# WENATCHEE USITESS TOURNAL

A PUBLICATION OF NCW MEDIA INC.

**JULY 2020** 



COURTESY PHOTO/IP PORTRAIT STUDIO

Agtools CEO Martha Montoya and her brother CTO Gustavo Montoya.

# Agtools awarded \$125k at 2020 'Flywheel'

Submitted by GWATA

During the online Flywheel Investment Conference event, six CEOs were each given 10 minutes to pitch their company and plans for the future.

The companies competed for a \$125,000 investment award from the Flywheel Angel Network and a \$5,000 cash award for "Audience Favorite".

Over 1,200 people from 27 states and 6 countries tuned in during the live stream to watch Agtools, Golden SHERPA, Humming Hemp, Joule Case, Parrots Inc, and Stormwater Controls compete.

Stormwater Controls was announced as the 2020 Audience Favorite at the conclusion of the online event.

Following the online conference in May, the Flywheel Angel Network spent two weeks doing additional due diligence on the six companies who presented.

During a Facebook Live event in June, Karen Rutherford, 2020 Fund Manager for the Flywheel Angel Network announced that Agtools won the 2020 Flywheel Investment Conference.

As the 2020 Winner, Agtools will receive a \$125,000 investment award from the Flywheel Angel Network.

Founded in 2017 by Martha Montoya and her brother Gustavo Montoya, Agtools is a "software as a service" (SaaS) Ag and Food supply chain platform offering real-time data and intelligence to farmers and buyers using algorithms helping manage market volatility, increase profitability and reduce food waste.

Agtools has locations in Wenatchee and Salinas, California with their technology teams based in the state of Washington.

"With this investment, we can follow the roadmap that we started two years ago. We're excited to continue hiring engineers at Agtools and to move forward with building our call center in Wenatchee, bringing more jobs to the region" Martha Montoya, CEO for Agtools.

Gustavo Montoya, CTO for Agtools added "It has been an honor to participate among so many phenomenal people and SEE **AGTOOLS**, PAGE 4

VOLUME 34, No. 4/ \$2

# WinCo newest local player in discount grocery store niche

Story and photos by Gary Bégin

The long awaited arrival of WinCo Foods grocery store, in the old Shopko location at North Wenatchee Avenue and Maple Street, took another step towards fruition recently as signage went up and construction equipment filled the parking lot. Shopko stated about 250 stores would be closed in mid-lanuary leaving fewer

than 110 stores still in operation nationwide after it filled for bankruptcy in early 2019.

Boise-based WinCo Foods, Inc., will not expand the physical building, but will add a huge amount of landscaping.

Per Wenatchee city officials, WinCo's deal will include around \$9 million in store-paid improvements.

WinCo Foods has 129 SEE WINCO, PAGE 6



## East Wenatchee Mayor Crawford: Opportunity, flexibility highlight first 6 months

By Gary Bégin

In an exclusive interview with the new mayor of East Wenatchee, Jerrilea Crawford, the Wenatchee Business Journal decided to see how she was doing after her first six months at the helm of Douglas County's largest city.

Here is the Q&A from that interview, held near the end of June.

Wenatchee Business Journal: Why (and when) did you decide you wanted to be mayor?

Mayor Crawford: After serving several years on East Wenatchee City Council, I developed a love for the local government process.

I've always been a community champion, especially through my work at the Wenatchee Valley Chamber of Commerce. The opportunity to serve my community through government service was more rewarding and fulfilling.

It wasn't until several community members began asking me to run for mayor that I could see myself in that role.

After being asked many times, I did an exploratory process during the summer of 2019 to ask the question, "why me."

When asking that question, I found what community members wanted out of their government and it was exactly what I wanted is no manual for handling a global too. Running for public office seems scary and overwhelming, but I knew if I was the right person, I would be elected.



Jerrilea Crawford

If I wasn't, I would be there to support the city any other way I

Turns out, I was elected, and I am very grateful and honored to serve our community in this

WBJ: Now that you have been mayor for six months, are there any great surprises?

Mayor Crawford: Well COVID-19 was certainly a surprise! There pandemic.

**WBJ**: What is the hardest challenge (if any) being the "CEO" of this town?

Mayor Crawford: The City of East Wenatchee has about 50 staff, including the police department.

Some of our departments only have one or two people in them so staff flexibility is a challenge. If someone is on vacation or out sick, having staff to cover their duties is a struggle.

But with any challenge, there are opportunities. Implementing cross training is further developing our staff and giving them important and additional job skills.

Being flexible in our job descriptions also allows us to be more adaptable to our needs.

**WBJ**: Are there specific agendas you want to complete or continue from the former mayor?

Mayor Crawford: Before Mayor Steve Lacy left, he had set in motion a plan for campus improvements, which include a new public works facility, police station, upgraded court, and new library.

This is a lofty goal and will take many years to fruition as each step is dependent on the completion of

SEE MAYOR INTERVIEW, PAGE 7



# The time for making trade-offs is over.

Rick Deich, CFS™ Wenatchee Independent Branch 509-415-7120 schwab.com/wenatchee

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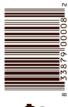
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### **NEWSSTAND LOCATIONS**

#### 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 Ech 215 14th St.

#### Chelan

Safeway, 106 W. Manson Rd. The Lake Chelan Mirror, 310 E. Johnson Ave. The Vogue - A Liquid Lounge, 117 E. Woodin Ave.

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The Radical Left Has Always Been Violent.

When thinking about and discussing the Seattle situation in an honest way, we are not talking about Mahatma Ghandi or Rev. Dr. Martin Luther King, Jr.

Our situation is more akin to the Black Panthers, SDS (Students for a Democratic Society) and the Weatherman, all violent underground movements of the 1960s in response to the Vietnam War, racism and myriad other "ills" of a complex democratic capitalist society.

When watching the Seattle situation on nationwide television, what I see equates to anarchy. Yet, we have a governor paralyzed with fear at offending the radical left by calling in the state National Guard to take back the city center.

It is, after all, an election year and Jay Inslee needs the left moderate, left and far left votes, to defeat any Conservative challenge from rural Republican country, meaning most Washingtonians in rural and small towns.



Gary Bégin Managing Editor

The radical left wing of today acts exactly like the old fascists of Nazi Germany and Italy that weren't afraid to throw a few Molotov Cocktails into the established order.

In fact, anything that would gum up the works of the status quo was a good thing, in the minds of fascists.

Here is the oxymoron. The loosely affiliated group calling itself "AntiFa," meaning "anti-fascist" is acting no better than Hitler and Mussolini. Throw in some good ol' Joe Stalin and a sprinkling of Mao Tse Tung and you've got one heckuva coalition of evil.

The Communists were just as violent as the fascists

when it came time to take over the farm, so to speak.

They weren't against burning the barn full of hay in order to try growing a new batch collectively, thus starving the same citizens they were there to allegedly "save" from the ruthless capitalist pigs, otherwise known as the business community.

I ask all Democrats to honestly assess the ethics of allowing anarchists to literally control a part of the state's biggest city without the governor exerting reason and force, if needs be, to retake the city for the good of the taxpayers and honest citi-

Is this the man we want to stay in power and do nothing to control the criminals who are blatantly trespassing, vandalizing and otherwise thumbing their noses at society?

Is Jay Inslee enough of a leader to put down civil unrest? I am 100% sure any of the Republican candidates running for governor would have acted when the takeover started two weeks ago.





Rep. Matt Shea

Maybe the Republican Party of Washington needs to assert the right of their constituencies in the business, religious, military and conservative communities to have a free and open Seattle where commerce isn't interrupted by hoodlums, political thuggery or provocateurs out to get whatever they can in money and power?

The mayor of Seattle, in an interview on national television, acts like this situation is a joke and even called it a "summer of love."

So when her home is vandalized and her personal possessions are stolen and she calls police, the cops will tell her, "it's just a whole lotta love, Mrs. Mayor. There's nothing we can do about it."

The far left wants a say in daily life so badly they are willing to break the law to get some kind of legitimacy they can't seem to get at the ballot box.

Someone on the far left smells a chance to make Washington the first officially Communist state.

The Constitution is not law to them, thus they are "outlaws" and apparently, proud of it. We, the people, are loyal to peaceful change of the government, or peaceful continuation of the current government, whichever we decide in November. We, the people, believe in upholding the Constitution against foreign and domestic terrorists.

Once again, President Trump is correct, AntiFa is a terrorist group and needs to be ridded from occupying the streets of Seattle.

Representative Matt Shea (R-Spokane Valley) is right when he calls for a "51st State."

Adopting Shea's manifesto and establishing the 51st state of Liberty, means (sarcastically) that Inslee could not be our governor too, just as he is acting as not Seattle's governor now. Shea wants a state referendum to establish our right to freedom in the establishment of a new government as opposed to being continuously held hostage by the current one.

The opportunists on the left must be quelled and placed in express trains back to Berkeley. They can have their far left state of Northern California, whatever it takes, just stop physically choking our collective freedom for the sake of a fantasy based in some socialist professor's mind.

It is indeed, "give us Liberty or give us death."

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# Connected Commerce Council

# 3C President Jake Ward Statement on Intuit's New Covid-19 Digital Tool

WASHINGTON. DC -Below is a statement from Connected Commerce Council (3C) President Jake Ward regarding Intuit's new tool to help small businesses determine their eligibility for federal assistance programs.

"3C and our 10,000 small businesses applaud Intuit for creating a new digital

tool to help small businesses navigate the many federal Covid-19 assistance programs. Digital tools and platforms - including Intuit's accounting, payroll and tax software - have helped millions of small businesses before and throughout



the pandemic. This new offering will help many businesses learn about government programs that they may not be aware of, which is good for those businesses and our economy.

"Recent 3C research found that during the Covid-19 crisis, 76% of small businesses are relying more on digital tools than before, and

nearly one-third of businesses said that without digital tools they would have had to close all or part of their business during the COVID crisis. Hopefully this new Intuit tool will help even more businesses survive today's challenges."

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# Chelan Douglas Regional Port Authority launches programs for NCW small businesses



EAST WENATCHEE – The Chelan Douglas Regional Port Authority (CDRPA) has launched two new business support initiatives. The programs will assist small businesses in Chelan and Douglas counties navigate the business downturn associated with the COVID-19 outbreak. The Regional Port is allocating \$100,000 for a Rent Participation Fund, and an additional \$100,000 for a Getting Ready to Reopen Fund.

"The COVID-19 pandemic and accompanying business shutdowns have dramatically impacted many small businesses in our region. The Regional Port is committed to providing meaningful financial support to businesses as they safely reopen their doors," stated CDRPA Board President Rory Turner.

The Rent Participation Fund will provide up to \$1,000 per qualifying business to help them pay rent. The business, landlord, and Port will each pay/contribute one third of rent under the program. Rent due from June 2020 and subsequent months is eligible. The Getting Ready to Reopen Fund will provide up to \$1,000 per qualifying business to reimburse the costs they incur to reopen their business or change operating procedures to follow proper health protocols related to COVID-19.

Qualifying expenses include purchase

of masks, gloves, thermometers, wash stations, sanitation supplies and equipment, signage, installation of plexiglass shields, marketing, and advertising expenses.

Both programs are limited to companies located in Chelan or Douglas counties with ten or fewer full-time employees who have not received any Federal, State, or local grant funding for COVID-19 business impacts. Each program will end once all funds are expended, or December 31, 2020, whichever occurs first. More information and applications for both programs can be found at cdrpa.org.

The Regional Port is governed by six elected Board of Directors: Donn Etherington, Commissioner, Chelan County District #1 Jim Huffman, Commissioner, Douglas County District #1 JC Baldwin, Commissioner, Chelan County District #2 W. Alan Loebsack, Commissioner, Douglas County District #2 Mark Spurgeon, Commissioner, Douglas County District #3 Rory Turner, Commissioner, Chelan County District #3 For More Information Contact: Jim Kuntz, CEO, at 509-884-4700.

The Chelan Douglas Regional Port Authority is the first of its kind in Washington by functionally consolidating two countywide port districts into one operating entity. With the mission to "Work Together to Enhance the Economic Vitality of North Central Washington", the CDRPA acts as the principal economic development agency for Chelan and Douglas Counties.

Visit cdrpa.org.

## **COPTALK**

with East Wenatchee Police Chief Rick Johnson

### Technology changes law enforcement

As I make my way through my nineteenth year as a law enforcement officer in Central Washington it is a challenge to remember all the changes made in our profession. Some have been driven by national movements and reform, while others have been based on technology. Seatbelt laws, cell phone laws, in-car cameras, and tasers, just to name a few.

When I started in 2001, I was working and training with officers who started in the early and mid-seventies. Imagine the changes they worked through.

There is no doubt we are in unprecedented times and many of us are looking to our local and State leaders for direction. Leaders are scrambling for information which often doesn't exist. A lot of industries are gearing up for change with law enforcement being one of them. On the National scene some are calling for a total complete overhaul of law enforcement.

I cannot overstate the



amount of support law enforcement receives in our valley. Many recognize we are being asked for perfection under less than ideal circumstances. Of course, there are vocal critics of every industry and law enforcement is far from immune. We want you to know we do not ignore the criticism and changes are made when appropriate. We recognize that national movement will bring changes here. I anticipate changes in policy, practice, training, tactics and more.

In East Wenatchee we are working through the process of body camera implementation for all patrol staff. This isn't because of an influx in officer conduct complaints in East Wenatchee. It is because the technology is there and nationally there is a drive for increased transparency. These changes can be costly. With body cameras there is equipment, maintenance, policy, training, union negotiations, data management, and redaction software, all needed to make one change.

A nationally known Risk Manager, Gordon Graham often says, "The best predictor of future behavior is past behavior." Law enforcement leaders will always be in the risk management business and right now many of us are being asked to plan for the future with little history to support ideas. In the coming months your law enforcement officers will need to prioritize community engagement, safety of the public and enforcement of violators; definitely a big job to accomplish in today's crisis. Your support does not go unnoticed.

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



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### Judge says Government didn't comply with Order

# American Small Business League wins Pentagon FOIA Case

SAN FRANCISCO – U.S. District Judge William Alsup handed another victory to a small business advocacy group, the American Small Business League (ASBL), holding that the Department of Defense and the Department of Justice didn't comply with his previous orders requiring them to disclose their ratings of major defense contractors and the Justice Department's communications with defense contractors' lawyers.

Judge Alsup's ruling is the latest in a long-running, David-versus-Goliath struggle between ASBL and the two federal agencies.

The government has already had to pay ASBL \$500,000 in attorney's fees in the Freedom of Information Act (FOIA) case.



**Lloyd Chapman** 

The latest, June 5 ruling held that even after an earlier ruling last November, the government was withholding too much information from its "compliance reviews" of defense contractors Lockheed Martin and Sikorsky.

The Pentagon is required to monitor defense contractors' compliance with subcontracting goals as part of a mandated government-wide effort to provide at least 23 percent of the total value of all prime contracts to small and minority-owned businesses.

In the past, the government has disclosed to the public positive reviews of the defense contractors but tried to hide negative reviews, claiming they are confidential.

Lloyd Chapman, ASBL's president, hailed the latest ruling, saying, "Small businesses, especially women- and minority-owned small businesses, are being short-changed out of billions of dollars a year. It's important to shine a light on whether small businesses are getting a fair share of the defense

budget, and this ruling will help us do that."

Karl Olson, ASBL's lawyer, noted that the latest ruling also ordered the Justice Department to disclose its communications with lawyers for Sikorsky in a prior case, and that Judge Alsup had warned the government that it's not a wholly-owned subsidiary of the defense contractors, but rather "a wholly-owned subsidiary of the American people."

Olson said the documents Alsup ordered released "will likely show a too-cozy relationship between Justice Department lawyers and the major defense contractors they are supposed to regulate."

The government has already had to pay a combined \$975,000 to ASBL in the latest case and a

prior one, and ASBL is going to seek fees after the latest ruling, likely bringing the tab for the government's unsuccessful attempts to withhold documents to over \$1 million

For more information on the ASBL, call Lloyd Chapman (707) 789-9575.



#### **CONTINUED FROM PAGE I**

### Agtools awarded \$125k at 2020 'Flywheel'

companies. We are so proud of our CEO Martha Montoya for her leadership and perseverance. Thank you GWATA, the team at Flywheel, the sponsors and investors for the opportunity."

The Flywheel Investment Conference is an annual event that generates momentum and resources for early stage companies.



Presented by Moss Adams, Ogden Murphy Wallace, Confluence Health, and Microsoft, the 2020 Flywheel Conference was originally scheduled as a full day event in downtown Wenatchee. In light of COVID-19, the Flywheel Conference organizers moved the event online.

Agtools joins the list of Flywheel Investment Conference Winners, which include Beta Hatch (2019) and Cartogram (2018).

### About Agtools

Agtools is a worldwide SaaS platform gathering real-time government and institutional data of over 500 specialty crops commodities, scrapping it, including algorithms and M/L for farmers, buyers, and everyone on the supply chain to see and decide how to manage their forecasting and purchase orders. Ag industry is managed on consignment exposing in particular farmers the most to losses and for the industry to waste and now increased with Covi19 of over 5000 daily in truckloads in the United States and 62,000 daily truckloads in the world. Customers pay monthly per commodity per user receiving a daily commodity report and access to their commodity data with over 67 variables and 25 years of records impacting their shipments/orders such as exchange rates, weather patterns at destination, CO<sub>2</sub> footprint, market demands, labor trends, transportation costs, and more. Cov19 has accelerated paid customer acquisition and growth. Agtools also won the San Diego Angel Conference 2020 on March 28 and received an investment of \$200,000.

#### About the Flywheel Investment Conference

The Flywheel Investment Conference is directed by the non-profit organization GWATA (Greater Wenatchee Area Technology Alliance).

The Flywheel Investment Conference is an annual full-day event that generates momentum and resources for early stage companies. The Flywheel Conference is a unique opportunity for angel investors, venture capitalists, entrepreneurs, startups, and community members to come together to connect, learn, and develop resources for building companies.



