

www.visaliachamber.org Business Update

AWARD-WINNING MONTHLY PUBLICATION OF THE VISALIA CHAMBER OF COMMERCE

Vol. 41, No. 23 November 2020

INSIDE

Food service aims for delicious, healthy and accessible

Precision Prep offers meal prep services for people seeking help to live a healthier lifestyle. 2

Visalia Mall goes digital for holiday shopping

Holiday shopping this year will be very different: Face coverings will be required; social distancing protocols will be in place; hand sanitizer stations will be available at the entrance and exit of Santa's set. 4

Kaweah Delta posts visitor policy, restores elective surgeries

Due to a continued decline in COVID-19 hospitalizations, Kaweah Delta has restored elective surgeries and effective Monday, Oct. 19, the Medical Center will modify its visitor policy. 5

EVENTS

NOVEMBER 4, 11, 18 & 25 Coffee & Conversation with Your Chamber **CEO-Facebook Live**

Time: 8:00 a.m.

NOVEMBER 12 YPN Monthly Virtual Trivia Night

Time: 6:00 p.m. Location: YPN Facebook Live

NOVEMBER 13 Lunch Bunch @ The Pickled Deli

Time: 11:00 a.m. - 1:00 p.m. Location: 4130 S. Mooney Blvd.

NOVEMBER 17 YPN Monthly Virtual **CEO Chats**

Time: 6:00 p.m. Location: YPN Facebook Live

TRAVEL WITH US

APRIL 20-MAY 3, 2021 Culinary Italy 13-Day Tour

JULY 16-24, 2021

Colorado Rockies Rail & National Parks

OCTOBER 16-20, 2021

The Magnolia Trail &

The Heart of Texas OCTOBER 19-27, 2021

London and Paris Discovery

NOVEMBER 2-9, 2021 Irish Discovery

MARCH 6-20, 2022 Colors of Morocco



Travel provided by:

Collette Vacations CST #2006766-20

Mayflower Tours CST #2044099-20

Chamber Explorations CST #2048841-40

For more information, go to www.visaliachamber.org/travel

Retailer gets FaceTime with customers



PHOTO BY JERMAINE JOHNSON II, THE SUN-GAZETTE

Pacific Treasures & Gourmet added grocery items to their line of products in order to stay open during the pandemic. For customers at risk, the owner will shop with them over FaceTime.

Since in-person shopping has been strongly discouraged over the last few months, businesses were forced to find new ways to service their customers. Pacific Treasures & Gourmet relied on FaceTime shopping, curbside pickups, and shipping services to maintain their oper-

Pacific Treasures & Gourmet is a specialized gifts and lifestyles store in Visalia. They were able to reopen on May 7 but accepted orders by appointment only. They also resorted to curbside pickups and offered shipping services including free delivery in Visalia.

To accommodate for customers who wanted an in-person shopping experience while sheltering-in-place at home, Pacific Treasures began taking people on virtual shopping trips. They call people using FaceTime, which is a video calling software on iPhones, and a worker will take the customer around the store while discussing what they want.

"We've had to be very creive and accommodating to people's needs. We're very happy to do whatever it is that [customers] would like us to do," Pacific Treasures owner

Michelle Wiebe said. The shop also increased their social media usage to better serve customers remotely. They post pictures of their products on Facebook and Instagram, then customers would call in to inquire and possibly purchase a certain product they saw.

"I'm posting everyday now, it really brought a lot of people in and it worked to our advantage," Wiebe said. "We did so many beautiful Easter baskets and shipped them all over the United States."

Pacific Treasures was able to stay open because they also sell food. As a result, they increased their food inventory. Their food sales ramped-up because they had items that grocery stores were running out of.

"I had a lot of suppliers that could ship right away. I've never sold so much pasta in my life," Wiebe said.

Downtown Visalia has been home to Pacific Treasures for 29 years. They are very active in community as they're big supporters of the local schools, or-



few months has demonstrated the resilience of the Visalia community and the surrounding areas.
"I'm thankful that we could

work through everything and people were very understanding of our ability to navigate the situations," she said. "One takeaway I'm seeing is people are realizing the importance of

ganizations, and fundraisers. shopping local. If you shop at According to Wiebe, the last a local store, your money stays here in the community."

As shelter-in-place orders are lifted and businesses begin opening back up around the country, Pacific Treasures will continue some of their new practices they've implemented. FaceTime shopping is here to stay along with curbside pickups and shipping services.

PRESIDENT'S CORNER

All hope is not lost



President and CEO Visalia Chamber

past eight months have been difficult. I know, that's understatement. Businesses have had to work harder and adapt to lighting fast speed. That says nothing about the real toll this has taken on our community, neighbors, and

friends. But all hope is not lost. There are good and hopeful signs of a new day.

In September, the Visalia Chamber of Commerce launched the Jr. CEO program presented by ServiceMaster by Benevento. This multi-session class is helping youth launch their own hot chocolate stands on Saturday, Nov. 7. Youth take classes on business formation, food safety, pricing, money management, marketing, and customer service. Area business leaders serve as the class business professors, and a workbook allows Jr. CEOs to draft their business plan.

The idea is a novel one. Help youth catch the entrepreneurial bug early, so business success is realized much sooner. Teach our students how launching their own business is a vehicle to their dreams and a means to improve Visalia. When we launched the program, we were hoping a few kids would take us up on the offer to learn, grow, and develop. We hope out of that group maybe some would complete the tasks assigned and launch their hot chocolate stand on Nov. 7. We were not ready for the response we got.

Forty families have signed up. After the first class was posted online, we began hearing from parents and even the students directly. They were hooked. They were excited. Students were planning, forming partnerships with parents and siblings. They emailed questions to our guest

business professors. They were engaged. They were hungry. The spark of an idea was feeding an entrepreneurial fire.

Hosting a round table discussion with some of our Jr. CEOs, they shared their questions and discussed ways to improve their business. All were planning hot chocolate stands, but beyond that, they had thought of other items to sell to compliment hot chocolate. One sibling partnership had developed a product that solved a need (I know I'm vague, but they're in the development phase. I will respect their opportunity to capitalize on the market when they are ready to launch. But stay tuned!).

As the students asked questions and shared the things they had already learned, hope washed over me. Business is hard. And recently, unusually hard. I have spent more nights than I care to count worrying about the long term ramifications on our business community. If I'm honest, there have been times I've been scared. But listening to these Jr. CEOs excitedly talk about launching a hot chocolate stand, I realized we are going to be okay. In fact, we might be more than okay.

