

www.visaliachamber.org Business Update

AWARD-WINNING MONTHLY PUBLICATION OF THE VISALIA CHAMBER OF COMMERCE

Vol. 42, No. 14 | February 2022

INSIDE

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EVENTS

FEBRUARY 24 Ambassador Monthly Meeting

Time: 8 a.m.
Location: Visalia First

FOLLOW US ON FACEBOOK FOR DATES

Coffee & Conversation with Your Chamber CEO-Facebook Live

Time: 8 a.m.

FOLLOW US ON FACEBOOK FOR DATES

YPN Monthly Meet-Up

Time: 5:30 p.m.
Location: TBA on YPN Facebook

TRAVEL WITH US

APRIL 19-26, 2022 Highlights of Italy's Amalfi Coast

APRIL 25-MAY 1, 2022 Southern Charm

JUNE 11-17, 2022 Landscapes & Lighthouses of Coastal Maine

OCTOBER 5-12, 2022 New England Rails & Trails

NOVEMBER 1-8, 2022 Irish Discovery



PHOTO COURTESY OF GREAT WOLF RESORTS

Great Wolf Lodge is known for its indoor water park and outdoor-themed hotels. The hotels cater to families with children ages 2 to 12 who usually stay multiple nights.

Great Wolf Resorts may build waterpark hotel on Hwy 99

Known for its indoor waterparks, Great Wolf Lodge plans to build a 700-room, 7-story outdoor-themed resort at Highway 99 and Caldwell



By Reggie Ellis
President and Publisher
The Sun-Gazette

Touted as being able to attract large, national retailers, medical offices and major restaurant chains, the Sequoia Gateway development on Highway 99 at Caldwell Avenue can now add destination resorts to its list.

Stephen Peck of Peck Planning, representing Sequoia Gateway, LLC, announced the developers of the highway commercial project were in talks with Great Wolf Resorts to develop one of its outdoor-themed hotels at the Jan. 12 Tulare County Planning Commission meeting. Sequoia Gateway was on the agenda in order to amend its plans for phase 2 of the project to include the 700-room, seven-story Great Wolf Lodge featuring an indoor waterpark.



"It's like a cruise ship that is permanently parked," Peck said. "Visitors will now have a strong attraction to travel up 99 and visit our county rather than travel up I-5 and visit other counties."

Great Wolf Resorts, Inc. is North America's largest family of indoor waterpark resorts with 19 locations across North America and is currently constructing its 20th in Maryland. Known for its expansive indoor waterpark featuring water slides, pools and play areas and caters to families with children ages 2 to 12.

Steve Jacobsen, vice president of domestic development for the resort chain, said the company is looking

into developing a larger version of its resort in Manteca, Calif. In addition to an indoor water park, the Manteca resort includes a bowling alley, arcade, miniature golf, and lazer tag. They also offer themed rooms, multiple dining options, birthday party packages, meeting space, and catered events.

"We wouldn't be doing this at this spot unless we felt like there was the potential for growth over time," Jacobsen said.

Commissioner Maria McElroy asked if Tulare County residents should be worried about the drain of a major water park on the area's groundwater. According to staff reports, Great Wolf Lodge is estimated to use 185,000 gallons of water per day. In all, phase 2 of the project is expected to use 303 acre feet of water per year, lower than the 367 acre feet per year used to irrigate the corn and alfalfa currently planted on the land. An acre foot is about 326,000 gallons of water.

Peck also noted the project is tied into Visalia's wastewater system, which recycles its water and uses it for landscape irrigation as well as groundwater replenishing. After factoring in the city's water recharge, the staff report estimates the project will only use 160 acre feet per year. County staff noted that "Although the water and sewer usage are higher than originally projected in the Original EIR ... Groundwater usage for the Project site would still be lower than baseline levels for water usage based on the property's previous agricultural usage."

Mike Washam, head of economic development for the Tulare County's Resource Management Agency, said the company originally contacted the city of Visalia to locate within the current city limits. Eventually, the project will be annexed into Visalia as it continues to grow south. Unable to find a suitable location, the city referred Great Wolf Resorts to the county and the Se-

quoia Gateway project. Washam said people are more likely to stay two to three nights in the area to stay at the resort and then make their way to another hotel closer to the Sequoia National Park. He said the restaurants at the lodge are open to the public and those staying there are likely to venture into the community for other dining options in Tulare and Visalia.

