



# CITY OF CARMEL-BY-THE-SEA HARRISON MEMORIAL LIBRARY BOARD OF TRUSTEES AGENDA

Trustees Marie-Clare Gorham,  
Donna Jett, and Mary Jo Williams

All meetings are held in the City Council Chambers  
East Side of Monte Verde Street  
Between Ocean and 7th Avenues

**Regular Meeting**  
**Wednesday, February 25, 2026**  
**9:00 AM**

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## HYBRID MEETING ATTENDANCE OPTIONS

This meeting will be held in person and via teleconference ("hybrid"). The public is welcome to attend the meeting in person or remotely via Zoom, however, the meeting will proceed as normal even if there are technical difficulties accessing Zoom. The City will do its best to resolve any technical issues as quickly as possible. To view or listen to the meeting from home, you may also watch the live stream on the City's YouTube page at: <https://www.youtube.com/@CityofCarmelbytheSea/streams>. To participate in the meeting via Zoom, copy and paste the link below into your browser.

<https://ci-carmel-ca-us.zoom.us/j/83082559190>  
Webinar ID: 830 8255 9190  
Passcode: 897460  
Dial in: (669) 444-9171

## HOW TO OFFER PUBLIC COMMENT

The public may give public comment at this meeting in person, or use the Zoom teleconference module, provided that there is access to Zoom during the meeting. Zoom comments will be taken after the in-person comments. The public can also email comments to [lsfenton@ci.carmel.ca.us](mailto:lsfenton@ci.carmel.ca.us). Comments must be received at least 2 hours before the meeting in order to be provided to the legislative body. Comments received after that time and up to the beginning of the meeting will be made part of the record.

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## CALL TO ORDER AND ROLL CALL

## PLEDGE OF ALLEGIANCE

## **ANNOUNCEMENTS**

- 1) Announcements from the Trustees
- 2) Announcements from the Library Director

## **PUBLIC APPEARANCES**

Members of the public are entitled to speak on matters of municipal concern not on the agenda during Public Appearances. Each person's comments shall be limited to 3 minutes, or as otherwise established by the Chair. While stating your name is optional, it helps to identify speakers in the meeting minutes. Under the Brown Act, public comment for matters on the agenda must relate to that agenda item, and public comments for matters not on the agenda must relate to the subject matter jurisdiction of this legislative body. Remote or in-person participants who do not comply with the requirements of the Brown Act will be muted.

## **ORDERS OF BUSINESS**

Orders of Business are agenda items that require Board or Commission discussion, debate, direction to staff, and/or action.

- 3) Approval of the Minutes for the January 28, 2026, Regular Meeting
- 4) Receive the Librarian's Report for January 2026
- 5) Receive the Treasurer's Report for January 2026 and approve the check register for January 2026
- 6) Receive a progress report on the Harrison Memorial Library Restoration Project
- 7) Receive a report from the Carmel Public Library Foundation on recent activities
- 8) Receive a report from the Ad Hoc Committee on Mid-Year Budget Review
- 9) Receive a report from Ad Hoc Committee on the Library Strategic Plan 2025-2027
- 10) Approve Request to Borrow City Artwork by Monterey Museum of Art and forward the request to the City Council for final approval

## **FUTURE AGENDA ITEMS**

## **ADJOURNMENT**

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This agenda was posted at City Hall, Monte Verde Street between Ocean Avenue and 7th Avenue, Harrison Memorial Library, located on the NE corner of Ocean Avenue and Lincoln Street, the Carmel-by-the-Sea Post Office, 5th Avenue between Dolores Street and San Carlos Street, and the City's webpage (<http://www.ci.carmel.ca.us>) in accordance with applicable legal requirements.

**SUPPLEMENTAL MATERIAL RECEIVED AFTER THE POSTING OF THE AGENDA**

Any supplemental writings or documents distributed to a majority of the Board of Trustees regarding any item on this agenda, received after the posting of the agenda will be available in the Library and Community Activities Director's Office located at the Park Branch Library at the NE corner of Mission Street and Sixth Avenue during normal business hours.

**SPECIAL NOTICES TO PUBLIC**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Office at 831-620-2000 at least 48 hours prior to the meeting to ensure that reasonable arrangements can be made to provide accessibility to the meeting (28CFR 35.102-35.104 ADA Title II).



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Leslie Fenton, Executive Assistant

**SUBJECT:** Approval of the Minutes for the January 28, 2026, Regular Meeting

**RECOMMENDATION:**

Approval of the Minutes for the January 28, 2026, Regular Meeting

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

1. HML Regular Meeting Minutes - January 28, 2026

**CARMEL-BY-THE-SEA  
HARRISON MEMORIAL LIBRARY BOARD OF TRUSTEES**

**REGULAR MEETING MINUTES**

**Wednesday, January 28, 2026**

**CALL TO ORDER AND ROLL CALL**

PRESENT: DiNucci, Gorham, Jett, Williams  
ABSENT: None  
STAFF PRESENT: Melinda Cervantes, Interim Library Director  
Leslie Fenton, Acting Admin. Analyst

Trustee Gorham had to leave the meeting at 9:15 a.m.

**PLEDGE OF ALLEGIANCE**

**ANNOUNCEMENTS**

**1) Announcements from the Trustees**

Trustee Jett announced that she attended the Carmel Public Library Foundation meeting.

Chair Williams welcomed new Board Member Joe DiNucci.

**2) Announcements from the Library Director**

Interim Director Cervantes announced that her time as Interim will end at the end of February. Recruitment for the new Director is progressing, and the City hopes to make an announcement in the next few weeks.

**PUBLIC APPEARANCES**

Members of the public are entitled to speak on matters of municipal concern not on the agenda during Public Appearances. Each person's comments shall be limited to 3 minutes, or as otherwise established by the Chair. Persons are not required to provide their names, however, it is helpful for speakers to state their names so they may be identified in the minutes of the meeting. Under the Brown Act, public comment for matters on the agenda must relate to that agenda item and public comments for matters not on the agenda must relate to the subject matter jurisdiction of this legislative body. If a member of the public attending the meeting remotely violates the Brown Act by failing to comply with these requirements of the Brown Act, then that speaker will be muted.

None

**ORDERS OF BUSINESS**

Orders of Business are agenda items that require Board or Commission discussion, debate, direction to staff, and/or action.

**3) Approval of the Minutes for the December 3, 2025, Special Meeting**

Trustee Jett moved to approve the Minutes for the December 3, 202, Special Meeting, seconded by Trustee Gorham and carried by the following roll call vote:

AYES: Gorham, Jett, Williams  
NOES: None  
ABSENT: DiNucci  
ABSTAIN: None

**4) Receive the Librarian's Report for November and December 2025**

Interim Director Cervantes presented the report.

**5) Receive the Treasurer's Report for December 2025 and approve the check register for November and December 2025**

Treasurer Jett presented the report.

Trustee Jett moved to approve the check registers for November and December 2025, seconded by Trustee DiNucci, and carried by the following roll call vote:

AYES: DiNucci, Jett, Williams  
NOES: None  
ABSENT: Gorham  
ABSTAIN: None

**6) Receive a progress report on the Harrison Memorial Library Restoration Project**

Interim Library Director Cervantes presented the report.

**7) Receive a report from the Carmel Public Library Foundation on recent activities**

Carmel Public Library Foundation Executive Director Fallon presented the report.

**8) Authorization of the Carmel Public Library Foundation's use of the Harrison Memorial Library for the Donor Salute event on Sunday, March 8, 2026, and the Sterling Circle event on Sunday, June 7, 2026, and recommend that the City Council co-sponsor and approve the serving of alcohol for both events.**

Trustee Jett moved to authorize the Carmel Public Library Foundation's use of the Harrison Memorial Library for the Donor Salute event on Sunday, March 8, 2026, and the Sterling Circle event on Sunday, June 7, 2026, and recommend that the City Council co-sponsor and approve the serving of alcohol for both events, seconded by Trustee DiNucci, and carried by the following roll call vote:

AYES: DiNucci, Jett, Williams  
NOES: None

ABSENT: Gorham  
ABSTAIN: None

**9) Consider Request to Borrow City Artwork by Monterey Museum of Art**

Local History Librarian O'Connell presented the report.

Trustee Jett moved to provisionally approve the loan request from the Monterey Museum of Art pending an updated appraisal, seconded by Trustee DiNucci, and carried by the following roll call vote:

AYES: DiNucci, Jett, Williams  
NOES: None  
ABSENT: Gorham  
ABSTAIN: None

**10) Consideration of the appointment of an Ad Hoc Committee to work with the Library Director to review the mid-year budget**

Chair Williams appointed Trustees Jett and herself to an Ad Hoc Committee to work with the Library Director to review the mid-year budget.

**11) Consideration of the appointment of an Ad Hoc Committee to work with the Library Director to review the 2025-2027 Strategic Plan**

Chair Williams appointed Trustees Gorham and DiNucci to an Ad Hoc Committee to work with the Library Director to review the 2025-2027 Strategic Plan.

**12) Consider rescheduling the Wednesday, April 22, 2026, Regular Meeting to a Special Meeting on Wednesday, April 29, 2026**

Chair Williams presented the report.

Trustee DiNucci moved to reschedule the Wednesday, April 22, 2026, Regular Meeting to a Special Meeting on Wednesday, April 29, 2026, seconded by Trustee Jett and carried by the following roll call vote:

AYES: DiNucci, Jett, Williams  
NOES: None  
ABSENT: Gorham  
ABSTAIN: None

**FUTURE AGENDA ITEMS**

- Ad hoc committee reports

**ADJOURNMENT**

There being no further business before the Board, the meeting was adjourned at 9:48 a.m.

The next Regular Meeting is scheduled for Wednesday, February 25, 2026.

APPROVED:

ATTEST:

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Maryjo Williams  
President, Library Board of Trustees

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Leslie Fenton, Board Clerk



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Melinda Cervantes, Acting Library and Community Activities Director

**SUBJECT:** Receive the Librarian's Report for January 2026

**RECOMMENDATION:**

Receive the Librarian's Report for January 2026

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

1. Librarians' Report - January 2026

# LIBRARIAN'S MONTHLY REPORT

January 31, 2026

<b>CIRCULATION</b>	<b>YTD Percentage Change</b>	<b>This Month</b>	<b>Last Month</b>	<b>This YTD</b>	<b>Last YTD</b>
<b>Adult Circulation:</b>					
Fiction	-3.36	2,100	1,546	12,264	12,690
Non-Fiction	-2.16	1,280	970	7,006	7,161
Magazines	-11.28	108	37	401	452
Audio/Video	-16.05	1,053	858	6,092	7,257
<b>ADULT CIRCULATION TOTAL:</b>	<b>-6.52</b>	<b>4,541</b>	<b>3,411</b>	<b>25,763</b>	<b>27,560</b>
<b>Juvenile Circulation:</b>					
Fiction	10.48	2,863	2,173	18,625	16,858
Non-Fiction	-6.31	603	502	4,413	4,710
Magazines	49.25	43	28	300	201
Audio/Video	6.43	233	170	1,176	1,105
<b>JUVENILE CIRCULATION TOTAL:</b>	<b>7.17</b>	<b>3,742</b>	<b>2,873</b>	<b>24,514</b>	<b>22,874</b>
<b>CIRCULATION TOTAL:</b>	<b>-0.31</b>	<b>8,283</b>	<b>6,284</b>	<b>50,277</b>	<b>50,434</b>
<b>ELECTRONIC CHECKOUTS:</b>	<b>-1.17</b>	<b>11,586</b>	<b>10,750</b>	<b>78,328</b>	<b>79,255</b>
<b>HOLD REQUESTS:</b>	<b>-6.76</b>	<b>814</b>	<b>724</b>	<b>5,641</b>	<b>6,050</b>
<b>INTERLIBRARY LOAN:</b>					
ILL to Other Libraries	<b>#DIV/0!</b>	0	0	0	0
ILL from Other Libraries	<b>#DIV/0!</b>	0	0	0	0

# LIBRARIAN'S MONTHLY REPORT

January 31, 2026

<b>CIRCULATION BY BORROWERS</b>	<b>YTD Percentage Change</b>	<b>This Month</b>	<b>Last Month</b>	<b>This YTD</b>	<b>Last YTD</b>
<b>Residents: Carmel-by-the-Sea</b>	<b>0.57</b>	<b>1,861</b>	<b>1,443</b>	<b>10,596</b>	<b>10,536</b>
<b>Non-Residents:</b>					
Monterey County	<b>-2.83</b>	5,921	4,463	35,566	36,600
Other Zip Codes	<b>16.80</b>	501	378	4,025	3,446
<b>NON-RESIDENT CIRCULATION TOTAL</b>	<b>-1.14</b>	<b>6,422</b>	<b>4,841</b>	<b>39,591</b>	<b>40,046</b>
<b>PATRON REGISTRATION:</b>	<b>Patron Data Base Purge 05/25</b>				
Carmel by-the-Sea Residents	<b>-54.14</b>	6	5	83	181
Monterey County Residents	<b>-28.87</b>	58	32	446	627
Other Borrowers	<b>-92.96</b>	39	28	376	5341
<b>REGISTRATION TOTAL:</b>	<b>-85.28</b>	<b>103</b>	<b>65</b>	<b>905</b>	<b>6,149</b>
<b>TOTAL # OF CARDHOLDERS:</b>	<b>0.88</b>	<b>16,468</b>	<b>16,391</b>	<b>16,468</b>	<b>16,324</b>

<b>Patron Visit Count</b>					
HML Building	<b>-1.96</b>	5,882	5,823	47,274	48,220
Park Branch Building					
Local History	<b>-19.64</b>	35	10	180	224
Youth Services Dept.	<b>-2.98</b>	3,921	3,711	31,506	32,473
<b>PATRON VISIT TOTAL:</b>	<b>-2.42</b>	<b>9,838</b>	<b>9,544</b>	<b>78,960</b>	<b>80,917</b>

# LIBRARIAN'S MONTHLY REPORT

January 31, 2026

<b>REFERENCE QUESTIONS</b>	<b>YTD Percentage Change</b>	<b>This Month</b>	<b>Last Month</b>	<b>This YTD</b>	<b>Last YTD</b>
Reference Desk	<b>-7.44</b>	1,056	918	7,252	7,835
Youth Services Desk	<b>46.59</b>	645	706	5,182	3,535
Local History Desk	<b>-20.72</b>	75	35	440	555
<b>TOTAL REFERENCE QUESTIONS:</b>	<b>7.96</b>	<b>1,776</b>	<b>1,659</b>	<b>12,874</b>	<b>11,925</b>
<b>ELECTRONIC SEARCH ACTIVITY</b>					
Public in-Library Computer Use:					
Public WiFi Use:	<b>-11.19</b>	893	837	5,063	5,701
<b>VOLUNTEER HOURS</b>					
	<b>YTD Percentage Change</b>	<b>This Month</b>	<b>Last Month</b>	<b>This YTD</b>	<b>Last YTD</b>
Local History	<b>-29.63</b>	3	2	19	27
Park Branch	<b>-100.00</b>	0	0	0	66
Harrison - Main	<b>-21.43</b>	32	21	154	196
<b>TOTALS:</b>	<b>-40.14</b>	<b>35</b>	<b>23</b>	<b>173</b>	<b>289</b>

