

# WENATCHEE BUSINESS JOURNAL

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## Greater Wenatchee Regional Landfill: Where the deer and the falcons play

Submitted by  
Waste Management

Wenatchee's environmental services partner is being recognized as a leader in environmental protection and sustainability. As a result of Waste Management's hands-on environmental education and biodiversity work, the Greater Wenatchee Regional Landfill has earned conservation certification from the Wildlife Habitat Council.

The local WM team has maintained that prestigious certification since 2010.

Biodiversity projects at the 80-acre site include:

- Water for mule deer and native birds
- Natural controls for invasive species

"Water is an especially important resource here because of our

SEE WEN REGIONAL LANDFILL, PAGE 10



COURTESY PHOTO

WM Greater Wenatchee Regional Landfill hosting a tour for the Wenatchee Chamber's Community Leadership Alumni in October 2019. This is part of WM's public education outreach for the community. >>>

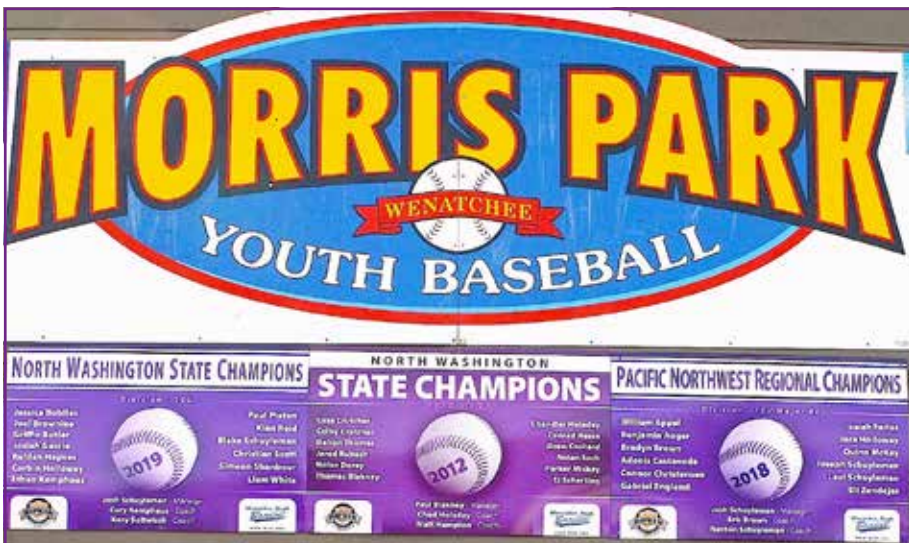


Photo by Gary Bégin

State Farm agents from left: Shayne Sasseen, Tom Paul, John White, Linda Sasseen and Tom Clark. Greg Brown is not shown.

## Local State Farm agents donate \$3k to save youth baseball team, Morris Park

By Gary Bégin

Many of us have played little league baseball, but most youth ballclubs across America get a large portion of their revenue from gate sales, concession sales and team/player fees.

Unfortunately, though the game is as American as apple pie, the COVID-19 pandemic has taken a huge slice of the traditional revenue stream from thousands of junior level ballclubs across the nation.

Wenatchee youth baseball was on the edge of closing for the summer because of a lack of this normal income until Linda Sasseen, a local State Farm agent, and five of her fellow local agents, banded together to help save the near future of the team and Morris Park.

Linda said, "We all have fond memories of this place as most of our families have known someone that has spent a lot of time here. Also, it's such a great activ-

SEE STATE FARM DONATION PAGE 8



Members of the Wenatchee Network Group were among the businesses that answered the late July survey question as well as the city of Wenatchee. They are shown here during a recent "sock drive" to benefit homeless citizens.

## An exclusive WBJ survey

### How has COVID-19 impacted the local business community?

Story and photo by  
Gary Bégin

The Wenatchee Business Journal (WBJ) took an informal survey of a large variety of local companies to see what impact the COVID-19 pandemic has had on them as of the end of July. Not every company reported dire effects from the health crisis. Some businesses even stated positive gains due to behavior changes in their customers, who are taking the opportunity during the general economic

slowdown to rebuild, clean and reconfigure their existing businesses.

The survey received responses from companies doing everything from cleaning to investments to legal, skin care and employment services. (See below for your company to join the continuing survey for the September edition of the WBJ):

"As an 'essential' business, I was forced to make adjustments to protect clients and staff in my office.

Instead of trying to work from home, I opted to work from the office. Because my daughter works for me, and she has a son in 4th grade, she brought him to the office each day so he could do the online classes for school. The doors were locked and I conducted business via telephone, email, and computer. Three weeks ago, I began to hold meetings by appointment only. Before and after every appointment, we are sanitizing every surface in

SEE WBJ SURVEY, PAGE 21

**Chelan PUD buys \$4.5M in Rock Island Dam powerhouse upgrades** >>> See Page 8 for the story.

### IN THIS ISSUE

Letters to the Editor .....	2	Keeping Up With People... 15-16
Cop Talk.....	2	Veteran Page.....17
Comm. Randy Smith.....	8	Business Opinions.....19-20
NCSED Superintendent interview .....	9	Business Bookshelf .....
BNCW Section.....	11-14	Wine Cup .....
		Golf Tournament .....
		24

### FEATURED PAGES

Read  
Banking Section  
on Pages 3 - 7



\$2

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## NEWSSTAND LOCATIONS

### Wenatchee

Plaza Super Jet  
106 Okanogan Ave.  
Safeway, 501 N. Miller St.

### East Wenatchee

Safeway, 510 Grant Road

### Cashmere

Martin's Market Place  
130 Titchenal Way

### Leavenworth

Dan's Food Market  
1329 U.S. Highway 2  
The Leavenworth Echo  
215 14th St.

### Chelan

Safeway, 106 W. Manson Rd.

Lake Chelan Mirror  
310 E. Johnson Ave.

### Brewster

Quik E Mart #2 (Exxon)  
26048 U.S. Highway 97

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# COP TALK

with East Wenatchee Police Chief Rick Johnson



## Washington State Law Enforcement Training Standards

It seems like there are always questions out there regarding police officer and deputy selection and the training they receive. I'm going to give you a snapshot of the hiring, selection process, and training of a modern-day officer.

In Washington State, almost all hiring for police officers and deputies is starts through a private company called Public Safety Testing.

The application process is done completely online. Candidates can apply for many agencies with one application. Eventually candidates go to a remote testing location where a physical test and a written general knowledge test are administered.

The physical test includes distance running, sprinting, pushups and sit-ups.

The physical test is Pass/Fail and all candidates are held to the same standard regardless of gender or age.

The results of your written and physical tests, along with your application are submitted to the agencies of your choosing.

Typically, the hiring agency will interview the candidates who passed their physical test and had a written score that placed them in the top 10.

These candidates go before an interview panel and are asked situational questions. Their written test score is combined with their oral interview score and they are placed on a ranked list.

The agency executive can hire any candidate in the top 3 or 5 depending on their civil service rules. Another interview of the top candidates is conducted by the agency executive and their administrative team prior to tendering a job offer.

Candidates are commonly given an offer for employ-

ment contingent on passing a background evaluation



ment conducted by the hiring agency.

The investigation includes a personal history investigation, a psychological evaluation, a physical examination, and a polygraph examination.

It is not uncommon for candidates to be disqualified during the background investigation process.

A successful candidate who has received a job offer and completed the background process will then wait for their spot at the Washington State Criminal Justice Training Center or CJTC.

Pre-COVID, CJTC was funded to run more training classes than they ever had before but the wait for a class spot was still 90-120 days.

All candidates are sponsored by a hiring agency for this training academy. In Washington State, the Basic Law Enforcement Academy is 720 hours of training.

The training includes all aspects of law enforcement including but not limited to criminal investigations, domestic violence, crisis intervention training and de-escalation, emergency vehicle operation, firearms, defensive tactics, traffic and DUI enforcement, and internet crimes.

Trainees are continuously evaluated through written examinations and physical demonstrations of

their abilities.

Upon completion of the academy, officers and deputies return to their hiring agency where it is common for them to receive another 40 hours of post-academy training specific to their agency.

Then it is time for them to start their field training program.

During this time trainees will progress through a training program conducted by experienced officers and deputies. Most field training programs are approximately 400 hours from start to finish.

In total, your police officers and deputies receive 1,160 hours of training before they work their first shift on their own.

It is also safe to say that this is just the beginning of the on the job training and mentoring they will get from their peers and supervisors. It is also a state mandate all officers and deputies receive 24 hours of training per year.

Additionally, most officers receive specialized training in many areas to include tactical, investigative, etc. An officer or deputy with 20 years of experience has typically received a minimum of 1,600 hours of formal training.

Your Washington State police officers and deputies are some of the most highly trained law enforcement in the country and recent legislation has been passed regarding additional training for your law enforcement.

I can be reached by email at rjohnson@eastwenatcheewa.gov



# Ryan Dean Burkett for Congress

## Not a party member.

Paid for by Ryan Dean Burkett. 705 Rainier Boulevard North, Unit 1 Issaquah, Washington, 98027.



## Letters to the Editor

### Reader enjoyed July 'Bottom Line'

Hi Gary,  
I just received my copy of the July WBJ. I just wanted to say how much I enjoyed The Bottom Line.  
Best,  
**Rick Deich,**  
Independent Branch Leader and Financial Consultant,  
Wenatchee Independent Branch Charles Schwab

### Reader calls Inslee 'chicken hearted'

To the Editor Wenatchee Business Journal,  
When I received my copy of the July Wenatchee Business Journal and read the article on Page 2, **Is Jay Inslee the Governor of Seattle?** My first impression was outstanding journalism and at last some clarity for the befuddled; something missing in these past any number of years from coast to coast!

Inslee is either a proponent of Saul Alinsky's Rules for Radicals: A Pragmatic Primer for Realistic Radicals, (and therefore a communist) or he is one without backbone to quell the few possible voters that have taken over Seattle. Chicken hearted might be an apt description. Congratulations on a superbly written article.

**John H Anderson,**  
San Diego, California

### Liked 'emperor' column

We really liked your article about the emperor (it didn't look like his CV got truncated in the voter pamphlet).

**Tony Velickoff and Angela Gaston**

**Editor's Note:** The July "The Bottom Line" as always, does not necessarily reflect the opinion of ownership, management or other employees of NCW Media. Letters to the Editor are always welcomed. Email: gary@ncwmedia.net.



## Revenue to expand Voluntary Disclosure Program

OLYMPIA – The Department of Revenue will relax eligibility requirements for participation in the Voluntary Disclosure Agreement (VDA) program, which allows unregistered businesses to come forward voluntarily to register and pay prior tax obligations.

Revenue is temporarily expanding the criteria for the VDA, effective July 15 through Nov. 30, 2020, to encourage more unregistered businesses to voluntarily come forward to register and pay past and future tax liabilities.

Participation was previously limited to those businesses that never registered with or reported taxes to the state, and those that had never been contacted for enforcement purposes.

Under the temporary expansion, businesses are eligible if they:

- Closed their tax registration prior to Jan. 1, 2020. This includes businesses that previously filed tax returns.
  - Were placed on active non-reporting status prior to Jan. 1, 2020.
  - Have not had contact from enforcement since July 1, 2019.
  - Businesses that have been contacted at any time by the department regarding Wayfair, Marketplace Fairness, or Remote Seller Relief do not qualify for the VDA program.
  - Have not been named as an affiliate of another business through an enforcement contact.
- Businesses can begin the process by submitting an online application. Once the application is approved, penalties will be partially or fully waived, and interest will be imposed at the statutory rate.

# Banner Bank absorbs Islanders Bank

Submitted by  
Banner Corporation

WALLA WALLA – Banner Corporation (NASDAQ GSM: BANR), the parent company of Banner Bank and Islanders Bank, today announced leadership intends to merge Islanders Bank with and into Banner Bank, subject to regulatory approval.

Islanders Bank operates in the San Juan Islands region of Washington and has been a part of Banner Corporation for more than 10 years.

“It is the right time to bring the two banks together,” said Mark Grescovich, Banner Corporation President and CEO. “In recent years Banner Bank has enjoyed strong growth in the North Puget Sound Region to the point where the two banks now have intermixed footprints. Merging the banks together will capitalize on Banner Bank’s strong brand awareness while providing expanded products and services to Islanders customers and realizing natural efficiencies



associated with this type of consolidation.”

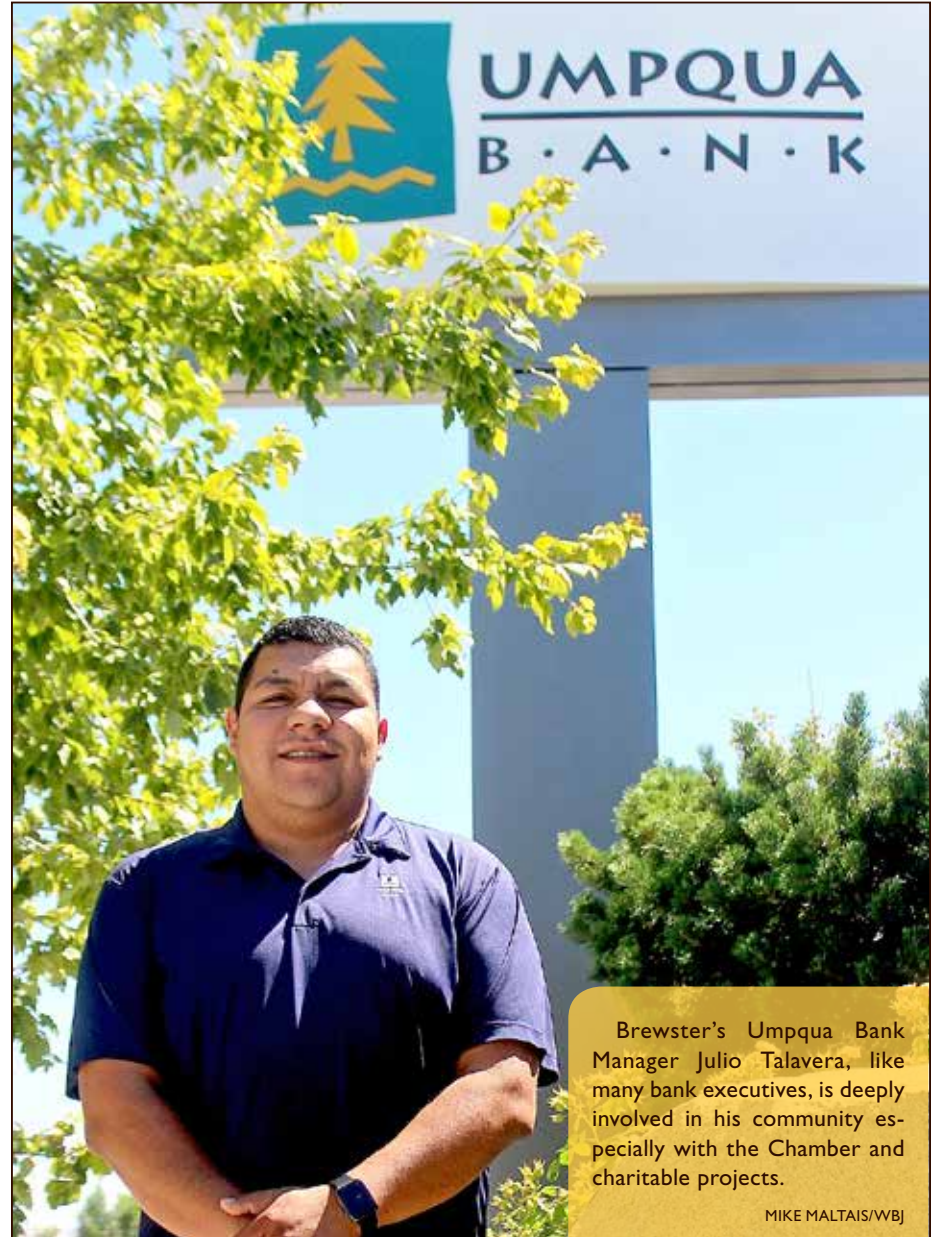
Islanders Bank operates three branches: Friday Harbor on San Juan Island, East-sound on Orcas Island and Lopez Village on Lopez Island – all will remain open after converting to Banner Bank. Banner Bank operates 173 branches, 84 of which are in Washington State.

“Banner has tremendous respect for our Island operations and approach to customer service, and I know Islanders’ customers will receive the same level of service they’ve come to expect, as well as more locations to choose from as they travel throughout the region and the West,” said Brad Williamson, Islanders Bank President.

“Our customers will benefit from Banner Bank’s resources and expanded product and service offerings, while our team remains part of an outstanding community bank.”

With similar operating and data platforms, the consolidation is expected to be a smooth transition for clients.

The integration is expected to be complete in the first quarter 2021.



Brewster's Umpqua Bank Manager Julio Talavera, like many bank executives, is deeply involved in his community especially with the Chamber and charitable projects.

MIKE MALTAIS/WBJ

### About Banner Corporation

Banner Corporation is a \$14.4 billion bank holding company operating two commercial banks in four Western states through a network of branches offering a full range of deposit services and business, commercial real estate, construction, residential, agricultural and consumer loans.



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# Banner Bank: \$23.5M income for 2dQ

WALLA WALLA – Banner Corporation (NASDAQ GSM: BANR) (“Banner”), the parent company of Banner Bank and Islanders Bank, today reported net income of \$23.5 million, or \$0.67 per diluted share, for the second quarter 2020, compared to \$16.9 million, or \$0.47 per diluted share, in the preceding quarter and \$39.7 million, or \$1.14 per diluted share, in the second quarter of 2019. Banner’s second quarter earnings reflect the continuing impact of the COVID-19 pandemic in all the western states that Banner operates. Second quarter of 2020 results also include \$336,000 of acquisition-related expenses, compared to \$1.1 million of acquisition-related expenses in the preceding quarter and \$301,000 in the second quarter of 2019. In the first six months of 2020, net income was \$40.4 million, or \$1.14 per diluted share, compared to \$73.0 million, or \$2.09 per diluted share, in the first six months a year ago. The results for the first six months of 2020 include \$1.5 million of acquisition-related expenses, compared to \$2.4 million of acquisition-related expenses in the first six months of 2019.

Banner also announced that its Board of Directors declared a regular quarterly cash dividend of \$0.41 per share. The dividend will be payable August 13, 2020, to common shareholders of record on August 4, 2020.

“With strong loan and deposit growth, Banner’s core operating performance generated solid revenue growth with increases in both net interest income and non-interest income compared to both the preceding quarter and the same quarter last year. However; second quarter earnings were impacted by a number of items, including the anticipated impact of the COVID-19 pandemic on the economy, and subsequently, the increase in our allowance for credit losses,” said Mark Grescovich, President and CEO. “To provide support for our clients, we have made available several assistance programs. Banner has provided SBA paycheck protection funds totaling nearly \$1.12 billion for 8,655 businesses and provided deferred payments or waived interest on 3,314 loans totaling \$1.1 billion as of June 30, 2020. We will continue to do the right thing for our clients, our communities, our colleagues, our company and our shareholders while providing a consistent and reliable source of commerce and capital through all economic cycles and changing events. I am very proud of our more than 2,100 colleagues that are working extremely hard to assist our clients and communities during these difficult times.”

