

BEST OF 2021

NAPA VALLEY *life*

MAGAZINE

PLUS+

**The Gonzales
Group's Superheroes:
*The Hispanic
Dream Team***

**The Best of
Yountville**

**San Luis Obispo
*Living the
SLO Life***

**Napa Valley
Chardonnay
*Its Rise to
Prominence***

2021
**BEST
OF NAPA VALLEY
AWARDS**
• READERS CHOICE •





The Gonzales Group's **SUPERHEROES**

The Hispanic Dream Team

◆ BY LAYNE RANDOLPH | PHOTOS BY ART & CLARITY

Fans of Marvel Comics know all about Superheroes. Whether it be the X-Men, Avengers, or Guardians of the Galaxy, the plotline surrounds a group of superheroes who use their powers for good. Each group also has a vanguard character, such as Professor X, Iron Man, or Star-Lord, who leads the team, guiding and encouraging them.

Eric Gonzales of The Gonzales Group at Merrill Lynch Wealth Management said he sees his role in a similar light, “I’m like Professor X. I am in the background, and I am mainly here to support my advisors. I see them as superheroes working together, each with different special powers.”

Eric was speaking of three advisors who each bring a critical element to Merrill Lynch’s efforts to better serve Hispanic clients. The mission is to reach out to assist Spanish-speaking individuals and business owners. These advisors – Oscar Robles, Fernando Carrillo, and Renee Cruz McLeod – make up what Eric calls “The Hispanic Dream Team.” When looking for the right people for this unique team, Gonzales looked for candidates who had a passion and interest in connecting with the Hispanic community. “All three were passionate about this mission. That was a critical piece for us. And then we helped align them with groups that matched their beliefs.” As the Sr. Vice President and Merrill Lynch’s Sr. Resident Director of the Napa office, Eric founded The Gonzales Group, which is one of the most diverse multi-generational advisory teams in wealth management today. “We deliver boutique-like attention with the vast resources of a global financial institution,” Gonzales said.

Eric explained, “Almost fifty percent of Napa County is Hispanic. I knew we needed to look more like our community than we did. It took me a few years to connect with the first superhero on my team, Oscar Robles.”

Oscar Robles came to the U.S. from Juarez, Mexico, when he was six years old, grew up in the South Bay, and has lived in Napa with his wife and family for 14 years. On his journey to becoming a wealth advisor with Merrill Lynch, Oscar went to film school and toyed with the idea of becoming a documentarian. ↘

“Born in Mexico and growing up in the United States, I was always trying to understand where I fit in. I was Mexican to my American friends but American to my Mexican relatives. Going to the border and seeing what those men went through hit home. It helped me understand the journeys that people may have endured, and it helps me now when I’m relating and interacting with my clients,” Robles said.

After moving to the United States, Oscar’s father gave small business ownership a try, but he ran into difficulty after difficulty trying to do it all himself. “Helping people who remind me of my father is a main inspiration. I know they can be successful; they just need better advice.” That is one of the things Oscar likes most about working in the financial industry—he is able to make a difference that is even more tangible than what he could have done with filmmaking. “Up to the last couple of years, there were not a lot of advisors like me,” Oscar said. “Now there is a small but growing demographic of Hispanic advisors working with Spanish-speaking entrepreneurs and business owners.”

According to Bank of America’s annual report, *Hispanic Small Business Owner Spotlight*, “nearly three quarters of Hispanic entrepreneurs say they have

faced obstacles trying to grow their business. They cite lack of resources, lack of expertise in back office management and challenges accessing capital as the top three barriers.” Given Merrill’s and Bank of America’s breadth of services along with his team’s mission and values, Oscar believes their team is very well positioned to make a difference.

At the beginning of his career with The Gonzales Group, Oscar focused primarily on helping people understand their retirement benefits and manage investment assets. His specialty has now evolved to guiding emerging and fast growing Latino businesses owners make better financial decisions. This includes obtaining capital needed for growth and sustainability, building and managing reserves through investments, and supporting the financial well-being of the hard working people that makes these businesses go. “To me, one’s finances and health are the base of a rewarding life. This community has historically been disadvantaged in terms of knowledge, access to capital, and sound financial advice. I empower them with financial knowledge and tools to maneuver their own financial lives more successfully.”

