

WENATCHEE BUSINESS JOURNAL

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DIANA PIÑON/WBJ

Paul Lopez Olguin alongside his mom Rosa inside the Fonda Oaxaqueña in Chelan.

Second location opens in Chelan

Fonda Oaxaqueña: A taste of Southern Mexico

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The Dell family owns and operates The Galley Chelan. Left to right are; Kelsey, Owen, Kyla and Ryan Dell.

The Galley: Eat hot & fresh while floating on Manson Bay

Story and photos
by Diana Piñon

MANSON – In early Spring what was once a thought became a reality for Kelsey and Ryan Dell when they applied for all the permits needed to open up their own business which now floats in Manson Bay daily.

“My wife and I always thought wouldn’t it be great to get some fresh, hot food on the lake,” said Ryan. He mentioned that soon after, they stumbled across the boat that they now own in Coeur d’Alene, Idaho and made some renovations to fit their needs.

The Galley Chelan as they have named it floats 150 feet away from Manson Bay Marina as it awaits for customers to place their order.

“Typically they will text us and then we send them the menu and then they call-in their order,” Ryan explained. From there they wait for the order to be complete, which then they pick up.

Since their opening day, last spring, the response from the community and tourist has been outstanding.

Ryan mentions that they have had multiple repeating customers

coming back for their Mahi Mahi Fish Tacos. “Everybody loves the concept and what we are doing down here,” he said.

On the menu you can find a couple breakfast options, snacks and treats, burgers, soft drinks, water and order items such as sunglasses, sunscreen and ice bags.

“We tried picking out friendly foods and items can be easily eaten on a boat with no mess or garbage,” said Kelsey Dell.

At the moment, The Galley only serves those on the water, however

sometime in the future they would like to also serve those on land. Ryan encourages safety first, “we are telling people to not swim up.”

However if you have any sort of floating device feel free to place your order.

“Our goal was to make really good food on the lake, so people can stay on the lake,” said Ryan.

Find The Galley floating 7-days a week from 11 a.m. to 6 p.m. weather dependent. Like them on Facebook The Galley Chelan.

For more information text or call 509-558-7571.



Find The Galley floating on Manson Bay daily.



PHOTOS BY GARY BÉGIN/WBJ

Northwest Farm Credit Services moves to Olds Station Business Park

Northwest Farm Credit Services has moved into their new building at 2580 Chester-Kimm Road in the Olds Station district of Wenatchee. They are located next to the Veterans Administration clinic. For more information, call 509-665-2160.



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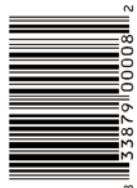
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NEWSSTAND LOCATIONS

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
Cashmere Valley Record,
201 Cottage Ave., Suite 4

Leavenworth
Dan's Food Market
1329 U.S. Highway 2
The Leavenworth Echo,
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 American Dream deserves better

Since the American Dream began, people have been inventing things, working hard, attempting to crush their business enemies, consolidating with others, cornering the market and a dozen other strategies toward becoming a success.

Then one bright day in Fairy-tale Land a sore loser spoke to his manipulative and opportunistic cousin the lawyer who spoke to a few dozen other lawyers who wrote a new law and got it passed, and it was all because they were in cahoots in this big palace in Washington, D.C., officially called Congress.

Let's take the lowly Dung Beetle as a commodity for an example.

Now, I have relatives in the hills of Washington state, who happen to raise and sell dung beetles and one day a "commodities export" official told them they can no longer export these creatures to China, India or anywhere in Africa because Congress made a deal to allow only registered dung beetle lines to compete for overseas contracts.

The original sore loser wanted his grand champion genetic line of dung



Gary Bégin
Managing Editor

beetle to be the only one available to the vast populations of Asia and Africa. Of course at a premium price. He convinced his cousin and his friends that they would each get a nice chunk of campaign donations for making federal regulations favor only the sore loser's poop-pushing blood lines.

Shazaam! Because, as President Trump has said in the past, many of the importing countries are "sh-holes," allowing this miracle of corruption the potential to take place. That's the one thing they have plenty of, the need to move mounds of excrement, but they need the workaholic dung beetles to do the dirty work.

Normally, the market makes decisions about competitors' products and

Kreidler seeks \$1.1M from health care 'sharing ministry' for 'ripping off' consumers

OLYMPIA – Insurance Commissioner Mike Kreidler is seeking a \$1 million fine from Alieria Health-care, Inc. (Alieria) (PDF, 439KB) and \$100,000 from its partner, Trinity Health-Share, Inc. (Trinity) (PDF, 364KB) for selling sham health care sharing ministry memberships in Washington state.

Kreidler ordered the companies in May to immediately stop selling health insurance illegally and halt deceptive business practices. Since August 2018, Alieria and Trinity sold 3,058 policies to Washington consumers and collected \$3.8 million in premium.

"Alieria and Trinity promised to provide people with

coverage when they needed it only to leave consumers with huge medical bills," said Kreidler. "I'm taking action today to send a message to all scam artists: if you harm our consumers, you will pay heavily."

"Shopping for health insurance can be very stressful – especially if you have to worry about being ripped off. True insurance companies have to meet rigorous standards before they can sell coverage to consumers. These companies are hiding behind a federal and state exemption that exists for legitimate health care sharing ministries and using it to rake in profit across the country on the backs of vulnerable consumers."



regulations, HR rules and a huge variety of threats to their own financial well being, that they must comply with any zany Dung Beetle producer's wishes because the genetic line of the very best of these hard workers is partially owned by that same bunch of poop-pushers, the aforementioned members of Congress.

Elected Congressmen and their appointees exert all the pressure on the civil servants to make them regulate what they want, whom they want and how they want.

The American Dream is kaput. It is no longer a level playing field. The potential Field of Dreams has turned into a field of potholes and landmines. The regulations are based on the whims and wishes of the shareholders of the Golden Dung Beetle Corporation.

All the fat cats share in the profits as the little dung beetle producers are stepped on like the bugs

they are. Manipulation of the civil service is poison to the shared glory that is American Capitalism.

If the Little guy can't exist because of draconian government over-reaching regulations, then the only Americans left to live the Dream are the friends of the Congress.

Conservatives ought to be staunch supporters of American-style Capitalism, not a hindrance to same.

When Americans invest money, blood, sweat and tears into their labors, they don't and won't always win, but at least we as a society ought to give them a fighting chance at doing so.

Someone has to pay for all of these social services government provides for non-citizens, but that's another story for another day.

NCW Managing Editor Gary Bégin's opinions do not necessarily reflect that of ownership. To comment on the record, email: gary@ncwmedia.net

Second location opens in Chelan

Fonda Oaxaqueña: A taste of Southern Mexico

Story by Diana Piñon

CHELAN – Six years ago in East Wenatchee the Olguin Sarabia family began their journey in the food industry when they opened the very first Fonda Oaxaqueña.

The family-run business focuses on serving authentic food from southern Mexico. Fonda Oaxaqueña features traditional dishes from Oaxaca, which incorporate a variety of flavors. Their mole and hand-made tortillas along with carne asada are a few of the house specials.

The business rapidly seemed to attract people's attention and started to flourish. "In the back of our minds our idea was to expand the business if it worked out," said owner Paul Lopez Olguin.

The opportunity to come to Chelan opened up. While doing some research the family found that the town was growing and more food options were needed for locals and tourists.

"We wanted to be that one more option for the town. In December of 2018, we started working and preparing the restaurant," explained Lopez as to how everything got started with a second location.

Fonda Oaxaqueña held a ribbon cutting ceremony on May 3 which officially inaugurated the restaurant. So

far, a lot of people have stopped by the new restaurant to dine in and have had nothing but positive feedback for the family.

"The family is very happy, everyone has been welcoming us to town. The atmosphere is friendly and they all wish us well," said Lopez.

Local business owners have also taken the time to stop by and welcome their new colleagues.

"They have given us advice and have said to us to prepare for the summertime because it gets crazy," Lopez mentioned. At the moment, there are 11 employees working at the Fonda. Lopez mentioned that they are looking for a few more people to join the team.

Fonda Oaxaqueña, located on 127 E. Johnson Ave., is open Monday – Saturday 11 a.m. to 9 p.m. and Sundays 9 a.m. to 9 p.m.

"On Sundays we serve Mexican breakfast items such as Huevos Rancheros, Huevos a la Mexicana and much more," said Lopez on the reason behind the earlier hours that day.

He also mentioned that there might be a possibility of expanding their hours; make sure to be on the lookout for updates.

To-go orders could be placed at (509) 888-9681, visit fondaoaxaqueña.com for a list of menu items.



Washington Trust, Northwest Farm Credit help raise \$59k for charity

WWIF news release

The 19th annual Wine Cup® raised over \$59,000 that helps scholarships, the Bill Powers Sabbatical and many programs that help the Washington wine industry. The Washington Wine Industry Foundation was organized to identify challenges facing the industry and working with partners to facilitate funding for solutions.

Nearly 140 golfers came together at Suncadia Resort's Prospector Golf Course in Cle Elum last week.

"Team Washington Trust Bank" was overall champion and took home the coveted perpetual Wine Cup®.

The final results:

Men's Team Bracket

First Place: Team Washington Trust Bank (Aaron Sparks, Ben Cox, Will Mercer and Jarred Haff of Washington Trust Bank)

Second Place: Team Drape Net North America (Dean Benson, Luck Simpson, Nick Cox and Andrew Schutt of Drape Net North America)

Women's Team Bracket

First Place: Team Sippin Sisters (Marilyn Hawkins, Vicki Griesinger, Kathy Kaye, Cheri Brennan of Hawkins & Company PR)

Second Place: Team Corteva AgriScience (Kira Bennett, Heidi Morris, Linsey Morrison, Emily



"Team Washington Trust Bank" took home the Washington Wine Industry Foundation's 2019 Wine Cup, in late June in Cle Elum.

Bautista-Herdt of Corteva Agri-Science)

Co-Ed Mixed Team Bracket

First Place: Team Northwest Farm Credit Services- B (Jason Buchanan, Cody Reeves, Dan Andrews and Heidi Andrews of Northwest Farm Credit Services)

Second Place: Northwest Farm Credit Services - A (Michael Babenko, Casey Cox, Natasha Mendonca, Amanda Galbreath of

Northwest Farm Credit Services)

Contest winners were: Monica Keo golfing for Stoel Rives (Women's Longest Drive), Aaron Gale golfing for Nichino America (Men's Longest Drive), Jenna Weber golfing for PayneWest/CIG (Women's Closest to the Pin - 19'4"), John Heffrow golfing for Mercer Ranches (Men's Closest to the Pin - 2'10"), Vicki Griesinger golfing for Hawkins & Company

PR (Women's Longest Putt - 15'9"), Will Wiles golfing for Ste. Michelle Wine Estates (Men's Longest Putt - 17'8"), and Jeremy Hirai golfing for Gamache Ag Services (Putting Contest), and Andrew Schutt golfing for Drape Net North America (Cork Chipping).

Tournament sponsors and prize donations from: Bleyhl Co-Op, Wilbur-Ellis, Stoel Rives, Washington Trust Bank, Mountain

States Construction Co., Gamache Ag Services, J&S Crushing, StaVin, Rabo AgriFinance, Vintners Logistics, Nichino America, Country Financial, Drape Net North America, Shaw Vineyards, Basin Pacific Insurance & Benefits, Ste. Michelle Wine Estates, Inland Desert Nursery, Coventry Vale, Northwest Farm Credit Services, Moss Adams, Vine Tech Equipment, Banner Bank, Four Feathers Wine Estates, CliftonLarsonAllen, Mercer Ranches, Metis, Sherri Swingle, Walter Clore Center, Skamania Resort, and Dixon Golf.

For more information about the Foundation: p. 509.782.1108 | f. 509.782.1203, 203 Mission Avenue, Suite 107 | PO Box 716, Cashmere, WA 98815. Visit washing-tonwinefoundation.org and "Like us" on Facebook | #VWWIF.

“

Successful people do what unsuccessful people are not willing to do. Don't wish it were easier; wish you were better.”

— Jim Rohn

”

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Rock Island to get redevelopment funds for former silicon plant

The Port of Douglas received an additional \$120,000 grant from the Department of Ecology to do further assessment on the potentially contaminated portions of the old silicon plant site. This work will help refine what

the necessary clean up requirements will be. On-going efforts include assisting the city of Rock Island with identifying funding sources for the public infrastructure needs in the Waterfront Area.

In addition, the Port is working to refine the funding and implementation strategy for the adaptive reuse of the silicon plant buildings into the Energy and Technology Innovation Campus.

Gesa, Inspirus credit unions announce merger

Creates \$3.5 billion credit union, serving more than 246,000 members throughout Washington

GESA Credit Union news release

RICHLAND – Inspirus Credit Union and Gesa Credit Union have announced their merger has received regulatory approval, as well as approval by a majority vote of the Inspirus Credit Union membership.

The two organizations merged last month. Inspirus Credit Union will become a division of Gesa Credit Union.

Both organizations will continue to serve members

“business as usual” at their combined 24 branch locations as they work to fully integrate their systems into late 2020.

Gesa Credit Union President and CEO Don Miller is the CEO of the combined organization and executive management from both credit unions make up the senior leadership team of the new organization.

Inspirus Credit Union President and CEO Scott Adkins is an Executive Vice President in the combined organization.



All current Inspirus Credit Union and Gesa Credit Union Board members will serve on the combined credit union’s Board of Directors.

The name for the combined organization has not yet been determined.

Inspirus and Gesa are proud of their individual

This collaborative partnership between two independently strong, successful credit unions will bring greater value to their combined members, employees and the communities they serve.

As the financial services landscape continues to evolve, this merger will give the combined organization the ability to expand member offerings, such as increased access to more products and services, more locations throughout Washington and enhanced technologies that will provide greater 24/7 convenience.

Don Miller, President and CEO of Gesa Credit Union stated, “When Scott and I first sat down and talked about merging, we quickly realized our credit unions were a great cultural, financial and strategic fit.

The economy of scale, along with the product and service expertise of our combined organizations, will provide us a greater opportunity to provide long-term value to our members and communities.”

Scott Adkins President and CEO of Inspirus Credit Union commented, “Our Board and leadership team have always been committed to finding ways to provide more member value, better serve the Washington education community and ensure we continue to thrive.

Joining forces with Gesa will help us do just that. We have a tremendous amount of respect for Gesa’s Board, leadership, and team members and look forward to the future.”

Adkins goes on to say, “I also want to thank our Inspirus members and team members for their active participation in the voting process and for their commitment and loyalty to help ensure we will continue to be a thriving financial organization.”

To stay up-to-date with the combined organization’s merger information, you can visit their respective websites at inspirusCU.org and gesa.com.

Inspirus Credit Union

Inspirus Credit Union is based in Seattle. With six locations, more than 80,000 members, \$1.3 billion in assets, and 150 employees, Inspirus has served members with a passion for education since 1936. As a community-based organization with roots in serving the education industry, Inspirus Credit Union gave more than \$650,000 alone in 2018 in support of a multitude of education initiatives such as DonorsChoose.org, Green River College, and DECA.

Gesa Credit Union

Gesa Credit Union is headquartered in Richland, Washington and has 18 branch locations, 500 employees, and over 166,000 members throughout eastern Washington. At \$2.2 billion in assets, Gesa has a rich history of providing their membership convenient access to an array of consumer, mortgage, and business products and services.

A community-based organization with a focus on “people helping people,” Gesa’s commitment to the local communities resulted in over \$1 million in local support for over 100 organizations in 2018.