Most in the fourth, fifth, and sixth grades, these youth are excited, hopeful, and willing to solve the next generation of business challenges. They didn't see a struggle in the current COVID business environment; they saw an opportunity. I am so glad ServiceMaster by Benevento's sponsorship allowed us to develop this program.

I'm grateful for parents that signed their children up, and the spirit of our Jr. CEOs renews me. Join me Saturday, Nov. 7, supporting these Jr. CEO's as they launch their hot chocolate stands and jump into the business community. I know, with their leadership, the business community will be in good hands for decades to come.

More information about hot chocolate stand locations can be found at www.visaliachamber.

Valley developers build new home communities



With the UPS shipping hub coming online in Visalia's Industrial Park and an Amazon Fulfillment Center not far behind, new workers in the area will need a place to sleep. Fortu-

nately for them new homes are on the horizon.

San Joaquin Valley Homes and Presidio Residential Capital announced that they closed on two parcels of land in Visalia las week. The first parcel on 19 acres, is named Arbor Gates and will introduce 91 lots near the northwest corner of Visalia Parkway and Demaree Street in southwest Visalia. The second, Cameron Court, encompasses nearly five acres near the southwest corner of Caldwell Avenue and Court Street in Visalia and will offer 30 lots. Model construction for both is planned for December 2020.

'We can't wait to introduce homebuyers to these two new beautiful communities," said Danny Garcia, vice president of sales at SJV Homes. "Both of these neighborhoods are in great locations in Visalia.'

Arbor Gates will be a gated community of garden-style homes and includes a neighborhood park. The lots are an average 5,600 square feet, and the homes will range from 1,297 to 1,597 square feet with such features as nine-foot ceilings, granite countertops, stainless steel appliances and some with covered patios. They will have three bedrooms, two bathrooms and attached two-car garages.

Cameron Court is a more intimate-sized neighborhood with just 30 detached garden homes on lots averaging 5,500 square feet. These three-bedroom, two-bathroom homes will also be 1,297 to 1,597 square feet and feature amenities similar to Arbor Gates.

Both Cameron Court and Arbor Gates are south of Highway 198, the major east-west corridor in the region. Major retail, dining and services are less than one mile from both communities. Students living at both communities can attend Cottonwood Creek Elementary School, La Joya Middle School and El Diamante

High School—all in the Visalia Unified School District. These communities represent SJV Homes' 25th and 26th joint venture projects with Presidio Residential Capital, a San Diegobased real estate management company.

According to the National Association of Home Builders' formula to determine the local impact of single-family housing in typical metro areas, adding 121 single-family homes will generate \$34 million in local income, \$4.3 million in taxes and other revenue for local governments and 476 local jobs.

BOARD SPOTLIGHT



Name: Bob McKellar Company: McKellar Family Farms, Farmer Bob's World, Historic Seven Sycamore's Title: Owner and Operator

Why do you serve on the **Chamber Board of Directors?**

My self-appointed mission on the Board of Directors is to represent agriculture. I would like to be instrumental in attracting Cal Poly or Fresno State, as a public service, to study and report the influence and contribution agriculture has on Visalia businesses. I would like to be part of an effort to increase the basic understanding each has of the other.

What has the chamber done in the last 12 months that has helped your business?

We miss the point if we consider only what the Chamber has done for my business. The Chamber creates a business atmosphere from which all businesses benefit. It is like "insurance," we all contribute and we all benefit.

What's your favorite family tradition?

Our favorite family tradition, for the 93 years our family has been in business, is giving of one's self to the benefit of the community. My mother and father were outstanding "givers and doers."

Does your family have a "motto"—spoken or unspo-

In God we trust!

What was your first job? My first job was being a farmer's son. That meant doing

whatever needed doing each day that he told/showed me how to do.



To schedule a tour or for more information please call (559)731-7925.

ABOUT THIS PUBLICATION

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CONTACT US

Send briefs via e-mail to amanda@visaliachamber.org Call 734-5876. Mail to: Visalia Chamber of Commerce 222 N. Garden St. #300 Visalia, CA 93291 Visit www.visaliachamber.org

Community Loyal Members | A thriving community starts here!

RENEWING

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

Keystone Members:

■4Creeks, Inc.*

Cornerstone Members:

■ MilliporeSigma*

Community Investor Members: ■ Xfinity Store by Comcast

Business Builder Members: ■ Hydrite Chemical Co.*

Business Connector Members:

- Best Buy Market By SAVECO #13*
- Caliber Home Loans*
- Central Valley Christian School*
- Cline's Business Equipment Inc.
- Mechanics Bank, Mooney Blvd.
- Orthopaedic Associates Medical Clinic, Inc.*

■ Round Table Pizza* **Small Business Members:**

- Acute Plumbing
- Lagomarsino Group ■ McKellar Family Farms*
- Super 8 Motel*



COMMERCE

Community Investor Nonprofit Members:

■ Gateway Church*

Small Business Nonprofit Members:

- Veterans Memorial District*
- Visalia Lions Band Review

* Indicates membership in the Visalia Chamber 110% Club.

AMBASSADOR SPOTLIGHT

Name: Schad TenBroeck Company: Sequoia Financial LLC Title: Financial Advisor

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

I joined the chamber right before the shutdown. Given the business environment that we're in this year, I wasn't sure what to expect, but the chamber's level of commitment to our local businesses has been so impressive that I am glad I joined when I did. This year, 2020, I have been to networking events, met with other ambassadors, and attended webinars on emergency business funding, all put on, safely, by the chamber.

When getting together in person wasn't yet an option, the chamber was



SUBMITTED PHOTO

delivering information on local pandemic rules and changes. PPP and disaster loans were crucial for some of our clients and, as regulations changed almost daily, the chamber kept us up

As we start to open up and get back to normal, I can't wait to get involved more and meet everyone in person!

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

Employees should get involved because the chamber is our advocate and often acts as the voice of our local, small-business community. We are a startup business with two employees, me being one, so the chamber might be our only advocate on many important local issues.

The best part of working for your

company is...?

There are just two of us here, so I would say the best part of working at Sequoia Financial is how close we get to be with our clients. Our friends and family make up the bulk of our clients, so it's just that much more meaningful every time we get to be a part of one of them achieving a financial goal.

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

One of our favorite things to do on the weekends is to ride our bikes downtown to Component Coffee, Pita Kabob, Brewbakers, Barrelhouse, or over to Mama K's new location. We live and work downtown, so this place and everyone striving to make it better mean a lot to us.

