Participants can develop and experience skills for effective and visionary leadership that will benefit each individual, workplace and community. If you are looking for a way to empower and educate your employees or yourself, contact the Visalia Chamber of Commerce today.

**Employment Connection helps job seekers speed thru app process**



SUBMITTED PHOTO

Tulare County Employment Connection held their first ever drive-thru hiring event with International Brotherhood of Electrical Workers Local 100.

The Tulare County Employment Connection Hosted Its First Drive-Thru Hiring Event In Partnership With The International Brotherhood of Electrical Workers Local 100

As the coronavirus pandemic alters the way in which Tulare County businesses and job seekers connect, the Tulare County Employment Connection responds by implementing innovative approaches during these challenging times. The Employment Connection hosted its first drive-thru hiring event on August 13th in partnership with the International Brotherhood of Electrical Workers Local 100 (IBEW Local 100).

The drive-thru hiring event was held outside in the Visalia Employment Connection's parking lot, following safety measures to protect the health of attendees, partners, and staff. IBEW Local 100, the union representing electrical workers in the Central Valley, interviewed 71 job seekers on the spot. Interviews averaging



about 10-15 minutes per candidate were conducted while attendees remained in their vehicles. Job seekers also received information on career services and job training opportunities provided by the Employment Connection.

When asked about the outcome of the event, IBEW Local 100's Director of Membership Development Dave Clark stated: "The results were fantastic. Compared to traditional job fairs inside buildings, this event resulted in a great turnout. Considering the work we have coming up on the east side of Tulare County, we are going to need another 150-200 people on top of what we saw here today." Clark anticipates that selected candidates could start work beginning in November.

IBEW Local 100 is looking to hire more than 200 Solar Panel Installers in the upcoming months, specifically in the south region of Tulare County. Electrical Journeyman (\$63/hour total package, experience needed) and Solar Installers (\$13.35 - \$23.74/hour plus benefits, no experience needed) are among the positions currently in demand through IBEW Local 100. Reflecting on the great success of the drive-thru hiring event, the Tulare County Employment Connection and IBEW Local 100 plan to team up for a second drive-thru event at the Porterville Employment Connection soon.

The Tulare County Employment Connection provides a range of career services to local job seekers and businesses in Tulare County, including specialized and virtual services in response to the pandemic. With the partnership of local businesses and agencies, more than 44,000 job seekers in Tulare County benefit yearly from its valuable resources, such as job readiness assistance, job training, career services, and employment opportunities. Businesses interested in learning more about recruitment efforts through the Tulare County Employment Connection are encouraged to contact Business Engagement Specialist Monica Andrade at (559) 713-5195 or mandrade@employmentconnect.org.

More information about the Tulare County Employment Connection is available at: [www.employmentconnect.org](http://www.employmentconnect.org); or call (559) 713-5190. Visit their Facebook page at [facebook.com/tcemploymentconnection](https://facebook.com/tcemploymentconnection).

See CONNECT on page 4

**Best Buy Foundation awards \$5,000 to CSET's youth programs**

Granting Equitable Distance Learning to Tulare County Youth During the COVID-19 Pandemic

[Visalia, California] CSET's Youth Leadership programs received a \$5,000 COVID-19 Emergency Grant from the Best Buy Foundation to provide quality distance learning experiences to Tulare County youth. The grant funds wireless equipped tablets and hot-spot service for CSET's youth leadership participants. Youth will have access to additional tech equipment like headsets to help foster effective engagement during distance learning at home.

The contribution of funds will ensure that every youth participant is able to develop the skills and knowledge necessary to make their distance learning safe, effective, and meaningful during COVID-19. The tech resources will enable youth to engage in virtual career exploration and job readiness workshops; participate in virtual group discussions with their peers; and access online materials to aid their leadership development. Additionally, the paid hot-spots will connect youth to post-secondary

See CSET on page 5

**Ask Jena**

**I would like to offer a special deal/discount for chamber members, what can I do?**

**We love when our members support one another! Through your Member Portal, you can create and advertise a Member-to-Member Deal! Login today: [business.visaliachamber.org/login](http://business.visaliachamber.org/login)**