<b>OUTREACH SERVICES</b>					
Visits	<b>#DIV/0!</b>	0	0	0	0
Circulation	<b>#DIV/0!</b>	0	0	0	0

# LIBRARIAN'S MONTHLY REPORT

January 31, 2026

	YTD Percentage Change	This Month	Last Month	This YTD	Last YTD
<b>SUMMER READING PROGRAMS</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>5</b>
<b>TOTAL ATTENDANCE</b>	<b>98.26</b>	<b>0</b>	<b>0</b>	<b>456</b>	<b>230</b>
<b>PRESCHOOL PROGRAMS (0-5 YRS)</b>	<b>50.00</b>	<b>6</b>	<b>6</b>	<b>39</b>	<b>26</b>
<b>TOTAL ATTENDANCE</b>	<b>27.62</b>	<b>188</b>	<b>151</b>	<b>1,340</b>	<b>1,050</b>
<b>SCHOOL AGE PROGRAMS (6-11 YRS)</b>	<b>66.67</b>	<b>3</b>	<b>7</b>	<b>20</b>	<b>12</b>
<b>TOTAL ATTENDANCE</b>	<b>53.72</b>	<b>23</b>	<b>167</b>	<b>641</b>	<b>417</b>
<b>TEEN PROGRAMS (12-18 YRS)</b>	<b>-4.35</b>	<b>4</b>	<b>3</b>	<b>22</b>	<b>23</b>
<b>TOTAL ATTENDANCE:</b>	<b>8.03</b>	<b>24</b>	<b>17</b>	<b>148</b>	<b>137</b>
<b>ADULT PROGRAMS</b>	<b>62.50</b>	<b>7</b>	<b>4</b>	<b>39</b>	<b>24</b>
<b>TOTAL ATTENDANCE</b>	<b>-15.99</b>	<b>387</b>	<b>116</b>	<b>1,587</b>	<b>1,889</b>
<b>OFFSITE PROGRAMS</b>	<b>12.50</b>	<b>2</b>	<b>3</b>	<b>9</b>	<b>8</b>
<b>TOTAL ATTENDANCE</b>	<b>-41.03</b>	<b>256</b>	<b>60</b>	<b>585</b>	<b>992</b>
<b>LOCAL HISTORY PROGRAMS</b>	<b>-41.67</b>	<b>1</b>	<b>3</b>	<b>7</b>	<b>12</b>
<b>TOTAL ATTENDANCE</b>	<b>-90.24</b>	<b>15</b>	<b>60</b>	<b>128</b>	<b>1,311</b>
<b>GATHERING PLACE RESERVATIONS</b>	<b>#DIV/0!</b>	<b>16</b>	<b>18</b>	<b>112</b>	



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Melinda Cervantes, Acting Library and Community Activities Director

**SUBJECT:** Receive the Treasurer's Report for January 2026 and approve the check register for January 2026

**RECOMMENDATION:**

Receive the Treasurer's Report for January 2026 and approve the check register for January 2026

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

1. January 2026 Financials
2. Check Register - January 2026

Financial statements  
Of  
HARRISON MEMORIAL LIBRARY  
For the Period Ended  
January 31, 2026

# Statement of Financial Position

## Harrison Memorial Library

As of January 31, 2026

DISTRIBUTION ACCOUNT	TOTAL
<b>Assets</b>	
Current Assets	
Bank Accounts	
10000 Wells Fargo Checking	183,036.93
12000 Petty Cash Main	260.00
13000 Petty Cash Park Branch	200.00
14000 LAIF	\$873,784.78
14100 LAIF - Operating Reserve	265,594.33
14200 LAIF - Equipment Replacement	100,000.00
14300 LAIF - Bradney	46,747.05
14400 LAIF - Evans Restricted Fund	123,000.00
<b>Total for 14000 LAIF</b>	<b>\$1,409,126.16</b>
<b>Total for Bank Accounts</b>	<b>\$1,592,623.09</b>
<b>Total for Current Assets</b>	<b>\$1,592,623.09</b>
<b>Total for Assets</b>	<b>\$1,592,623.09</b>
<b>Liabilities and Equity</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
11000 Accounts Payable	575.50
<b>Total for Accounts Payable</b>	<b>\$575.50</b>
<b>Total for Current Liabilities</b>	<b>\$575.50</b>
<b>Total for Liabilities</b>	<b>\$575.50</b>
Equity	
15000 Restricted Funds	
15100 Temporarily Restricted	\$0.00
15110 LAIF - Restricted - Operating Reserve	183,127.25
15120 LAIF - Equipment Replacement	100,000.00
15130 WF - Designated Gifts	0.00
15140 Broadband Equipment Grant	3,379.77
<b>Total for 15100 Temporarily Restricted</b>	<b>\$286,507.02</b>
15200 Permanently Restricted	46,747.05
15300 Evans Trust Book Fund	100,000.00
<b>Total for 15000 Restricted Funds</b>	<b>\$433,254.07</b>
Opening Balance Equity	0.00
16000 Unrestricted Net Assets	1,087,569.75
Net Income	71,223.77
<b>Total for Equity</b>	<b>\$1,592,047.59</b>
<b>Total for Liabilities and Equity</b>	<b>\$1,592,623.09</b>

# Harrison Memorial Library Summary

July 2025 - January 2026

	Actual	Total Budget	over Budget
<b>Income</b>			
20000 Revenue			0.00
21000 CARMEL PUBLIC LIBRARY FOUNDATION (CPLF)			0.00
21100 CPLF - Operating Expenses	183,000.00	213,500.00	-30,500.00
Total 21000 CARMEL PUBLIC LIBRARY FOUNDATION (CPLF)	\$ 183,000.00	\$ 213,500.00	-\$ 30,500.00
22000 DONATIONS			0.00
22300 HML Donations - Unrestricted	235.00		235.00
Total 22000 DONATIONS	\$ 235.00	\$ 0.00	\$ 235.00
23000 INTEREST INCOME			0.00
23100 Interest - Bradney	4,350.29	0.00	4,350.29
23200 Interest - Other	39,162.64	14,583.31	24,579.33
Total 23000 INTEREST INCOME	\$ 43,512.93	\$ 14,583.31	\$ 28,929.62
24000 Friends of HML	35,000.00	20,416.69	14,583.31
25000 Library Operations	1,433.73	2,333.31	-899.58
28000 Uncategorized Revenue		0.00	0.00
Total 20000 Revenue	\$ 263,181.66	\$ 250,833.31	\$ 12,348.35
Total Income	\$ 263,181.66	\$ 250,833.31	\$ 12,348.35
Gross Profit	\$ 263,181.66	\$ 250,833.31	\$ 12,348.35
<b>Expenses</b>			
30000 ADMINISTRATION			0.00
Total 30000 ADMINISTRATION	\$ 2,438.03	\$ 2,653,476.00	-\$ 24,096.73
40000 EQUIPMENT			0.00
Total 40000 EQUIPMENT	\$ 10,100.61	-\$ 16,829.19	\$ 26,929.80
50000 IT			
Total 50000 IT	2,881.00	6,679.19	-3,798.19
60000 HARD COPY MATERIAL			
Total 60000 HARD COPY MATERIAL	49,617.35	62,912.50	-13,295.15
66000 TECHNICAL SERVICES			
Total 66000 TECHNICAL SERVICES	30,077.53	27,714.12	2,363.41
70000 DATABASES			
Total DATABASES	9,308.15	7,987.44	1,320.71
72000 eMaterial			
Total 72000 eMaterial	50,178.45	51,391.62	-1,213.17
80000 PROGRAMS			
Total 80000Programs	37,356.77	50,805.44	-13,448.67
Total Expenses	191,957.89	250,854.26	-58,896.37
Net Operating Expenses	71,223.77	-20.95	71,244.72
Net Income	\$ 71,223.77	-\$ 20.95	\$ 71,244.72

# Harrison Memorial Library

## July 2025 - January 2026

	Actual	Total Budget	over Budget
<b>Income</b>			
20000 Revenue			0.00
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22000 DONATIONS			0.00
22300 HML Donations - Unrestricted	235.00		235.00
Total 22000 DONATIONS	<b>\$ 235.00</b>	<b>\$ 0.00</b>	<b>\$ 235.00</b>
23000 INTEREST INCOME			0.00
23100 Interest - Bradney	4,350.29	0.00	4,350.29
23200 Interest - Other	39,162.64	14,583.31	24,579.33
Total 23000 INTEREST INCOME	<b>\$ 43,512.93</b>	<b>\$ 14,583.31</b>	<b>\$ 28,929.62</b>
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Total Income	<b>\$ 263,181.66</b>	<b>\$ 250,833.31</b>	<b>\$ 12,348.35</b>
Gross Profit	<b>\$ 263,181.66</b>	<b>\$ 250,833.31</b>	<b>\$ 12,348.35</b>
<b>Expenses</b>			
30000 ADMINISTRATION			0.00
31000 Finance			0.00
31100 Bookkeeping	2,250.00	2,843.75	-593.75
31200 Audit Services		3,062.50	-3,062.50
31600 Bank Charges/Returned Checks	77.38	58.31	19.07
Total 31000 Finance	<b>\$ 2,327.38</b>	<b>\$ 5,964.56</b>	<b>-\$ 3,637.18</b>
32000 Library Promotions			0.00
32200 Canva, Constant Contact	1,595.00	1,166.69	428.31
32300 Print Advertising	100.00	1,750.00	-1,650.00
32400 Printing / Copy Services	1,685.70	1,458.31	227.39
Total 32000 Library Promotions	<b>\$ 3,380.70</b>	<b>\$ 4,375.00</b>	<b>-\$ 994.30</b>
33000 Supplies			0.00
33100 Library Cards		875.00	-875.00
33200 Postage	99.26	175.00	-75.74
33300 Office Supplies - General	2,658.26	2,515.94	142.32
33400 Misc Supplies	1,272.70	875.00	397.70
33500 Emergency Supplies	-17,269.81	291.69	-17,561.50
33600 Alhambra	187.19	109.69	77.50
Total 33000 Supplies	<b>-\$ 13,052.40</b>	<b>\$ 4,842.32</b>	<b>-\$ 17,894.72</b>

<b>34000 Organizational Development</b>				0.00
34100 Staff Training/Conferences	689.91	2,310.56		-1,620.65
34200 Mileage	112.71	116.69		-3.98
34300 Memberships	200.00	875.00		-675.00
34400 MOBAC/PLP Membership	8,641.00	7,467.25		1,173.75
34500 Volunteer / Donor Acknowledgement	75.00	291.69		-216.69
34600 Meeting Hosting	63.73	291.69		-227.96
<b>Total 34000 Organizational Development</b>	<b>\$ 9,782.35</b>	<b>\$ 11,352.88</b>	<b>-\$</b>	<b>1,570.53</b>
<b>Total 30000 ADMINISTRATION</b>	<b>\$ 2,438.03</b>	<b>\$ 26,534.76</b>	<b>-\$</b>	<b>24,096.73</b>
<b>40000 EQUIPMENT</b>				0.00
41000 Furniture	4,890.00	8,166.69		-3,276.69
45000 Staff Computers	327.70	1,166.69		-838.99
46000 Equipment		0.00		0.00
47000 Maintenance Contracts (self-check machines, copier)	4,882.91	7,495.81		-2,612.90
<b>Total 40000 EQUIPMENT</b>	<b>\$ 10,100.61</b>	<b>\$ 16,829.19</b>	<b>-\$</b>	<b>6,728.58</b>
<b>50000 IT</b>				0.00
53000 Security (Lastpass)		379.19		-379.19
54000 Software (Adobe, Office, etc.)	1,411.00	1,341.69		69.31
55000 Internet/Telephone	1,470.00	4,958.31		-3,488.31
<b>Total 50000 IT</b>	<b>\$ 2,881.00</b>	<b>\$ 6,679.19</b>	<b>-\$</b>	<b>3,798.19</b>
<b>60000 HARD COPY MATERIAL</b>				0.00
<b>61000 ADULT COLLECTION</b>				0.00
61100 Audio	1,203.86	2,625.00		-1,421.14
61200 DVD	1,540.59	2,041.69		-501.10
61300 Fiction	7,570.87	8,166.69		-595.82
61400 Non-fiction	4,416.65	5,833.31		-1,416.66
61500 Large Print	1,868.40	2,625.00		-756.60
61600 Graphic Novels	867.09	583.31		283.78
61700 Newspapers	3,450.50	2,333.31		1,117.19
61800 Book Club	466.64	437.50		29.14
<b>Total 61000 ADULT COLLECTION</b>	<b>\$ 21,384.60</b>	<b>\$ 24,645.81</b>	<b>-\$</b>	<b>3,261.21</b>
<b>62000 TEEN COLLECTION</b>				19.23
62100 Fiction	1,709.77	1,750.00		-40.23
62200 Non-fiction	517.87	583.31		-65.44
62300 Graphic Novels	1,922.30	1,750.00		172.30
<b>Total 62000 TEEN COLLECTION</b>	<b>\$ 4,169.17</b>	<b>\$ 4,083.31</b>	<b>\$</b>	<b>85.86</b>
<b>63000 KID'S COLLECTION</b>				0.00
63100 Wonderbooks	1,426.36	875.00		551.36
63200 DVD	611.74	1,166.69		-554.95
63300 Fiction	6,358.59	8,166.69		-1,808.10
63400 Non-fiction	4,166.56	6,416.69		-2,250.13
63500 Graphic Novels	2,498.60	2,333.31		165.29
63600 Magazines		0.00		0.00
<b>Total 63000 KID'S COLLECTION</b>	<b>\$ 15,061.85</b>	<b>\$ 18,958.38</b>	<b>-\$</b>	<b>3,896.53</b>