Food service aims for delicious, healthy and accessible

Name: Lauren Evangelho Company: Precision Prep Title: Owner

Precision Prep offers meal prep services for people seeking help to live a healthier lifestyle. We offer nutritious pre-portioned signature dishes created by a certified nutritionist or customized meals built to your specific needs. We offer individual meals as well as bulk food trays and family meals, and you can order weekly or subscribe to a monthly package. We can cater to any nutritional, diet or lifestyle needs including diabetic friendly, low sodium, vegan, vegetarian and keto. We also offer delivery to Visalia and surrounding cities within 30 miles. You can view our menu, ordering details, prices, and place your order

on our web site: www.Precision-PrepVisalia.com. We recently

partnered with Katie Williamson Coaching, a certified holistic health coach who focuses her nutrition coaching on sustainable and personalized lifestyle changes and habits to make your health goals longterm and enjoyable. She also offers custom meal plans for athletes, and corporate wellness programs. You can learn more here: precisionprepvisalia.com/holistic-health-coach-

ing.
We will be expanding our
Freepo/Closervices to the Fresno/Clovis area beginning in January 2021. We will start taking pre-orders for Fresno in December, and offer a free pickup location in Clovis on Monday evenings beginning Jan. 4,

Also beginning in January 2021, we will be offering virtual meal prep classes via Zoom. You can now learn how to ef-



SUBMITTED PHOTOS

Lauren Evanghelo (front), with Arianna Gonzalez (back) help hungry Visalians live their best nutritional life by prepping healthy well rounded meals. Precision Prep recently partnered with Katie Williamson coaching, a certified holistic health coach who focuses on lifestyle changes and haps to make longterm goals achievable.

Precision Prep

Meals designed with you in mind

ficiently and easily meal prep from a professional meal prep chef from the comfort of your home, and be able to interact, ask questions, and participate along with the other members of the class in a virtual setting. More information on this will be coming soon.

What many people don't know is that they can actually SAVE money by ordering our services. Most people see our meal prep services as an expensive luxury, however we have several customers tell us they save so much money every month because our meals are cheaper than eating out at restaurants, or buying groceries that often get thrown out because they don't have the time to cook. They also spend less money browsing at grocery stores and making unnecessary purchases since they no longer need to go to the grocery store.



We offer meals for as little as \$5 to \$6 per serving and have budget friendly options every week.

Another interesting fact that we have virtually eliminated food waste within our compa-

ny with our business model. The U.S. wastes approximately 40% of all the food it produces, and we feel very strongly about doing our part to reduce that number. So, we keep our services pre-order only, and we carefully calculate exactly how much food to buy and prepare each week. Any leftovers are either sold, donated, or eaten by our staff, and we even save our produce scraps to feed farm animals. We love to participate in

community events such as health fairs, raffles, charity events, or fundraisers whenever we can.

We recently completed a charity program called Feeding the Frontlines, where we raised over \$5,000, and donated over 1,100 meals to 19 facilities in Tulare County including hospitals, nursing homes, EMTs, pharmacies and other essential workers during the beginning of the COVID-19 pandemic.

We also offer free cooking/ meal prep lessons for adults and kids on Facebook live every week on Thursdays at 5:30 m. and 6:30 p.m. You can learn more here: www.facebook.com/precisionprepvisa-

lia/events Our location also serves as a shared commissary kitchen for other small local food businesses. We currently rent our kitchen to three other food businesses during the week and we love sharing our resources and facilities with them to help them grow and

expand. Hearing on a regular basis how convenient, time-saving, and stress-relieving our services are. We love hearing about how our food is not only nourishing and delicious, but also how much more freedom and peace of mind it brings our customers. They no longer have to worry about what to eat, standing in line at the grocery store, cooking dinner after a long exhausting day at work, or waking up early to prepare their breakfast and lunch to take to work. It's very fulfilling knowing that we are truly changing people's lives.

Joining the chamber of commerce was a game changer for us because we feel much more a part of our community now. The chamber takes care of each and every one of their members, and makes everyone feel welcomed, needed, respected, and supported. They have connected us with many needed resources, promoted our business to the community and other members, and have always been there for us since day one.

Our motto is "Meals designed with YOU in mind' and we truly mean it. We strive to provide the best food, the best nutrition, the best customer services, and the best experience for all of our customers. No matter what your dietary needs or desires are, we offer tons of variety, customization options, and budget friendly meals so that literally anyone is able to utilize our services. We love and embrace feedback and ideas that will help us serve our community even better, and make healthy convenient food accessible to everyone.

PLUMBING Residential and Commercial Water Heater Experts (559)736-0985CA LIC.#872929 Founded in 2005



Congratulations to **DMI Agency** who celebrated their 17th Anniversary of Lifestyle Magazine!

CASA of Tulare County was gifted a \$250,000 from an anonymous donor to support efforts to recruit, train and support volunteers who advocate in court for the best interests

of children in the foster care sys-

Sheriff Mike Boudreaux and the Tulare County Sher-

Departiff's ment continued to hand out food and masks to communities throughout Tulare County. Congratulations

to **Provost & Pritchard**. Their McMullin On-Farm Flood Capture and Recharge project was honored with



the 2020 ASCE San Francisco Section award.

Kaweah Delta Health Care District thanked first responders in Tulare County during Healthcare Security and Safety Week with free meals. In addition, Kaweah Delta was named the most awarded hospital in the Central Valley for 2021. They were recognized as one of America's 50 Best Hospitals in Cardiac Surgery and America's top 100 hospitals in stroke, pulmonary and critical care. Congratulations!

In October Quesadilla Gorilla celebrated their seventh anniversary of being in business. Congratulations!

firefighters with

donated hygiene

collected and de-

livered 75 kits to

firefighters who

had worked 18-

24-hour shifts.

ALV gives thanks

to St. Paul's An-

glican Church

and St. Paul's

School for their

kits.

Members

Assistance League of Visalia (ALV) members assisted



generous donations and support.

Bello Vita recently celebrated their one-year anniversary. Con-

The Visalia Convention Center was awarded the Global Biorisk Advisory Council Star accreditation, the industry's' only outbreak response and recovery accreditation and the first Central Valley convention center to be industry accredited in outbreak and infectious diseases preparation and response.



partnered Agent with his West Visalia Kiwanis club for the \$1500 donation to the Purple Party, which benefits Family Services of Tulare County. This year was special

Patrick L. Sala-

zar, State Farm

because Family Services partnered with Valley Oak SPCA for a project that helps those in need with a pet to help shelter them when a person needs

Congratulations to **Chapala Grill** who celebrated their 17th Anniversary in business last month!



SUBMITTED PHOTO

Bank of the Sierra announced a record quarterly earnings. They had a 25% net income increase compared to the second quarter of 2020 and 16% higher than the same quarter in 2019.

