

REGENERATIVE MONTEREY

INSIGHTS REPORT Released August 2023

ABOUT THIS REPORT

This Regenerative Monterey Insights Report presents the findings from the first phase of a comprehensive project to design, develop and create a regenerative economy in Monterey County.

This report outlines the results of participatory research (conducted from January - May 2023) focused on identifying specific, practical, and community-driven regenerative programs for Monterey County across four sectors: construction, tourism, blue economy, and agriculture. The report is a product of the people of Monterey County who shared their knowledge, experiences, time, and perspectives from these four key sectors and their unique roles. Together, we identified the challenges and opportunities of creating a regenerative future in Monterey County. Based on this research, we outline the next phase of this initiative consisting of specific actionable projects across the key sectors to be implemented, starting when resources are secured.

As discussed below, our research indicates that creating a regenerative economy in Monterey County requires collective action, technical innovation and an active social movement. Regenerative Monterey will amplify, leverage, and coordinate existing community initiatives and goals, shifting efforts from siloed programs and initiatives to collective collaboration across the four key economic sectors. Each of these sectors intersects with the other three, and also cuts across the diverse geographies and demographics of Monterey County (and beyond the county borders). Each of the proposed programs for the next phase of work combines practical, immediate actions for short-term gains with strategic, long-term, regenerative goals.

This report is for the community of Monterey County those that participated in interviews, meetings, and workshops, and those that could not be part of the discovery and design process. It is also for other regions that wish to embark on their own journey of exploration regarding regenerative economies. We hope that every person that reads this report recognizes their role and agency in creating a regenerative economy—as citizens, business owners, employees, government representatives, visitors, and funders. Shaping a future that benefits both people and the natural environment is not a dream, but a tangible reality—and we hope this report demonstrates what's possible.

SecondMuse is grateful to participants across Monterey County for their dedicated, thoughtful, and strategic engagement. We understand that it's only through collective action that we can realize this community vision. We are privileged to support Monterey County in the journey towards a regenerative economy.

This report includes

- **01** A summary of the current perspectives on regenerative economies;
- **02** Key results from one-on-one interviews;
- **03** Key results from in-person, community-driven discovery, and design workshops
- **04** Digital and desk research of academic, press, video resources;
- **05** A system map that illustrates the key elements of transitioning to a regenerative economy, and how different forces support or conflict with one another;
- **06** Common themes that came from informal meetings with Monterey County stakeholders, including business leaders, service workers, scientists, academics, government representatives, shop owners, tourists, and many others;
- **07** A summary of 5 proposed pilot projects based on the collective community vision.



PREFACE

Counties across California are facing many of the same challenges: access to affordable housing, climate change adaptation and mitigation, food production, decrease of biodiversity, access to water, and the wealth gap. Monterey County is no different.

Regenerative Monterey is an initiative that takes a systems approach to break down siloes across the public, private, and nonprofit sectors. We recognize that no one sector operates alone—rather, when we take a holistic approach toward both people and the planet, the economy actually works better. Future-proof jobs emerge and people are more invested in both building their community and navigating difficult challenges.

To achieve this vision, we must adopt a different mindset and consider a new set of questions when making decisions, while prioritizing the well-being of all individuals and the planet. In a regenerative economy, we consciously integrate the health and sustainability of the natural environment with the prosperity of diverse populations. We foster and reward creativity and innovation, and we make decisions with long-term considerations in mind. We recognize that mistakes are valuable learning opportunities, embrace

ieneration

Ending the climate crisis

generation

inone

Paul Hawken

collaborative efforts across various demographics, and open doors for historically marginalized populations. Walking our talk and sharing knowledge with others is an expression of Monterey County's regional, national, and global leadership, and it's the foundation of Regenerative Monterey.

"A regenerative economy puts life at the center of every action and decision... it applies to all life – grasslands, farms, insects, forests, fish, wetlands, coastlands, and oceans – and it applies equally to individuals, families, communities, cities, schools, religious institutions, commerce, and governments" (*Paul Hawken 2021*).