Speaking of Oscar, Eric brags, “New advisors must go through an extremely rigorous 43-month program. Oscar met

and exceeded the requirements every single month.” Through his work, Oscar met and bonded with superhero Fernando Carrillo in Sonoma County, and they realized that together they could reach Spanish speakers who need their services throughout the North Bay. “The potential Hispanic families that they could serve is incredible,” Eric gushed, “They are both involved with the California Hispanic Chamber, and Oscar is on the Napa Community Health Initiative Board. Fernando is on the Los Cien Board. Being involved in the communities where they live is crucial to working and connecting with its members.”

When speaking about Fernando, Eric said, “Fernando is salt of the earth, a guy trying to live the American dream.” Fernando moved to the U.S. from Ecuador at age 25. He started in private banking and insurance for 11 years before joining Merrill. Most of his clients are first- or second-generation Americans. Fernando admits that Spanish language skills are critical to his team’s success. Still, he pointed out that, “yes, we speak the same language – but that’s both literal and figurative.” He explained, “People with roots south of the United States are accustomed to a certain amount of governmental and financial instability, so it can be difficult for them to trust the



Oscar Robles



Renee Cruz McLeod



Fernando Carrillo

financial system here enough to invest their hard-earned money.” He intuitively understands this and makes sure to address those concerns upfront, discussing issues face-to-face so that clients can trust him when he says the risk is not the same here. According to Fernando, face-to-face interaction is a must, even if those meetings are virtual this year. “It’s important to look them in the eye – this is their family’s financial stability. They need to know they can trust you.”

Speaking of 2020, Fernando jokingly described a custom performed by Ecuadorians on New Year’s Eve. Friends and family gather to build and burn paper mâché dolls in a communal fire at midnight on December 31. This ritual signifies removing the bad from the prior year before moving to the next. This year, he said, “We are going to get the biggest doll possible to make sure that the bad of 2020 is completely gone!”

With Oscar and Fernando in place, they still lacked someone to manage client relationships on an ongoing basis. Eric found Renee Cruz McLeod to round out his team as the Relationship Management Advisor for The Gonzales Group.

Renee joined Merrill Lynch two years ago, bringing over 16 years of experience in the financial services industry. There is a great deal of coordination among the team, and she gets the baton passed to her because she relates to families personally. She contributes her invaluable skills of empathy and a gentle way of addressing difficult issues. “I bring the whole family into the conversation, and I tend to soften some of the touchy issues like legacy planning and family financials. I try to bring a level of ease to their experience,” she said. Eric added, “She keeps it going, builds the relationship with clients. She’s building bridges to the next generation.” Like the other members of the team, Renee gives back to the community she serves. She works with the Cope Family Center, a local non-profit that helps families in need. She is also on the Board of Directors for Napa Valley College Foundation, which helps raise money for students, including assisting students displaced due to wildfires.



“I joined the team because of its focus on serving Hispanic clients and because I believed in Eric’s vision of diversity and inclusion. For example, although it is a predominantly male industry, Eric gave me a seat at the table from the beginning. Since then, no one has ever questioned that I have a place.”

Eric Gonzales’s Dream Team of superheroes is undeniably experienced and knowledgeable. But their superpowers may be less obvious:

- Oscar’s aim to empower with knowledge.

- Fernando’s ability to connect and understand.
- Renee’s talent at navigating difficult conversations with ease.

This team cares about the community and puts its heart into helping the families and business owners it serves.

Renee summed up her feelings about being a member of the team in this way, “I’m honored to be a part of this team. We are making a really valuable contribution to the community, and I couldn’t be prouder of what we’re doing.”

NOTE: The cover and inside photos for this article were taken at Donum Estate Winery and feature *Love Me*, by Richard Hudson and *Charging Bull* by Arturo DiModica. For more information visit donumestate.com.