Historic Seven Sycamores is open for business. They recently announced they are open for wedding bookings for 2021 and beyond and their Glass Barn is available for holiday parties. Their non-profit affiliate, Farmer Bob's World will soon open offering an orange picking experience and wagon and walking tours of the citrus or-

LEADERSHIP VISALIA

Leadership Visalia takes a step back in time



Aubrey Mathis Leadership Visalia

Visalia Chamber Leadership Cohort for 2021, had the wonderful opportunity for

a walk through the history of Downtown Visalia Friday, Oct. 9th. We were blessed to have the amazing Terry Ommen as our tour guide. He is a wealth of knowledge and in addition to the commonly found history, he has tidbits and pieces that are not as well known. There was so much information gained during the outing! The cut granite curbs throughout downtown and around what we now know of as the Darling Hotel are all original from Rocky Point Granite a short drive away in Exeter. In addition to 12 original hitching rings that are all now marked with plaques throughout the main streets, there are a mere handful of original granite curbs that are still clamped together over 100 years later. The oldest photo known of Visalia



PHOTO BY LEADERSHIP VISALIA

Visalia historian Terry Ommen guides the 2021 Visalia Chamber Leadership cohort (seen above) through downtown to discuss this city's unique history.



is from 1863 and is also known for the lone wagon that appears to have been stripped and abandoned. Café 210 was originally the Studebaker dealership in 1916 and still has much of the original appearance of nearly 100 years ago if you look close enough. In front of the Convention Center where the current downtown Visalia sign is placed, one should take a step

back in time to 1872 and imagine the City Hall Fire building being there instead with a Button and Blake engine and hose carriage. The city still maintains ownership of the old Gorham Pumper that was acquired several years later in 1913. There are so many other interesting little facts and pieces of history. Walk around one day and see if you can find any other little pieces of history you have never recognized before. Find yourself an old timer and try to discover something new.

After lunch, the group had the chance to have a conversation with a few of our locally elected officials. Assemblyman Mathis, Supervisor Shuklian, and Councilman Poochigian. Discussions of individual roles for each and how they work together to help the community were highly informative and included resources for when help is needed with things like DMV, schools, homelessness issues, and beyond. The biggest takeaway that was agreed upon in the post discussion was the willingness to help, work together, and help each other. These individuals' whole goal is to help the community, and they continue to do so! By the end of the discussion, everyone had some extra resources and a different understanding on what each job en-

Overall, it was a very educational and rewarding day for the group. One can hope that everyone in the group now knows who to call for certain issues that arise and may help the community as a part or a whole, as well as have a better understanding of how we got to be this lovely little town.

Goodbye Mayor Link



Jerrold Jensen

Visalia's retiring mayor, Bob Link, leaves behind an extraordinary legacy of a lifetime of service to our city. He has been a member of the city council for the last 21 years-including three terms as mayor. Over the last 60 years he has donated countless hours to nonprofit organizations, service

clubs, religious organizations and youth groups. Born and raised in Visalia, Bob was a member of Mt. Whitney's first graduating class. After earning a degree in business administration from the University of Redlands in 1959, he returned to become co-owner of Links Men's and Women's Wear on east Main Street until he retired in 2013.

He previously served as president of the Visalia Chamber of Commerce, president of the West Visalia Kiwanis Club and is a Rotary member. Nationally, he was elected as a board member for the Menswear Retailers of America and was chairman of their financial operations group. The city council's web site has a more complete list of his leadership positions.

Mayor Link's family has a long history of community service. His father was a member of the Visalia Unified School Board for 22 years. Bob's wife of 61 years, Pam, and all 3 of their children, are school teachers. His brother and business partner, Tom Link, served as Chairman of the Board of Trustees for the State Parks and Recreation Commission and is currently Vice Chairman of the Tulare County Board of Education. Similarly, his wife of 56 years, Ordonna, and both of their children, are school teachers.

Mayor Bob and his brother both received "The Distinguished Citizens Award" from the Boy Scouts of America and were honored with the "Red Carpet Award" by Visalia Emergency Aid.

Long before joining the city council, he began working to preserve our downtown area when large chain stores began moving to suburban shopping malls in the 1960s. He later teamed up with Roger Franey and Don Estes to persuade downtown businesses to volun-

See GOODBYE on page 4

CITY UPDATE

Council OKs \$1.2M in COVID-19 assistance

\$1.2 million dollars in federal coronavirus funding is now available thanks to the Visalia City Council. The City's new COVID-19 Residential Rental/ Mortgage and Utility Assistance Program is for Visalia residents who have experienced financial hardship due to COVID-19. Directed by the City Coun-

cil to help stabilize households during this difficult time, a portion of the City's allocation of Community Development Block Grant Coronavirus Aid. Relief and Economic Security Act (CDBG-CV) dollars fund the Assistance Program, which is now accepting applications.

The COVID-19 Residential Rental/Mortgage and Utility Assistance Program can provide up to six consecutive months of assistance (with a maximum per household benefit of \$5,000) and is for those who



perienced both financial hardship and inmeet come limits.

used to assist with current and/or past due monthly rental or mortgage payments, and/ or utilities such as electric, gas, water, sewer and trash. Payments go directly to the service provider and are only for a person's primary residence. Those who are already receiv-

Program payments can be

ing housing assistance through a local or federal program are not eligible, as payments cannot be a duplication of benefit per federal regulations.

The City has partnered with

See COUNCIL on page 4

Our customer service flow and tech

techcare

Care360, we have found customservice flow

At Tech-

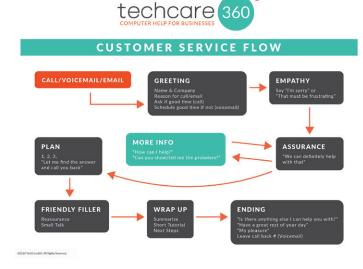
that

has proved very affective for our business. We think this could be applied to all businesses that are customer service oriented and can improve how you talk and message your clients! We use it for everything from phone calls, emails, voicemails and more. Simply skip sections that don't make sense in a voicemail or

email. General dos and don'ts

Don't keep clients on the phone longer than they have to. Everyone has limited time so keep in mind how long you are keeping your clients on the phone.

Don't make clients feel stupid. No one wants to feel that way. Do reassure that you can help and show empathy. We



will talk about that later.

Do, always stay calm. Remember that if the client is upset, that they are usually not upset at you directly. Do your best to show empathy and reassure that you can solve the issue or find someone who can.

Don't use phrases like "that's weird" or "never seen that before." Trust and confidence in your service takes a long time to build and can be lost in an instant with one of these comments.