**I missed one of the chamber's webinars, is there a recording?**

**As a member, you have access to member-only resources through your Member Portal, including recordings of past webinars. If you have any trouble logging in, contact me today.**

**Have a questions about the chamber?**

**Send me a message: [Jena@visaliachamber.org](mailto:Jena@visaliachamber.org)**

**FACEBOOK LIVE**

**COFFEE WITH THE CEO**

**WEDNESDAYS 8:00-9:00AM**  
**SEPTEMBER 2ND, 16TH, 30TH**

**VISALIA CHAMBER OF COMMERCE**

**MBA**  
Continued from page 2

on their own foundational knowledge and benefit from faculty with practical experience. This program is locally focused and globally aware. Recognizing the opportunities in Central California, our graduates will be prepared to advance in their current workplace or launch their entrepreneurial skills in a business of their own. The curriculum will challenge and inspire, integrating technology, hands-on projects, critical thinking, and leadership from a Christian perspective.

During the program, students can opt to travel internationally with other students and faculty to gain real-world experience from business leaders across the globe during an International Business Field Experience. If international travel is not something a student's schedule permits, a Global Business Perspectives course can be substituted that affords the opportunity to gain this experience without traveling. In years past, our student cohorts have traveled to many countries including Singapore, Malaysia, and Costa Rica to study business and the local economies. In addition, in recent years, our MBA students have attended such events as Startup Grind: Global Community for Entrepreneurs, which has afforded them the opportunity to network and hone their entrepreneurial skills. Recent graduates of the program often reference the travel and networking opportunities available during the MBA as unforgettable educational experiences.

For more information on the Fresno Pacific University School of Business Master's in Business Administration, please go to: [www.fresno.edu/programs-majors/graduate/mba](http://www.fresno.edu/programs-majors/graduate/mba) or contact Dr. Bradford at [michelle.bradford@fresno.edu](mailto:michelle.bradford@fresno.edu).

**How to have your business phone anywhere**

With more and more people working from home, taking calls for work can be a challenge. This is especially true for traditional older phone systems. Thankfully, there is a new kind of system that can enable you to work from anywhere.

Internet phone systems are most referred to as Voice over Internet Protocol or VoIP. VoIP uses the internet to send voices instead of traditional regular phone lines. This essentially makes the phone a small computer.

Most people do not realize that your cell phone uses the internet to communicate. In fact, if you have a home phone or a traditional business phone line, it is eventually converted to an internet signal and transmitted to whomever you are talking to.

Back to VoIP. With advances in faster internet, you can now have your phone system

See **PHONE** on page 5



**Lower interest rates that impact your wallet**

As you've likely read in financial headlines recently, interest rates are at historic lows. So, what does that mean for you and your finances? Here are some factors to consider.

Your existing debt may be more manageable. Rate cuts by the Federal Reserve may cause interest rates on credit cards, home mortgages, home equity loans or lines of credit, and business loans to go down. The terms of your debt will determine if you benefit from the reduction. Variable or adjustable rates typically fall in this category. Fixed rate debt, however, will not budge.

Refinancing may be worthwhile. This may be a good time to refinance a high-interest fixed rate loan. Student loans, home mortgages and business loans are top prospects. Run the numbers to determine whether it makes sense to refinance. Generally speaking, refinancing to a lower interest rate is most beneficial for large loans with 10+ year repayment

periods. Savings diminish when the repayment period of your refinanced loan extends beyond the length remaining on your existing loan. Likewise, accelerating your repayment schedule can cut interest costs, but can result in higher payments.

Borrowing can be more affordable. Low interest rates are especially desirable when you need to borrow money to make a large purchase. Young wage earners with long careers ahead of them can benefit by locking in low interest rates to purchase a first home, a new car, or appliances. Businesses can invest in facilities or equipment. Adjustable rate loans tend to be cheaper than fixed options,

but they do carry more risk as interest rates may rise in the future.

Interest income shrinks. Retirees who rely on interest income from savings and certificates of deposit are most affected when interest rates drop. If you're in this category, you may need to reduce your spending. If the stock market remains in good shape, dividend income may continue at the same or higher rates.