Regenerative Monterey is an initiative that moves the County of Monterey from extractive business practices and siloed decision-making into an economy that benefits its diverse population and the natural environment. In practice, this looks like the collaborative implementation of a number of projects that will galvanize millions of dollars, produce hundreds of new jobs, significantly decrease carbon emissions in the region, increase biodiversity, and lead Monterey County to be the first regenerative economy in the state of California through innovative, community led programs identified through this research.

From Regeneration Ending the Climate Crisis in One Generation

by Paul Hawen

Does the action create more life or reduce it? Does it heal the future or steal the future? Does it enhance human well-being or diminish it? Does it create livelihoods or eliminate them? Does it restore land or degrade it? Does it increase global warming or decrease it? Does it serve human needs or manufacture human wants? Does it promote fundamental human rights or deny them? Does it provide workers with dignity or demean them? In short, is the activity extractive or regenerative?

ABOUT REGENERATIVE MONTEREY

For decades, California has been a leader in the country (and across the globe as one of the world's largest economies) in innovation, cultural paradigm shifts, and stewardship of people and the natural environment. Like most places in the world, California is also affected by increasing climate events and rising social inequity. With these real world pressures, it's essential to develop actionable models for progress and prosperity.

Regenerative Monterey builds upon California's legacy of leadership by developing a strategy and plan for the state's first regenerative economy.

There are many reasons why Monterey County is the ideal location to pilot this ambitious project.

"This is exactly the right place to exemplify a successful sustainable economy" Construction Discovery Workshop

ABOUT SECONDMUSE

SecondMuse is an innovation company that works with communities focused on climate, equity and tech to create solutions to the world's biggest challenges.

As a team of conveners, strategists, creatives, economists, ecologists, and doers, SecondMuse brought together private donors in Monterey County to launch the Regenerative Monterey Initiative in two phases: first, a discovery and design phase from January-July 2023 to understand community experiences and develop community-driven solutions. We targeted four economic segments throughout this phase: agriculture, construction, tourism, and the blue economy. In the fall/

Here are just a few:

- Diverse population that represents the changing demographics and needs (i.e affordable, healthy homes) of the state
- Massive wealth gap
- Iconic and world-renowned tourism destination, driven by both natural and built environments
- Longest stretch of coastline of any county in the state
- The Monterey Bay National Marine Sanctuary, known as the "Serengeti of the Sea," is one of our nation's most spectacular marine protected areas with some of the best wildlife viewing in the world
- A leader in the state and national agriculture sector, known as the "Salad Bowl of America"
- Strong and engaged leadership across the public, private, and nonprofit sectors

winter of 2023/2024, Regenerative Monterey will pursue funding to resource Phase Two implementation pilots.

Although we design and deliver a range of programs, we rely upon a consistent approach, which has been developed and refined over 15 years. Our approach of discovery, design and implementation (shown below) has proven successful across industries and initiatives, advancing gender equity in the American technology industry with GET Cities, to co-designing inclusive financial mechanisms alongside communities at Future Economy Lab, to accelerating ventures that improve circularity and reduce ocean plastic in Southeast Asia through The Incubation Network, and promoting youth wellbeing in digital spaces through Headstream.

SECTION 01

BACKGROUND AND PROCESS

To begin this project, we engaged local residents and leaders of Monterey County's key economic sectors (agriculture, tourism, construction, and blue economy) to understand existing challenges and opportunities:

DISCOVERY: individual interviews, small group discovery workshops, and informal meetings

DESIGN: combined group design workshops

From the content generated and analyzed through desk research, discovery interviews, and discovery workshops, we synthesized seven potential pathways that the community named as essential to developing a more regenerative Monterey:

- (1) Shifting mindsets so people believe a regenerative economy is possible
- Innovating policy and reducing regulatory burdens (2) to unlock new ways of doing things
- (3) Making affordable quality of life available to everyone
- 4 Fostering symbiosis between locals, visitors, and public space
- (5) Managing water creatively as a public asset
- Leveraging local materials in supply chains across 6 agriculture, hospitality/tourism, construction, and marine industries
- (7) Balance reacting to the crises of the present with building for the future

Discovery and Design Process

The Regenerative Monterey methodology focused on discovery and design research using mixed participatory methods to first understand community experiences and context, and then prioritize and develop community-driven solution concepts.