The flow

The flow should be followed one after the other except for the "More Info" section or if

See FLOW on page 6



\$610 PER MONTH RENT INCLUDES:

103 sq. ft. Executive Suite located in the Visalia Chamber of Commerce building. Utilities, taxes, wireless internet, mail reception, building maintenance, secure 24-hour access, use of bathrooms and kitchenette. The Visalia Chamber provides receptionist for walkin customers, directory listing on entry area, use of shared conference room for 8 - 12 people when available, use of copier/fax/email on a per copy charge

INTERESTED? CONTACT US TO SCHEDULE A TOUR!

222 N. GARDEN ST STE 300 VISALIA CA 93291 (559) 734-5876 | INFO@VISALIACHAMBER.ORG



'So how

much do

you make?'

TUCOEMAS

Brice Yocum

President/CEO

It finally hap-

pens. It always

does, especial-

ly with kids.

It tends to

take a little

more time

kids

with

from

ral, blue-collar backgrounds.

They're taught to be respect-

ful, and so they usually wait.

But eventually someone asks

and the classroom erupts in de-

light. It's what they all wanted

to know. It's what they think

matters. It's what almost ev-

eryone thinks matters. It's my

favorite part, the part when I

get to shock everyone and say,

What I make is irrelevant. The

better question is, 'how much

I've acted in this play over and

over in school classrooms. Pri-

vate and public; privileged and

challenged; children and adults.

It's usually a Career Day event

or a personal finance class. And

it doesn't matter if the kids have been raised around money or not. It doesn't matter if they go

to private school or public. No

matter whom I'm talking to, ev-

eryone believes the number one measure of success, the key to happiness is- making money. The truth is, they're not

alone. Most children feel this

way because someone has in-

formed them, directly or indi-

rectly, that making more money

is the key to a good life. Those

people are often their parents.

But the reality is that it's more

about good habits and math.

This isn't a sexy answer, but it's

What I attempt to show my

audience is that at the end of

the day, what they're really ask-

ing about is "margin." I demon-

the right one.

do I spend?'

Tucoemas

Symphony presents **Musical Uplink**



Josh Banda

Executive Director Sequoia Symphony Orchestra

Musical Uplink is a digital series that will be available to everyone. Not just our subscribers and not just for people who buy tickets; Musical Uplink will be for everyone, free of charge. In the

coming months you'll be treated to filmed performances that will be released either once or twice a month through social media channels where we'll have a chance to come together

with the community around great music.

The musicians of the Sequoia Symphony and our production partners, Go Creative Group, have created short films of a variety of orchestral pieces. You'll hear some of your favorite composers and some music we hope will be new to you as well. Recorded with safety precautions, you'll see the orchestra in masks and socially distanced. But the music is there, with striking visuals that give you a view of our orchestra as you've never seen. Up close and personal, these videos are not just films of the orchestra playing, but have been specifically designed for each individual work to complement and enhance what you're hearing.

Accessing Musical Uplink content is simple. From your mobile device, tablet or computer just visit www.sequoiasymphonyorchestra.com/musical-uplink, select the performance, hit play and enjoy the music.

For the best audio experience, we recommend listening with headphones. For the best social experience, we recommend joining your friends and family at home and access Musical Uplink via the YouTube app on AppleTV, Roku or any other smart TV device to experience each performance on the largest screen in your home.

Make sure to stay connected with Sequoia Symphony on social media @sequoiasymphony to stay up to date on the latest releases. Live concerts may have been canceled. The music will NOT be



GOODBYE

fiti removal.

Continued from page 3

tarily raise their taxes to form a

property business improvement

district. Currently led by Vice

Mayor Steve Nelson, that now

vibrant 72-block downtown dis-

trict pays for additional services

including a 24-hour bicycle pa-

trol plus maintenance and graf-

Mayor Link has been part of a

fully, they volunteer to endure

Visalia Mall goes digital for holiday shopping



Rick Feder General Manager Visalia Mall

Holidays Shopping this year will be very different: Face coverings will be required; social distancing protocols will be in place; hand sanitizer sta-

tions will be available at the entrance and exit of Santa's

We have a line queuing app, Spot Holder, available for customers.

Mall holiday hours have not been released yet. 2020 will offer shoppers the opportunity to bring the tradition of Santa visits to the home via the launch of the Virtual Santa platform, Jingle Ring. The partnership with Jingle Ring is intended to serve as a new source of revenue to fill the projected gap this holiday season.

One of our biggest updates to our 2020 holiday experience is a "Virtual Santa" offering through our partner, Jingle Ring.

These virtual, personalized visits are being offered at all of our properties and will include a recording of the experiences for families to share with their loved ones on their social channels.

When speaking with the families, Santa will know the children by name (even their Elf on a Shelf), naughty and nice list call-outs, and anything else that the purchaser wants included in the conversation.

Santa's arrival is Friday, Nov. 27. Santa Set Hours: Monday to Sunday 11 a.m. to

7 p.m.; and Sunday 12 p.m. to 6 p.m. (Christmas Eve 9 a.m. to 5 p.m.)



Spot Holder

- What is Spot Holder? Spot Holder is a FREE line-queuing and reservation system that rolled out to select properties on Oct 19.
- Why Spot Holder? This web-based reservation system is designed to to create a safe and positive shopping environment for both customers and tenants. We are accepting tenants sign ups on an ongoing basis.

- Property Team: Hop into the WaitWhile platform and get acquainted. You can edit all participating tenants' accounts.
- Tenants: Complete the onboarding checklist. To get retailer accounts up and running, tenants should log in and...
- √ Verify store hours √ Set store capacity (max # of guests possible in-store)

√ Confirm booking duration (avg store visit time)

- Quick Tips + Talking Points If IIps + Talking Points "But I don't have lines": Tenants may not be experiencing lines now, but as holiday shopping nears – shopper demand increases. Getting stores comfortable with the platform before the holiday rush will be beneficial. Flexibility: Tenants can toggle the platform on/off - Settings > Waitlist > Check In > Uncheck "Current location is visible under Join All Locations page" > SAVE
- No one running the door? No problem. Set up account alerts so device-holders get "pinged" for waitlist/booking confirmations, upcoming reservation reminders, and other alerts. Settings > Alerts > Select WAITLIST or BOOKING tab > Select alerts
- **REAL TIME Updates:** Updates made in WaitWhile accounts are *imi* on the mall website and within tenant preferences. No lag time!

COUNCIL

Continued from page 3

Self-Help Enterprises and Proteus, Inc. to administer the program, interested applicants should contact one of the two agencies directly by calling Self-Help Enterprises at 802-1273 or Proteus, Inc. at 627-0100.

Employers can download the program flier in both English and Spanish on the City web site by visiting www.visalia.city/ covid19.

Assistance will be provided on a first-come, first-serve basis until funds are exhausted or until March 31, 2021, whichever comes first.