# Starr Ranch Growers launches blog to support cherry sales



Starr Ranch Growers is increasing its marketing efforts to support cherry sales this season with the launch of a consumer blog.

The blog, called Harvest Home, is housed on the company's website and will be featured on all social media channels.

The name Harvest Home is an extension of the Starr Ranch Growers brand and serves as a creative destination featuring recipes, lifestyle inspiration, grower stories and relatable life hacks relevant to the com-

pany's products.

The first recipe released, Cherry Berry Cheesecake Popsicles is inspired by warm weather and summer activities.

"Harvest Home is our opportunity to engage with shoppers in a new, authentic way," said Morgan Maitoza, social media and communications manager.

"Today's shoppers are connected and looking for valuable, relatable and inspiring digital content that feels true and genuine. Ultimately, we want this new space to feel like home. With this platform we hope to garner attention for the cherry category and leverage it moving forward as part of our overall consumer marketing efforts."

Maitoza said: "We hope to generate new blog subscribers... and begin building a database of loyal shoppers that we can grow with valuable content and share our story with."

For more information about the company and its products visit *starranch.com*.

#### **About Starr Ranch**

Starr Ranch Growers is a family-owned business in Wenatchee, Wash., that manages more than 13,000 acres of tree fruit orchards and packs in multiple locations across Washington and Oregon.

# Chelan, Douglas, Okanagon counties to get part of \$216M for clean water projects

OLYMPIA – The Department of Ecology is awarding \$216 million in grants and loans that could

support more than 2,300 jobs and improve water quality for communities across the state.

The money will fund 81 high-priority clean water projects that will upgrade wastewater treatment systems and sewer systems, better manage polluted stormwater, and prevent and clean up pollution from diffuse sources.

"These projects are vital to support and protect our waters and our salmon across the state," said Ecology's Vince McGowan, who oversees statewide water quality activities.

"I'm proud this funding will help generate jobs while ensuring Washingtonians have clean, safe water now and for future generations."

For specific project details and highlights, visit the following blog: Central Washington counties: Chelan, Douglas, Okanogan.



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Wenatchee Business Journal

# Sen. Maria Cantwell: 2020 wildfire's aimed at NCW bullseye

Submitted by Senator Maria Cantwell

WASHINGTON, D.C. – As the Pacific Northwest prepares for a severe wildfire season this summer, U.S. Senator Maria Cantwell (D-WA) pressed witnesses at a Senate Committee on Energy and Natural Resources hearing today about preparations and how new technologies can better be implemented to assist firefighting efforts.

George Geissler, the Washington State Forester, testified at the hearing about the state's preparations. "There is a lot to be done to get ready for this fire season,"

Cantwell said. "For the state of Washington, and I would say the whole Pacific Northwest, we are in the bullseye of what is likely to be a very challenging fire season."

Referring to maps of the wildland fire season outlook prepared by the National Interagency Fire Center displayed behind her at the hearing (and linked to above), Cantwell said:

"The only worse map that I think I saw... is the 2015 fire season map, and we know that ended up being one of the worst fire seasons in the history of our state."

In 2015, over 1,500 wildfires in Washington state burned more than one million acres, costing more than \$250 million and leading the Washington State Department of Natural Resources to call it the "worst-ever" fire season.

In a question for Geissler, U.S. Forest Service Deputy Chief of State and Private Forestry John Phipps, and U.S.



Sen. Maria Cantwell

Department of the Interior Acting Deputy Assistant Secretary Amanda Kaster, Cantwell asked about new technologies that could be used to assist firefighting efforts in states around the country – something Cantwell has strongly advocated for years.

"The National Weather Service satellite technology can detect fires at an early stage, and so that's one of the ways... for us to find fire starts right away," Cantwell said.

"Is the Forest Service and Department of the Interior aware of this Weather Service satellite technology, and are

states using it? Is there something else that the Forest Service needs to take this technology and get it deployed for this fire season?"

Geissler supported the importance of satellite and other technologies to assist wildland firefighters: "That is actually a project very near and dear to my heart... it's being used very effectively with the Oklahoma Forest Service right now. It is technology whereby the weather service can detect the fires and notify the state fire folks where they're located, or where the potential is, and it happens every five minutes that they're looking at it."

In his response, Phipps also spoke to the importance of

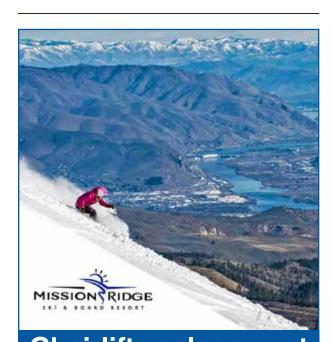
new technologies and highlighted a new system that should be available to wildland firefighters in time for the upcoming wildfire season: "There's something that we're developing that should be available in the next couple of weeks – it's called Safe Fire – to try to get a better idea on the conditions, how much potential an individual fire would have so we can better triage putting resources, putting them in the right mix, at the right time, at the right place, to keep the fires that have the potential from getting large."

In March 2019, Cantwell's bipartisan Wildfire Management Technology Advancement Act was signed into law.

The bill will increase firefighter safety by requiring the Forest Service and the Department of the Interior to provide the best available technology to fight fires, was signed into law. It also includes the use of GPS locators for crews on wildfires, the use of Unmanned Aircraft Systems to scout out and map wildfires in real time, and the assignment of smoke forecasters to every large fire.

In December 2019, Cantwell worked with her colleagues to secure a \$1.6 billion increase in funding for wildland management, and in 2018 she secured passage of language to fix the chronic failures in wildfire funding that had long plagued fire-prone communities across the west.

She has repeatedly called on officials to make combating wildfires and protecting firefighters a top priority, including as preparations for the 2020 wildfire season continue amidst the ongoing COVID-19 pandemic.



# Chairlift replacement moving forward

Mission Ridge Ski & Board Resort's Chair 2 replacement project is well underway and is scheduled to be completed for the start of the 2020/21 season.

"This is one of the most exciting projects to take place at Mission Ridge in over a decade," said General Manager Josh Jorgensen. "It is great to be moving forward and we can't wait to have it running this winter."

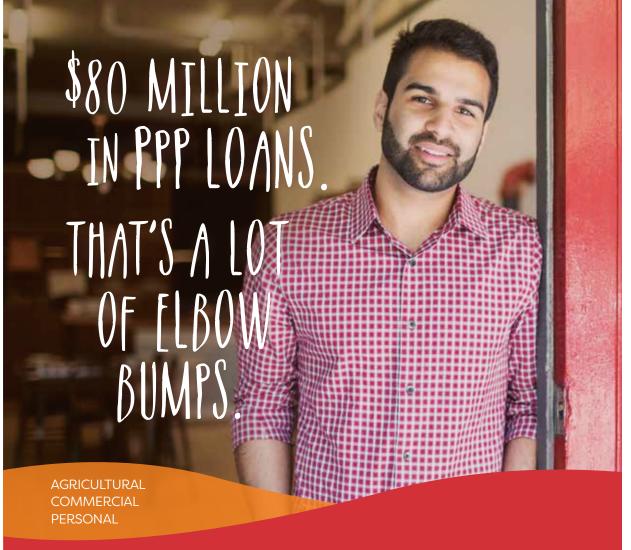
The new chair will replace the old Liberator Express chair in the same alignment but will be a dramatic upgrade for skiers and snowboarders.

Guests will load and unload the new high-speed, fourperson chair inside covered structures and each chair is equipped with plexiglass covers, or bubbles, to improve comfort during inclement weather.

Removal of the old LiberatorExpress chair is underway and work will continue throughout the summer and fall. During the chair construction process, summer hiking access will be modified, especially in the resort parking lot and around the Midway Lodge that sits at mid-mountain.

The Forest Service re-opened public access to developed recreation sites last week and Mission Ridge staff are excited to see people back up on the mountain, but ask that everyone follow designated closures during this process.

"We know everyone is excited to get back out on the mountain and to check out the project but we really need everyone to respect area closures and keep dogs on leash," said Marketing Director Tony Hickok. "Our top priority is keeping everyone safe while we put this new chair in." Work will be underway seven days a week. For more information visit *missionridge.com*.



Yes, it was a little different, helping more than 650 local businesses take advantage of the new SBA Paycheck Protection Program (PPP) loans without shaking a single hand. Still it was some of the most gratifying work we've completed in our 40-year history. The embodiment of what we mean when we say "Relationships you can count on." And we just wanted to say thanks to each of our customers, old and new, for trusting us to deliver during this challenging time. Now if you'll excuse us, we need to put our elbows on ice. Or maybe a bag of frozen peas.



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### WinCo newest local player in discount grocery store niche

retail stores and six distribution centers with over 20,000 employees.

The company is listed 59th in Forbes.com's list of the largest privately owned companies in the United States.

The employee-owned 24/7 supermarket chain with discounted groceries, bulk foods, deli and bakery, is scheduled to be open in early 2021. It will be competing directly with the 24/7 Walmart in Wenatchee as well as the popular Costco membership bulk foods store in East Wenatchee, which isn't open 24/7. All three chains offer a deli and bakery department as well as bulk food sales on many items.

WinCo is known for its deep discounts on many popular necessities such as a dozen eggs for 56-cents. The company website explains one of the reasons it can offer lower prices than other large, discount chains.

"One of the many ways we're able to offer our low prices is by doing as little advertising as possible - we do not have a weekly ad."

The company also accepts checks or cash, but not credit cards, which also lowers operating costs as it pays no fees on customer transactions.

The 89,500-square-foot

Shopko store on a seven acre site at 1340 North Wenatchee Avenue, has been empty for more than a year.

Some descriptions state the former Shopko had 100,000 square feet, but that included the optical section and other specialty sections leased by third parties.

The optical store moved to 1052 Springwater Avenue.

According to its company profile, because WinCo bought in bulk, sometimes whole truckloads from factories, it consistently saved up to 7.5 percent over what it would normally pay a dis-

Therefore, it could sell its products for significantly less than its competitors.

Furthermore, unlike wholesalers such as Sam's Club and Costco, WinCo did not require a membership fee from its shoppers.

Another difference between WinCo and warehouse stores was that Win-Co customers were not required to buy in bulk.

Other factors that contributed to WinCo's low prices included its bag-ityourself system, with the customer bagging her own groceries, and its no-frills, warehouse-type stores.

Other cost-saving policies



The sign is up and heavy equipment stands at the ready to make millions of dollars in improvements to the inside and outside of the former Shopko building across Maple Street from the Postal Service on North Wenatchee Avenue.

were the fact that the company did very little advertising and did not accept debit or credit cards.

"WinCo Foods is proud to be employee-owned. We believe our employees should share in the success of our company in a tangible way. That's why we created an Employee Stock Ownership Plan ("ESOP") more than 30 years ago. Additionally, being employee-owned means WinCo Foods is owned by members of the local community," stated the company perspective. For more: referenceforbusiness.com/history2/25/WinCo-Foods-Inc.

The Wenatchee WinCo joins about 12 other WinCo stores in Washington, most on the westside and Tri-Cities areas. WinCo also has stores in nine other Western

states, generating \$7 billion in revenue as reported in 2019.

A 2017 Showbiz Cheatsheet article stated about WinCo,"This smaller chain of about 100 stores is based in Idaho but has locations in the Pacific Northwest, parts of California, Arizona, and Texas.

The stores have been dubbed "Walmart's worst nightmare" by one grocery

WinCo also made Consumer Reports' list of grocery stores with the best prices. You won't find many frills at the stores, but the chain frequently undersells Walmart and other regional grocery chains.

The store receives items

You

Newspaper

Company

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directly from farms and factories, often cutting out middlemen that raise the price.

You'll find WinCo store brand items along with name brands, but the store typically won't have more than a few varieties of popular items.

"Everything is neat and clean, but basic," Jon Hauptman, partner at retail consulting firm Willard Bishop, told Supermarket News.

"Though the stores are very large, with a lot of categories, they lack depth or breadth of variety."

The store is rated in the top five of all discount grocery stores nationwide just behind Aldi, for price and operational comparisons.

The ESOP was established for \$10 million in 1985, with current company workers holding shares valued at close to \$3 billion. At one time, Forbes did a story on the company's "millionaire clerks" due to the annual percentage rate of around 20 percent greatly enhancing the original values of shares purchased

WinCo stores average about 150-200 employees. Applications for the Wenatchee store can be found at the company web-

Pipkin Construction, of 4801 Contractors Drive in East Wenatchee, is the lead contractor on the project.

There's something for everyone

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**ONE YEAR** 

**52 ISSUES** 

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# Gesa C.U. awarded tops in state

Submitted by Gesa Credit Union

Gesa Credit Union has been selected as Washington's Best-in-State Credit Union by Forbes.

Forbes and Statista, a market research firm, identified America's Best-In-State Credit Unions based on an independent survey of more than 25,000 consum-

Respondents were asked a variety of questions regarding their banking relationships and were asked to rate credit unions on criteria such as overall satisfaction, trust, digital services. and financial advice.

Of the nearly 5,200 credit unions in the nation, only 3.5 percent of credit unions were placed on the 'Best-in-State' listing.

As a member-owned credit union, Gesa was built to support our members and the communities we serve. An example of this can be seen during the COVID-19 pandemic.

To meet our members' needs, Gesa created many programs allowing members to extend loans



without penalty, receive a fee-free mortgage for bearance, or utilize low or zero interest personal loans.

Additionally, Gesa immediately contributed over \$100,000 back to the community by way of donations to non-profits providing assistance to those in need.

To support Gesa member businesses, gift cards were purchased to thank first responders and assist members in need.

"Being a responsible community partner and a true advocate for our members' financial wellbeing are some of the core values we live by as an organization," added Don Miller, President and CEO of the credit union.

"This achievement is a reflection of our members' loyalty and commitment to excellent service by our team. We are extremely honored to receive this rec-

Gesa Credit Union is Washington State's second largest credit union with over \$4 billion in assets and over 255,000 members.

Gesa is a full service financial institution that offers a complete array of consumer, mortgage and business products and ser-

Headquartered in Richland, Washington, Gesa operates 18 branches in the Kennewick, Richland, Pasco, West Richland, Walla Walla, Wenatchee, Moses Lake, Yakima, and Spokane communities.

Gesa also does business as Inspirus Credit Union, a Division of Gesa Credit Union, headquartered in Tukwila, Washington. Gesa also supports 12 student-operated high school branch-

Gesa's commitment to local communities includes support for Junior Achievement, the American Red Cross, annual youth scholarships, and free financial seminars open to members and the general public.

For more information visit gesa.com.



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# REDUCE REUSE RECYCLE

Wenatchee Business Journal

July 2020 ● **7** 

#### CONTINUED FROM PAGE I

# East Wenatchee Mayor Crawford: Opportunity, flexibility highlight first 6 months

the first but, I am committed to seeing it through.

A long-standing tradition in East Wenatchee is to honor the 1931 first non-stop flight across the Pacific Ocean. We do this by maintaining a positive relationship with our sister city, Misawa, Japan, by sending and receiving a delegation each year.

We also hold a Wings and Wheels celebration to educate the community on the historical significance of that flight almost 90 years

Obviously, this year with COVID 19, we were unable to send a delegation to Misawa, nor will they come to the Wenatchee Valley.

Regretfully, we most likely won't be able to do our Wings and Wheels festival either.

Regardless, I hope to con-

tinue Mayor Lacy's passion of a deep friendship with Misawa and local enthusiasm for our connection to aviation history.

**WBJ:** What are the biggest hurdles citizens face in day-to-day that you feel you might be able to change or fix?

Mayor Crawford: Housing availability and affordability continue to be a challenge locally

Now, with businesses being closed due to COVID-19, there are more people without the ability or stability to get into appropriate housing.

Yet, the housing prices are staying steady. We can't give up on housing solutions for our citizens.

Another area that bothers me is affordable and available daycare. Even before the COVID-19 crisis, I've heard of many families struggling to find daycare services.

Now that COVID-19 has presented a challenge with new restrictions, daycare is even harder to find.

We have some great resources through the YMCA and other summer programs, but we need to continue to look for ways to expand those options so parents can get back to work.

**WBJ:** Once the COVID crisis is over, what plans might you have to reinvigorate the economy here?

Mayor Crawford: I believe taking care of our local businesses by supporting them and buying local is the best opportunity to regain our economic vitality.

We also have to be open to innovative ideas to help businesses be flexible during the state's restrictions

As for festivals and events, I am looking forward to those!

The City was just beginning to grow in those activities before COVID-19 hit and I believe we will keep that momentum going once things open-up.

**WBJ:** Does the city have any programs to help out small companies to reopen or "get back on their feet"?

Mayor Crawford: I'm very proud of our City Council because they have made the decision to distribute approximately 88% of our CARES Act funding back into the community. This is in the form of micro-grants for businesses and rental, housing and food assistance.

Any opportunity to boost our economy is being evaluated and it will require us thinking creatively to come up with ideas to help businesses get back on their feet and employees back to work.

**WBJ:** Because of recent nationwide racial unrest, are you and newly hired police Chief Rick Johnson on the same sheet of music when it comes to policing, use of force and enforcement of specific laws?

Mayor Crawford: First let me say that the situation erupting with Black Lives Matter, also relates to just about anyone of color. Of course, we do have a large

Hispanic population and the issues relate to them as well. So of course, we want to be on the same page. Chief Johnson and I agree that our police department must follow best practices for law enforcement offi-

In order to meet those best practices, continuous training is important, and the city must provide our team proven, up-to-date methods to address complex issues and situations.

The nation is hurting

from obvious and serious police abuse.

I believe, where Chief Johnson and I are on the same page is that we both value a positive police presence and solid community relationships.

An attitude and demonstration of respect to those in our community and a willingness to work together instead of against each other is an important foundation for trust.

Our community deserves a police department that is fair, honest, and leads with integrity.

Whenever and wherever there is room for improvement, we will make strides in a positive direction.

