

RYAN MONTEZ

Recipient of the 2025–26 CGA Educational Foundation
\$10,000 Legends of the Industry Scholarship

TAKING ON-THE-JOB TRAINING TO THE NEXT LEVEL

By Dorsey Griffith

Ryan Montez, this year's CGA Educational Foundation \$10,000 Legends of the Industry Scholarship recipient, admits he made a mistake decades ago by dropping out of college.

Today, thanks to a supportive employer and family, the scholarship money—and his own determination to get it done—he's on his way to a bachelor's degree.

The 42-year-old Montez is assistant district manager at Smart & Final, overseeing 25 stores in the San Diego area, from Oceanside to Chula Vista to El Cajon. Since 2008, he's steadily climbed the company's corporate ladder without a four-year college degree.

"I have gotten this far without the degree, but I do feel like having a degree will help polish me up," he said. "I've already learned so much in the store. This will fine-tune all that experience."

The Foundation's scholarship program, initiated in 1998, has awarded \$11.4 million to high school seniors, college undergraduate and graduate students who are employees or dependents of employees at CGA member companies. For the 2025/26 program year, the foundation will offer more than \$925,000 in scholarship funds.

Early missteps

A decorated high school athlete, Montez started strong with his high school grades but struggled toward the end with a bad case of "senioritis." He graduated from Vista High School and received a full-ride scholarship to California State University, San Marcos to run cross country and track.

Montez lived at home but was paying rent and needed to cover other expenses, so he held down three jobs, including at Starbucks, Round Table Pizza, and a catering company, to make ends meet.

"I had to work," he said, "but my coach and I didn't see eye to eye on my work. He came into the store one day and confronted me.

He told me, 'You need to be at winter practices.' I said, 'I have to work.' He gave me an ultimatum, so I made a decision."

Montez quit college and kept working.

But Montez showed great leadership potential at Starbucks, and was promoted to store manager, leaving in 2008 for a district manager position with a frozen yogurt business. Underwhelmed with that job, in 2008, he joined Smart & Final. Although retail grocery was

never in his sights, his wife and another friend who worked there urged him to take an entry-level job as an associate at the checkout counter.

Destined for higher-level management

Montez joined Smart & Final at a time of expansion and transformation. The CEO at the time, George Golleher, was shifting the low-cost company's focus from serving business customers to making it a grocery store for everyday grocery shoppers.

Montez soon was working on the load crew, then managing the deli and freezer department at the Encinitas store before

being promoted to "person in charge." By 2011, he worked his way up at different stores to become a senior assistant manager, then a smart retail supervisor with the merchandising department, where he also took on the role of project merchandising manager.

"None of us really planned to be where we are," he noted. "But it's definitely worked out."

He credits mentors Retail Operations Vice President Rick Morales and Merchandising Director Manny de la Huerta for the on-the-job training in merchandising. Through their guidance, Montez learned strategies for managing a store, merchandising for sales, project management, construction, and developing associates.

"Manny helped teach me how to make all of the arms of the company work together to accomplish our goal—opening new stores, remodeling stores and relocating stores."



During his time at Smart & Final, Montez has been most impressed by the strong bonds among the store associates.

“The culture at Smart & Final cultivates relationships in the workplace and even outside the workplace,” he said. “Even when our time working together comes to an end, I stay in contact with them.”

Montez met Lorenza Crane 10 years ago, when she joined Smart & Final as a store manager in San Marcos. Crane had years of management experience but was struck by her new boss’s no-nonsense style.

“On my first day, he had me order the whole store,” she said. “I thought, you trust me? I guess he figured that I should know how to do it. He challenges you, gets you out of your comfort zone. Instead of getting babied or introduced in little steps, he trusted me.”

Years later, the two crossed paths again during a period of company expansion. They met at one of the new stores on the first day of business. “I was new to the role as District Assistant Manager,” Crane recalled. “He was a mentor. There was a lot of learning, and we worked together on projects. He was always very helpful and a phone call away.”

A nudge toward higher education

Another Smart & Final CEO, David Hirz, who joined Smart & Final in 2010, helped motivate Montez to go back to school. Hirz championed incentives for associates to expand their horizons through certificate and tuition reimbursement programs. Montez enrolled in Cerritos Community College in Norwalk.