For the latest updates and news from the City of Visalia, visit www.visalia.citv or visit them on social media @Cityof-

Thank you, Mayor Bob, and

your lifetime commitments in

the arena of community service.

CONTACT US

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Visalia, CA 93291

amanda@visaliachamber.org

Visalia Chamber of Commerce

Visit www.visaliachamber.org

the occasional slings and arrows neither victory nor defeat."

hard decisions about the future the rest of the Link families, for

from dissenters as they make

Borrowing excerpts from

President Teddy Roosevelt's

"The Man in the Arena" speech

in 1910: "It is not the critic who

counts, not the one who points

out how the strong man stum-

bled or how the doer of deeds

might have done them better.

The credit belongs to the man

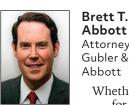
who is actually in the arena,

cold and timid souls who know

of our community.

THE LAW AT WORK

Employees' pay at company-sponsored events?



Abbott Attornev Gubler & Abbott

Whether it's for team building, rewarding

workers for recent success or company retreats, companies often put together after-hours social events. While these activities are usually appreciated by employees, an interesting question arises: Is there ever a time when employees must be paid for attending these after-hours

Generally, there is a four-part test to determine whether an employee must be paid for after-hours company-sponsored events. Technically, this rule was technically drafted for situations like lectures, meetings, or training programs, although four-part test has been applied to other employer-sponsored events.

An employer is not required to pay employees for an event if all the following apply:

- The attendance is outside business hours
- Attendance at the event is
- voluntary ■ The activity is not direct-

ly related to the employ-

ee's job ■ No substantive work is Considering the above rule,

what is the best way for employers to sponsor social events that do not require employees to be compensated? One option is to make it explicitly clear that attendance at the event is voluntary, making sure that employees don't feel pressured into attendance. Be mindful in choosing where the event will take place—having the event off-site as opposed to at the workplace makes it less likely that the event will be considered sufficiently work-related as to trigger compensation. Also, make sure that the event is not held during typical business hours. Finally, ensure that any preparatory work or work attendant to the event is done by exempt (usually salaried) employees.

This column 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).

performed during the ac-

strate this with an easy math lesson that goes something like "Who's richer: a family that makes \$65k a year or a family that makes \$165k a year?' Seems easy, but now they know it's a trap, they just don't know why. So, I do the math. If the first family spends \$40,000 to live, and the second family spends \$163,000 a year to live, who has more money left over? In simple terms, the first family

is "richer." And that's the real point. Healthy financial habits begin with the simple decision to live within your means- spend less than you make. If you do that your whole life, you'll always be rich. And the good news is: anyone with any income can do it. The problem is: most of us

struggle to follow this rule. There's never a better time to start than when our children are young and still at home. Keep it simple, don't overcomplicate

See TUCOEMAS on page 6

CORRECTION

Last month's Oct. 7 Business Update newsletter featured the above article "So how much do you make?" that should have had the Tucoemas Federal Credit Union logo as it does above.

city council that seems focused whose face is marred with on our quality of life rather than sweat and dust and blood... his place shall never be with those their personal agendas. Thank-



Residence Inn by Marriott Visalia held a groundbreaking ceremony for a new Hilton Garden Inn Visalia on Sept. 18. The new hotel is located at 8715 W. Hillsdale and can be contacted at (559) 205-1515.



Valley Strong Credit Union hosted a ribbon cutting ceremony in celebration of their new North Visalia Branch located at 3030 N. Dinuba Blvd. The branch can be reached at (661) 833-7900.











Visalia Chamber hits a home run

Dir. of Partnership Development Visalia Chamber of Commerce

As the saying goes, necessity is the mother of invention. That statement could not be more true than in this topsy-turvy year. As a Chamber, we partnered with local businesses as they reinvented, rewrote, and rethought everything from business plans to day-to-day operations. Needless to say, stress levels have run high through it all and it has been no different for your local Chamber of Commerce. Like our members, we have had to rethink how we communicate to members, advocate for local business, and, quite frankly, how to raise funds to keep our lights on.

In October, as county guidelines began to allow for some outdoor activities, we saw a unique opportunity to partner with one of our premier members, the Visalia Rawhide. As with all great collaborations, we knew this partnership would not only benefit us, but also impact other Chamber members in a positive way. The Rawhide, typically featuring a roster of professional baseball players, and their ballpark, and filled with fans all summer long, had neither of those things this year due to the pandemic and subsequent shutdown just weeks before their season was slated to begin. Obviously, no team and no fans meant no revenue, so the Rawhide staff got creative, offering small groups the opportunity to take batting practice on the field and eventually creating socially distanced movie nights on the field. Seeing the success and safety protocols in place



PHOTO BY THE VISALIA CHAMBER OF COMMERCE

The Visalia Chamber of Commerce stepped up to the plate for businesses in their first ever Back to Business Batting Challenge. Sue Summers, Jena Rodriguez, Charlie Saponara, Gail Zurek and Amanda Arreola welcomed member businesses to Rawhide Stadium to create a team-building opportunity as their organizations continue to fight through a tough economy brought on by the global pandemic.

during these events led to creating the inaugural Visalia Chamber "Back to Business" Batting Challenge, held on Friday, Oct. 16 from noon to 3 p.m.

The goal of the Batting Challenge was to create a team-building opportunity exclusively for Chamber members and raise funds in place of canceled Chamber fundraising events. Businesses could purchase a team package that included up to ten participants. Each participant got to take the field and take five swings at home plate. Each swing resulted in points based on where the batted ball landed: one point for the infield grass, two for the infield dirt,

Would you like to support lo-

cal business and local artists this

holiday season? Then look no fur-

ther than Arts Visalia's Annual

Holiday Show and Sale. Starting

Nov. 4 you will be able to shop

our selection of handcrafted, ar-

tistic, and functional works of art from over 30 different Central

Valley artists. This includes gift items such as jewelry, ceramics,

illustrations, books, sculptures, hand-painted decorative or func-

tional pieces, glass art objects, paintings, photographs, and more.

Be sure to take advantage of this unique opportunity to do your

holiday shopping all in one place! By purchasing a handmade gift,

you are supporting the arts in your community, plus taking some-

thing special home with you. Arts Visalia is also offering free gift

wrapping for all purchases!

three for the outfield grass, five for the warning track/wall, and ten for a home run. Each participant also received a voucher for a hot dog and cold beverageall of the elements needed for a

fun day at the ballpark! Five teams participated in the inaugural Batting Challenge: 4Creeks, E.D.I.S (Employer Driven Insurance Services), Seven Oaks Church, Gateway Financial, and State Farm agent, Patrick Salazar, and his team The Good Neighbors. Once all the points were tallied, team Seven Oaks Church took home the golden bat as the 2020 Batting Challenge champions.