It becomes harder to save. When interest rates fall, traditional savings accounts and certificates of deposit do not deliver much in the way of returns. You may feel less motivated to save when earnings are low. The practice of setting aside money for the future is still important for your financial security. Consider ways to diversify your savings, perhaps by investing in stocks and bonds according to your risk profile.

Financial planning is as important as ever. You can't control interest rates. But you can control how you manage your

finances. Make financial planning a priority. With sound advice and strategic saving and investing, you can make the most of any market.

Garth Gipson, CFP®, CRPC is a Private Wealth Advisor and Franchise Owner with Gateway Financial Planning Group a private wealth advisory practice of Ameriprise Financial Services, Inc. in Visalia, CA. He specializes in fee-based financial planning and asset management strategies and has been in practice for 11 years. To contact him you can email him at [garth.gipson@ampf.com](mailto:garth.gipson@ampf.com) or call him at 559-471-0970.

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PHOTO BY MATTHIAS ZOMER FROM PEXELS

**PPP loans help bank hit record assets**

Bank of the Sierra's participation in the Paycheck Protection Program helped the Porterville-based bank reach a record \$3.1 billion in assets for the first half of 2020



A Tulare County based bank has had a record year during the pandemic, much of which can be attributed to helping small businesses in the area.

On July 20, Sierra Bancorp, parent of Bank of the Sierra, announced it reached \$3 billion in assets during the second quarter, a record for the Porterville-based bank. The record was driven by a \$4087.7 million increase in loans and leases, or a 23% increase over the first quarter. The bank's loans were bolstered by providing \$116.2 million in Paycheck Protection Program loans, the federal loan program implemented by the Small Business Administration in response to the government-induced shut down of entire sectors of the economy in an effort to flatten the curve of positive cases throughout the spring and early summer.

"We are proud of our team's ability to move quickly during the pandemic so our bank could operate effectively," President and CEO Kevin McPhaill said in a July 20 statement. "During the second quarter, we elected to participate in the Paycheck Protection Program to help our customers through these challenging times."

The bank also saw deposits grow by \$327.4 million, or 15% during the quarter ending on June 30. Quarterly deposit growth was highlighted by a \$245.0 million increase in noninterest demand deposits which lowered Bank of the Sierra's quarterly cost of average total deposits to 0.15% as compared to 0.34% in the prior linked quarter. The growth in deposits came primarily from core transaction and savings accounts, while higher-cost time de-

posits decreased.

Total assets increased to \$3.1 billion, representing an increase of \$516.2 million, or 20%, during the first half of the year.

"We had strong deposit growth during this period as well. All of these events led to significant asset growth as we reached \$3.0 billion in total assets – another record for us!," McPhaill stated. "While we know the pandemic continues to evolve and we are in a very dynamic environment, our team is capable and ready for the challenge. We are proud of our second quarter results and remain cautiously optimistic as we look to the second half of the year."

Sierra Bancorp reported consolidated net income of \$8.3 million, or \$0.54 per diluted share, for the second quarter of 2020, compared to \$8.8 million, or \$0.57 per diluted share, in the second quarter of 2019. The Company's return on average assets and return on average equity were 1.19% and 10.30%, respectively, in the second quarter of 2020, as compared to 1.39% and 12.27%, respectively, in the second quarter of 2019.

For the first six months of 2020, the Company recognized net income of \$16.1 million as compared to \$17.7 million for the same period in 2019. The Company's financial performance metrics for the first half of 2020 include an annualized return on average equity of 10.14%, a return on average assets of 1.21%, and diluted earnings per share of \$1.05. The change in quarterly net income was primarily due to a \$1.8 million increase in the provision for loan and lease losses due to continued economic uncertainty.

Overall net interest income remained relatively unchanged as declines in loan yields were mostly offset by higher balances and

lower interest expense. The \$0.8 million favorable increase in noninterest income is due to a \$0.7 million gain from the disposal of a low-income housing tax credit fund investment, a \$0.5 million increase in bank-owned life insurance (BOLI) income, and a \$0.4 million gain from the sale of debt securities. These increases were partially offset by a \$0.5 million decline in customer service charges.

Noninterest expense increased by \$0.2 million, or 1%, due mostly to higher deferred compensation expense.