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Banner Corporation reports net income of \$39.7 Million in Second Quarter

Banner Bank news release

WALLA WALLA - Banner Corporation (NASDAQ GSM: BANR) (“Banner”), the parent company of Banner Bank and Islanders Bank, reported net income increased 19% to \$39.7 million, or \$1.14 per diluted share, in the second quarter of 2019, compared to \$33.3 million, or \$0.95 per diluted share, in the preceding quarter and increased by 22% when compared to \$32.4 million, or \$1.00 per diluted share, in the second quarter of 2018.

Second quarter of 2019 results include \$301,000 of acquisition-related expenses.

In the preceding quarter, Banner’s results included a \$676,000 write-down on a former administration building as well as \$2.1 million of acquisition-related expenses.

In the second quarter of 2018 there were no acquisition-related expenses.

In the first six months of 2019, net income increased 19% to \$73.0 million, or \$2.09 per diluted share, compared to \$61.2 million, or \$1.89 per

diluted share, in the first six months a year ago.

“Banner’s second quarter financial results demonstrate the effectiveness of our strategic plan and the success of our super community bank model,” stated Mark J. Grescovich, President and Chief Executive Officer.

“Our operating performance generated solid revenue growth with increases in both net interest income and non-interest income compared to both the preceding quarter and the same quarter last year. The ongoing benefits of the Skagit Bank acquisition also contributed to profitability, as expenses declined through the realization of synergies from the transaction.”

At June 30, 2019, Banner Corporation had \$11.85 billion in assets, \$8.65 billion in net loans and \$9.29 billion in deposits.

Banner operates 176 branch offices, including branch offices located in eight of the top 20 largest western Metropolitan Sta-

10% Year-Over-Year Revenue Growth



tistical Areas by population.

The acquisition of Skagit Bancorp, Inc. and its wholly-owned subsidiary, Skagit Bank, (collectively “Skagit”) on November 1, 2018, added \$916 million in assets and, after consolidation, six banking locations along the I-5 corridor from Seattle to the Canadian border.

Second Quarter 2019 Highlights

- Revenues increased 4% to \$139.4 million during the second quarter of 2019, compared to \$134.2 million in the preceding quarter and increased 10% compared to \$126.3 million in the second

quarter a year ago.

- Net interest income, before the provision for loan losses, was \$116.7 million, compared to \$116.1 million in the preceding quarter and increased 11% from \$105.1 million in the second quarter a year ago.
- Net interest margin was 4.38% for the current quarter, compared to 4.37% in the preceding quarter and 4.39% in the second quarter a year ago.
- Total cost of funds of 56 basis points was unchanged compared with the prior quarter.
- Return on average assets was 1.36% in the

current quarter compared to 1.15% in the preceding quarter and 1.25% in the second quarter a year ago.

- Net loans receivable increased to \$8.65 billion at June 30, 2019, compared to \$8.60 billion at March 31, 2019 and increased 14% when compared to \$7.59 billion at June 30, 2018.
- Provision for loan losses was \$2.0 million for the quarter, increasing the allowance for loan losses to \$98.3 million, or 1.12% of total loans receivable, as of June 30, 2019.
- Core deposits increased slightly to \$8.22 billion compared to \$8.21 billion at March 31, 2019 and increased 11% compared to a year ago. Core deposits represented 88% of total deposits at June 30, 2019.
- Quarterly dividends to shareholders for the current quarter were \$0.41 per share.
- Common shareholders’ equity per share increased to \$43.99 at June 30, 2019, an increase of 2% from \$42.99 at the preceding quarter end and an increase of 14% from

\$38.67 a year ago.

- Tangible common shareholders’ equity per share* increased to \$33.36 at June 30, 2019, an increase of 3% from \$32.47 at the preceding quarter end and an increase of 9% from \$30.57 a year ago.
- Repurchased 600,000 shares of common stock at an average cost of \$53.46 per share.
- Non-performing assets remained low at \$21.0 million, or 0.18% of total assets, at June 30, 2019, compared to \$22.0 million, or 0.19% of total assets three months earlier, and \$16.5 million, or 0.16% of total assets, at June 30, 2018.

About the Company

Banner Corporation is an \$11.85 billion bank holding company operating two commercial banks in four Western states through a network of branches offering a full range of deposit services and business, commercial real estate, construction, residential, agricultural and consumer loans. Visit Banner Bank on the Web at bannerbank.com.

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Senior Focus ▶ Healthy Living



Signs Your Aging Parents May Need More Help at Home

(StatePoint)

Every day, roughly 10,000 baby boomers nationwide turn 65, according to the Pew Research Center, which means that a growing number of Americans are dealing with the many challenges associated with aging parents or relatives.

Among them is determining when parents may need assistance they aren't currently receiving.

"Asking for help and depending on others for care may make an individual feel like a burden to family or friends.

"The goal of home care should be to strengthen the mind and the body, lift spirits and support loved ones in a way that makes life worth living," says Jennifer Sheets, president and chief executive officer of Caring Brands International and Interim HealthCare Inc.

"This whole person and individualized approach allows caregivers to look for ways to empower people at home."



Unfortunately, when seniors struggle with basic tasks such as self-care, transportation or household chores, they don't always talk about it.

They may be embarrassed or afraid of losing their independence or homes.

Still others may not even realize anything is amiss, particularly if they're in the beginning stages of dementia.

Interim HealthCare shares some warning signs that an aging loved one may be in need of senior care:

- A change in mood, such as depression, anxiety or

a loss of interest in social activities and hobbies.

- Significant weight loss, which can happen for a variety of reasons, including serious physical and mental disorders.

- Issues with mobility and balance. These can be signs of joint, muscle or neurological problems, and increase the likelihood of falls.

- Bruises, cuts or scrapes are sometimes evidence of falls or kitchen mishaps, and a potential indication of declining physical agility.

- Piles of bills, unwatered plants and overflowing hampers – these are just a few of the many signs

that basic tasks are being neglected.

- New dents or dings on your parents' vehicle. These could be signs that safe driving has become an issue.

- Stains, missing buttons and untrimmed nails, are signs of neglected personal hygiene.

- No food in the house, or moldy, stale or spoiled food, might mean a parent is struggling to grocery shop or cook, or may have even lost interest in eating.

- A prescription stockpile could indicate your parent is forgetting to take critical pills.

- Stacks of unopened bills, late payment notices, unbalanced checkbooks and wads of cash stashed in odd places, are all signs of mismanaged money.

If a parent requires extra care, consider all your options, including in-home assistance, which allows older adults to continue living at home, while getting needed help.

Look for care that offers a whole-person approach, such as Interim HealthCare's HomeLife Enrichment standard of care, which looks beyond basic needs to encompass mind, body, spirit and family to develop specific protocols and interactive activities that stimulate the brain, improve motor functions and help seniors feel in control of their days.

To learn more, visit interimhealthcare.com.

If your parents are displaying signs of needed care, getting them this support is crucial – both for their immediate health and safety, as well as their overall happiness and wellness.



Great Ways to Keep Your Mind Sharp

(StatePoint)

When you think about exercise, you likely envision using the treadmill or lifting weights. But every bit as important to your long-term health and wellness are activities that keep your mind sharp and your cognitive abilities strong and limber.

Here are several things you can do to help keep your mind sharp:

- **Solve a Crossword Puzzle:** A crossword puzzle asks you to reach into your long-term memory bank to solve clues. You may be filling in boxes, but well-constructed crossword puzzles will require you to think outside the box, as sometimes clues are a bit trickier than they seem at first glance, relying on word play or double meanings to work. A relaxing way to unwind and concentrate, consider adding this ritual into your morning.

- **Get More from Nature:** On your next nature hike, don't check out mentally. Set goals and keep your senses alert, paying attention to sounds, sights and smells. New tech, such as Casio WSD-F30 Pro Trek Smart Outdoor Watch, can help. The watch features apps to support your hike, including Location Memory to record information on trails and viewpoints along the way, as well as Moment Setter to notify you when you reach your targeted altitude.

- **Learn a Language:** A multilingual brain works more efficiently, and it is never too late to pick up a new language. There are many languages apps available to help, some of them free, as well as more traditional taped audio lessons you can pop on while commuting to work or doing chores around the house.

- **Make Math Fun:** Want to build your critical thinking skills and improve your ability to problem solve? Delve into mathematics with fun math puzzles found online. Free online software, such as ClassPad.net, includes resources to help you solve problems, from simple calculations to statistics, graphing and more.

- **Get Sleep:** Sufficient high-quality sleep is one of the most fundamental ways to maintain a sharp mind and keep your brain healthy through the years. Between 7-9 hours a night is ideal for adults, according to the National Sleep Foundation. If you aren't sleeping well, or feel foggy during the day, consider how to shift your evening routine to get more and better quality sleep.

From math puzzles to crossword puzzles to nature walks, prioritizing workouts for the mind will help you stay sharp.



Jon Dickson DMD & Family

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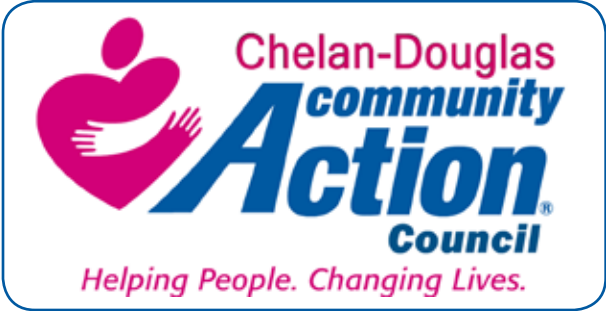


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CDCAC news release

WENATCHEE – The likelihood of Chelan and Douglas counties being composed of sizable numbers of “have and have-not” residents in the future is real if current economic trends continue, according to a Community Needs Assessment released this week by the Chelan-Douglas Community Action Council.

Over the past few years, the two counties have lagged behind the state in income levels, poverty rates, educational attain-

ments, employment rates, and health statistics. Indeed, the gap between the two counties and state in these areas – including for youth – is either climbing or has remained static over several decades.

At the same time today, the region is growing and attracting new residents and businesses thanks to technological advances and quality-of-life considerations.

“Our area is growing, recording record homes sales and job creation, our challenge is how do we as

a community support our residents, reduce barriers to success and access and create opportunities for all,” said Alan Walker, executive director of the Chelan-Douglas Community Action Council (CDCAC).

The Community Needs Assessment is meant to determine strengths and gaps in the local social-services network. It is required by federal law every three years.

Walker said his organization will take the findings and information from the Community Needs Assessment and identify ways to break down barriers, mobilize efforts to address

poverty, and strengthen and solidify partnerships and resources.

That work, in the form of a strategic plan, should be done by November.

CDCAC spent about five months collecting information for the Community Needs Assessment report.

The information gathering utilized 48 statistical indicators, a community survey completed by 411 residents, six focus groups attended by 70 community leaders, interviews of 10 stakeholders, and a public forum attended by about 25 residents.

The Community Needs Assessment Report is 150

pages long and includes an executive summary outlining the main findings, along with summaries from each information-gathering tool.

For an online copy, visit cdcac.org/community-needs-assessment-annual-report.html. Or simply go to: cdcac.org and click on the Community Needs Assessment tab.

The report found housing is residents’ highest priority community resource today, followed by health care, education, employment and mental health services.

However, each of those resources is marked by their own deficiencies, CDCAC found.

The assessment identified what it described as “red flags” – threats to the region’s well-being.

Those include a continuing housing crisis; rising youth poverty and obesity rates; 30 percent of survey respondents saying they and/or a family member have gone without a meal due to finances; Hispanics expressing fear about sharing information; one-third of the two-county region’s being on Medicaid; abundant drug use within families and neighborhoods; and the lack of affordable and available early childhood learning programs.

Walker said the large number of people skipping a meal due to finances reinforces the need for food pantries that are open for more than 2 or 3 hours a week.

The rising obesity rates for local youth, at a time when statewide rates are going down, also are a surprise.

“We have trails that are five minutes away,” said David Olson, CEO of Columbia Valley Community Health in Wenatchee.

“As a rule people walking

in the Foothills are already living a healthy life. It’s the people who don’t exercise that we need to reach. The community has the resources, but a significant number of people experience barriers that keep them from taking advantage of those resources.”

Residents cited several other barriers they typically face in accessing community services and resources, including:

- People are living in places far away from employment, education and health care options.

- Some do not qualify for services or can’t afford services. Others can’t access services due to providers’ hours of operation.

- The system is difficult to navigate, in part due to numerous jurisdictions and numerous providers.

The lack of information about services and providers creates additional confusion.

- The language barrier is a real impediment for many. So is the fear of sharing information.

“One thing that really surprised me was people not knowing where to turn,” Walker said.

“I wrongly thought there was enough information out there.”

Walker said CDCAC is already tackling the drug issue by bringing in this fall two AmeriCorps volunteers who will focus on opioid education, storage and disposal and ways to prevent abuse among senior citizens and sixth- to 12thgrade students.

The Community Action Council services include food, housing, weatherization, asset building, adult literacy, energy assistance, AmeriCorps, RSVP and other community support services in the region.

For more on the Community Action Council, visit cdcac.org.



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Post-Traumatic Stress Disorder: Color Crayons and Jack-in-the-Boxes

By Heather Hill
Veterans Counseling
Services of Central
Washington

Post-Traumatic Stress Disorder (PTSD) impacts many combat veterans who served during wartime. Once coined as “shell shock”, the term post traumatic stress disorder came into being in the 1970’s after the Vietnam war.

It was officially recognized as a diagnosis in 1980 in the DSM-III diagnostic manual.

PTSD impacts those who have been exposed to life/safety threatening situations or have experienced events in which they have the perception that their life/safety was at risk.

Although some can experience these types of events and resume daily life after a period, others have more difficulties assimilating back into their lives without residual impact.

PTSD can look different in different types of people. Symptoms may vary as a result of different life experiences prior to the event(s) or as result of the person’s ability and or willingness to process the trauma post event(s).

PTSD has four categories of symptoms: Intrusive Symptoms (intrusive thoughts/feelings of/about event(s) or nightmares), Avoidance Symptoms (avoiding talking/thinking of the event(s), avoiding things/people that remind them of the event(s)), Depressive Symptoms (feeling hopeless, social isolation, emotional numbness), and Anxiety Symptoms (hypervigilance, irritability/anger, and being jumpy).

It is important to note the previous is not a comprehensive list of symp-



SUBMITTED PHOTO

Heather Hill

toms of PTSD.

Veterans’ experiences and symptoms vary. Consider the vast color spectrum of red color crayons to severity of symptoms of PTSD.

The lightest color being a faint pink and the darkest being a dark black red.

The extremes in colors can be compared to the variety in experiences of PTSD symptoms in veterans.

(The color crayon reference is for my Marine friends) Veterans who never made direct contact with the enemy, may still experience symptoms of PTSD, but their symptoms may look radically different from veterans who were in direct contact with the enemy and were exposed more intimately to the atrocities/necessities of war.

It is important not to discount veterans’ symptoms if they were not busting down doors and engaging the enemy.

Their symptoms should always be addressed as they can impact their ability to function in their daily lives.

Symptoms of PTSD unchecked can lead to veterans seeking out relief from

poor coping mechanisms to include alcohol abuse, drug abuse, and in severe case suicide.

Healing occurs when veterans are provided a safe, judgement-free environment which supports them processing and grieving their traumas.

In some cases, veterans need to work through the process of self-forgiveness when they feel they have participated in or contributed to something that goes against their core values and beliefs (moral injury).