STAGE 1 **Understand the System**

Our team set out to better understand the players in the Monterey ecosystem to participate in the discovery and design process. We also identified those who are often overlooked in participatory community engagement initiatives.

STAGE 2 **Create a Shared Vision**

We then engaged stakeholders in exercises to define a North Star—a vision to guide transformational change. First, we identified vision elements-variables that must be addressed through action. Then we supplemented this vision statement with with design principles and values that will guide how the work is done.

STAGE 3 A

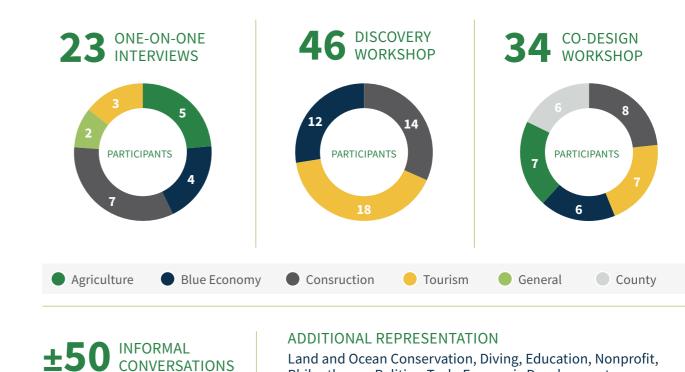
Develop Community-driven Solution Concepts

Finally, we used workshops to give community members space to elevate their priorities. Section III presents these insights alongside further research synthesis.

SECTION 02

COMMUNITY RESEARCH AT A LARGER GLANCE

In the first half of 2023, the SecondMuse Regenerative Monterey team used several concurrent participatory research methods (detailed in Section I) to learn about Monterey County's current economic and ecological state, as well as pathways and challenges to a future regenerative economy across four key sectors: construction, tourism, blue economy, and agriculture. These activities included:



What we learned by sector

Regenerative Monterey chose to strategically focus on four sectors (tourism, construction, agriculture, and blue economy) because they are the region's largest sources of employment, have significant impacts on the environment, and demonstrate strong economic leadership.

Leaders in the tourism sector expressed interest in increasing the number of values-aligned tourists that will stay longer, invest in the local economy, and visit both the Peninsula and the Salinas Valley. The construction

OVERALL, THE TRANSITION TO A REGENERATIVE ECONOMY REQUIRES



Mindset shifts for all Monterey stakeholders



Business, technical, and political adaptations to incentivize the transition Collective action of individuals and organizations across Monterey County's economic sectors. Monterey's people, businesses, and government organizations are willing and able to achieve this vision and lead the state (and the world) towards regenerative economies.

Philanthropy, Politics, Tech, Economic Development

industry is building housing and infrastructure for the needs of a growing population. The agriculture industry feeds the world and has the potential to store excessive carbon. And the Blue Economy, which is composed of leaders and organizations working in marine-related fields, is essential to maintaining the beautiful ecosystem that fuels the fishing industry, local businesses, and tourism, by attracting visitors from all over the world. While each sector has its own unique attributes and challenges, they are also interdependent. Through the discovery process we learned about these industries' shared challenges, as well as opportunities for collaboration in Phase 2 (see Pilot Projects section).



Tourism

Monterey County boasts a number of world-renowned attractions and destinations and attracts millions of visitors who arrive by air, water, and land from across California, the U.S., and the world. Providing these visitors with activities, lodging, food and beverage, and the unique Monterey experience is a >\$3 billion industry.