**STUDENT REGISTRATION**



**NOW OPEN**

Jr. CEO, presented by ServiceMaster by Benevento, is a five-week digital business education course that teaches children the basics of starting their own company. The concept revolves around the scenario of opening a hot chocolate stand. At the end of the program, Saturday, November 7, 2020, participants will open their hot chocolate stands (or another concept they have created) at various spots around town.

[VISALIACHAMBER.ORG/CEO](http://VISALIACHAMBER.ORG/CEO)



**HR gets awarding recognition**

On Tuesday, August 18, the SHRM of Tulare-Kings County Chapter recognized The Emerging Human Resources Professional of the Year and the Human Resources Professional of the Year at the Marriott Hotel in Downtown Visalia.

The SHRM Tulare Kings Board created specific criteria in order for nominees to be eligible for the awards.

The emerging HR Professional of the year award is for an "up-and-coming" Human Resource Professional who has made promising contributions to their organization or the HR profession by utilizing innovative opportunities and creativity.

To be eligible for this award the nominee must:

- Have no more than five years of experience in the field of Human Resources.
- Must be a member of the local SHRM Tulare/ Kings County Chapter in good standing.
- Exhibit strong leadership qualities.
- Have positively impacted their organization or the HR profession.
- Have made notable professional accomplishments and/or innovations in the HR field.
- These nominees inspire innovation, creativity, developments, and organizational excellence in their HR department. They have proven to make a significant impact on the business and positively affect the organizations' success.

To be eligible for the HR Professional of the Year award the nominee must:

- Have five or more years in their role in Human Resources Management
- Be a member of the local SHRM Tulare/ Kings Chapter in good standing. Preferably a member of the SHRM National Organization.
- Have made worthwhile contributions to their organization, or to further the HR practice/profession (i.e. supported or championed efforts improving human capital management); or
- Have made worthwhile contributions to the community.

There were two nominees for Emerging HR Professional of the Year:

- **Jazmin Arana**  
HR Coordinator for California Dairies
- **Shonna Oneal**  
HR Manager for the City of Exeter

There were five nominees for the HR Professional of the Year:

- **Jill Kohlmoos**  
HR Generalist for Alturas Center for Health
- **Cheryl Powell**  
Sr. HR Manager for California Dairies
- **Jeana Brooks**  
Human Resources & Communications Director for Proteus Inc.

See **RECOGNITION** on page 5

**CONNECT**

Continued from page 3

Project funded by the Workforce Investment Board of Tulare County, an equal opportunity employer/program. Auxiliary aids and services available upon request to individuals with disabilities.

**CSET**

Continued from page 3

online options (e.g., colleges, vocational training, and jobs).

"We are honored and thankful for the Best Buy Foundation's award to support CSET's Youth Leadership programs. We are grateful for this continued partnership and Best Buy's contribution to benefit the prosperous future of our young leaders of tomorrow," stated CSET's Youth Programs Assistant Director Daisy Guzman.

The experience of equitable virtual learning is extremely meaningful for many youth, especially those who do not have access to adequate devices or internet services at home during this difficult time. Considering the increased challenges families are facing during the pandemic, youth of low-income households will benefit tremendously from this contribution. Established relationships between youth and youth development staff will be strengthened with the technical support provided by the grant. With social distancing requirements set in place, youth will be able to maintain virtual communication with staff, which is a crucial component in youth development and a young person's decision-making process.

More than 500 youth and young adults in Tulare County benefit yearly from CSET's Youth Leadership programs, providing them with valuable leadership development, job readiness training, civic engagement experiences, college and career exploration pathways, as well as mentorship and networking opportunities. More information about CSET's Youth Leadership programs is available at [www.cset.org/youth-development](http://www.cset.org/youth-development).

Community Services Employment Training (CSET) inspires youth, families and communities to achieve self-reliance through innovative pathways and collaboration. Since 1976, CSET has been the Community Action Agency for Tulare County. We are a nonprofit agency established to fight America's War on Poverty.