Some veterans find benefit from exposure therapy, where veterans give accounts of their traumas repeatedly over time in hopes their responses to their past traumas will be less extreme as they become more desensitized to what they experienced.

This form of therapy, although one of therapies most promoted by the Veteran’s Administration, in my opinion is not the most ideal for combat veterans.

Should combat veterans be desensitized to atrocities/necessities of war to the point that their emotional reactions are negligible? I think not.

I prefer to support veterans processing their trauma and working through the emotions that they had to put aside in the moment to survive.

Veterans who do not process through their traumas may be able to cope in their daily lives for a time by shoving all of their thoughts and emotions regarding their trauma in a box.

However, this box is not like a safe where you can throw away the key to the lock and never expect to feel those emotions again.



This box is more like a jack-in-the-box.

Veterans can shove all of those feelings in, but the crank on the side keeps turning.

When life stressors occur, such as a new job, loss of income, moving, illness, etc., the crank speeds and turns faster, and eventually the symptoms of PTSD come flying out of the box like the obnoxious clown of a jack-in-the-box.

The stressors may have nothing to do with their wartime trauma, but friends/family around them will notice a shift in

their ability to cope with their worlds and people around them.

Support veterans by encouraging them to seek professional help in dealing with their struggles. Counseling is all about rapport and relationship.

Therapy and style of therapy are not one size fits all.

Some veterans become discouraged after participating in counseling because they did not feel like the therapist understood their perspectives, sense of humors, there was too much homework, or perhaps they felt judged.

If its not a good fit, do not stop. Don’t “embrace the suck”, find a new therapist.

Editor’s Note: Psychotherapist Heather Hill served in the United States Army and is a partner in Veterans Counseling of Central Washington, located at 610 N. Mission St., Ste 202. Call 509-667-8828 or visit centralwashingtonveterans.com for more information or to refer a veteran to a caring, non-governmental therapy program. Heather will be contributing a mental health column for veterans every month exclusively for the Wenatchee Business Journal.



GARY BÉGIN/WBJ

Happy 100th! American Legion

Manson American Legion Post 108 Vice Commander Brian Strausbaugh, left and Commander Clyde McCullough cut the birthday cake to celebrate the 100th Anniversary of the founding of the organization in Paris in 1919. The post held a barbecue Saturday, August 24 to celebrate the milestone for the oldest veterans service organization in the United States.

Introducing Crossland & Evans PLLC

Caitlyn J. Evans and Stephen R. Crossland are pleased to announce the formation of Crossland & Evans, PLLC.

Caitlyn J. Evans received her law degree and her Master of Laws in taxation from the University of Washington School of Law. Caitlyn was born and raised in Leavenworth. She represents individuals, families, businesses, and nonprofits on complex legal matters.

Steve Crossland was born and raised in Cashmere and received his undergraduate degree from Stanford and his law degree from Lewis & Clark Law School. Steve has practiced law in the valley since 1973.



Caitlyn J. Evans



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Crossland & Evans, PLLC specializes in legal services in the areas of real estate, estate planning, guardianships, probates, business, tax, agriculture, and natural resource law. Call or email us to find out how we can serve you.

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Frazier Strutzel

GARY BÉGIN/WBJ

By Gary Bégin

CASHMERE – Frazier Strutzel joined the Marines back in ‘61. The rest is a personal journey and a life well lived. He stopped along the way to pen a book in remembrance of an old friend.

Strutzel was born in Leavenworth, grew up in Monitor.

He went to Monitor El-

ementary School and Cashmere High School before joining the Marine Corps.

Sounds like ancient history, but he remembers it like yesterday.

“I didn’t find out that Eddie Riggins had indeed rejoined the Marine Corps and then was killed in Vietnam until 2014. My daughter happened to be there and I told her “I have

Old Jarhead... with a heart of gold, writes about an old friend

to give this Marine recognition, he can’t just die and be forgotten. Marines share a special bond because of what they endure to earn the title. I write about that in the story.”

Frazier remembers back in the day: “I left Cashmere on a Greyhound bus while working with the first fire suppression crew to be organized in the Wenatchee National Forest. I woke up one morning and didn’t tell my parents. They knew I had joined, but weren’t sure when I was leaving. It was August 1961.

Secrets revealed: “I had to learn to walk with my feet scrunched up to cover my flat feet, I was 19 and had been guaranteed Marine Aviation,” Strutzel said.

“I had passed the initial exams for flight school and planned on being a fighter pilot. That didn’t work out because of a depth perception problem so I chose Air Traffic Control instead. I worked the Control Tower at El Toro Marine Corps Air Station at the age of 20.

“We hosted the U.S. Air Force Command’s transporting the entire First Marine Division to Guantanamo Bay Cuba to stop the nuclear missiles from being installed there. John Kennedy ordered it and every Marine I knew was glad to follow his orders. The Air Force moved the entire division in three and one half days and it amazed me.”

Frazier’s real heroes: “Today’s military men and women are real heroes to me, they have the guts to stand and be counted. I have learned a lot about all branches of the military since I became a member of the American Legion. America’s best aren’t on the sports fields, but wearing the uniforms.”

Never at a loss for political opinion: “Today’s left wants to take America down and make us a third world nation by turning us over to the U.N. That would be the end of our helping any people in emergencies and who are being bullied.

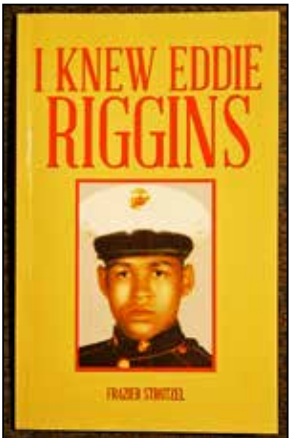
“After all I am sure that Karl Marx would admit today that his idea of Socialism was a great dream for all but in reality it can never work because the bullies will always prey on the weaker when given that opportunity. That has been the result of every Communist government.”

His book is based on real life stories and can be purchased through his e-mail frazierstrutzel@yahoo.com.

To learn more about his adventures with his old pal Eddie, you’ll have to read the book.

Frazier said, “The most memorable time in my life was at Memphis, Tennessee. I can’t relive that portion of my life enough. God Bless Danny Thomas!, and I thank a special group of people in Cleveland who put my story about Eddie on the front page.

“I was blessed to be able to talk to his first cousin for over an hour and a lady who had been his neighbor and close friend when they



were young. Eddie you are gone but never forgotten, SEMPER FI!”

Frazier recently held a book signing at his beloved hangout – The American Legion in Wenatchee.

He has led a life of community service besides caring for apples, cherries and pears.

He coached Little League and volunteered as a firefighter for 24 years as well as spent nine years on the Monitor Community Council among other achievements.

He is a dad to four and a granddad to seven.

Helping veterans fight battle of the budget

NAPSI

Being a warrior can be stressful enough, but for 62 percent of active-duty service members, veterans and military families, there’s added stress due to their financial situation, according to a 2018 survey by Blue Star Families – but help may be available.

Many financial benefits exist for America’s heroes, though they’re not widely known.

For example, only one in 10 veterans uses the VA home loan benefit earned with their service.

“Being stuck in a pit of debt adds a lot of strain and impacts everything you want to pursue in life,” says Tatiana Zappardino, a former U.S. Marine Corps first

lieutenant.

“As I pay down my debt and build my credit score back up, my stress level has dropped tremendously.”

Here are some ways those who’ve served their country can increase their credit scores and get the financial security they deserve:

1. Be a homeowner:

If your rent is \$1,500 or more a month, a VA home loan can help you buy a home for about the same amount.

This valuable VA benefit is designed to provide veterans with more favorable terms and lets you buy a home with no down payment – your service is your

down payment. VA lenders can often help veterans achieve the dream of home ownership when traditional lenders can’t. For example, NewDay USA’s Operation Home looks beyond your credit score and considers your whole financial picture.

2. Manage your credit score:

The higher your score, the lower the interest rates you’ll be charged to borrow money. Use a free service such as Credit Karma to see your credit report and score online. Review each item in the report and dispute anything that’s not correct.

Derogatory marks for collections, judgments and late payments bring your score down. Also, work on paying down outstanding balances.

Pay off the ones with the highest interest rates first, then prioritize by the age of the account and pay off the newest ones first. Older accounts are better for your credit score. Try hard to pay every bill on time – even one late payment can hurt your score.

3. Consolidate debt:

Taking out a new loan to



pay off multiple debts lets you refinance the majority, if not all, of that debt to a lower interest rate with a single monthly payment.

If you own a home, you can use your VA home loan benefit to refinance up to 100 percent of the appraised value of your house, consolidate credit card debt and have some cash left to put in the bank.

For example, the average customer lowers payments by more than \$600 a month or \$7,200 a year.

4. Get help:

If you’re struggling to pay your bills and stay in your home, help is available. USA Cares, The American Legion, Operation First Response and the Coalition to Salute America’s Heroes provide a range of financial assistance for veterans.

“As I pay down my debt and build my credit score back up, my stress level has dropped tremendously,” says Tatiana Zappardino, a former U.S. Marine Corps first lieutenant.





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"Driven to Promote and Protect Small Business"

SEPTEMBER 2019 ASSOCIATION NEWSLETTER

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MEMBER HIGHLIGHTS

Renewing Members This Month



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!

- A Central, LLC – 12 years
- Allied Plumbing & Pumps LLC – 1 year

- Columbia Crane – 6 years
- Don Kruse Electric, Inc. – 22 years
- Elysian Lawn & Landscape, LLC – 3 years
- Habitat for Humanity of the Greater Wenatchee Area – 11 years
- Inside Design Carpet One – 22 years
- Karen's Kleening, LLC – 5 years
- Keyhole Security Inc. – 22 years
- MKW Furniture – 2 years
- Stucco by Alex, Inc. – 20 years
- The Castle Builders – 22 years
- The Glass Works, LLC – 20 years
- Vassar Electric, Inc. – 16 years
- Vita Green, LLC – 22 years



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Trades Scholarship

BNCW is a proud supporter of the **James Wharton / First Choice Collision Scholarship Fund.**

We would like to thank Allen and Kim Tangeman owners of First Choice Collision for their dedication and support of Vocational/Technical Education! Donations to the scholarship fund can be done through the Community Foundation of North Central Washington, or in person at First Choice Collision Center.

The James Wharton / First Choice Collision Scholarship was established in 2017 by Kim and Allen to encourage and support students entering the collision repair industry and other trades such as plumbing, electrical and many more.

The scholarship supports students from Chelan or Douglas County who are currently attending a trade school or anyone wanting to return to school, with priority given to those wanting to go into the collision repair industry, but all trades will be considered.

Applications are available on the Community Foundation of North Central Washington's website at: www.cfnw.org/james-wharton-first-choice-collision-scholarship/.



Lee Pfluger, Kim & Allen Tangeman

[choice-collision-scholarship/](http://www.cfnw.org/james-wharton-first-choice-collision-scholarship/).

Application Opens: January 1st

Application Due Date: June 1st

Eligibility:

- ◆ Graduating senior, current college student, or non-traditional student wishing to return to school from Chelan or Douglas County.
- ◆ Will be attending a trade or vocational school program.
- ◆ Will be pursuing study in the trades with preference give to auto body/collision repair.
- ◆ Will be attending school full time.
- ◆ Demonstrates a willingness to learn.
- ◆ Renewal is possible; must reapply with new applicants for competitive renewal.

WELCOME NEW BNCW MEMBERS!

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

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



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FROM A DIFFERENT PERSPECTIVE

Abode Affliction

In 1902, the homeownership rate fell to 64.1% from 64.3% in 1802, the first Y-o-Y decline since 2016. And high home prices are why. They're high partly because inventory, which had been marginally improving for 10 straight months, was disappointingly flat in June, and because new construction activity has been shrinking and thus detracting from GDP for 6 straight quarters. Moreover, rental vacancy rates fell and are nearing 35-year lows."

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

2019 Home Tour

It's that time of year again! The BNCW and Sangster Motors Home Tour and Remodeling Expo is just days away!

Once again this year there will be many great designs, amazing details and exciting features! If you are looking to build or purchase a new home or just looking for some great ways to freshen up your current home, the BNCW and Sangster Motors Home Tour & Remodeling Expo is for you!

The Home Tour is a great source for creative ideas to improve the interior or exterior of your home. You will find experts ready to share new ideas and discuss your plans!

Once again this year we would like to thank our naming sponsor **Sangster Motors** for their continued support!

We'd also like to thank our presenting sponsors, **Complete Design, Inc.** and **Banner Bank**, as well as our media partner, **Icicle Broadcasting, Inc.** and our associate sponsors **Builders FirstSource**, **Artisan Flooring LLC**, **Clean Air Connection**, **Wenatchee Valley Glass**, **Sav-Mart** and **Augustedde Real Estate**. Without the support of these local member businesses the Home Tour would not be the same!

This year's Tour is September 13th – 15th, builders include: **Carlisle Classic Homes**, **Lange Construction, LLC**, **Lexar Homes**, **Monteith Construction, LLC**, **Pinnacle Custom Builders, Inc.**, **Real Homes**, **Stimac Construction, Inc.**, **Village Life**, and **Wessman Construction, LLC**.


This year's tour features the full spectrum of homes from affordable entry level homes to incredible custom homes! Take your time and enjoy all three days!

September 12th is the BNCW Chef's on Tour event, sponsored by **EDY Construction Corp.** This year's Chefs are: **Badger Mountain Brewery**, **Bubba J's**, **Entiat Pub & Grub**, and **Son of a Brisket Catering!**

Tickets are limited to 250! So don't hesitate to get yours. Visit our website or stop by our office at 2201 N. Wenatchee Avenue to purchase your tickets before it's too late!

As always, thank you to the many volunteers, builders and sponsors that make the BNCW and Sangster Motors Home Tour and Remodeling Expo such a great event!

Submit a Light Duty Job Offer as Soon as You Get an APF



On every workers' comp claim where an employee is capable of working, but can't return to their normal job immediately, you should be using the Stay At Work program. This is where you create a temporary job so that you can bring your injured employee back to light duty work. If you do this, our Stay at Work specialist can help you get up to \$13,900 per claim in rebates.

Approach has delivered \$16 million in Stay At Work refunds to clients who bring

their injured employees back to a light duty position. For this blog post, we're assuming you know what the Stay At Work program is. If you are unfamiliar or need a refresher, here's our Guide to Light Duty and Return to Work.

Why Submit an Approved Light Duty Job Offer ASAP?

The day that the job description is sent to the doctor is the first day you'll be eligible for Stay at Work rebates. That's why Approach coordinates this to be done ASAP! Our best practice also includes faxing a copy to the L&I claim manager (fax 360-902-4567) at the same time as the fax to the doctor, as this


provides clear documentation in the L&I claim file to ensure we establish the first date of eligibility for Stay-At-Work rebates.

Benefits of Submitting Your Light Duty Job Early

Every day counts! – Claims costs add up quickly and can impact your company for years. Don't wait even one day longer than necessary to bring your injured employee back to light duty work.

Stops time-loss or kept-on-salary – No one wants to pay an employee to sit off work. Light duty gets your employee back on the job and saves your company money.

Reduces claim costs – Many



claims can be kept "medical only," which helps to keep your future rates down.

Rebate eligibility – You can claim rebates for up to 66 days, but only from the day the job description is sent to the doctor. Don't miss out on any potential days!