**WBJ:** Regarding Hispanic citizens, are there any outreach programs that the city has to ensure that population understands the laws using bilingual officers, publications, clerks, etc.?

Mayor Crawford: I'm so grateful for our staff that do outreach to the public in a variety of formats and languages. We have several staff members and two police officers that are bilingual and bicultural. We are working hard to make sure our information is available and easily identifiable to every citizen in our community.

**WBJ:** Anything else to add?

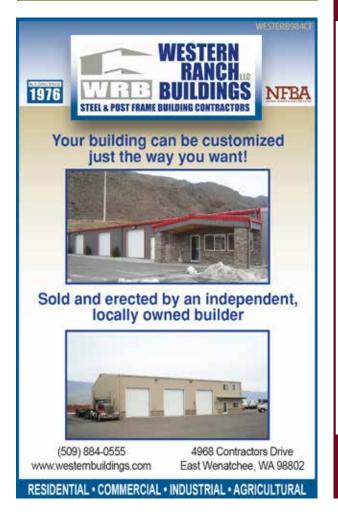
Mayor Crawford: I am continuously asked, "If you knew how the first six months would be as mayor, would you still have run?"

I will admit that everything going on locally and nationally has been an added challenge to navigating my first year as mayor.

I know 2020 has been incredibly difficult for many in our community. I am just as passionate about our future as I ever have been and I hope that by leading with compassion and understanding that we will come out better in the end.

I have absolutely no regrets running for mayor given the current struggles in the world. I'm honored and grateful to serve – bringing our community together and moving forward!





# **Got Questions?**

# We've got answers!

### Homeowners



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ealth Business



Brent Schmitten MR&S President



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# **Waste Management:** Recycler of the Year for digital innovation

won top honors for its innovative work to reduce waste and clean up recycling, using social media to educate and power behavior change across Washington.

Waste Management has been named Recycler of the Year for Innovation by the Washington State Recycling Association (WSRA).

The award honors Waste Management's work on 11 social media channels to engage communities across the state in recycling, strengthening the company's traditional outreach and education programming.

"The new digital landscape has revolutionized how people get information, learn and engage," said Mary S. Evans, director of Public Sector Solutions for Waste Management -Pacific Northwest.

"Conversations shorter, faster, and 24/7. To this, add a global recycling

Collecto

crisis that upended the economics of recycling and created new pressures to reduce recycling contamination. It's a huge challenge.

"Waste Management responded by using social media to activate behavior change to reduce waste and clean up recycling."

With a hyperlocal focus, Waste Management develops social media content to educate communities in compelling, bitesize pieces and activate positive behavior change around recycling

Wenatchee Valley residents can join the conversation about waste reduction and recycling on two local WM Facebook pages: facebook.com/wmwenatcheevalley, facebook.com/wmgreaterwenatchee.

Each year, WSRA presents Recycler of the Year awards to individuals, businesses, government agencies and community organizations that are strengthenand waste prevention practices across the state.

#### **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 wmnorthwest.com/landfill/ wenatchee.htm>, which has earned prestigious certification from the Wildlife Habitat Council for enhancing biodiversity. For more information, go to wmnorthwest.com.



(NAPSI) - The market for energy storage is growing and with good reason.

With power disruptions from electrical utilities driven by wildfires, storms, hurricanes and the continued decay of the power grid across the country, homeowners have turned to new solutions to keep the lights

At the center of the upswing in interest, solar power continues to rank highly with energy-conscious homeowners nationwide.

However, as residents in California have discovered through Public Safety Power Shutoffs in 2019, their current photovoltaic (PV) solar systems do not power their homes during utility outages, primarily because safety shut-off protocols are designed into the systems to protect utility workers.

This has boosted the appeal of battery-based energy storage and software systems that can harness the sunlight and store it for later

The Public Safety Power Shutoffs were put in place to mitigate wildfire risks that could be caused by sparking power transmission lines when high winds and dry conditions create dangerous circumstances.

The state of California recently earmarked \$675 million under a new round of its Self Generation Incentive Program (SGIP), one of the first state-level incentives for battery energy storage in the country. The program - which now has a cumulative historic value of over \$1 billion - has helped California lead the nation in residential energy storage.

The SGIP Equity Resilience incentive program could essentially offset the entire cost of a battery storage system by providing up to \$1/watt of backup power for qualified homeowners.

Hurricanes on the Atlantic and Gulf coasts also have inspired many homeowners to consider battery storage as an addition to their solar power systems or to add natural gas or propane-powered home backup generators in place of or in addition to the solar assets.

This demand has helped backup generator giant Generac move into the clean energy arena with its PWRcell Storage System, which is considered an ideal solution for resilience to utility grid outages and a way to significantly lower energy bills by avoiding the

utility company's peak rates.

Generac is the only company that offers both battery storage systems and whole home backup generators. Its dealers can provide "touchless virtual quotes" for both systems that let homeowners make the best decision for their specific needs.

The PWRcell storage system is an all-in-one platform that offers 8 kilowatts of continuous power and a 10 kW surge capacity to start heavy loads such as 2-ton air conditioners and well pumps, but what sets this apart from other options is its ability to scale up to 17.1 kW of usable capacity.

The system is equipped with an energy monitoring technology called PWR view, which offers smart device linkage to track household energy consumption, monitor battery usage and track energy spending and savings.

Such residential clean energy solutions bring smart home energy storage and management into the mainstream for homeowners, cutting energy costs and providing protection from electric utility disruptions.

As a result, people have more options when deciding where to get their power.

# **East Wenatchee** Mayor Crawford plays games with community

"Yard games with the mayor" was held from Noon to 2 p.m. June 24 at Gateway Park, intersection of Valley Mall Parkway and 9th St NE. East Wenatchee Mayor Jerrilea Crawford gave away free cherry and apple mini pies to anyone who stopped by to play yard games. Crawford said, "It's just a fun way to kick-off the summer and have some good ol' fashion fun." Crawford is shown waving to traffic. Participants enjoyed ice cold water on the 90+ degree day while tossing beanbags and playing other yard games.



# State Dept. of Revenue to close one day weekly in July per Gov. Inslee part of a statewide effort than 40,000 state em-



OLYMPIA - In accordance with Governor's Directive 20-08 regarding furloughs and general wage increases, the Department of Revenue will be closed one day each week through most of July.

Revenue will be closed on the following dates: July 2, 10, 17, and 24, 2020.

These dates are in addition to the July 3 Independence Day closure.

Revenue's online services continue to be available at dor.wa.gov.

These closures are

General Fund as a result through July 25. of the coronavirus pandemic. Gov. Jay Inslee recently mandated more

to mitigate the finan- ployees take one unpaid cial impact to the state furlough day per week

> For questions or online services, visit us at dor.wa.gov.



Wenatchee Business Journal

# VETERAN-OWNED & OPERATED BUSINESS

# No Respect – I Get No Respect at All

By Heather Hill Veterans Counseling Services of Central Washington

You are all idiots! I cannot stand that you believe the hate that is spewing from your vile mouths!

You are clearly selfish and do not care about anyone but yourself.

Did I get your attention? Did you emotionally react or become offended? It is time that word choice and tone when speaking to one another is considered.

Recently I have been in disbelief as I have observed how our community and our current culture is speaking to each other.

There was a time in the not so distant past when we were able to discuss our differences diplomatically while still making strong arguments regarding whatever the topic of debate was.

There have always been "taboo" topics that have caused emotional reactions in opposing parties.

Oppositional sides of these taboo topics understand often the best approach is "agree to disagree" in order to not instigate World War III.

Typically, these topics included religion, abortion, and politics.

These are topics that most (by no means all) of population understood were emotionally rooted for individuals, with unshakable beliefs, while simultaneously understanding that opposing sides of an issue can remain cordial and polite while disagreeing.



Heather Hill

Are those days gone? It appears we have lost sight of respecting each other as individuals with varying beliefs and values.

We have devolved to bullying anyone who opposes our held views.

We have made it our strategy to seek out any weakness and go for the jugular. We will attack their values, their culture, and their belief systems.

We are surprised when they are offended by their obvious flaws being drawn to their attention.

Whatever it takes to win the exchange and render the opposition defeated that is strategy of the hour.

The challenge with this approach in debate or attack is it incites an emotional reaction in the other party who often returns in kind.

When people are negatively emotionally reacting to situations, the limbic system of the brain is activated and determines the experience is unpleasant; the automatic nervous system is activated and increases heart rate, blood pressure, and breathing;

and the sympathetic nervous system prepares the body for emergency action.

Escalated conflict is more likely to occur when individuals seek out loaded words to utilize to support their argument, utilize condescending tones, or are disrespectful of others and not allow them to speak or voice their concerns.

Is resolution a possibility given the intensity of these conflicts? It is highly unlikely.

One of my biggest concerns for Veterans who have been diagnosed with PTSD is their potential lessened ability to be mindful of their word choice and tone when speaking to others when confronted.

As our nation's current crisis's continue over months, veterans (as well as the population as whole), are experiencing fatigue – emotional and physical, increased anxiety, and potentially more severe symptoms of depression.

As this emotional fatigue continues, verbal filters begin to be less effective, and arguments can escalate quickly to an intensity where things are said and done that would never be considered when not feeling the impulse to attack in kind.

We must start being more respectful of each other and how we treat one another and speak to one another.

system is activated and increases heart rate, blood pressure, and breathing;

Over the past several months we have seen the beauty in the human spirit with the willingness to



care for and support one another.

We have also seen the hideous side of the human spirit that is hurtful, destructive, and spiteful.

These negative emotional chain reactions must stop, and it can start with the reader of this article. Be mindful of being respectful of those you encounter regardless if they are wearing a mask, their

race, if they drive a GMC or a Ford.

We are "just people" who deserve to be treated with respect despite differing views.

I am not asking the reader to not voice their concerns or opinions, but to be more conscientious of their delivery to support their opinions being heard and considered.

If we do not, we will

constantly be activated, reacting emotionally, and not rationally responding.

We will lose sight of who "We the People" are. "We the people" will become the people we once were.

Veteran Crisis Hotline
Dial 1-800-273-8255 and
Press 1 to talk to someone.
Send a text message to
838255 to connect with a VA
responder. Heather Hill is a
veteran of the U.S. Army.



# HopeSource boosts aid to veterans

Submitted by HopeSource

For veterans who are struggling with housing during the COVID-19 crisis, there's extra help available from Hope-

Increased funding from Veterans Affairs will give HopeSource the ability to serve veterans who are homeless or in danger of becoming homeless.

Help with finding temporary or permanent housing and eviction prevention will be available to U.S. military veterans in Grant, Okanogan, Chelan and Douglas counties.

HopeSource already operates the Supportive Services for Veterans Families (SSVF) program, which helps secure housing and benefits for veterans.

These extra funds, totaling \$880,000, are to be spent in the next several months to help veterans suffering from the consequences of the pandemic.

A key difference with this new funding is that it allows HopeSource case managers to better assist those who are in danger of becoming homeless, not just the literally homeless.

"For the first time many veterans who are struggling but not quite homeless will be able to ensure a stable life for their families, decreasing the stress on themselves and their family members," said Susan Grindle, HopeSource CEO.

"This will allow them to focus on edu-

cation and employment that will lead to permanent stability."

Claudia Betancourt is an SSVF case manager for Chelan and Douglas counties and a veteran herself. She says these funds are critical for the health and wellbeing of veterans.

"With everything going on in our country right now with COVID-19, it is especially hitting hard in the veteran community because we do tend to isolate ourselves and have trouble leaning on our community supports more than the average person," Betancourt said.

Her mission is to make sure these funds go to help those veterans in need.

HopeSource has been assisting veterans in six Central Washington counties for more than six years through the SSVF program. It's a vital service, Grindle said, because of the focus on veterans.

"We are able to demonstrate to those who chose to serve and protect this country that the country honors them and has their back, supporting them in their role as civilians and contributing members of their community," Grindle said.

To apply, call HopeSource at (509) 925-1448 or go to ssvf.us.

HopeSource is Community Action Agency providing a wide range of human services in Central Washington. Contact: Samantha Puntenney spuntenney@hopesource.us (509) 925-1448



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IRS news release

# 1. Balance Due Notice mailings: Due dates extended to help taxpayers

Due to the COVID-19 pandemic, the IRS was unable to mail some previously printed balance due notices as a result of office closures.

As IRS operations continue to reopen, these notices will be delivered to taxpayers in the next few

Some of the notices may reflect due dates that have already passed.

The IRS assures taxpayers the due dates have been extended to July 10 or July 15, 2020, depending on the type of tax payment and original due date.

The correct due date will appear on an additional insert mailed with each notice. Taxpayers who have questions can call the number provided on their notice.

#### 2. Timely reminder: Schedule and electronically pay federal taxes due by July 15

This IRS Fact Sheet outlines all you need to know about filing and paying federal taxes due July 15.

Find information on scheduling or rescheduling a payment, electronic payment options, estimated tax payments, and requesting an extension.

For more information about paying taxes due July 15, see the frequently asked questions available on *IRS*. *qov*.

# 3. Flowchart helps employers understand new tax credits

The IRS recently issued Publication 5419, New Employer Tax Credits (PDF) to help employers understand that tax credits available to them due to the coronavirus pandemic.

The one-page document breaks down the details of the Employer Retention Credit and the credits for paid sick and family leave in easy-to-follow charts. Using the document, employers can quickly determine whether they are eligible for the credits, the amount of the credits and which wages apply to the credits.

#### 4. Regulations to help businesses claim credits for carbon capture

The Treasury Department and the IRS recently issued proposed regulations (PDF) to help businesses understand how legislation passed in 2018 may benefit those claiming carbon capture credits.

The proposed regulations provide guidance regarding two new credits for carbon oxide captured using equipment originally placed in service on or after Feb. 9, 2018, allowing up to:

✓ \$50 per metric ton of qualified carbon oxide for permanent sequestration, and up to ✓ \$35 for Enhanced Oil Recovery purposes.

See the complete IRS news release: Treasury, IRS provide regulations to help businesses claim credits for carbon capture.

# 5. Form 1040-X electronic filing options coming this summer

The IRS recently announced that later this summer taxpayers will for the first time be able to file their Form 1040-X, Amended U.S. Individual Income Tax Return, electronically using available tax software products.

Making the 1040-X an electronically filed form has been a goal of the IRS for a number of years. It's also been an ongoing request

from the nation's tax professional community and has been a continuing recommendation from the Internal Revue Service Advisory Council (IRSAC) and Electronic Tax Administration Advisory Committee (ETAAC).

See the IRS news release: IRS announces For 1040-X electronic filing options coming this summer; major milestone reached for electronic returns.

#### 6. IRS warns against COVID-19 fraud; other financial schemes

In a news release last week, the IRS cautioned that criminals are continuing to use the COVID-19 Economic Impact Payments as cover for schemes to steal personal information and money.

The IRS Criminal Investigation unit has already seen scams related to the organized selling of fake at-home test kits, offers to sell fake cures, vaccines, pills and advice on unproven treatments for COVID-19.

Other scams purport to sell large quantities of medical supplies through the creation of fake shops, websites, social media accounts and email addresses where the criminal fails to deliver promised supplies after receiving funds.

For more information on COVID-19-related scams and how to protect yourself and your business, see the complete news release: IRS warns against COVID-19 fraud; other financial schemes.

### Ten recipients qualify

# Brewster earmarks CARES Act funds for local businesses

By Mike Maltais

BREWSTER – Last month the city voted unanimously to approve a Department of Commerce CARES Act Interagency Agreement in tandem with an agreement with the Economic Alliance to assign a portion of CARES Act funds awarded to the city to the Economic Alliance for distribution to local businesses.

Mayor Art Smyth said that a portion of Brewster's COVID-19 relief package of \$70,500 CARES Act funds would be distributed through the Economic Alliance in \$1,500 grants to area small businesses that have qualified for the stimulus money.

In response to a question from Brewster Chamber of Commerce President Mike Mauk for clarification regarding how many grants would be given and to whom, city legal counsel Chuck Zimmerman explained that a total of 10 applications from small businesses within the Brewster city limits have met the guidelines for funds.

Each will receive \$1,500 in grant funds to cover \$1,500 in loses for business interruptions caused by required coronavirus closures. A total of \$15,000 is earmarked for distribution.

"The Economic Alliance, at no cost

to the city, will analyze, evaluate, and distribute those funds to each of those 10 businesses provided that they qualify," Zimmerman said.

As a further compliance measure city clerk/treasurer Misty Ruiz asked council members to repeal an earlier 2007 resolution that restricted the use of city general fund money to avoid the appearance that distributing the grant funds under discussion would violate the city's own policy.

Zimmerman explained that the original resolution was enacted 13 years ago to create a policy to protect the city council from funds requests that council members were not comfortable supporting

"These grants are not public funds," said Zimmerman. "They are pass-through allocations of funds that were provided to the city by the federal government for COVID-19."





# New contractors Chelan-Douglas May 2020

Name	Address	City
APPLE VALLEY GENERAL SERVICES	793 N. GALE PL	EAST WENATCHEE
ELLARD GENERAL CONST. LLC	2094 PRATT CT	EAST WENATCHEE
FIREWISE LIVING	149 W BENTON	LEAVENWORTH
GM CONTRACTING LLC	742 CASCADE ST	WENATCHEE
HYDROSEED NCW	4725 STEMILT HILL RD	WENATCHEE
NORTHWEST BUILDING CONTRS LLC	10025 STATE HWY 97A	WENATCHEE
OUTDOOR ELEMENTS NORTHWEST LLC	5989 PIONEER DRIVE	CASHMERE
PRECISION STRIPING	505 MARKESON ST	CHELAN
RIVER VIEW ROOFING LLC	1716 N ANNE AVE	EAST WENATCHEE
VARIEGATED TERRA LLC	12759 WILSON ST	LEAVENWORTH
A & V CONSTRUCTION	PO BOX 573	MONITOR

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# MEMBER MESSENGE

"Driven to Promote and Protect Small Business"

**JULY 2020 ASSOCIATION NEWSLETTER** 

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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!