To shift towards regenerative tourism practices, this sector will confront obstacles related to needs for improved infrastructure, increased demand, and behavior and policy change. For example, there is a tension between residents and visitors as can be seen in popular destinations like Point Lobos State Park that have become too crowded to visit, which leads to an "us versus them" tension. Workshop participants illuminated the need to foster a "mindset shift" so residents can see the positive impact of the industry, despite some of the day-to-day challenges it brings (i.e. congestion, strain on resources and space, etc.). Participants also acknowledged the importance of integrating other experiences and areas of the county (i.e AgriTourism in Salinas Valley, viticulture tours, etc) into the visitor experience of Monterey.

Tourism representatives also expressed their desire for tourists to stay longer (5 to 7 nights) which contributes to more local spending, and conferences or other sitebased events that don't require car travel. The group also knows policy change is possible because they have experienced success in the past (i.e managing cruise ships coming into Monterey, collectively responding to the challenges associated with COVID, etc.).

"The (tourism) industry needs to do better at communicating with the residents about all the environmental incentives that could cross over with them (residents)." Tourism workshop







Construction

As new people move into the region and existing residents/employees look for places to live, demand for steady, affordable housing is on the rise. Students and families are coming to Monterey but often do not stay due to the high cost of living. People working in the agriculture fields in Salinas or as service workers on the Peninsula often live over an hour away from their jobs because it's the closest housing they can afford. In order to meet this rising demand for housing, the construction industry depends on a healthy supply chain for consistently priced and available building materials. Cost and regulations were mentioned repeatedly as the key decision drivers, including expenses related to materials, permits, labor, and timelines. Also highlighted were the imperatives of client-driven projects that often override other environmental or design concerns (e.g. the mandate to complete the project as cheaply as possible will supersede other objectives).

People in the construction industry interact with environmental externalities (i.e. energy, water, air quality, etc) and regulations every day. Because of this, they also prioritize regenerative practices to ensure the future of their industry. Construction leaders are very aware and engaged with equitable wage practices as paying their employees and builders a livable wage has to be top priority or they lose workers. Additionally, the sector will continue to navigate greenwashing and misinformation about the true environmental footprint of emerging "eco" options as they popularize.

"The greenwashing aspect is really increasing. I think almost every business now has something where they're 'sustainable' or they're 'plastic free' and it's (construction) trying to figure out if they actually are because there's so many certifications out there." Interview



Agriculture

Farming has a long legacy in Monterey County. In the region, agriculture is family-focused, multigenerational, and deeply connected to communities in Salinas, Watsonville, and beyond, where over 1,000 farms are located, many of which are the biggest farms in the region. They face intense challenges like natural disasters (ie. flooding, droughts, etc.), internal competition between producers of the same crops, competition between large and small-scale farms, affordability and accessibility of food products, and changing dynamics of the labor force.

"I'm fighting not for myself but for my children" Interview with a farmer

The majority of the crop-growing labor force is Spanish-speaking. This language barrier presents a real challenge to inclusive participation in decisionmaking and requires extra effort and care to navigate. Language translation is imperative in the decisionmaking process and communication also needs to be accessible across generations, as English-speaking children may represent their parents at farmers markets or during negotiations on business agreements.

Farmers echoed the notion that "regenerative" is a new framing from ancient knowledge. Farmers have always been stewards of the land, and they know deeply that the way they treat their land will define how they and the next generation are able to produce food in the future.





Blue Economy

When we began researching the "blue economy," we heard from some participants that they don't self-identify with the term as it's too vast and vague. Instead, they described working in conservation, ocean research, diving, nonprofits, philanthropy, innovation, entrepreneurship, or "other." They also highlighted that their work dovetails significantly with the region's main tourist attractions, including whale and otter watching, kayaking, seafood, and ocean views. This reaction indicates that more specific language can help engage and build bridges to bring together the diverse players whose work is focused on the ocean.