“We have proactively downgraded certain modified loans and other loans we consider at risk due to the COVID-19

induced economic slowdown. As a result, along with recent further deterioration in economic conditions, we increased the allowance for credit losses to \$156.4 million with the addition of \$29.5 million in credit loss provisions during the quarter ended June 30, 2020,” Grescovich added. “This provision compares to a \$21.7 million provision for credit losses during the preceding quarter and a \$2.0 million provision for loan losses in the second quarter a year ago. The allowance for credit losses - loans was 1.52% of total loans and 418% of non-performing loans at the end of the second quarter of 2020.”

At June 30, 2020, Banner Corporation had \$14.41 billion in assets, \$10.13 billion in net loans and \$12.02 billion in deposits. Banner operates 176 branch offices, including branches located in eight of the top 20 largest western Metropolitan Statistical Areas by population.

## COVID-19 Pandemic Update

### • SBA Paycheck Protection Program.

The U.S. Small Business Administration (SBA) provides assistance to small businesses impacted by COVID-19 through the Paycheck Protection Program (PPP), which was designed to provide near-term relief to help small businesses sustain operations. As of June 30, 2020, Banner had funded

8,655 applications totaling \$1.12 billion of loans in its service area through the PPP program. The deadline for PPP loan applications to the SBA has been extended to August 8, 2020. Banner is continuing to accept new PPP applications based on this extended deadline and is assisting small businesses with other borrowing options as they become available, including the Main Street Lending Program and other government sponsored lending programs, as appropriate.

### • Loan Accommodations.

Banner is continuing to offer payment and financial relief programs for borrowers impacted by COVID-19. These programs include initial loan payment deferrals or interest-only payments for up to 90 days, waived late fees, and, on a more limited basis, waived interest and temporarily suspended foreclosure proceedings. Deferred loans are re-evaluated at the end of the initial deferral period and will either return to the original loan terms or could be eligible for an additional deferral period for up to 90 days. In addition, Banner has entered into payment forbearance agreements with other customers for periods of up to six months. Banner had deferred payment or waived interest on 3,314 loans totaling \$1.1 billion through June 30, 2020. Since these loans were performing loans that were current on their payments prior to the COVID-

19 pandemic, these modifications are not considered to be troubled debt restructurings through June 30, 2020 pursuant to applicable accounting and regulatory guidance. As of June 30, 2020, the deferral period had ended for approximately 62% of these loans.

### • Allowance for Credit Losses - Loans.

Banner recorded a provision for credit losses of \$29.5 million for the second quarter of 2020, compared to a \$21.7 million provision in the preceding quarter and a \$2.0 million provision in the second quarter a year ago. The provisions for the current and preceding quarters reflect expected lifetime credit losses based upon the conditions and economic outlook that existed as of June 30, 2020 and March 31, 2020, respectively.

### • Branch Operations, IT Changes and One-Time Expenses.

Banner has taken various steps to help protect customers and staff by limiting branch activities to appointment only and use of drive-up facilities, and by encouraging the use of digital and electronic banking channels. In select markets on a test basis, Banner has begun taking steps to resume more normal branch activities with specific guidelines in place to ensure the safety of our clients and our personnel. To further the well-being of staff and customers, Banner implemented measures to allow employees to work from home to the extent practicable. To facilitate this approach, Banner allocated additional computer equipment to staff and enhanced Banner’s network capabilities with several upgrades. These expenses plus other expenses

incurred in response to the COVID-19 pandemic resulted in \$2.2 million of related costs during the second quarter of 2020, compared to \$239,000 of related costs in the first quarter of 2020.

### • Capital Management.

At June 30, 2020, the tangible common shareholders’ equity to tangible assets\* ratio was 8.76% and Banner’s capital was well in excess of all regulatory requirements. On June 30, 2020, Banner issued and sold in an underwritten offering \$100.0 million aggregate principal amount of 5.000% Fixed-to-Floating Rate Subordinated Notes due 2030 (Notes) at a public offering price equal to 100% of the aggregate principal amount of the Notes, resulting in net proceeds, after underwriting discounts and estimated offering expenses, of approximately \$98.1 million. During the preceding quarter, prior to the COVID-19 pandemic outbreak, Banner repurchased 624,780 shares of its common stock. To preserve capital, Banner has discontinued any additional repurchase of shares under its stock repurchase program until further notice and will closely monitor capital levels going forward.

## Second Quarter 2020 Highlights

• Revenues increased to \$147.3 million, compared to \$138.4 million in the preceding quarter, and increased 6% when compared to \$139.4 million in the second quarter a year ago.

• Net interest income, before the provision for credit losses, was \$119.5 million in the second quarter of 2020, compared to \$119.3 million in the preceding quarter and \$116.7

SEE BANNER BANK, PAGE 7

## Got Questions? We’ve got answers!

### Homeowners



**Brent Schmitt**  
MR&S President

### Auto



**Lori Reed**  
Producer

### Life/Health



**Craig Field**  
Producer

### Business

Wenatchee (509) 665-0500

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**Mitchell, Reed  
& Schmitt**  
INSURANCE, INC.



## NWFCS closing Wenatchee Office

Due to rising COVID-19 cases in the local area, we have made the decision to close the Wenatchee branch to the public effective Friday, July 24. Keeping our employees and customers safe remains our highest priority.

We will continue to provide multiple options for conducting business.

You can mail payments to us at 2580 Chester Kimm Road, Wenatchee, WA 98801 or use our online banking services to complete transactions. Please contact us or go to [northwestfcs.com](http://northwestfcs.com) to learn more about our online banking services. The drop-box at the front door will also be open if you prefer to deliver payments or documents direct to the branch.

We appreciate your flexibility working with us throughout the pandemic.

Thank you,

**Alan Kirpes**  
Branch Manager  
Northwest Farm Credit Services

## Parent of North Cascades Bank, Glacier Bancorp, reports 2dQ data

KALISPELL, Montana – Glacier Bancorp, Inc. (NASDAQ:GBCI) parent company of North Cascades Bank, reported net income of \$63.4 million for the current quarter, an increase of \$11.1 million, or 21 percent, from the \$52.4 million of net income for the prior year second quarter.

Diluted earnings per share for the current quarter was \$0.66 per share, an increase of 8 percent from the prior year second quarter diluted earnings per share of \$0.61. Included in the current quarter was \$3.7 million of acquisition-related expenses.

“The Glacier team delivered outstanding results despite the continuing pandemic and the resulting challenging environment.

The team did an exceptional job servicing our customers and communities by making over 15,000 Paycheck Protection Program loans for over \$1.5 billion,” said Randy Chesler, President and Chief Executive Officer.

“We remain confident that our significant liquidity, high quality loan portfolio, strong balance sheet and solid core business,

positions us to successfully respond to a full range of future possible economic conditions.”

Net income for the six months ended June 30, 2020 was \$106.8 million, an increase of \$5.3 million, or 5 percent, from the \$101.5 million net income from the first six months of the prior year. Diluted earnings per share for the first half of the current year was \$1.13 per share, a decrease of 5 percent, from the diluted earnings per share of \$1.19 for the same period last year.

The Company continues to navigate through the coronavirus disease of 2019 (“COVID-19”) pandemic to ensure the safety of its employees and customers along with monitoring credit quality and protecting shareholder value.

The Company’s pandemic team remains flexible in responding to the changing conditions in all the markets that it serves.

In order to meet the needs of customers impacted by the pandemic, the Company has contacted customers to assess their needs and provide funding, flexible repayment options or modifi-



cations as necessary.

During the current quarter, the Company modified 3,054 loans in the amount of \$1.515 billion primarily with short-term payment deferrals under six months.

In addition, the Company originated SBA PPP loans for businesses in its communities. The Company funded 15,291 PPP loans in the amount of \$1.427 billion during the current quarter.

These loans provided an additional \$7.3 million of interest income (including net deferred fees and costs) during the current quarter and \$8.4 million of deferred compensation costs for a total increase in income of \$15.7 million (\$11.7 million net of tax).

During the current quarter, S&P Dow Jones Indices selected the Company to transition from the S&P SmallCap 600® to the S&P MidCap 400® effective prior to the opening trading on Monday, June 22, 2020.

The S&P MidCap 400® index consists of 400 companies that are chosen with regard to market capitalization, liquidity and industry representation.

On February 29, 2020, the Company completed the acquisition of State Bank Corp., the parent company of State Bank of Arizona, a community bank based in Lake Havasu City, Arizona (collectively, “SBAZ”).

SBAZ provides banking services to individuals and businesses in Arizona with ten banking offices located in Bullhead City, Cottonwood, Kingman, Lake Havasu City, Phoenix, Prescott Valley and Prescott.

Upon closing of the transaction, SBAZ merged into the Company’s Foothills Bank division, which expanded the Company’s footprint in Arizona to cover all major markets in the state and be a leading community bank in Arizona.

The Company’s results of operations and financial

condition include the State Bank acquisition.

Total debt securities of \$3.737 billion at June 30, 2020 increased \$104 million, or 3 percent, during the current quarter and increased \$1.014 billion, or 37 percent, from the prior year second quarter.

Debt securities represented 22 percent of total assets at June 30, 2020 compared to 20 percent at December 31, 2019 and 21 percent of total assets at June 30, 2019.

Excluding \$1.427 billion of the PPP loans, the loan portfolio of \$11.453 billion decreased \$61.6 million, or 61 basis points, during the current quarter.

Excluding the PPP loans, the notable changes during the current quarter included other commercial loans which decreased \$119 million, or 5 percent, and commercial real estate which increased \$119 million or 2 percent. Excluding the PPP loans, the current year SBAZ acquisition and the prior year acquisition of Heritage Bank of Nevada, the loan portfolio increased \$118 million, or 1 percent, since the prior year second quarter with the largest increase in commercial

real estate loans which increased \$204 million, or 4 percent.

Non-performing assets of \$46.0 million at June 30, 2020 increased \$6.6 million, or 17 percent, over the prior quarter and decreased \$6.0 million, or 11 percent, over the prior year second quarter.

Non-performing assets as a percentage of subsidiary assets at June 30, 2020 was 0.27 percent. Excluding the government guaranteed PPP loans, the non-performing assets as a percentage of subsidiary assets at June 30, 2020 was 0.30 percent at June 30, 2020, an increase of 4 basis points from the prior quarter, and a decrease of 11 basis points from the prior year second quarter.

Early stage delinquencies (accruing loans 30-89 days past due) of \$25.2 million at June 30, 2020 decreased \$16.2 million from the prior quarter and decreased \$12.7 million from the prior year second quarter.

Early stage delinquencies as a percentage of loans at June 30, 2020 was 0.22 percent, which was a decrease of 19 basis points from prior quarter and a 21

SEE GLACIER BANCORP, PAGE 6

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**North Cascades Bank**  
 Division of Glacier Bank

CONTINUED FROM PAGE 5

## Parent of North Cascades Bank, Glacier Bancorp, reports 2dQ data

basis points decrease from prior year second quarter.

The current quarter credit loss expense was \$13.6 million, a decrease of \$9.2 million from the prior

quarter credit loss expense of \$22.7 million.

The increase in the ACL during the first six months was primarily attributable to the Company recogniz-

ing \$37.6 million of credit loss expense related to COVID-19 and an additional \$4.8 million of credit loss expense related to the SBAZ acquisition.

The allowance for credit losses ("ACL") as a percentage of total loans outstanding at June 30, 2020 was 1.42 percent, which was a 7 basis points decrease com-

pared to the prior quarter. The decrease was the result of originating \$1.427 billion of government guaranteed PPP loans for which no ACL was recorded. Excluding the PPP loans, the ACL as percentage of loans was 1.62 percent, a 13 basis points increase over the prior quarter and was primarily the result of changes in the economic forecast related to COVID-19.

### 2nd Quarter 2020 Highlights:

- Net income of \$63.4 million for the current quarter, an increase of \$11.1 million, or 21 percent, over the prior year second quarter net income of \$52.4 million.

- Current quarter diluted earnings per share of \$0.66, an increase of 8 percent from the prior year second quarter diluted earnings per share of \$0.61.

- The Company originated U.S. Small Business Administration ("SBA") Payroll Protection Program ("PPP") loans for businesses in its communities. The Company funded 15,291 PPP loans in the amount of \$1.427 billion.

- The loan portfolio organically increased \$1.365 billion, or 14 percent, in the current quarter and increased \$1.545 billion, or 17 percent, from the prior year second quarter.

- Core deposits increased \$1.818 billion, or 16 percent, during the current quarter, with non-interest bearing deposit growth of \$1.168 billion, or 30 percent.

- Debt security income of \$25.8 million increased \$4.8 million, or 23 percent, over the prior quarter and increased \$3.9 million, or 18 percent, over the prior year second quarter.

- Gain on sale of loans of \$25.9 million, increased \$14.0 million, or 118 percent, over the prior quarter and increased \$18.1 million, or 233 percent, compared to the prior year second quarter.

- Interest expense of \$7.2 million decreased \$1.3 million, or 15 percent, over the prior quarter and decreased \$4.9 million, or 41 percent, compared to the prior year second quarter.

- Non-performing assets as a percentage of subsidiary assets was 0.27 percent, which compared to 0.26 percent in the prior quarter and 0.41 percent in the prior year second quarter.

- Early stage delinquencies (accruing 30-89 days past due) as a percentage of loans in the current quarter was 0.22 percent, which compared to 0.41 percent in the prior quarter and 0.43 percent in the prior year second quarter.

- During the current quarter, S&P Dow Jones Indices selected the Company to transition from the S&P SmallCap 600® to the S&P MidCap 400®.

- Declared a quarterly dividend of \$0.29 per share. The Company has declared 141 consecutive quarterly dividends and has increased the dividend 45 times.

### First Half 2020 Highlights:

- Net income of \$106.8 million for the first half of 2020, an increase of \$5.3 million, or 5 percent, over the first half of 2019 net income of \$101.5 million.

- Diluted earnings per share of \$1.13, a decrease of 5 percent from the prior year first six months diluted earnings per share of \$1.19.

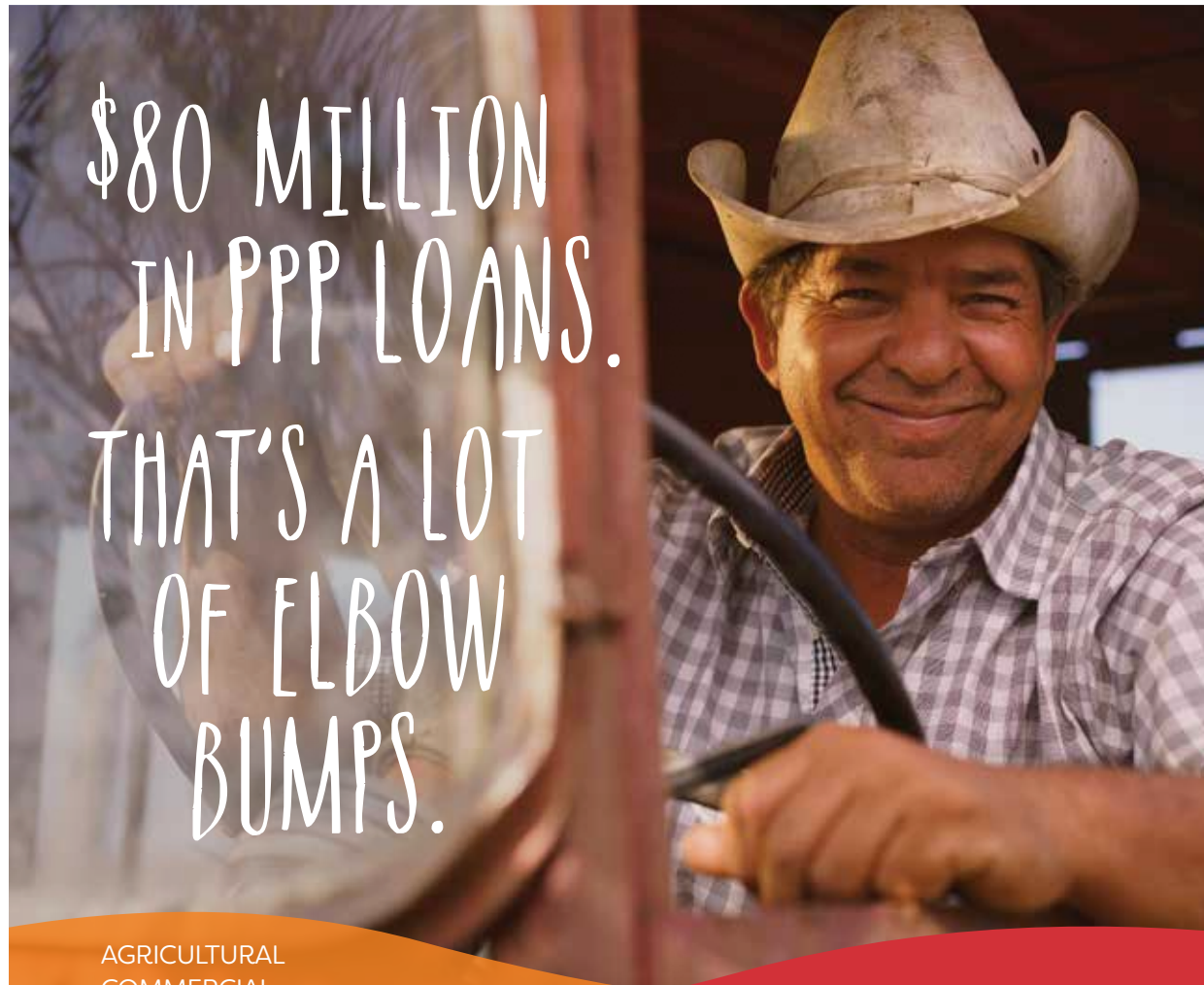
- The loan portfolio organically grew \$1.489 billion, or 16 percent, during the first six months of 2020.

- Core deposits organically increased \$2.0 billion, or 19 percent, during the first half of 2020, with non-interest bearings deposit growth of \$1.2 billion, or 33 percent.

- Gain on sale of loans of \$37.7 million, increased \$24.2 million, or 178 percent, compared to the prior year first half.

- Dividends declared of \$0.58 per share, an increase of \$0.05 per share, or 9 percent, over the prior year first six months dividends of \$0.53.

- On February 29, the Company completed the acquisition of State Bank Corp., the parent company of State Bank of Arizona, a community bank based in Lake Havasu City, Arizona with total assets of \$744 million.



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CONTINUED FROM PAGE 4

## Banner Bank: \$23.5M income for 2dQ

million in the second quarter a year ago.

- Net interest margin as reported was 3.84%, compared to 4.19% in the preceding quarter and 4.38% in the second quarter a year ago.

- Net interest margin on a tax equivalent basis was 3.90%, compared to 4.25% in the preceding quarter and 4.44% in the second quarter a year ago.