**PHONE**

Continued from page 4

hosted on the internet. What does this mean? It means all you need is a phone on your desk and it just needs to be connected to any internet connection. This enables you to be able to pick up the line and call anyone just like you were in the office. It also allows you to have things like intercoms, transfer phone calls, and dial your coworkers by extension just like you were in the office.

These new systems also allow you to text from your business line to enable your customers to text your work number instead of call. Of course, they can still call you. Other features include virtual conference rooms, call recording, and custom call flows (like calling the front desk first then call another phone).

You can also have a mobile app that allows you to read any text messages. You can also do things like see if your coworkers are on the phone or call a customer as if you are at the desk. The possibilities are endless.

As people transfer to working from home, they can just take the phone from their desk and plug it in at home. And if you are on the move, take their cell phone to make and take phone calls. Of course, being this connected means we still should turn it off to spend time with family and friends!

The COVID-19 pandemic has created massive disruption worldwide, both in a public health and economic sense. While the impacts are being felt locally, we are still seeing notable Industrial Park activity that shows promise for the future.

Visalia is fortunate to have several active industrial developers, including American Inc., Don Pickett & Associates, CapRock Partners, and Diversified Development Group (DDG). DDG's most recent project is approximately 365,000 square feet in two new buildings at the southeast corner of Plaza and Riggan. This is the first phase of a larger 697,000-square foot development, and a portion of both buildings are already leased.

Additional growth is on display along Riggan where the YS Industrial project is constructing two 300,000-square foot speculative facilities adjacent to the new location for global pharmaceutical giant, Merck (MilliporeSigma).

CapRock Partners has submitted building permits for the largest single facility in the Industrial Park, along the north side of Riggan across from another global life sciences and advanced technologies company, VWR (Avantor). The approximately 1.3 million-square foot facility will be next to the new location of the UPS Central Valley ground hub. Located at the northeast corner of Plaza and Riggan, the hub will roughly double the existing workforce and is a driver of additional interest in the Industrial Park.

In total, these projects will bring approximately 2.7 million square feet of new industrial space to Visalia. It's estimated roughly 1,700 new jobs could

**CITY UPDATE**

**Growth in Visalia's Industrial Park**



be added as a result of these projects, on top of the construction jobs occurring now.

To ensure a robust talent pipeline for the continued growth of Visalia's industrial sector, the City is actively supporting passage of AB-1457. If successful, it could lead to funding for a regional business training center that would support the upskilling of the regional workforce to meet the demand of jobs in the post-COVID-19 economy.

For the latest updates and news from the City of Visalia, visit [www.visalia.city](http://www.visalia.city) or visit them on social media @Cityof-Visalia.



PHOTOS BY JERMAINE JOHNSON II THE SUN-GAZETTE

Despite COVID-19 stifling businesses locally Visalia's industrial park has made notable progress completing the UPS distribution center and continuing construction on other buildings.



**Airport Launches Travel-Friendly COVID19 Resource Site**

**FLYFRESNO.COM**

**FRESNO YOSEMITE International Airport**

**We are committed to your safe travels** which is why we've launched a new COVID19 resource section on our web site. You'll find:

- Airport Health & Safety Info
- Covid19 Airline Links
- Travel Deals
- Frequently Asked Questions

We're **READY TO MOVE YOU FORWARD** so you can fly with peace of mind.

**Airport launches travel-friendly COVID-19 resource site**

Fresno Yosemite International Airport is ready to move you forward with a new COVID19 resource section at [flyfresno.com/resources](http://flyfresno.com/resources). Visitors will find the latest health and safety measures implemented by the airport and airlines to protect travelers. The site shares what to expect when flying, as well as helpful links to airline COVID19 information and current travel offers. Frequently asked questions (FAQs), TSA and CDC links are also provided so travelers can fly with peace of mind.

**FOX**

Continued from page 1

spite the great need, The Visalia Fox staff is confident that the theatre will make a grand return in 2021. However, they need the community's help to make it happen. Donations can be made at [FoxVisalia.org/donate](http://FoxVisalia.org/donate) or mail them to the business office, 308 W. Main Street, Visalia, CA 93291.

**About the Fox**

The Visalia Fox is a 501(c)(3) non-profit organization dedicated to enriching the lives of our community members.