Keeps control of the claim – Time-loss can be stopped if an injured employee refuses a




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SEPTEMBER 2019 ASSOCIATION NEWSLETTER

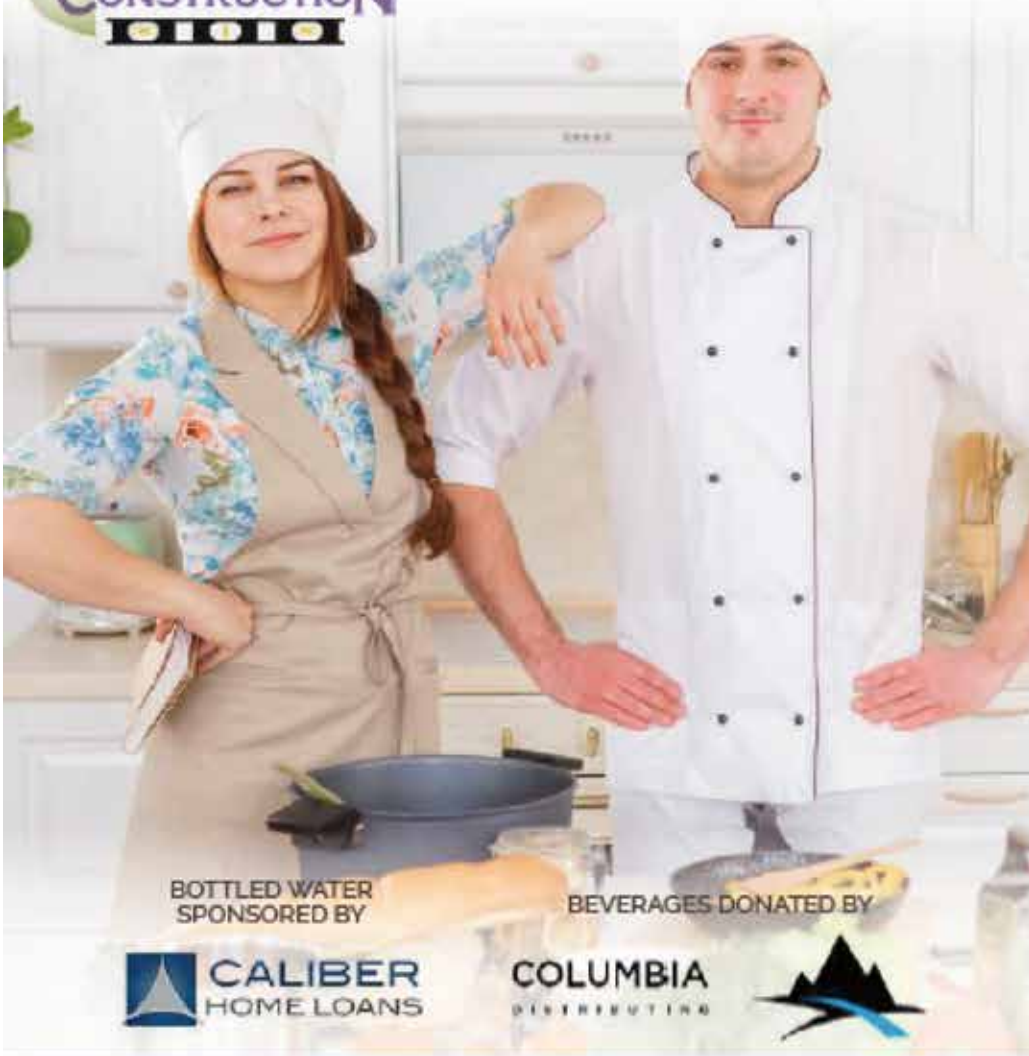

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2019
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Chefs On Tour™

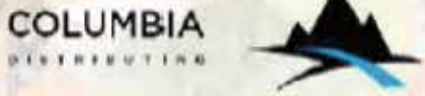
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TOUR INFO

THURSDAY, SEPTEMBER 12
4PM-9PM

Tickets: **\$35 p/p** or **\$60 per couple**
— MUST BE 21 TO ATTEND —

The 7th Annual BNCW Chefs on Tour has become a not-to-be-missed event in the Wenatchee Valley! This exclusive and limited Tour-within-the Tour will be featuring four (4) area chefs; two (2) area breweries, one (1) area wine and one (1) hard cidery set up at four (4) of this year's ten beautiful Tour homes!

Our four chefs and winery/breweries/cidery are all vying to be recognized as the 2019 Best Chef and Best Wine/Brew/Hard Cider! Who will be crowned? As always, our VIP attendees will decide!

VIP attendees will tour from home-to-home, getting an exclusive preview of these beautiful Tour Homes, all the while enjoying samplings of superb fare, local wine, beers and cider at each of the four homes! At the end of the evening, each VIP attendee will vote on their favorite chef and wine/beer/hard cider! Tickets to this event provide you not only with exclusive access to the VIP Chefs on Tour night, but give you admission to the rest of the homes on the Tour as well. So you can enjoy visiting all of the homes at your leisure over the remaining three days of the BNCW Home Tour & Remodeling Expo!

Please note that because there are only 250 Chefs on Tour tickets available to the public, they will go very fast! You won't want to delay in purchasing your tickets!

Purchase your tickets now online at www.buildingncw.org to ensure that you and your friends are part of this VIP event!

PLEASE NOTE THAT THIS IS A 21-AND-OLDER-ONLY EVENT AND YOU WILL BE REQUIRED TO PROVIDE IDENTIFICATION WHEN CHECKING-IN.

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Village Life
244 Burch Hollow Lane, Wenatchee WA
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Lexar Homes
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Get the Activity Prescription Form

(APF) from your injured employee as soon as they've seen the doctor for a workplace accident or industrial disease
Immediately create a light duty job description that fits within the work restrictions on the APF. Clients of Approach have access to a library of light

duty job descriptions inside the client portal.
Immediately fax this job description to the doctor and the L&I claim manager.
Facilitate return-to-work by offering the approved light-duty job to your injured employee in writing.

So long as the provider approves the job, Stay-at-Work rebate eligibility will begin as of the date you submitted the job to the provider. You don't need to wait to hear back from the doctor, but it is important to retain all documentation in case of questions later.



MEMBER MESSENGER

“Driven to Promote and Protect Small Business”

SEPTEMBER 2019 ASSOCIATION NEWSLETTER

PAGE 4

Annual BNCW Membership Appreciation BBQ

On Thursday, August 8th, BNCW hosted our annual Membership Appreciation BBQ for around 90 members and their families! Many thanks to **Zane Bock - Country Financial** for sponsoring this very fun and relaxing event! Thank you also to **Shane & Sarah Rinker with Trinity Inflatables** for providing one of their many cool jumping castles! Parents were able to eat and mingle while their kids stayed very entertained! CEO, Lee Pfluger, took a few moments to address the large crowd and thanked them for their continued support and involvement in our great association. Dinner was fantastic! This year, instead of barbecuing hamburgers and hotdogs, we decided to switch it up a bit and treat our members to some AWESOME pulled pork



BNCW's Pulled Pork Chef - Jeff Story & Assistant Chef, Daughter Nora!

prepared by one of our own, **Jeff Story** of **Story Construction**. Following dinner, there

were a handful of give-aways that were drawn and handed out to those lucky winner. Overall, it was a wonderful evening on the Wenatchee River and a great opportunity for all of us here at BNCW to show our utmost appreciation for our many member companies and their families! We simply could not do what we do without the commitment and support of our members! We strive daily to work for you and help your businesses thrive in a better small business environment. We love what we do and who we work for! Thank you for your commitment to BNCW! Thank you again to **Zane Bock – Country Financial** for your sponsorship of this year's BBQ!

BNCW EVENTS

BNCW's September Board of Directors Meeting

■ September 26, 2019, 7:00am to 9:00am
Building North Central Washington
2201 N. Wenatchee Ave, Wenatchee
Chairman: Amy Gustin
The Board of Directors is the policy-making body of the Association and is responsible for the business affairs of the Corporation according to BNCW's bylaws. Our Directors meet the Third Thursday 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 September CPR & First Aid Training

■ September 17, 2019, from 4:00pm to 6:00pm
Held at Building North Central Washington,
2201 N. Wenatchee Avenue, Wenatchee
\$49/person, includes Continuing Ed credits and is good for new and recertification.
Call BNCW at (509) 293-5840 to Register!
Were you aware that as an employer, unless you are able to get an injured employee to medical care within 3-4 minutes, you are required to have trained and equipped employees? This two-hour class will provide attendees with their certification. Our instructor — George Templeton — puts on a great class that is enjoyable and informative, too. **Pre-registration Required.** Seats are limited to 15 and fill-up quickly, so reserve your spots early! **You may also register online at BuildingNCW.org.**

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Wenatchee, WA 98801
Time: 9:00 am – 3:30 pm
Price: \$100 Members/\$150 Non-Members

Call BNCW at **509-293-5840** to register, or visit www.buildingncw.com to register online.



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State STEM names Jones CEO

SEATTLE – The board of directors of Washington STEM is pleased to announce that after a nationwide search, education leader, **Angela Jones** has been selected as the new CEO.

“Angela’s deep knowledge of the education landscape in Washington and its many stakeholders, strong track record of building relationships that span the state, and unwavering commitment to equity and transformational change make her the leader we need,” said Liz Tinkham, Washington STEM board chair.

Washington STEM, a statewide nonprofit founded in 2011, works to ensure that youth furthest from opportunity have access to high-quality STEM education and pathways that will help them thrive in a technology-driven economy. Together, in partnership with 10 regional STEM Networks, they convene business, education, and community leaders to identify smart, scalable solutions that help improve access for youth of color, rural youth, students in low-income communities and girls. Collectively, they



Angela Jones

impact more than 660,000 students across the state from preschool through postsecondary education.

“We are thrilled to have Angela join Washington STEM as CEO. She is going to do amazing things to create maximum impact for Washington students, and by extension, for STEM Networks across the state. Having spent 30 years east of the mountains, but having grown up in Mountlake Terrace, she brings a unique perspective and regional ties throughout our state,” said Meg Lindsay, Network Director of the Spokane STEM Network.

Jones brings nearly 30 years of leadership experience in the education sector. For the last 15 years, she has served in higher education at both Wash-

ington State University and Eastern Washington University. Prior to that, she served seven years in K-12 public education as the Director of Human Resources and Reconciliation Services for Spokane Public Schools. Jones holds a Juris Doctor from Gonzaga University School of Law, a Master of Science in Communication Studies from Eastern Washington University and a Bachelor of Liberal Arts degree with an English/Language Arts teaching emphasis from Washington State University.

“I was the student that needed Washington STEM advocating on my behalf. In high school I had a deep passion for microbiology. Unfortunately, I didn’t have some of the systemic supports needed to thrive in science courses while in college. I often wonder what I might be doing if the commitment to connecting STEM through early learning, K-12, and post-secondary with youth of color was what it is today. I’m incredibly honored to be given the opportunity to lead this wonderful and committed team, all in service of Washington students,” said Jones.



Coast Wenatchee Center Hotel hires Butler

Coast Wenatchee Center Hotel, a 147-room property located in Wenatchee, Washington, operated and managed by Coast Hospitality, has announced the recent appointment of **Brian Butler** as Director of Sales. In his new position, Butler is responsible for spearheading group and corporate sales, organizing catering and coordinating meetings.

Butler brings fifteen years of hospitality experience to the role, having worked for Hilton Hotels as Director of Marketing and Sales and national sales in multiple cities throughout the country. During his tenure, he founded a new



Brian Butler

brand, Hilton Direct, which addressed the small to mid-size meetings market for all Hilton Hotels.

After retiring from his role at Hilton, Butler moved back to his native Seattle, where he started a transportation/logistics busi-

ness, Postal Express, which recently sold to Royal Mail of London. He has since relocated to Chelan to once again carry out his passion for the hospitality industry.

Butler graduated from Washington State University with a Bachelor’s Degree in Hotel Restaurant Management. An avid skier, Butler can often be found hitting the slopes, or enjoying other outdoor activities such as biking, hiking, boating, and golfing.

He currently resides in Chelan, Washington and is the father to three children and two grandchildren. For more information on the Coast Wenatchee Center Hotel, visit coasthotels.com.

About Coast Hotels & Resorts

Coast Hotels & Resorts has owned, managed and franchised a unique collection of distinctive West Coast properties throughout the U.S. and Canada for more than 40 years. Known for providing a seamless blend of comfort, first-rate service and exceptional value, Coast properties continually surprise and delight guests with consistently friendly accommodations and a style and personality all their own. The properties of Coast Hotels & Resorts are always conveniently located, affording both leisure and business travelers easy access to restaurants, theaters, local sight-seeing attractions and major airports. Current U.S. properties are located in Alaska, Washington, Oregon, California and Hawaii. For more information, please visit our website at coasthotels.com. If you would like to stay in touch with Coast Hotels & Resorts, please “Like” us on Facebook at Coast Hotels & Resorts USA or “Follow” us on Twitter at @CoastHotelsUSA.



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Carolyn can be reached at 509.293.8080 or Carolyn@travelladers247.com



Standard Paint and Flooring expands

Standard Paint and Flooring is growing and is moving to a new location in Wenatchee. The family owned company purchased the old grocery store building located at 149 Easy Way. The new location has already started, renovations and plans to be finished before the year ends. The new Standard Paint and Flooring show room will include a full design center. Regan Myers, one of the owners of Standard Paint and Flooring, comments, “We never thought that we would have outgrown our current building so fast, but we desperately needed more space. This new location will help us continue to grow and provide the same quality service to our great customers in the Wenatchee area.”

KEEPING UP WITH PEOPLE

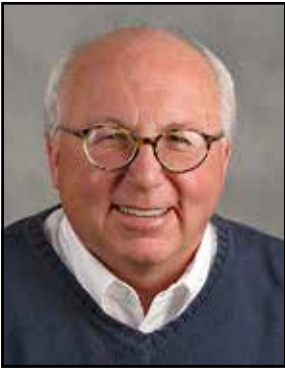
New hires, promotions, special training, awards? Share your company’s news with other businesses through the Wenatchee Business Journal



RE/MAX Advantage Lake Chelan is pleased to announce a new addition to its staff. Tom Jensen joins RE/MAX Advantage as a Broker with fourteen years of experience, mostly assisting real estate buyers and sellers on Whidbey Island.

In addition, Jensen also brings the customer service and management skills acquired during his thirty-five years in the tourism and travel industry.

Born and raised in Mukilteo, Jensen graduated from Cascade High School in 1965 and attended the



Tom Jensen

University of Washington in pursuit of a degree in history.

In 1970 he headed to Lake Tahoe to indulge his passion for skiing, becoming a full-time instructor at Squaw

RE/MAX hires Jensen

Valley. His passion soon evolved into a career as a founder/owner/senior executive of several travel and tourism related enterprises, including Truckee Travel, Ski Lake Tahoe, Doug Fox Travel, Mutual Travel, and International Tourism Councils.

While Tony Bennet may have left his heart in San Francisco, Jensen says his was“... left at Lake Tahoe, and my recent move to Lake Chelan has been a successful effort to reprise the joy and contentment that comes with living near a dazzling mountain lake surrounded by towering peaks.” He quickly added that the most pleasant surprise associated with his move was realizing, “Chelan is the most univer-

sally friendly community in which I have ever lived!”

In addition to working with his real estate clients, Jensen still indulges in his passion for skiing by organizing tours to Italy’s Dolomite mountains, where guests enjoy some of the finest skiing and most delicious food on the planet. He also occasionally consults on a variety of travel and tourism-oriented projects.