- Mortgage banking revenues increased 39% to \$14.1 million, compared to \$10.2 million in the preceding quarter, and increased 138% compared to \$5.9 million in the second quarter a year ago, reflecting strong refinance demand and higher margins due to decreasing market interest rates.

- Return on average assets was 0.68%, compared to 0.54% in the preceding quarter and 1.36% in the second quarter a year ago.

- Net loans receivable increased to \$10.13 billion at June 30, 2020, compared to \$9.16 billion at March 31, 2020, and increased 17% when compared to \$8.65 billion at June 30, 2019.

- Non-performing assets

decreased to \$39.9 million, or 0.28% of total assets, at June 30, 2020, compared to \$46.1 million, or 0.36% of total assets in the preceding quarter, and increased from \$21.0 million, or 0.18% of total assets, at June 30, 2019.

- Provision for credit losses - loans was \$29.5 million, and the allowance for credit losses - loans was \$156.4 million, or 1.52% of total loans receivable, as of June 30, 2020, compared to \$130.5 million, or 1.41% of total loans receivable as of March 31, 2020 and \$98.3 million or 1.12% of total loans receivable as of June 30, 2019.

- A \$905,000 recapture of provision for credit losses - unfunded loan commitments was recorded and the allowance for credit losses - unfunded loan commitments was \$10.6 million as of June 30, 2020, compared to \$11.5 million as of March 31, 2020.

- Core deposits increased 18% to \$10.97 billion at June 30, 2020, compared to \$9.28 billion at March 31, and increased 34% compared to \$8.22 billion a year ago. Core deposits represented 91% of total deposits at

June 30.

- Common shareholders' equity per share increased 1% to \$46.22 at June 30, 2020, compared to \$45.63 at the preceding quarter end, and increased 5% from \$43.99 a year ago.

- Tangible common shareholders' equity per share\* increased 2% to \$34.89 at June 30, compared to \$34.23 at the preceding quarter end, and increased 5% from \$33.36 a year ago.

### Significant Recent Initiatives and Events

On June 30, 2020, Banner issued and sold in an underwritten offering the Notes, resulting in net proceeds, after underwriting discounts and estimated offering expenses, of approximately \$98.1 million. Banner intends to use the net proceeds of the offering for general corporate purposes, which may include providing capital to support its growth organically or through strategic acquisitions, repayment

or redemption of outstanding indebtedness, the payment of dividends, financing investments and capital expenditures, repurchasing shares of its common stock, and for investments in the Banks as regulatory capital.

On November 1, 2019, Banner completed the acquisition of AltaPacific Bancorp (AltaPacific) and its wholly-owned subsidiary, AltaPacific Bank, of Santa Rosa, California. At closing, AltaPacific Bank had six branch locations, including one in Northern California and five in Southern California. Pursuant to the previously announced terms, AltaPacific shareholders received 0.2712 shares of Banner common stock in exchange for each share of AltaPacific common stock, plus cash in lieu of any fractional shares and cash to buyout AltaPacific stock options for a total consideration paid of \$87.6 million.

The AltaPacific merger was accounted for using the acquisition method of accounting. Accordingly, the assets (including identifiable intangible

assets) and the liabilities of AltaPacific were measured at their respective estimated fair values as of the merger date.

The excess of the purchase price over the fair value of the net assets acquired was attributed to goodwill. The fair value on the merger date represents management's best estimates and facts and circumstances in existence on the merger date.

The acquisition accounting is subject to adjustment within a measurement period of one year from the acquisition date. The acquisition provided \$425.7 million of assets, \$332.4 million of loans, and \$313.4 million of deposits to Banner. During the first quarter of 2020, Banner completed the integration of AltaPacific systems into Banner's core systems and closure of overlapping branches.

### Income Statement Review

Net interest income, before the provision for credit losses, was \$119.5 million in the second quarter of 2020, compared to \$119.3 million in the preceding quarter and \$116.7 million in the second quarter a year ago.

Banner's net interest margin

on a tax equivalent basis was 3.90% for the second quarter of 2020, a 35 basis-point decrease compared to 4.25% in the preceding quarter and a 54 basis-point decrease compared to 4.44% in the second quarter a year ago.

As expected, the 150 basis-point decrease in the fed funds target rate that occurred in March 2020, the full effect of the lower interest rate environment combined with the impact of the low loan yields of the SBA PPP loan portfolio, and growth in core deposit liquidity impacted our net interest margin during the quarter," added Grescovich.

Acquisition accounting adjustments added seven basis points to the net interest margin in the current quarter compared to ten basis points in the preceding quarter and seven basis points in the second quarter a year ago.

The total purchase discount for acquired loans was \$20.2 million at June 30, 2020, compared to \$22.2 million at March 31, 2020, and \$22.6 million at June 30, 2019. In the first six months of the year, Banner's net interest margin on a tax equivalent basis was 4.07% compared to 4.43% in the first six months of 2019.

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CHELAN COUNTY

## Chelan County PUD's Randy Smith named Chair of National Policy Makers Council

Submitted by Chelan PUD

WENATCHEE – Chelan PUD Commissioner Randy Smith was named chair of the Policy Makers Council, a group that advocates before Congress on behalf of more than 2,000 public power utilities nationwide.

"I always focus back on how this is going to impact us at home," Smith said. "We all have common issues that impact us here on a local level. I believe we're stronger as a group than we are as individuals."

The Policy Makers Council, an affiliate of the Public Power Association, is comprised of 45 elected or appointed governing officials from communities around the country.

Twice a year, the council meets in Washington D.C. to advocate on issues such as the Columbia River Treaty, grid security, and the federal power program. Smith joined the council 8 years ago.

"Washington state is a dominant player as one of the top producers in the nation for public power," Smith said. Washington accounted for 28% of the nation's hydroelectricity generation in 2018, according to the



SUBMITTED PHOTO

Randy Smith

U.S. Energy Information Administration.

During the one-year chairmanship, Smith will serve as spokesman for the Policy Makers Council to the media and to the American Public Power Association's Board of Directors.

A longtime orchardist, Smith traces his leadership roots back to a training program for agricultural leaders in the late 1980s.

"I emerged from that intense two-year program with an awakening of what I could do to make a difference in our world, and make our lives better here in Chelan County," Smith said.

Smith has served as a Chelan County PUD commissioner since 2006.

He represents District 2, which includes Lake Wenatchee, Leavenworth, Cashmere and Number 2 Canyon. Smith also has served as president of the Washington Public Utility District Association (2019-2020) and president of the Council for Agricultural Research Extension and Teaching (2008-2009).

"I never cease to be honored and inspired by being asked to lead," Smith said.



## Chelan PUD buys \$4.5M in Rock Island Dam powerhouse upgrades

Submitted by Chelan PUD

Chelan County PUD commissioners approved a \$4.5 million contract with GE Renewables to begin the design process for the rehabilitation of eight bulb generating units at Rock Island Powerhouse 2.

"These units were installed in the late 1970s and have run trouble-free for the most part," said John Sagerser, engineering and project manager at Rock Island Dam. "They have a 40-year design life and they are beginning to show signs of wear."

While the work is not specifically part of the 50-year relicensing effort for Rock Island Dam, "we are working in tandem with relicensing to make sure we have reliable equipment that will be operational well into the future," Sagerser said.

The design is expected to be completed in late 2020. The work to rehabilitate the eight generating units is expected to begin in 2022 and be completed by 2030.

Rock Island Dam is the second-largest of three hydroelectric sites operated by

Chelan County PUD.

There are eight horizontal bulb generating units in Powerhouse 2, and they are the only such turbines on the Columbia River and one of the few in North America. Each unit will be down for about a year for rehabilitation.

GE Renewables is a branch of General Electric that specializes in the design and manufacture of hydroelectric turbines and generators.

In other business, commissioners:

- Heard an update about future sitework construction at the new PUD Service Center at Olds Station

- Received an update about ground movement and potential rockfalls in the gorge above the Lake Chelan powerhouse

- Were briefed about ongoing efforts by the PUD to provide assistance to customers during the COVID-19 epidemic

- Recognized the retirement of Mike Coleman, managing director of Fiber & Telecom, thanking him for his service to Chelan PUD

Aug. 11 – Tri-Commission meeting, 1-3 p.m. (virtual meeting)

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CONTINUED FROM PAGE 1

## Local State Farm agents donate \$3k to save youth baseball team, Morris Park

ity for youth and that's what we are all about. We enjoy giving back to the community and this is exactly who we love to help.

"We are just hoping that our donation will help sustain them through the year with funds they are missing due to COVID," she said.

Linda wasn't the only contributor with fond memories.

State Farm Agent Tom Clark said, "I have lived in Wenatchee for most of my life and I was fortunate enough to participate in Little League Baseball in my youth and play many seasons at Morris League Park. My first experience in sports and competition occurred at Morris League Park. I can fondly still recall the excitement of playing there, making new friends, competing to win, and enjoying the reward of my favorite snow cone following each game.

"Whether you won or lost the games is long forgotten,

but the memories I created playing there will last my lifetime. I was happy we could make a contribution which will help the park get through the shutdown created this summer during the pandemic and I look forward to the park reopening in the future and allowing the youth in our community to form their own lifetime memories. Morris League Park is a community treasure for the Wenatchee Valley," concluded Clark, whose agency is in East Wenatchee.

Linda has known about the Wenatchee Youth Baseball (WYB) facility located on the south end of Morris Park for years. In the fall of 2019, newly built batting cages were installed providing a complete and more spacious facility for Wenatchee Youth Baseball teams, coaches, and community members to enjoy.

Several weeks ago, Linda read a Facebook post which indicated due to Covid-19, the facilities are tempo-

rarily closed until further notice. Batting cage reservations, concessions, registration fees and other means of income immediately stopped, jeopardizing the future of the facility and Wenatchee Youth Baseball. The post requested community support as Morris Field Ballpark/Wenatchee Youth Baseball Club only had enough funds to remain open until August under the current situation.

Linda Sasseen jumped into action and reached out to the other local State Farm agents. Collectively, the agents each donated \$500 to provide a \$3,000 total donation to the ball club and facility.

Linda said, "Morris Park has been around for years and we didn't want to lose youth baseball in our community." She added, "We all felt that youth sports is a great thing that needs to continue in our community."

State Farm Agent John White said, "I have a few fond memories of Morris

Little League Park. I go back about 50 plus years. I coached both of my sons teams over a period of about 10 years. During that time I was on the board. We were always hurting for funds to keep us going. An elderly gentleman lived in a small house next to the parking lot rent free for being the caretaker. One summer after the baseball season was over he went to Alaska for a month. Didn't tell anyone he was going to be gone. Then the grass started dying. The irrigation system was a "Rube Goldberg" set up. The president and I did our best to get it working. But not very good.

My wife and I spent many hours at Morris Park supporting our sons. My wife loved baseball. She passed away 15 years ago... of all things Lou Gehrig's Disease. I purchased a new flag pole in her memory a few years back. Nice plaque at the base of the pole honoring her."

**Editor's Note:** If your business wants to make a donation to WYB/Morris Park and arrange a photo shoot, contact NCW Media Managing Editor Gary Bégin: [gary@ncwmedia.net](mailto:gary@ncwmedia.net).

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# NCESD Superintendent Dr. Michelle Price speaks about COVID-19, opening area schools

By Gary Bégin  
NCW Media Managing Editor

WENATCHEE – NCW Media\* spoke with North Central Educational Service District (NCESD) Superintendent Dr. Michelle Price recently about how she would like to deal with the Coronavirus pandemic in regards to opening area schools in the fall.

Here, in an exclusive NCW Media interview, Dr. Price answers some basic questions most parents, teachers, employees and especially students want to know:

**NCW Media:** Tell our readers how many school districts your ESD handles and about enrollment and geographical diversity within?

**Dr. Michelle Price:** The North Central Educational Service District (NCESD) is a Wenatchee based agency and one of nine non-profit educational service districts in the state. Educational service districts are legislatively commissioned to provide cooperative programs and services to local public and private schools, enhancing educational opportunities in areas that might otherwise be unavailable to the schools. Educational Service Districts also serve as regional liaisons between the State Superintendent of Public Instruction (OSPI), State Board of Education, and the Legislature.

The NCESD area includes 12,600 square miles or approximately 20% of the geographical area of the state. NCESD serves 29 school districts in this region, which includes Chelan, Douglas, Grant and Okanogan counties. These districts serve over 49,250 students or 5% of the state's kindergarten through grade 12 enrollment. They vary in size from Moses Lake with over 8,900 students to Stehekin with 9 students. Students in the north central region are 1.1% Asian, .4% Black/African American, .2% American Indian/Alaskan Native, 48% Hispanic/LatinX, and 50.3% White.

There are just over 2,000 teachers, 1,500 classified support staff, and 160 principals/administrators throughout the region. 60% of the students in the region live under the poverty threshold and qualify for free or reduced lunch.

**NCW Media:** What are your feelings about reopening schools for the fall?

**Dr. Price:** COVID-19 has been a traumatic event with no end time in sight. Schools not only allow for parents to get to work but are fundamental to child development and well-being. When school buildings were closed in March, educators pivoted nearly overnight to adjust to remote teaching methods and to provide nutritional services to families.

Many students and families were unable, due to their own unique situations, to engage in academic learning. The lack of broadband access and enough devices in homes also made online learning for all impossible.

The importance of in-person learning is well-documented. Academic instruction, social and emotional skills, safety, reliable nutrition services, specially designed instruction and therapy, and the ability for human connection is a necessity for resilient, healthy, and productive children.

Schools need to reopen safely for students and staff. I believe school re-opening should be a local decision with stakeholder input and guidance from local health district experts. There is no one-size-fits all solution.

**NCW Media:** Let's suppose everyone "masks-up," maintains social distancing and uses hand sanitizer - are



PHOTO JENNIFER KORFIATIS

Dr. Michelle Price

those measures good enough to ensure student/teacher safety from coronavirus?

**Dr. Price:** I am not a health expert. What we know is the current CDC, Department of Health, and OSPI guidelines have been developed based on what has been learned about the virus from other states and countries. Reopening strategies that are outlined in the guidance have shown to help keep kids and staff safe in other locations throughout the world.

The long term traumatic academic and social effects on most kids being home for lengthy periods of time need to be weighed against the risks of using mitigation strategies of masking, social distancing, and good hygiene habits.

Local school districts are working on their plans for providing a high quality education program to every child. Some schools may be able to maintain the current social distancing requirements with 100% of their students coming back to school full time. Some will need to have alternative scheduling as they will not have the space to meet the current social distancing requirements. The guidelines continues to evolve, making finalizing those plans very challenging. There will be school in the fall. The quality of the program is what districts are working on. Please give your local district some grace.

**NCW Media:** Because of the loss of the winter semester, are there plans for remedial education to catch students up to the grade levels they should be at?

**Dr. Price:** Let's not forget that as COVID-19 set in, kids and families experienced crisis. Having food on the table in some cases was a bigger concern than completing school work. Some students were able to engage in continuous learning and some were non-responsive. Credit bearing courses taken by high school students will need to be completed if they did not stay academically engaged and earn their credit. Each school district must plan instructional program-

ming to ensure students are able to earn their credit.

**NCW Media:** Will there be a need for grade testing to make sure all pupils are at the right level considering the huge loss of class time in the winter of 2020?

**Dr. Price:** Every fall and throughout the year, teachers conduct formal and informal assessments to measure a student's current level of performance and mastery of standards. They will continue to understand what students know, understand, and are able to do.

The gap for those who were able to engage in the academic instruction over this time compared to the most at-risk youth who were not is assuredly to have grown even wider.

**NCW Media:** Will schools offer special accommodations to older educators or those with compromised immune systems due to medical issues?

**Dr. Price:** This is a question that local school districts will be working on with their employee groups. The current order by Governor Inslee expires August 1.

The federal guidance on the high risk employees currently expires in December. There are leave options available and accommodations that can be made for some types of work within the school systems. Again, one size will not fit all here.

**NCW Media:** President Donald Trump has threatened to withhold federal funding for schools that do not reopen as he is demanding. Does NCESD have a plan B if this happens?

**Dr. Price:** Federal dollars make up about 12% of our local school district budgets. Those dollars are targeted for our highest need, most vulnerable students and are sent to districts based on federal law such as IDEA for special education or Title I poverty.

I do not believe that those funds can be held back as congress allocates them, especially if the services can be provided to the children they are intended to serve. We all want the economy to get back on track. We also want children and staff to safely return to school.

**NCW Media:** Anything else you'd look to add?

**Dr. Price:** This crisis has challenged each and every one of us. Let's not waste the opportunity before us to equip our children with lifelong skills of flexibility, critical thinking, perseverance, and most importantly coping skills.

Soon, schools will announce their fall plans. Not everyone will be happy about the plans. Each family will have to make decisions that are in the best interest of their child and their family situation.

I encourage you to remember that YOU impact your child's attitude about school and how they feel about going back or not. Remember to be encouraging, do not show them your anger or fear, do not discuss your frustrations in front of them. You will set your child and your child's teacher up for success by teaching them to make the best of it. Teach them to be resilient. Teach them to persevere. Teach them to know that they have the ability to cope with really tough situations.

\*NCW Media is the parent company of the Leavenworth Echo, Cashmere Valley Record, Lake Chelan Mirror and Quad City Herald as well as the Wenatchee Business Journal, as well as visitor guides, banners and a variety of advertising services. Managing Editor Gary Bégin: gary@ncwmedia.net. Emailed comments may be published as a "Letter to the Editor" unless otherwise instructed.

## La Superintendente del NCESD, Dra. Michelle Price, habla sobre COVID-19 y la reapertura de escuelas del área

Por Gary Bégin  
NCW Media Editor Gerente  
(Translated by Selina Sencion, North Central ESD Pro Serv)

WENATCHEE – NCW Media\* habló recientemente con la Superintendente del Distrito de Servicios Educativos del Norte Central (NCESD), la Dra. Michelle Price, sobre cómo manejaría la pandemia de Coronavirus con respecto a la apertura de escuelas del área en el otoño. Aquí, en una entrevista exclusiva de NCW Media, la Dra. Price responde algunas preguntas básicas que la mayoría de los padres, maestros, empleados, y especialmente los estudiantes quieren saber:

**NCW Media:** Dignos, ¿Cuántos distritos escolares maneja NCESD y sobre la inscripción y la diversidad geográfica dentro de los distritos?

**Dra. Michelle Price:** El North Central Educational

Service District (NCESD) es una agencia localizada en Wenatchee y uno de los nueve Distritos de Servicios Educativos sin fines de lucro del estado. Los Distritos de Servicios Educativos están comisionados legislativamente de proporcionar programas y servicios cooperativos a las escuelas públicas y privadas locales, mejorando las oportunidades educativas en áreas que de otra manera no estarían disponibles para las escuelas. Los Distritos de Servicios Educativos también sirven como enlaces regionales entre el Superintendente de Instrucción Pública del Estado (OSPI), la Junta de Educación del Estado, y la Legislatura.