Executive Director, Vikky Escobedo is available for interviews. Please contact Marina Rojas at [mrojas@fox-visalia.org](mailto:mrojas@fox-visalia.org) for scheduling. For more information about The Visalia Fox Theatre, please go to [FoxVisalia.org](http://FoxVisalia.org).

**RECOGNITION**

Continued from page 4

- **Debbie Clark**  
HR Generalist for Altura Centers for Health
- **Maribel Zimmerman**  
Benefits Administrator for Eagle Mountain Casino



The award-winning monthly newsletter of the Visalia Chamber of Commerce

**Life insurance for business owners**



**Jacob Sorensen**  
Licensed Ins. Agent  
American National Insurance Company

The discussion of life insurance can be a difficult conversation for anyone, but none the less it is a necessary conversation.

When we think about the life insurance discussion it is most often associated to our personal situation within the household. There are plenty of reasons why people obtain life insurance, but the primary reasons are to pay off debt, maintain a current lifestyle, and protect the financial future of our loved ones. As we transition the conversation to business, I ask you. Do businesses need life insurance for owners and key people?

I assume most of you answered correctly but the answer is yes! Whether your business is a sole proprietorship, a partnership, or have a key person who plays a vital role in your business, life insurance should be a major consideration in your business plan. A properly structured life insurance policy can ensure the continued operations of the business in the event of an unexpected death. The list of people counting on you grows as you build a business; family members, business partners, and employees.

Let us look at a few opportunities a life insurance policy provides for a business. If you are a sole proprietor, it is a strong likely hood you leveraged assets or took on personal debt to start your business. If you have a spouse, they not only depend on your income but depend on the success of the business to pay off debts. A personal life insurance policy can ensure in the event of your death, the debts can be repaid, and loss of income can be replaced. A term life insurance policy can be a good option for covering the death benefit need while keeping costs low for the duration of the need.

Having ownership in a business with one or multiple partners can be a wonderful experience but can absolutely be more complicated in the event of a death of an owner. A buy-sell agreement should be used when there is multiple interest in ownership. Each owner would have a life insurance policy issued and in the event of their death its proceeds would provide liquidity to purchase the deceased's interest. Without a buy-sell agreement it is quite possible the remaining owners end up in business with someone not expected. A permanent life insurance policy might be the best option to last with the future of the business.

Every business has someone who is indispensable. These employees are called "key people" and without them the business could suffer a loss of revenue until a replacement is found. A life insurance policy is issued on a key person and owned by the business. A key person life insurance policy can ensure the business can sustain its costs if revenue decreases while trying to find and train a replacement. A term life insurance policy should be considered for the estimated time of the key persons remaining employment.

As businesses grow, they compete in the marketplace to hire the best candidates. Candidates often look beyond the salary and expect additional benefits. A permanent life insurance policy can be one of those additional benefits that the employee owns but is paid for by the business. A permanent life insurance policy not only provides the employee's family financial protection, but it can help supplement the employee's retirement income.

As you can see there are many possibilities as to why life insurance should be addressed in every business plan. An unexpected death is not only tragic, but it can create even more hardship and turmoil. Having a protection plan in place can reduce the impact on family members, business partners, and employees. This article was a brief overview of potential options that could apply to your business. Always consult with a licensed insurance agent to assess your needs, understand tax implications, and learn more about available products. American National has a suite of life insurance products to handle all your personal and business needs.

**United Way offers \$1 million for mortgage, rent and utilities**



In collaboration with the Kings/Tulare Area Agency on Aging, the United Way of Tulare County has established a rental, mortgage and utility assistance program to help residents who are experiencing financial hardship during the COVID-19 pandemic. Funded by the CARES Act, the collaboration will offer one million dollars in assistance for Tulare County residents.

"This funding comes at an imperative time to help Tulare County residents as they try to navigate these times," said Rosemary Caso, executive director of United Way of Tulare County "Although moratoriums are currently accepted, landlords, mortgage companies and utilities will still expect payment at some point and residents need to stay on top of that before they get too far behind and cannot recover

Both tenants and homeowners in Tulare County are eligible for assistance. To be eligible, tenants and homeowners must show financial hardship due to COVID-19 pandemic. All forms of assistance will be made directly to the landlord, lender, or service provider. Priority

will be given to seniors, 60 years and older, homeless, and those at risk of homelessness.