- Anderson Landscaping 13 years
- Banner Bank 23 years
- Black Forest Finishing 2 years
- BTO Construction 22 years
- Boyer Mountain Pool, Inc. 4 years
- C & C Investment Properties, LLC 16 years
- Cashmere Valley Mortgage 22 years
- Community Glass Company, Inc. 23 years
- Eagle Fence Store 22 years

- Eider Construction, LLC 6 years
- Forte Architects 9 years
- Inland Fire Protection 21 years
- Jerry's Custom Homes, LLC 5 years
- Kelley Connect 6 years
- Louws Truss Inc. 2 years
- Midway Building Supply 2 years
- NCW Appraisal 12 years
- North Meridian Title & Escrow 23 years
- Premium Rock 4 years
- Prestigious Patios, LLC 4 years
- Real Homes 13 years
- Roberts Construction, LLC 5 years
- Sage Homes, LLC 4 years
- Standard Pallet Co. 6 years
- TC Slingers LLC –2 years
- Three Cedars Home Inspection 4 years
- Veritas Accounting Solutions PLLC 2 years
- Wessman Construction, LLC 7 years
- Weyerhaeuser 5 years





- Ready Mixed Concrete
- Sand & Gravel
- Crushed Rock
- Concrete Supplies & Blocks
- 3 Locations to Serve You

"We are creating a team of highly skilled people working safely to build long-tern relationships with our customers and communities. Integrity, superior quality, and exceptional service will continue to be the foundation of our future."

886-4853

886-1070



**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.



LOCATED AT:

2201 N. Wenatchee Ave. Wenatchee, WA 98801

PHONE: (509) 293-5840

FAX: (509) 665-6669

Email us for more Info@BuildingNCW.org

Visit us online at: www.BuildingNCW.org

# A Message From Our Membership Coordinator!

Summer is here in North Central Washington! NCW has faced many hardships over the last few years; fires, windstorms, washouts, you name it! And every time we have been able to bounce back stronger than ever. With the help of our community members, local elected officials and many organizations dedicated to the recovery and growth of our area we rose stronger than ever with good plans in place for better preparedness.

This summer though, looks a lot different than we have ever seen. Businesses are shut down due to a virus that the world is having a hard time responding to. Families have lost their livelihoods, entrepreneurs are feeling defeated, and the "new normal" is not feeling "normal" at all.

These are hard times for our small, rural counties, but with the right knowledge, a whole lot of effort, and more grit than we've ever mustered before, I have no doubt that North Central Washington will bounce back, and they will bounce back strong.

So how do we do that? I am a firm believer that education and preparedness will get us to where we need to be, but only if we can find cooperation and support each other. And that my friends, is what Building North Central Washington is here to do.

BNCW is a member-driven organization that specializes in providing representation and information to the business owners, landowners, and resi-



**Rachel Beardslee** 

dents of NCW. We are engaged heavily at the local level to represent all of our community in the fight to keep our area alive as we face the unknown.

For more information about Building North Central Washington and What we believe in, please read the information on the next few pages of this publication.

To find out more and keep updated with what we're doing on the regular, follow us on our social media accounts at @BuildingNCW or visit our website at www.BuildingNCW.org.

For a full membership application please go to our website at: www. buildingncw.org/page-1247965. You can contact me at rachel@BuildingNCW.org

We are here for you!

Rachel Beardslee, BNCW Membership Coordinator 12 • July 2020
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**Building North Central Washington** is a non-profit trade association dedicated to promoting and protecting small businesses and the building industry, preserving the growth of the local economy, and overall quality of life in North Central Washington.

#### What does BNCW Do?

We are a member-driven, business organization that serves as an aggressive advocate for our community and our members, working to support the values and principles of businesses. BNCW utilizes a grassroots approach to educate local elected officials and agency staff on important issues that impact those we represent. We're actively involved in local policy making, ensuring that our members' collective voice and interests are heard, loud and clear. BNCW works diligently to address the over-regulation of businesses, while passionately defending against the rising tide of land-use regulations that are eroding citizens' private property rights. We're equally passionate about marketing and referring our member companies to the public, while promoting events and networking opportunities that help provide our members with a distinct, competitive edge.

### Why Join BNCW?

Membership with BNCW is a smart business decision, regardless if your business is tied directly to the building industry, or not. Your membership investment will pay dividends. BNCW has the knowledge, expertise and commitment to achieve meaningful results for our members throughout North Central Washington. Are you frustrated and fed-up with having your heard work jeopardized by the growing assault on businesses? Do you feel like there's nothing you can do to stop it? If you answered yes, JOIN NOW! Your membership investment will pay dividends. BNCW has the knowledge, expertise and commitment to achieve meaningful results for our members throughout North Central Washington.

When you become a member of Building North Central Washington, we make a commitment to you to do our best to promote you, represent you, but most importantly, PROTECT you.

### What are BNCW's Guiding Principles?

#### We Believe:

- Building and Development drive economic vitality
- Small business and free enterprise contribute to a resilient and sustainable economy
- Government should respect private property rights and be limited in scope
- Agencies and lawmakers should be accountable to the people they serve, and the policies they create should be fair, consistent and predictable
- We are stronger together, thus we actively seek opportunities to partner to address issues with broad impact

We recognize and respect our role as a resource in the larger community, but that role must not overshadow our primary charge to serve our member and community needs.

#### **BNCW EVENTS**

#### **BNCW's July Board of Directors Meeting**

■ Wednesday, July 15, 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 Corporationaccording 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:**

# FROM A DIFFERENT PERSPECTIVE



# **Delightful Dollar**

ith so much fiscal and monetary stimulus coming from DC, unfounded fears of the US dollar losing its position as the world's reserve currency have cropped up. There is no real competitor. To use metaphors, Europe is a beautiful museum, Japan is an old age home, and China is moving quickly from being a jail to a prison. The dollar remains by far the most attractive and suitable currency."

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#### **Mission Statement:**

BNCW promotes and protects the North Central Washington building industry for the preservation and growth of the local economy, small business and quality of life.

#### **Vision Statement:**

BNCW envisions a community where people want to live and small businesses thrive.

### Values Statement – The following values guide BNCW's behavior in all that we do:

Dedication
Accountability
Courage

Advocacy Value Knowledge Professionalism
Proactive
Voice

#### **Issues of Interest**

Building North Central Washington actively engages with elected officials and agency staff, at both a local and state level, on important issues that impact our members and community. Here are just some of the issues we follow.

Permitting and Compliance
Property Rights
Land-Use Policy
Economic Development
Regulatory Reform

Transportation Policy
Escalating Taxes and Fees
Energy Policy
Legal Reform
Workers' Compensation

Unemployment Insurance
Health Insurance
Environmental and Natural Resource
Policy
Employment / Labor Policy and Laws

As a part of our aggressive involvement in local policy making, we provide a Government Affairs and Jurisdiction Meeting Calendar as well as publish a Local Jurisdiction Blog on our website at <a href="https://www.buildingncw.org">www.buildingncw.org</a>.

Do you want to be more involved with your local government and issues? Consider joining BNCW to make a lasting impact on local business, property owners and entire communities.

Learn more today! Visit us at 2201 N. Wenatchee Ave, Wenatchee, WA 98801, call us at 509.293.5840 or visit our website, www.buildingncw.org

# BNCW'S: FROM A DIFFERENT PERSPECTIVE

# **Healthcare Hurting**

urprisingly, healthcare was responsible for almost half of the 5% seasonally adjusted annual rate of decline in 20Q1 GDP, despite the Sars-Cov-2 pandemic. Turns out 1.5 million healthcare workers lost jobs in Q1 because hospital and doctors' office revenues collapsed. Why? Because health insurance pays for procedures and generally not for outcomes. With hospitals full of low reimbursement Covid-19 patients, lucrative elective surgeries like knee replacements are not happening."

Elliot F. Eisenberg, Ph.D.
GraphsandLaughs LLC, elliot@graphsandlaughs.net
Cell: 202.306.2731, www.econ70.com



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# MEMBER MESSENGER

"Driven to Promote and Protect Small Business"

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#### **MEMBERSHIP BENEFITS!**

Benefit	Details	Individual	Affiliate	Business
Advocacy	Representation that Leverages YOUR Voice on Issues that Impact YOUR Livelihood	<b>◊</b>	<b>◊</b>	<b>◊</b>
Educational Classes	Save money on Classes: First Aid, CPR, EPA Lead Certification, and others.	<b>◊</b>	<b>◊</b>	<b>◊</b>
Notarization	Complimentary Notary Public Service	<b>◊</b>	<b>◊</b>	<b>◊</b>
Printing	Members Pay Discounted rates: .20¢ / color sheet, .05¢ / B&W sheet	<b>◊</b>	<b>◊</b>	<b>◊</b>
Relationship Building	Great Opportunities to Build Community Relationships and Give Back	<b>◊</b>	<b>◊</b>	<b>◊</b>
Industry Information	Stay Informed on Important Changes that Affect YOUR Industry and Business	<b>◊</b>	<b>◊</b>	<b>◊</b>
Association Affiliation	Demonstrate You're an Industry Leader with an Affiliation to a Trusted Professional Trade Organization	<b>◊</b>	<b>◊</b>	<b>◊</b>
Discounts	Member to Member and Member-Only Discounts!	<b>◊</b>	<b>◊</b>	<b>◊</b>
Referrals	Member Referral Program to Help Increase Your Business		<b>◊</b>	<b>◊</b>
Networking	Enjoyable Member Events and Activities!	•••	<b>◊</b>	<b>◊</b>
Directory Listings	Your Company Included in ALL Print and Online Listings	· · · ·	<b>◊</b>	<b>◊</b>
Permit Lists	Let Us do the Work for You! Building Permit Access ⋄	<ul><li>◊ · · · · ◊</li></ul>	<b>◊</b>	<b>◊</b>
Business Journal Subscription	Complimentary Subscription to the Wenatchee Business Journal. Stay Informed about Business in NCW	<ul><li></li></ul>	•	<b>◊</b>
Discounted Marketing	More Bang for Your Buck with Marketing, Advertising and Promotional Opportunities	· ·· · · · ·	•••	<b>◊</b>
Health Plans	Insurance Plans that Match Your Needs with Competitive Rates	<ul><li></li></ul>	•••	<b>◊</b>
Safety APP	Complimentary Custom APP – L&I Required Safety Plans. Avoid Expensive Fines and Penalties	• ◊	•••	<b>◊</b>
Legal Consultation	Access to Initial Legal Consultation – See our Legal Services Page for more information	•	•••	<b>◊</b>
Voting Rights	Vote at regular or special meetings of the membership	◊	•••	<b>◊</b>
Leadership Opportunities	Join a Committee at BNCW for Great Personal Development and the Opportunity to Make a Difference	0	•••	<b>◊</b>
Professional Forms	Complimentary Access to Required State and Federal Forms and Business Forms, Letters and Contracts		•••	<b>◊</b>
Boardroom Access	Complimentary Access to Wi-Fi, Phone, Copier and a Private Meeting Space	◊		<b>◊</b>
Retro Program*	Workers' Comp Retro Program – Earn Money Back for Being Safety Conscious		•••	<b>◊</b>

♦ – Included

... – Not Included

augustedge

• - Option to Pay for Services









# Veritas Accounting's Rudnick earns Certified Tax Coach designation

By Gary Bégin

Ceinwyn Rudnick, a Wenatchee IRS certified Enrolled Agent, became one of just over 700 tax professionals nationwide who has completed the American Institute for Certified Tax Planners' training academy leading to the Certified Tax Coach designation.

"Taxpayers who really want to beat the IRS can't wait for their accountant to work magic with a stack of receipts on April 15," says Rudnick "They need a plan for taking advantage of every deduction, credit, loophole, and strategy allowed."

"Traditional tax professionals focus on putting the right numbers in the right boxes on the right forms," says Dominique Molina, a San Diego-based CPA, and Director of the American Institute for Certified Tax Planners. "Our program is different," she continues.

"We don't just help our client's record history. We help them write it, with a complete menu of advanced tax-planning concepts and strategies."

The AICTP program focuses on court-tested, IRS-approved strategies for minimizing Alternative Minimum Tax, maximizing deductions from real estate and passive activities, maximizing retire-



Ceinwyn Rudnick

ment savings, and similarly powerful strategies.

As taxes rise to cover increased government spending, this sort of proactive planning will become even more important in the future.

To earn the CTC designation, Rudnick completed an intense five-day online training program. She had to also agree to abide by the AICTP Code of Ethics and complete 24-hours of tax-planning continuing education annually.

The Wenatchee Business Journal caught up with Rudnick at a recent Wenatchee Business Group meeting (virtual) and asked her to explain the CTC designation further. Here is her answer:

"Becoming a Certified Tax Coach puts education behind my preferred way of doing business with my clients- which is yearround. Tax planning is a proactive approach where we create a tax strategy together with our clients and guide this activity continuously to maximize tax savings. I think about my clients all year long and I hope to earn their trust as a business and tax advisor."

Rudnick continued, "My Certified Tax Coach designation provides a framework for this business model. As a CTC I am concerned first and foremost with planning for successthis way of doing business means filling out forms and paying taxes at year end is no longer stressful, unexpected, or even the most important part of accounting for either my clients or myself."

Veritas Accounting is also a member of the Wenatchee Network Group, which is currently meeting (virtually) every Wednesday at noon.

"I am excited to share my ongoing discoveries! A free tax discovery session is a low-stress way to get this process started. Please feel free to call or email our office to schedule a time to meet," Rudnick concluded.

Ceinwyn can be reached by calling: 509-888-0503 or 509-979-7431 or via email: ceinwyn@veritasaccountingsolutions.com.

# Troy Campbell Named New Executive Director of the Leavenworth Chamber of Commerce

LEAVENWORTH - The Leavenworth Chamber board of directors announced that Troy Campbell will be the new executive director of the Leavenworth Chamber of Commerce.

Campbell will begin his new role on June 15.

He is replacing Nancy Smith, who is retiring after serving as the chamber's executive director for more than 15 years.

"I am honored to be selected as the executive director of the Leavenworth Chamber of Commerce and



Troy Campbell

to have an opportunity to put a career of ideas, experiences, and training to use for one of the most unique and endearing towns in the Pacific Northwest," Campbell said.

A 1996 graduate of Eastern Washington University, Campbell has more than 20 years of experience in travel and tourism, event production, marketing, and non-profit management.

Most recently, he served two years as executive director of the Calistoga Chamber of Commerce, after serving nine years as the executive director for San Francisco's Fisherman's Wharf Commu-

SEE CHAMBER DIRECTOR, PAGE 16



# Public Power Association awards Chelan PUD's Steve Wright for leadership, consensus building

Submitted by Chelan PUD

Chelan PUD General Manager Steve Wright, a Northwest public power leader for nearly 40 years, received the Alan Richardson Statesmanship Award in early June.

The American Public Power Association (APPA) honor recognizes public power leaders who work to achieve consensus on national issues important to public power utilities.

"Steve is a strong advocate for public power, as well as a thoughtful and courageous leader willing to question conventional wisdom in search of long-term solutions that advance the public interest," said Joy Ditto, APPA president and CEO. The award came at APPA's Public Power Connect: Virtual Summit and Business Meeting, hosted from Washington, D.C.

Wright is recognized as one of our country's experts



Steve Wright

within the energy industry and public power.

During a career spanning four decades, Wright has shown his commitment to collaboration and public engagement as he has led critical discussions about public power and policy decisions.

"Steve is laser focused in his pursuit of solutions to critical challenges facing public power," said Chelan PUD Board President Garry Arseneault. "He is a master at bringing opposing views together to achieve consensus and has solidly established himself as an industry leader and an advocate for protection and advancement of customer-owned power."

Wright became Chelan PUD general manager in 2013. He previously worked for the Bonneville Power Administration (BPA) for 32 years, the final 12 years as administrator/chief executive officer (second longest on record).

BPA provides about onethird of the electricity and 70 percent of the transmission in the Pacific Northwest.

"Steve has been a leader on public power issues for decades," said former U.S. Representative Norm Dicks from the state's 6th District.

"When I served on the House Appropriations Committee, I worked with Steve during the time he was Administrator of BPA. Steve was a brilliant administrator and always advocated for public power."

Wright has worked with many industry associations during his career including the last 12 years with APPA. He has strongly advocated for the advancement of APPA positions on key topics, including hydropower relicensing, energy efficiency and climate change.

Working closely with the Northwest congressional delegation and a broad collection of regional stakeholders, Wright also has cultivated a unified voice in the Northwest for ongoing Columbia River Treaty negotiations.

At Chelan PUD, he has led the development of two 5-year strategic plans, which engaged thousands of customer-owners, employees and businesses in an open dialogue to build consensus around public power issues.

Wright holds leadership positions on multiple boards, including the American Public Power Association and the Alliance to Save Energy. He also served on the Steering Committee of the Large Public Power Council, and was Chair of the Public Generating Pool.

#### **CCSO promotes Musgrove to Chief of Patrol**

Chelan County Sheriff's Office (CCSO) Patrol Sergeant Adam Musgrove has been promoted to Chief of



Adam Musgrove

Patrol, as of July 1. Musgrove has been with the CCSO since 2012 and was promoted to Sergeant in 2017 and is currently a nightshift supervisor. He also runs the Reserve Program for CCSO and is a Domestic Violence instructor.

Musgrove has organized two Reserve Academies and one Citizens Academy and has served as a Field Training Officer and is close

to becoming an FTO Instructor.

Musgrove created and runs the CCSO Santa's Stars program and has completed a course in Police Leadership. CCSO Sheriff Brian Burnett states, "Musgrove brings some great leadership qualities to the Sheriff's Office and the Chief of Patrol position."

# North Central Educational Service District adds to team

North Central Educational Service District (NCESD) has hired Luisa Hernandez as a Family Resource Coordinator. Hernandez graduated from Central Washington University with a degree in Social Services and has spent several years working in the field of early learning and directly with children and families as a family advocate. She has experience working in both school districts and non-profit organizations. As a Family Resources Coordinator, she assists families with coordinating early intervention services for their child and other resources as identified in the Individual Family Service Plan.