Ryan, wife Maddie, and daughter Lizzie at Goose Lake in Red River

“I have gotten this far without the degree, but I do feel like having a degree will help polish me up, I’ve already learned so much in the store. This will fine-tune all that experience.”



Lizzie’s show horse “Hal” at the South Point in Las Vegas, NV.

“He really pushed us to build an associate’s degree education,” Montez said. “That’s how I did it. It took me two and a half years.”

In 2016, Montez received his WAFC Retail Management Certificate, intending to continue coursework toward an associate’s degree and then a bachelor’s.

“My daughter had just been born, and I was working 50 hours a week at my job and going to school,” he recalled.

“I thought I’d take a quick break,” he recalls. “Then life got busy. I committed the cardinal sin.”

By 2016, Montez had reached the position he currently holds—Assistant District Manager, and has become a major advocate for the certificate program.

“Twice a year, we hold meetings with the local community colleges to help our associates get enrolled in the certificate program.”

In 2023, it dawned on Montez that the break he took after earning his certificate had lasted seven or eight years.

“I went, ‘Wait a minute. You are not practicing what you’re preaching,’” he said. “You are advocating for this, but you didn’t see it through yourself.”

In the Spring of 2025, Montez completed his associate’s degree in business administration at Cerritos College. Through an online program at Boise State University, Montez is now pursuing a Bachelor of Business Administration degree.

Continued on page 32 ▶

Taking it to the next level

Montez is eager to dive into some areas of the industry he knows less well, especially supply chain management.

“I have always been directly involved in operations,” he said. “I’ve dabbled in merchandising, but my work has been about the end user of the industry. I am looking forward to courses that dive deeper into that side of the business—how the product comes in, from inception to the warehouse, and all the interfaces of what they do on their end to help get the product from receiving to our stores. It’s something I’ve never been part of.”

Montez also wants to know more about grocery marketing, the data that is collected and how it’s used. He also recognizes the need for a solid understanding of how AI can enhance store efficiency and cater more precisely to customer demands.

“Our company got computer-aided ordering two and a half years ago,” he said. “We also recently launched with a company to automate ordering for produce and meat. I’m a big advocate.”

While some worry that this technology will hurt jobs, especially for leads, he said, people still have to put the data into the system or the computer program to write customer orders.



Family picture on Thanksgiving.



Ryan, Maddie, and Lizzie in Sedona, AZ.

“I come home from work and do homework so that all my time off can go to my daughter and wife.”

“I believe AI will help us get better for our customers and will not impact our associates. It will help them,” he said. “I hope some of my classes cover it.”

Mostly, he said, he wants a four-year college education to “be a stronger leader, a better leader for the team I am managing.”

Grateful for the support of colleagues and family

Juggling a demanding day job with child rearing and full-time schoolwork is par for the course for Montez, and he credits his wife for helping make it possible.

“My wife and I have been together for 25 years,” he said. “I can’t even tell you how thankful I am to have her in my life. She handles everything outside my work and school responsibilities. She makes it easy for me.”

As the father of a now 12-year-old, Montez makes sure he reserves plenty of time for his daughter and their family activities.

“I come home from work and do homework so that all my time off can go to my daughter and wife,” he said. “I try to stay ahead on my schoolwork because stuff happens.”

During a recent trip to New Mexico, for example, Montez said he knocked out 12 assignments in the first two days and had the rest of the trip to enjoy with his family.



Dodger Stadium

Montez is also grateful for Smart & Final’s tuition reimbursement program (\$1,500 per year) and the \$10,000 CGA Educational Foundation scholarship.

“It takes a huge weight off of my shoulders in terms of funds for school,” he said. “School is expensive. The funding alleviates some of that pressure.”

Montez hopes to graduate in 2027. And he doesn’t plan to stop there.

“I would like an MBA,” he said, “then see where that goes from there. I live with the motto, ‘If you are happy where you are, stay. If you see an opportunity and want to take it, by all means, do it.’ Right now, it’s with Smart & Final and continuing to grow with our organization and helping our organization grow, as well.” ■