"This is big job creation, brings lots of taxes and lots of revenue so it's a good project for the county and the region," Washam said. "People who go there will be spending money in local communities."

Peck said the amendments were needed to reconfigure phase 2 of the development to make way for larger tenants, such as Wolf Lodge. In order to make way for the new businesses, Peck said the project will reduce its regional retail square footage by about 380,000 square feet, dropping one of its sites planned for a traditional sized hotel and some office space, and is adding some regional medical office space to accommodate Kaweah Health's plans to join Valley Children's Hospital at the complex. New regional retailers could include Bass Pro, the popular outdoor brand, and Swedish furniture maker Ikea.

Peck said the work on the sites is slated to begin this year and be ready for opening in 2024 or 2025. In all, phase 2 of the project will develop 100 acres of land for a mix of regional retail, hotel, office, restaurant, and fast-food uses.

McElroy motioned to approve an addendum to Sequoia Gateway's environmental impact report, amend the specific plan and permits, add destination resort to the zoning, and approve a tentative map for the 18 parcels of the project. The motion was approved unanimously.

PRESIDENT'S CORNER

Don't play ostrich when you've hired an owl



Gail Zurek
President and CEO
Visalia Chamber

As a teen, my mother teased me that I loved playing the ostrich, burying my head in the sand, and pretending something didn't exist. I was well-adapt at looking right at the issue and completely ignoring it. My skills were particularly honed to avoid dishes. I would pretend that I didn't see a sink full of dishes I was supposed to wash right after dinner. Or perhaps a more troubling trait when playing ostrich, I would overlook fundamental flaws and shortcomings of friends rather than having tough conversations. My mother would shake her head, admonish me and say, "There ya go again, Gail being an Ostrich." She'd admonish me, saying, ignoring the problem didn't make it better; in fact, it often made it far worse.

As I work with business leaders, I've come to realize this problem exists far beyond the teen years. Business leaders suffer from the same ostrich approach that my mother used to warn me about. Leaders unwilling to acknowledge a change bury their heads and pretend a law, policy, employee challenges, or a changing economy won't affect them. They assume ignoring it will somehow make everything 'right'. I understand the fear and aversion to change.

But this approach is deadly.

The last few years have forced change on everyone multiple times. Often, when we think we understand new rules and expectations, they change again. Challenges in business present in ways we never thought of before. "How do we (or should we) stay open when over half of our staff is sick?" "What is the expectation of our customers in balancing health, safety, customer service, speed of service, and availability?" "How do I encourage and maintain current staffing when frankly I'm not so encouraged to maintain all of this myself?" These real questions posed by local business leaders don't have easy answers. I understand why many want to bury their heads in the sand.

But being an ostrich today is deadly. When a potential threat comes up, face it head-on. Even better - hire an owl. Owls are up looking for threats, scanning everywhere, and can often see things well before others. And guess what? You already have an Owl on your team.

The Visalia Chamber of Commerce is your owl. As a member, you have powerful tools and resources at your disposal. We send tons of resources about a changing marketplace new policy and regulation requirements weekly to your inbox. Our website has member resources. Heck, we are even actively fighting against new legislation that threatens local businesses. If you have a question, call us. Need more information, attend a workshop. This newsletter is full of information to help you overcome the challenges facing your business. You are not doing this alone. We are here for you.

Bank of the Sierra provided funding to 31 Central Valley nonprofits in mid-'21

Bank of the Sierra is proud to announce that it has donated more than \$3 million to nonprofits in its communities through its Sierra Grant program. Since the program's inception in 2004, over 1,500 grants have been awarded. Bank of the Sierra awards \$1,000-\$5,000 grants to 15-30 nonprofit organizations each quarter as part of the program. Nonprofits who wish to apply for a Sierra Grant can pick up an instructional brochure at any Bank of the Sierra branch or visit the Bank's website at BankoftheSierra.com/SierraGrant.

More than \$221,000 were given to 31 nonprofits in the Central Valley in mid-2021 through the Sierra Grant Program. The Bank will continue to prioritize Sierra Grant funding to nonprofit organizations that are fighting or have been affected by the COVID-19 pandemic. Overall in mid-2021, Bank of the Sierra awarded more than \$310,000 to nonprofits in the seven counties it serves.