64000 REFERENCE				0.00
64100 Reference			0.00	0.00
64200 Continuations - General	115.46	1,166.69		-1,051.23
64300 Continuations - Travel	539.62	1,750.00		-1,210.38
64400 Professional Collection	74.99	58.31		16.68
<b>Total 64000 REFERENCE</b>	<b>\$ 730.07</b>	<b>\$ 2,975.00</b>	<b>-\$</b>	<b>2,244.93</b>
65000 PURCHASE SUGGESTIONS/ZIP BOOKS				0.00
65100 Purchase Suggestions/Zip Books	8,271.66	12,250.00		-3,978.34
<b>Total 65000 PURCHASE SUGGESTIONS/ZIP BOOKS</b>	<b>\$ 8,271.66</b>	<b>\$ 12,250.00</b>	<b>-\$</b>	<b>3,978.34</b>
<b>Total 60000 HARD COPY MATERIAL</b>	<b>\$ 49,617.35</b>	<b>\$ 62,912.50</b>	<b>-\$</b>	<b>13,295.15</b>
66000 TECHNICAL SERVICES				0.00
66100 OCLC Cataloging	9,544.48	7,000.00		2,544.48
66200 Materials Processing	13,585.48	13,125.00		460.48
66300 Replacements	1,862.01	3,500.00		-1,637.99
66400 Amazon Prime Membership		93.31		-93.31
66500 Book Delivery	1,200.00	1,750.00		-550.00
66600 Magazines (EBSCO)	3,885.56	2,245.81		1,639.75
<b>Total 66000 TECHNICAL SERVICES</b>	<b>\$ 30,077.53</b>	<b>\$ 27,714.12</b>	<b>\$</b>	<b>2,363.41</b>
70000 DATABASES				0.00
71200 Ancestry		933.31		-933.31
71300 AtoZ	489.00	787.50		-298.50
71400 Book Browse	252.00	148.75		103.25
71500 EBSCO Databases (Califa)	4,949.15	2,916.69		2,032.46
71800 Gale Virtual Red Hosting Fees	50.00	50.00		0.00
71900 Mango Languages		0.00		0.00
71910 Newsbank	3,218.00	1,885.31		1,332.69
71920 FIMo (Sanborn replacement)	350.00	204.19		145.81
71930 Beanstack		0.00		0.00
71940 Value Line		1,061.69		-1,061.69
<b>Total 70000 DATABASES</b>	<b>\$ 9,308.15</b>	<b>\$ 7,987.44</b>	<b>\$</b>	<b>1,320.71</b>
72000 eMaterial				0.00
72100 Overdrive (subscription)	4,568.77	2,683.31		1,885.46
72200 EBooks	29,005.68	30,916.69		-1,911.01
72300 Kanopy	14,686.00	16,333.31		-1,647.31
72600 NY Times Online	1,918.00	1,458.31		459.69
<b>Total 72000 eMaterial</b>	<b>\$ 50,178.45</b>	<b>\$ 51,391.62</b>	<b>-\$</b>	<b>1,213.17</b>
80000 PROGRAMS				0.00
81000 ADULT PROGRAMS		0.00		0.00
81100 Programs (performers)	8,319.00	7,291.69		1,027.31
81200 Supplies	2,865.76	3,500.00		-634.24
81300 Summer Reading	113.26	2,625.00		-2,511.74
<b>Total 81000 ADULT PROGRAMS</b>	<b>\$ 11,298.02</b>	<b>\$ 13,416.69</b>	<b>-\$</b>	<b>2,118.67</b>
82000 TEEN PROGRAMS				0.00
82100 Programs (performers)	2,960.99	2,041.69		919.30
82200 Supplies	2,192.36	3,234.56		-1,042.20
82300 Summer Reading		1,312.50		-1,312.50
<b>Total 82000 TEEN PROGRAMS</b>	<b>\$ 5,153.35</b>	<b>\$ 6,588.75</b>	<b>-\$</b>	<b>1,435.40</b>

<b>83000 KIDS PROGRAMS</b>				0.00
83100 Programs (performers)	4,603.27	6,300.00		-1,696.73
83200 Supplies	3,540.49	3,500.00		40.49
83300 Author Visit	6,999.37	5,541.69		1,457.68
83400 Summer Reading	595.00	5,833.31		-5,238.31
<b>Total 83000 KIDS PROGRAMS</b>	<b>\$ 15,738.13</b>	<b>\$ 21,175.00</b>	<b>-\$</b>	<b>5,436.87</b>
<b>85000 LOCAL HISTORY PROGRAMS</b>				0.00
85100 Local History Supplies	132.27	437.50		-305.23
85200 Oral History Program	600.00	4,958.31		-4,358.31
85400 Archival Storage Off-site	2,849.00	2,625.00		224.00
85500 Other	1,586.00	1,604.19		-18.19
<b>Total 85000 LOCAL HISTORY PROGRAMS</b>	<b>\$ 5,167.27</b>	<b>\$ 9,625.00</b>	<b>-\$</b>	<b>4,457.73</b>
<b>86000 SUMMER READING PROGRAM</b>				0.00
86200 Other		0.00		0.00
<b>Total 86000 SUMMER READING PROGRAM</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$</b>	<b>0.00</b>
<b>Total 80000 PROGRAMS</b>	<b>\$ 37,356.77</b>	<b>\$ 50,805.44</b>	<b>-\$</b>	<b>13,448.67</b>
<b>Total Expenses</b>	<b>\$ 191,957.89</b>	<b>\$ 250,854.26</b>	<b>-\$</b>	<b>58,896.37</b>
<b>Net Operating Income</b>	<b>\$ 71,223.77</b>	<b>-\$ 20.95</b>	<b>\$</b>	<b>71,244.72</b>
<b>Net Income</b>	<b>\$ 71,223.77</b>	<b>-\$ 20.95</b>	<b>\$</b>	<b>71,244.72</b>

# Check Detail Report

Harrison Memorial Library

January 2026

TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLEARED	AMOUNT
10000 Wells Fargo Checking						
24721						
01/08/2026	Bill Payment (Check)	7397	Amazon Capital Services, Inc.		Reconciled	-840.18
01/08/2026	Bill Payment (Check)	7397	Amazon Capital Services, Inc.			-840.18
24722						
01/08/2026	Bill Payment (Check)	7400	INGRAM LIBRARY SERVICES		Reconciled	-1,908.99
01/08/2026	Bill Payment (Check)	7400	INGRAM LIBRARY SERVICES			-1,908.99
24723						
01/08/2026	Bill Payment (Check)	7399	DEMCO		Reconciled	-492.25
01/08/2026	Bill Payment (Check)	7399	DEMCO			-492.25
24724						
01/08/2026	Bill Payment (Check)	7410	RESENDEZ BROS. CARPET & TILE CLEANING		Reconciled	-250.00
01/08/2026	Bill Payment (Check)	7410	RESENDEZ BROS. CARPET & TILE CLEANING			-250.00
24725						
01/08/2026	Bill Payment (Check)	7403	KANOPY		Reconciled	-2,005.00
01/08/2026	Bill Payment (Check)	7403	KANOPY			-2,005.00
24726						
01/08/2026	Bill Payment (Check)	7404	MaryLee Sunseri		Reconciled	-450.00
01/08/2026	Bill Payment (Check)	7404	MaryLee Sunseri			-450.00
24727						
01/08/2026	Bill Payment (Check)	7406	OFFICE DEPOT		Reconciled	-162.29
01/08/2026	Bill Payment (Check)	7406	OFFICE DEPOT			-162.29
24728						
01/08/2026	Bill Payment (Check)	7405	Midwest Tape		Reconciled	-53.57
01/08/2026	Bill Payment (Check)	7405	Midwest Tape			-53.57
24729						
01/08/2026	Bill Payment (Check)	7409	PLAYAWAY PRODUCTS LLC		Reconciled	-90.67
01/08/2026	Bill Payment (Check)	7409	PLAYAWAY PRODUCTS LLC			-90.67
24730						
01/08/2026	Bill Payment (Check)	7401	Jon Krosnick		Reconciled	-600.00
01/08/2026	Bill Payment (Check)	7401	Jon Krosnick			-600.00
24731						
01/08/2026	Bill Payment (Check)	7396	ADAM SAMTUR		Reconciled	-275.00
01/08/2026	Bill Payment (Check)	7396	ADAM SAMTUR			-275.00
24732						
01/08/2026	Bill Payment (Check)	7407	OVERDRIVE		Reconciled	-2,144.99
01/08/2026	Bill Payment (Check)	7407	OVERDRIVE			-2,144.99
24733						
01/08/2026	Bill Payment (Check)	7398	CARMEL SANDPIPER		Reconciled	-100.00
01/08/2026	Bill Payment (Check)	7398	CARMEL SANDPIPER			-100.00
24734						
01/08/2026	Bill Payment (Check)	7408	PEAK ENTERPRISES		Reconciled	-354.60
01/08/2026	Bill Payment (Check)	7408	PEAK ENTERPRISES			-354.60
24735						
01/08/2026	Bill Payment (Check)	7402	KAL-WEST		Reconciled	-200.00
01/08/2026	Bill Payment (Check)	7402	KAL-WEST			-200.00
24736						
01/08/2026	Bill Payment (Check)	7411	BYWATER SOLUTIONS		Reconciled	-770.00
01/08/2026	Bill Payment (Check)	7411	BYWATER SOLUTIONS			-770.00
24739						
01/08/2026	Bill Payment (Check)	7412	OVERDRIVE		Reconciled	-550.05
01/08/2026	Bill Payment (Check)	7412	OVERDRIVE			-550.05

# Check Detail Report

Harrison Memorial Library

January 2026

TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLEARED	AMOUNT
24874						
01/15/2026	Bill Payment (Check)	7413	Amazon Capital Services, Inc.		Reconciled	-222.11
01/15/2026	Bill Payment (Check)	7413	Amazon Capital Services, Inc.			-222.11
24875						
01/15/2026	Bill Payment (Check)	7414	GOLDEN GATE BOOKKEEPING		Reconciled	-375.00
01/15/2026	Bill Payment (Check)	7414	GOLDEN GATE BOOKKEEPING			-375.00
24876						
01/15/2026	Bill Payment (Check)	7415	INGRAM LIBRARY SERVICES		Reconciled	-6,503.35
01/15/2026	Bill Payment (Check)	7415	INGRAM LIBRARY SERVICES			-6,503.35
24877						
01/15/2026	Bill Payment (Check)	7416	Mandy Coon		Reconciled	-100.00
01/15/2026	Bill Payment (Check)	7416	Mandy Coon			-100.00
24878						
01/15/2026	Bill Payment (Check)	7419	WELLS FARGO 2675		Reconciled	-1,177.42
01/15/2026	Bill Payment (Check)	7419	WELLS FARGO 2675			-1,177.42
24879						
01/15/2026	Bill Payment (Check)	7418	PACIFIC GROVE SELF STORAGE		Reconciled	-407.00
01/15/2026	Bill Payment (Check)	7418	PACIFIC GROVE SELF STORAGE			-407.00
24880						
01/15/2026	Bill Payment (Check)	7417	Midwest Tape		Reconciled	-505.27
01/15/2026	Bill Payment (Check)	7417	Midwest Tape			-505.27
24919						
01/22/2026	Bill Payment (Check)	7420	EBSCO		Reconciled	-15.63
01/22/2026	Bill Payment (Check)	7420	EBSCO			-15.63
24920						
01/22/2026	Bill Payment (Check)	7421	Melanie Cervi		Cleared	-350.00
01/22/2026	Bill Payment (Check)	7421	Melanie Cervi			-350.00
24921						
01/22/2026	Bill Payment (Check)	7422	Amazon Capital Services, Inc.		Reconciled	-601.95
01/22/2026	Bill Payment (Check)	7422	Amazon Capital Services, Inc.			-601.95
24922						
01/22/2026	Bill Payment (Check)	7423	INGRAM LIBRARY SERVICES		Reconciled	-852.21
01/22/2026	Bill Payment (Check)	7423	INGRAM LIBRARY SERVICES			-852.21
24923						
01/22/2026	Bill Payment (Check)	7424	OVERDRIVE		Reconciled	-190.50
01/22/2026	Bill Payment (Check)	7424	OVERDRIVE			-190.50
24924						
01/22/2026	Bill Payment (Check)	7425	CARMEL SANDPIPER		Uncleared	-60.00
01/22/2026	Bill Payment (Check)	7425	CARMEL SANDPIPER			-60.00
24926						
01/22/2026	Bill Payment (Check)	7426	Amazon Capital Services, Inc.		Reconciled	-20.75
01/22/2026	Bill Payment (Check)	7426	Amazon Capital Services, Inc.			-20.75
24951						
01/22/2026	Bill Payment (Check)	7427	INGRAM LIBRARY SERVICES		Reconciled	-2,787.30
01/22/2026	Bill Payment (Check)	7427	INGRAM LIBRARY SERVICES			-2,787.30
25012						
01/30/2026	Bill Payment (Check)	7433	LEA ANN MCDONALD		Cleared	-30.39
01/30/2026	Bill Payment (Check)	7433	LEA ANN MCDONALD			-30.39
25013						
01/30/2026	Bill Payment (Check)	7429	Amazon Capital Services, Inc.		Cleared	-532.60
01/30/2026	Bill Payment (Check)	7429	Amazon Capital Services, Inc.			-532.60
25014						
01/30/2026	Bill Payment (Check)	7431	INGRAM LIBRARY SERVICES		Cleared	-4,190.66
01/30/2026	Bill Payment (Check)	7431	INGRAM LIBRARY SERVICES			-4,190.66

# Check Detail Report

Harrison Memorial Library

January 2026

TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLEARED	AMOUNT
25015						
01/30/2026	Bill Payment (Check)	7430	DEMCO		Cleared	-253.52
01/30/2026	Bill Payment (Check)	7430	DEMCO			-253.52
25016						
01/30/2026	Bill Payment (Check)	7428	ADAM SAMTUR		Cleared	-275.00
01/30/2026	Bill Payment (Check)	7428	ADAM SAMTUR			-275.00
25017						
01/30/2026	Bill Payment (Check)	7434	MaryLee Sunseri		Uncleared	-150.00
01/30/2026	Bill Payment (Check)	7434	MaryLee Sunseri			-150.00
25018						
01/30/2026	Bill Payment (Check)	7437	OVERDRIVE		Cleared	-1,279.01
01/30/2026	Bill Payment (Check)	7437	OVERDRIVE			-1,279.01
25019						
01/30/2026	Bill Payment (Check)	7435	Megan Cassamas		Cleared	-150.00
01/30/2026	Bill Payment (Check)	7435	Megan Cassamas			-150.00
25020						
01/30/2026	Bill Payment (Check)	7436	Midwest Tape		Cleared	-411.38
01/30/2026	Bill Payment (Check)	7436	Midwest Tape			-411.38
25021						
01/30/2026	Bill Payment (Check)	7432	John Paul Foster II		Uncleared	-500.00
01/30/2026	Bill Payment (Check)	7432	John Paul Foster II			-500.00
25114						
01/31/2026	Expense		STATE OF CALIFORNIA		Reconciled	-0.42
01/31/2026	Expense		STATE OF CALIFORNIA	FEDERAL TAX WITHHELD		0.42



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED  
BY:**

**SUBJECT:** Receive a progress report on the Harrison Memorial Library  
Restoration Project

**RECOMMENDATION:**

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

None



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED  
BY:**

**SUBJECT:** Receive a report from the Carmel Public Library Foundation on recent activities

**RECOMMENDATION:**

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

None



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Melinda Cervantes, Acting Library and Community Activities Director

**SUBJECT:** Receive a report from the Ad Hoc Committee on Mid-Year Budget Review

**RECOMMENDATION:**

Receive a report from the Ad Hoc Committee on Mid-Year Budget Review

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

None



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Melinda Cervantes, Acting Library and Community Activities Director

**SUBJECT:** Receive a report from Ad Hoc Committee on the Library Strategic Plan 2025-2027

**RECOMMENDATION:**

Receive a report from Ad Hoc Committee on the Library Strategic Plan 2025-2027

**BACKGROUND / SUMMARY:**

**FISCAL IMPACT:**

**ATTACHMENTS:**

None



**CITY OF CARMEL-BY-THE-SEA**  
**Harrison Memorial Library Board of Trustees**  
**Staff Report**

**February 25, 2026**  
**ORDERS OF BUSINESS**

**TO:** Harrison Memorial Library Board of Trustees

**SUBMITTED BY:** Katie O'Connell, Local History Librarian

**SUBJECT:** Approve Request to Borrow City Artwork by Monterey Museum of Art and forward the request to the City Council for final approval

**RECOMMENDATION:**

Staff recommends that the Board approve the loan request from the Monterey Museum of Art and forward the request to the City Council for final approval.