About RE/MAX Advantage:

RE/MAX Advantage is a locally owned and operated full-service real estate brokerage located in Chelan, Washington. Founded in 2011, the brokerage has 12 Realtors and specializes in Residential real estate.

Mediator Robert Smet joins Wenatchee Valley Dispute Resolution Center Mediation Team

Wenatchee Valley Dispute Resolution Center (WVDRC) is pleased to announce that a newly certified mediator, **Robert Smet**, has joined the organization’s Mediation Team. After completing the requisite training, practical experience, and an interview with WVDRC’s Certification Committee, the WVDRC Board approved Smet’s certification at its June meeting.

Smet joins a team of mediators, who voluntarily offer their services to WVDRC clients in a variety of areas including divorce, property settlements, parenting plans and their revision, as well as disputes between parents/teens, tenant/landlord, small claims, employee/employer, business/consumer, neighbor/neighbor, school, family, and property/business problem-solving.



COURTESY PHOTO

Robert Smet, left, receives his mediation credentials.



Jennifer Talbot

Wenatchee Valley Dispute Resolution Center’s Talbot selected as secretary for Resolution Washington

Wenatchee Valley Dispute Resolution Center (WVDRC) is pleased to announce that **Jennifer Talbot**, Executive Director, was selected to serve a term as Secretary for Resolution Washington. Resolution Washington is a network of 21 nonprofit Dispute Resolution Centers across the state committed to providing cost-effective conflict resolution services and expertise that empowers communities to work together resolving conflict and finding solutions. In addition to her role on the Executive Committee, Talbot serves on the Marketing and Development committee and the Restorative Practices Committee for Resolution Washington.



WVDRC, a 501(c)3 non-profit organization serving Chelan and Douglas counties, provides mediation, training, facilitation and other programs to assist people in reaching peaceful resolution of their disputes. For further information or to inquire about mediation, training, and other services please visit the WVDRC website at wvdrc.org or call (509) 888-0957.

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City of Wenatchee New Business Licenses July 2019	
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Ecoatm LLC 2000 N Wenatchee Ave Wenatchee, WA 98801 858-766-7241 ex 7235	David Maquera Kiosk Machine in Walmart
Downtown Dogs 1041 Springwater Ave Wenatchee, WA 98801 509-387-1762	Annie Remsberg Dog Grooming
Dappen Design Wenatchee, WA 98801 509-860-8852	Heather Dappen Graphic Design
DNM Plumbing 1520 S Miller St Wenatchee, WA 509-264-9687	Don Spencer Plumbing
DJB Construction LLC PO Box 2138 Wenatchee, WA 98807 509-670-7078	David Robinson Construction
Diversions LLC Coeur D'Alene, ID 83815 208-765-8084	Larry Siglin Provides/Install window covering in commercial buildings
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Crossroads Drywall & Construction LLC Malaga, WA 98828 509-860-2245	Russell Miller General Construction
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Blew's Construction, Inc. Spokane, WA 99216 509-928-6227	Scott Blew General Construction
A Sprinkle Above East Wenatchee, WA 98802 509-669-1542	Kevin Story Landscaping
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Artic Services, LLC Rancho Cucamonga, CA 91730 909-980-2539	Daniel Hallisey Mechanical Contractor
Elite Concrete Design Wenatchee, WA 98801 509-679-2746	Timoteo Reyes Concrete Work
Little Tot Town Daycare Wenatchee, WA 98801 509-470-6563	Cindy Newman Daycare
Cascade Plumbing Yakima, WA 98908 509-949-5902	Justin Lizotte Plumber
Pet Stop of Eastern Washington LLC Leavenworth, WA 98826 509-885-0934	Brad Ulrich Electronic Pet Fencing
Marson Services Wenatchee, WA 98801 509-423-3065	Kathryn Marson Business Budgeting
Aegis Therapies Inc. 1326 Red Apple Rd Wenatchee, WA 98801 479-201-2000	Martha J Schram Therapy Services
▶▶▶ SEE PAGE 18	



2018 Grower Award winners ‘picked’ by Stemilt Growers

Stemilt News Release

WENATCHEE – Stemilt Growers held its annual grower BBQ where they celebrated their growing team and announced the recipients of its 2018 grower awards.

Distributed by Stemilt’s field staff, 13

growers were selected and awarded based on the high quality fruit they produced during the 2018 crop year.

The 2018 Stemilt Grower Award recipients listed by orchard name and then by owner/manager, are as follows:

Valley Red Cherry Award:	Valley Rox #6 – <i>Eric Hansen</i>
Hill Red Cherry Award:	PPFC/Elk Mountain – <i>Dave Piepel</i>
Organic Cherry Award:	Son of Lakeview – <i>Justin Hafer</i>
Rainier Cherry Award:	Luebber Orchards – <i>Jan & Fern Luebber</i>
Organic Pear Award:	DVX Adams Road – <i>Darin Case</i>
Gala Award:	LBF #3 – <i>Mike & Bryan Mrachek</i>
Red Delicious Award:	Evans Fruit Company – <i>Jon Wyckoff</i>
Honeycrisp Award:	TKM Babcock North – <i>Bernardo Reyes</i>
Granny Smith Award:	Royal Bluff – <i>James Jackson & Dain Craver</i>
Pink Lady Award:	Ice Harbor #700 – <i>Chuck Cutforth</i>
Fuji Award:	SAS Capstone #54 – <i>Juan Cuevas & Jose Lopez</i>
Organic Apple Award:	KS Stein Manzana – <i>Jose Ramirez & Dain Craver</i>
Pear Award:	Entiat River Valley #2 – <i>Mike Jurgens</i>



2019 Washington apple harvest: 137.3M boxes

WSTFA news release

YAKIMA – The Washington State Tree Fruit Association (WSTFA) released its forecast for the 2019 Washington state fresh apple crop today.

The 2019 forecast is for a fresh pack crop of 137.3 million standard forty-pound boxes of fresh apples.

This is an 18 percent increase from 2018’s 116.7 million box crop.

“WSTFA members are expecting an ample 2019 apple crop with a good mix of varieties for today’s market” said Jon DeVaney, WSTFA President.

“Favorable summer growing weather means that Washington growers are expecting a crop with excellent quality and finish.”

Consumers will have many varieties of Washington apples to choose from.

Gala is projected to be the most numerous variety in 2019 at 23% of production, with Red Delicious at a projected 20%.

These varieties are followed by Fuji at 13% and Granny Smith at 12% of total production.

This year Honeycrisp is forecast to come in at 12% of the total crop and Cripps Pink at 5%.

Organic apple production is forecast to be 13% of the total, or 18.3 million boxes.

Although it should be noted that typically not all organic production is ultimately packed and marketed as organic.

This forecast is based on a survey of WSTFA members, and represents a best estimate of the total volume of apples that will eventually be packed and sold on the fresh market (excluding product sent to processor).

Apple harvest typically begins in August and continues into November, and as a result this forecast is still subject to several months of variable weather which can affect the final harvest total.



COURTESY PHOTO

West Mathison, left receives his award.

Stemilt’s West Mathison ‘Man of the Year’

Stemilt’s president, West Mathison was awarded 2019 Apple Man of the Year in Chicago during the U.S. Apple Association’s Apple Crop Outlook & Marketing Conference.

Mathison, who has been president of Stemilt since 2005, was awarded for his innovative approach and commitment to the apple industry.

“Although born into the industry, West has been committed from the very beginning, even helping his great-grandmother serve cookies to crews when he was just six years old,” explains Roger Pepperl, Stemilt’s marketing director.

“His commitment since has never wavered, which is clear in his innovative mindset and how he has led Stemilt to be a leader in the industry.”

The Apple Man/Women of the Year award is given annually by The Packer, an industry trade publication. One apple industry recipient is selected based on their leadership and commitment to advance the apple industry.

Mathison was chosen for his work introducing new and modern varieties to the apple industry, including Pinata®, SweeTango® and the company’s newest apple, Rave®.

“West wants to delight the consumer, so he is constantly seeking the next best thing,” says Pepperl.

“Today, consumers are after flavor profiles that are grown by sustainable, modern companies, and West has ensured that Stemilt is at that level.”

Mathison has applied that same delight towards his employees with a goal of building a culture of teamwork and excellence in the workplace.

He has demonstrated his care in innovative ways, including: on-site café’s, a full benefit program with 401k retirement plans and multiple health clinics.

In 2015, Mathison worked with Confluence Health to introduce the industry’s first on-site primary health clinic for a workplace in order to give employees and their dependents access to quality health care at no cost.

“West understands that

for a business to be successful, his people need to feel successful too,” says Pepperl. “He has gone above and beyond to ensure his employees are taken care of and feel they are part of Stemilt’s mission to cultivate people and delight consumers.”

With this award, Mathison joins a few industry legends, including his own late grandfather and Stemilt founder, Tom Mathison. Tom won the award 23 years ago before passing away in 2008.

“Tom and West spent many years together while West was preparing to succeed his grandfather as Stemilt’s leader,” states Pepperl.

“Both Tom and West have forward thinking approaches and that is apparent in Stemilt’s success today. We are all extremely proud of West for his accomplishments and happy to work for a company who has a man like West as its leader.”

About Stemilt

Stemilt Growers is a leading tree fruit growing, packing and shipping company based in Wenatchee, Washington. Owned and operated by the Mathison family, Stemilt is the leading shipper of sweet cherries and one of the nation’s largest suppliers of organic tree fruits. Stemilt has also demonstrated a commitment to sustainable agriculture and social responsibility since 1989, when founder Tom Mathison launched the company’s Responsible Choice program. For more information about Stemilt, visit www.stemilt.com and follow Stemilt on Facebook, Twitter, Instagram, Pinterest, and You Tube.

Have an idea for a Wenatchee area event? Apply for 2020 funding now

The Tourism Promotion Area Community Fund Application is now available for 2020 requests for funding.

The local tourism promotion area imposes an assessment of One Dollar (\$1.00) per room per day on lodging business, the proceeds of which are to be used for the sole purpose of tourism promotion.

These funds are intended to grow our tourism economy through increased visitor spending in Wenatchee lodging

establishments as well as increased retail, restaurant, transportation, attraction and other local spending.

If you have an event planned for 2020 and would like to apply for funds, please complete the Community Fund Application, and visit the city’s website for additional information, or contact Executive Services Director Allison Williams at (509) 888-3616, or awilliams@wenatcheeva.gov.

Washington ranks 9th in new home construction

States Investing the Most in New Housing

The United States is experiencing one of the longest periods of economic expansion in its recent history with both employment rates and real median income rising.

However, the number of newly constructed residential buildings nationwide is still far below its 2005 peak of 2.2 million units, with only 1.3 million units breaking ground in 2018.

Residential building is a widely used indicator of the health of the economy.

Not only does construction directly create jobs and bring investment, but it also serves as an indicator of consumer confidence and financial stability.

Given variation in economic activity, urbanization, and geographic differences between states, researchers at Construction Coverage wanted to see how new housing construction varies across the U.S. at the state level.

Using the most recent annual data from the U.S. Census Bureau and Zillow, Construction Coverage ranked the 50 states and the District of Columbia by the number of new housing units per 10,000 residents.

Here's what they found:

Takeaways

Across the entire U.S., the number of new housing units per capita scheduled for construction in 2018 was 41 units per 10,000 people.

At the state level, this number ranged from a low of 12 in Rhode Island to a high of 89 in Idaho.

States investing the most in residential construction tend to be experiencing above average employment and income growth.

Many states are prioritizing high-density housing over traditional single-family homes to provide more affordable options for residents.

While high-density residential structures (e.g. apartment buildings) comprise only 1 percent of all new homes in Louisiana, they make up 95 percent of all new construction in the District of Columbia. Because of this, the average valuation of a new residential unit in the nation's capital is 80 percent lower than its Zillow Home Value Index.

Construction Coverage found this relationship exists across all states: as the proportion of high-density housing increases, the average unit value decreases.

Furthermore, the most expensive states for homeownership tend to be investing more in high-density projects.

Residential real estate investment is loosely correlated with affordability.

Among U.S. states, as home price relative to income increases, so does the number of new homes per capita.

In other words, more homes are being built in less affordable states.

This is good news for prospective buyers in expensive states where demand for housing has recently outpaced supply.

Trending on construction coverage

Did you know that owner controlled insurance programs (OCIP) are an increasingly popular option for insuring construction projects?

Here are the states investing the most in new housing, along with data on their relative values, affordability, and density.

Ranked 9: Washington

New homes per 10k residents:	63.9
New vs. existing home value:	46% lower
Ratio of median home value to income:	5.3
Proportion of new high-density homes:	46%
5-year employment growth:	12%
5-year income growth:	23%

Methodology & Full Results

Data on approved housing units and their valuations by state is from the U.S. Census Bureau Building Permits Survey.

The analysis considers data from January to December 2018. State population, median income, and employment were obtained from the U.S. Census Bureau 2017 and 2012 American Community Survey 1-Year Estimates.

To calculate the number of new housing units per 10,000 residents, the total number of housing units per state was divided by the population in the given state and then multiplied by 10,000.

The new vs. existing home value was calculated as the percentage difference between each state's average unit value and its Zillow Home Value Index.

Home affordability is calculated as the ratio of the Zillow Home Value Index to the median household income.

Salmon Over High-Head Dams?

Whooshh to Demonstrate Selective Fish Passage Solution at Chief Joseph Dam



BRIDGEPORT – In the spirit of Governor Inslee's call to increase recovery efforts for the benefit of salmon and the orca, Whooshh Innovations will be demonstrating its state-of-the-art fish passage technology at the Chief Joseph Dam.

Working together with Whooshh Innovations, the Confederated Tribes of the Colville Reservation, the Washington Department of Fish & Wildlife, NOAA's National Marine Fisheries Service, the US Fish & Wildlife Service and the US Army Corps of Engineers, all necessary permits were issued to deploy the Whooshh Passage Portal™ during the 2019 Summer and Fall Chinook salmon runs.

The Chief Joseph Dam currently marks the farthest point salmon can migrate up the Columbia River system.

Whooshh Innovations representatives will be on-hand to explain the Whooshh system's operation and answer



questions about this transformative solution. Details below:

What: Whooshh Passage Portal™ Demonstration

When: Tuesday, September 10, 2019.

1 p.m. – 3 p.m.

Where: Chief Joseph Dam, N. Side of River

Just east of the Hatchery at 38 Half Sun Way, Bridgeport

Whooshh Innovations uses its advanced technology to solve real-world problems for fish, clean energy and agriculture, passing more fish safely, saving more water and generating more clean power.

The Whooshh Passage

Portal™ system will be anchored offshore on a floating barge near the base of the dam, to attract fish and pass them safely up to the top of the dam.

Features include:

1. Volitional Entry.

Fish swim into the system on their own;

2. Fish Recognition.

Whooshh machine-vision scanning produces 18 crystal-clear images of every fish, creating next-level data for improved fisheries management;

3. Gatekeeper.

Automated real-time sorting decisions are made for each fish.

This is key for selective fish passage as well as sorting hatchery v. wild and invasive species removal.

4. Fish Migrator.

Whooshh Innovations' proprietary misted tubing safely and gently allows fish to continue on their migratory journey. Additional information is available at: whooshh.com/chief-joe-project.

Whooshh Innovations passes live fish safely and efficiently. Using patented technology, Whooshh can enable fish to safely migrate over dams large and small, sort for invasive species, or simply transport fish efficiently around hatcheries.