United Way Fresno and Madera Counties will use its Sierra Grant to provide free tax preparation services to low- to moderate-income families and individuals. The organization's program has been serving communities for over 15 years, and over the last two years, more than 11,000 households have been served. United Way is helping many families who would not normally file taxes due to their income but must now file in order to access COVID-19 related stimulus and credits.

As part of its 38th homeownership project in Visalia, Habitat for Humanity of Tulare/Kings Counties will build a new house for a local family. The organization works with low-income families, local businesses, and volunteers to build homes to sell to family-part-

See BANK on page 2



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www.visaliachamber.org/travel

BANK

Continued from page 1

ners at zero interest. Habitat for Humanity also operates a Home Repair Program that helps low-income homeowners fix and maintain their homes.

A Sierra Grant will help the Jim Burke Education Foundation award four college scholarships to low- to moderate-income student leaders in Kern County. The foundation awards scholarships to students from schools where more than 50 percent of students are on a free or reduced-price lunch program. The foundation's Dream Builders leadership development program focuses on life skills and civic responsibility.

Grid Alternatives Central Valley will use funds from its Sierra Grant to support its basic training program. Students interested in working in the solar industry will receive tools and a starter bag after graduation or receiving their first job offer. The organization installed solar electric systems for low-income families throughout the Central Valley.

A Sierra Grant will help Arts Visalia's Youth Art Education Program continue to support at-risk or underserved low-income families. Funding goes toward scholarships for children from low-income families who may not otherwise be able to attend an after-school program. Art Visalia's program offers a year-around selection of art activities for children and the organization subsidizes the total cost of each class by 50 percent.

Special Olympics Southern California will support its Kern County program with a Sierra Grant. The organization changed its programming to virtual alternatives during the COVID-19 pandemic, but is now helping its athletes, coaches, and staff return to the field of play. Additional funding will help the organization pay for rising costs related to facilities, insurance, personal protective equipment, athletic equipment, training, and more.

"These wonderful organizations have supported to our communities for several years," said Kevin McPhaill, Bank of the Sierra president and chief executive officer. "We're thrilled that Sierra Grant Program donations have reached the three-million-dollar mark and we'll continue to help these organizations make a difference!"

ABOUT THIS PUBLICATION

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Visit www.visaliachamber.org

MEMBER SPOTLIGHT



Name: Haley De-Witt
Company: Advanced Body and Laser Center
Title: Marketing Director

Our mission Statement: Advance your beauty. Advance your body. Advance your life with Advanced Body and Laser Center. Advanced Body and Laser Center was established in 2004 by founder and owner Lesa Shows. Here at ABLC's Medical Spa we pride ourselves in creating the ultimate customized experience for each individual client. Not one person is the same and neither are your treatment plans. Starting from your consultation to your treatment, it is tailored to you!

What is the latest news with ABLC? We recently purchased our second location to accommodate all spa services.

Our ABLC team is beyond excited to welcome guests at 805 W. Acequia Suite 1D & 2c. Now offering couples massages. Come check us out, we can't wait to see you!

Friendly reminder one of our biggest parties is around the corner. Download our Advanced body and laser center app for exclusive pricing and to stay up to date with the latest news. When you download the app you are immediately signing up to be an ABLC VIP member: ablc.repeatmd.com/customer/home.

Curious how we have been in business for 18 years? With our staff's thirst for knowledge we have been con-

tinuously growing at a rapid speed with education and strive to bring the best products to our clients. If you want it, we have it!

We hold a special place in our heart for our local friends. It is important to support one another through every milestone. From grand openings to anniversary parties. No matter how big or small we are, we are stronger together. ABLC donates to multiple charities throughout the year, shops local, and offers local giveaways through social media platforms.

The best part of working for ABLC is that I have the opportunity to work in the beauty industry, as well as work alongside women who enjoy enhancing other women's beauty. Having the opportunity to showcase what ABLC does on a regular basis has been my favorite part these past two years.

Visalia Chambers has allowed us to stay up to date with new members, local events, and so much more. Our community is important to us and being a part of this program gives us the full insight of Visalia.