For more details on eligibility, and to apply, visit [www.unitedwaytc.org/direct-services](http://www.unitedwaytc.org/direct-services).

United Way of Tulare County is a local, independent 501c3 nonprofit established in 1981, incorporated in 1986, and is a member of the United Way Worldwide. We fight for the health, education and financial stability of every person in every Tulare County community and provide resources and funding to community benefit organizations whose strategies align with ours and who meet our Standards of Excellence.

# Thank you

TO OUR PREMIER MEMBERS

**CHAMPION:**



**VISIONARY:**



**REGIONAL LEADERS:**



**KEYSTONE:**



**CORNERSTONE:**

CIGNA, CSET, E.D.I.S.,  
LAMP LITER INN,  
M. GREEN & COMPANY, NAKED NUT,  
MILLIPORE SIGMA,  
SOUTHERN CALIFORNIA EDISON

**MEDIA PARTNERS:**



**HEALTH CARE NOTE**

## Responding to COVID-19



**Kerry Hydash**  
President/Chief Executive Officer  
Family HealthCare Network



This year Family HealthCare Network (FHCN) has been at the forefront of keeping our local community members healthy through the expansion of services, an expansion of tele-health visits, and robust COVID-19 testing. Our primary goal continues to be ensuring everyone gets the care they need. However, as we all know, one aspect of a healthy community is a thriving economy, so part of our efforts have been focused on the health of our workforce.

In response to the pandemic, FHCN implemented both phone and video visits, allowing individuals to access care remotely from any location. Family HealthCare Network's expanded tele-health services have had tremendous success in responding to patient needs quickly. Since March, FHCN has conducted more than 96,000 tele-health visits either by phone or video. The ability to be assessed from the comfort of our patients' home

allows for extra precaution that ultimately keeps the rest of our community healthy.

In addition to tele-health services, in Tulare County alone, FHCN has conducted more than 12,000 COVID-19 tests since March 2020, focusing on connecting patients to the care they need and ultimately helping them to return to their normal daily lives, including getting back to work. To further assist businesses greatly affected by COVID-19 exposure, FHCN's Mobile Health Center has taken testing to a new level. Family HealthCare Network works with Tulare County Health and Human Services to create drive-thru testing sites where a provider conducts on-site assessments allowing the business' staff to be cleared for works or recommended for testing immediately. This quick response allows businesses to reopen much quicker than they would without such intervention. We understand the vital role that business plays in our economy, and understand that anytime workers unable to be at work it has a profound impact on the individual and also has a ripple effect through our community.

Family HealthCare Network's success is rooted in the health of our community. Our commitment to testing is one of the many ways FHCN contributes to the daily efforts of that goal. We will continue to be a powerful force for promoting new ways of supporting the health and wellness for all individuals.



STOCK PHOTO



PHOTO COURTESY OF HAPPY TRAILS RIDING ACADEMY  
Happy Trails is a therapeutic riding center which provides a unique opportunity for self-improvement.

### SoCalGas gives Happy Trails Riding Academy \$15,000 grant

Happy Trail Riding Academy says it will use grant to provide program services



Southern California Edison is helping Happy Trail Riding Academy light a fire under their kids

and adults.

Last month, Happy Trails announced that SoCalGas granted them \$15,000. According to a press release the grant money will be used directly to provide program services.

Happy Trails Riding Academy is a non-profit program that enriches the lives of children and adults with physical, mental and emotional disabilities through therapeutic horsemanship.

"Happy Trails has partnered with SoCalGas for over 20 years," noted executive director, Leslie Gardner, "their dedication to our organization has made such a difference in our program. We want to thank Colby Wells, SoCalGas senior public affairs manager for facilitating the grant process."

Happy Trails is the only fully-accredited therapeutic riding center in the San Joaquin Valley between Bakersfield and Modesto. Therapeutic horsemanship has been proven to provide a unique opportunity for self-improvement and independence in a positive learning environment, while offering a challenging alternative to traditional therapy. This program gives primacy to the human spirit.



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