In addition to aiding fisheries restoration, Whooshh systems typically cost 80% less than fish ladders, and allow for up to 10% more water savings for agriculture or clean energy production. Whooshh Innovations is located in Seattle, WA and on the web at www.whooshh.com.

City of Wenatchee New Business Licenses July 2019	
▶▶▶ CONTINUED FROM PAGE 16	
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Hard Hat Winery, LLC 1 5th St STE 160 Wenatchee, WA 98801 509-470-5682	James Davenport Wine tasting room
F & J Custom Construction LLC Wenatchee, WA 98801 509-679-7005	Marco A Flores Drywall/Construction
Casey Roy @ Renew Salon 735 N Wenatchee Ave Wenatchee, WA 98801 509-663-4444	Casey Roy Hairstylist
First Choice Electric, LLC Leavenworth, WA 98826 509-763-4332	Michael Brunelle Electrical Subcontractor
Five Star Guttering, LLC Pasco, WA 99301 509-851-8390	Oscar Curiel Gutter Installation
Rhonda Bahr LICSW 113 Second St. STE 8 Wenatchee, WA 98801 509-629-9111	Rhonda G Bahr Mental Health Therapy
Stine Hill Construction, L.L.C. Cashmere, WA 98815 509-679-3591	Jeff Pittsinger General Contractor
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According to the Trump administration's estimate, America's brand-new budget will add nearly a trillion dollars to our national debt – in just one year.

That's because the budget included an 8% increase in government spending versus a 3% expected rise in tax receipts. There's one conclusion that is clear: The Tea Party is dead.



MARKET UPDATE
Brad Blackburn

It seems that no one cares about the debt anymore, certainly not the financial markets. In theory, if you are already trillions of dollars in debt, and routinely spend more than you earn, any competent bank would charge you a very higher interest rate – or not loan money to you at all.

However, the bond market is currently willing to loan the US government money at less than 2% for 30 years.

It's not just the US government that is falling deeper and deeper into debt. Corporate America has more debt than at any time in history – and the stock market doesn't seem to care about that either.

That makes me wonder: Perhaps Trump, the Republicans, the Democrats, the business world, the stock market and the bond market have it exactly right. Maybe we don't have to worry about massive amounts of debt.

There's a small, growing school of thought in the economics world called Modern Monetary Theory (MMT).

The very basic idea behind it is that huge amounts of debt really don't matter, as long as a country can print its own currency and has low inflation. America

checks both of those boxes.

In fact, the last 10 years makes MMT seem like economic gospel.

However, we all know in our hearts that this is not sustainable.

Someday, there will be too much debt, and no one will be able to ignore it. That won't be a good day. Obviously, this is not a Trump problem – at least it's not only a Trump problem. But, when he was running for President, he said he would pay down the debt in 8 years.

Clearly, that's not going to happen. Even worse, he's not even talking about it. If Trump isn't going to fix this, who is? If Trump supporters don't care, who will? It's unlikely you'll see Democrats making our debt a major priority anytime soon.

It's a hard problem to solve, because the bad stuff might happen next year – or decades from now. I'm not the first person to express fear over our increasingly massive piles of debt.

This column is almost certainly a rip-off of far smarter people than me who've been saying the same thing for decades. It's also a hard problem to solve because there are no easy solutions.

However, there are obvious solutions: Raise taxes, and spend less on entitlements and the military. But no one is winning an election on that platform. So, we will continue on this road until we can't anymore. In related news, maybe I'll retire soon.

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

Brad Blackburn's opinion is his alone and does not reflect that of NCW Media.

Here's how much the Green New Deal would cost you

Have an extra \$2,000 you'd like to throw away?

That's how much the Green New Deal could raise the average household's annual electric bill, according to a new study from consulting firm Wood Mackenzie. Transitioning all power plants to clean energy – a central goal of the Green New Deal – would cost American consumers a staggering \$4.7 trillion over the next two decades.



GUEST OPINION
Drew Johnson

The Green New Deal isn't a serious proposal. Renewable energy sources like solar and wind have their place. But eliminating fossil fuels wholesale would prove prohibitively expensive.

Fortunately, it's possible to save the environment without destroying the economy.

Introduced by freshman Rep. Alexandria Ocasio-Cortez (D-NY) and Sen. Ed Markey (D-MA), the GND is nothing if not ambitious. The proposal seeks to transition the United States off fossil fuels, ideally within 10 years.

The plan has become a rallying cry for progressives. Numerous candidates running for the Democratic presidential nomination support it. But so far, proponents have mostly ignored the proposal's cost.

Thanks to Wood Mackenzie's findings, that's no longer an option. As the study's authors point out, the GND would require "a complete redesign of the power sector," that, among other things, would entail an 11-fold increase in energy production from wind and solar. Such an overhaul would also demand 900 times more energy storage and 200,000 more miles of transmission infrastructure than we currently have.

The study doesn't even attempt to measure the cost of the GND's other, non-climate related reforms, like setting up a single-payer healthcare system or guaranteeing a job to every American. All told, the proposal

could cost an incomprehensible \$93 trillion – \$600,000 per household – according to the American Action Forum.

Thankfully, we don't have to rely on pie-in-the-sky proposals to combat climate change. Over the last few years, advances in drilling technology have unlocked a glut of clean-burning natural gas. Power plants have switched en masse to this fuel, which is considerably cheaper than dirtier energy sources like coal.

As a result, America recorded a historic drop in greenhouse gas emissions. Carbon dioxide emissions from power plants decreased by 19.3 percent between 2011 and 2017, thanks mostly to the natural gas boom.

The Green New Deal stands no chance of becoming law. Its provisions are already proving so politically toxic that even Sen. Markey, its lead sponsor, didn't vote in favor when it came up for a roll call vote.

Accelerating the transition to natural gas, by contrast, is politically feasible. It doesn't require any sacrifices at all – power plants are switching voluntarily to save money.

This lack of sacrifice is important. A new Reuters/Ipsos poll shows that almost 70 percent of Americans support aggressive action on climate change, but just one in three are willing to pay \$100 or more in taxes to finance this action.

Of course, renewables can help reduce emissions too. According to the latest projections from the U.S. Energy Information Administration, however, energy sources such as wind, solar, and hydropower will account for just 18 percent of America's electricity production this year, and 20 percent in 2020.

An all-renewable future simply isn't realistic in our lifetimes. A lower-emissions future is – thanks largely to cleaner-burning natural gas.

Drew Johnson is a Senior Fellow at the National Center for Public Policy Research.



USMCA fuels America's innovation economy



GUEST OPINION
Erik Paulsen

The new North American trade agreement, called the United States-Mexico-Canada Agreement, is a much-needed modernization of NAFTA, which was signed more than 25 years ago.

USMCA will catalyze growth across the economy, especially in sectors that rely on strong intellectual property protections. America's creators and innovators depend on lawmakers' quick approval of USMCA as

negotiated by its three signatory nations. Innovation is the heart of the U.S. economy. Today, America's IP is worth an

astonishing \$6.6 trillion and accounts for more than half of all U.S. merchandise exports. These vital industries – from tech, to manufacturing, and even agriculture – support more than 40 percent of U.S. economic growth.

When NAFTA was drafted in the early 1990s, the internet was in its infancy. To most Americans, WiFi, smartphones, and high-speed internet weren't even imaginable.

USMCA modernizes NAFTA to account for several decades of innovation and establishes a fair framework for American inventors.

For starters, it requires Mexico and Canada to extend their copyright protections to match America's. This change is

crucial to the health of the arts.

The recording industry adds nearly \$10 billion a year to the economy. And our movie and television industries are the envy of the world, generating \$134 billion in sales in 2016 and supporting two million jobs.

Inadequate copyright protections in Mexico and Canada deprive American artists of well-deserved earnings: local companies are allowed to prematurely create knock-off products and steal sales. This abuse leads to lost revenues, lost jobs, and a hobbled economy here at home.

USMCA also cracks down on piracy. The Chamber of Commerce estimates that piracy costs Hollywood \$71 billion every year. USMCA beefs up border security, empowering agents to more effectively iden-

tify counterfeit and pirated goods. This will ensure that American innovators can reap the full benefits of their labor.

USMCA will power decades of American prosperity. Mexico has already ratified it. And Canada has indicated it's waiting for America to move next.

The next step is clear. Congress must ratify USMCA. This deal protects the innovation at the heart of the American economy.

Erik Paulsen represented Minnesota in the U.S. House of Representatives from 2009 to 2019. He served on the House Committee on Ways and Means and Subcommittee on Trade during his time in Congress. He currently serves as honorary co-chairman of the Pass USMCA Coalition.



2019 STEM Champion of the Year Nominees

More GWATA News And Updates! Congratulations to the 2019 STEM Champion of the Year Nominees You're invited to join us for the 19th Annual Innovator Awards Luncheon to celebrate the following community members who are championing opportunities for STEM education in North Central Washington.

Debbie Gallaher & Bob Bauer Rocky Reach Discovery Center Chelan PUD The Rocky Reach Discovery Center directs a multitude of STEM related education experiences for students and learners of all ages with the goal to be a community partner that brings industry and education together to provide a host of high quality STEM experiences for students in NCW.

Aaron Hansen Icicle River Middle School As a STEM educator and robotics coach, Aaron Hansen has incorporated STEM learning in captivate lesson. His students say that he “pushes the standards of STEM education up higher and higher. His students learn robotics, film, website design, and more!

Dr. Dave Bennett Wenatchee Valley College Dr. Bennett has spent several years working to create a College Course-based Undergraduate Research Day at WVC.

This provides equity and inclusion for traditionally underrepresented students in the sciences, including the opportunity be published at the national level.

Dr. Ines Hanrahan Washington Tree Fruit Research Commission Dr. Hanrahan has led the initiative for the WTFRC's internship program.

This offers opportunities in all different areas of learning such as basic farm practices, agricultural engineering, robotic harvesting, biochemical fruit laboratory analysis, and produce marketing.

Lara Hays Wenatchee Valley Museum Lara Hay is the head robotics coach and makerspace advisor at the Wenatchee Valley Museum and Cultural Center. She uses robotics as a tool to teach important life skills to young people.

Hays says that over the past three years her role has diminished to a mere guide since her returning members teach the new members about robotics.

Mitzi Southard Wenatchee High School Mitzi

Southard is the instructor for Medical Occupations at Wenatchee High School.

These students have the rare opportunity to not only learn about how the systems in our body work, but they are asked to apply that information by demonstrating hands-on care through a multitude of learning outreach programs like hearing screens and blood drives.

Attending the event? Tickets are on sale now! GWATA Members: \$40 Public: \$55 Bringing the whole team? Purchase a reserved table for 8 for \$350 and receive sponsor recognition at the event Get Your Tickets Now This event is presented by Calling Entrepreneurs!

Wenatchee Downtown Association Is Hosting A Peoples Marketplace The Peoples Marketplace is a temporary incubator space for local, artisan, good and gifts, located in the Mills Bros Building in downtown Wenatchee beginning November 30th (Small Business Saturday) until Christmas.

Thanks to Peoples Bank this will be at no cost to merchants.

The Downtown Association is accepting applications to be a merchant until October 1st.

Learn More And Apply August Member Spotlight Recapturit Elizabeth Spiegel Since 1999, GWATA (the Greater Wenatchee Area Technology Alliance) has served as the region's tech alliance, championing growth and development in North Central Washington. As a 501(c)3, GWATA's mission is to bring people and technology resources together to create a thriving community. For more information visit www.gwata.org

GWATA's mission is to bring people and technology resources together to create a thriving community. As a 501(c)3 our focus is on technology, entrepreneurship, and STEM Education. GWATA serves 100+ business members and hosts over 3,000 attendees through our various events annually. In addition, GWATA serves as Co-Director of the Apple STEM Network which is focused on developing pathways for students in STEM, therefore opening the doors to new opportunities and careers in our valley.



Courtesy of SBA

Knowing your customer is a vital part of effectively selling your product or service.

Get to Know Your Customer Day is observed quarterly as a reminder for businesses to understand what drives their customers' shopping habits and build lasting relationships.

In honor of Get to Know Your Customer Day on July 19, try one or more of the following four ways to better understand your customer's needs:

- 1. Review market research data** There are many places to find detailed market research data for free including Consumer Credit Data, the U.S. Census Bureau and your local library.
- 2. Track customer experience** Gather your own primary data by trying out strategies like a secret shopper, or organizing a feedback event for loyal customers.
- 3. Recognize the customer's range of choices** Put yourself in your customer's shoes by researching exactly what other options your customer has and how they compare to your product or service.
- 4. Identify what drives your customer's buying decisions**

Every purchase begins with problem in need of a solution. What problem does your product or service solve? By examining the decision making process a customer takes to solve a problem, you may find ways to position your business as the best possible solution.



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Financial intermediaries as suppliers of housing quality

By Michael Reher

Over one-third of U.S. households rent their home and, since the Great Recession, rents for many of these households have grown faster than either inflation or the renters' wages.

The years since the Great Recession have also seen record-high levels of residential improvement activity, as well as significant drops in the number of low-rent units with a rise in higher rent ones.

While these changes have spurred significant academic and popular discussions about affordability, gentrification, and urban change, most of these conversations have overlooked the fact that

changes in financing and interplay between low-interest rates and the rules that govern underfunded public pension funds may have contributed to the rent increases and loss of low-cost units.

Using Trepp data, one can find that the share of multifamily housing units renovated each year drastically dropped off in the years leading up to the recession, but quickly surpassed pre-recession highs by 2014.

Two key changes may have contributed to the growth in improvements.

The first is the High Volatility Commercial Real Estate bank capital requirements.

These regulations cat-



Michael Reher

egorized loans secured by improvements on rental properties as significantly less risky than loans for the construction of new rental units.

This, in turn, incentivized banks to prefer improvement projects over new construction.

Backed by loan-le-

vel data from Trepp, the HVCRE regulatory change accounted for 44% of real improvement activity over 2015-2016.

However, the long term effects of the change are uncertain as HVCRE regulations changed substantially in 2018 with the passage of the Economic Growth, Regulatory Relief and Consumer Protection Act.

The second contributing change focuses on a shift in the supply of financing for private equity (PE) real estate funds.

These funds raise their money in discrete rounds and rely on large institutional limited partners (such as public pension funds) which account for



about 40% of investors in PE real estate firms.

Most pension funds are underfunded, and as their underfunding gap grows, so does the fund manager's propensity to make riskier investments.

This behavior has been especially pronounced when safe yields are low.

In addition, the Governmental Accounting Standards Board rules further incentivize such risk-shifting as they allow public pensions to use the expected rate of return to set required contributions and discount actuarial li-

abilities.

More-underfunded pensions responded to declining safe yields by reallocating money away from safer funds (which just buy-and-hold properties) to riskier funds (which make improvements to properties).

Had all public pensions been fully funded in 2008, aggregate investment in real improvements could have been 15% less than it was between 2010 and 2016.

Michael Reher is Assistant Professor of Finance, UC San Diego Rady School of Management.