Thanks to the participating

The Annual Holiday Show & Sale at Arts Visalia

business, the Rawhide for donating the use of their facility, and sponsorships from 4Creeks and E.D.I.S. The Batting Challenge team building exercise proved to be a big success, with much needed funds were raised for the Chamber, The participating businesses were able to give their employees a reward for hard work, and an opportunity to bond as a team. The Rawhide were able to make revenue through food and beverage sales. Not bad for an idea that was born out of necessity.

Save the Date—We'll be batting again Oct. 15, 2021!

See ARTS VISALIA on page 6

Arts Visalia is anticipating opening our doors again Wednesday

through Saturday from noon to 5:30 p.m. to allow our visitors

to shop and experience the works in person. However, we will

continue to have a virtual gallery tour available on our web site

at www.artsvisalia.org/virtual-tours to allow everyone an oppor-

tunity to see the amazing items we have to offer. If Arts Visalia

is unable to open our doors for our Holiday Show and Sale we

will be offering the opportunity to schedule your shopping trip

From Jan. 6 to 29, Arts Visalia will be hosting Surviving or Thriv-

ing: 2020 in Review. This will be a community art show featuring

art reflecting the impact of 2020. Applications to participate in the

show will be accepted until 11:59 p.m., Dec. 4. \$100 awards for

Best in Show and People's Choice to be announced on Friday, Jan.

8. Visit www.artsvisalia.org/exhibitions/community-show to ap-

Wednesday through Saturday from 1 to 3 p.m.

Hospital posts visitor policy, restores elective surgeries

Due to a continued decline in COVID-19 hospitalizations, Kaweah Delta has restored elective surgeries and effective Monday, Oct. 19, the Medical Center will modify its visitor policy.

"Things have changed. The pandemic has had its peaks and valleys. We're experiencing a valley right now," said Gary Herbst, Kaweah Delta's Chief Executive Officer, noting that the Medical Center cares for approximately 20 COVID-19 patients on most



days, down from hospital's all-time high of 91 COVID patients in July. "We also recently dipped into the teens and that's really the break

we've been hoping for."

The visitor policy modification will generally allow patients of Kaweah Delta Medical Center, who are not in isolation for COVID-19 (with the exception of patients in the Emergency Department and those having surgery) to have one unique visitor each day from 8 a.m. to 8 p.m. provided they: Pass a COVID-19 screening prior to 6 p.m. at the hospital's Acequia Avenue entrance; have not recently tested positive for COVID-19; are not in quarantine for COVID-19 (pending testing, exposure, etc.); are older than 12 years old; wear a surgical face mask; and remain in the patient's room except to use the restroom or get food.

"We're incredibly excited to welcome back our visitors and families. Limiting visitors was one of the most difficult actions that we had to take during this pandemic even though safety was at the forefront of it," Herbst said. "We are a compassionate organization and we know how critically important it is to be surrounded by friends and family when you are in the hospital."

Herbst noted that while a unique visitor will be allowed, that's one visitor per patient, per day, not several visitors who rotate through an hour at a time. "Again, every time you have another visitor, that's just one more potential exposure to COVID," said Herbst, noting that 50 to 80 percent of individuals who are infected with COVID-19 experience no symptoms. "That's really what we are trying to limit, but we will continue to monitor COVID developments and refine our visitor policies when and where we can."

Kaweah Delta's Emergency Department only allows visitors in the following situations: End-of-life patients; patients whose conditions are deteriorating rapidly and need family by their side; patients who are having major surgery, trauma, and at high risk of death; patients requiring supervision; and patients who are chil-

Also Monday, Oct. 19, expanded visitation will take place with residents of Kaweah Delta's skilled nursing facility on Court Street. Residents will be able to identify two visitors who will then be scheduled during the week to come for a visit in a controlled setting. Kaweah Delta's Rehabilitation Hospital will continue scheduling family visitors as needed for continuity of care and training for care at home. And starting on Monday, Oct. 26, patients having surgery can have a visitor provided they meet all screening re-

'We know that there are people who need surgery, but have been reluctant to have surgery knowing that they couldn't have a visitor with them. The decision to modify the visitor policy goes handin-hand with elective surgeries," Herbst said. "These changes will definitely help those who have quality of life issues that need to be attended to with a surgical procedure.'

In May, Kaweah Delta resumed non-emergent essential surgeries and put a number of safety measures in place, of which the following will remain in place: Testing every scheduled surgical patient for COVID-19, 72 to 96 hours prior to surgery; pre-screening all patients the night before and the morning they arrived for their procedure; screening all visitors who enter the Medical Center; universal masking for all individuals in the Medical Center, including surgical patients, employees and medical staff; enhanced facility cleaning and usage of personal protective equipment for clinical teams; maintaining isolated units for COVID-19 care; and requiring medical staff and employees to self-monitor for symptoms prior to reporting to every shift.

Also starting next week, the hospital will begin its safety screening of Emergency Department (ED) and Labor and Delivery patients inside of the hospital's Mineral King Wing (off Mineral King Avenue). The change is in response to the decline in COVID-19 hospitalizations and the decreased rate of COVID-related ED visits. This will also allow the hospital to continue construction on its ED, which is estimated to be complete in spring 2021. As a result of this continued construction, beginning in November, the current Emergency Department parking lot entrance on Mineral King Avenue will be closed, and patients will have to use the entrance on Locust Street to enter the Emergency Department parking lot. Detour signage is being placed throughout downtown Visalia.

Kaweah Delta shares COVID-19 information and regular updates with the community on its web site at www.kaweahdelta.org/ COVID19 and on its social media accounts.

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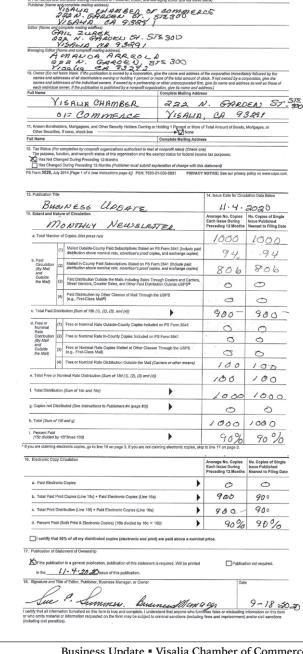
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THE HOLIDAYS

2020 Christmas Tree Auction: The spirit continues



On March 19, life as we know it forever changed when the "Shelter in Place" order took effect in California. We are still feeling the effects all these months later, but a new year is coming, and it is time to make new starts and to celebrate.