Presently, many blue economy leaders work in siloes. For example, we heard that kelp restoration projects are not coordinating or collaborating sufficiently, as scientists are physically separated from each other on different boats, beaches, or underwater. Despite this separation, blue economy players share the same goals: to protect the ocean and restore ocean ecosystems. There was not a pervasive sense of competition or hierarchy; instead, we saw mutual respect, understanding, and appreciation that others doing ocean work in a different way are contributing their own unique piece to the puzzle.

Another challenge mentioned is the physical reality that "we can't see underwater," which translates to how the public experiences, understands, and engages with the needs and opportunities of the marine environment. For example, a large majority of local residents are unaware of the purple urchin invasion that is quickly killing off the kelp forests. Lack of awareness for similar ocean issues prevents collective action on underwater problems. Additionally, scientific expertise is imperative to understanding and taking action, but due to costs of living and education in Monterey, the research and academic sector is suffering. Lastly, tensions exist between stewarding one of the healthiest, most protected marine areas in the world and policies that inhibit conservation and restoration efforts. The permit process is long and confusing, and scientists and project participants are not fully equipped to check all the boxes necessary to acquire conservation permits.

"When the kelp forest declines, we lose a foundational species that provides shelter and food for a variety of commercial fisheries. When we lose the fisheries, commercial fishers suffer, and that means the economy also suffers." Interview