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ALL IN 1 HANDYMAN	1021 YALE AVE	WENATCHEE
AMHG CONSTRUCTION	9725 EAGLE CREEK ROAD	LEAVENWORTH
CHELAN MANAGEMENT WORKS	1104 LOOP AVE	MANSON
CHELAN PAINT LLC	836 GOLF COURSE DR	CASHMERE
CHRISTIANSSEN CONSTRUCTION LLC	1605 N ASTOR CT	EAST WENATCHEE
CLIFTON FAMILY CONTRACTING LLC	410 S JARVIS AVE	EAST WENATCHEE
COLUMBIA RIVER FINISHES	9101 OLALLA CANYON RD	CASHMERE
CUSTOM TILE & REMODELING LLC	214 RIVERSIDE DR	CASHMERE
EASY STREET & HOME RPR CO	1017 EASY STREET	WENATCHEE
EVOLVE GENERAL CONTRACTER LLC	173 SOUTH KENT PLACE	EAST WENATCHEE
FRED DOWDY COMPANY INC	10496 SKI HILL DRIVE	LEAVENWORTH
GLEN'S BOBCAT LLC	2310 NW ALAN	EAST WENATCHEE
HORSESHOE CONCRETE LLC	PO Box 1269	BRIDGEPORT
J REYNERSON PAINTING LLC	PO Box 1463	CHELAN
MN CONSTRUCTION LLC	617 MARJO ST	WENATCHEE
OWEN ELECTRIC CO LLC	775 ROCK ISLAND RD	EAST WENATCHEE
PHOENIX HOME SOLUTIONS LLC	506 ANTOINE CREEK	CHELAN
RCF CURBING LLC	PO Box 642	CASHMERE
RESOLVE CONSTRUCTION LLC	511 OKANOGON AVE APT #2	WENATCHEE
SELF CONSTRUCTION	507 POPLAR AVE	WENATCHEE
VIC ROS CONSTRUCTION & LNDSCPG	PO Box 5023	WENATCHEE
WADLINGTON REST & REMODEL LLC	943 2ND ST SE	EAST WENATCHEE
WOODS TREE SERVICE	1017 HARVARD AVE	WENATCHEE

Okanogan County Labor Area Summary - June 2019

Overview

This report provides an update on the Okanogan County economy incorporating not seasonally adjusted, nonfarm employ-

ment and civilian labor force data.

Analysis focuses on year-over-year (between June 2018 and June 2019) and average annual (between

2017 and 2018) changes in the labor market.

Unemployment rates

Preliminary Civilian Labor Force (CLF) data show that Washington's

not seasonally adjusted average annual unemployment rate fell two-tenths of a point between 2017 and 2018, from 4.7 percent to 4.5 percent.

Between the Junes of 2018 and 2019 the rate stabilized at 4.4 percent.

Okanogan County's not seasonally adjusted unemployment rate decreased four-tenths of a percentage point between 2017 and 2018, from 6.8 to 6.4 percent.

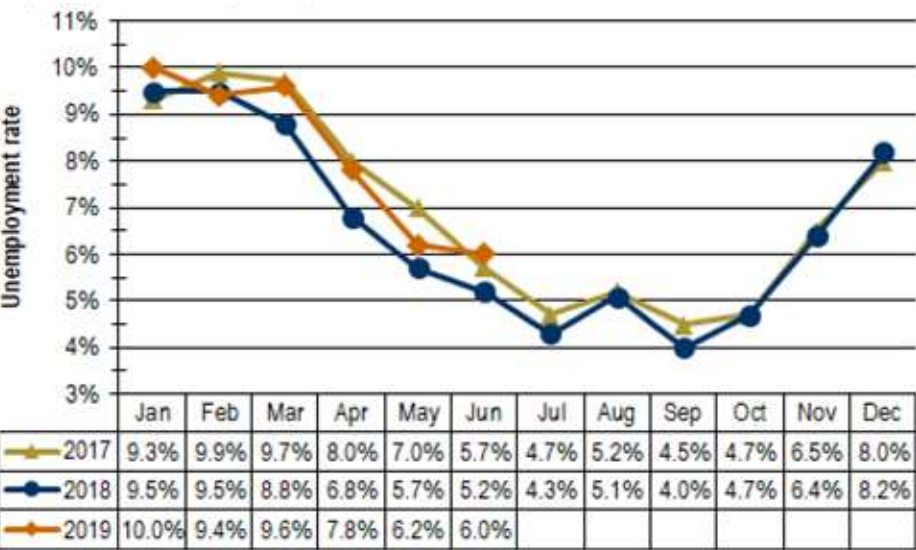
This 6.4-percent reading in 2018 is the lowest average annual unemployment rate in Okanogan County since electronic records were implemented by the Employment Security Department in 1990.

However, the monthly unemployment rate has risen for the past four months.

Between the Junes of 2018 and 2019 the rate rose from 5.2 to 6.0 percent.

Unemployment rates, not seasonally adjusted Grant County, January 2017 through June 2019

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



The Okanogan County unemployment rate increased eight-tenths of a percentage point between the Junes of 2018 and 2019.

Total nonfarm employment

Between 2017 and 2018, Washington's labor market provided 83,600 new nonfarm jobs, an annual average increase of 2.5 percent.

In June 2019, business and government organizations across Washington supplied 3,515,800 nonfarm jobs (not seasonally adjusted), compared to 3,433,100 jobs in June 2018, a 2.4 percent year over year employment increase.

The state's economy has posted year over year nonfarm employment increases for the past 105 consecutive months (October 2010 through June 2019).

Okanogan County's nonfarm labor market averaged 12,780 jobs in 2018, a marginal average annual increase of 0.6 percent and

a net gain of 80 jobs from the 12,700 job average in 2017.

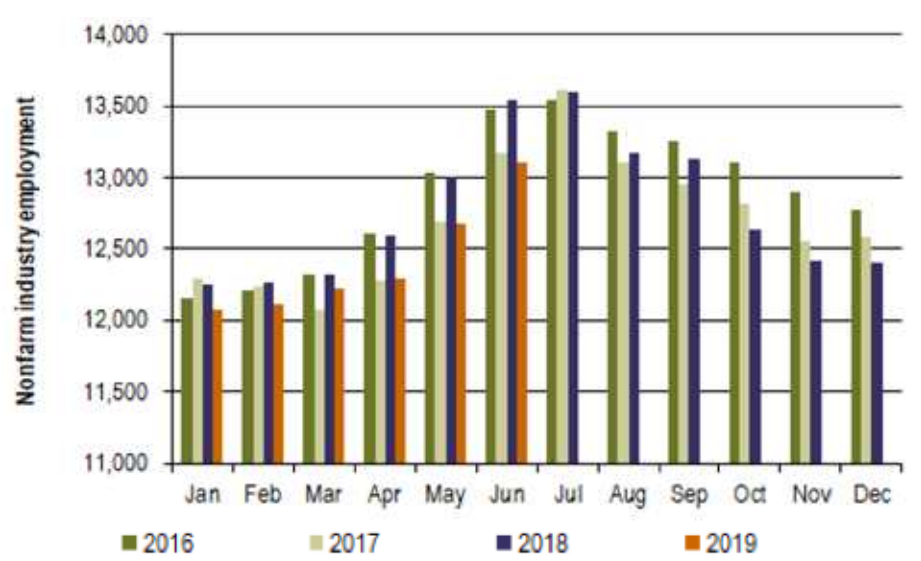
However, year over year, total nonfarm employment

has been declining for the past nine months (October 2018 through June 2019), and between June 2018 and June 2019, the labor market

lost 430 jobs, a 3.2-percent contraction, as employment countywide fell from 13,540 to 13,110 – certainly not a good economic trend.

Nonfarm industry employment Grant County, January 2016 through June 2019

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



The Okanogan County nonfarm market tallied 13,110 jobs in June 2019, a 3.2-percent decrease since June 2018.

Employment and unemployment

Estimates indicate that Washington's Civilian Labor Force (CLF) grew by 74,195 residents (a 2.0 percent upturn) from 2017 to 2018.

The state's labor force has expanded, year over year, for the past 65 months (February 2014 through June 2019).

In June 2019 Washington's CLF tallied 3,892,438 residents versus 3,800,402 in June 2018 equating to 92,036 more Washingtonians in the CLF (up 2.4 percent).

Okanogan County's CLF contracted by 0.4 percent

last year, the only county in the five-county North Central Workforce Development Area (WDA) to shrink in 2018.

Recent changes in the local labor force have also been disconcerting.

Year over year, the Okanogan County CLF has contracted for four months (March through June 2019), and between the Junes of 2018 and 2019 the labor force shrank 2.4 percent, slipping from 21,728 residents to 21,204 (meaning that there were 524 fewer residents in the CLF).

Concurrently, the number of unemployed rose by 13.7 percent, from 1,120 in

June 2018 to 1,273 this June (meaning that 153 more residents were out of work).

The result: Okanogan County's unemployment rate increased eight-tenths of a point, from 5.2 to 6.0 percent, between the Junes of 2018 and 2019.

Nonfarm industry employment

Preliminary estimates indicate that Okanogan County's nonfarm employers netted 430 fewer jobs in June 2019 than in June 2018, a discouraging 3.2 percent downturn. Conversely, Washington's nonfarm market expanded at a 2.4 percent clip during this period.

Following is a summary of current over-the-year changes in Okanogan County, by major industry:

◆ Mining, logging, and construction (where most jobs are in construction) in Okanogan County provided 660 jobs in June 2019 versus 680 in June 2018, a 20-job and 2.9-percent decrease.

Last year, Okanogan County's construction did not fare well either. This industry tallied only 640 jobs in 2018 versus 680 jobs in 2017, a 5.9-percent downturn.

Statewide, construction added workers in 87 of the past 88 months (since ➤➤

➤➤ March 2012).

The sole year-over-year dip during this timeframe occurred between the Februarys of 2018 and 2019 and was primarily caused by late-winter snowstorms across Washington this February.

◆ Year over year in Okanogan County, the retail trade industry has lost part- and full-time jobs for the past four months (March through June 2018).

Most recently, between the Junes of 2018 and 2019, local retail trade employment diminished from 1,940 jobs to 1,820, a 6.2-percent downturn.

Statewide, retail trade employment has increased for 105 months (October 2010 through June 2019).

However, across Washington job gains have not been evenly distributed amongst the various retail trade subsectors (i.e., motor vehicle and parts dealers, food and beverage stores, general merchandise stores, other retail trade, etc.).

Rather, growth has been concentrated in the "other retail trade" category (which includes online shopping).

For example, between the Junes of 2018 and 2019, Washington's retail trade sector netted 6,100 new jobs (up 1.6 percent) with a net gain of 7,800 jobs tallied in "other retail trade" (up 6.6 percent) but with 2,800 fewer jobs (down 4.0 percent) being provided at Washington's general merchandise stores.

Clothing and clothing accessories stores also provided 300 fewer jobs across Washington in June 2019 versus in June 2018 (down 1.3 percent).

◆ State and local government education employment in Okanogan County has posted year-over-year increases for the past eleven months (August 2018 through June 2019).

This June, state and local government education employment provided 1,850 jobs across Okanogan County, a 6.3-percent and 110-job increase from the 1,740 jobs tallied in June 2018.

This employment category averaged 40 new jobs in 2018, another 40 in 2017, 80 in 2016, and 150 in 2015; hence it has become one of the current major "growth industries" in the Okanogan County economy.

Conversely, across Washington, state and local government education employment has contracted, year over year, for ten months (from September 2018 through June 2019).

Agricultural employment

The Bureau of Labor Statistics' Quarterly Census of Employment and Wage (QCEW) 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 Act.

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

In September 2018, preliminary annual average QCEW data for calendar year 2017 became available.

An analysis of employment changes from 2007 through 2017 shows that in Okanogan County:

◆ Total covered employment rose from 17,427 in 2007 to 17,723 in 2017, a 296-job and 1.7 percent upturn.

The number of agricultural jobs (a subset of total covered employment) increased from 5,007 in 2007 to 5,346 in 2017, a 339-job and 6.8 percent uptrend. In 2007 Okanogan County's agricultural industry accounted for 28.7 percent of total covered employment.

In 2017 agricultural employment accounted for 30.2 percent of total covered employment countywide. Hence, the share of agricultural employment rose 1.5 percentage points (from 28.7 to 30.2 percent) in Okanogan County during this ten-year period.

◆ Total covered wages rose from \$429.5 million (in 2007) to \$587.2 million (in 2017) a \$157.7 million and 36.7 percent upturn.

The agricultural payroll (a subset of total covered wages) advanced from \$78.3 million in 2007 to \$124.6 million in 2017, a \$46.3 million and 59.2 percent uptrend.

In 2007 Okanogan County's agricultural industry accounted for 18.2 percent of total covered wages. In 2017 agricultural wages accounted for 21.2 percent of total covered payroll countywide.

Hence, the share of agricultural wages rose 3.0 percentage points (from 18.2 to 21.2 percent) in Okanogan County during this ten-year period.

One could generalize that, within this most recent ten-year timeframe, agriculture has become a larger player in Okanogan County in terms of the wages "pumped" into the County's economy.



Donald W. Meseck, Regional Labor Economist
Employment Security Department

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Wenatchee MSA (Chelan and Douglas Counties)

Labor Area Summary - June 2019

Overview

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

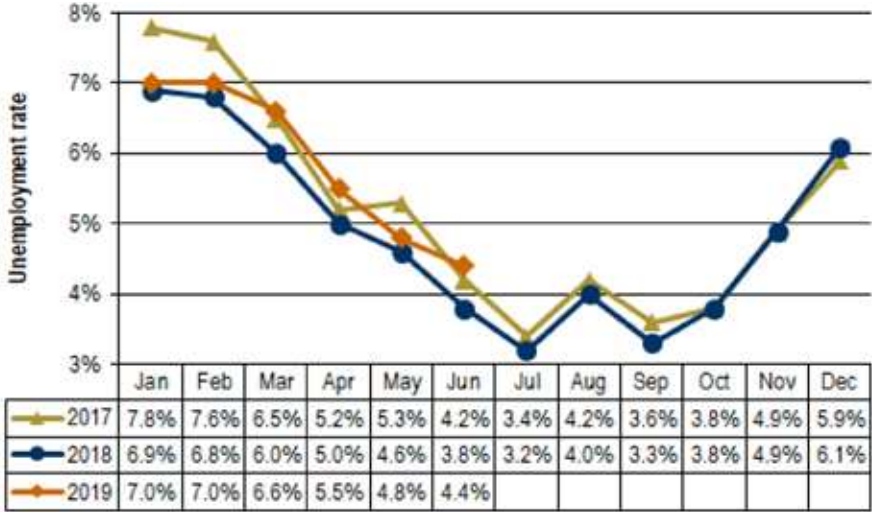
nonfarm employment and civilian labor force data. Analysis focuses on year-over-year (between June 2018 and June 2019) and

average annual (between 2017 and 2018) changes in the labor market.

Unemployment rates
Preliminary Civilian

Unemployment rates, not seasonally adjusted
Wenatchee MSA, January 2017 through June 2019

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



The Wenatchee MSA's unemployment rate rose six-tenths of a percentage point between the Junes of 2018 and 2019.

Total nonfarm employment

Between 2017 and 2018, Washington's labor market provided 83,600 new nonfarm jobs, an annual average increase of 2.5 percent.

In June 2019, business and government organizations across Washington supplied 3,515,800 nonfarm jobs (not seasonally adjusted), compared to 3,433,100 jobs in June 2018, a 2.4 percent year over year employment increase. The state's economy has posted year over year nonfarm employment increases for the past 105 consecutive months (October 2010 through June 2019).