**BACKGROUND / SUMMARY:**

The Monterey Museum of Art (MMA) requests the loan of the following painting from the City art collection from April 1 through September 25, 2026, for their upcoming exhibit, "Mary DeNeale Morgan: Doyenne of the Carmel Art Colony":

- Mary DeNeale Morgan, Cypress on Monterey Coast (Cypress Point), 1930-1931, oil on linen, 40.25 x 50.25 inches (CBTS-0870)

At the January 28, 2026, Harrison Memorial Library Board of Trustees meeting, the Board gave provisional approval of the loan request pending completion of an updated appraisal and receipt of the MMA's Certificate of Insurance. The updated appraisal and Certificate of Insurance have been received and are attached (to be provided under separate cover).

**FISCAL IMPACT:**

None

**ATTACHMENTS:**

1. HML Insurance Update Appraisal February 20 2026





Post Office Box 222078, Carmel, CA 93922  
Phone/Fax 831.624.3541 / Cell 831.917.0509

AMY ESSICK  
*Fine Art Appraisals and  
Consultations*

## UPDATED APPRAISAL REPORT

For the Intended Use of Insurance Coverage  
with Replacement Value for one (1) original  
Mary DeNeale Morgan oil painting  
*Cypress – Monterey Coast, circa 1931*

Located at:

Harrison Memorial Library – Main Branch  
Corner of Ocean Avenue and Lincoln Street  
Carmel, CA

Requested by:

Ms. Katie O'Connell  
Local History Librarian  
Carmel Public Library  
Carmel, CA

Examination Date: February 10 and 17, 2026  
Effective Date of Valuation: February 17, 2026  
Date of Report: February 20, 2026

Prepared by:

Amy Essick, Appraiser  
Amy Essick Fine Art Appraisals & Consultations

**TOTAL REPLACEMENT VALUE: \$80,000.00 USD. and museum quality framing,  
shipping, and taxes are additional necessary expenses as required.**

## Letter of Transmittal

Ms. Katie O'Connell  
Local History Librarian  
Carmel Public Library  
Carmel, CA

February 20, 2026

Dear Ms. O'Connell,

At your request, I have completed an Updated Appraisal Report for one (1) original oil painting by Mary DeNeale Morgan, *Cypress – Monterey Coast*, circa 1931 to conclude Replacement Value for the Intended Use of Insurance Coverage. The Effective Date of Valuation for this Updated Appraisal Report is February 20, 2026 with appropriate foundational references to the original Appraisal Report submitted on October 18, 2002. The physical examination of only the painting recto; occurred using binoculars on February 10 and 17, 2026 at the Harrison Memorial Library – Main Branch Entry Hall, as the painting is installed on a high wall.

The Scope of Work employed in this appraisal assignment included the physical examination of only the painting recto using binoculars for the high wall installation location, identifying the most relevant market and type of value, research conducted by reviewing Fine Art auction sales databases, Fine Art Gallery Dealer websites, Online Fine Art Market compendiums, Fine Art resource books, journals, and periodicals; and consulting with Fine Art Gallery Dealers; followed by analysis and conclusion of value. Replacement Value (RV) for the Intended Use of Insurance Coverage was determined to be the most appropriate value conclusion as it is defined as:

*“Replacement Value refers to the price in terms of cash or other precisely revealed terms that would be required to replace a property with another.”<sup>1</sup>*

All three standard Approaches to Value were considered for this appraisal assignment: Cost, Income, and Market Sales Comparison. The Cost Approach was determined to be inappropriate

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<sup>1</sup> American Society of Appraisers, *Monograph 2: Types of Value for Varied Intended Uses* pp. 2-9, 2-15.

for the subject property as it involves research and analysis of the cost of substitute properties with equivalent function and desirability, providing an estimate of the Depreciated Reproduction, Reproduction New or Replacement Cost New of the property. This approach is essential for objects that are immovable, unique, and have no market. The Income Approach was not suitable as no past, current, or anticipated revenue is generated from the subject property. The Market Sales Comparison Approach was chosen as the most appropriate Approach to Value as comparable objects sell in the marketplace. This approach involves research and analysis comparing sales of properties similar to the subject property in the Relevant Market.

Adjustments are made for differences that affect value such as Characteristics of Value and in time.<sup>2</sup>

This Updated Appraisal Report may be used and relied upon by the client, their designate, and the Intended User. Any other user is considered an unintended user.

This Updated Appraisal Report is composed of fifty (50) pages and is valid in its entirety and only when used for this specific purpose and Intended Use. This Appraisal is subject to the Limiting Conditions and Assumptions included in this report. I have no past, present or contemplated interest in the property included in this report. My fee was not contingent on any value finding. This Updated Appraisal Report meets the requirements of the 2024 *Uniform Standards of Professional Appraisal Practice* (USPAP – effective date January 1, 2024) and conforms to the Code of Ethics and Principles of Appraisal Practice under the American Society of Appraisers (ASA) as an Appraisal Report. I am qualified to appraise the type of property valued in this report based on my educational background and professional experience. The opinions and conclusions that follow in this report may not be understood properly without additional information in the appraiser's work file. Comparable sales history data sheets are not included in this report. Pertinent sources are kept on file in the office of Amy Essick Fine Art

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<sup>2</sup> Patricia C. Soucy, FASA and Janella N. Smyth, ASA, ed., *The Appraisal of Personal Property*, 103.

Appraisals and Consultations.

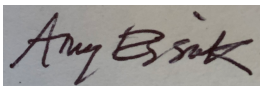
Information received during the subject property's examination appointments and during the research process, and my opinions and conclusion will remain confidential in accordance with USPAP and the ASA Code of Ethics. I will retain a copy of this Updated Appraisal Report in my files for a period of five (5) years.

This Updated Appraisal Report is not an Authentication for the Morgan oil painting ,as noted in the Assumptions and Limiting Condition.

My compensation for this appraisal assignment is for the subject property's examinations, research, analysis, valuation, and report preparation. The submission of this Updated Appraisal Report to you completes my duties in this assignment.

The market research and analysis that follow in this report will support this opinion of Replacement Value for the Effective Date of Valuation of February 20, 2026. In my professional opinion, after research and analysis in the most relevant market:

**The Replacement Value for Object #1: Mary DeNeale Morgan, *Cypress – Monterey Coast*, circa 1931; oil on linen, 40 1/4" High x 50 1/4" Wide and framed to 43 1/2" High x 53 3/8" Wide with gold on wood molding, signed "M. DeNeale Morgan" lower left in purple paint, annotated on upper frame verso "Presented to the Carmel Library", title, artist's name, and "13"; and annotated in ink on artist's printed studio label on frame/stretcher verso top center: "Presented to Carmel Library March 25th 31, titled, Artist: M. DeNeale Morgan"; printed on label M. DENEALE MORGAN STUDIO CARMEL-BY-THE-SEA, CALIFORNIA, "P.O. Box M" and "telephone 264"; with excellent provenance, and in very good condition with good areas for the recto only for age and size, as viewed through binoculars is **\$80,000.00 USD and museum quality framing, shipping, and taxes are additional necessary expenses as required.****



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Amy Essick

February 20, 2026

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Date

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## Assumptions and Limiting Conditions

The following Assumptions and Limiting Conditions apply to this Updated Appraisal Report:

Ownership of the subject property is assumed to be true.

Authorship of the subject property is assumed to be authentic.

The examination of the Mary DeNeale Morgan painting occurred at the Harrison Memorial Library – Main Branch on a high wall in the Entry Hall, above shelves of “New Books”. Only the painting recto was able to be observed from the floor below and across the walkway on the nearby stairs fourth step. The use of binoculars assisted in closer viewing of the painting surface layer, due to the distance below on the floor and across the walkway. Glare on the varnished painting surface was present, especially the lower fifth horizontal section, occurring from the nearby florescent lighting fixture on the ceiling. This lighting also affected photography of the object’s irregular varnish finish and accuracy in the palette colors. Most importantly, the surface layer could not be observed from various angles for irregularities or loss in the paint finish, indentations, and stretcher bar rub lower center. This condition issue is important to investigate by a professional painting conservator from the painting verso as well as possibly others that could not be ascertained from the examination through binoculars.

This Appraisal Report should not be considered an Authentication, which is a separate and more extensive undertaking. Appraisers witness, identify, and value but do not Authenticate art. Therefore, this Updated Appraisal Report is not understood to be a Certificate of Authenticity for the Mary DeNeale Morgan oil painting *Cypress – Monterey Coast*, circa 1931.

Sources consulted in preparation for this Updated Appraisal Report are assumed to be reliable and accurate. Opinions, market information, and estimates obtained from these sources are believed to be true and accurate. The appraiser takes no responsibility for errors or omissions provided by these sources. Opinions of quality and value are subjective. Opinions may vary and do not constitute an error on the part of the appraiser.

That it only be used to estimate Replacement Value for the Purpose of Insurance Coverage for the Effective Valuation Date of February 20, 2026. Therefore, this Updated Appraisal Report cannot be used as the basis for the purchase or sale of the property, nor can it be construed as representation or warranty that the object will realize the stated amount if offered for sale at an auction or otherwise.

The definition of value used for this document of Replacement Value. The value conclusion is not an offer to buy or sell the object.

Sales results quoted in this Updated Appraisal Report, regardless of origin, do not include any shipping, taxes or service fees. Framing is not included and the details would likely not be comparable.

The appropriate methods of research and analysis were utilized for the Market Comparison Approach to Value.

This Updated Appraisal Report is confidential and intended to be used only in its entirety and only by Ms. Katie O'Connell, Local History Librarian for Harrison Memorial Library/Carmel Public Library, the party ordering the Updated Appraisal Report; their designate, and the Intended User. Permission is required to reproduce this report in any way. No part of this confidential report, including the value conclusion and the identity of the appraiser, shall be disseminated to the public through advertising, news, sales, public relations or other media, without prior written consent of the appraiser.

This Updated Appraisal Report was performed without any personal interest or bias on my behalf.

My fees for this assignment are in no way related to the subject, value, estimate, or clients presently or in the future.

This Updated Appraisal Report completes the assignment in full and is invalid for any other use. Any additional examination, research or need of court witness constitutes another assignment and will require a separate Scope of Work and written agreement as to compensation.

The appraiser is not responsible for informing the clients of any future market fluctuations.

The appraiser is not responsible for any misuse of this report.

An electronic copy and the work file from which this Updated Appraisal Report was prepared will be retained for at least five years, in accordance with the document retention policy of USPAP, and two years following any legal proceeding in which the appraiser has given testimony, whichever is the longer period. These records are confidential between the clients and the appraiser. They will not be accessible to others unless compelled by law, in which case the clients will be notified.

The appraised values determined in this Updated Appraisal Report are a result of my best professional judgment made within the constraints of time and money. Any controversy between parties that cannot be settled by normal communications will be subject to arbitration as prescribed by the State of California.

Under no circumstances shall the liability of Amy Essick Fine Art Appraisals and Consultations hereunder exceed the amount of the fee.

Amy Essick Fine Art Appraisals and Consultations is not responsible for any actions, claims, liabilities or expenses incurred as a result of claims based on or arising from this appraisal by third parties unrelated to the immediate purpose of this appraisal.

## Professional Certification

I certify that to the best of my knowledge and belief:

The statements of fact contained in this Updated Appraisal Report are true and correct.

The reported analysis, opinions, and conclusions are limited only by the reported Assumptions and Limiting Conditions and are my personal, impartial, and unbiased professional opinions and conclusions.

This Updated Appraisal Report should not be considered an Authentication, which is a separate and more extensive undertaking. Appraisers witness, identify, and value but do not authenticate art. Therefore, this Updated Appraisal Report is not understood to be a Certificate of Authenticity for the Mary DeNeale Morgan oil painting, *Cypress – Monterey Coast*, circa 1931.

I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the agreement to perform this assignment.

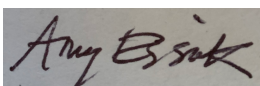
I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting of a predetermined result.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the clients, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

My analysis, opinions, and conclusions were developed, and this report was prepared, in conformity with the 2024 *Uniform Standards of Professional Appraisal Practice*.

I have made a personal inspection of the property recto only through binoculars, that is the subject of this report. No one provided significant personal property appraisal assistance to the person signing this certification. My signature appears in ink on three (3) bound report copies.



Amy Essick

February 20, 2026

Date

## Mary DeNeale Morgan: Description and Photographs

**OBJECT #1:** Framed oil painting

**LOCATION:** Harrison Memorial Library – Main Branch Entry - high West wall above “New Books” shelves

**MAKER:** Mary DeNeale Morgan

**TITLE:** *Cypress – Monterey Coast*

**DATE OR PERIOD:** circa 1931

**MATERIALS OR TECHNIQUES:** oil on linen

**MEASUREMENTS:** 40 ¼” High x 50 ¼” Wide and framed to 43 ½” High x 53 3/8” Wide x 1 ¾” Deep x 2” Wide face of molding.

**FRAMING:** Matte gold on wood molding with narrow angled sight edge to narrow rolled inner section, curved wide center section, and stepped back ridged outer section to back edge.

**INSCRIPTIONS AND MARKINGS:** Signed “M. DeNeale Morgan” on painting recto lower left in purple paint, annotated on upper frame verso “Presented to the Carmel Library”, title, artist’s name, and “13”; and annotated in ink on artist’s printed studio label on frame/stretcher verso top center: “Presented to Carmel Library March 25th 31, titled, Artist: M. DeNeale Morgan”; printed on label M. DENEALE MORGAN STUDIO CARMEL-BY-THE-SEA, CALIFORNIA, “P.O. Box M” and “telephone 264”

**DISTINGUISHING FEATURES (CONDITION):** Very good for age and size with good areas of painting recto only, installed on high wall and viewed through binoculars from floor below and fourth step of nearby stairs. Possible 12”+ horizontal stretcher bar rub lower center. Irregular varnish finish though not pronounced or distracting. Linen support texture discernible through thin paint layers especially in the gray sky area. Thick impasto on tree trunks and foliage areas and due to viewing constraints, there is uncertainty if fine cracks exist. Possible small round hole in surface layer left side center ,by far left center tree trunk.