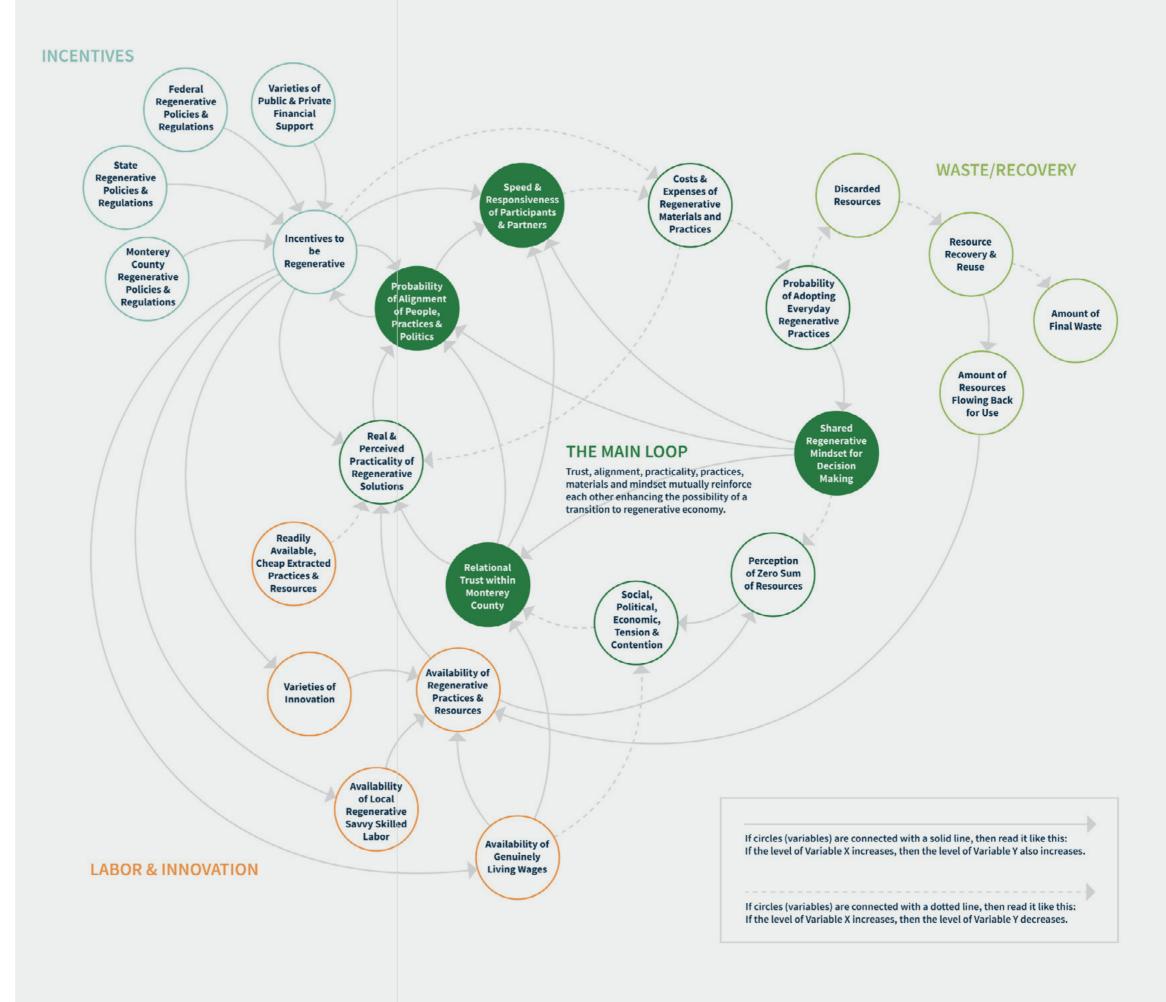
System Map

To help get a quick and complete sense of Monterey's transition to a regenerative economy, we have constructed a causal loop diagram based on our research in this project and background knowledge of social systems. This schematic illustrates key dynamics regarding what it will take to shift to a regenerative economic system in Monterey County. The diagram shows how technical, political, and social components interact to catalyze and encourage the transition to a regenerative economy. These intertwined forces reflect that we cannot isolate one driver of an economic shift; rather, we must act simultaneously across sectors and dimensions.

This system map presents key insights

- Transitioning to and establishing a regenerative economy is a social challenge as much or even more than it is a technical one.
- In parallel, there are practical, technical challenges regarding innovation, skills, knowledge, and practices (e.g. methods, procedures, regulations etc.) associated with implementation (e.g. constructing buildings, operating food establishments, researching marine life, etc.) and for managing, reducing, and recovering waste.
- Finally, there is a major role for policy, regulation, and financing – all of which operate as incentives or barriers to regenerative decision making, and all of which are political challenges.

There are several areas where we see emphasis: First, continuously fostering a regenerative mindset creates a ripple effect in building relational trust, alignment of people and politics, and the speed and responsiveness of participants and partners – all of which were themes that came through in the research. Monterey is quite fortunate in that there seems (based on our short term research), to have a fairly high degree of social trust among people in the county. It will be important to not only maintain, but also to strengthen and continuously nurture the kind of trust that can lead to concrete action, which is necessary for transitioning to a regenerative economy.



SECTION 3

ACTION AREAS

Community Vision

Following our interviews, research, and workshops, we developed a community vision for the desired future of a Regenerative Monterey county. While not comprehensive, it is a tangible distillation of complex ideas, values, and principles sourced through community participation.

The community vision statement can serve as a North Star, or ultimate outcome, to organize collective action for a common goal. In the journey to this future, we know the way in which the work is done matters just as much as the destination. Therefore, we have developed guiding values and characteristics in partnership with the community as we work towards our collective vision.

Guiding Values and Characteristics

Include all people who care about Monterey

1

5

Deliberate, intentional, active outreach to harder-to-reach community members like Latine communities, indigenous communities, and young people. Take measures to ensure everyone is able to access clear information and participate in the regenerative economy.

Engage communitydriven and communityowned projects

Organize intentionally from a collective "us" mindset that involves active engagement and leadership from the community. Elevating and coordinating the work of existing organizations is central to the transition to a regenerative economy.

Deepen collaboration and coordination

Improve coordination among local entities, facilitate cross-sector collaboration and innovation, and align government regulations with the outcomes the community desires.

3

Build a replicable, scaleable, and measurable approach

Serve as a role model for the world with shared, demonstrable, trackable goals and metrics of success.

Prioritize continuous learning

Consistently evolve systems and practices and do the hard work now to invest in the future.