We specialize in injectables, but we have so much more to offer. Are you a beginner and just decided to have a consistent skin routine? ABLC can help. Suffering from acne scars and sun spots? We have multiple treatments that we can recommend. Want to enhance your beauty and plump your lips? Check out our endless selection

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.

Business Connector Members:

- BioLife Plasma Services

Small Business Members:

- Ashwood Construction, Inc.
- Office Pride Commercial Cleaning Services

RENEWING

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

Cornerstone Members:

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

Business Builder Members:

- InSite Construction, Inc.

Business Connector Members:

- Carl Nelson Insurance Agency*

- Costco Visalia*
- Macy's

- The Sorensen Agency - American National Insurance Company*

Small Business Members:

- Cellar Door*
- Gowin Green*
- Gubler & Abbott
- J & D Lighting & Alarm*
- Perfection Pet Foods
- Shaw's Air Conditioning & Heating, Inc.
- The UPS Store 6731
- Valley Expetec*

Business Connector Nonprofit Members:

- Center for Spiritual Living Visalia*

Small Business Nonprofit Members:

- Visalia Players*

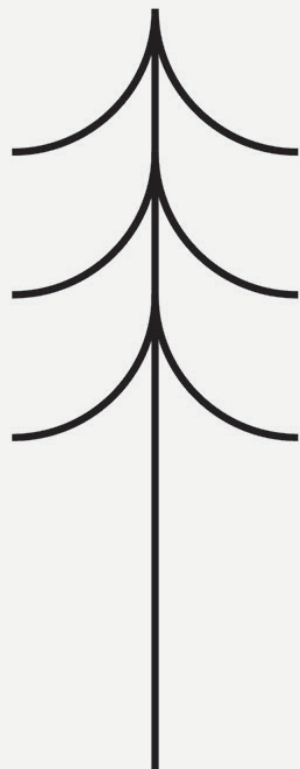
* Indicates membership in the Visalia Chamber 110% Club.



of fillers. Regardless if you are a beginner or extremely knowledgeable in fillers/injectables Advanced Body and Laser can be the home of all things beauty for you.



SUBMITTED PHOTOS



A Strategic Marketing & Design Company in Visalia, California.

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Topograph



Ashwood Construction, Inc. is seeking bids from qualified MBE/WBE/SBE & Section 3 subcontractors/Suppliers in the Lindsay, CA area. All trades needed. The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended 12 U.S.C. 1701u(Section 3). Bonding may be required. Copies of our subcontract agreement and material supply contacts are available for viewing at our main office. If awarded, subcontractor/supplier consents to execute our agreement without modifications. We are an equal opportunity employer. Please contact ejarl@ashwoodco.com for plan information.



A virtual session on education

Jason Deniz
Tri Counties Bank

The fourth session for Leadership Visalia was scheduled to be held on Friday January 14th, 2022. However, this turned out to be a session different than those prior for this cohort. The development of the ongoing pandemic transformed our original day session into a virtual session experience. Nevertheless, Susana Vargas from California Dairies adapted to the challenge and held our day session on Zoom.

The class commenced this day session with an overview of the events planned for the day. First scheduled program featured Vicki Leoni, director of college & career readiness for the Visalia Unified School District, and Jim Sullivan, administrator of Family and community services for VUSD. During this portion of the day we discussed how education has transformed with Linked Learning Academies and College Technical Education or CTE. With this form of education, high school students are taught based upon their interests to prepare them for certain careers or trades. It gives the students the opportunity of real world experience.

Our next scheduled program featured Bill Davis, principal for Visalia Technical Early College, Michelle Reid, principal for Visalia Charter Independent Study, and Kimberly Mirwald, athletic director for El Diamante High School. Bill Davis focused on VTEC; how they encourage early college courses, focus on attaining associates degrees all while students can be found on campus for less than 50% of the time. Michelle Reid focused on VCIS; how each student has a unique schedule with a supervising teacher, how their classes are in 2hr intervals and even how they've implemented a teen parenting program to help young teen parents with childcare on campus. Kimberly Mirwald focused on how academies work at El Diamante and how with this type of education they still ensure that the student can participate in some extra curriculars such as sports or clubs.

Scheduled for our third panel were Tami Olson, principal at Visalia Adult School, Joanna Schengel, dean of CTE at COS, and Shelsy Hutchison, College & Career Engagement Specialist Tulare County Office of Education. This panel discussed the CTE programs available at COS. Including the expansion to the Tulare COS campus in order to implement additional CTE courses such as Electrical Training, Industrial Maintenance, and more! With about 1.2 million students in California adult schools these work based learnings give industry access to students.