Kaweah Delta Hospice Foundation has participated in the Annual Visalia Chamber of Commerce Christmas Tree Auction for many years. This has been a major fundraiser for us and the cancellation of this annual event leaves a large gap in our fundraising efforts. Monies raised from the past auctions has given our Kaweah Delta Hospice Foundation the crucial funding to provide education and support for families adjusting to the reality of a pending loss of a loved one, whether it is a child or adult. The demand for hospice care services has not slowed down. By year-end, Kaweah Delta Hospice anticipates it will have provided services to over 500 adults and 100 children.

Some of the magic and miracles that the auction has given us in the past: a gentleman who lost his sister to cancer, appreciated the Hospice services she received. He bought our Christmas tree for \$8,000. Another year a woman bought our tree "Christmas around the world." She selected one ornament from the tree and donated the tree back to be auctioned off again to raise even more funds for Hospice. Twice a family from Tulare bought our tree and blessed us with over \$30,000 in donations from their own non-profit.

Working on our tree is a yearlong event including selecting a theme and buying the ornaments. When the Chamber canceled the Auction, our beautiful tree was already completed. Barbara Mayeda, RN lovingly decorated this year's tree in silver, gold and emerald green with three beautiful angels, a tree topper and two additional angels standing at the base of the tree. Our tree skirt is handmade by Marie Bonvie a RN at the hospital.

You can help us create happy memories for Hospice families as well as your own with your donation to the Hospice Foundation this season. A donation of \$100 or more will provide you with the opportunity to win the beautifully decorated tree pictured below. The drawing for the lucky winner will be held on Thursday, Nov. 19. We will deliver the tree to the winner's home or business (within a 25-mile radius), before or after Thanksgiving, or the winner may donate the tree to one of our hospice families and put a smile on their faces.

It is through our supporters' generous donations that we have been able to continue with the privilege of helping families through the end of life journey. Your financial gift allows us to sustain and strengthen our mission to support Kaweah Delta Hospice. Remember to donate by Nov. 19 for your opportunity to win this beautiful tree. Donate at KaweahDelta.org/Christmas or Call (559) 624-2359 for more information. Tree is displayed at Suncrest Bank, Visalia.

Kaweah Delta Hospice Foundation is a non-profit 501c3 organization supporting The Kaweah Delta Hospice department, a non-profit hospice service, serving throughout Tulare County. As such, your donation may be tax deductible under IRS guidelines. Check with your personal tax advisor for more information. Tax ID 94-2540273



STOCK PHOTO

FLOW

Continued from page 3

you are skipping based on the situation.

Greeting

The greeting is used to establish who you are and to ask the client if when you are calling is a good time to talk. You always want to be considerate of the other person's time. If it's not a good time, schedule a time to call back.

Empathy

Listen to the client's issues or concerns and follow up by saying "I'm sorry" or our favorite "That must be frustrating." This shows that you care and can better connect to the client. Stay away from saying that you have been in their position or had this problem before. This can feel shallow to the other person. Skip this section if there is a request or no issue.

Assurance

Everyone wants assurance that you can get the job done and you will! Say things like, "we can definitely help you with this....'

More info

The more info section is special as you need to go back to assurance after you get more info. For example, you can say, "How can I help?." Once the client has told you the issue or request, go back to assurance and continue to the Plan.

You can do one of 2 things Ending here. You can summarize what you are going to do for the client, or you can ask if you can call them back once you find the answer. Remember, when you find the answer from a co-worker or from somewhere else, you will look like a rock

star when you call them back!

Friendly filler

Fill the time with semi-personal questions. Maybe ask what they plan to do for the holidays or for the weekend. If you know the customer better, ask how their work or family is doing. Don't get too personal and probing as this can push people away.

Wrap up

Summarize what you did with them or talk to them about next steps in the process. You can even give them a short tutorial over the phone.

Always ask if there is anything else you can do to help before getting off the phone. Make sure to tell them to have a good rest of their day or that you hope they do. At Tech-Care360, we always say "my pleasure" when we hear a

"thank you"!

We utilize all sorts of tools to facilitate how we talk to clients. We use a system called a client management system (CMS) that is specifically designed for tech companies like mine to keep track of issues or tickets we have via email. Microsoft Teams is also used for real time chat. Our cloud phone system by RingFree is the most utilized and we are implementing an online chat system as well. However you talk to your clients, you can apply the customer service flow to every situation.

ARTS VISALIA Continued from page 5

ply and for more information.

Fall Children's Art Kits are now available! Each kit includes step-by-step instructions, access to demonstration videos and most of the supplies needed for creating multiple projects at home. Each kit is \$25 and scholarships are available for those in need. Visit www.artsvisalia.org/youth-artprogram-signup/ for more information.

For questions or to schedule your shopping experience, please call us at 559-739-0905 or email artsvisalia@sbcglobal. net. You can also follow us on facebook and instagram or visit our web site at www.artsvisalia.org for more information, and updates.



Continued from page 5

it. Use a the 1/3, 1/3, 1/3 model. Whatever money they have, help them save 1/3, give 1/3 and then they can spend 1/3. Not only does this model help them budget, but it also helps them develop habits of saving and giving.

Financial experts recommend that you "pay yourself first." This means before you start buying, invest in yourself. It can be as simple as putting money in an interest-bearing account, or creating a simple investment strategy. Either way,

you're committing some money to your future, even a rainy day. Next, develop a habit of giv-

ing. By helping our children understand that they can help others and to be a positive force in their community, we empower them. It could be to a favorite cause like the SPCA, or their church or service club. Giving not only helps others, but it also helps us feel more connected. Doing good is good for them

Finally, knowing that they still have 1/3 to buy new clothes, get something to eat with friends, or pay for gas, helps them have a clear picture of what they can do. This discretionary money can be placed in a checking account where children (and parents) can track what they spend and see where their money goes. There's one final step that ev-

eryone here at Tucoemas is excited about—credit unions! When you're teaching your children about impact, it's a perfect time to talk them about the benefits of supporting local businesses. Banking with a non-profit, locally-based credit union like Tucoemas, not only can they earn interest on their free checking account, but by simply placing their money in a local institution means they're making their local community stronger, happier and healthier.

*Open Hours and in-person shopping times subject to change. Visit www.artsvisalia. org for updates and changes.

JULY 16 - JULY 24, 2021

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REGISTRATION DEADLINE: DECEMBER 31, 2020

For Reservations or more information Visalia Chamber of Commerce (559) 734-5876 sue@visaliachamber.org



Gorge Route Railroad, Garden of the Gods

PROVIDED BY: COLLETTE VACATIONS; CST#: 2006766-20