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Leverage Monterey's unique assets and history

Monterey County is a special place with a deep history, from establishing California's first governments to popularizing ecotourism. It's also a magnetic hub for conservation research and science, alongside iconic coastal landscapes that draw global visitors and farmlands that feed the U.S. These attractions and dynamics are all advantages in Monterey County's quest for climate-positive, community-positive outcomes.

COMMUNITY VISION

Monterey is a global model for a climatepositive economy that ensures prosperity and health for all people and natural ecosystems. We understand community to be where we work and love, where 100% of our community is housed and employed.

SECTION 4

PHASE 2 PILOT PROJECTS

Regenerative Monterey will generate hundreds of new jobs, catalyze millions of dollars through new businesses, significantly reduce the regional carbon footprint, increase biodiversity, and be and be California's first living model of a regenerative economy.

Five projects emerged from our discovery and design process. These projects emerged from what we learned from the participatory research process, the identified immediate needs and longer term aspirations of various industries, and the ethos of Monterey County. The proposed concepts focus on successfully implementing a number of short term "wins," while simultaneously pursuing more audacious, longer-term projects, all aimed towards catalyzing a multi billion dollar regenerative economy in Monterey County.

Short term wins are essential to launching a new initiative. When we see tangible change, we believe change is possible; when we see possibility, we more easily engage in future change. In Phase 2, with appropriate resourcing, we will implement four to six projects over a three-year period, in collaboration with individuals from the private, public, and nonprofit sectors in Monterey County. We will pursue funding from regional, state, and federal resources, as well as regional and institutional philanthropy dependent on the specifics of each project and the existing relationships between community stakeholders and funders.

These five proposed projects do not include every idea generated by participants in Phase 1. Rather, they are a collection of solutions based on what was most consistently conveyed across all four sectors. The details of why each project was chosen, its value in contributing to a regenerative economy, how we will achieve success, and an outline of the implementation process, along with the specific list of collaborators, budget, timeline, metrics, and evaluation will be included in the individual proposals that we will develop to secure funding. We are already engaged in active conversations with collaborators in the county on each of these proposed projects for a Regenerative Monterey.



PROJECT

Affordable Housing

Monterey County lacks affordable and healthy housing. Most often, low to mid-income housing is built cheaply and without consideration of the lived experience. In a regenerative economy there is access to affordable, healthy housing close to jobs, schools, and other conveniences. Therefore, in collaboration with the public, private and nonprofit sectors, Regenerative Monterey will **pilot an affordable, healthy home development project in the county** that uses sustainable building materials and systems (i.e air quality, water, energy, etc.), works with the county to ease permitting burdens that can be replicated in the county, and integrates access to nature/open space. This pilot will train and hire historically marginalized members of the county in construction and offer wrap-around development and operational services. Over time, these homes will be manufactured locally or in relationship with an existing manufacturer in the state.





PROJECT

Kelp

Monterey County boasts one of the longest stretches of coastline in California and is an international destination of marine science, research, and education. Beneath the ocean's surface are the Giant and Bull kelp forests, thriving ecosystems of marine life and a valuable source for carbon sequestration, business opportunities, innovation, marine science, and public education. Unfortunately, the kelp forest is at risk of disappearing. Numerous organizations in Monterey are tackling the problem, but mostly in siloes. Driven by our commitment to restore ecosystems, Regenerative Monterey will organize key players around the restoration of the kelp forest. We will identify and plan for short and long-term kelp preservation projects, building on what the kelp community is already doing and providing additional resources that have historically been a barrier to conservation. In the fall of 2023, in collaboration with a number of marine education and research organizations, we will host an exhibit to educate the public on the important role of the kelp forest.