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# Leaving a Legacy Gift without updating your Will

By Ben McNair, Financial Planner, Draggoo Financial Group

Looking for a method of leaving a legacy gift without spending the time and energy of updating your will or estate plan? Look no further than your qualified retirement plan (IRAs, 401(k)s, 403(b)s, etc.) or permanent life insurance policies

These assets both allow the owner to designate a beneficiary (or multiple beneficiaries) that bypasses the probate process and takes precedent over wills or other estate planning documents, and updating a beneficiary is as easy as requesting a beneficiary change form from your financial or insurance advisor.

#### RETIREMENT PLAN

For many of my clients their IRA is one of their largest liquid assets.

They've spent years contributing to them and enjoying the tax benefits they provide.

Many of my clients also find that, once they've reached retirement, they are not as dependent on



Ben McNair

the income the IRA can provide than they thought they would be, and simply withdraw the minimums required each year after reaching age 70 ½.

In many cases this means there will be money left over in the IRA once the owner passes away.

These assets can be passed on to the next generation, but at a cost, as IRA assets are taxable to a beneficiary and may face additional estate taxes depending on the size of the owner's overall estate.

By making a qualified charity the beneficiary of an IRA, the owner can deduct the amount from their overall estate, and the balance will pass to the charity free of taxation.

This allows the IRA owner to not only make an impact on their community, but also gives them the flexibility to pass on other, more tax efficient assets to their heirs.

This same strategy can also be applied to qualified and non-qualified deferred annuity contracts.

#### LIFE INSURANCE

Permanent life insurance policies are another asset that can easily be updated to create a legacy gift. Life insurance is put into place as a form of protection.

Policies are purchased to protect our families from a premature death where the death benefit is intended to provide income replacement and the liquidity to pay off debts.

If you have had the good fortune to live a long life and find you no longer need the insurance policies for their original intent, updating the beneficiary to your charity of choice will provide a legacy gift at your passing.

Life insurance death benefits are generally paid tax-free, and this would certainly be true if a charitable organization were the beneficiary of the policy.

It is important to note that the owner of a qualified retirement plan, deferred annuity contract, or life insurance policy may name more than one beneficiary.

If the owner would still like some money to be passed on to their heirs,

they can name both the heirs and a charity.

While these beneficiary updates are as simple as completing a form or two, an owner should still consider any estate planning that may already be in place and ensure the changes would still coordinate with that existing planning.

Remember that your named beneficiary can be

as broad or as specific as vou choose.

The Community Foundation of NCW manages hundreds of charitable funds that benefit specific nonprofits or scholarships, general "fields of interest," and of course endowed funds that will give back forever.

For more information, call 509-663-7716 or visit www.cfncw.org.



# North Central Educational Service District (NCESD) selects Hentges as 2021 regional Teacher of the Year

Jacqueline Hentges has been selected as the NCESD 2021 Regional Teacher of the Year. She is a Science teacher at Brewster Middle School, where she has served for 25 years.

She holds a Master's Degree in Teaching from Whitworth College, along with Bachelor of Arts degrees in Biology and Physical Education.

"I believe the more invested and genuine we are with our students the more invested they become in their education. They need to know we care about



Jacqueline Hentges

their favorite color and their future. I am fortunate to be from a family of great teachers, strong women who exude their love of teaching. My grandmother was highly regarded in the classroom and as a reading specialist and my mother is the biggest influence on my teaching," she explained.

Hentges is the 2021 selection from throughout the four-county NCESD service district.

All nine Washington State ESDs select a regional Teacher of the Year, who go on to compete for state honors.

The State winner serves as a spokesperson and representative of teachers at the local, state and national levels.

Camille Jones, a teacher from the Quincy School District was selected as the 2017 Washington State Teacher of the Year.

#### About NCESD

NCESD is a resource to the 29 districts within the four-county service area, providing professional and timely tools to meet the needs of individual schools and districts, and a reliable point of education-related information for the communities served. The NCESD is a respected resource to other ESDs throughout Washington State.

For the latest local news and advertising see the NCW Media Web sites...

leavenworthecho.com

cashmerevalleyrecord.com

qcherald.com

lakechelanmirror.com

NCWBusiness.com

### CONTINUED FROM PAGE 15

# Troy Campbell Named New Executive Director of the Leavenworth Chamber of Commerce

nity Benefit District.

His experience includes producing large civic events, galas, parades and fundraisers, including the International Ocean Film Festival, San Francisco Fleet Week, Wharf Fest at Fisherman's Wharf, the Calistoga Harvest Table, the Calistoga Lighted Tractor Parade, the Food as Art Gala for the CD Forum for the Arts, and the Two Nation Vacation Travel Trade Show.

In addition, his role with the FWCBD included overall operational and strategic leadership for the organization, as well as management of projects, destination marketing, capital improvements, and more than 11 committees ranging from marketing and events to urban planning and emergency preparedness.

"The Leavenworth Chamber of Commerce's board of directors looks forward to serving Leavenworth under Troy Campbell's leadership," said Jesse Boyd, President of the Leavenworth Chamber of Commerce.

"Nancy Smith's dedication and service to this community over the past 15 years has been much appreciated, and we wish her all the best in retirement. And the organization is left in good hands with Troy."

#### About Leavenworth:

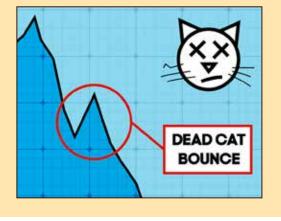
Leavenworth is a picturesque Bavarian-themed village nestled in the foothills of Washington's Cascade Range. Barely two hours from Seattle and 30 miles from Pangborn Memorial Airport in East Wenatchee, Leavenworth has become a popular destination for families, foodies, wine lovers, and adventure-seekers. For more information visit leavenworth.org.

# Business Term of the Month

# Dead cat bounce

A term used by traders to describe a pattern wherein a spectacular decline in share prices is immediately followed by a moderate and temporary rise before resuming its downward movement.

While a dead cat will bounce if you drop it from a high building, that doesn't mean it's alive.





through the Wenatchee Business Journal

# REAL ESTATE

MAY 2020	WENATCHEE E	Busines	s Joui	RNAL / NCWBU	SINE	SS.COM						Pag	GE <b>17</b>
	TOP PR	OPE	RTI	ES – Ma	y	2020							
Buyer	Seller	SalePrice	Address			City	Acreage	Sq. Ft.	Year Built	Bed- rooms	Bath- rooms	Pool	Fire- place
LAKE HOUSE LEGACY TRT	RUNKEL ARTHUR P	\$2,465,000	100	MINNEAPOLIS BEACH		CHELAN	0.2700	2240	2001	4	2.5	N	N
IRVIN GWENDA L & NEILL D BOWMAN	SMITH DAVID E	\$1,150,000	70	GARMISCH	LN	LEAVENWORTH	2.5000	3566	2016	3	2.5	N	Y
MC CONNELL LIVING TRT  DAHMEN BRADI   & CHAD	ISAAK SCOTT J  DUFFY MARK & ANDREA TRUSTEES	\$1,142,500 \$1,140,000	4135 4160	SUNNYBANK S LAKESHORE	DR RD	CHELAN	0.5100	3180 820	1983 2012	3	3	N N	N Y
ALJAHA I LLC	MK3 LLC	\$999,900		N WENATCHEE	AVE	WENATCHEE	1.6900	6392	1947		L	N	N
PINSONEAULT JOHN P & ALETHA M	MC KELLAR SCOTT	\$985,000	119	N WATER	ST	CHELAN	0.1700	1376	1934	3	3	N	γ
REINEKE RODNEY R & TERI L	RICH KAREN W	\$915,000	7560	CHELAN RIDGE	RD	CHELAN	0.6400	3050	2001	4	3.5	N	Υ
KENT CATHERINE H	SPENCER JOHN & MARTHA	\$885,000		LOOP	AVE	MANSON	3.5000	2626	2006	3	3.5	N	Y
SNYDER DECCIO LISA M	PARZYBOK TIMOTHY I & BONNIE L	\$775,000	5265	MAJESKA	LN	CASHMERE	1.0000	3223	1996	2	3	N	N
HORNSEY JACQUELINE & BENJAMIN MC INNIS TYSON A & JENNY S	TIMBERWOOD HOMES LLC HAGLUND PATRICK & DIANA	\$764,990 \$760,000	229 5575	BURCH HOLLOW SQUILCHUCK	LN RD	WENATCHEE WENATCHEE	0.3500 2.2400	3282 1870	2019 2016	4	3.5 2.5	N N	Y
BRIGGS JONATHAN & DEBORAH	MC DANIEL TED & LAURIE	\$730,000	3504	DIANNA		WENATCHEE	0.3300	2307	2018	3	2.5	Υ	Y
CLARKE JAMES R & TAUNYA M	ANDERSON FAMILY TRUST	\$714,500	18590	HAZEL	LN	PLAIN	1.0100	2002	2003	3	2.5	N N	Y
ADAMS WILLIAM G & COLLEEN P REV LIVING TRT	BRIGGS JONATHON W & DEBORAH J	\$695,000	423	LOMBARD	LN	WENATCHEE	0.5700	1647	1983	4	3	N	N
BERRY DONNA L	LIVERS MICHAEL C ETAL	\$680,000	21402	QUARTER	RD	PLAIN	0.3000	2088	2008	2	3	N	N
TAKACS INC	WINTERMEIER BRIAN	\$675,000	109	COTTAGE	AVE	CASHMERE	0.1100	3472	1910			N	N
TAYLOR SCOTT E & JANE A GROSS	MC KENNA KATHY TRUSTEE	\$671,000	12206	W SHUGART FLATS	RD	PLAIN	1.1500	1800	1989	3	1.5	N	Y
TURCOTT JONATHAN J & EILEEN M PORTER KEITH & LEMLEM	MAMBALAM PRAVEEN & MELINA ETAL	\$645,000	459	PORCUPINE	LN	CHELAN	0.1000 1.0500	1635	2014	3	3.5	N	N
WEATHERMAN RYAN W & KELLY A	BURLINGAME JEREMY R & ERIKA D LARSON TREVOR D	\$630,000 \$620,000	2805 246	SQUILCHUCK CORRIGAN	RD RD	CASHMERE CASHMERE	2.0300	1786 2302	2003 2010	4	3	N N	γ
GEREN LENARD V & WENDY M	JONES MYLES C	\$613,575	6302	PIONEER	DR	CASHMERE	9.9100	1272	1920	3	ı	N	Y
MC CARTHY JOSEPH J & PHU THUY GIA BUI	SAYEGH MARWAN & LINDA	\$604,500	114	MONTE CARLO	DR	CHELAN	0.1800	1620	2011	3	3	N	N
ANDERSON FAMILY TRT	DELZER INGRID E & JAMES A	\$580,000	9485	E LEAVENWORTH	RD	LEAVENWORTH	1.2000	2280	1912	4	2	N	N
THOMPSON DAVE & JEANINE SAN CLEMENTE	WHEELESS MELODY & KYLE	\$575,000	9605	N FORK	RD	CASHMERE	20.9300	3020	2005	3	3	N	Y
EAGLE CREEK SHELTER LLC ETAL	EAGLE CREEK SHELTER LLC	\$550,000	10261	EAGLE CREEK	RD	LEAVENWORTH	16.4000	1578	1997	3	3	N	Y
JOHNSON LOUISE M & MICHAEL J CLOUD	CHELAN LOOKOUT LLLP	\$546,150	1462	BIGHORN		CHELAN	0.0400	0	0			N	N
GROSS JASON C & KELLY L IRMGARD PREISING KARIN	RYAN RAY & HEIDI SAMPSON DAVID R & SHARON E	\$540,000 \$525,000	2002	BLAZING STAR Broadway North	LN	CHELAN WENATCHEE	23.1200 0.3800	2216 3344	2014 1992	4	2.5	N N	Y
ANSOLABEHERE MICHAEL & ANNETTE	RIPARETTI OWEN P & GREETE E	\$520,000	3519	KIMBERLY	СТ	WENATCHEE	0.3300	2154	1992	5	3.5	N	Y
SHOWALTER RYAN T & DANI L	AXTELL PAUL W	\$512,500			ST	LEAVENWORTH	0.1100	1823	2007	3	2.5	N	N
SOKOL JOHN & KARI	SCHIMELFENIG PAUL ETAL	\$509,000	1703		RD	LAKE WENATCHEE	10.4000	1524	1995	2	2.5	N	N
SCANGA LAUREN & MICAH D	GODFREY JENNIFER	\$505,000	3765	KNOWLES	RD	WENATCHEE	0.2800	1904	1996	4	3	N	Y
SHORE STEPHEN & ARIELLE	JOHNSON MAUREEN S	\$505,000	921	IDAHO	ST	WENATCHEE	0.2100	1962	1927	3	1.5	N	Y
RENARD JONATHAN & JENNIFER	WEAVER RYAN & KATHRYN	\$499,900		LARS	LN	WENATCHEE	0.2500	2893	2004	4	2.5	N	γ
WARNER DONALD J & CHARLOTTE M SIM WARNER	ACQUAVELLA MICHELLE C ETAL  MAC DONALD ROBERT T	\$495,000	22684	ALPINE S LAKESHORE		LAKE WENATCHEE CHELAN	0.7700 0.2300	0 1500	0 2008	2	1	N	N Y
MYERS ROBERT E & LISA R TERRY DREW	ALMBERG RICHARD D	\$495,000 \$487,000		JOSEPH	RD ST	LEAVENWORTH	10.1300	1300	0	L	2	N N	N N
RUIZ MIGUEL & CHELSEA	WARD TRISHA	\$485,000		LILLY	LN	WENATCHEE	0.3500	2518	2009	3	2	N	N
WHITE GREG & CAROL	PUGET SOUND QUALITY CONSTRUCTION INC	\$479,000	35	PARAMONT RIDGE	LN	MANSON	0.4700	0	0			N	N
STANAWAY CURTIS J & HEIDI ZANOL	GEORGE KIM	\$475,000	2130	HONEYSETT	RD	WENATCHEE	0.1800	2262	2008	3	2.5	N	N
PANAGIOTU ANTHONY & DEBORAH	REOH TY	\$475,000		UNASSIGNED		CHELAN	3.6900	0	0			N	N
WOOLETT CALLAHAN W	WOOLETT JOE R	\$475,000	1214	S HILLS	DR	WENATCHEE	0.3000	1618	1978	4	2.5	N	Y
LEWIS PHILIP	BONAZZOLI SUZANNE	\$465,000	3861	OLD BLEWETT	RD	PESHASTIN	2.0600	1970	2015	3	2	N	Y
ZAHNOW DAVID L & PATRICIA A KELSO RYAN	ALBERT GORDON W & NANCY E PERSHALL CONSTRUCTION LLC	\$465,000 \$459,500	2107 1701	SAGE GROUSE DANNY BOY	RD LN	WENATCHEE WENATCHEE	0.2100 0.1600	2084	2010 0	3	2	N N	N
FRANKLIN JAY & RACHEL	BARRINGTON RICH M JR & BRENDA J PICKERING	\$445,000		TIGNER	RD	CASHMERE	0.4000	1824	1930	5	3.5	N	Υ
TAYLOR CANDICE	MORRIS KRISTI K & JEREMY S	\$439,000	457	WHISPER	PL	CHELAN	0.2000	2061	2015	3	2.5	N	Υ
GERE JUSTIN & CHELSEY	DEWAR KATHLEEN	\$437,000	7804	STINE HILL	RD	DRYDEN	2.0000	1088	1960	3	I	N	Y
ROMERO ERIK G & KYLIE N	EASTERN WA CONSTRUCTION INC	\$435,000		SUNSET	LN	CHELAN	0.1800	0	0			N	N
TUKEY JOHN & WENDY	SOMMERFELD KAYLA B	\$430,000	9024	NAHAHUM CANYON	RD	CASHMERE	3.8100	1458	1992			N	N
DARNELL BRANDI M	BOHR MICHAEL D & ASHLEY PELAYO PETER L	\$430,000 \$429,900	3050 545	RIVERVIEW SADDLE ROCK	LN	MALAGA WENATCHEE	0.4400 0.1700	2054 1400	2017 2009	3	3	N N	N N
SEIBEL JOEL C Godfrey Jennifer & Phillips amy	SAGE HOMES LLC	\$424,900	1005	SPRING MOUNTAIN		WENATCHEE	0.1700	0	0	4	Z	N	N
ELSPAS PALUMBO MARGUERITE H & ERIC A ELSPAS		\$420,000				CHELAN	0.1300	1296	2013	3	2	N	γ
BALDWIN CONSTANCE & MARK WHITEHURST	GUYER DAVID A & SUMUNDINI P	\$415,000	23550	WHITE RIVER	RD	LAKE WENATCHEE	2.8000	1296	1981	3	2	N	Υ
BURRY CHELAN PROPERTIES LLC	BEST ANGELA L	\$413,900	100	LAKE CHELAN SHORES	DR	CHELAN	0.0000	1025	0			N	N
KRIEG ERIC M & LESLIE K NAKAGAWA	D AGROSA DANIEL J & MARIE	\$410,000	413	BAGGENSTOS		CHELAN	20.0000	960	1998			N	N
HEDZIK CHAD & WALESKA	SKAGEN MICHAEL J	\$402,500	123	PYRAMID	PL	CHELAN	0.2000	1208	1987	2	2	N	γ
CITY OF CHELAN	O NEAL TERRIE L	\$400,000	21.1	UNASSIGNED	D.D.	CHELAN	9.8000	0	0			N	N
CARLSON TERRY & MONICA SKELDING KIMBERLY A & KOLLIN C HARMON	TICE PAMELA	\$400,000		PARKWAY SVV CDEST		MANSON WENATCHEE	0.0900	1535	2005			N	Y
LILLYBRIDGE TERRY & JANET	BIRCH MOUNTAIN LLC VOOGE TYSON D & VICTORIA L	\$395,000 \$389,900		SKY CREST GRANDVIEW	LN	WENATCHEE	1.9000 0.3000	0 1763	0 2006	3	2	N N	N N
LOOMIS COLTON & MADELINE	THOMPSON SCOTT & KELLY	\$385,000		ELMWOOD	ST	WENATCHEE	0.2900	1646	1985	3	1.75	N	N
BUERK MARK M & TIFFANY E	KARL JAMES M	\$385,000		RIVER	RD	PLAIN	5.0000	0	0		•	N	N
													.,
BAILEY SCOTT J & TARA L	PETERSON MARCIA E	\$382,000	13	SUNBURST	ST	WENATCHEE	0.2300	1935	1991	3	2.5	N	Y