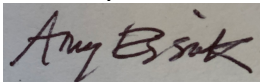
**SUBJECT:** Landscape **DESCRIPTION:** Grove of mature Monterey Cypress trees on golden grassy knoll above turquoise gray ocean. Visible through the trees golden rock coastline left center and dark green land form below sky of medium gray and light clouds upper right quadrant. Rust-red algae in tree foliage.<sup>3</sup>

**REPLACEMENT VALUE: \$.00 USD and museum quality framing, shipping, and taxes, are additional necessary expenses as required.**

**PROVENANCE:** Artist; Harrison Memorial Library, Carmel-by-the-Sea, CA on 3/25/1931.

**PUBLICATION:** *Catalogue of Pictures and Other Art Works in the Harrison Memorial Library of Carmel, California, 1937*; 1.

**EXHIBITION HISTORY:** St. Mary’s College of California, Museum of Art, Moraga, CA circa 2016; Monterey Museum of Art, Solo Exhibition, Spring 2026.



Amy Essick

February 20, 2026

Date

<sup>3</sup> Additional physical description notes located in 2002Insurance Appraisal Report Part 3, pp.331-32.

**2026 Images:** located high on wall near fluorescent lights - glare from varnish lower edge. Overall poor lighting.

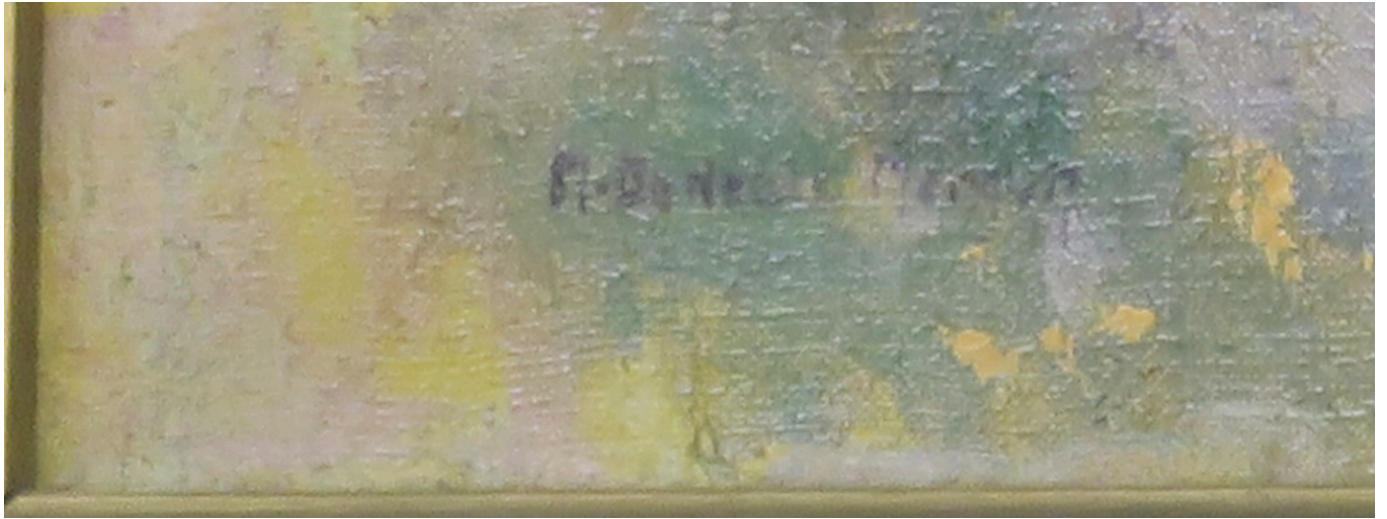


10 Amy Essick Fine Art Appraisals & Consultations: HML Updated Insurance Appraisal – Mary DeNeale Morgan, *Cypress – Monterey Coast*, circa 1931 as of February 20, 2026



Amy Essick Fine Art Appraisals and Consultations: HML Updated Insurance Appraisal-Mary DeNeale 11 Morgan, Cypress – Monterey Coast, circa 1931 as of February 20, 2026

**Signature lower left**



**Possible stretcher bar rub lower center**



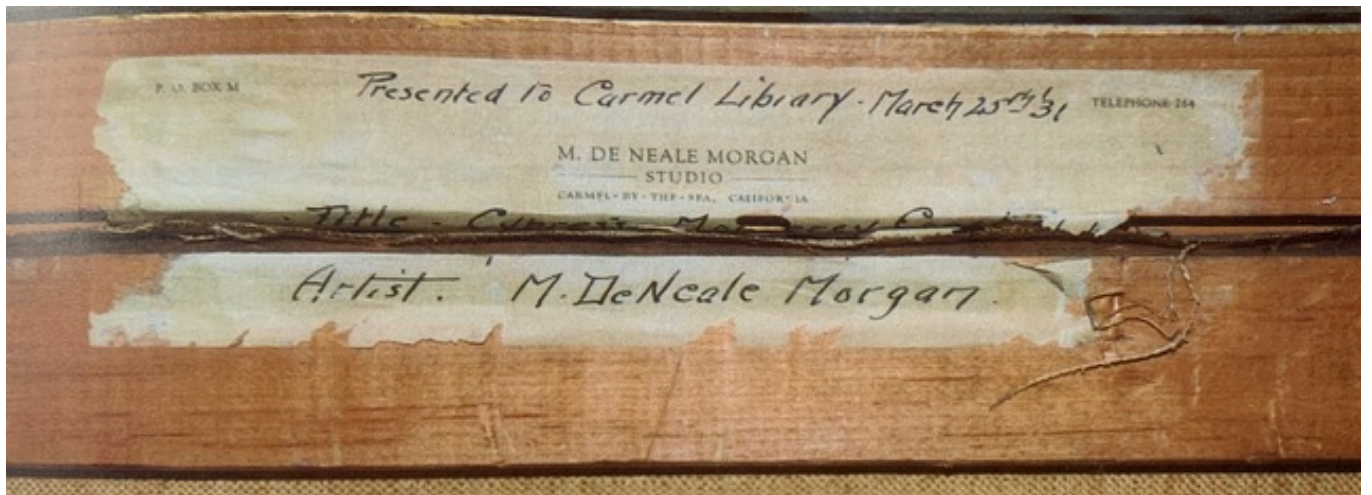
**Possible fine cracks in impasto areas of tree trunks and foliage**



Images 2002 examination: digital printed report images lighter than actual painting.



Amy Essick Fine Art Appraisals and Consultations: HML Updated Insurance Appraisal-Mary DeNeale 13 Morgan, Cypress – Monterey Coast, circa 1931 as of February 20, 2026



14 Amy Essick Fine Art Appraisals & Consultations: HML Updated Insurance Appraisal – Mary DeNeale Morgan, *Cypress – Monterey Coast*, circa 1931 as of February 20, 2026

## Artist's Biography: Mary DeNeale Morgan

### Mary DeNeale Morgan American 1868-1948

Mary DeNeale was a prominent and well-known artist associated with the Early California painting genre, especially with oil paintings made in the Carmel, California area *en plein air*.<sup>4</sup> Working directly from nature, Morgan was a leader for local artists working in the 1920s to the 1940s, as she captured the changing light on the extraordinary land and sea of the Monterey Peninsula Coast, particularly at Point Lobos State Natural Reserve.

Morgan was born in San Francisco, CA in 1868 to Thomas Nicholas Morgan and Christina Ross, the second of seven children.<sup>5</sup> Morgan's maternal grandparents were Scottish immigrants newly settled in Canada when they were swept away with Richard Dana's book, *Two Years Before the Mast*. This popular and highly influential book described the ship's long journey through the Isthmus of Panama to the bright and sunny land of California. In 1856, they gathered their thirteen children and traveled to the Monterey Peninsula. They lived for a time at Rancho Pt. Pinos, but found the nearby town of Monterey to be too rough in the evening with drinking and rough housing by the population of transient men. Eventually the large Morgan family moved thirty miles inland to the rural area of Alisal, now known as East Salinas.<sup>6</sup>

Christina was the youngest of the thirteen children. She went to school in Monterey and grew up in the early pioneering community of the Monterey Peninsula. Christina's early years on this beautiful coastal community gave her a love for the area that she later shared with her daughter, Mary. The artist was named after her paternal grandmother, Mary DeNeale Wolfe. Morgan's father, Thomas, was a Yale trained civil engineer from New Orleans, LA; who came to the Monterey area for a job with a survey company.

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<sup>4</sup> Painting out of doors at the site.

<sup>5</sup> Janet B. Dominick and Ruth Westphal, editors; *Plein Air Painters of California: The North* 121.

<sup>6</sup> "M. DeNeale Morgan, Carmel Pioneer Succumbs", *Monterey Peninsula Herald*, "Obituary".

After Thomas and Christine were married, they moved to San Francisco where Thomas worked for the Central Pacific Railroad as an engineer. He was an active and creative individual, known for inventing snow sleds for the railroads as they traveled through the Sierra Mountains. Thomas also assisted his friend Leland Stanford with the famous Edward Muybridge camera study. He helped “design the arrangement of twenty-four cameras with threads attached to the horse’s hooves that snapped the shutters as they passed, creating a series of pictures that gave the viewer the illusion of horses in motion.”<sup>7</sup> This famous series of photographs proved Sanford’s theory (and settled a substantial bet) that all four hooves are off the ground when horses trot.”<sup>8</sup> In several articles written about Morgan, the family’s disappointment was expressed that the innovative set-up Thomas created for Stanford’s experiment was ignored in the history books.

The Morgan family moved to Oakland by Mary’s birth in 1868 as her father became City Engineer of Oakland. Mary’s natural artistic abilities were apparent as a child. At eighteen, she began a course of study at the prominent California School of Design (CSD) for several years. Her classmates were also exceptional artists and later became well-known in the Monterey Peninsula art community. They included Kate Carew, Xavier Martinez, Josephine Blanche, and Evelyn McCormick. Her CSD teachers were well-known artists and teachers in San Francisco: Virgil Williams, Emil Carlsen, and Amedee Joullin. Morgan also enjoyed a long period of private instruction by William Keith, the famous CA painter. A longtime Oakland resident, Keith was a friend of the family and a longstanding supporter of Morgan’s artistic endeavors.

By 1896, Morgan opened her own art studio in Oakland and taught art at Oakland High School. She founded the Oakland Sketch Club and invited her brother’s friend and author, Jack London, to pose as a “live model” during a figure drawing session.<sup>9</sup> She exhibited her art in San Francisco and Oakland and presented her first one person show at the Hahn Gallery in Oakland in 1907.

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<sup>7</sup> Irene Alexander, “M. DeNeale Morgan, Pioneer Artist Opens One Man Show at Art Gallery Saturday, Public Reception Sunday”, *Monterey Peninsula Herald*.

<sup>8</sup> Alexander.

<sup>9</sup> Patricia Trenton, *Independent Spirits Women Painters of the American West 1890 – 1945*, 276.

Her teacher, William Keith, purchased a painting at this show and due to his notoreity, it created attention for Morgan's paintings.

Morgan's vetted membership into the prestigious arts organizations of the San Francisco Art Association and the California Watercolor Soceity provided participation in noteworthy group exhibitions. She was also active exhibiting her work outside of San Francisco as venues became available. Most notable was the Art Gallery at the Hotel Del Monte in Monterey. It opened in 1907, after the historic San Francisco Earthquake and Fire, which Morgan documented in mixed media drawings made *en plein air*. The Hotel Del Monte's Art Gallery provided welcome opportunities for San Francisco Bay area artists who either lost their studios and/or contents in the disasters or had moved out of the city. Many of them relocated to Carmel-by-the-Sea, close to the new gallery, and were starting a new life chapter. Morgan's oil painting of sand dunes was the first sale at the Hotel Del Monte's Art Gallery, which quickly became a prominent destination. In time, Morgan was active exhibiting in other group shows as a vetted member, including: the American Federation of Art, the Artists Guild of Chicago, the Laguna Beach Art Association, the National Association of Women Painters and Sculptors, and West Coast Arts.<sup>10</sup> These various organizations brought Morgan's work to other locations in the state and the country. Show honors came her way in these group exhibitions. The inclusion of her work at the Alaska - Yukon Pacific Exposition held in Seattle, WA in 1909 was an early acknowledgement of her expertise. The most notable exhibition distinction Morgan received was the Silver Medal at the groundbreaking 1915 Panama Pacific International Exposition held in San Francisco.<sup>11</sup>

Morgan signed her paintings and drawings "M. DeNeale Morgan". She used the initial "M" instead of Mary, so there would be no preconceived opinions of her female abilities. In general, the public assumed her paintings were made by a man, since they were viewed as "strong paintings" with broad and rapid brushstrokes. This was Morgan's natural style which was encouraged by her teacher William Keith. Morgan *plein air* practice of painting outdoors at the

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<sup>10</sup> Dominick 120.

<sup>11</sup> Morgan file, *Betty Hoag McGlynn Archives*, Monterey Museum of Art.

site of her subject encouraged her to work quickly. Aided by the cool and changeable climatic conditions, Morgan was intent on quickly capturing the ever-changing light in nature; especially on the frequent fog covered Monterey Peninsula. She often used a palette knife to produce a thick impasto finish on details like the bark and foliage of trees or the waves on the ocean. Morgan's supports of choice were canvas or the reverse side of masonite. When Morgan was asked what school of art she was associated with, she often replied she was a "horse and buggy" artist, as her goal was not to be limited to one medium, technique and/or style.<sup>12</sup> Her works in oil, watercolor, gouache, and mixed media drawings in the Barbizon, Tonalist, and Impressionist styles support that description.

By 1909, Morgan joined the growing population of residents in the beautiful Carmel-by-the-Sea coastal town and environs. She had been visiting the area for six years, enjoying the many excellent painting locations and the camaraderie of fellow artists. Fortuitously, she was able to purchase the former home and studio of watercolor painter, Sydney Yard. The Lincoln Street and Seventh Avenue location was central in town, encouraging art collectors and artists to easily stop by her studio. Morgan was clearly congenial with people with her many roles teaching in organized classes and privately in the studio, as well as art organizational involvement. Under the Carmel Arts and Crafts Club, Morgan taught and directed their Summer School of Art. She is credited with inviting the well-known New York artist William Merritt Chase to teach in the 1914 Summer Session. Morgan went on to be a founding member of the Carmel Art Association in 1927, the second oldest artist's cooperative in the U.S., still growing and active today.

Morgan maintained a prolific studio practice that encompassed her preference for *plein air* painting in the many desirable locations not far from Carmel, e.g.; Point Lobos and Carmel Valley. Morgan's early work in oleo tempera expanded to the oil paint medium in 1924, which she is best known for today. Critics responded positively: "...the oil painting gives her work more power and better suits her individual feeling for nature".<sup>13</sup> The widely read Paris *Revue*

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<sup>12</sup> Connie Wright, *Old Carmel*.