PROJECT

Organic Marketplace

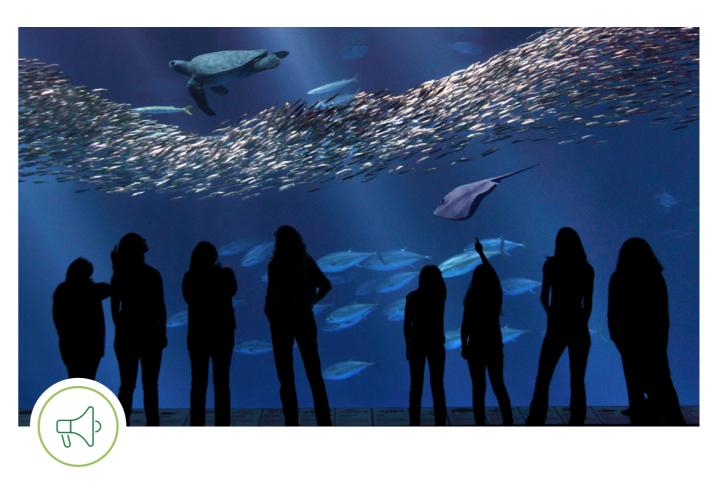
Although Monterey is the "Salad Bowl of the World," thousands of people go hungry in the county every day. In a regenerative economy, **all people will have access to healthy food and small to midsize organic farmers will have technical support and access to market opportunities,** including supplying local public schools, which provide some students with the only meal they will get in a day. Regenerative Monterey will work with organizations that work with organic farmers to create direct-to-consumer market opportunities and facilitate logistics.



PROJECT

Small Farm Transition

There is an opportunity to transition some conventional small farms to organic farms-without losing yield and improving the well-being of people and the planet. In partnership with chefs, nonprofits, and the public and private sectors, Regenerative Monterey will provide those who wish to transition to organic farming the financial and technical support needed to implement organic practices. Collectively, we will develop county metrics and goals to increasingly transition agricultural land year over year, supply the hospitality industry with local, organic products, and position Monterey as the leader in organic, regenerative agriculture. Regenerative Monterey will lessen the barriers to small farms who with to transition.



PROJECT

Public Awareness Campaign

A regenerative economy is a new concept for many people, and in practice, it can look different across business sectors. Through a public awareness campaign, we will use imagery, storytelling, and share real life examples to champion Monterey County as the first regenerative economy in the country. Public awareness is important to increase enthusiasm and support, stimulate self-mobilization and action, and to mobilize local knowledge and resources. The campaign will focus on inspiring, educating and motivating an audience of regional residents, visitors, businesses and other counties or regions interested in building a regenerative economy in their own community.

Throughout the course of discovery and design work, we noted key areas of further research identified by the community, including how to:

- Finance solutions
- Mitigate climate change and investigate energy adaptations

- Address immigration reform and issues facing undocumented community • Handle water storage and scarcity projects
- Achieve equitable representation in the design process
- Align leadership across disciplines
- Encourage holistic community health, including the self-care movement
- Manage conflicting interests and competing agendas

CONCLUSION

Monterey County is embarking on an ambitious journey toward a regenerative economy. This comprehensive report, informed by the collective efforts of members of the Monterey County community, reveals challenges and opportunities that lie ahead. Monterey County has the opportunity to set the stage for ground breaking efforts that could lead California into a more prosperous future that benefits diverse populations and the natural environment.

Whether you seek to deepen your understanding, collaborate or explore potential funding opportunities for project implementation in phase 2, we are excited to engage with you and on creating a regenerative future in Monterey County. Let's unite, innovate, and collaborate to turn this vision into a reality. Together, we can build a brighter, regenerative future for our community and the environment, inspiring positive change far beyond our borders. We'd be thrilled to hear from you and explore the endless potential of Regenerative Monterey at **regenerativemonterey@secondmuse.com**.



Thanks to the donors

Hayward LumberPost RanchOpportunity Fund of the Community Foundation for Monterey CountyThe Applewood Fund at Santa Cruz Community FoundationAusonio IncorporatedMonterey PeninsulaFoundation, host of the AT&T Pebble Beach Pro-Am and PURE Insurance Championship Impacting the First TeeNancy Eccles & Homer M. Hayward Family FoundationInvoking the Pause @ RSF Social FinanceAnonymous



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