TOP PROPERTIES – May 2020 - continued from page 17													
Buyer	Seller	SalePrice	Address			City	Acreage	Sq. Ft.	Year Built	Bed- rooms	Bath- rooms	Pool	Fire- place
WANGEN MARY JO TRUSTEE	SAGE HOMES LLC	\$369,900	1009	SPRING MOUNTAIN	DR	WENATCHEE	0.1700	0	0			N	N
STUMETZ JEREMY & BRITTANY	GRACE CITY CHURCH	\$365,000	301	HILLTOP	PL	WENATCHEE	0.6600	1280	1953	2	- 1	N	Y
MESAROS LORAINE Y & AARON C	SMOOTS JAMES D & KINDER J	\$362,500	525	ALPINE	PL	LEAVENWORTH	0.0000	958	0			N	N
WILLIAMS MICHAEL J & PAMELA J	CARTER MICHELE	\$362,000	22109	APPALOOSA	LN	PLAIN	0.3000	1352	2002	3	2	N	Y
KOONTZ STEVEN H & CORENE D	DOPERALSKI VICTOR L & CATHY L TRTEES	\$357,500	201	VILLAGE	DR	MANSON	0.1000	1648	2013	3	2	N	N
TOFTE ERIN E	REDDICK DAVID J & LAURA B	\$355,000	406	MARIE	AVE	WENATCHEE	0.2000	1576	1959	3	2	N	N
VOTH BRIAN K & CHRISTINA A	HILL DALE W	\$350,000	1831	GARNET	PL	WENATCHEE	0.2900	1242	1978		1.75	Υ	γ
BENEFIEL LIVING TRT	STUBBLEFIELD MICHAEL & SHARON	\$350,000	156	QUAIL	RUN	WENATCHEE	0.0000	1134	0			N	N
SIMONS JOHN G ETAL	LINGEL SHARON R	\$350,000	1304	ORMISTON	ST	WENATCHEE	0.2400	1312	1958	2	1.5	Υ	γ
DOWNS ERIC R & CHERYL A	CHELAN LOOKOUT LLLP	\$350,000	289	BOBCAT	LN	CHELAN	0.0800	0	0			N	N
JEZIORSKI DENNIS F & KRYSTAL O AUGUSTINE	SLATE ROCK AND GRAVEL LLC	\$350,000	301	RIVER PARK	AVE	WENATCHEE	0.0500	0	0			N	N

JEZIORSKI DENNIS F & KRYSTAL O AUGUSTINE	SLATE ROCK AND GRAVEL LLC	\$350,000	301	RIVER PARK	AVE	WENATCHEE	0.0500	0	0			N	N
	TOP PR	OPE	RTI	ES – Ju	ne	2020							
Buyer	Seller	SalePrice				City	Acreage	Sq. Ft.	Year Built	Bed-	Bath- rooms	Pool	Fi
DINSMORE KENNETH K & STACEY L	BOLD STEVEN H & JULIE C	\$2,400,000	2106	W TERRACE	AVE	CHELAN	0.4700	1382	1942	3	3	N	Ιþι
NDERSEN HANS C & KARI L	HOPE PATRICIA J	\$2,200,000	13988	CHIWAWA LOOP	RD	LAKE WENATCHEE	30.0700	5363	1985	3	3.5	N	
BENNETT ANDREW L	HENRY MICHAEL E & REBECCA W	\$1,375,000	12346	BRETZ	RD	PLAIN	2.4400	2832	2010	2	2.5	N	
PING GEOFFREY T	JAMES STEVEN C & LINDA R	\$1,050,000	9925	BELL	DR	ENTIAT	0.8000	1506	1996	4	2.5	N	
TKACH OLEG & YULIYA	SAN JUAN HOLDINGS LLC	\$1,045,000	522	HAWKS RIDGE	RD	CHELAN	21.3600	2620	2019	3	3	Υ	
HOGG JASON & MAUREEN M	HUNT THADDEUS M & JENNIFER L	\$950,000	12528	SHORE	ST	LEAVENWORTH	1.2200	2813	2013	4	3	N	
MC CALLUM FRANCIS J & KIMBERLY A	CHELAN LOOKOUT LLLP	\$934,533	100	GOLDFINCH	LN	CHELAN	0.0900	1698	2019	4	3.5	N	
FREITAS PEDRO & ALINNE	ROBYN SKAAR 401K PLAN & TRT	\$925,000	11968	S LAKESHORE	RD	CHELAN	0.1800	1176	1965	-1	- 1	N	
HEPNER DOUGLAS & TRACEY	WERNER FAMILY TRUST	\$800,000	157	SNUFFY SMITH	RD	MANSON	5.0500	1922	1979	3	3.5	N	
OLD BOONE LLC	BARR PAUL C & HEATHER D	\$757,000	22588	ALPINE	DR	LAKE WENATCHEE	0.4000	1784	1970	2	- 1	N	
FAST GREGORY & JUANITA	CLICK JAMES E	\$725,000	18809	US HWY 2		LAKE WENATCHEE	4.1500	2714	1992	3	3	N	
CHUNG SUNG S & STEPHEN S	TIMBERWOOD HOMES LLC	\$714,990	244	BURCH HOLLOW	LN	WENATCHEE	0.5200	0	0			N	
MC LAUGHLIN FAMILY TRUST	WESSMAN CONSTRUCTION LLC	\$704,000	3609	DIANNA	WAY	WENATCHEE	0.3500	0	0			N	
BOYLE BRIAN L & LISA	BECKER HOMES LLC	\$669,000	311	PINEGRASS	ST	LEAVENWORTH	0.1400	2596	2019	3	3	N	
CROSSETT SAMUEL & COLLEEN	BROWN ZACHERY O & CHELSEA VAN	\$663,000	459	CONNERY	RD	WENATCHEE	2.6300	2996	2012	4	2.5	N	
MURPHY KEVIN J & DENISE C	HORN BROWN HESS CRAIG J	\$660,000	125	PINE	ST	LEAVENWORTH	0.2400	2290	2013	4	2.5	N	
ARMALY JEFFERY & MIKA	PASIELKO VICTOR & LIDIA	\$655,000	450	LAURIE	DR	WENATCHEE	0.2400	2797	2016	3	2.5	N	
MURRAY RYAN M & MARY WHIPPLE MURRAY	MC INTYRE FAMILY TRUST	\$620,000	9026	E LEAVENWORTH	RD	LEAVENWORTH	1.3900	1617	1996	3	2.5	N	
POSS DENAE M & DANIEL	LEVERENZ TERRY D & TRUDY D	\$605,000	35	LOIS	LN	PLAIN	2.0000	1616	2010	J	2.3	N	
HENKE DARREN ETAL	ANDERSEN HANS C & KARI L	\$600,000	12211	ALLEN	RD	PLAIN	20.0100	1020	1968	2	1	N	
WINE GUY WINE LLC	WINEGIRL WINES LLC	\$600,000	222	WAPATO	WAY	MANSON	0.3400	2708	1954	L		N	
SILVEIRA JOSEPH P & NANCY L	BANUCHI LORIE A	\$599,000	659	STARGAZER	LN	LEAVENWORTH	20.5000	1225	2011	1	1	N	
BASSETT GERALD A & REBECCA	ROBERTS CONSTRUCTION LLC	\$586,900	961	SPRING MOUNTAIN	DR	WENATCHEE	0.1800	0	0	•	•	N	
BLAKE AARON R & ANN B GROTE	WHITTEMORE CHARLES TRUSTEE	\$585,500	8296	ICICLE	RD	LEAVENWORTH	1.0000	1857	1980	2	2	N	
MC FERRAN NANETTE L	ROHRER LARA ANN	\$575,000		RIVIERA	DR	CHELAN	0.4400	1027	1987	4	2	N	
HAMEL STEPHEN M	BERGREN TREE FRUITS LLC	\$560,000	8551	LARSON	RD	PESHASTIN	1.3500	2497	1979	3	3	N	
GREENSMARTFARMS INC	COWAN STEPHEN T	\$555,500	4454	OLD MONITOR	RD	MONITOR	2.7700	1056	1930	2	ı	N	
DRAGGOO BRADEN & JESSICA C	HANSON STEVEN D & KRISTY L MC GREGOR	\$540,000	359	WHITMAN	ST	LEAVENWORTH	0.3100	2042	1918	4	2.5	N	
JUDY JEFFREY S ETAL	BLAKE BENJAMIN & ALESIA	\$535,000	2417		DR	LAKE WENATCHEE	1.5300	1320	1991	2	1.75	N	
OHNSON STEPHEN W & MEGAN M	IRELAND HEATHER J	\$535,000	995	VEROSKE	RD	CHELAN	11.2200	2081	1998	3	2	N	
HOFF DARREN & CYNTHIA E	EGBERT JACOB R	\$511,000	2094	CHAMPION	LN	WENATCHEE	0.3700	2112	2008	3	2.5	N	
SHOTWELL PAUL T & BRIDGET FARRELL	MILES BARBARA N	\$500,000	233	PARK	AVE	LEAVENWORTH	0.1800	1380	2003	3	2	N	
LANNOYE ASHLEY L	LANNOYE PATRICIA ANN	\$499,999	4301	JOE MILLER	RD	MALAGA	6.8800	2364	1986	3	ı	N	
BOVINGDON STEVEN J & JULIA A	K & L HOMES LLC	\$484,543	464	SUNNY BROOKE	LN	CHELAN	0.1800	0	0	,	•	N	
REPAR JOSEPH M & GERALDINE	PETTIS STEPHEN D	\$483,250	1801	TROON	AVE	WENATCHEE	0.2600	1919	2016	3	2	N	
KIRTMAN DAVID & CHANYN	STOTT JOHN &MARILYN	\$482,500	322	W WOODIN	AVE	CHELAN	0.0000	902	0	<u>,                                     </u>		N	
CLOKE CHRISTOPHER A & DANIELLE K SCHAFER CLOKE	•	\$477,800	1510	ELIJAH	CT	WENATCHEE	0.1700	2259	2017	3	2.5	N	
CUSICK WESLEY & BRANDI	PETERSON LARRY R & ELIZABETH M	\$470,000	2628	•	AVE	WENATCHEE	0.3200	2372	1986	4	2.5	N	
	STEWART ETAL JOSEPH & PAMELA H/W &												
FLATEN JOSHUA & ALLISON	MARY SIGNORELLI	\$465,000	205	E ALLEN	AVE	CHELAN	0.1900	1504	1925	3	3	N	
BUTLER JONATHAN B	FLYNN ROCKY W & VALQUIRIA S Santos-Flynn	\$465,000	2110	YARROW	RD	WENATCHEE	0.2100	2392	2013	3	2	N	
GANN CONSTRUCTION LLC	MA2 LLC	\$448,000	870	AUTUMN CREST	DR	WENATCHEE	0.6000	0	0			N	
GIBSON ROCKY L & BONNIE A	ELLIOTT DAVID R & JANICE K	\$443,000	223	VILLAGE	DR	MANSON	0.1600	1248	2018	3	2.5	N	
GALYAN ANTONIO & JODIE	POSS DANIEL & DANAE	\$406,000	21621	CAMP 12	RD	PLAIN	0.3000	992	2006	3	2	N	
OTH MICHAEL J & MARGARET J	DAVIS AARON B & D LYNN WARD-DAVIS	\$397,000	506	SURRY	RD	WENATCHEE	0.4700	1530	1956	4	1.75	N	
COUCH CHRISTOPHER & CAILEY	D & T CAMPBELL INVESTMENTS LLC	\$387,500	16	HONEYCRISP	LN	MANSON	0.2700	1768	2019	3	2	N	
REGAN JOYCE	GARIANO ERIN ETAL	\$385,000	301	S 3RD	ST	CHELAN	0.0600	1100	1966			N	
CAMPBELL JACOB M & EMILY L	FLOYD BENJAMIN A & EMILY A	\$380,000	1112	CEDAR	ST	WENATCHEE	0.2100	1587	1955	5	3	N	
KRIKRIS HELENE A	MARJORIE C SCHUBERT REV TRUST	\$370,000	1830	HERITAGE	DR	WENATCHEE	0.1300	1882	2007	2	2.5	N	
BEYER LANCE R & SHARA L LOZIER	BASSETT TROY M & ERIN L	\$361,400	1502	HORSE LAKE	RD	WENATCHEE	0.2900	1328	1954	3	2	N	
FERDERER BRYAN	DAVIS KYRA & ERIC	\$360,000	2026	LASSO	DR	WENATCHEE	0.2300	1400	2010			N	
CHRISTLE MARY ETAL	HOPPE ERNST A	\$359,700	1512	ERNIE	СТ	WENATCHEE	0.2200	2220	2005	3	2.5	N	
STUFFLEBEAM JOEL & SANDRA W	FOUTS MARY ELLEN	\$355,000	1930	NORTHFIELD	PL	WENATCHEE	0.2600	1786	1992	3	2.5	N	
ARCIGA MICHAEL A & IRINA VIKTOROVNA ARCIGA		\$355,000		JAMAICA	ST	MALAGA	0.2300	1655	1987	3	1.75	N	

Wenatchee Business Journal

July 2020 • 19

# What's next for the land market?



OMAHA, Nebraska – The agricultural land market came into 2020 with a glimmer of optimism until COVID-19 slammed into people's lives.

Catastrophic disruptions in the world's economy have reached into U.S. agriculture to play havoc with marketing chains.

As a result, the land market hit the pause button as buyers and sellers slowed activity.

Opposing factors will be pushing and pulling land values in the coming months to decide what's next for the land market.

Before COVID-19, U.S. agriculture was gaining some momentum coming off a difficult year in many sectors.

Trade deals were coming into place and commodity prices had a hint of getting better.

"The market for good cropland was stable to slightly stronger in many areas as interest rates remained low and demand was fairly strong for the low supply of land for sale. Recreational land had good demand as the general economy and the overall wealth of individuals was strong," said Randy Dickhut, senior vice president of real estate operations for Farmers National Company.

After COVID-19 struck, disruptions impacted most aspects of agriculture.

Dairy producers saw an immediate drop in fluid milk consumption when schools

closed

Livestock producers who sold directly to restaurants or farmer's markets saw their prime marketing channel dry up overnight.

The shutdown of meat processing facilities severely impacted consumers and that impact stretched all the way back to the farm.

Corn producers saw the bottom drop out of ethanol usage at the institution of stay-at-home rules.

Farmers National Company land auctions continued during March and April albeit with social distancing procedures in place.

What were to be public auctions became stay-inyour-pickup in the parking lot live auctions, bid sales or online auctions. Sale outcomes varied by region and property.

The land market became more cautious in the areas with dairy, livestock and ethanol as these industries endured mounting bad news.

In other areas, land sale prices were stable as demand for good quality land was more than adequate for the amount that did come up for sale.

"Real estate sales activity at Farmers National Company was strong during the first seven months of its fiscal year despite an industry wide slowdown. Sales volume was up 6 percent to 8 percent compared to each of the past three years.

Sellers and buyers continue to actively call Farmers National Company agents as real estate business for the company continues during this uncertain period," said Dickhut.

What is coming next for the land market?

Various factors that can impact land values are pulling in opposite directions.

Positive influences include the continued low supply of good land for sale and historically low interest rates

For many, investing in ag land will be a safe haven for the current times, a longterm hedge or the means to invest in the sustainability of the food supply.

The average land buyer who has resources may

invest in recreational land for a place in the country. Farmers will remain buyers of land if they have the financial standing to do so.

Challenges that could put pressure on land values include the overriding potential for depressed farm incomes and the further decline of working capital for producers

Will lower farm incomes overcome the low interest environment to put pressure on farmland values?

Will farm finances be helped enough by the additional infusion of federal cash payments to producers to maintain financial stabilite?

Will there be more land

come onto the market due to financial pressures that could tip the supply and demand equation?

National Company

"It is too soon to accurately answer what's next for the land market except that agricultural land will continue to be bought and sold. Land passing to the next generation is a constant that remains in play no matter what.

Decisions made by inheritors of land, producers, lenders, legislators and investors will come together over the coming months to provide the answer to what's next for land values," said Dickhut.

Farmers National Company, an employee-owned company, is

the nation's leading agricultural landowner services company. Farmers National Company has sold 3,878 properties and more than \$5 billion of real estate during the last ten years.

The company manages more than 5,000 farms and ranches in 29 states comprising more than 2 million acres.

Additional services provided by the company include auctions, appraisals and valuation services, insurance, consultation, oil and gas management, a national hunting lease program, forest resource management, and FNC Ag Stock.

For more information on our company and the services provided, visit the Farmers National Company website FarmersNational.com.





# A New Kind of "Hot" Housing Market

The local housing market is hot, but it looks different than it traditionally does. Though the number of new resale listings and the remaining unsold listings have decreased compared to last year.