This led to our fourth panel of the day which included Theresa Polich and Carina Mello from

the college and career readiness Department. They touched on their role in the work based learning. Our virtual session was also delighted to have four student guest speakers who shared their personal connections to these programs and how it's making a positive impact in their lives. After ending on these positive testimonies, we set out for lunch.

Returning from lunch we were greeted by Dr. Kim Sokol from Kaweah Health. Doctor was kind enough to take some time and give us a tour of the Simulation center located at Kaweah health. It is so amazing the technology and advanced training that is available to not only high school and college students, but to our local medical professionals in order to help educate and train them to keep us healthy and safe.

Upon ending the tour we commenced our final panel that included Mikayla Tavares from Zach Green Films and Elaine Rubio former teacher at Golden West High School. In this panel

the focus was again on CTE and academy learning, but on a more personal level with Mikayla speaking about her recent academy experience that led her to her current occupation and Elaine Rubio speaking on her passion for helping students and how amazing these programs are for students. With Elaine encouraging the cohort to give back and possibly teaching a CTE course, Susana Vargas gave us the opportunity to look into what requirements were needed for us to dive into that field.

The virtual day concluded with the usual reflective discussion on the day and some work on our class project, Giant Threads, a mobile trailer that will provide free professional attire for College of the Sequoias' students that cannot afford their own. For more information on how you can help fund the project, please email charlie@visaliachamber.org

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Ask Jena



How can I get more involved with the Chamber?

We love and appreciate the support of our members! Please contact Charlie Saponara for ways on getting more involved with the Chamber: charlie@visaliachamber.org; (559) 734-5876.

How do I utilize my benefits?

You've come to the right person! Please contact me anytime to discuss how to leverage your membership benefits to their full potential.

Have a question about the Chamber?

Send me a message: Jena@visaliachamber.org



Bliss Events Group announced that their Wedding Expo will be back on March 6th at the Visalia Convention Center. Visit their website for more details (blisseventsgroup.com).

Mavericks Coffee Company announced in January their new partnership with **Cellar Door** to provide customers with muffins.



SUBMITTED PHOTO

Southern California Gas Co. (SoCalGas) partnered with Doosan Mobility Innovation and GTI to demonstrate this first-of-its-kind hydrogen drone technology which will assist with SoCalGas' natural gas pipeline inspections, providing unparalleled imagery and aerial mapping services.

CSET is recruiting local volunteers to assist with the Volunteer Income Tax Assistance Program (VITA). VITA provides tax preparation and electronic filing services at no cost to Tulare County households with less than \$54,000 annual income. Interested applicants can find more information at cset.org/vita.

Visalia Rawhide hosted auditions in January for the next Tipper T. Bull.

Eagle Mountain Casino closed out 2021 on a high note, paying out more than 42 million dollars in Jackpots, with nearly 3.5 million dollars in cash in December alone. 2022 brings more ways to win with new promotions and giveaways for guests!

International Agri-Center will host the World Ag Expo on February 8-10 in Tulare. More than 95 special events, seminars, and demonstrations are scheduled for the three-day show.

Quesadilla Gorilla announced that their Hanford location will start having a Saturday and Sunday brunch menu, with drop coffee provided by **Component Coffee Lab**.

Tulare County Animal Services teamed up with Best Friends Animal Society to offer an adoption special for large dogs during the month of January. The goal of the campaign was to get 500 or more big dogs across California into



SUBMITTED PHOTO

homes in two weeks.

Family Services of Tulare County's team and community partner wore blue on January 11th in awareness for human trafficking and to show solidarity with survivors everywhere.

Family HealthCare Network announced Javier Diaz as FHCN's new chief financial officer. Diaz has been with FHCN for eight years, with previous roles including accounting manager, director of finance, and vice president of finance.

CITY UPDATE

Complying with the State's Senate Bill 1383

Complying with the State's Senate Bill 1383

Did you know that organics (food scraps, yard trimmings, paper and cardboard) make up half of what Californians dump in landfills? That contributes to the emission of air pollutants like methane, a climate super pollutant 84 times more potent than carbon dioxide.