El área de NCESD incluye 12,600 millas cuadradas, o aproximadamente el 20% del área geográfica del estado de Washington. NCESD brinda servicios a 29 distritos escolares en esta región, que incluye los condados de Chelan, Douglas,

Grant y Okanogan. Estos distritos atienden a más de 49,250 estudiantes, o el 5% de los estudiantes del kindergarten hasta el grado 12 en el estado. Varían en tamaño desde Moses Lake con más de 8,900 estudiantes hasta Stehekin con 9 estudiantes. Los estudiantes en la región centro norte son 1.1% asiáticos, 0.4% negros/afroamericanos, 0.2% indios americanos/nativos de Alaska, 48% hispanos/latinos y 50.3% blancos. Hay poco más de 2,000 maestros, 1,500 personal de apoyo clasificado y 160 directores/administradores en toda la región. El 60% de los estudiantes en la región viven por debajo del límite de pobreza y califican para almuerzo gratis o reducido.

**NCW Media:** ¿Cuáles son sus sentimientos sobre la reapertura de las escuelas para el otoño?

**Dra. Price:** COVID-19 ha sido un evento traumático

## NCWEDD Opens Competition

Submitted by NCWEDD

15 Semi-Finalists are competing to win \$10,000 and in-kind prizes to launch and/or expand their small business within the North Central Washington region through the Supernova Business Launch Competition.

The public is invited to participate in this community focused competition by voting for their favorite small business. A second round of public voting will open again August 10-14 for the chosen Final Four competing in the virtual main event on August 20. (The first round ended July 31.) The public can access the secure voting portal by visiting [supernovable.com](http://supernovable.com).

Businesses competing range from plant-based desserts to Sasquatch tours & memorabilia. Applicants are required to be located somewhere within the North Central Washington region of Chelan, Douglas, Okanogan, Ferry Counties, or the Colville Confederated Tribes. Competitors have had the opportunity to create or refine their business plans through free workshops, a six-week business bootcamp provided by the Wenatchee Valley College Center for Entrepreneurship, and access to additional business tools and resources from local professionals and services. Extra points are given to those semi-finalists that are located within the North Star Opportunity Zones, those who have barriers to employment (underserved minorities, veterans, people with disabilities, justice served), and those that address social determinants of health such as sustainable tourism, clean energy, affordable housing, transportation and value-added ag /food systems, to name a few. A full list of judging criteria can be found on Supernova BLC website.

The main event will take place on a virtual platform August 20 from 1 p.m. to 5:30 p.m. and will include a virtual Business Expo and after party. Registration is required for the main event and is now open through [Supernovable.com](http://Supernovable.com)

The Supernova Business Launch Competition is an event hosted by the North Central Washington Economic Development District (NCWEDD). The mission of the NCWEDD is to foster an innovative and resilient economy for North Central Washington's Businesses, Workers, and Families"

CONTINUED FROM PAGE 1

### Greater Wenatchee Regional Landfill: Where the deer and the falcons play

location in the rain shadow of the Cascade Mountains," said Eric Keogh, district manager at the WM site.

"By installing wildlife water guzzlers to provide a constant water supply, we are supporting native wildlife and bird populations."

WM employees use natural methods to manage unwelcome plants and wildlife and have installed nest boxes for American kestrel falcons to control starling populations.

WM has also improved biodiversity on 80 acres of endangered "shrub-steppe" habitat in the area.

For more information about WM's Greater Wenatchee Regional Landfill, go to: [wmnorthwest.com/landfill/wenatchee.html](http://wmnorthwest.com/landfill/wenatchee.html).

#### About Waste Management in the Wenatchee Valley

Waste Management is the leading provider of comprehensive recycling and environmental services across the Pacific Northwest and North America.

In the Wenatchee Valley, Waste Management has provided services for more than 30 years.

Today, the company provides solid waste collection services for Cashmere, East Wenatchee, Leavenworth, Rock Island, Wenatchee and throughout the rest of Chelan and Douglas counties.

WM also owns and operates the South Wenatchee transfer station and the Greater Wenatchee Regional Landfill.

For more information, go to [wmnorthwest.com](http://wmnorthwest.com).



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CONTINUED FROM PAGE 6

## La Superintendente del NCESD, Dra. Michelle Price, habla sobre COVID-19 y la reapertura de escuelas del área

sin tiempo final a la vista. Las escuelas no solo permiten que los padres trabajen, sino que son fundamentales para el desarrollo y el bienestar del niño. Cuando los edificios escolares se cerraron en marzo, los educadores giraron de la noche a la mañana para adaptarse a métodos de enseñanza en línea y brindar servicios nutricionales a las familias. Muchos estudiantes y familias no pudieron participar en el aprendizaje académico debido a sus propias situaciones. La falta de acceso a la internet y falta de dispositivos en los hogares también hicieron imposible el aprendizaje en línea. La importancia del aprendizaje en persona está bien documentada. La instrucción académica, las habilidades sociales y emocionales, la seguridad, los servicios de nutrición confiables, la instrucción y la terapia especial de individualización, y la conexión humana es una necesidad para que los niños sean resilientes, saludables, y productivos. Las escuelas deben reabrir de manera segura para los estudiantes y el personal. Creo que la reapertura de la escuela debería ser una decisión local con la participación de los interesados y la orientación de expertos locales del distrito de salud. No hay una solución única para todos.

**NCW Media:** *Supongamos que todos se "enmascaran", mantienen distanciamiento social, y usan desinfectante para manos. ¿Son esas medidas lo suficientemente buenas como para garantizar la seguridad de los estudiantes y maestros contra el coronavirus?*

**Dra. Price:** No soy un experto en salud. Lo que sabemos es que las guías actuales del CDC, el Departamento de Salud, y OSPI, se han desarrollado en base a lo que se ha aprendido sobre el virus de otros estados y países. Las estrategias de reapertura que se describen en el guía han demostrado que ayudan a mantener seguros a los niños y al personal en otros lugares del mundo. El efecto en lo académico y social es traumático a largo plazo en la mayoría de los niños que están en casa por largo período de tiempo. Esto debe sopesarse contra los riesgos de usar estrategias de mitigación de enmascaramiento, distanciamiento social y buenos hábitos de higiene.

Los distritos escolares locales están trabajando en sus planes para proporcionar un programa educativo de alta calidad a cada niño. Algunas escuelas pueden mantener los requisitos actuales de distanciamiento social con el 100% de sus estudiantes que regresan a la escuela a tiempo completo. Algunos necesitarán tener una programación al-

ternativa, ya que no tendrán el espacio para cumplir con los requisitos actuales de distanciamiento social. Las guías de salud continúan evolucionando, haciendo que la finalización de esos planes sea muy difícil. Habrá escuela en el otoño. La calidad del programa es en lo que los distritos están trabajando. Por favor, denle gracia a su distrito local.

**NCW Media:** *Debido a la pérdida del semestre de invierno, ¿Hay planes de educación correctiva para alcanzar a los estudiantes a los niveles de grado en los que deberían estar?*

**Dra. Price:** No olvidemos que cuando llegó COVID-19, los niños y las familias experimentaron una crisis. En algunos casos tener comida era una preocupación mayor que completar el trabajo escolar. Algunos estudiantes pudieron participar en el aprendizaje continuo y otros no respondieron. Los cursos de recuperación de créditos tomados por estudiantes de la preparatoria deberán completarse, si es que no se mantuvieron académicamente comprometidos y obtuvieron sus créditos. Cada distrito escolar debe planificar la programación educativa para garantizar que los estudiantes puedan obtener su crédito.

**NCW Media:** *¿Será necesario re-alizar una prueba de grado para asegurarse de que todos los alumnos estén en el nivel correcto teniendo en cuenta la gran pérdida de tiempo de clases en el invierno de 2020?*

**Dra. Price:** Cada otoño y durante todo el año, los maestros realizan pruebas formales e informales para medir el nivel actual de desempeño y dominio de los estándares de un estudiante. Continuarán esto para seguir entendiendo lo que los estudiantes saben, entienden, y pueden hacer. La brecha de aquellos que pudieron participar en la instrucción académica durante este tiempo en comparación con los estudiantes en mayor riesgo, que no participaron, seguramente se ha ampliado aún más.

**NCW Media:** *¿Las escuelas ofrecerán medidas especiales para educadores mayores o para aquellos con sistemas inmunes comprometidos debido a problemas médicos?*

**Dra. Price:** Esta es una pregunta en la que los distritos escolares locales trabajarán con sus grupos de empleados. La orden actual del Gobernador Inslee vence el 1 de agosto. La guía federal sobre los empleados de alto riesgo actualmente vence en diciembre. Hay opciones de permiso de ausencia y adaptaciones que se pueden hacer para algunos tipos de trabajo dentro de los sistemas escolares.

Una vez más, una talla no sirve para todos aquí.

**NCW Media:** *El presidente Donald Trump ha amenazado con retener los fondos federales para las escuelas que no se vuelvan a abrir. ¿Tiene NCESD un plan B si esto sucede?*

**Dra. Price:** Los dólares federales representan aproximadamente el 12% de los presupuestos de nuestros distritos escolares locales. Esos dólares están destinados a nuestros estudiantes más necesitados y más vulnerables y se envían a los distritos de acuerdo con la ley federal, como el programa IDEA para educación especial o pobreza de Título I.

No creo que esos fondos puedan ser retenidos a medida que el Congreso los asigna. Especialmente si los servicios se pueden proporcionar a los niños a los que están destinados a servir. Todos queremos que la economía vuelva a la normalidad. También queremos que los niños y el personal regresen a la escuela de manera segura.

**NCW Media:** *¿Algo más que quiera agregar?*

**Dra. Price:** Esta crisis nos ha desafiado a todos y cada uno de nosotros. No desperdiciemos la oportunidad que tenemos ante nosotros de equipar a nuestros hijos con habilidades para toda la vida de flexibilidad, pensamiento crítico, perseverancia, y lo más importante, habilidades de afrontamiento. Pronto, las escuelas anunciarán sus planes de otoño. No todos estarán contentos con los planes.

Cada familia tendrá que tomar decisiones que mejor benefician el interés de su hijo y su situación familiar. Los animo a que recuerde que USTED impacta la actitud de su hijo sobre la escuela y cómo se siente al regresar o no.

Recuerde ser alentador, no les muestre su enojo o miedo, no discuta sus frustraciones frente a ellos. Preparará a su hijo y a sus maestros para el éxito enseñándoles a sacar lo mejor de la situación. Enséñeles a ser resistentes. Enséñeles a perseverar. Enséñeles a saber que tienen la capacidad de afrontar situaciones difíciles.

\*NCW Media es la compañía maternal de Leavenworth Echo, Cashmere Valley Record, Lake Chelan Mirror y Quad City Herald, y el Wenatchee Business Journal, así como guías de visitantes, pancartas y una variedad de servicios publicitarios. Editor Gerente Gary Bégin: [gary@ncwmedia.net](mailto:gary@ncwmedia.net). Los comentarios enviados por correo electrónico pueden publicarse como una "Carta al Editor" a menos que se indique lo contrario.

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# MEMBER MESSENGER

*"Driven to Promote and Protect Small Business"*

AUGUST 2020 ASSOCIATION NEWSLETTER

PAGE 1

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## MEMBER HIGHLIGHTS

### Renewing Members This Month

**COMPLETE DESIGN, INC.**

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509-662-3699 www.completedesign.cc



*Thank You to the following valued renewing members this month. We're extremely grateful to each of you for your continued membership, involvement and support!*

- Boyer Mountain Pool, Inc. – 4 years
- Caliber Home Loans – 12 years
- Godbey Red-E-Mix – 23 years
- Graybeal Signs, Inc. – 23 years
- Hanson Home Construction – 13 years
- Industrial Cutting & Coring, Inc. – 19 years
- Intermountain West Insulation – 8 years
- Native Network – 1 year
- NCW Home Inspections, LLC – 9 years
- North Cascades Bank – 14 years
- Pinnacle Custom Builders, Inc. – 2 years
- Poltz Rentals, LLC – 10 years
- Precision Waterjet, Inc. – 14 years
- Rayfield Bros. Excavating, Inc. – 23 years
- Rock Steel Structures, Inc. – 23 years
- Stetner Electric Inc. – 1 year
- Western Materials, Inc. – 20 years

- Allied Plumbing & Pumps LLC – 2 years
- Bagdon's Inc. – 3 years
- Beazley Construction – 12 years
- Berry Construction – 6 years

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*Building North Central Washington is a nonprofit trade association dedicated to promoting and protecting the North Central Washington building industry for the preservation and growth of the local economy, small business and quality of life.*

## We're Open!

Hello,  
Thank you for visiting Building North Central Washington. As you know, the Corona Virus has brought many changes to the lives and businesses of all of us. We have made some changes here at BNCW and we would like to give you a quick update.

The BNCW offices are currently running at reduced hours and are scheduling visits by appointment only. To set your appointment, call Kim at the office. Both Amy and Rachel are available during regular business hours by phone and email, working remotely to ensure we can provide you with current information and valuable resources.

During this time, please know that we are working diligently with our local officials, agencies and other groups to keep you up to date and push forward to get our counties to Phase 4 as quickly and safely as possible.

For more information and resources, be sure to check out our social media pages and don't forget to look for our monthly Member Messenger publication which can be found in the Wenatchee Business Journal or under our Alerts tab above.

Please feel free to contact us with any questions or concerns.

Sincerely,  
The BNCW Team

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**FAX:** (509) 665-6669

Email us for more information:  
Info@BuildingNCW.org

Visit us online at:  
www.BuildingNCW.org

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## WELCOME NEW BNCW MEMBERS!

To view each of our valued member company's complete profile, we invite you to visit BNCW's website at [www.BuildingNCW.org](http://www.BuildingNCW.org) and click on the membership directory tab. Thank you!

<ul style="list-style-type: none"> <li>■ Pine Canyon Woodworking</li> <li>Darby James</li> <li>509-683-2833</li> </ul>	<ul style="list-style-type: none"> <li>■ Rainmaker Digital Services</li> <li>Eddy Alonso</li> <li>941-735-0517</li> </ul>
------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------

For more information about becoming a BNCW member, please contact Membership Coordinator Rachel Beardslee at (509) 293-5840. We look forward to sharing with you the benefits of membership!



# MEMBER MESSENGER

“Driven to Promote and Protect Small Business”

AUGUST 2020 ASSOCIATION NEWSLETTER

PAGE 2

## TOOLBOX TALKS



### Hot Weather & Heat Exposure

Summer is here and it brings along the warm temperatures. Typically, in Western Washington we stay relatively cool, being near the Sound and ocean keeps temperature moderate.

In Eastern Washington, the temperature can get pretty warm and stay that way for several weeks.

In Washington State the Outdoor Heat Exposure rule takes effect starting May 1st and ending September 30th.

Therefore, there is the need to make sure all workers understand the seriousness of being exposed to warm outdoor temperatures.

**Heat Related Illness (HRI)** occurs when the body's means of controlling its inter-

nal temperature starts to fail.

The body cools itself by blood flow to the skin's surface and by sweating.

The sweat evaporates from the body which results in a cooling effect.

Keep in mind that excessive sweating can lead to dehydration, therefore drink plenty of water (a cup every 15-20 minutes). Don't wait until you are thirsty!

Factors such as air temperature, work rate, humidity, clothing worn while working, age, weight, personal fitness, medical conditions (diabetes, heart condition, etc.), medications (water pills, blood pressure, heart condition, allergies, etc. – check with your doctor), caffeine, and alcohol

may lead to heat illness.

Clothing, PPE's, and humidity can restrict sweat evaporation and not allow the body to cool.

The body continues to produce heat but can't release the heat, so the deep body temperature rises.

Eventually the body's control mechanism starts to fail. When this occurs symptoms of heat illness start to appear.

**There are 4 different types of heat-related illnesses:**

- Heat Rash
- Heat Cramps
- Heat Exhaustion
- Heat Stroke

**Typical symptoms of heat illnesses are:**

- Red bumps
- Fainting
- Irritability
- Muscle spasms in legs or abdomen
- Weakness

- Red or flushed hot dry skin
- Headaches
- Lightheadedness
- Nausea
- Clumsiness
- Heavy sweating
- Vomiting
- Dizziness
- Clammy, moist skin
- Paleness
- Bizarre behavior
- Mental confusion or losing consciousness
- Panting or Panting and/or rapid breathing
- Exhaustion

Watch out for yourself and coworkers. If you, or a coworker, experience symptoms, notify your supervisor and/or call 911 immediately and cool the person.

Cool the person by moving to a shaded area, fanning, spraying with cool water, remove restrictive clothing, provide cool drinking water, etc.



It is important to get treatment before harmful damage is done to the body.

To prevent heat illness keep hydrated throughout the day, eat properly, build up a tolerance to heat, wear breathable clothing (if possible), remove PPE while taking breaks in cool shaded areas, avoid caffeine and alcohol, work

during cooler parts of the day, and watch out for yourself and coworkers.

Safety standards require employees be trained on Heat Related Illness and the employer's safety program to identify, evaluate, and control hazards.

Ask your supervisor for a copy of the HRI rule.



## BNCW's:

FROM A DIFFERENT PERSPECTIVE

### Complicated Claims

**“F**or the week ending 7/18/20, first time unemployment claims rose 109,000 to 1,416,000, the first rise in 16 weeks, and claims remain well above the pre-pandemic high of 695,000 in 1982. Yet, continuing claims keep declining and at 16.2 million are down 1.1 million from the week before. So, layoffs are being more than offset by new hires, but can this persist in the face of states re-imposing Sars-Cov-2 restrictions?”

Elliot F. Eisenberg, Ph.D.

GraphsandLaughs LLC, elliot@graphsandlaughs.net  
Cell: 202.306.2731, www.econ70.com



## Tips to Avoid Foggy Glasses With Masks

It may be one of the more innocuous problems of the coronavirus pandemic, but it's a nuisance nonetheless: fogged-up eyewear.

It happens when warm breath escapes from the top of your mask and lands on the cooler surface of your lens.

When both safety glasses and masks are required, as annoying as it may be, do not stop wearing your mask. Masking helps stop the spread of COVID-19.

Instead, follow our tips for keeping your safety eye wear clear.

### Know how to wear a face mask

Fit your mask to your face: If your mask doesn't fit your face well, warm air is likely to escape and fog up your lenses.

- When putting on your mask, make sure to pinch the top of the mask to fit the shape of your nose. If your mask allows it, tighten the sides as well for a good fit.
- Use medical or athletic tape to close the gap between the bridge of your nose and the top of your mask. If you don't have tape, try an adhesive bandage.
- If you are sewing homemade masks, you can use flex-

ible objects like bobby pins, paper clips or pipe cleaners to create a fitted “nose.” It's worth mentioning that they should be fastened tightly to ensure they don't come out and scratch your face.

- Folding down the top quarter of a face mask provides extra space for your breath to escape before it hits your glasses. Keep in mind, though, that this doesn't work in masks containing metal noses and more importantly, it reduces the area covered by the mask.

- Folding a tissue into a rectangle and connecting it to the mask so it stays on the

bridge of your nose.

The tissue blocks and absorbs some of the moisture escaping the mask to keep lenses clear. Keep the tissue in place with thin tape.