UNBELIEVABLE 3.07%

## CLICK FOR FULL MARKET UPDATE

JUNE

Price Range	May New Resale Listing	May Resale Pending	June 1st Active Resale Listing	% Pending 1st 30 Days (April List)	Sales Activity Intensity
0 - 250K	11	14	10	57.1%	Surge
250K - 350K	38	39	24	88.9%	Extreme Frenzy
350K - 500K	33	23	43	55.2%	Surge
500K - 750K	17	11	34	31.3%	Healthy
750K - 1M	7	2	В	20.0%	Selective
1M+	2	N/A	5	N/A	Selective
Total Activity	108	89	129	56.0%	Surge

#### SCALE: PERCENT OF NEW LISTINGS (PENDING) IN THE FIRST 30 DAYS

Below 25%	25%	35%	50%	65%	75% +
			to the second		
SELECTIVE	HEALTHY	STRONG	SURGE	FRENZY	EXTREME FRENZY



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# GUIDANCE FROM THE GOOD BOOK

# Taking Care of Business

By Pastor John Smith, Evergreen Baptist Church, Cashmere

### God and Money

Those two, at first glance, belong in completely different categories. The sacred (God) and the secular (finances) to some are like oil and water "and never the twain shall meet".

However, within the Christian world view, there is no such thing as a division between the sacred and secular.

That perspective found its popularity during the middle ages and it is rooted not within the Bible but rather Gnosticism, which believes the material world is evil. It was only after the Protestant Reformation and the reemerging of Biblical truth that explained the entirety of life is sacred (including finances) because it has been given to us by the Creator.

Although the world has been touched by the radical nature of sin, all creation was looked at as "good" because it came from a good God (Gen. 1).

Money, yes, is ultimately God's creation and economics have been ordained by him so that a free exchange of goods and services can be employed by people for their benefit and God's glory.

God is concerned with our finances and how we operate our businesses. What we do with our money reflects where our heart is.

As the Bible says, "For where your treasure is, there your heart will be also" (Matt. 6:21) and so what is needed is what Luther commends, "There are three conversions necessary: the conversion of the heart, mind, and the purse." I know by experience, "the conversion of the purse" is by far the most controversial and the most difficult to address. As a pastor, some topics will immediately make any pulpiteer break out in a cold sweat and cause their blood pressure to rise, money and finances top the list.

Yet, as stated earlier, God created finances and economics and the Bible speaks very liberally about the use of money - commending good stewardship and condemning

Money and possessions are mentioned 800 times, making it the second most referenced topic in the Bible.

With the topic of finances so prevalent within Holy Writ, we should be more apt to turn to its pages for financial advice and to see what are the standards for ethical business practices

Business owners should pay all the more attention to the wisdom given within the Bible. As business owners and entrepreneurs, the Scripture calls for a high level of integrity in dealing with finances and how we are to engage our community.

Let's be real for a moment, integrity is in short supply. Dealing honestly and fairly in all matters is a rarity within a time that is so rife with corruption and sin in all forms is so easily tolerated.

When an individual stands as one without reproach and is fair in their business affairs, taking the time to accrue income honestly, God commends and blesses it.

On the other hand, if one isn't fair and honest, and gains their wealth by nefarious or illicit means, God warns them and they will most assuredly face the consequences.

In Proverbs 28, there are a series of condemnations against those who would seek to find wealth through unjust and dishonest gain. Proverbs 28:20 says, "A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished." To "hasten" has the connotation of trying to gain wealth by circumventing or shortcutting working with integrity.

The temptation to cheat the system, fudge numbers, or "cook the books" to make a quick buck crouch at every business door and when that temptation is succumbed to, it is always the case that we think no one will ever find out.

However, "Whoever conceals his transgressions will not prosper" (Prov. 28:13) and many have come to ruin because they didn't follow the time-tested wisdom that says "honesty is always the best policy".

Integrity is essential to any business. It should be a foundational core value. Yet there is another that is not often mentioned, that I believe is equally necessary and that

SEE GUIDANCE FROM THE GOOD BOOK, PAGE 21

# Will consumers be in a better place by the end of 2020?

The pandemic unleashed a staggering one-two punch on the economy - doubledigit unemployment and drastically reduced revenues for many businesses.

As states reopen with varying restrictions, what the future holds in the next six to 12 months is anybody's guess.

But while the economic downturn will continue to impact consumers and businesses indefinitely, it could have been even worse, says Ron Oertell, Chief Financial Officer at LendingUSA, LLC.

> "Given the high unemployment rate, there was very strong concern out there as to what short-term effect the pandemic would have on the consumer," Oertell says. "The surprise has been that consumers have been relatively stable in paying their bills. That has been driven in part by public policy decisions such as the stimulus payment plans and the government stepping up in a strong way.

**GUEST** "In past crises, the government has walked solutions into the **OPINION** crisis. This time they have run to fix the problem from many different Ron Oertell aspects. From a consumer finance side, deferments and defaults are lower than some of the initial estimates.

However, there is a strong concern that we're not out of the woods yet. We still have a very high unemployment rate. And nobody knows

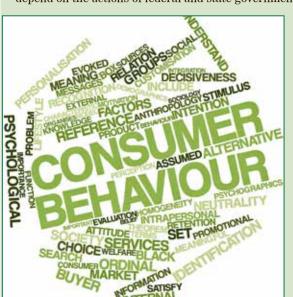
how long it's going to take for the true economy to recover and for the marketplace to drive strong consumer performance." Oertell gives his outlook on key issues facing consumers as the nation tries to get back to work during the pandemic:

### Tightening lending.

With unemployment remaining high, many people seeking loans or credit may find both harder to secure. "I do believe it will be a challenge for many people to obtain credit," Oertell says. "There will be an undersupply of credit and bankbacked funding for individuals who are unemployed. When the economy was strong, credit was relatively easy to obtain, but now lenders are cutting credit limits on some current customers and making new credit more difficult to get. The country went from its lowest unemployment rate in many decades to its highest in 90 years, and banks are showing they are nervous."

#### · Government support.

If more consumers are denied credit or loans, where will they turn? "Much will depend on the actions of federal and state governments," Oertell says.



"If governments and lenders continue to provide unprecedented support to individuals through payments and/or expense relief measures, such as mortgage payment moratoriums or the halting of eviction proceedings, then I do not see personal bankruptcies rising significantly.

The speed of the recovery will be critical in determining the effect of the high unemployment rate on the number of bankruptcies.

SEE CONSUMER PLACE, PAGE 22

# Trepp® CRE WEEK IN REVIEW

# How the coronavirus could impact CECL, allowance

By Paula King

The last three months have brought an influx of responsibilities and challenges for bank and credit union CFOs to consider.

As if CFOs didn't have enough to focus on already with reporting tied to financials, asset/liability management, strategic planning, and enhancing the bottom line, the pandemic



stormed in as 2020 was off to a solid start.

After the longest eco-

nomic expansion in U.S. history, the pandemic has quickly and dramatically impacted our lives and economy.

Federal and state governments have passed new legislation to help mitigate the economic impact from the coronavirus, including the SBA's Paycheck Protection Program (PPP).

The PPP, with all its

nuances and requirements of financial institutions, has also brought new and different concerns to bank CFOs as they support local businesses throughout this uncertain time. Given the many competing priorities, the long-awaited "current expected credit loss" (CECL) update, has likely taken a back seat at many institutions, but there are still many important CECLrelated considerations to be

#### CECL delay and updates

The CECL effective date is not delayed, nor have effective dates for CECL adoption been changed.

Rather, financial institutions that adopted CECL as of Q1 2020 have an option to delay the presentation of the impact of CECL on their financial statements.

The CARES Act in March allowed the presentation will need to continue to run delay until the earlier of the end of the pandemic (yet to be defined) or Dec. 31.

Therefore, CFOs of SECregistered banks that had implemented CECL on Jan. 1 must remain mindful of the pandemic's impact.

Even banks that remain on the incurred-loss model and have a 2023 deadline should not lose sight of CECL.

With 2020 disrupted by the PPP and other efforts to help small business customers stay afloat, a bank's previous timeline for assessing data gaps and taking other steps to be prepared by 2023 could face serious delays

without a concerted effort to get back on track.

Financial institutions their CECL calculations throughout 2020 in order to determine the impact and retroactive adjustments necessary.

Banks will need to restate the allowance for the periods from Q1 2020 up to the end of the delay.

For banks calculating the allowance for loan and lease losses (ALLL), 2023 remains the deadline, despite calls for additional CECL implementation delays.

Administratively, CFOs will need to balance their time between handling the pandemic-related issues of 2020 and staying on track SEE CORONAVIRUS IMPACT PAGE 22 Wenatchee Business Journal

# Astronauts, Riots, and Pandemics: 2020 vs. 1969

In July 1969, three American astronauts landed on the moon. It wasn't just a great technical triumph. It was a much-needed respite amid social and political chaos.

America was already beset by Vietnam



**OPINION**Paul G. Kengor

and civil rights struggles. That summer of 1969, things got worse. The nation was shocked by news of a riot after a confrontation between gay rights activists and police outside the Stonewall Inn in Greenwich Village on June 28. Then came news of the drowning of Mary Jo Kopechne in a fatal vehicle accident by an intoxicated Senator Ted

Kennedy in Chappaquiddick, Massachusetts late-night July 18-19. August brought word of the hideous Manson "Family" murders of pregnant actress Sharon Tate and others in a brutal attack the night of August 9-10. A week later came the spectacle of Woodstock, where a half million gathered in rural New York in an unprecedented display of rock n' roll, drugs, and hedonism.

And still more was stirring beneath gathering storm clouds. The National Convention for Students for a Democratic Society (SDS) opened on June 18, 1969 at the Chicago Coliseum on South Wabash, just down the street from police headquarters, home of the so-called "pigs" with whom the radical Weathermen prepared for battle. A mighty clash ultimately erupted in October in what became known as the Days of Rage. The organized riot commenced on October 5, 1969

when the "flower children" dynamited the statue commemorating Chicago police killed in the 1886 Haymarket Riot. As far as the protesters were concerned, these men were not Chicago's finest, but jackbooted swine. Cops were bad. Violent clashes with over 1,000 policemen ensued. Americans watched on their televisions in horror.

Adding fuel to the fire, not only was there social and political chaos in 1969, but even a pandemic afoot. A malicious virus emanated from Asia. Known as the Hong Kong Flu, technically called "H3N2," it killed several million worldwide, including over 100,000 in America – a death toll chillingly similar to COVID-19. It was brutal on the respiratory system.

And thus, amid the turmoil, the moon landing on July 20 by the Apollo 11 crew of Neil Armstrong, Buzz Aldrin, and Michael Collins was a wonderful respite. The whole of humanity watched with admiration and appreciation.

All of which seems very appropriate and very ironic context given current events. Once again, America has boldly gone forth with another historic space mission. In Florida, SpaceX lifted into orbit, heralding a new era. Here was a private company sending astronauts into orbit, almost a decade after the shelving of the space shuttle program.

Appropriately, the two astronauts shot off from the same Florida launchpad that had served the Apollo missions. This time, however, resurrecting the program was not the broke federal government but a private company called SpaceX, founded by billion-



aire Elon Musk. The impressive partnership between NASA and the private company breaks new ground in many ways. President Trump, who rightly called the feat "an inspiration for our country," noted that the launch "makes clear the commercial space industry is the future." Sights are literally now set on Mars.

Of course, this launch in 2020, like that in 1969, likewise occurs during a time of social-political chaos and pandemic, with cities smoldering in protest over the police killing of George Floyd, with demonstrators masking up as COVID-19 continues its morbid march. The disease has robbed the lives over 100,000 in America alone.

With such bad news, the SpaceX launch should have been a welcomed respite. And yet, unlike July 1969, this seems to have elicited comparatively little coverage. Sure, this launch wasn't as historic as July 1969. Apollo 11 is hard to surpass. What's striking, however, is how little attention SpaceX seemed to receive. You could've easily missed it.

This launch is likewise historic, particularly the horizons that can literally open up. Nonetheless, those hopes and dreams were overshadowed by the Floyd protests and by

COVID-19. That's too bad. This should've been a moment of unity during a time of crisis. Today, it seems, all news is political news, or bad news. Well, here was some good news for a change.

The SpaceX launch says something promising about human achievement amid trial, about our humanity rising above our sinfulness. And yet, have we paused to recognize that? I think not. And that, too, seems a sign of our sinfulness.

The world is on fire in 2020. It was in 1969 as well. It's easy to focus on the negative. And we should rightly call out injustice. But we should also pause to reflect on what is good.

Dr. Paul Kengor is professor of political science and chief academic fellow of theInstitute for Faith and Freedom at Grove City College. His latest book (April 2017) is A Pope and a President: John Paul II, Ronald Reagan, and the Extraordinary Untold Story of the 20th Century. He is also the author of 11 Principles of a Reagan Conservative. His other books include The Communist: Frank Marshall Davis, The Untold Story of Barack Obama's Mentor and Dupes: How America's Adversaries Have Manipulated Progressives for a Century.

# July 4 - America's Hope

Americans hope they will never be bullied by a police officer. A man or woman with a badge and a gun can be an intimidating figure.



GUEST OPINION Glenn Mollette

If a cop pulls you over and bullies you, what can you do? Americans are at the mercy of bad cops. Who hasn't been afraid of a police officer at one time or another? Police reform is obviously needed in America. Black people or any people should never have to live in fear of a police officer who wants to prove that he or she has authority. We need good police officers who will protect us and help

us. I believe the majority of officers are good people. However, this is no excuse to allow the bad ones to be out in uniform menacing anyone.

Americans hope they can work. I recently saw too many stores closed or boarded up in Cleveland, Ohio. While visiting in the city I had hoped to stay at one hotel but learned this entire huge hotel has been totally closed due to the pandemic but hopes to reopen in August. These types of closures and boarded up businesses are good for no one. Americans know that living on unemployment cannot be a long-term lifestyle. Unemployment runs out. Typically, Americans can make more money working but the extra federal boost has been a major help to Americans. Americans mentally feel better and make more money when they are working jobs and bringing home a paycheck. While Covid-19 has made it difficult for us, we must embrace all the necessary precautions and safety measures so we might ensure keeping our country working.

Americans hope for a cure to Covid-19. Our present-day Americans have never faced

anything like this before. America and the world have faced pandemics in the past but we have been fortunate to this point. Our time has come now to live through, survive and overcome this virus that has taken so many hundreds of thousands of lives around the world. We must support and pray for those who are working so hard for a cure.

Americans hope to get our lives back. We miss social gatherings. We miss going to our places of worship. Only so much can be done at home for so long. Working at home, watching worship at home and doing everything at home is not all that much fun for many Americans. Some thought it would be great to do everything from home but many have gotten tired of never leaving the house. Many Americans will welcome the opportunity to go back to work, to church and the local gathering spots.

As we celebrate our independence, we look to God, pray for our leaders and have hope that we all will grasp and stand firm on this truth from our Declaration of Independence, "that all people are created equal, endowed by our Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness." May we each hold to and extend this hope to every American.

Read: Books By Glenn Mollette, Read his latest book – Uncommon Sense. Listen to his music: Music by Glenn Mollette through iTunes and all music dealers.

Dr. Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of 12 books including Uncommon Sense. His column is published weekly in over 600 publications in all 50 states. Contact him at GMollette@aol. com. Learn more at glennmollette.com Like his Facebook page at facebook.com/glennmollette

#### **CONTINUED FROM PAGE 19**

# **Guidance From the Good Book**

is "generosity".

Generosity is vital to any business that seeks to work and flourish within our community because it deals with the basic building block of all economic systems: people.

Economy and finances do not exist without people and therefore it is essential for a business to be concerned about the community around it.

Not only does it take care of their customer base and attract potential ones, but it is just the right thing to do in the eyes of God and the Scripture is replete with admonitions to give to those less fortunate than us.

When the Apostle Paul gives his final address to the Ephesian elders in Acts 20, he reminds them that charity was a hallmark of his time there.

"In all things I have shown you that working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'it is more blessed to give than receive." (Acts 20:35).

When Paul mentions "working hard" he is reminding them that he earned his way, tending to his necessities and those who traveled with him. Paul

was not a man who solely earned income from doing missionary work. No, Paul was a tentmaker by profession and made his living as a small business owner. Displaying a high level of integrity and reinforcing his credibility by not being a "mooch" or a "cheat" on the church, he exhorts his audience to give to those who are weak as he has done in obedience to Christ.

Paul's quotation of Jesus in Acts 20:35 is not recorded in the Gospels, however one can simply look at the life and ministry of Christ and know that this was a common teaching of Jesus.

Jesus taught extensively about giving to the poor, even challenging a rich young ruler to give all that he had to the less fortunate (Matt. 19:21).

Yet the greatest demonstration of generosity was not only the words of Jesus but what Jesus Christ did for the less fortunate.

As ones who have ruined ourselves in sin and exist in spiritual destitution, Christ, out of the abundance of his love and concern for sinners, gave his life to save.

Christ emptied all his riches, becoming poor so that those who in faith, would become rich with eternal life in him (2 Cor. 8:9).

When someone endeavors to be generous, they are reflecting the very heart of Christ.

"God loves a cheerful giver" (2 Cor. 9:7) and to those who embrace generosity are sure to be blessed. This does not mean that the blessings will be immediate, or even financial. The smile of God is worth more than all the money this world has to offer.

However, in my experience the more I gave, the more I seemed to have, and the only way I can explain it is from the Biblical truth that "Whoever gives to the poor will not want…" (Prov. 28:27)

Integrity and generosity are two essential virtues in business and today they are at all time premium.

Due to recent events and the utter shakeup of our economic system, what will bring its revival is not ultimately a governmental bailout or loan.

Rather it is the recapturing of character within our lives and businesses and a return to Biblical principles.

Working hard, being honest, giving much to the glory of God has and always will be the best way to do business.

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# \$399k Lake Chelan homes featured at Apple Casitas

Construction company owner Jorge Ochoa, said the lakeview homes he is building near Slidewaters/Lady of the Lake area of Lake Chelan would be for sale at \$399,000 around August and feature 3-bed, 2.5-bath floor plans. Ochoa's company, Eastern Washington Construction, is also building a 40 room hotel on Wapato Point Park Way in Manson.