Here in Visalia, our Public Works Department began collecting organics in 2012. Residents are familiar with their green bins and the first Dump On Us of 2022 was a big success. However, with the passage of the State of California's Senate Bill (SB) 1383, Visalia and communities across the state must do more work to prevent food from being landfilled to help fight climate change.

What does that mean for Visalia businesses? Certain Food Generators will now be required to prevent food from being landfilled or composted by increasing donations to food programs and by properly disposing of food waste and organics. SB 1383 breaks down these Food Generators into two tiers, which include, but is not limited to, wholesale food distributors, grocery stores and restaurants. Those that fall under SB 1383's Tier 1 or Tier 2 are required by the State to comply with recovery and donation requirements.

With years of experience in working with local businesses on commercial organics recycling, our Public Works Department is here to help Visalia



businesses navigate these changes. Staff members can show how to reduce landfill bound waste streams and bring accounts into compliance with State law. Additionally, free, on-site trainings are available, along with organic waste posters and brochures.

To schedule a Waste Stream Assessment and confirm compliance with SB 1383, contact Nathan Garza, City of Visalia Public Works Department, at (559) 713-4532 or email nathan.garza@visalia.city.

For more information on the City of Visalia and SB 1383, visit www.visalia.city/sb1383.

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

WE ARE BACK!

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WORLD AG EXPO FEBRUARY 8-10, 2022

WERE BACK IN ACTION

World Ag Expo is ‘Back in Ag-Tion’



SUBMITTED PHOTOS

Ticket sales near pre-pandemic levels as the farm show reopens its gates to in-person visitors



Spaces are marked, pavilions are built, and World Ag Expo is ready to be “Back in AgTion” Feb. 8, 9 and 10 in Tulare. Tickets are on sale now at bit.ly/WAE22Tickets.

Show officials note confidence in the event with 94% of spaces sold as of Jan. 3 and domestic and international ticket sales trending at 2020 levels.

“We’re ready to host a live event for an essential industry,” said Jerry Sinift, International Agri-Center CEO. “We made the right call in 2021 to move to a digital show, but ag never stopped and it’s important to get back to safe gatherings for ag professionals. Driving innovations and solutions happen when we meet and learn from each other.”

More than 95 special events, seminars, and demonstrations are scheduled for the three-day show. The schedule of events is available at bit.ly/WAE22SOE with highlights including livestock demonstrations in the new WW Livestock Systems Demonstration Pavilion, Prayer Breakfast, Ag Leadership breakfast, Toyota Tundra Giveaway drawing, and more.

The Toyota Tundra Giveaway is back in 2022 and the drawing will be held live in the Toyota Ride & Drive space next to Gate 2. Tickets are available now and all proceeds benefit Valley Children’s Healthcare and the Guilds Center for Community Health. See more information at www.worldagexpo.com/attendees/toyota-giveaway.

Outdoor experiences have been in high demand with exhibitors to demonstrate new products and provide upgraded interactions with attendees. Ride & Drives will continue to be located at the East and West ends of the grounds with Fendt making its debut on the northeast side. Demo spaces have been added on the South side of the grounds for two electric tractor companies to show off their innovative vehicles.

Seminars will be hosted by Fresno State, Women in Ag for Mentoring and Empowerment, the FBI, and a variety of exhibitors. Tracks cover dairy and livestock, demonstrations, orchard and vineyard management, professional development, and more.

World Ag Expo is focused on keeping all guests safe and will be following state COVID requirements. The International Agri-Center has established the following standards:

- Attendees, exhibitors, vendors, concessionaires, staff, volunteers, media, and any other persons attending the event must be in good health while on the grounds. If you are exhibiting symptoms including but not limited to fever, chills, or shortness of breath, please do not attend the show.
- Masks will not be required outdoors but will be available at all gates and entries to buildings and pavilions. [California Department of Public Health (CDPH) guidelines through January 15, 2022]
- Masks will be required in vehicles for Park & Ride and Ag Tours.
- Hand sanitizing and hand washing stations will be available throughout the grounds.
- Vaccination status and test results will not be checked.

These standards are subject to change. Questions can be directed to info@farmshow.org. To sign up for email updates, go to bit.ly/WAEEmailList.