### Adjust your glasses

- Pushing your glasses forward on your nose will allow more air to circulate and keep your breath from fogging up your vision.

- Rest your glasses over your face mask. Try pulling your mask up over your nose and rest your glasses on top of it. This will block the air from escaping and prevent fogging.



If you try this, make sure your mask still fits properly over your face. Your nose and mouth should be completely covered.

### Treat your lenses before wearing them

An anti-fogging solution or even gently washing your lenses with soap and water before wearing them may help.

This will keep water droplets from building up and fogging your lenses.

- Immediately before wearing a face mask, wash the lenses with soapy water and shake off the excess then let them air dry or gently dry off the lenses with a soft tissue before putting them back on. Now the eyewear lenses should not mist up when the face mask is worn.

It's not a permanent solution, however, and must be repeated a few times a day.

- Use anti-fog spray. Some chemical sprays stop moisture from collecting on your glasses. Be careful before putting chemicals near your eyes.

Defogging your glasses isn't worth causing irritations that could affect your vision in more serious ways.

# Building! MEMBER MESSENGER

North Central Washington "Driven to Promote and Protect Small Business"

AUGUST 2020 ASSOCIATION NEWSLETTER

PAGE 3



As the Lead Certification classes are starting to be more frequent and students are more comfortable with coming to classes for initials and refreshers, we are making some update announcements:



Any certified renovators who expire between March 1, 2020-August 31, 2020 are extended until September 30, 2020. So, September 30, 2020 is their new expiration date.

This means that if they have an expired card or certificate between March 1-August 31, 2020, they can take a refresher class without penalty or restriction before September 30, 2020.



## Voting in the Primary Election is Crucial!

Given the long, contentious presidential primary, it's likely that most people are already tired of all things political. However, this 2020 primary election is an extremely important one locally! There are a number of critical races where there are several candidates vying for the same position, with only the top two candidates moving forward to the General Election.

BNCW members, please be certain to complete your due diligence by taking a little bit of time to learn more about each of the candidates. We strongly encourage our members to log into our website to learn more about the local candidates, as well as asking that your friends, family and others within your circles do the same! The web address is: [www.buildingncw.org](http://www.buildingncw.org).

Remember, the Primary Election is August 4. Ballots should be in mailboxes around July 25th!



### EPA Certified Lead-Safety for Renovation, Repair, and Painting Training Combined Class

Are You Current With Your Certification? Firm & Individual



Instructor: N.I.C.A Training

Does your business involve the renovation, repair or painting of structures built before 1978?

If so, there are new federal regulations that went into effect in April 2010 which may prevent you from performing your work. Under the U.S. Environmental Protection Agencies Lead-Based Paint Renovation, Repair, and Painting (RRP) Program, construction firms must apply for and receive EPA Certification to disturb paint as part of their work in pre-1978 housing and child-occupied facilities. In addition, all of these jobs must be supervised by Certified Renovators, specifically, individuals who have completed an EPA-accredited, full-day training course. The training course is required for any contractor that is involved in any activity that will—or has the potential to—disturb six square feet of lead-based paint in a room or 20 square feet on the exterior. The rule does not apply to minor maintenance or repair activities; however window replacement is not considered minor maintenance or repair.

#### Who Should Take This Class?

- Home Improvement/Renovation Contractors
- Remodelers/Carpenters
- Painters
- Plumbers
- Electricians
- Maintenance Personnel
- Residential Property Managers/Owners
- Workers Removing or Modifying Painted Surfaces
- Anyone disturbing more than 6 sq. ft. (interior) & 20 sq. ft. (exterior) of lead-based paint

#### What Activities are Subject to the RRP Program?

- Remodeling and Repair/Maintenance
- Electrical Work
- Plumbing
- Painting
- Carpentry
- Siding/Window Replacement

August 26, 2020  
8:00 am—5:00 pm

BNCW Office  
2201 N. Wenatchee Ave.  
Wenatchee, WA 98801

**AVOID EPA fines of up to \$37,500 for each violation!**

Firms who knowingly or willingly violate EPA's RRP Program requirements could result in penalties of up to \$37,500 per day per violation and/or face imprisonment!



#### Additional Information

Lead Renovation, Repair & Painting Certification and Re-Certification

August 26, 2020

**Class size limited to 5 attendees**

Check-in 7:45 am  
Session: 8:00 am—5:00 pm

Re-Cert Session:  
Check-in 7:45 am  
Session: 8:00 am—3:00 pm

Location:  
BNCW Boardroom  
2201 N. Wenatchee Ave.  
Wenatchee, WA 98801

Pre-Registration Required  
Call the office with questions at 509-293-5840.

#### To Register

**By Phone**  
509-293-5840

**By Mail**  
PO Box 3556  
Wenatchee, WA 98807

**Online At:**  
[www.BuildingNCW.org](http://www.BuildingNCW.org)

#### Registration Information

(one form per attendee)

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

PHONE \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

Please note: it is the policy of BNCW not to share or sell its email addresses.

#### Registration Fees

Includes course materials.

**Initial**

Member \$235       Non-Member \$285

**Re-Certification**

Member \$180       Non-Member \$210

#### Payment Information

Check (Make payable to BNCW)       AmEx

VISA       MasterCard       Discover

CREDIT CARD NUMBER \_\_\_\_\_

EXP DATE \_\_\_\_\_ V CODE \_\_\_\_\_

NAME ON CARD \_\_\_\_\_

SIGNATURE \_\_\_\_\_

Payment and Cancellation Information  
PAYMENT MUST ACCOMPANY REGISTRATION  
CANCELLATION POLICY: 48 hours or more prior to the course—full refund  
Less than 48 hours or failure to attend—liable for the entire fee



# MEMBER MESSENGER

“Driven to Promote and Protect Small Business”

AUGUST 2020 ASSOCIATION NEWSLETTER

PAGE 4

## Meet the Staff Bio's

### Kim Fenner Executive Assistant

Lifelong resident of Chelan County, Kim has been the Executive Assistant for Building North Central Washington (previously North Central Home Builders Association) since 1997. She enjoys working with our amazing members and helps them in any way that she can. If she does not know the answer to a question, she will dig deep to find that answer! Kim handles membership billing, accounts payable/receivable, payroll, and banking, just to name a few of her duties. And will jump in to help the other staff when needed. She is the friendly voice that will most likely greet you when you call BNCW! Kim likes to spend quality time with her family, especially her 3 ½ year old grandson! She is proud of the professional and personal accomplishments she has made in her life!

### Rachel Beardslee Membership Coordinator

Rachel has lived in the Wenatchee Valley since 2010 after moving from

her home town, Pateros in Okanogan County. Rachel enjoys spending her free time outdoors, archery hunting, fishing, camping and hiking as well as working on home projects and learning how to maintain a flower garden with her children. Rachel is the go-to-gal for our members when they need our help and works diligently to provide the best service possible to our members and community. She joined BNCW as Membership Coordinator in November 2019 and is looking forward to growing the organization through advocacy and outreach. Rachel brings her experience in management and sales with a fresh set of eyes to the organization with long-term vision and goals for the organization.

### Amy Gustin Interim CEO

Amy Gustin, Owner of The ADG Media Group is a lifelong resident of Wenatchee. In fact, her family homesteaded in Wenatchee in the late 1800's making her a 5th Generation

Wenatchee resident. Amy and her family love this valley and everything it has to offer. In the summer you'll find her either in the garden or out on their boat catching her limit of fish. The ADG Media group has been a proud member of the BNCW since 2009. During that time, Amy, Chaired the Tour of Homes and Home Show committees for many years along with sitting on numerous other committees. She has been a board member for years and is the current Immediate Past Chairman. When asked what BNCW means to her Amy says she is proud to be a member of such a strong ethical organization that offers small businesses like hers the opportunities to connect with so many like-minded individuals and feels honored to have gained so many great friendships and partnerships though out the years!

## BNCW EVENTS

### BNCW's August Board of Directors Meeting

■ Wednesday, August 19, 2020  
7:00am to 9:00am

Building North Central Washington  
2201 N. Wenatchee Ave, Wenatchee  
**Chairman: Greg White**

The Board of Directors is the policy-making body of the Association and is responsible for the business affairs of the Corporation according to BNCW's bylaws.

Our Directors meet the third Wednesday of each Month in the boardroom of the BNCW offices.

**These meetings begin at 7:00am and are open to any BNCW member to attend.** If you wish to contact any of the officers or directors, please visit the BNCW website for their contact information.

### BNCW's August CPR & First Aid Training

■ August 25, 2020 from 4:00pm to 6:00pm  
Held at Building North Central Washington,  
2201 N. Wenatchee Avenue, Wenatchee

Due to COVID19, class size is limited to 5 people.

\$49/person, includes Continuing Ed credits and is good for new and recertification.

**Call BNCW at (509) 293-5840 to Register!**

Were you aware that as an employer, unless you are able to get an injured employee to medical care within 3-4 minutes, you are required to have trained and equipped employees? This two-hour class will provide attendees with their certification.

Our instructor — George Templeton — puts on a great class that is enjoyable and informative, too.

**Pre-registration Required.** Seats are limited to 15 and fill-up quickly, so reserve your spots early!

**You may also register online at [BuildingNCW.org](http://BuildingNCW.org).**



• You must **develop a formal accident-prevention program (APP)**, tailored to the needs of the particular plant or operation and to the type of hazard involved.

• The following are the minimal program elements for all employers: A safety orientation program describing the employer's safety program and including: (a) How, where, and when to report injuries, including instruction as to the location of first-aid facilities. (b) How to report unsafe conditions and practices. (c) The use and care of required personal protective equipment. (d) The proper actions to take in event of emergencies including the routes of exiting from areas during emergencies. (e) Identification of the hazardous gases, chemicals, or materials involved along with the instructions on the safe use and emergency action following accidental exposure. (f) A description of the employer's total safety program. (g) An on-the-job review of the prac-

tices necessary to perform the initial job assignments in a safe manner.

• You must **outline each accident-prevention program (APP) in written format.**

• **You must conduct crew leader-crew safety meetings** as follows: (a) You must hold crew leader-crew safety meetings at the beginning of each job, and at least weekly thereafter. (b) You must tailor crew leader-crew meetings to the particular operation.

• Crew leader-crew safety meetings must address the following: (a) **A review of any walk-around safety inspection** conducted since the last safety meeting. (b) **A review of any citation to assist in correction of hazards.** (c) **An evaluation of any accident investigations** conducted since the last meeting to determine if the cause of the unsafe acts or unsafe conditions involved were properly identified and corrected. (d) You must **document attendance.** (e) You

### Why have an Accident Prevention Program?

It's required by L & I - DOSH Rules  
(Division of Occupational Safety & Health)

Safety & Health Core Rules  
- WAC 296-800-140

Safety Standards for Construction  
- WAC 296-155-110

Other standards - agriculture, logging, etc.

APP rules are nearly identical for all types of businesses. In most cases, if you are visited by a DOSH inspector, he or she will look for your APP. If the inspector finds serious hazards and no APP or major deficiencies in the APP, you could receive a citation with monetary penalty.

must **document subjects discussed.**

• You must **prepare minutes** of each crew leader-crew meeting and you must maintain copy at the location where the majority of the employees of each construction site report for work each day.

• You must **retain minutes of crew leader-crew safety meetings** by the employer for at least one year and you must make them available for review by personnel of the department, upon request.

• You must **conduct walk-around safety inspections** as follows: (a) At the beginning of each job, and at least weekly thereafter, you

must conduct a walkaround safety inspection jointly by one member of management and one employee, elected by the employees, as their authorized representative. (b) You must **document walk-around safety inspections** and such documentation must be available for inspection by personnel of the department. (c) You must **maintain records of walk-around inspections until the completion of the job.**

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In addition to stickers for your vehicles and office windows, we have camera-ready art available to you by simply calling the BNCW office at 509-293-5840, or logging into the members-only area of the BNCW website at [www.BuildingNCW.org](http://www.BuildingNCW.org).

Let's demonstrate our unity and pride in being a part of this premier organization!

## Rocky Pond Estate Winery adds accomplished consulting winemaker Leveque to team

Submitted by Rocky Pond Estate Winery

Orondo – Rocky Pond Estate Winery, the Washington producer crafting wines from their beautiful and sustainably farmed riverside and lakeside estate vineyards, has reached an agreement with highly regarded and accomplished winemaker and viticulturist Steve Leveque.

He will join the team for the 2020 growing season and will lead all winemaking activities alongside their established Winemaker Shane Collins and current vineyard management team led by Javier Rocha.

“We are filled with excitement and anticipation as we welcome Steve to the team,” stated owners and founders David and Michelle Dufenhorst.

“This is another building block in our mission to elevate Rocky Pond as the top Eastern Washington wine destination. We believe in the potential of

this special region, its micro-climates, and soils. By adding Steve to share his wealth of experience and to guide our excellent winemaking and vineyard teams, we hope to take our offering to the next level.”

Leveque’s list of winemaking work is impressive, extensive, and full of household names like HALL, Chalk Hill, Opus One, and Mondavi.

His addition to the Rocky Pond team is a monumental investment in the future of wine quality and vineyard management that will further elevate and expand the burgeoning program for decades to come.

Leveque honed his winemaking techniques during his 10-year tenure as winemaker at Robert Mondavi Winery. He also gleaned cutting-edge ideas from leading viticulture research and visionary collaborators including prominent wine consultant Michel Rolland.

Steve went on to work

as executive vice president and winemaker of Chalk Hill Estate Winery in Sonoma, where he handcrafted an award-winning portfolio from small-lot Bordeaux varietals and Chardonnay.

Leveque has also earned three 100 Point scores from Wine Advocate, two 100 Point scores from Jeb Dunnuck and the #2 Wine in the World from Wine Spectator’s Top 100 Wines of 2011. Over 80 of Steve’s wines have been rated 99-95 Points from the elite wine publications.

“I am excited and humbled to be working with such a dedicated and talented team. The level of commitment and leadership shown by the Dufenhorst family is something I rarely get to experience, and I can’t wait to make wine from their amazing vineyards.” states Steve Leveque.

“The Double D and Rocky Reach vineyards, with an abundance of rock and glacial silt soils, coupled

with ideal climatic conditions, makes me confident that world-class wines will be the standard at Rocky Pond.”

The Dufenhorsts have been actively compiling quite the all-star team. They are laser-focused on increasing quality across the board through innovation in winemaking, sustainable vineyard practices, and elevated hospitality experiences. Leveque will work alongside current Rocky Pond Winemaker and native of Lake Chelan Shane Collins in addition to President John Ware who recently took the reins after twenty years at Quilceda Creek.

Rocky Pond currently operates two beautifully adorned tasting lounges - one in Chelan and the other in Woodinville - for their beloved wine club members and wine lovers alike.

They invite guests for wine tastings, bottle purchases, and culinary chef specials created by their in-



Steve Leveque

house Executive Chef each week by reservation at [rockypondwinery.com](http://rockypondwinery.com).

### About Rocky Pond Estate Winery:

Rocky Pond Estate Winery was established in 2013 by David and Michelle Dufenhorst. The winery itself takes its name from the tumbled granite stones found on their estate vineyards located in one of the most awe-inspiring regions of the Columbia River Valley. The Dufenhorsts knew upon first seeing their Columbia River

site, it was both an ideal location for world-class grape-growing and future home for their family.

Regionally, Rocky Pond Estate Winery is making a name for itself as a premier Washington winery that is focused on producing Bordeaux and Rhone-style wines that showcase the truly unique terroir of their sustainably farmed riverside estate vineyards deeply rooted in the soils of the geographic wonder that is the Columbia River Valley.

## Speidel named ‘Super Lawyer’



SUBMITTED PHOTO

Russell J. Speidel

### Washington State House GOP news release

Russell J. Speidel has been named in Washington Super Lawyers, 2020 edition, as one of the top attor-

neys in Washington. Just five percent of the lawyers in the state are selected as Super Lawyers.

Speidel is the only Estate Planning and Probate lawyer in North Central Washington to receive this honor, which he has received each year since 2007.

Super Lawyers recognizes attorneys who have distinguished themselves in their legal practice. The rigorous selection process includes peer nominations, independent evaluation of candidates by attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check.

## Mayor Jerrilea Crawford awarded with Certificate of Municipal Leadership

OLYMPIA – Jerrilea Crawford, Mayor, City of East Wenatchee, recently received a Certificate of Municipal Leadership from the Association of Washington Cities (AWC).

AWC’s Certificate of Municipal Leadership program recognizes city and town elected officials for accomplishing training in four core areas:

- Roles, responsibilities and legal requirements
- Public sector resource management
- Community planning and development
- Effective local leadership

“Cities and towns around the state are continually transforming in light of changing laws and the need to meet new challenges and opportunities,” said AWC Chief Executive Officer Peter B. King.

“Our Certificate of Municipal Leadership program helps mayors and councilmen sharpen the tools they need today to understand the legal landscape, plan for the future, manage



SUBMITTED PHOTO

Jerrilea Crawford

their resources, and foster strong relationships. The elected officials who earn this certificate demonstrate a commitment to continuous learning and a desire to bring new ideas back to their community.”

Mayor Crawford completed more than 30 hours of training credits to

earn this distinction.

Crawford was elected Mayor this year after serving four years as a Councilman. She has volunteered in the community representing several non-profit boards and as a member of Kiwanis.

Prior to being mayor, Crawford was the Deputy Director of the Wenatchee Valley Chamber of Commerce and had worked at the Chamber for 21 years.

AWC serves its members through advocacy, education and services. Founded in 1933, AWC is a private, nonprofit, nonpartisan corporation that represents Washington’s 281 cities and towns before the state legislature, the state executive branch, and with regulatory agencies. AWC also provides training, data and publications, and programs such as the AWC Employee Benefit Trust, AWC Risk Management Service Agency, AWC Workers’ Comp Retro, AWC Drug and Alcohol Consortium, and AWC GIS Consortium.



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### Okanogan Behavioral HealthCare hires Ewer, Patterson

OKANOGAN COUNTY – Okanogan Behavioral HealthCare (OBHC) welcomes Diane Ewer, M.S.W., as Support Line Team Lead, and Christie Patterson as a Support Specialist for the WAListens program.

Ewer, who joined OBHC in June, earned her Master in Social Work degree



from Eastern Washington University.

Patterson, who joined in May, holds certifications in

Crisis Counseling and Peer Counseling.

OBHC is one of several providers across the state

that has partnered with the Washington Health Care Authority to provide free, anonymous behavioral health services to those experiencing increased stress due to the Covid-19 pandemic.

More information about the WA Listens program is available at [walistens.org](http://walistens.org).

## Responding to Crisis: Community Foundation Adapts Programming

By Denise Sorom

Director of Community Philanthropy,  
Community Foundation of NCW

By April it became quite clear to the leadership at the Community Foundation of North Central Washington (CFNCW) that for the foreseeable future, it would not be business as usual, but rather “business unusual.”

As the region’s largest manager of charitable assets – offering grant funding and training opportunities for nonprofits, scholarships for students, and forging connections between donors and charitable causes – CFNCW knew it had an important role to play in helping this region survive the impact of the COVID-19 crisis.