<sup>13</sup> Yodee Remsen, "Unusual Interest Shown in Joint Carmel Exhibition", *All Arts Gossip*, 9/1925; 5.

*du Vrai et du Beau* commended her attention to nature and characteristic dominant simple expression of it.<sup>14</sup>

Morgan's style was a perfect match for her signature subject matter: the lyrical twisting Monterey Cypress trees located at the rocky shores of the Pacific Ocean, often at the Point Lobos State Natural Reserve. William Keith's biographer, Brother Cornelius, referred to her as "...the master painter of the strange form, color, texture, the weather-beaten toughness, the ancient fantastic weirdness; in a word, of the truth of our beloved Monterey Cypresses."<sup>15</sup> The wind sculpted Monterey Cypress trees were a subject she returned to often, whether during a respite of storm activities or in the golden afternoon light.

Other coastal elements are found in various Morgan compositions, e.g.; light golden sand dunes, golden to warm brown rock formations by the blue green or gray waters, distant land forms, blue to foggy gray skies. Close views of a lesser number of these elements are seen in her works, often smaller scale, yet it is her larger works with all of these elements together that appear to captivate viewers through the decades. Her brighter palette paintings of the mountains and ranches of Carmel Valley portray less foggy conditions, typically without common farm animals of horses or cows. People in general are absent in Morgan's work, yet the effects of man are evident in barns or architecture in a smaller subject category of buildings, often Spanish or a Monterey Colonial style. While periodic still life and portraits are seen in her oeuvre, as well as landscapes from Palm Springs, Santa Cruz, and Crystal Springs; her landscapes from the Monterey Peninsula are what she is best known.<sup>16</sup>

Morgan shared the Lincoln and Seventh home and studio with her sister, the bookbinder and framer Jeannie Klenke. Their studio became well known through the years to various segments of the community beyond artists and collectors. In the 1940s, the two sisters were active

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<sup>14</sup> "Individuality of DeNeale Morgan, *All Arts Gossip*, September 1925, 15.

<sup>15</sup> Dominick 125.

<sup>16</sup> Kavinick 226.

volunteers at the nearby Ft. Ord Army Hospital, bringing the joy of creativity to servicemen patients. Morgan created over four hundred silhouette portraits of these patients, in a size they could send home to their families. The studio location and its cots was also known by servicemen on leave in Carmel, especially when a late night out called for rest before driving back to the base. Other favorite Carmel public entities for Morgan included the All Saints Episcopal Church, the Harrison Memorial Library, and the Forest Theater.<sup>17</sup>

Morgan died in 1948 at the age of 80, only days after working in Point Lobos on a painting of her beloved Monterey Cypress trees. She never tired of painting this favorite subject, noting that she ... "would stick by her Cypress trees till they sink into the sea, or - what is just as tragic and final--be hopelessly built-around."<sup>18</sup>

Today her paintings and drawings are found in public, museum, and private collections. Her work is included in the collections of the Oakland Museum of Art, CA; the M.H. de Young Museum, San Francisco, CA; the Los Angeles Museum of Art, CA; the Monterey Museum of Art, CA; the Crocker Art Museum, Sacramento, CA; the Irvine Museum, CA; the Pasadena Museum of Art, CA; the Huntington Library, Art Collection and Botanical Gardens, San Marino, CA; the Stanford Art Museum, CA; the City of Carmel-by-the-Sea, and the City of Monterey, CA; and others. *Scribner's Magazine* named Morgan "*The Dean of Women Painters*" in 1928 and her legacy continues to live up to the title in Early California Impressionist painting.

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<sup>17</sup> Wright.

<sup>18</sup> Wright.

## Market Research: Mary DeNeale Morgan

Mary DeNeale Morgan oil paintings are sold at Fine Art Auctions, by Fine Art Gallery Dealers, and at Fine Art compendiums in the Online Fine Art marketplace.

### Fine Art Auction Sales

The Online auction sales databases artnet.com, askart.com, invaluable.com, liveauctioneers.com, johnmoran.com, and mutualart.com were reviewed for auction sales of Mary DeNeale Morgan oil paintings comparable to the subject property. Similar subject matter, composition, palette, size, signature, and condition as per the subject property were criteria used in search of comparable sales. Condition notes were not available for every sale and those with poor condition issues were not considered. Condition is a key Characteristic of Value. The auction house Buyer's Premium fee was included in all sales results considered for a comparable selection. Relative Value (RV) was calculated for sales more than five years old.<sup>19</sup>



**Mary DeNeale Morgan, *Pines, Point Lobos*, no date.** Oil on masonite, **16" High x 20" Wide (320 sq. ")** framed to 22 ¼" High x 26 ¼" Wide, signed lower right "M. DeNeale Morgan", signed again and titled, verso; titled again on two labels affixed, verso. Provenance: George Stern Fine Arts. Condition: Overall good.

**5/7/24:** John Moran Auctions, "CA and American Art", Lot 81, Estimate \$4,000.00 - \$6,000. 00 **SOLD \$14,516.00 /\$45.36/square inch.**

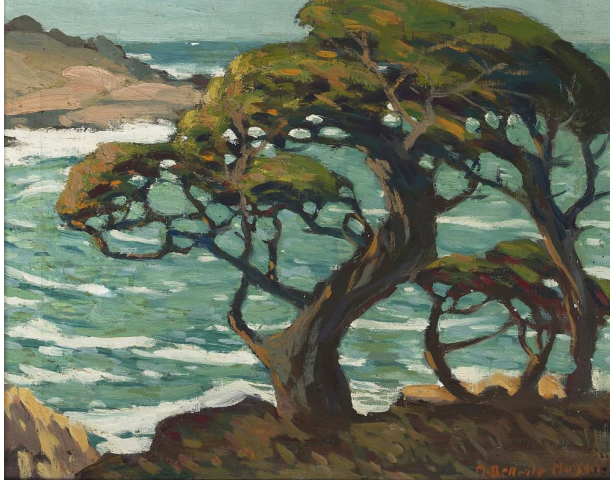
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<sup>19</sup> U.S. Bureau of Labor Statistics, CPI Inflation Calculator.

Measuring Worth, "Seven Ways to Compute the Relative Value of a U.S. Dollar Amount – 1790 to Present."

Similarities: Location, subject matter and elements of Monterey Cypress trees, vegetation in foreground, ocean, rocks, sky.

Differences: Masonite support versus canvas, size - subject property is six times larger, ocean distant view versus angled coastline distant view in subject property, fewer trees, sunlit palette.



**Mary DeNeale Morgan, *Blue Bay (Point Lobos)*, no date.** Oil on canvas, **14" High x 18" Wide (252 sq.)**, Framed to 21" High x 24 3/4" Wide, Signed on painting lower right & verso stretcher. **11/8/23**, Bonhams, Lot 37, Estimate \$5,000.00 - \$7,000.00 **SOLD \$5,760.00/\$23.00/sq."**

Similarities: Location, subject matter elements vegetation foreground, Monterey Cypress trees, rocks, distant view of ocean and land form, sky; foggy light.

Differences: Size – subject property is nearly eight times larger, fewer trees, no coastline or dynamic angled distant view.



**Mary DeNeale Morgan, *The Cypress of Point Lobos*, no date.** Oil on masonite, **20" High x 24" Wide (480 sq.)**, signed lower right, estate stamped and titled on label verso. **3/17/20**, Bonhams California, Lot 37, Estimate \$6,000.00- \$8,000.00, **SOLD \$20,075.00 /\$41.82/square inch/ RV \$31,512.00/\$65.65/sq."**

Similarities: Location. Subject matter elements middle ground trees, rocks, ocean, sky.

Differences: Size – subject property four times larger. Foreground less vegetation and tall trees. Brighter sky and palette. Horizontal elements lack dynamism of subject property composition.



**Mary DeNeale Morgan, *Wildflower Garden under the Sycamores, Carmel Valley*, no date.** Oil on board, **22" High x 26" Wide (572 square ")**, framed to 30" High x 24" Wide, signed on painting recto lower right, titled on artist's label verso.

**8/4/20**, Bonhams California, Lot 40, Estimate \$10,000. - \$15,000. **SOLD \$25,075.00/ \$44.00 /square inch/ RV \$31,512.00/\$54.71/square inch**

Similarities: Location. Subject matter elements middle ground trees, rocks, ocean, sky.

Differences: Size – subject property four times larger. Foreground less vegetation and tall trees. Brighter sky and palette. Horizontal arrangement of elements lacks dynamism of subject property composition.

Other recent sales included works on paper, e.g.; watercolor and gouache; and smaller sized oil paintings. For some objects, there is the possibility in their being simple studies of singular elements, in preparation for larger compositions.

Larger size oil paintings, 20" x 24" to 30" x 32", were more common at auctions in the 2010-2012 and early 2000 periods. Comparable sales exist, though they are now fifteen to twenty years old. Locating a comparable subject and size to the subject property's 40 x 50 inches was nearly non-existent after viewing approximately five hundred sales results. The closest size was the 30" High x 40" Wide *Cypress Trees, Carmel*; in a similar subject matter with many of the same elements, no condition information, and estimates of \$20,000.00 - \$30,000.00. This 11/19/18 Bonhams California auction lot did not sell.

Two larger Morgan paintings, but smaller than the subject property, in similar subject matter with compositional elements and subtle palettes, had recent Provenances that included Auction sales to two different Gallery Dealers. These paintings were noted in correspondence responding to pricing. The Dealer with *Windy Sunday at Dusk (Point Lobos)* priced the painting

Amy Essick Fine Art Appraisals and Consultations: HML Updated Insurance Appraisal-Mary DeNeale 23 Morgan, *Cypress – Monterey Coast*, circa 1931 as of February 20, 2026

at \$30,000.00 and sold it slightly discounted. Doubling the auction price for Gallery Retail pricing has been a longtime business practice, especially before Online auctions, when the auction buyers consisted largely of Dealers buying for clients and inventory. Both Dealers do not sell Early California paintings frequently and noted challenges selling in this market.



**Mary De Neale Morgan, *Windy Sunday at Dusk (Point Lobos)*, no date;** oil on canvas, 30" High x 30" Wide and framed to 39 ¼" High x 39 ¼" Wide, signed lower right, Provenance: Trotter Galleries, Exhibition History: several regional group exhibitions.

**11/8/23, Bonhams California, Lot 40, Estimate \$12,000.00 - \$18,000.00, **SOLD \$12,160.00/\$13.51/ square "****



**Mary DeNeale Morgan, *Turquoise Sea*, no date.** Oil canvas, 29 ¼" High x 31 ¾" Wide (930 sq.") and framed to 32 ¾" High x 35 ½" Wide, signed on recto lower right, artist's studio label affixed verso, exhibited at the Sacramento Fair. **7/12/10, Clars, Lot 6273, Estimates \$10,000.00 - \$15,000. 00. **SOLD \$29,625.00/\$32.00/square " /RV \$44,190.00/\$47.52/square "****

Both paintings have a comparable subject with compositional elements, location, palette, style and signature. Both paintings are smaller than the subject property.

## Fine Art Gallery Dealers

Seven highly experienced Gallery Dealers in various California venues were contacted regarding the Morgan *Cypresses- Monterey Coast* oil painting for this insurance appraisal. Of the seven Dealers, three work in Carmel, two are on the Central Coast, and two are in Southern California locations well-known for Fine Art.<sup>20</sup> The Dealers unanimously agreed on these points:

- Extraordinary large size – rare
- Date of circa 1931 considered a strong period for the artist's oeuvre
- Signature subject matter for the artist
- Superior example of the artist's work and coastal location with Cypress trees; the artist's best known subject
- Very good condition with good areas\* for age and very large size
- Outstanding Provenance
- Exceptional collection holding and location
- Significant Morgan painting

\*with minimal condition information due to inability to examine painting at eye level recto and verso.

Replacement value opinions from the five most active Morgan Dealers ranged from \$45,000.00 - \$55,000.00 and points in between up to \$65,000.00; with the lower figure tied to viewing only in photographs. Most Dealers' value opinions clustered to the top range and were based on current Gallery pricing. The two Dealers whose businesses handle Morgan's paintings less often, found the market challenging and were cautious about selling in the higher figures.

Referring back to the original 2002 Insurance Appraisal completed nearly twenty – four years ago, it is surprising the market responses are so similar, especially for this uniquely significant painting. With the downward trend in the current Fine Art market and the dramatic additional changes in the Early California Fine Art market since the 2008 Great Recession to the present, there is a positive acknowledgment of the subject property continuing to hold its value.

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<sup>20</sup> Two longtime Early California Dealers were not available for comment, although comments from the 2002 Appraisal and their recent comparable painting comments were considered during analysis.

## Online Fine Art Marketplace

These Online Fine Art compendiums were researched for comparable oil paintings to the Morgan subject property painting either sold or available for sale:

<https://www.artsy.net>: No Morgan oil paintings posted, only a gouache which is a water based medium, like watercolor, and not comparable to the oil medium.

<https://www.chairish.com>: no comparable Morgan oil paintings located.

[www.1stdibs.com](http://www.1stdibs.com): Same gouache painting posted as on artsy.com. Also posted: Mary DeNeale Morgan, *Monterey Cypresses, Pebble Beach Carmel - Landscape – Special*, 1920. Oil on canvas, 25 ¼" x 30" framed to 32 ¼" x 41". Condition issues by "restorer." **SOLD approximately \$30,000.00 circa 2021.** \*See *Turquoise Sea* and *Wildflower Garden under the Sycamore Trees, Carmel Valley* auction sales above for similar works.

## Conclusion Mary DeNeale Morgan

The Artist's Biography outlines the artist's outstanding and devoted long Fine Art practice. After nearly eighty years since her death, Morgan's high artist stature in Early California Impressionist painting remains strong.

The signature on the subject property is similar to those illustrated in the sixty-nine Mary DeNeale Morgan Signature Examples from auction sales results on askart.com and also in the Castagno and Caplan and Creps signature reference books listed in Works Cited. The artist's studio label on the stretcher bar and frame verso with annotations is an additional Characteristic of Value while also documenting Provenance.

The installation of the Morgan painting on a high wall above book shelves created a constraint in examining the painting recto and verso for condition. Viewing of the painting recto only through binoculars from the floor below or nearby stairs produced the condition notes in the Description. The possible condition of stretcher bar rub visible along the lower center of the painting recto above the frame and the corresponding verso area requires an examination by an educated and experienced professional painting conservator for proper ongoing care. A

professional painting conservator examination is also needed in the impasto areas of the tree trunks' bark and foliage for possible fine cracks, along with any other issues that might be present on the recto and verso, and not seen in this 2026 examination due to viewing constraints.<sup>21</sup> Condition is a key Characteristic of Value.