An estimated annual average of 102,000 individuals from 65 countries attend the international industry event each year. The largest annual agricultural show of its kind, World Ag Expo hosts more than 1,200 exhibitors displaying cutting-edge agricultural technology and equipment on 2.6 million square feet of show space. Learn more at www.worldagexpo.com.



*We travel not to escape life
but for life not to escape us*

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VISALIA CHAMBER OF COMMERCE

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Suncrest reopens as Citizens Bank

Citizens Business Bank completes its \$237 million acquisition of Suncrest Bank expanding both to 60 locations in Central, Sacramento valleys and Southern California



Suncrest Bank, a familiar sign in Visalia and Porterville, is now officially called Citizens Business Bank.

On Monday, Jan. 10, the Visalia-based bank's seven branches and two loan offices in the Valley and Sacramento reopened as Citizens Business Bank locations following a major merger between two of the Valley's fastest growing banks. Citizens Business Bank, which already had locations in Visalia and Tulare, now has a total of 57 banking locations and five offices throughout the Valley and Southern California.

Ontario-based CVB Financial Corp., the parent company for Citizens Business Bank, completed its acquisition of Suncrest Bank as of 6 p.m. on Jan. 7, 2022. The deal, originally announced on July 27, 2021 is worth approximately \$237 million in aggregate, or \$18.63 per Suncrest share based on CVB Financial Corp.'s closing stock price of \$22.87 on Jan. 7. Tangible book value per share was \$11.16 at Dec. 31, 2021.

Under the terms of the Merger Agreement, Citizens issued approximately 8.6 million shares of CVB Financial Corp. common stock and approximately \$39.6 million in aggregate cash consideration, including cash paid out in settlement of outstanding incentive stock option awards at Suncrest.

"We would like to welcome Suncrest Bank's customers, associates and shareholders to Citizens Business Bank and CVB Financial Corp.," Citizens Bank president and CEO David Brager said. "This merger is an exciting opportunity for Citizens Business Bank to expand our presence northward to the Sacramento area and to bolster our already strong position in the important Central Valley region of California. We look forward to building on the strong customer and community relationships established by Suncrest Bank with our expanded branch network and wider array of products and services."



PHOTO BY REGGIE ELLIS

The merger increased Citizens' total assets to approximately \$17 billion on a pro forma basis based on the most recent publicly available information for Suncrest and CVB Financial Corp. Citizens CEO David Brager said the acquisition was the second largest in CVB Financial's history and would deliver important benefits to the combined customers. He said the increased presence in the Valley and expansion into Sacramento, should bring significant growth opportunities for both banks.

Suncrest Bank, headquartered in Visalia, California, had approximately \$1.4 billion in total assets, \$0.8 billion in net loans and \$1.2 billion in total deposits as of Dec. 31, 2021. Suncrest has seven

branch locations and two loan production offices throughout California's Central Valley.

According to the Business Journal, Citizens Business Bank had a 2.83% market share in Fresno, Kings, Madera and Tulare counties while Suncrest had a 2.71% market share.

Combined, the new bank's market share would be 5.54%, just behind Porterville-based Bank of the Sierra (6.13% share) and just above Fresno-based Central Valley Community Bank (4.44% share), ranked Nos. 6 and 7 in the Valley, respectively.

CVB Financial Corp. trades under the ticker symbol CVBF on the Nasdaq.



ADOBE STOCK

SBA helps county businesses hurt by wildfires

Small Business Administration offers 2.8% interest loans to help Tulare County businesses adversely affected by the KNP Complex, Windy fires



The U.S. Small Business Administration has announced it is now offering low-interest federal disaster loans to small businesses in Tulare County that were economically impacted by the Windy and KNP Complex Fires.

"We are pleased to see this resource made available to Tulare County business owners who have been hit hard by this year's wildfires," Tulare County Office of Emergency manager Andrew Lockman stated. "The County is, and continues to be, committed to working with all partners to ensure that those affected by the wildfires have a voice and

can recover."

These SBA loans may be used to overcome the temporary loss of revenue due to the fires that raged from early December throughout October, and are available to small non-farm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size.

The SBA loans may be used to pay fixed debts, payroll, accounts payable and other bills. Eligibility is based on the financial impact of the disaster only—not on any property damage. Loans have an interest rate of 2.855% for small businesses and 2% for private non-profit organizations. The terms are for up to 30 years and are restricted to small businesses without the

financial ability to offset the adverse impact without hardship.