It had already decided to adapt its Helping Hands grants to provide emergency relief funding for groups impacted by COVID, but more had to be done.

Just as CFNCW had stepped up during the wildfires of 2014 and 2015, creating special emergency funds and stewarding the generous donations from people far and wide to help rebuild and recover, this crisis required a response as well, but what?

The pandemic had impacted just about every facet of daily life and CFNCW’s response needed to be equally comprehensive. Food banks

and housing support organizations were seeing giant spikes in demand while programs at arts and education based nonprofits were coming to a grinding halt.

A response needed to both bolster nonprofits providing basic human services while doing as much as possible to make sure that the rest of the sector would not fade into oblivion.

After much deliberation and conversations with community leaders throughout the region, CFNCW announced a new suite of programming to respond to the crisis:

### Helping Hands 2.0 – Funding Critical Needs Impacted by Covid

CFNCW has updated its original emergency grant program to focus squarely on nonprofit agencies who are providing critical, safety-net services to vulnerable populations impacted by Covid.

Applicants can request as much as is needed, and approved requests are disbursed monthly.

### Nonprofit Reemergence Grants – Funding for Nonprofits as they Reemerge in the Covid Environment

In lieu of the Regional Impact Grant, this is a tem-

porary grant program to address recovery for nonprofits.

Rather than being program-specific, these grants provide general operating support.

Nonprofits can request up to 10% of their current op budget with a max request of \$20,000. Grants will be awarded quarterly through July 2021.

### NPI Virtual Learning – Nonprofit Reemergence Learning Series

This is a free learning series to help nonprofits plan and strategize for re-emergence in their community.

The series will cover several topics (leadership, financial strategy, fundraising, collaboration) via Zoom with guest presenters once a month from July – October.

### Back to Basics – Schools helping Families in Need

CFNCW has heard heartbreaking stories from schools about families struggling with basic needs, making it next to impossible for students to focus on learning.

The Back to Basics campaign will be a crowdsourcing campaign to raise funds for school districts through-

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out our region to help families purchase formula, diapers, clothing, food, and other basic needs.

This campaign will run during the month of September.

As of July, almost \$400,000 has been donated to CFNCW’s Helping Hands Fund for COVID Relief by hundreds of local donors, businesses and foundations.

The “All in Washington” campaign matched \$65,500 of those gifts, bringing the

total to over \$465,000!

Several donors gifted the entirety of their federal stimulus checks, recognizing that many in this community needed those funds more than they did.

Beth Stipe, CFNCW’s Executive Director, states:

“Our donors have blown us away with their generosity and their desire to help.

“We hope that this new grant-making approach for 2020-2021 will honor those donations and put this

region on a road to recovery. We are always astounded by the generosity, resilience, and commitment that this community exhibits to find positive solutions to difficult problems.

“This might be one of our greatest challenges yet, but we think the people of North Central Washington are up for it!”

For more information about any of the programs above, or the work of the Community Foundation, visit [www.cfncw.org](http://www.cfncw.org).

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## Five years and counting Local employment agency still thriving

By Gary Bégin

She started as an employee and eventually “bought” the company. Sabrina Reister exemplifies the American entrepreneurial spirit. Here she explains her success in her own words:

“ACTNOW out of Yakima hired me to open an office here in Wenatchee in 2010.

I started the business out of my house until we were able to find a place. Hands down to Work Source who helped us out

with letting us use their classrooms to do all our orientation’s, interviews, etc.

After being in business for 20+ years... ACTNOW decided to retire and said if I want ACTNOW here in Wenatchee I can have it at no costs. I was so excited!!

I have been working in the staffing industry since 2004 here in Wenatchee and have always loved my job and helping out employers and employees. Some of my customers now... were my employees back in 2004.

There are times when an employee will be called needing them right now or may have missed the bus, etc. ... without hesitation I will go give that employee a ride to the job site and give the employee bus tokens so they can get home when the job is completed.

Going above and beyond is what I have always done. I have owned Active Employment Solutions, LLC for 5 years now and looking forward to many more years to come.”



SUBMITTED PHOTO

Sabrina Reister

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## VETERAN-OWNED & OPERATED BUSINESS



Cars for kids in various configurations and colors.



Courtesy photos

## HOWARD LANE, A VETERAN WHO STILL SERVES COMMUNITY



Howard Lane

By Gary Bégin

Some veterans never stop serving their country and their community. Howard Lane is one of those.

He is responsible for the idea and the creation of Cosmic Cars – wooden toys for kids. Nothing fancy, just pure fun.

Lane states, “I got the idea after some discussions with Tony Sandoval on his future vision for the CCVSO. His basic mission of helping veterans deal with the VA is priority #1, but he mentioned he’d like to see more veterans getting involved with the community through independent service projects like this one. Getting not only the involvement of local vets but, local people, community groups and businesses working together on a project that would benefit others in a positive and constructive manner.”

Lane relates, “I served three years in the U.S. Army. Most of my service was spent in an Armored Division/Armored Cavalry Regiment. My primary MOS was Armor Crewman.

Once assigned to a permanent duty station I received additional training in Chemical, Biological and Nuclear Weapons.”

How does Lane get the raw ma-

terials for the cars he creates? “I receive my raw materials at no cost through the generosity of Noble Truss and Lumber Co. in Wenatchee and most of my tools and supplies are donated to the project by other vets, and members of the local community, said Lane.

“The recipients of the toys are The Josepha Harle Foundation. This is a non-profit foundation founded by their son Mark Harle... an Army veteran, to help local foster children. ‘Operation Santa Claus’ during the Christmas Holidays which is sponsored by NCW Vets Serving Vets Organization in Wenatchee (I work with Bob Ashford who served in the U.S. Marine Corp) and the Eastmont Baptist church group who send Christmas boxes to poor children in other countries during the holidays. (Ron Polly... U.S. Army veteran, is part of this congregation and brought their fine work to my attention. Some of the toys will go to local vets I know with young children,” said Lane.

Lane went on to say, “Throughout my life I have always remembered the words of my father... ‘A true man will be known by the kindness and compassion he shows his fellow man and by the

planting and nurturing of seeds from his heart into the hearts of children and the earth beneath his feet. In humility and gratitude will be his true legacy. Not in coins on the counter or by false praise from men but in the silent smile of a needy child with joy.”

Howard stated, “I have tried very hard to live up to these fine words of a man I respected greatly for his service to our country, the love of his god and how he sacrificed so much and work very hard to love and provide for his family. I love this country and sometimes feel so helpless to make any difference at all. My service to this country never ended. It just took different shapes. I have always been thankful and grateful for the opportunities afforded me to help others. I will until the end. I am blessed by the friendship of Tony and Mark and felt this project might be some inspiration to another veteran to step up and do their own projects. Sharing and caring for each other is how we keep our country truly free and great. God Bless America!”

To reach Howard and volunteer call 509-745-8061 after 11 a.m. most any day or email [Whiterabbitdreams111@gmail.com](mailto:Whiterabbitdreams111@gmail.com).

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### Chelan County veterans have a champion at work

The Chelan County Veteran's Service Office is officially closed to walk-in traffic due to COVID-19, but is still carrying the water for vets in need of assistance. That means CCVSO Tony Sandoval, pictured at right, is hard at work behind the scenes showering the U.S. Department of Veterans Affairs with requests for medical exams, service connected benefits and most of all, respect from those that sent us. It is still uncertain when the office will open for normal business, but in the meantime, Tony can be reached by calling 509-664-6801. He is always accepting new cases as well as reviewing and appealing old ones if necessary.



Photo by Gary Bégin/WBJ

Summer 'Staycation':

# 66% planning summer vacationing locally to avoid COVID-19 pandemic

According to an article based on a survey by MyBioSource, even though it may not seem like it, we are more than halfway through the year already, which means summer vacations are just around the corner. However, due to the unforeseeable circumstances brought on by the Coronavirus pandemic, many Americans are now

facing challenging financial implications as a result, meaning summer may be spent closer to home this year. Additionally, the fear of contracting the disease in public spaces limits activities like traveling, with many preferring to stay in to reduce their risk.

MyBioSource.com, a biotechnological products

distribution company, conducted a survey of 7,500 adults across the country to find out where they will be spending their summer vacations. It was found that 64% of Washingtonians say they are more likely to vacation locally in their own state this summer to avoid traveling by plane and reduce the risk of contracting Coronavirus

(compared to a national average of 55%). If you're wondering "should I stay or should I go"\* this summer, consider that a staycation can also be far less stressful than having to book flights. In addition, traveling within your state means you will be saving more than you would by traveling further, and contributes positively to



your local economy.

As it stands, smaller businesses – such as restaurants and those in the tourism industry – have suffered severely due to lockdown as they are less likely to have had financial backup systems in place than larger franchises. 18% of respondents are looking on the bright side and say that the pandemic will turn out to be a boost for their state's local tourism industry, as people will be less willing to travel further by plane.

For many Americans, however, the economic strain caused by the pandemic means they have kicked their saving habits into gear in order to recover. 71% of people say there is chance they will skip summer vacation this year in order to save money.

If you have traveled to a coastal city over a summer

break, it is understandable why there is cause for concern over the risk of Coronavirus outbreaks on public beaches during this time. The more people on a beach, the closer proximity individuals are to another and the greater the risk of an outbreak. Considering this, 61% of people think there should be limits placed on the number of people allowed onto a beach this summer.

Those who can afford to travel are even willing to spend the extra dollars to reduce their risk of contracting the virus. Over a quarter (28%) of respondents say they would be prepared to pay more for vacation accommodation if it meant there would be a lower occupancy, thus reducing Covid-19 risks.

\*From The Cars "Should I stay or should I go"



PHOTO BY GARY BÉGIN/WBJ

## New storage units nearly ready for 'occupancy'

LEAVENWORTH – Just outside of this picturesque "Bavarian Village" is the latest commercial bid to keep your valuables safe while you are moving, redecorating, or merely making room for that new baby.



## Chelan County 10th in state in overall 'small business presence'

Submitted by SmartAsset

In the United States, 99.9 percent of businesses are considered "small businesses."

The COVID-19 outbreak has had a massive impact on those small businesses, with many temporarily closing their doors to

adhere to the social distancing mandates.

A study from SmartAsset has found the places in each state with the strongest small business presence.

The study measures IRS data – determining the number of small businesses

operating in each county – as well as how much income they generate. According to the study, Chelan County ranked among the top places in Washington.

For a look at how some of the top counties in Washington performed, check out the table below:

Rank	County	Small Business Returns	Small Business Income	Income Taxes	Small Business Index
1	San Juan, WA	43.89%	16.09%	\$8,071	81.22
2	Jefferson, WA	29.11%	10.69%	\$8,071	59.03
3	Whatcom, WA	22.83%	12.11%	\$8,071	54.23
4	Klickitat, WA	23.32%	11.15%	\$8,071	53.56
5	Garfield, WA	26.97%	7.01%	\$8,071	52.20
6	King, WA	23.36%	8.74%	\$8,071	50.59
7	Columbia, WA	23.39%	8.66%	\$8,071	50.52
8	Clark, WA	20.92%	10.46%	\$8,071	50.19
9	Kittitas, WA	22.08%	9.11%	\$8,071	49.71
10	Chelan, WA	20.19%	10.66%	\$8,071	49.67

Additional study details including the methodology and interactive map can be found here: [smartasset.com/retirement/allianz-annuities-review#Washington](https://smartasset.com/retirement/allianz-annuities-review#Washington)

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## A Bull vs. a Bear\*



**Bull:** Did you see the most recent jobs report? Nearly 7.5 million people got their jobs back over the last two months. Also, retail sales rose nearly 18% in June.

The recovery is officially here!



**MARKET UPDATE**  
Brad Blackburn

**Bear:** It's no surprise that a chunk of the economy came back quickly. But, the low hanging fruit always gets picked first.

Picking the whole tree will be much harder. Yet, the stock market is acting like we've already picked it, packaged it, and sent it off to the grocery store.

**Bull:** The stock market is a forward-looking beast. The moment there's a widely available vaccine, we

can get back to normal.

Even if "normal" is two years away, the end is in sight. So, why not be invested in stocks?

**Bear:** Yes, the stock market is looking ahead, but the future is hard to predict – and the stock market isn't always right.

We are far from "normal," and I don't think we're getting back there anytime soon.

If this recovery stopped right now, this would be the second worst recession of all time (after the Great Depression). If we can claw back to 90% of our previous economic glory by the end of the year, that might sound like a victory. But, that implies a 10% recession, which would be the 2<sup>nd</sup> worst of all time. As a comparison, during the Financial Crisis in 2008, the

economy only fell 4.3%.

So, we have a deep hole to dig ourselves out of.

**Bull:** But we are already digging, and the stock market can see that. In addition, trillions of dollars were tossed at this problem, and trillions more may come.

Also, gas prices are low, interest rates are low, and there's pent-up demand from the millions of people who've been stuck in their homes eagerly waiting to go buy stuff.

Once we move beyond the virus, the economy is set to explode.

**Bear:** Yes, there's historical levels of money floating around the economy. But, how long can that last?

Oktoberfest was just cancelled in Leavenworth. That's still 3 months away!

I fear our weak economy may last much longer than the government's willingness (or ability) to cut huge checks.

More importantly, printing money and going into debt isn't "real."

True economic growth is built on consumers spending and businesses investing.

But, who's going to spend and invest aggressively after taking a big economic punch, and when things could be shut down again at any moment?

**Bull:** Let's assume you're right, and we suffer a major recession and a long, slow recovery. Can't the stock market continue to grow? Remember, the stock market isn't exactly the same thing as the economy.

The stock market is made up of

SEE MARKET UPDATE, PAGE 20

## To fix economic inequality, start with the tax code

This year, July 15<sup>th</sup> marked the new deadline for Americans to file their taxes. While many of our previous Tax Days have come and gone with little to no attention devoted to our country's vast income inequality, the staggering levels are impossible to ignore this year.



**GUEST OPINION**  
Morris Pearl

Whether it's working Americans facing a bleak economic future, or people of color disproportionately bearing the brunt of the COVID epidemic, only a small group of Americans are coming out of this crisis ahead: wealthy folks in the top tax brackets.

Thanks to this crisis, and the years of widening inequality that preceded it, the economic outlook for a wealthy person like myself and the average working individual could not be further apart.

Millions of Americans aren't struggling to pay their bills as the real unemployment rate reaches around 20%. Over 28 million people are facing possible homelessness as evictions threaten those who are currently unemployed.

Simultaneously, the wealth of all American billionaires has surged beyond \$584 billion dollars, growing from a total of \$2.9 trillion dollars to \$3.5 trillion. Wealthy investors like myself, are now even wealthier than we were before the coronavirus crisis began.

But given the precarious economic state of so many people, how are rich people still amassing such enormous wealth?

It's certainly not by accident. The federal government has spent the past five months of this crisis reassuring wealthy folks that they will do whatever it takes to protect their investments. This is why the Federal Reserve made trillions of dollars available to the big banks which effectively propped up the market when multiple sectors were on the edge of total collapse, why the Trump Administration littered the coronavirus

aid package with a massive slush fund for corporations and big businesses, and why the GOP Senate authorized a \$135 billion tax giveaway exclusively for millionaires.

However, receiving preferential treatment from the current administration isn't the only advantage that wealthy folks like me have in this crisis.

The ability for wealthy Americans to get ahead, once they're already ahead, has been institutionalized into our country through our tax code.

Unlike those who work for a living, rich investors make a living through their investments, and conveniently, the capital gains made off these investments are taxed at a lower rate than earned income. This means that wealthy individuals can pay a lower tax rate than working Americans, even though they contribute far less to the productivity of the country.

Differentiating income into two separate categories serves no purpose except to make the rich richer, and those who work for a living exactly, poorer.

Politicians and pundits that defend the lower rate for capital gains taxes have long remarked that it's necessary to encourage spending in the economy.

The idea that wealthy individuals consume more is part of the same misguided logic that justified decades of trickle down economics. In reality, when wealthy people have extra capital they tend to invest and save it rather than contribute to the consumer economy.

Similarly, when large corporations have extra capital that benefits their owners, and can give their executives a bonus, rather than raising their workers wages or improving business infrastructure.

Economic inequality is built into the foundation of our country, even in something as seemingly mundane as our tax code.

Beyond the capital gains rate, loopholes, deductions, and exemptions are some of the other numerous ways in

SEE GUEST OPINION PEARL, PAGE 20

## Republicans introduce plan for restarting economy

Submitted by  
Washington State GOP

OLYMPIA – Republicans in the state Senate and House of Representatives shared the first plan for safely restarting Washington's economy while state government's response to the COVID-19 emergency continues.

"Employers across our state are looking to government for a strategy that starts to take the brake off the economy. Republicans have come through with a safe and reasonable approach for beginning the recovery," said Senate Republican Leader Mark Schoesler.

"We believe many sectors of our economy can operate safely, and employers have every incentive to take the precautions needed to guard the health of their workers and their customers. We trust that if they have an opportunity to open their doors, they'll make it work."

"Our state needs a comprehensive plan to restart its economy in ways that continue to emphasize the health of Washingtonians. No one has produced a plan until now," said House Republican Leader J.T. Wilcox.

Republicans have been working over the last months to come up with solutions. Employers

and workers need reassurance in these uncertain times. They need to know there's a plan for them to come back, according to the GOP news release.

The Republican legislators' Safe Economic Restart Plan recommends three tiers of actions, starting with steps that may be authorized immediately by Governor Jay Inslee. They include:

- Convene a Restart Task Force comprising legislative leaders, relevant executive-branch directors and representatives of the business and organized-labor communities. This group will chart a course toward allowing all Washington businesses to reopen, on a phased or limited basis as necessary, with COVID-19 protections for workers and customers in place.

- Allow operations to resume in economic sectors that fit one or more of these criteria: low-risk; personal health; environmental protection; aid to people who are elderly, physically challenged, or both; alternate quarantine locations; assisting businesses with tax-related requirements; and property protection. Examples are auto dealers, solo landscape services, car washes, remodeling companies and contractors, residential construction, hairdressers and barbers, flower shops, RV parks, dentists, install-

ers of home and commercial security systems, and accountants and tax preparers.

- Fully disclose the "metrics" that must be met before the governor's March 23 stay-at-home proclamation, which closed more than 230,000 businesses abruptly, can be lifted or amended. Knowing the standards will allow the people of Washington to act accordingly.

- Deliver on the massive testing capabilities promised by state health officials ahead of the business-closure order. Direct the appropriate state agencies to acquire antibody tests and work with employers to screen workers. Workers found to have the antibodies resulting from the COVID-19 infection will be immediately eligible for employment.

- Interface with the governor's Business Recovery Legislative Task Force and be prepared to support recommendations that are achievable, measurable and complementary.

- A moratorium on all state-agency rule-making not related to the current crisis. Rules are important, but at a time when many businesses are simply trying to survive, the making of new rules seems less than essential. Relief from rule-making goes hand-in-hand with relief from taxes.