#### **CONTINUED FROM PAGE 19**

### Will consumers be in a better place by the end of 2020?

"A theme many have recently expressed is the confidence in the government to continue forms of consumer support through the election period. However, such governmental actions cannot continue indefinitely. When consumers are denied traditional lower cost credit, many will turn to higher APR lenders or non-traditional forms such as title loans to cover unexpected or emergency life events."

### · Consumer debt.

Recent reports have indicated consumer debt is down as a result of the pandemic and people drastically reducing their shopping. What impact could that have on people getting credit?

"A reduction in shopping could reduce an individual's request for credit as well as reduce outstanding balances on credit cards," Oertell says.

"Traditionally, both factors would increase availability based upon standard underwriting metrics. However, many lenders have placed hard cut-off rules based on employment status and other

factors, which would more than offset any benefit from the reduction in shopping. Over the next few months, lenders will continue to deal with the uncertainty offuture credit-worthiness when traditional indicators of payment behavior are distorted and capacity to pay in is highly uncertain."

"Consumers are facing very challenging economic times, but the long-term impact of the pandemic on the credit markets isn't close to clear," Oertell says.

"How many businesses are fully functioning, and whether the unemployment rate is substantially lowered, will be the key things to watch in the next few months."

Ron Oertell is Chief Financial Officer at LendingUSA, LLC, a consumer lending company focused on physical point-of-sale locations. He has more than 25 years of experience as an attorney, investment banker, investment fund manager and CFO, and has completed over \$9 billion in capital transactions.

# New contractors Chelan-Douglas June 2020

june 2020		
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BANUELOS LANDSCAPING LLC	1127 lst St	WENATCHEE
BLUE GROUSE CONTRACTING LLC	PO BOX 692	PESHASTIN
CNO LANDSCAPING	850 WALKER ST	WENATCHEE
FIVE STAR STONE AND LIGHTING	785 JEROME LN	EAST WENATCHEE
JR&S CONSTRUCTION LLC	2212 MICHAEL BROOKE	WENATCHEE
A&N FIRE SUPPRESSION LLC	2320 3RD ST NE	EAST WENATCHEE
OAKSTREET ASSOCIATES LLC	3929 CAMAS CREEK ROAD	PESHASTIN
RICHARD'S LAWN CARE	283 N JOSEPH AVE	EAST WENATCHEE
ROYALTY VIEW LANDSCAPING	PO BOX 186	ROCK ISLAND
SUNSET ROOFING LLC	611 15th St NE	EAST WENATCHEE

#### **CONTINUED FROM PAGE 19**

### How the coronavirus could impact CECL, allowance

with institutional goals for completing data analysis, selecting methodologies, validating models, and making adjustments over the next 31 months.

# Loan modifications and workouts

For lenders reporting under both the expectedloss and incurred-loss models, an increase in loan workouts or modifications may wind up as unwanted impacts on the allowance.

With the pandemic, the PPP, and deferments of P&I payments for three months, six months and some longer, workouts will loom on the horizon over the next couple of years.

These workouts may be large and more than we have seen in recent years, considering that workouts have been minimal or isolated to specific borrower circumstances.

It will be necessary for credit professionals to gear up their workout area and dust off their policies and procedures, but how will these workouts impact the allowance?

The impact will be felt in an increase in troubled debt restructurings (TDRs)
– nonperforming at first until a track record of payments is achieved, but still a TDR, nonetheless.

This will require an analysis of the concessions granted in the modification agreement and most likely, a discounted cash flow analysis, due to the concessions, to determine the value of the loan.

If similar concessions are granted pursuant to a loan modification program for certain types of loans, alternatively, these loans may be pooled with a reserve calculated at the pool-level.

Keep in mind that the concessions would typically need to be part of an overall program for these loans that are selected for



pooling

A caveat to this normal treatment, however, is that because of the pandemic, regulators and the FASB have agreed that short-term loan modifications tied to the pandemic do not have to immediately count as troubled-debt restructurings. That creates another layer of complexity in determining TDRs.

Qualitative and forecast components Prior to the pandemic and subsequent economic impact, financial institutions had been experiencing a strong economy with minimal losses and problem loan trends, and their qualitative adjustments should have been minimal.

Certainly, both current qualitative as well as forecast conditions will require significant adjustments to reflect the deteriorating economic conditions seen over the last few months and probably continuation at least through the remainder of 2020.

Banks will likely experience the impact of worsening conditions (problem loans) longer than originally predicted in early 2020, so it will be important to consider the longer horizon for the forecasting component in ACL calculations.

With CECL's life-of-loan concept, the adjustment will be more significant than under the current incurred loss model.

This will need to be recognized when adjusting for current and forecasted conditions that are not reflected in quantitative models.

Historical models would not support any current

conditions and those likely to be experienced, unless the institution has data back to the Great Recession and was negatively impacted by it.

The Great Recession resulted from a financial crisis. What is so different about the current crisis is the uncertainty of the end or at least the turning point of a health pandemic that we have not seen in our generation's time.

Until major economic indices, such as unemployment, improve, the CFO will need to reserve for risk associated with current economic conditions as well as risk related to the economists' forecasts of pertinent indices. Given deferments, institutions are not currently experiencing stress in their loan portfolios (e.g., non-accruals, significant past-dues).

However, as months go by, the CFO should be prepared to make changes to qualitative adjustments and forecasts to accurately reflect conditions and future risks, such as delayed business openings or low consumer support, stress in oil prices and other segments, and industry stresses such as hospitality as well as deferments ending. While counterintuitive, the CFO may want to extend the institution's forecast horizon, primarily because the loan portfolio may not be impacted until later and this impact will be protracted as deferments and government support programs end.

Contact the author at paula.king@abrigo.com.

# **BUSINESS QUOTE OF THE MONTH**

# Upon Finishing a Stone House

Find a big piece of wood and stick it in the doorframe. The end. These houses are actually pretty simple to make, at least conceptually. They also stay warm at night... way warmer than building materials most people use today. Plus, if zombies are tearing at my house, I'd rather my walls be made out of stone than plaster. Just saying."

— Ilana E. Strauss

WENATCHEE BUSINESS JOURNAL July 2020 • **23** 

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

#### **Overview**

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

Unemployment rates, not seasonally adjusted

Wenatchee MSA, January 2018 through April 2020

civilian labor force data. Analysis focuses on yearover-year (between April 2019 and April 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 Aprils of 2019 and 2020 the rate skyrocketed by eleven and seven-tenths points, from 4.1 to 15.8 percent.

In the Wenatchee MSA, the average annual unemployment rate rose from 4.9 to 5.1 percent between 2018 and 2019. The effect of COVID-19 relates layouffs appeared in April's CLF data as the local unemployment rate shot upwards by nine and seven-tenths percentage points, from 5.4 percent in April 2019 to 15.1 percent this April.

The current rate is the highest reading for the month of April in the Wenatchee MSA since electronic records were implemented by Employment Security in 1990.

to-Date (YTD) in the first four months of 2020 versus January through April 2019 in the Wenatchee Market (i.e., in Wenatchee, Malaga, East Wenatchee, Orondo and Rock Island, WA) according to the April 2020 Real Estate Snapshot newsletter published by Pacific Appraisal Associates shows that the number of singlefamily homes or condominiums sold in the Wenatchee Market increased from 252 closed sales in the first four months of 2019 to 279 closed sales in the corresponding period of 2020 (up by 27 sales and 10.7 percent).

However, the number of active listings declined 13.6 percent between April 2019 (132 listings) and April 2020 (114 listings).

Meanwhile, the median sales price of homes/condos sold in the Wenatchee Market edged upwards from \$339,900 Year to Date (YTD) in April 2019 to approximately \$345,000 YTD this April, a rise of 1.5-percent.

Statewide, construction employment grew for 97 months (from March 2012 through March 2020) before plummeting by 34.2 percent in April 2020 (versus April 2019).

◆ 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 14.5 percent in April 2020.

Most jobs in this combined "education and health services" category are in the health services industry.

Education and health services across the Wenatchee MSA lost 1,100 jobs between the Aprils of 2019 and 2020, and the same number between March 2020 and April 2020. Statewide, education and health services had either stabilized or added jobs for at least 123 months from January 2010 through March 2020 before backsliding by 11.8 percent this April.

#### Agricultural employment

The Bureau of Labor Sta-

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tistics' Quarterly Census of Employment and Wage program, conducted by the Washington State Employment Security Department provides agricultural and nonagricultural employment and wages for firms, organizations and individuals whose employees are covered by the Washington State Employment Security

Frequently termed "covered" or "QCEW" data this information provides a reliable data set for comparing employment and wage trends at the county level.

In September 2019, revised annual average QCEW data for calendar year 2018 became available. An analysis of industry employment changes from 2008 through 2018 shows that in Chelan County:

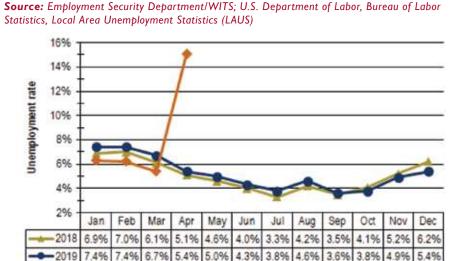
 Total covered employment rose from 39,242 in 2008 to 45,085 in 2018, a 5,844-job and 14.9-percent upturn with an annualized growth rate of 1.4 percent.

The number of agricultural jobs (a subset of total covered employment) increased from 8,445 in 2008 to 10,609 in 2018, a 2,164-job and 25.6-percent uptrend with an annualized growth rate of 2.3 percent.

Total covered wages (not adjusted for inflation) rose from \$1.236 billion (in 2008) to \$1.828 billion (in 2018) a \$592.4 million and 47.9 percent upturn with an annualized growth rate of 4.0 percent.

The agricultural payroll (a subset of total covered wages) advanced from \$166.6 million in 2008 to \$292.6 million in 2018, a \$126.0 million and 75.6 percent uptrend with an annualized growth rate of 5.8 percent.

In 2008 Chelan County's agricultural industry accounted for 13.5 percent of total covered wages and by 2018 agricultural wages tallied 16.0 percent of total covered payroll; meaning that the agricultural share of wages increased two and five-tenths percentage points (from 13.5 to 16.0 percent) during this tenvear period.



The Wenatchee MSA's unemployment rate skyrocketed nine and seven-tenths percentage points between the Aprils of 2019 and 2020.

5.4% 15.1%

#### **Total nonfarm** employment

2020

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

In April 2020, business and government organizations across Washington supplied only 2,963,800 nonfarm jobs (not seasonally adjusted) compared with 3,449,600 jobs in April 2019, an astounding loss of 485,800 jobs.

Prior to the 14.1-percent nose-dive in employment this April, Washington's nonfarm market had expanded for 114 consecutive months (October 2010 through March 2020).

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-

nonfarm

Department of Labor, Bureau of Labor Statistics, Current Employment Statistics (CES)

tallied 7,200 fewer jobs than in April 2019, tumbling from In April 2020, total employment 45,600 jobs to 38,400, a 15.8-

percent growth rate during across this two-county area percent downturn. Nonfarm industry employment Wenatchee MSA, January 2017 through April 2020. Source: Employment Security Department/Labor Market and Economic Analysis (LMEA); U.S.



Nonfarm employment in the Wenatchee MSA plummeted by 15.8 percent between the Aprils of

ing, COVID-19 related rise

in the number of unem-

ployed which caused the

Wenatchee MSA's nemploy-

ment rate to catapult from

5.4 percent in April 2019 to

15.1 percent this April.

**Nonfarm industry** 

employment

#### **Employment and** unemployment

Estimates indicate that Washington's Civilian Labor Force (CLF) grew by 107,141 residents (a 2.8percent upturn) from 2018 to 2019.

Although Washington's CLF has increased, year over year, for 75 months (February 2014 through April 2020), the pace slowed to 0.1 percent in March 2020 and to 1.5 percent in April 2020. In April 2020 Washington's CLF tallied 3,932,156 residents versus 3,875,503 in April 2019 equating to 56,653 more Washingtonians in the CLF (up 1.5 percent).

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

The local labor force continued to expand between the Aprils of 2019 and 2020; from 64,517 to 65,211 (up 1.1 percent).

Conversely, the number of unemployed residents in the Wenatchee MSA (Chelan and Douglas counties) shot through the roof during this timeframe; increasing from 3,486 unemployed residents in April 2019 to 9,821 in April 2020 – a 181.7 percent jump.

It was this skyrocket-

Between the Aprils of 2019 and 2020 total nonfarm employment in Chelan and Douglas counties decreased by 15.8 percent, from 45,600 to 38,400 jobs. Washington's nonfarm market contracted by 14.1 percent during this

timeframe. Highlights of year-overyear 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 had either stabilized or increased from August 2019 through March 2020) before driving downward by 26.7 percent in April 2020.

Current estimates indicate that, rounded to the nearest 100, the local construction industry provided 3,000 jobs in the Wenatchee MSA in April 2019 versus 2,200 in April 2020, an 800-job and 26.7-percent downturn.

A glimpse at the number of closed sales Year-

Donald W. Meseck, Regional Labor Economist **Employment Security Department** 

Yakima WorkSource, 1205 Ahtanum Ridge Drive, Union Gap, WA 98903 Phone: (509) 573-4564; E-mail: dmeseck@esd.wa.gov Website: https://esd.wa.gov/labormarketinfo

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Julie Lindholm

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# Wellness Place reopens, offers compassionate care, eases burdens on cancer patients

LEAVENWORTH - We are excited to announce Wellness Place office is now reopened after three months of closure.

We have been working remotely since the office closed during the Governor's "stay in place" order, and during that time we were able to offer a few of our services such as mailing gas cards to our patients to get to treatment, and shipping nutritional supplement drinks. However, we are thrilled to have our office open once again so we can provide our free wig services to our cancer warriors.

Wellness Place offers compassionate support and FREE services to cancer patients and their families for those residing in

Chelan, Douglas, Grant and Okanogan counties, regardless of age or income. Some of the free services we provide are:

WIGS - for women and/or men who lose their hair due to chemotherapy and radiation

GAS CARDS - to ease the costly burden of travel to and from treat-

NUTRITIONAL DRINKS - to supply nutrients when eating becomes too difficult due to nausea and pain

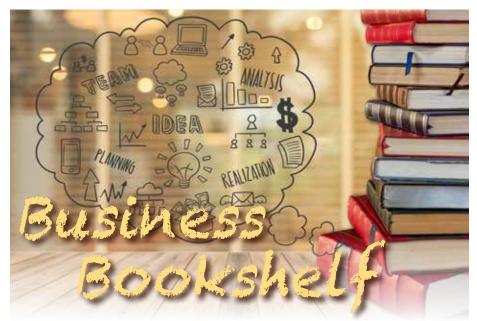
LODGING ASSISTANCE - for those travelling far from home for treatments

RESOURCES - Access to our online resources page which includes helpful links to important cancer resources such virtual support groups, financial assistance opportunities, nutritional information and much more.

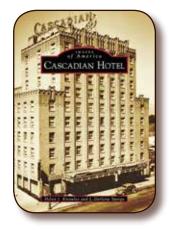
Wellness Place operating hours: Tues - Thurs 9:30am-2:30pm Fri 9:30am-12:30pm

Sat - Mon Closed

For more information, call us at 509-888-9933 or visit wellnessplacewenatchee.org.



# **Book about Cascadian Hotel:** A Wenatchee cultural icon



In 1929, the Cascadian Hotel opened in Wenatchee, the "Apple Capital of the World." It was (and still is) the tallest building in town.

The opening ceremony - featuring a human spider scaling the facade - celebrated the coming to town of a technologically innovative and luxurious hotel that, for its 42-year existence, prided itself on quality service.

The Cascadian had very strong ties to the community, apple themes ran throughout the building, and for years it was the

# About the authors



Helen J. Knowles Helen J. Knowles is an as-



L. Darlene Spargo Court case involving the

Cascadian. That book will be

published by the University

sociate professor of political science at the State University of New York - Oswego. This book developed out of her research for Making Minimum Wage: Elsie Parrish Versus the West Coast Hotel Company, which tells the story of a US Supreme

of Oklahoma Press in 2021. L. Darlene Spargo is the author of three books on local history. Images used

come from numerous libraries and private collections.

go-to meeting place in Wenatchee.

The hotel also served as the starting point for the hospitality careers of several men and women who rose to executive leadership positions in the international Western (later Westin) Hotels chain.

For more information: Arcadia Publishing: arcadiapublishing.com.



# West Coast League, AppleSox cancel 2020 season

Submitted by the West Coast League

This week the West Coast League's board of directors voted to cancel its 2020 summer collegiate season, due to pandemic-related safety guidelines and travel restrictions across Washington and Oregon.

Concurrently, league members Cowlitz, Port Angeles, Ridgefield, Walla Walla, and Yakima Valley are canceling their respective seasons.

Also this week, the League set June 4 as the Opening Day for its 2021 season.

Among those beginning league play on that date will be an expansion team based in Nanaimo, British Columbia.

"Yes, we're heartbroken about 2020," WCL Commissioner Rob Neyer said, "but we're already looking toward 2021, with



Nanaimo joining the league and playing at historic Serauxmen Stadium. And with more exciting news on the way, we're confident that next summer will be our best yet."

The West Coast League thanks its loyal fans, host families, and players for their continuing support, and looks forward to the return of baseball in all its member communities.

### **About the West Coast League:**

The West Coast League (WCL) is the premier summer collegiate baseball league west of the Mississippi River. Situated in the beautiful Pacific Northwest, the WCL showcases pro prospects from major conferences around the nation. Every summer, the league features unparalleled fan and player experiences, with the best summer weather in North America. Ninety alums and current players of WCL teams were selected in the 2019 member attendance increased to 497,050.

MLB Draft, including No. I overall pick Adley Rutschman. In 2019, 317 WCL alums appeared or were active in affiliated professional baseball, including 45 in the major leagues, such as 2019 MLB All-Star Game MVP Shane Bieber; outfielder Mitch Haniger, hurler James Paxton; slugger Rhys Hoskins; and rising star pitchers Marco Gonzales and Matt Boyd. In 2019, overall