The deadline to apply for economic injury is Sept. 21, 2022.

Applicants may apply online, receive additional disaster assistance information, and download applications at disasterloanassistance.sba.gov. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call 800-877-8339.

Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

VISALIA CHAMBER OF COMMERCE there's something for everyone



Thank you

TO OUR PREMIER MEMBERS

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VISIONARY:



REGIONAL LEADERS:



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MEDIA PARTNERS:



HEALTH CARE NOTE



By Gary K. Herbst
Chief Executive Officer
Kaweah Health

Next month on March 13, we will celebrate an anniversary that no one is excited about – the two-year anniversary from the day we tested our first COVID-positive patient here at Kaweah Health. While I have a number of updates outside of COVID, including re-drawing our District’s five geographic zones to ensure future board elections are balanced and



our efforts to plan for a more modern medical center, please allow me to provide a quick COVID update.

COVID

While I respect people’s right to choose, my biggest piece of advice today is to get a booster. It will not keep you from getting the virus, but it will help prevent severe disease, hospitalization and death. Currently, we’re seeing one of the highest positivity percentages that we have experienced during this pandemic and an exponential increase in the number of patients hospitalized. Unlike what we saw last year at this time, our hospitalized COVID patients tend not to be as sick; we have fewer people in the ICU and on ventilators. Almost 70 percent of the hospitalized patients are over age 50 and the vast majority of them have chronic or long-term health conditions such as diabetes, hypertension, or obesity.

We continue to perform outpatient “elective” surgeries that do not require admission to the hospital after surgery, along with surgeries that are deemed urgent or emergent by physicians, and of course emergency surgeries. We have allowed visitors back into the Medical Center, one new visitor each day for most patients, and we have broadened exceptions for all patients, including patients in isolation with COVID-19. Through this pandemic, we have a cumulative operating loss of \$17.6 million, after receiving \$54.4 million in federal stimulus and County stimulus funds, which we are incredibly grateful for. We will always be grateful for the kindness you have extended our healthcare team during this time and we ask that you continue to support them by doing your part to prevent the spread of COVID-19 in our community.

Rezoning

We have started our rezoning process and are seeking your input to help us redraw our five geographic zones based on 2020 census data to ensure they are balanced and representative for future board elections. We have a series of upcoming in-person and virtual public meetings (times and dates are available at www.kaweahhealth.org/redistricting), and our goal is to involve you as much as possible in drawing the new political boundaries and in the entire process, which will be completed in April. Current zone maps are available at <https://www.kaweahhealth.org/maps>. Kaweah Health is governed by a board of directors made up of five publicly-elected directors, elected by zone for four-year terms. The district is a 183-square-mile boundary encompassing Visalia, Goshen and parts of Ivanhoe and Farmersville.

Master Plan

We asked for feedback last year on the community’s preference for one of two options to create a more modern hospital in downtown Visalia as part of our master facility planning process. Overwhelmingly, people online and in a series of 20 community focus groups comprised of nearly 200 people, asked us to move forward planning for a single nine-story tower. The community liked that initial projections estimated that the single tower would be less expensive compared to the two-tower option and that it was a smaller footprint, preserving space for future expansion.

As a result of community feedback, our Board has asked us to proceed with planning for this option. We have engaged our architect, RBB, in the next phase of the planning process. This includes much more detailed concepts for the design of the hospital and the services it will contain. This process will also help us refine the cost estimates. Once we have these cost estimates, we plan to use town halls, online meetings, website updates, social media, focus groups, newspaper articles, and more to educate our community on our efforts, and to provide many opportunities for community members to ask questions and provide feedback. Kaweah Health is committed to funding as much of this modernization campaign as we can, but we will need community support to build the new tower, which will serve our community for the next 50 years. Stay tuned for more on this new modern facility that will allow us to continue providing excellent care right here in Tulare County.

I will leave you with the reminder to take care of yourself this year. As a result of the pandemic, we’ve learning that so many have delayed much needed medical care and are suffering. This February is heart month, a chance to raise awareness about the serious dangers of heart disease. Please, make that doctor’s appointment, if you haven’t, and go for a walk – it’s one of the best and easiest ways to strengthen your heart.



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