- Exempt small businesses from paying sales



and business-and-occupation (B&O) taxes for one year.

- Offer state-government assistance to the many small businesses in Washington that do not qualify for federal emergency-assistance programs.

"We are looking forward to working with the governor and majority party to produce the best possible results for both our public health and our economic crisis," said Wilcox, R-Yelm.

"Republicans work for all of Washington, and we recognize how a strong economy makes for strong families and strong communities. Our state's economy was particularly strong before things caved in, and we believe it can get there again – and sooner if the governor and Legislature will support these very reasonable ideas," said Schoesler, R-Ritzville.



## The truth behind electric vehicles

# Enough Subsidies for EVs

Americans are naturally wary of electric vehicles (EVs). Salespeople may pitch battery-powered cars as the future, but most drivers see them as an expensive, chancy alternative to petroleum-fueled automobiles. This has been true for more than a century.



**GUEST  
OPINION**  
Robert L.  
Bradley Jr.

Electric cars once stood on their own. "In the late 1890s, at the dawn of the automobile era, steam, gasoline, and electric cars all competed to become the dominant automotive technology," wrote David

Kirsch in *The Electric Vehicle and the Burden of History*.

"By the early 1900s, the battle was over, and internal combustion was poised to become the prime mover of the twentieth century."

In 1896, in fact, when a young Henry Ford asked Thomas Edison about electricity for his horseless carriage, Edison banged the table with a "no," citing reduced driving range from a heavy battery and inconvenient recharging.

Today, government policies have put EVs back into the market – for the elite. There are federal write-offs of \$7,500 per vehicle and 30 percent for EV refueling stations. Car dealers use EV credits to average down regular SUVs to meet Corporate Average Fuel Economy (CAFE) standards too.

Still, range is poor and recharging time-consuming for EVs, not to mention searching for scarce refueling stations. And far from emission-free, EVs are "elsewhere emission" vehicles since nearly two-thirds of U.S. electricity is generated from natural gas and coal.

Throwing good money after bad, states are handing out subsidies to EV buyers. New Jersey recently instituted rebates of up to \$5,000 per car. California offers up to \$7,000 in electric vehicle rebates, while Oregon provides \$2,500.

Will this change true ways of driving?

New Jersey officials believe their plan will increase electric vehicles to 330,000 in just five years. By 2040, lawmakers hope that electric motors will power 85 percent of light vehicles sold or leased in the Garden State.

That's fantasy. Electric vehicles only accounted for 2 percent of new vehicle sales nationwide in 2019 even with a host of tax bribes. In fact, EV sales have stagnated; California, which provides the strongest incentives for purchasing electric vehicles, saw sales decline in 2019.

It should be no mystery. While gas-powered cars can travel up to 500 miles on a single tank, electric vehicles get a mere 100 to 300 miles per battery charge.

Winter heating and summer cooling drain batteries, leading to "range anxiety" wherein drivers fear the engine might die before reaching its destination.

Future battery costs are unsettling to buyers. The Nissan Leaf, for example, requires a new battery every 10 years at a cost of as much as \$8,500.

This is one reason why the average new EV loses more than half of its value in just three years, with some losing almost 70 percent. By comparison, the average three-year depreciation for all vehicles is just 38 percent.

Inexpensive gasoline and diesel have made traditional cars even more desirable. Advances in drilling and other technologies were behind gasoline's drop to below \$3 a gallon. Today, regular unleaded averages below \$2 per gallon nationally.

Post-pandemic, when oil demand returns to normal levels, gasoline will remain far below \$4 a gallon price as in the summer of 2008, thanks to the shale-oil revolution. Car emissions, too, have significantly declined since the 1970s.

Environmentally conscious regulators and prudent lawmakers can let Americans buy regular cars. Taxpayers will be thankful too.

*Robert L. Bradley Jr. is the founder and CEO of the Institute for Energy Research.*

CONTINUED FROM PAGE 19 - GUEST OPINION

## To fix economic inequality, start with the tax code

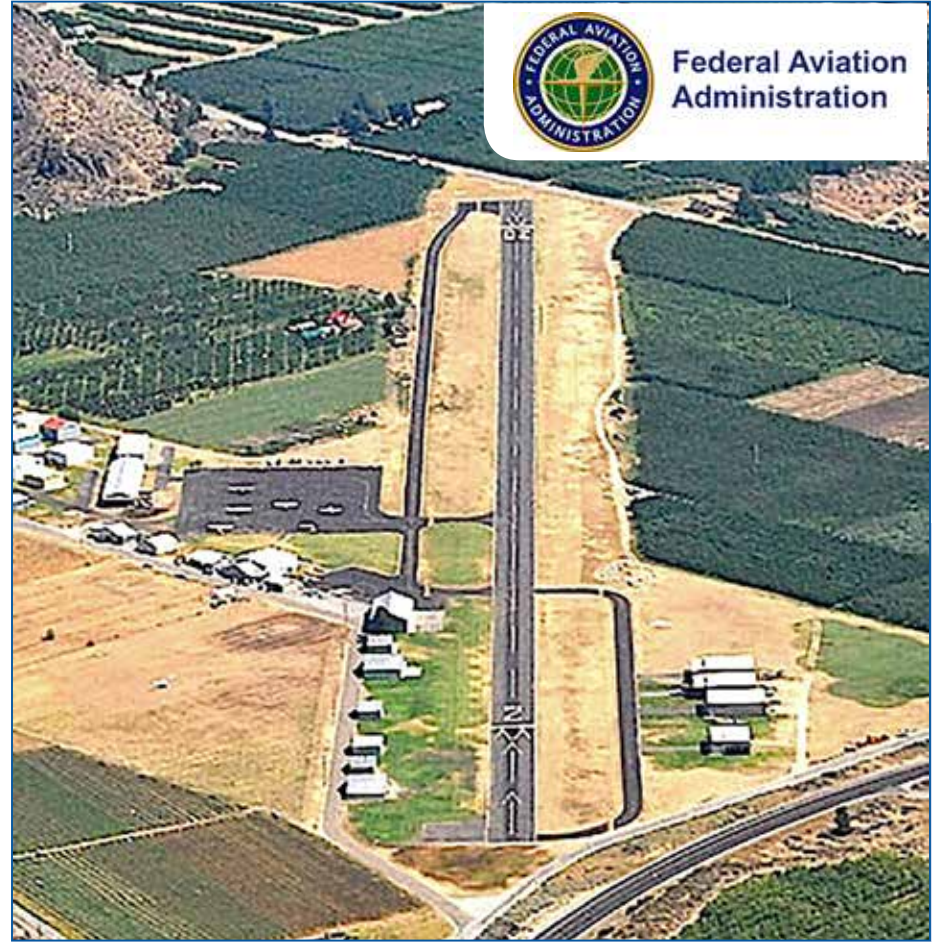
which our tax code has been rigged in favor of wealthy people.

In fact, the burden of payment has been skewed so far that after the passage of the 2017 GOP tax cuts, wealthy individuals and businesses paid less taxes than the average working person.

Make no mistake, when billionaires and corporations receive tax cuts at this level, they're leaving you with the bill and making off with the riches.

So, with another Tax Day finally behind us and a year of turmoil ahead as working Americans brace for one of the worst years in modern history, it's more important than ever that we move to change the unequal tax code that determines who succeeds and who's left behind.

*Morris Pearl, chair of the Patriotic Millionaires, is the former managing direc-*



## Lake Chelan airport gets \$300k+ to improve runway

By Gary Bégin

**CHELAN** – The little airport that serves the Lake Chelan community has received a big shot in the arm thanks to a \$333,000 grant from the Federal Aviation Administration.

Chelan Mayor Bob Goedde deferred to his subject matter expert on the way the funds will be used.

City of Chelan City Administrator

Wade Farris said, "The \$333,000 grant was to fix a previous overlay on the runway that is leaching a discoloring substance on the runway markings. It will fund grinding the first few inches of the surface, repaving and then painting new markings."

Wade continued, "The COVID grant for \$30,000 was to fund normal airport operations."

CONTINUED FROM PAGE 19 - MARKET UPDATE

## A Bull vs. a Bear

the biggest companies in the world; companies that can actually benefit from the little guys getting crushed.

In other words, as smaller businesses fail because of a bad economy, the Amazon's, Chipotles, and Home Depots of the world survive and take a bigger piece of the pie, even if the pie is smaller.

**Bear:** If the little guy is getting crushed, eventually, it will "trickle up." Consumers make up 2/3rds of the US economy.

If consumers aren't consuming, how profitable can even the biggest businesses be?

**Bull:** Well, the companies in the S&P 500 earn half their revenues from outside America. While Americans are the "best" consumers, 95% of the world's consumers live outside America. So, even if the American economy is weak, stocks can be strong.

**Bear:** If the US economy falters, the world economy will follow. As the saying goes, when America sneezes, the world

gets sick.

At least for the moment, the stock market can celebrate in the face of a weak economy – but it can't last forever.

Oh, by the way, the Phase One trade deal with China is effectively dead, and there is an election in a few months.

**Bull:** Okay, I'm convinced. Sell everything.

*\*In financial jargon, a "bull" believes the stock market will rise, while a "bear" believes the stock market will fall. Here's an argument between them.*

*Brad Blackburn, CFP, is the owner of Blackburn Financial, Registered Investment Advisor at 121 Cottage Ave., Cashmere. He can be reached at 509-782-2600 or email him at brad@blackburnfinancial.net.*

**Editor's Note:** Brad Blackburn's views do not necessarily reflect that of NCW Media ownership.

tor of BlackRock Investments.

*About the Patriotic Millionaires Proud "traitors to their class," members of the Patriotic Millionaires are high-net worth Americans, business leaders, and investors who are united in their concern about the destabilizing concentration of wealth and power in America. The mission of The Patriotic Millionaires organization is to build a more stable, prosperous, and inclusive nation by*

**PATRIOTIC  
MILLIONAIRES**

*promoting public policies based on the "first principles" of equal political representation, a guaranteed living wage for all working citizens, and a fair tax system. You can find out more at [patrioticmillionaires.org/about/](http://patrioticmillionaires.org/about/)*

CONTINUED FROM PAGE 1

# How has COVID-19 impacted the local business community?

the office and anything that may have been touched, such as ink pens. I have seen withdrawals from accounts, but this is for a variety of reasons. A few are due to the need to pay mortgage payments or other living expenses. Most have been due to home purchases. I have seen some rollover business coming in from job changers or those who opted to take early retirement. Business income is down from this time last year, even though expenses have increased, but I want to provide a safe environment for all," stated Sherry Gustin, Ameriprise Financial franchise owner/operator. Sherry can be reached at 509-662-9287.

Ceinwyn Rudnick, Veritas Accounting CEO said, "COVID-19 has deeply impacted our business. We have been working very hard to make sure our clients know about and have access to any relief available - whether from SBA loans, PPP loans or regional grants. We have been assisting with applications and loan forgiveness and setting up bookkeeping to track expenditures. Not to mention the tax season that will never end! I personally feel like we have made a difference for our clients - whether it be in the form of loan assistance, cash flow analysis, or even just moral support." Ceinwyn can be reached at 509-888-0503.

"COVID-19 only slowed our carpet cleaning down for about a week or so. During that time we cleaned several empty houses or houses that people were getting ready to put on the market. Since then we have stayed very busy getting vacation rental properties ready to reopen, and just generally our normal client cleanings," said Rob Sanwald - Building Care Company owner/operator.

Rob can be reached at 509-662-8812.

"With respect to the entire community of Wenatchee and surrounding area businesses. I have been one of the few businesses that was not affected negatively by this awful virus. In fact it has been a wonderful blessing to operate online and continue to serve my family and friends when they have needed their self care most. My business has seen some of its best moments through all of this crazy nonsense. I am completely grateful that I have this with me to get me through these times and that I am able to positively impact those people whom I have the pleasure of serving," said franchise owner Enedina Sandoval, Rodan and Fields skin care products. Call 509-797-3882 to reach Enedina.

Robert Gilling, owner/operator of Sparkle Janitorial Service said, "COVID-19 has affected our business. We lost a couple of accounts because their business hasn't come back yet. Also we haven't been allowed into residences for quite a while. We have also had more requests for extra sanitizing, which is understandable. My thought is that most businesses have had to adapt during this pandemic." To contact Robert call 509-669-1809.

"You can imagine with the overall fear and distrust, momentary rule changes and threats coming from Labor and Industries, OSHA, Police, etc., that there is a need for rule of law and justice. At LegalShield we are helping clients with landlord/tenant issues, legal documents online, consultations with our law firms within four hours, business bankruptcies, bullying from creditors, uptick in divorces, COVID-19 scams and insurance claims from gangs and

riots.

A common question: Does my business insurance cover this interruption and force majeure (unforeseeable circumstances that prevent someone from fulfilling a contract)?" said franchise owner/operator Ken Mattson, Independent LegalShield Associate. Ken can be reached at 509-679-9659.

"Leavenworth Electric & Excavation has not been affected by COVID-19. As everyone is staying home and not traveling, many people are remodeling and adding onto their homes which is a lot of work for us," said Mike McComas, owner. Mike can be reached at 509-763-2000.

Sabrina Reister, owner/operator of Active Employment Solutions in Wenatchee said, "In the beginning when COVID-19 hit, my business was affected a little. Construction, clerical, warehouse, retail, etc., completely stopped or had to lay off some of their employees. Some of the industries were allowed to start back up after a little bit, but with some exceptions. With that being said. My business picked back up again and things have been running smoothly." Sabrina can be reached at 509-888-2105.

"The main effects of the virus for The Solution People have presented more of an opportunity to help clients, existing and new. We help people plan for retirement by protecting a portion of their assets to insulate against market downturns and the potential for rising taxes in the future. Our existing clients have expressed gratitude for the way their plans protect what they've worked for. They are riding out the storm of market swings pretty well. We have also consulted with a lot of people that realize they still need protection

a business collects sales tax, it takes two months for the revenues to show up at the City.

Therefore, April is the last month of sales tax data we have (we should get May numbers next week). January and February were relatively flat compared to the same months in 2019.

However, our March sales tax collection was down 22% and April was down 24%. Unless there is another shutdown, we expect our total 2020 sales tax to be down around 14%.

Sales tax revenues were budgeted at \$10,250,000 and these fund General city services such as Police, Parks, Building/Planning, City administration, etc.

**Hotel/Motel Tax** - similar to sales tax, we lag 2 months on collection data. January (-8%) and February (-28%) were already reporting lower figures than 2019. March was down 53% and April was down 65%. We expect May to be similar to April. If 2020 keep progressing positively, we expect our total 2020 hotel/motel tax to be down 40%. **Hotel/Motel tax revenues were**

budgeted at \$1,850,000 and fund tourism efforts and the Convention Center.

**Motor Vehicle Fuels Tax** - similar to sales tax, we lag 2 months on collection data. January and February were relatively flat compared to the same months in 2019.

However, our March sales tax collection was down 37% and April was down 36%. We presume this is due to the lack of travel around the state. Less travel means less gas purchased.

Motor Vehicle Fuels Tax funds were budgeted at \$698,000 and help fund street maintenance and improvements."

If your company, however large or small, is interested in participating in this survey, send you answer to the question: "How has COVID-19 impacted your business (whether good or bad)? to gary@ncwmedia.net for inclusion in the September Wenatchee Business Journal. Deadline for submission is August 21. Answers are limited to about one paragraph. Include the company phone number and contact name.

from potential market downturns and increasing taxes in the future. They're typically referred by existing clients. We appreciate everyone we work with on any level and we're happy to help! The obvious effect on socialization and networking has been challenging. We're looking forward to seeing everyone at the next networking event!," said Tony Velickoff and Angela Gaston of The Solution People investment consultants. Tony and Angela can be reached at 509-293-7799.

The city of Wenatchee's Finance Director Brad Posenjak said, "It's difficult for us to directly quantify the City's financial impacts from event cancellations and business closures. However, we have been watching our revenues closely over the past few months. I can provide some insight into what we are experiencing.

**Sales Tax** - from the time

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## BUSINESS TERM OF THE MONTH

# CAPITAL GAINS - Introduction to Fundamentals

When an individual or business sells an asset, the gain or loss is classified into one of two distinct tax groups - ordinary or capital.

The tax classification is strictly tied to the nature of the asset sold. For most businesses, the assets sold are inventory.



# Wenatchee MSA – (Chelan and Douglas Counties) Labor Area Summary - June 2020

## Overview

This report provides an update on the Wenatchee MSA economy incorporating not seasonally adjusted, nonfarm employment and

civilian labor force data. Analysis focuses on year-over-year (between June 2019 and June 2020) and average annual (between 2018 and 2019) changes in

the labor market. **Unemployment rates** Civilian Labor Force (CLF) data show that Washington's not seasonally adjusted average

annual unemployment rate declined from 4.5 percent in 2018 to 4.3 percent in 2019. However, between the Junes of 2019 and 2020 the rate jumped five and five-tenths points, from 4.2 to 9.7 percent.

In the Wenatchee MSA, the average annual unemployment rate rose from 4.9 to 5.1 percent between 2018 and 2019. COVID-19 related layoffs took effect this April when the unemployment rate skyrocketed to 15.8 percent. Since then the unemployment rate has declined, to 14.2 percent in May 2020 and again to 9.1 percent this June (. Between the Junes of 2019 and 2020 the local rate rose four and eight-tenths percentage points, from 4.3 percent to 9.1 percent, respectively.

➤ Wenatchee unemployment rate to escalate from 4.3 percent in June 2019 to 9.1 percent this June.

## Nonfarm industry employment

Between the Junes of 2019 and 2020 total nonfarm employment in Chelan and Douglas counties decreased by 12.3 percent, from 47,800 to 41,900 jobs.

Washington's nonfarm market contracted by 8.9 percent during this timeframe.

Highlights of year-over-year changes follow:

◆ In the mining, logging and construction category most jobs are in "construction".

Year over year, employment in the Wenatchee MSA's construction industry either stabilized or increased from August 2019 through March 2020) before nose-diving by 36.7 percent in April 2020, tumbling 19.4 percent in May 2020, and declining 9.7 percent this June. Current estimates indicate that, rounded to the nearest 100, the local construction industry provided 3,100 jobs in the Wenatchee MSA in June 2019 versus 2,800 in June 2020, a 300-job and 9.7-percent downturn. A glimpse at the number of closed sales Year-to-Date (YTD) in the first six months of 2020 versus January through June 2019 in the Wenatchee Market (i.e., in Wenatchee, Malaga, East Wenatchee, Orondo and Rock Island, WA) according to the June 2020 Real Estate Snapshot newsletter published by Pacific Appraisal Associates shows that the number of single-family homes or condominiums sold in the Wenatchee

contracting 12.3 percent in May 2020, and slipping 5.8 percent this June.

◆ Year over year, the Wenatchee MSA's private education and health services industry had either stabilized or expanded in each of the twelve months from April 2019 through March 2020 before plunging by 15.8 percent in April 2020, falling 11.8 percent in May 2020, and declining 8.0 percent in June 2020.