The size, style, palette, and subject of the Morgan oil painting are appropriate for the artist's oeuvre. The size is particularly significant and rare in its very large dimensions for the artist's oeuvre. It would have been painted in the studio and not *en plein air*. The style and palette, likely inspired from *plein air* studies due to the extraordinary size, displays Morgan's sensitivity to the environment, the oil painting medium, and her creative response to the synthesis of the two. The Monterey Cypress trees situated along the coast of the Pacific Ocean is considered a "signature subject" for the artist as one she is best known for and excelled in for decades.

The Provenance is excellent for the subject property with its lineage from the Artist directly to the Harrison Memorial Library, Carmel-by-the-Sea, CA on March 25, 1931; for the collection of the new Carmel library, designed by Bernard Maybeck, and opened on March 31, 1928. Please see the Conclusion on "signature", on page 26, regarding the verso documentation of Provenance. The Morgan painting, held in the high quality and rare Early California Fine Art collection located at the Harrison Memorial Library and largely consisting of gifts from Early Carmel artists, contains an additional value of Celebrity Ownership.

There is a value of rarity for the Morgan oil painting with its inherent unique quality as an oil painting, the very large size, and in her signature subject matter with the condition and viewing constraints described, for its approximate ninety-five years of age, and holding in the permanent collection of the Harrison Memorial Library, the recipient of her gift in 1931.

The publication of the Morgan painting in the 1937 *Catalogue of Pictures and other Art Works in the Harrison Memorial Library of Carmel, CA* is significant documentation supporting the

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<sup>21</sup> See the American Institute of Conservation website and "Find a Professional Member" link in Sources Consulted.

Provenance.

The recent exhibition history and forthcoming Mary DeNeale Morgan Solo Exhibition at the Monterey Museum of Art in Spring 2026 are excellent and noteworthy milestones for the painting's exhibition record.

The use of the painting in the collection of the Harrison Memorial Library for the public's aesthetic experience while using the library is noteworthy.

The historical value of the painting in the Harrison Memorial Library collection since the artist's gift in 1931 during the initial years of the library's opening is significant.

The most Relevant Market where a Mary DeNeale Morgan oil painting of this scale and subject are most commonly bought and sold is with a Fine Art Gallery Dealer who is very experienced selling the artist's work. While Morgan oil paintings regularly sell at Fine Art Auctions, the exceptional qualities of the subject property may possibly be very limited in comparable Morgan paintings. Collectors of these types of objects take great care in maintaining condition, which is best continued with as little handling as possible and easier to achieve with a careful Fine Art Gallery Dealer than a busy auction house with the movement of many objects for a sale. An experienced Dealer would watch the Auction and Online Fine Art markets for possible comparable Morgan oil paintings should a replacement be necessary. Previous client collections may be the best source for a comparable Morgan oil painting replacement which Dealers hold in confidence.

The following calculations were made for analysis toward a Replacement Value conclusion:

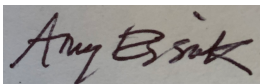
- The total square inch size of the subject property and comparable paintings.
- The square inch price of comparable paintings.
- The square inch price of comparable paintings applied to the 2,000 square inch size of the subject property.
- The Relevant Value of comparable paintings sold more than five years ago.

- The Relevant Value square inch price of comparable paintings.
- The Relevant Value square inch price of comparable paintings applied to the 2,000 square inch size of the subject property.

Reviewing the Relevant Values of the comparable paintings sold and comparing them to paintings recently sold and those for sale, did not support the necessity of using Relevant Value wholly for the subject property’s Replacement Value. While Dealers closely follow the art market and the economy for decisions to raise prices; they cannot strictly follow the inflation calculators. Myriad variables are involved in raising prices for art objects with the known truth that raising prices and later reducing them is damaging to an artist’s market.

In my professional opinion, after research and analysis in the most relevant Early California Fine Art market for the Effective Date of Valuation of February 20, 2026:

**The Replacement Value for Object #1: Mary DeNeale Morgan, *Cypress – Monterey Coast*, circa 1931; oil on linen, 40 1/4” High x 50 1/4” Wide and framed to 43 1/2” High x 53 3/8” Wide with gold on wood molding, signed “M. DeNeale Morgan” lower left in purple paint, annotated on upper frame verso “Presented to the Carmel Library”, title, artist’s name, and “13”; and annotated in ink on artist’s printed studio label on frame/stretchers verso top center: “Presented to Carmel Library March 25th 31, titled, Artist: M. DeNeale Morgan”; printed on label M. DENEALE MORGAN STUDIO CARMEL-BY-THE-SEA, CALIFORNIA, “P.O. Box M” and “telephone 264”; with excellent provenance, and in very good condition with good areas for the recto only for age and size, as viewed through binoculars is **\$80,000.00 USD and museum quality framing, shipping, and taxes are additional necessary expenses as required.****




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Amy Essick

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February 20, 2026

Date

## Fine Art Market: First Quarter 2026

Five years since the initial COVID-19 pandemic shut down businesses and restricted the public's lifestyle, the expanded tools for communicating in and managing a Fine Art business remain. The time-honored traditions of connoisseurship and relationship building now enjoy additional ways to see, consider, discuss, buy, and sell art. The Internet, new tech tools like Artificial Intelligence (AI), and Online shopping are more prominent since 2020 and stronger in 2026.

The pandemic's stay-at-home restrictions increased the general public's Online attention span and assisted with improving their technological abilities. Many collectors who would never have considered buying art Online pre-pandemic, pivoted to this new experience, often with a first right of refusal upon in-person inspection. "Online sales doubled in a year, this channel had previously taken six years to increase that much", stated art market analyst Brian Boucher.<sup>22</sup>

Previously, the Internet was used more for previewing art objects before going to see the work in-person at a gallery, auction house, artist studio, etc. Without that opportunity, many collectors made the leap to buying art Online more freely. In an October 4, 2021 interview with then Online platform Artsy CEO Mike Steib, he noted "...research shows that more than 70% of artwork transactions were made without seeing the art work first..."<sup>23</sup>

Art market participants agree, the benefits of preliminary Online viewing and virtual artist educational webinars bring efficiency to the market.<sup>24</sup> Even as buyers returned to in-person choices of buying inside galleries, at live auctions, and at Art Fairs; they are further along in the pre-buying process.<sup>25</sup>

Fine Art auctions were active on the Internet long before the pandemic so their infrastructure was already in place in 2020, more so than most galleries. The auction market audience

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<sup>22</sup> Brian Boucher, "Art Basel and UBS's Art Market Report 2021 shows the pivot to online paid off, with digital sales reaching all-time high of \$12.4bn".

<sup>23</sup> "Interview with Mike Steib, CEO Artsy". *ArtTactic Podcast*.

<sup>24</sup> Madison Square Park Conservancy, "This Long Year", webinar panel discussion.

<sup>25</sup> Anders Petterson, "Hiscox Online Art Trade Report 2021-Part Two", *ArtTactic*.

expanded in this early pandemic phase in two areas. The spectacular “Single Owner Sales” of high-profile collections brought in bigger sales totals, often with auction house guarantees. Yet to keep this trend going, analysts cited “sellers’ inertia” as the key factor, as supply of rare high-quality objects is the bigger challenge than high wealth buyers willing to purchase.<sup>26</sup> The Fall 2025 Auction season is promising record breaking sales from aggressive bidding for major consignments, with unique paintings by Blue Chip artists, after two sluggish years for the auction market. In reports for 19th & 20th Century European & American Art Markets, demand continues for the top quality objects. Objects like landscapes not seen before in the market, well conserved examples, and Impressionist works are reaching strong pricing. The word “quality” is stressed in art market reports, especially to subject, condition, and provenance.

Another factor of increased auction audiences occurred in the expansion of the mid-level auction market. Bonham’s began acquiring regional auction houses in Europe and the U.S.; e.g., Brunn Rasmussen in Copenhagen, Denmark; Skinners in Boston, MA; etc.<sup>27</sup> Another key merger occurred in the Fine Art and Craft/Design market, with the combined partnership of Rago/Wright/LA Modern with Toomey & Co.<sup>28</sup> An expanded digital presence in all these auction house mergers was also a critical factor for growth. The middle market continues to require careful selection and pricing with quality value characteristics, i.e.; condition and provenance.

The International Art Fairs have been slower to return to their pre-pandemic vibrancy amongst Fine Art Market venues. Many established Art Fairs did not return and others morphed into smaller events and/or less frequent gatherings. Increases in the overall costs for galleries and the work required brought a hesitancy in committing to a week-long/or less exhibition, just as

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<sup>26</sup> Peterson.

<sup>27</sup> Georgina Adam, “Bonhams continues acquisitions spree with purchase of Danish auction house Bruun Rasmussen – The firms bags a second Scandinavian auction house as sector consolidation continues”, *The Art Newspaper*.

Gareth Harris, “Bonhams expands again with the purchase of leading French auction house Cornette de Saint Cyr”, *The Art Newspaper*.

<sup>28</sup> “Rago/Wright Announces Merger with Toomey & Co.: Arts & Crafts leader joins growing Rago/Wright brand, creating unparalleled offering”.

collectors began reducing travel with time and carbon footprint concerns. By Fourth Quarter 2025, more Art Fairs are operating with leadership and location changes and rescheduled dates.

Two areas of the market noting interest and increased sales is the Luxury Goods market, i.e.; accessories and designer handbags from Chanel, Hermes, etc. Younger generations are the demographics attracted to these collecting interests nicknamed as a “gateway drug” for the Fine Art Market.<sup>29</sup> With millennials and younger age groups attracted to these objects, influencers on social media like Tik Tok, continue to suggest pandemic era buying. Once these buyers understand the enjoyment of owning vintage objects in excellent condition with a good provenance, sellers hope connoisseurship basics and extended buying interests will develop.

The fifty percent increase of auction sale transactions selling under \$600. at the close of 2024 and the 33% drop globally in high end auction sales, also points to changing demographics in the other market venues.<sup>30</sup> The statistics of Fine Art Gallery Dealers’ closures continued into 2025, e.g.; the longstanding Marlborough Gallery in London and New York closed in 2024, Tim Blum’s galleries in Tokyo and Los Angeles closed in 2025; the 50 years in business New York Gallery Sperone Westwater announced their closing by December 31, 2025. Other gallery changes include a shift from large exhibition gallery spaces to smaller “By Appointment” residential type office spaces, the closing of an additional location in town or another city, and the trimming of longtime senior staffers. These changes illustrate other signs of a weaker international art market as noted by analysts in 2024.<sup>31</sup> Additional factors include Boomer age Dealers retiring, which has been accelerating for approximately 10 years. The dramatic changes to the art business during the pandemic became too challenging for many Dealers, which includes high rents and expenses in areas where workers have not fully returned to the office, e.g.; San Francisco. Still, there are new generations coming into the Fine Art Gallery market as others exit. “The *Financial Times* writes that with many prominent baby boomer gallerists feeling the heat of the art market’s ongoing contraction, “many of their potential successors

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<sup>29</sup> Georgina Adam, “Art Market Eye: Luxury Saves the Day”, *The Art Newspaper*.

<sup>30</sup> ARAA and Artprice.com. *The 2024 Global Art Market Report*.

<sup>31</sup> Georgina Adam, “Art Market Eye: Opinion”. *The Art Market Newspaper*.

[Gen Zers] are working to completely redefine success in the field.” In many cases, this means more collaboration, greater transparency, and avoiding burnout by fewer art fairs...”<sup>32</sup>

As full return to post-pandemic lifestyles returned, even with lower COVID statistics due to vaccines and the known methods of careful prevention, many factors have affected consumer confidence since 2023: global political issues, fluctuating inflation and interest rates, fears of recession, ongoing wars and conflicts in Ukraine, Israel/Gaza, Haiti, Sudan, etc. “Despite art’s reputation as an inflation hedge, works of art themselves can also be subject to inflationary factors. The cost of creating, exhibiting, insuring, transporting, and selling art goes up with inflation. These higher costs are often passed on to buyers, resulting in price rises that affect both the primary and secondary sides of the art market.”<sup>33</sup>

In the U.S., a dramatic political change in Washington brought a tense wait and see attitude for many in the Fine Art Market in the last two quarters of 2024. These concerns have escalated each month of 2025 as the new Administration initiated a volatile tariff program alienating longtime foreign political allies and promising increased prices for consumers. Mass firings in the Federal work force, affecting museums and cultural institutions, have also lessened confidence overall. The withdrawal of funding to cultural institutions by the Trump Administration along with aggressive threats to demand institutional changes has created extraordinary uneasiness in the sector. These dramatic events do not create a positive atmosphere for public engagement with cancelled exhibitions and other curatorial changes. As dealer Pali Kashi notes, “...the current unstable market pushes galleries to emphasize quality over quantity—perhaps a necessary shift in today’s sticky art economy.”<sup>34</sup>

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<sup>32</sup> ARTNews, “The Financial Times reports”. *Breakfast with ARTNews (Newsletter)*.

<sup>33</sup> McCoolle, Veena. “How Inflation Impacts the Art Market”.

<sup>34</sup> ARTNews, “Beach or Business”. *Breakfast with ARTNews (Newsletter)*.

## Early California Fine Art Market

The Early California Fine Art market has centers in various Western United States locations, typically in tandem with the land and sea subjects the artists chose to paint from the late nineteenth century to the mid-twentieth century. Santa Barbara, Laguna Beach, Los Angeles, San Francisco, and the Monterey Peninsula are key selling areas for the genre in California. These areas still have the benefit of numerous local painting locations captured by artists from the late 1800s to the present day. They typically contain public installations and Early California focused galleries, such as in Carmel and Pacific Grove. Galleries sell works obtained from auction sales and private sellers, including family members who purchased paintings from the genre's early selling agents, such as Dalzell Hatfield Galleries in Los Angeles, Gump's and Maxwell Galleries in San Francisco. While auctions were previously a major source for Dealers to acquire inventory for their gallery, auctions are now also a major buying venue for collectors, both Online and in person.

From Northern to Southern California, Dealers comment on the continuing soft market for Early California art since the Great Recession of 2007-2009. Comparing auction results pre-Great Recession to the present reflects this ongoing status. Key artists of the genre such as Armin Hansen, E.F. Fortune, Guy Rose, and others with particular subjects in their oeuvre, have resumed strong sales prices, but this is the exception. Comments regarding positive sales during the pandemic were repeated by some Dealers queried on the Monterey Peninsula, mostly centered on collectors moving to new larger homes and needing additional art. Dealers commented on the increased time these sales required with "on approval" viewing via home delivery prior to closing the sale. Some Dealers are mystified as to the reason for the slow return to former prices for major artists such as Percy Gray's watercolor paintings, even for signature works in excellent condition. They are aware of the ongoing change in the art market buyer groups overall, from the longstanding collector strength in the Baby Boomer age group transitioning to Gen X and Millennials groups, with changing tastes in art and different buying habits. These younger buyers are often more comfortable viewing objects to buy on digital device screens than in person and are generally more confident purchasing art Online.