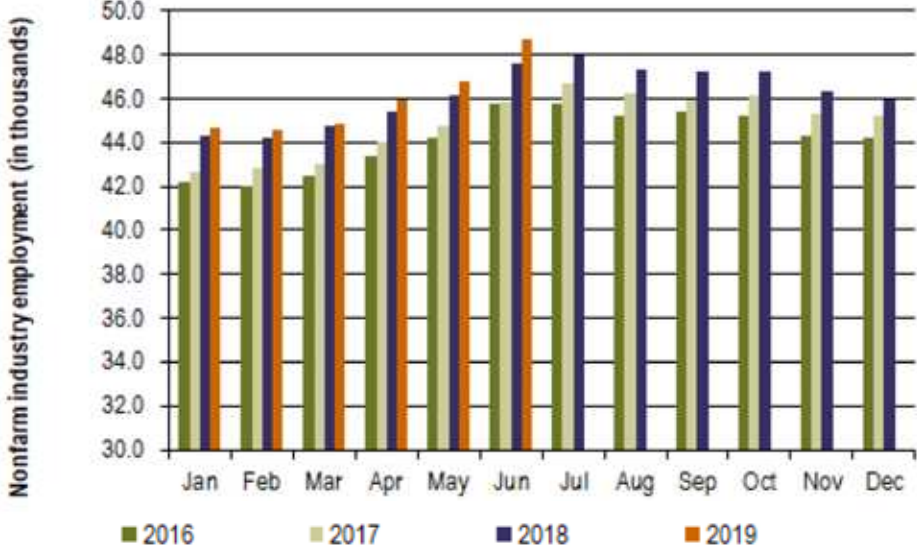
The Wenatchee MSA's nonfarm labor market provided 1,300 new jobs between 2017 and 2018, an increase of 2.9 percent, more

robust than Washington's 2.5-percent job growth rate during 2018. Total nonfarm employment in this two-county MSA has increased

or stabilized, year over year, in each of the past 86 months (May 2012 through June 2019). Between the Junes of 2018 and 2019 the

number of nonfarm jobs in the Wenatchee MSA (Chelan and Douglas counties) rose by 1,100, a 2.3 percent upturn.

Nonfarm industry employment Wenatchee MSA, January 2016 through June 2019
Source: Employment Security Department/Labor Market and Economic Analysis (LMEA); U.S. Department of Labor, Bureau of Labor Statistics, Current Employment Statistics (CES)



Nonfarm employment in the Wenatchee MSA rose 2.3 percent between the Junes of 2018 and 2019.

Employment and unemployment

Estimates indicate that Washington's Civilian Labor Force (CLF) grew by 74,195 residents (a 2.0 percent upturn) from 2017 to 2018.

The state's labor force has expanded, year over year, for the past 65 months (February 2014 through June 2019).

In June 2019 Washington's CLF tallied 3,892,438 residents versus 3,800,402 in June 2018 equating to 92,036 more Washingtonians in the CLF (up 2.4 percent).

The Wenatchee MSA's CLF grew from 65,287 residents in 2017 to 67,182 in 2018, a 2.9 percent upturn. Year over year, the Wenatchee

MSA's labor force has been expanding for the past 24 months (July 2017 through June 2019).

Between the Junes of 2018 and 2019 the CLF increased 3.4 percent (meaning there were 2,397 more residents in the labor force in June 2019 than in June 2018), as shown in Figure 3. Although this labor force expansion pace was respectable, the number of unemployed increased at a more rapid 19.7 percent pace.

Hence, the unemployment rate rose from 3.8 percent in June 2018 to 4.4 percent in June of this year.

Nonfarm industry employment

Between the Junes of

2017 and 2018 total nonfarm employment in Chelan and Douglas counties (the Wenatchee MSA) rose 2.3 percent, from 47,600 to 48,700 jobs.

Washington's nonfarm market expanded by 2.4 percent during this time-frame. Highlights of year-over-year changes follow:

◆ In the mining, logging and construction category most jobs are in "construction." Year over year, employment in the Wenatchee MSA's construction industry grew by 200 jobs, or 6.5 percent.

It has stabilized or risen for 38 months (May 2016 through June 2019).

However, there were 13.2 percent fewer home or condo sales (i.e., closed sales) Year-to-Date (YTD) in the first six months of 2019 versus January through June 2018 in the Wenatchee Market (i.e., in Wenatchee, Malaga, East Wenatchee, Orondo and Rock Island, WA) according to the June 2019 Real Estate Snapshot newsletter published by Pacific Appraisal Associates.

Specifically, the number of single family homes or condominiums sold in the Wenatchee Market during first half of 2019 was 447, a decline from the 515 closed sales from January through June 2018.

➤➤ Also, the number of active listings has slipped, from 172 in June 2018 to 167 in June of this year (down 2.9 percent).

Conversely, the median sales price of homes/condos sold in the Wenatchee Market continued to climb, from \$323,900 from January through June 2018 to \$342,900 during the first six months of 2019, a 5.9 percent upturn.

With the exception of a weather-related downturn in February 2019, employment in Washington's construction industry has also been expanding.

Year over year, the number of construction jobs statewide has risen in 87 of the 88 months from March 2012 through June 2019.

◆ Estimates indicate that, over the year, the number of jobs in the Wenatchee MSA's retail trade sector has either stagnated or decreased in each of the past ten months (September 2018 through June 2019).

The number of retail trade jobs in this two-county area declined 3.1 percent, a 200-job downturn, from 6,400 in June 2018 to 6,200 in June 2019. Statewide, retail trade employment has increased for 105 months (October 2010 through June 2019).

It should be noted however that the retail trade job growth across Washington has not been evenly distributed amongst the various retail trade subsectors (i.e., motor vehicle and parts dealers, food and beverage stores, general merchandise stores, other retail trade, etc.).

Rather, growth has been concentrated in the "other retail trade" category (which includes online shopping).

For example, between the Junes of 2018 and 2019, Washington's retail trade sector netted 6,100 new jobs (up 1.6 percent) with a net gain of 7,800 jobs tallied in "other retail trade" (up 6.6 percent) but with 2,800 fewer jobs (down 4.0 percent) being provided at Washington's general merchandise stores.

Clothing and clothing accessories stores also provided 300 fewer jobs across Washington in June 2019 versus in June 2018 (down 1.3 percent).

◆ Year over year, the Wenatchee MSA's leisure and hospitality industry (primarily hotels and eating and drinking places) increased the number of part- and full-time jobs by 4.2 percent from June 2018 (7,200 jobs) to June 2019 (7,500 jobs).

Year over year, local leisure and hospitality employment in the Wenatchee MSA has either stabilized or increased in each of the past 21 months (October 2017 through June 2019).

Statewide, the number of

jobs in this industry has been expanding, year over year, for 105 consecutive months (October 2010 through June 2019).

Agricultural employment

The Bureau of Labor Statistics' Quarterly Census of Employment and Wage (QCEW) 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 Act. Frequently termed "covered" or "QCEW" data, this information provides a reliable data set for comparing employment and wage trends at the county level. In June 2019, preliminary 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 45,141 in 2018, a 5,900-job and 15.0-percent upturn. The number of agricultural jobs (a subset of total covered employment) increased from 8,445 in 2008 to 10,662 in 2018, a 2,217-job and 26.3-percent uptrend. In 2008 Chelan County's agricultural industry accounted for 21.5 percent of total covered employment. In 2018 agricultural employment accounted for 23.6 percent of total covered employment countywide. Hence, the agricultural share of total covered employment increased two and one-tenths percentage points (from 21.5 to 23.6 percent) in Chelan County during this ten-year period.

◆ Total covered wages (not adjusted for inflation) rose from \$1.236 billion (in 2008) to \$1.830 billion (in 2018) a \$594.3 million and 48.1 percent upturn.

The agricultural payroll (a subset of total covered wages) advanced from \$166.6 million in 2008 to \$293.4 million in 2018, a \$126.9 million and 76.2 percent uptrend.

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 ten-year period.

Hence, one could generalize that in the most recent ten-year period, the footprint made by the agricultural industry on total covered employment and payroll in Chelan County has become relatively larger.



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Pybus University Classes for Fall 2019 Quarter

Pybus Market announces its Fall quarter classes on Tuesday nights at 7 p.m. from September 10 to December 3 on unique topics for the general public.

Classes are free, unless otherwise indicated. Some classes have size limits, noted on each class description. Classes are generally located the LocalTel Event Center or the new, smaller Board room at Pybus Public Market.

Classes are taught by local volunteers with an interest and aptitude in the subject. The public is invited to register for as many classes as they like.

To register for any of the 12 classes, simply complete the online registration form on the Pybus Market web site: pybuspublicmarket.org/contact-us/sign-up/pybus-university/

Classes start promptly at 7 p.m. every Tuesday night. The first class is September 10 and run through December 3.

Pybus University is about life-long learning; classes are practical and playful,” said Mary Henson, Pybus University Coordinator.

“We hope to have something for everyone; Acrylic Pour Painting, Getting Ready for Medicare, College Planning, Wine Pairings for the Holidays, Winter Wilderness Survival, Yoga and Meditation for Aging with Grace,” added Henson.

“I’m impressed with the caliber of teachers’ true local experts and their willingness to share their knowledge with our community,” said Henson. “We hope Pybus University makes a difference in people’s lives,” added Rowell.

For more information, please contact Mary Henson, 509-209-1547 or pybusu@gmail.com.

A summary of 2019 Fall quarter Pybus University classes is below:

September 10
Reducing Stress, Finding Resiliency
Instructor: Oori Silberstein

We all want to reduce stress and meet the challenges of life more successfully. Yet when things are difficult, we often worry more, get overwhelmed or become self-critical and judgmental, all of which leads to more stress, and all of which is very common and normal. But it doesn’t have to be this way and Mindfulness and Self-Compassion can help.

Mindfulness & Self-Compassion offer simple tools that reduce stress and increase resiliency.

They are backed by decades of research and studies showing that Mindfulness and Self-Compassion can increase resiliency, reduce worry, increase healthy choices, help us deal with life’s stresses more easily, reduce depression and negative moods, help us live with chronic pain more easily, improve the quality of our relationships, and help us live more fulfilling and satisfying lives. Research also shows these tools can be learned.

This interactive program on Tuesday, September 10 from 7pm until 8:15pm defines Mindfulness and Self-Compassion and explains

some of the research behind them. You will learn a little about where stress comes from, and mostly, you will learn some practical tools for immediate use, and some additional resources to use and build on.

There is no fee for the class. The instructor, Oori Silberstein, teaches practical, evidence-based skills that reduce stress and burn out, and increase emotional resiliency.

He works with individuals and groups in schools, hospitals, businesses, non-profit organizations and community classes.

He is trained in Somatic Trauma Resiliency, Spiritual Care and Grief Support, and his experience includes work at Harborview Medical Center, Room One, King County & Hospice. Oori trained as a Mindfulness and Self-Compassion teacher through University San Diego Center for Self-Compassion and through Mindfulness Northwest. mindfulness-northwest.com/wenatchee

September 17
Acrylic Pour Painting for Beginners with Bonus Gift
Instructor: Tamiko Jordan

Have you ever wanted to paint but don’t know how to start? Good news! In this Pybus University class on Tuesday, September 17 at 7pm, you can create gorgeous abstract works of art with NO artistic skills needed.

Acrylic pour painting is as simple as pouring your paint into a cup and then letting it spill off your canvas.

In this class, you’ll get the recipe for success for mixing your paints and some tips and tricks for the pouring process.

The applications are endless! We will start with a bonus gift where you will make your own one-of-a-kind art necklace and then we will start the pouring fun. You will take home a 10 x 10 canvas to hang proudly on your wall or give away as a thoughtful gift.

Age 13 and older. Space is limited to 24 participants. This a make-and-take class, so there is a \$10 fee to register each participant to cover costs. When you come to class you will receive a \$5 Pybus buck coin to spend at Pybus (so your out-of-pocket expense is \$5 per person.)

Please bring a cardboard box to bring your wet 10 x 10 canvas home with you.

The instructor, Tamiko Jordan, is a doctor by day, but secretly loves learning to master new art skills. She believes art is therapy for the soul and would love for more people to try easy forms of artistic expression.

September 17
Getting Ready for Medicare: a Medicare Road Map
Instructor: Dick Anderson

Medicare can be complex and confusing. This class covers enrolling in Medicare, the A, B, C, Ds of Medicare and supplements to Medicare. There have been significant changes in the last two years, and more to come. Dick will cover how to avoid paying more for prescriptions, Medicare savings plans, and Extra Help with prescriptions.

You will learn about avoiding Medicare fraud and steps you can take to get the most out of your Medicare dollar.

Dick Anderson has served eleven years as a volunteer counselor for SHIBA (Statewide Health Insurance Benefits Advisors – sponsored by the Office of Insurance Commissioner, Community Choice, and Aging and Adult Care of Central Washington). SHIBA provides free Medicare counseling and unbiased, objective information without selling anything or promoting any company, plan, or product. SHIBA’s goal is for you make your own informed decision. communitychoice.us/health-insurance.html

September 24
Youth and Cultural Exchange in the Wenatchee Valley
Instructor: Patrick Bodell

This Pybus University class on Tuesday, September 24 at 7pm will discuss youth and cultural exchange programs in the Wenatchee Valley.

Wenatchee and surrounding towns can host a dozen or more international students any given year and send three to five students overseas.

These exchanges enrich the students involved, their families, and the community in myriad ways. Hear from students and local experts in cultural exchange. Speaking with be Patrick Bodell from Rotary Exchange International and Wenatchee Valley Misawa Sister City Association. Each of these amazing groups will share about the impact of their program and how you can be involved, and then stick around for question and answer.

Long-term exchanges build peace, one young person at a time. Students learn a new language, discover another culture, and through Rotary, live with three host families over a full academic year.

Over 9,000 young people participate in Rotary Youth Exchange every year in more than 100 countries. Learn more about how you can become a global citizen either as a youth exchange student or as a host family.

Wenatchee Valley Misawa Sister City Association welcomes delegates from Misawa to our valley every year. This year we had 38 delegates during Apple Blossom. We arrange tours for them, meals, homestays for students, and transportation.

We organize yearly trips for Wenatchee Valley delegates to visit Japan in August that include 5 days in our sister city of Misawa, tours, parades, and staying in Japanese homes. We prepare with orientation meetings to learn about Japanese culture, foods, and practice Japanese language.

We are always looking for locals who would like to help us and/or join our trips to Misawa. wenatcheevalleymisawa.org/

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Pybus September Events

Tuesdays: "From Scratch at Pybus" 4:30 - 6 p.m.
Wednesdays: Mid-week, Farmers Market 11 a.m.-3 p.m.
Fridays: Live Music 7 - 9 p.m.
Saturdays: Farmers Market 8 a.m. - 1 p.m.

September 7

- Blind Date with Lilac Annual Dinner & Audition 5 p.m.

September 10

- Pybus University Reducing Stress and Finding Resiliency with Mindfulness & Self-Compassion 7 p.m.

September 17

- Pybus University: Acrylic Pour Painting For Beginners with Bonus Gift 7 p.m.

September 21

- NCW "Walk to End Alzheimers" Ceremony @ 9:30 a.m. Walk @ 10 a.m. Free Bike Helmet Fitting and Give-Away from Seattle Children's Hospital 10 a.m.

September 24

- Pybus University: Youth and Cultural Exchange in the Wenatchee Valley 7 p.m.

September 27

- Family Game Night 7 p.m. Family Game Night Hosted by Pacific Crest Church 7 p.m.

September 28

- SAGE's Annual "When I Grow Up" 5K Fun Run/Walk 10 a.m. Two-Day Annual NCW Dahlia Show 12 noon to 5 p.m., Judging 10 a.m. to noon.

September 29

- Annual NCW Dahlia Show 9 a.m. to 1:30 p.m.

For more activities go to
PybusPublicMarket.org

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