## Agricultural employment

In June 2020, preliminary annual average QCEW data for calendar year 2019 became available. An analysis of industry employment changes from 2009 through 2019 shows that in Chelan County:

◆ Total covered employment rose from 39,137 in 2009 to 44,242 in 2019, a 5,105-job and 13.0-

percent upturn with an annualized growth rate of 1.2 percent. However, the number of agricultural jobs (a subset of total covered employment) decreased from 9,598 in 2009 to 9,488 in 2019, a 110-job and 1.1-percent downturn with an annualized growth rate of minus-0.1 percent. In 2019 agricultural employment accounted for 21.4 percent of total covered employment countywide.

Hence, the agricultural share of total covered employment decreased three and one-tenth percentage points (from 24.5 to 21.4 percent) in Chelan County during this ten-year period.

◆ Total covered wages (not adjusted for inflation) rose from \$1.254 billion (in 2009) to \$1.894 billion (in 2019) a \$639.2 million and 51.0 percent upturn with an annualized growth rate of 4.2 percent.

The agricultural payroll (a subset of total covered wages) advanced from \$189.3 million in 2009 to \$278.2 million in 2019, an \$88.8 million and 46.9 percent uptrend with an annualized growth rate of 3.9 percent.

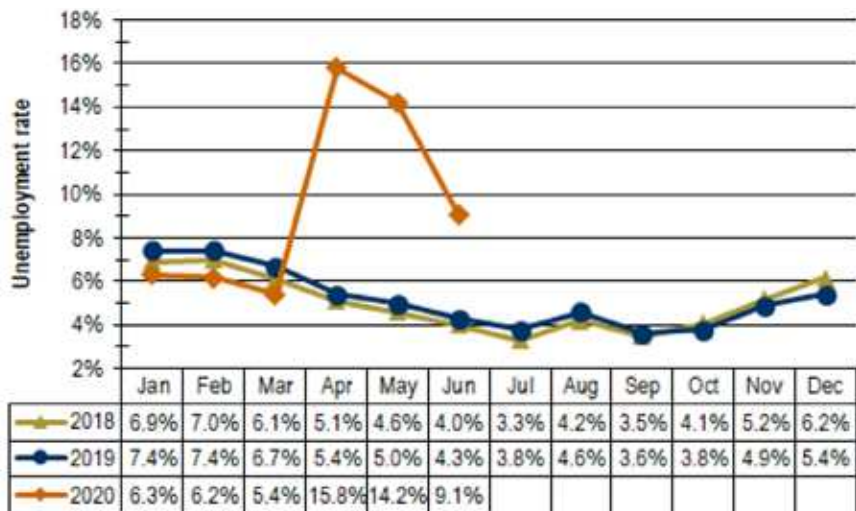
For Douglas County, an analysis of industry employment changes from 2009 through 2019 shows that:

◆ Total covered employment rose from 10,924 in 2009 to 12,528 in 2019, a 1,604-job and 14.7-percent upturn with an annualized growth rate of 1.4 percent.

The number of agricultural jobs (a subset of total covered employment) decreased from 3,138 in 2009 to 2,987 in 2019, a 151-job and 4.8-percent downturn with an annualized growth rate of minus-0.5 percent.

## Unemployment rates, not seasonally adjusted Wenatchee MSA, January 2018 through June 2020

Source: Employment Security Department/WITS; U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS)



The Wenatchee MSA's unemployment rate jumped four and eight-tenths percentage points between the Junes of 2019 and 2020.

## Total nonfarm employment

Between 2018 and 2019, Washington's labor market provided 67,400 new nonfarm jobs, an annual average increase of 2.0 percent.

In June 2020, business and government organizations across Washington supplied only 3,186,000 nonfarm jobs (not seasonally adjusted) compared with 3,498,400 jobs in June 2019, a substantial loss of 312,400 jobs and an 8.9-percent downturn.

The Wenatchee MSA's nonfarm labor market netted only 200 new jobs in 2019, a 0.3-percent upturn – considerably less robust than Washington's 2.0-percent growth rate

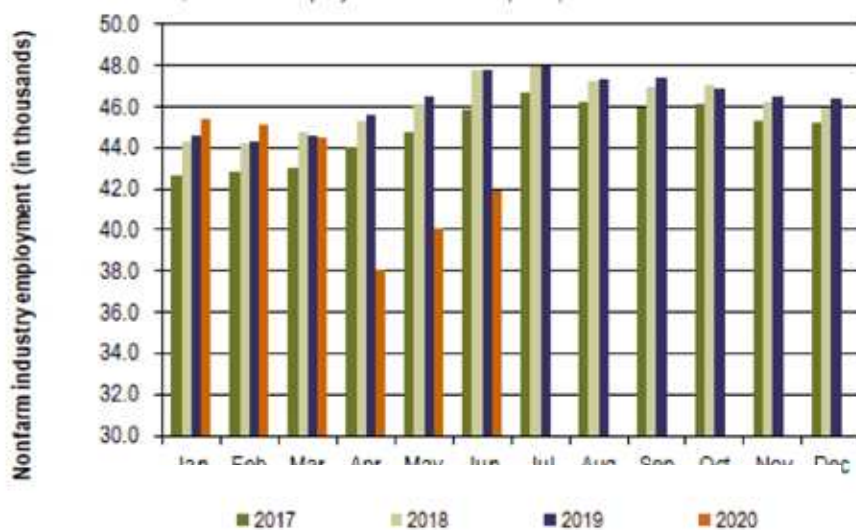
during 2019. In June 2020, total nonfarm employment across this two-county area

provided 5,900 fewer jobs than in June 2019, tumbling from 47,800 jobs to 41,900, a

12.3-percent downturn.

## Nonfarm industry employment Wenatchee MSA, January 2017 through June 2020

Source: Employment Security Department/Labor Market and Economic Analysis (LMEA); U.S. Department of Labor, Bureau of Labor Statistics, Current Employment Statistics (CES)



Nonfarm employment in the Wenatchee MSA tumbled by 12.3 percent between the Junes of 2019 and 2020.

## Employment and unemployment

Estimates indicate that Washington's Civilian Labor Force (CLF) grew by 107,141 residents (a 2.8-percent upturn) from 2018

to 2019. Washington's CLF has increased, year over year, for 77 months (February 2014 through June 2020) but the growth pace has slowed to less than two percent in each of the past

four months. In June 2020 Washington's CLF tallied 3,965,560 residents versus 3,919,625 in June 2019 equating to 45,935 more Washingtonians in the CLF (up 1.2 percent).

The Wenatchee MSA's CLF grew from 66,879 residents in 2018 to 67,080 in 2019, a modest 0.3-percent upturn.

The local labor force shrank by 975 residents between the Junes of 2019 and 2020, from 70,716 to 69,741 (down 1.4 percent) while the number of unemployed residents in the Wenatchee MSA (Chelan and Douglas counties) increased dramatically during this timeframe; jumping from 3,067 in June of last year to 6,370 in June 2020, a 107.7-percent increase.

It was this dramatic, COVID-19 related rise in the number of unemployed which caused the

## BUSINESS QUOTE OF THE MONTH

**Annual Bonus**  
“Something not to be expected this year.”  
— Anonymous



**Donald W. Meseck, Regional Labor Economist**  
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Website: <https://esd.wa.gov/labormarketinfo>



# Washington Community Economic Revitalization Board invests \$50k in CD Regional Port Authority

EAST WENATCHEE – The Washington State Community Economic Revitalization Board (CERB) today approved \$2,005,000 in low-interest loans and \$1,170,000 in grants for economic development, public infrastructure development and economic feasibility studies targeting business growth, job creation and broadband development in eight rural communities across the state.

Projects awarded funding include:

- Douglas County – \$50,000 grant to the Chelan Douglas Regional Port Authority for the “Adaptive Reuse – Giga Watt Site Study.”

This is a feasibility study to determine potential uses for a recently closed facility in the Pangborn Airport Business Park. CERB funds are matched by \$16,667 in local resources.

• “The \$50,000 CERB Planning Grant is to help the Port do an adaptive reuse and feasibility study of the former Giga Watt site. The Port has a desire to repurpose the site to best serve the community and this study will help the Port to identify the various options for reuse and the costs associated with those options. The Port will also do a cost analysis to understand the costs associated with bringing the buildings up to

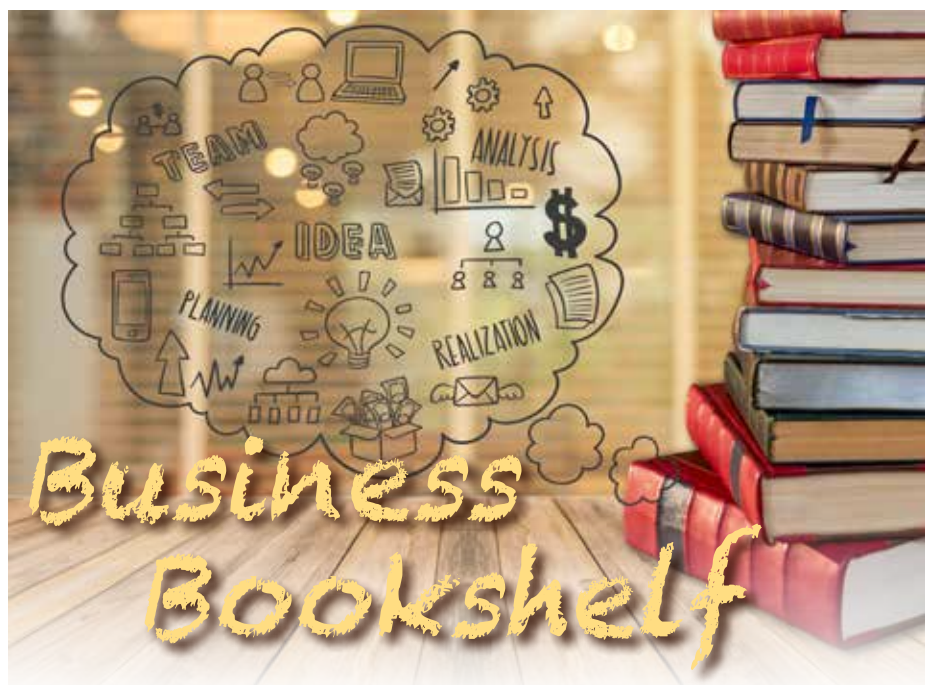
code based on the various identified uses and serving each of the 25 buildings with water, sewer and power. Landscaping, parking and other site development will also be part of the study,” said Ron Cridlebaugh, Director of Economic Development for the Chelan-Douglas Port District.

• “These state funds provide needed financial support, strengthening rural communities as they chart a future that meets their

desired goals for sustainable economic development and job creation,” said Lisa Brown, director of the Washington State Department of Commerce.

The release of CERB funds to these projects is contingent upon each applicant completing specific pre-contract requirements, such as finalizing other funding sources and obtaining necessary permits.

Learn more about CERB at [commerce.wa.gov/cerb](http://commerce.wa.gov/cerb).



## Smashing myths that gave birth to the ‘glass ceiling’

Fortune 500 companies spark hope and disheartenment all at the same time. Women now hold 37 of those jobs, which is a record, but that’s a mere 7.4 percent of the total.

Why aren’t women already further along in breaking down barriers that were talked about decades ago? Simons suggests a few reasons:

• The system often forces talented women to give up before they reach the top. “Regardless of what women achieve, business leadership and society deem them to be less worthy of leadership roles and success,” Simon says.

“Women find that the way forward is blocked, and at times they jump off the proverbial ladder rather than continue to fight to get to the top in companies, in government, and in male-dominated cultures.” The good news is that in many cases they launch their own businesses.

• The narrative society tells about women colors reality.

Through most of human history, men have controlled societies around the globe, along with the myths and narratives surrounding those societies.

But Simon says that organizations from

the Women’s Business Collaborative to groups like Women TIES (Women Together Inspiring Entrepreneurial Success) are helping change the culture’s narrative about women.

• More role models are needed.

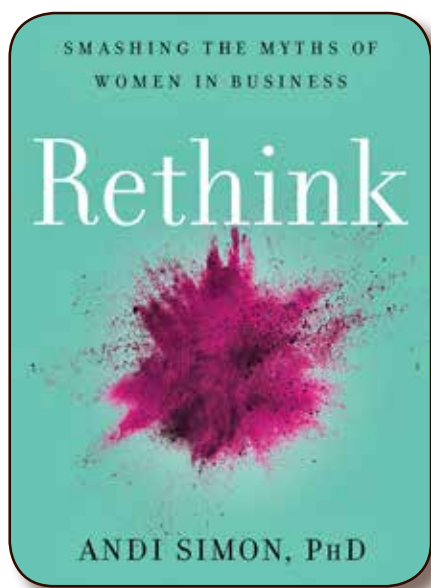
“Momentum in changing the culture is hard to sustain without strong role models, communities of women, and a media that changes the narrative,” Simon says.

She does her part in her book by showcasing female role models “who will encourage younger women to push forward into dangerous territory where they can be the talented success stories they want to become.”

Here’s one more thing Simon has noticed when she applies an anthropological lens to the differing leadership approaches of men and women when solving problems.

“Men think they climbed the Empire State Building and saved the damsel in distress while saving their clients millions of dollars,” she says.

“Women think they mobilized a group of talented people who never let the client fall into distress in the first place.”



By Andi Simon

evidence that the tide can turn.

“As an anthropologist, I am watching women shatter these myths that have kept them from achieving the leadership needed in our society, today and into the future,” says Andi Simon, a corporate anthropologist, founder of Simon Associates Management Consultants, and author of the upcoming book *Rethink: Smashing the Myths of Women in Business*.

“It is time for everyone to rethink what women can do and how we should enable them to do it. Our society needs it more than ever as we recover from this pandemic and restore the vitality of our economy and our cultures.”

One obstacle ripe for dismantling is that most corporate cultures are set up with a male leadership approach in mind, Simon says.

“Unfortunately, men communicate a myth about women that emphasizes their soft sides, not their decisiveness, strength, and ingenuity,” she says.

“Women might lead differently than men, but they can achieve remarkable results.”

The latest statistics on female CEOs at

### About the author

Andi Simon, Ph.D. ([andisimon.com](http://andisimon.com)), author of the upcoming book *Rethink: Smashing the Myths of Women in Business*, is a corporate anthropologist and founder of Simon Associates Management Consultants ([www.simonassociates.net](http://www.simonassociates.net)).

A trained practitioner in Blue Ocean Strategy, Simon has conducted several hundred workshops and speeches on the topic as well as consulted with a wide range of clients across the globe.

She also is the author of the award-winning book *On the Brink: A Fresh Lens to Take Your Business to New Heights*. Simon has a successful podcast, *On the Brink with Andi Simon*, that has more than 125,000 monthly listeners, and is ranked among the top 20 Futurist podcasts and top 200 business podcasts.

In addition, Global Advisory Experts named Simons’ firm the Corporate Anthropology Consultancy Firm of the Year in New York – 2020. She has been on *Good Morning, America*



Andi Simon

and Bloomberg, and is widely published in the Washington Post, Los Angeles Times, Forbes, Business Week, Becker’s, and American Banker, among others. She has been a guest blogger for Forbes.com, Huffington Post, and Fierce Health.

Submitted by  
Newsandexperts.com

In 1986, a Wall Street Journal headline promised to explore a then puzzling problem: “The Glass Ceiling: Why Women Can’t Seem to Break The Invisible Barrier That Blocks Them From the Top Jobs.”

More than three decades later, that headline still holds relevance. While women have made great strides, they still make up a small percentage of the top management at America’s largest corporations.

But while obstacles remain, there is also



Washington Trust Bank took home the Washington Wine Industry Foundation's Wine Cup at Suncadia Resort in Cle Elum. The team is comprised of: (not in order) Aaron Sparks, Ben Cox, Will Mercer and Jarred Haff.



2nd Place went to the team from NW Farm Credit Services of: Jim Holt, Cody Reid, Kelly Buchanan and Jason Buchanan. Shown receiving their prize is Kelly and Cody.

# Wine Cup 'Year 20' Raises \$45k

Submitted by  
Washington Wine Foundation

On July 21, golfers (wearing masks) raised over \$45,000 for the Washington wine industry at the 20th Anniversary Wine Cup Golf Tournament.

Proceeds support the Washington Wine Industry Foundation, which funds solutions for scholarships, sabbaticals and wine industry needs.

Golfers from Spokane to Seattle socially distanced while putting in perfect weather at the Suncadia Resort Prospector Golf Course in Cle Elum.

The team from *Washington Trust Bank* of Aaron Sparks, Ben Cox, Will Mercer and Jarred Haff, were awarded the coveted perpetual Wine Cup for the second year in a row. Additional winners included:

Second Place: Team *Northwest Farm Credit Services* - Insurance (Jim Holt, Cody Reid, Kelly Buchanan, and Jason Buchanan)



Third Place: Team *Northwest Wine Services*

The Putting Competition ended in a five-person putt-off with Ben Cox of Washington Trust Bank beating back competitors to win.

Tournament sponsors and prize donors included: Wilbur-Ellis, Stoel Rives LLP, Washington Trust Bank, Ste. Michelle Wine Estates, Basin Pacific Insurance, Nichino America, Banner Bank, Coventry Vale, Northwest Farm Credit Services, Sphere Foods, Bleyhl Co-Op, Mountain States Construction Co., Dalee Vineyards, Drape Net North America, METIS Advisors, Sherri Swingle, Joe Hattrup, Universal Packaging, Superior Fruit Equipment and Dixon Golf.



Submitted Photos



## SelectUSA Presentation: Census Bureau Resources for Investors & Economic Development Organizations

Discover how free statistics from the U.S. Census Bureau's American Community Survey (ACS) and business surveys (including the Economic Census) are foundational for your next data-driven investment decision.

Every year, Census Bureau programs paint an up-to-date portrait of the population and businesses across the United States.

In this webinar, we will highlight how investors and economic development organizations (EDOs) can leverage these statistics to analyze local markets and promote smart business growth.

### Webinars Coming Soon

- **August 6:** Data for Mining, Construction, and Manufacturing
- **August 11:** Exploring Census Data Webinar Series: New Businesses Statistics



GARY BÉGIN/WBJ

## Cashmere bridge update

Multi-million dollar West Cashmere Bridge project moving along despite 100 degree heat. Shown here are workers installing another crucial steel beam that will eventually support the structure.



Photos by Gary Bégin/WBJ

## Wenatchee Network Group resumes face-to-face meetings



Members of the Wenatchee Network Group have resumed face-to-face meetings at the noon hour every Wednesday at the Fraternal Order of Eagles on North Wenatchee Avenue. Russ Alman, Digital Media Northwest, is shown explaining the many uses of his newest toy, a drone capable of photos and videos.

This photo is from WNG's Wednesday, July 15 meeting. Self-employed persons and businesses

wanting to become members should contact gary@ncwmedia.net or simply drop in.

The group meets in the back conference room of the Eagles Aerie #204 in Wenatchee.

Food and drink are available and the meeting atmosphere is informal. Interested parties are encouraged to visit soon as only one slot per specialty, industry, company or service is allocated.