Gallery Dealers in Carmel observed the difference in the viewers in the gallery from the pre-pandemic days with older and more art educated and experienced buyers to younger buyers now, often with families, and who are not as well educated or experienced about Fine Art. Dealers noted these changes in demographics were inevitable with the aging boomers but they propose an acceleration occurred during the pandemic, realizing these older more educated buyers were possibly more hesitant to travel or have passed away. Changes in the local community were also noted with fewer full-time residents and more homeowners with one or more other homes, leaving neighborhoods dark and uninhabited. Previously, local residents were often good collectors.

The Carmel Gallery Dealer group went through changes in December 2023 – 2025 with retirements or deaths occurring. This created available gallery spaces that were filled by longtime and newer Dealers either moving or filling these empty locations, e.g., Karges Fine Art moved into the late (Howard) Portnoy Gallery location and Joaquin Turner expanded into (the retired) James Rieser Gallery space.<sup>35</sup>

There is enthusiasm amongst Dealers regarding these inescapable commercial location changes as well as new leadership in Galleries, Artist's Estates and Archives. An example of the latter is with the Donald Teague Archives. Under the leadership of the late artist's grandson, Scott Gale, recent activities include the organization of Teague's oeuvre and papers with discoveries being shared in a new website. Lectures in Monterey, Carmel, at the legendary Prix de West annual exhibition at the National Cowboy and Western Heritage Museum in Oklahoma City, OK; and at OLLI /CSUMB– the Osher Life Long Learning Institute/California State University Monterey Bay (/OLLI/CSUMB). Gale often creates temporary pop-up shows of approximately 10 special paintings to coincide with his lectures.

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<sup>35</sup> Agata Popeda, "Art Show The Carmel art gallery scene gets an update with at least five gallery closures since December". *Monterey County Weekly*, February 8 – 14, 2024.

These kind of image, information, and personal story presentations are helpful educational experiences for the Gen X and Millennial art lovers just now discovering the late artist, as well as longtime collectors and admirers. The Winter 2026 season has seen a large increase in different subjects and formats of artist lectures on the Central Coast on up to San Francisco. These educational events are focused towards a goal of creating community with different participants and new material by well-known artists.

## Privacy Policy

I, Amy Essick, Fine Art Appraiser, am committed to safeguarding the confidential information of my clients. I hold all personal information collected from clients in connection with any of the personal property appraisal services I provide in the strictest confidence and in accordance with the 2024 Uniform Standards of Professional Appraisal Practice (USPAP) and the American Society of Appraisers (ASA) Code of Ethics standards of confidentiality. At no time in the past have I ever disclosed information to third parties, except as specifically authorized by my clients or as required by law, and I do not anticipate doing so in the future. I am prohibited under federal law, USPAP, and the ASA Code of Ethics from changing this policy, without first advising my clients and obtaining their permission. I use the personal property information provided by my clients to help meet their appraisal requests, while guarding against any real or perceived infringements of their rights of privacy.

My policy with respect to personal information about my clients is as follows:

I limit access to information only to those who have a business or professional reason to know, and only to non-affiliated parties as required by law.

I maintain a secure office and computer environment to ensure that client information is not placed at risk.

Non-public personal information collected from clients depends upon the scope of the appraisal engagement and may include information about personal property assets, tax identification numbers, transactions between clients and third parties, and information from third party sources.

Unaffiliated third parties that require access to my clients' personal information, such as federal and state tax regulators, insurance companies and the like, may only review my company records as permitted under the law.

I do not provide client information to mailing list vendors or solicitors for any reason whatsoever.

Personal client information will be maintained for the appropriate time as required by 2024 *USPAP* and consistent with the ASA Code of Ethics. After this required period of record retention, all such information will be destroyed in a manner consistent with providing confidentiality to my clients.

## Glossary

Appraisal: “Appraisals are written or oral reports, which communicate value.”<sup>36</sup>

Condition: “A particular state or situation of a person or thing.”<sup>37</sup>

Condition ratings:

Excellent – The object is in pristine condition or a near perfect state.

Very Good – The object is in very good condition for its age. A light patina and/or minimal appearance of wear may be visible. A contemporary made object will contain an appearance slightly below pristine.

Good – The object will show a moderate amount of age and/or handling with slight surface abnormalities such as light scratches or tiny paint loss. These imperfections may tend to increase in tandem with age.

Fair – The object contains noticeable irregularities on its surface such as craquelure, light dents, paint loss, and discoloration of varnish.

Poor – This object has a noticeable distracting appearance of damage with an unstable condition of materials.

Impasto: The texture produced by the thickness of pigment in a painting.<sup>38</sup>

Plein Air: painting out of doors at the site.<sup>39</sup>

Recto: “The front, or more fully worked, face of a sheet... The other side is the *verso*.”<sup>40</sup>

Relevant Value: the *relative* value of an amount of money in one year (the initial year) compared to another (the desired year).<sup>41</sup>

Replacement Value (RV) for Insurance Coverage: “Replacement Value refers to the price in terms of cash or other precisely revealed terms that would be required to replace a property

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<sup>36</sup> Soucy 228.

<sup>37</sup> *The Random House Dictionary* (New York: Ballantine Books, 1980) 165.

<sup>38</sup> Lucie-Smith 102.

<sup>39</sup> 148.

<sup>40</sup> Paul Goldman, *Looking at Prints, Drawings and Watercolours A Guide to Technical Terms*, 50.

<sup>41</sup> “Seven Ways to Compute the Relative Value of a U.S. Dollar Amount – 1790 to Present”.  
Measuringworth.com.

with another.<sup>42</sup>

Subject property: “In appraisal, the property being appraised.”<sup>43</sup>

Support: “A material on which a ground and paint are applied. Note: Examples of material include canvas, wood, paper, ceramic, metal, glass, ivory or plastic, etc.”<sup>44</sup>

Verso: “The opposite of *recto*, i.e., the ‘back’ of a sheet...”<sup>45</sup>

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<sup>42</sup> American Society of Appraisers Personal Property Committee. *Monograph 2: Types of Value for Varied Intended Uses*, 2-9.

<sup>43</sup> “Terms”. *Barron’s Dictionary*.

<sup>44</sup> *Condition Reporting – Paintings. Part III: Glossary – Canadian Conservation Institute (CCI) Notes 10/11*.

<sup>45</sup> Goldman 58.

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American Institute of Conservation (AIC), <https://www.culturalheritage.org/home> and *Find a Professional Member* <https://www.culturalheritage.org/professional-membership/find-a-professional>

### Fine Art Gallery Dealers

Robert Azensky Fine Art - Robert Azensky, 3140 Porter Street, STE F, Soquel, CA 95073; 831-346-6465, <https://www.robertazenskyfineart.com>

Del Monte Fine Art - Jessica Nault: Dolores NW of 6th, Carmel, CA 93921 – 831-626-1100, [www.delmontefineart.com](http://www.delmontefineart.com)

Josh Hardy Galleries - Josh Hardy, 6<sup>th</sup> Avenue between Dolores and Lincoln, Carmel, CA 93921 831-625-4353, [www.hardygalleries.com](http://www.hardygalleries.com)

Hauk Fine Arts - Steve Hauk, 206 Fountain Ave. #B Pacific Grove, CA – 831-373-6007, <http://www.haukfinearts.com>

William A. Karges Fine Art - Patrick Kraft, 6<sup>th</sup> & Dolores, Carmel, CA 93921 – 831-625-4566, [www.kargesfineart.com](http://www.kargesfineart.com)

George Stern Fine Arts - George Stern, 73320 El Paseo Suite 2, Palm Desert, CA, 92260; 310-276-2600, [www.sternfineart.com](http://www.sternfineart.com)

Sullivan Goss - An American Gallery – Nathan Vonk, 11 E. Anapamu St., Santa Barbara, CA 93101 805-730-1460, [www.sullivangoss.com](http://www.sullivangoss.com)

Trotter Galleries – Terry Trotter, Paseo San Carlos Court on San Carlos near 7th, Carmel, CA 93921 – 831-625-3246 and 301 Forest Avenue, Pacific Grove, CA 93950 – 831-649-3246, <https://www.trottergalleries.com>

Joaquin Turner Gallery - Joaquin Turner, Dolores between 5<sup>th</sup> and 6<sup>th</sup>, Carmel, CA 93922, 831-869-5564, <https://wardturn.wixsite.com/mysite>

### Online Fine Art Auction Databases

<https://www.artnet.com>

<https://www.askart.com>

<https://www.invaluable.com>

<https://www.liveauctioneers.com>

<http://www.mutualart.com>

### **Online Fine Art Compendiums**

<https://www.artsy.net>

<https://www.chairish.com>

<https://www.1stdibs.com>

## AMY ESSICK - RESUME

### Professional Experience

Present - 1996 Fine Art Appraiser, Curator, and Consultant for collection management and storage. Public art project management.

2020 - 2001 Art Program Supervisor/Art Curator, Montage Health/Community Hospital of the Monterey Peninsula (CHOMP), Monterey, CA: Collection management, curation & security exhibition for permanent collection in 26 public facilities & hospital, donor relations, buyer, staff/intern supervisor, family environment design collaborations, signage design, installations.

2005 - 2002 Fine Art Curator, Harrison Memorial Library (HML), Carmel, CA; Special temporary Art Exhibitions from HML Collection: Fine Prints, Belle Yang, and Edward Weston Photographs.

1996 – 1982 Fine Art Gallery Director: curation, exhibitions, buyer, auctions, sales, collection management, staff management, annual art fairs in New York, San Francisco, Los Angeles, and Baltimore. Weston Gallery, Walter/White Gallery, P.R. Coonley Gallery, and John Miller Gallery; Carmel, CA. Paintings, 19<sup>th</sup> – 21<sup>st</sup> century photography, limited-edition prints, drawings, sculpture, textiles, contemporary art glass, studio ceramics, Fine American Crafts, and commissioned objects.

### Education

2026- 1997 Uniform Standards of Professional Appraisal Practice (USPAP) 15 and 7 hour Courses & Examinations completed every five and/or two years through American Society of Appraisers (ASA) or Appraisers Association of America (AAA): compliant through 3/2028.

Fine Art Appraisal Practice: Seminars/Webinars/Conferences with ASA/AAA. The Federal Tax Deduction for Donated Property: Rules for Appraising & Claiming the Deduction. Fair Market Value Concepts: Personal Property Appraisals for Federal Tax Calculations. Fair Value. Expert Witness. Art Insurance Methodology & Death, Debt, Divorce. Working with Galleries: What Art Appraisers Need to Know. Working with Auction Houses. Confronting a Volatile Art Market: Advanced Issues in Appraising & Managing Client Expectations. Contemporary Art and Appraisals. Picasso Prints for Appraisers. Textile Appraisals. Appraising Vintage Posters. Report Writing for Today's USPAP. Art & Finance. Appraising Large Collections. Next Gen Collectors. The Future of Art Fairs. Provenance Research. The Lessons of 5Pointz. The Japanese Print Market. The NFT Market. Henry Bertoia Sculptures. Valuations and the IRS. Valuing Artist's Made Jewelry. Fakes & Counterfeits. Early Markets: The Duveen Brothers. The Drawing Market. Authenticity. Ongoing and frequent appraisal subject webinars, especially since 2020.

Collection Management Practice: Collection Management Policy. Collection Management Systems and Digital Access Management Systems. Metadata. Rights and Reproductions (OCEAN/AAM). Security Fundamentals for Big Collections in Many Locations. Conservation: Best Practices in care, maintenance, & prevention of issues in painting, works on paper, printing,

photography, textiles, sculpture, glass, metal, murals, and mixed media. Exhibition and Installation: public and residential locations, security techniques, interior and exterior, working with teams onsite and remotely. Storage: see media listed above and books, public and residential, environmental impacts, HVAC systems, and pest management. Transportation: Best Practices for media listed above. Insurance: issues about onsite and exterior installations, storage, loans, transportation, and disaster planning to manage risk. Lighting: interior and exterior. Digital Projects: Design and Management. Native California Baskets. The History of Collecting. Updated General Facility Report. Copyright Protection and Issues in the Market. Traditional Knowledge. Artist's Legacies and Estate Planning. Many individual artist's lectures. AAM/CAM/ARCS/Americans for the Arts Pre-Conference Seminars/Tours and Conference Sessions. Ongoing and frequent webinars, especially since 2020.

BFA Cum Laude, Studio Arts (Painting, Printmaking, Textiles) with minor in Art History. Teacher Certification Art K-Adult: Ohio University, Athens, Ohio. Ongoing and consistent college level classes in Fine Art subjects of painting, drawing, printmaking, photography, and art history. Other subjects: French, dance, psychology, business, leadership, and art in healthcare.

### **Presentations**

2021 Robinson Jeffers Association & Robinson Jeffers Tor House Foundation webinar: "Looking at Jeffers: Portraits -Weston, Hagemeyer, and Contemporary Bronzes".  
2020-2007 "Art in the Healthcare Environment": schools, non-profits, artists' groups, boards.  
2018 Summit on Arts in Healthcare, Primary Presenter, Monterey County Arts Council.  
2011 Panel presenter, "Talking Art", San Jose Institute of Contemporary Art, San Jose, CA.  
2007 "Local Art Collections in the Healthcare Environment: Lessons Learned". Primary Presenter 20<sup>th</sup> Annual Society for Arts in Healthcare (SAH) International Conference, Buffalo, NY

### **Grants and Awards**

2018 Arts Advocate Award, Carl Cherry Center for the Arts, Carmel, CA.  
2008 National Endowment for the Arts, Robinson Jeffers Tor House Foundation, and the Poetry Foundation. Poet in Residence Project at CHOMP for patients, staff, and visitors.  
2008/2004 National Endowment for the Arts/SAH Consultancy Grants for CHOMP art collection.

### **Publications**

Editor/Project Manager: *Beyond Words: Essays on Art and Healing*. Monterey, CA: Community Hospital of the Monterey Peninsula, 2009.

### **Professional Memberships**

American Society of Appraisers (ASA), Washington, DC: Candidate Member.  
American Alliance of Museums (AAM), Washington, DC.  
Association of Registrars and Collection Specialists (ARCS), Chicago, IL.  
Catalogue Raisonné Scholar Association (CRSA).  
Independent Museum Professionals (IMP)/American Alliance of Museums, Washington, DC.

Amy Essick Fine Art Appraisals and Consultations: HML Updated Insurance Appraisal-Mary DeNeale 49 Morgan, Cypress – Monterey Coast, circa 1931 as of February 20, 2026

**Volunteer**

2023 – Grant Evaluator. Monterey County Arts Council, Monterey, CA.

2021 - 2016 Board Member, Robinson Jeffers Tor House Foundation, Carmel, CA.

2010 - 2008 Board Member, Weston Scholarship Fund, Carmel, CA.

2009 - 2007 Curator/Board Member, Center for Photographic Art, Carmel, CA.

2008 - 1989 Docent/Museum on Wheels, Monterey Museum of Art, Monterey, CA.